FAMILIES FOR FINANCE

A FINANCIAL EMPOWERMENT PROGRAM FOR SHELTER GUESTS

An Evaluation of Program Design and Pilot Program Execution

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"So then how do you get ahead? I mean how do you then say, 'Well you know, I don't want to be here forever.' You know what I mean? And I learned that as a result of the situation, too. I said 'Wow.' And then they wonder why folks become dependent and are there forever." (Black, female, 70)

"They were paying two, three thousand dollars a month for the shelter, but was taking more money than that from me. If they woulda just let us save that money for one month, we woulda been outta there the first month." (Black, male, 28)

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INTRODUCTION & BACKGROUND

ZACH VESSELS/UNSPLASH

As part of the 2019 report, Illusion of Choice: Evictions and Profit in North Minneapolis, Dr. Brittany Lewis and her team at the Center for Urban and Regional Affairs (CURA) discovered that individuals who had become homeless as a result of an eviction were choosing to sleep in their cars to avoid paying to stay in local Hennepin County shelters. Because of this observation, one of the policy recommendations embedded into the Illusion of Choice report was to end the county's policy of self-pay shelters.

Following the release of the Illusion of Choice report, a group of researchers, shelter leaders, Hennepin County leaders and the Pohlad Foundation coalesced to form the Family Financial Empowerment Collaborative (FFEC) to co-develop an alternative to the self-pay model. By employing participatory action research strategies, the FFEC engaged current and former shelter guests to create an innovative financial empowerment program, the Families for Finance (FFF) program. This report highlights the methods, results, and recommendations associated with the model development process and execution of the pilot program.

SHUTTERSTOCK

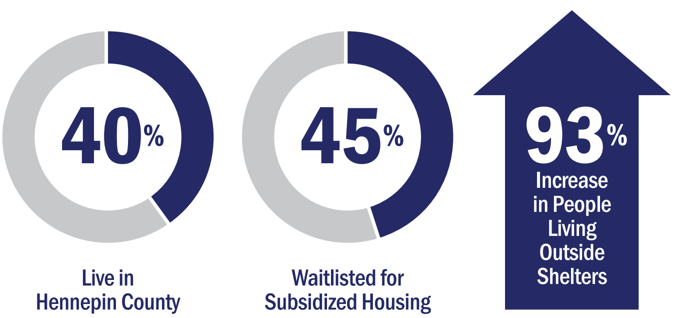
During the pilot period, the COVID-19 pandemic greatly impacted shelter practice and relevant housing policing; furthermore, midway through the pilot, Hennepin County decided to end the practice of self-pay, which significantly altered the incentives for pilot participation. Because of these highly impactful circumstances, the FFF pilot included fewer participants, which resulted in limited concrete evaluation findings. However, the intensive and participatory model development process and the initial and iterative program implementation process yielded valuable lessons learned and substantive recommendations for future planning.

Background

From 2007 to 2018 there was a national decline in homelessness of 15 percent, including 38 states that observed a reduction to the number of people experiencing homelessness. During this same time period, however, Minnesota's homeless population grew dramatically. According to the 2018 statewide survey conducted by Wilder Research, the homeless population has continuously increased in Minnesota over the past three decades and reached a peak in 2018.[1] In 2015, 45 percent of homeless adults in Minnesota were on a waiting list for subsidized housing, with an average wait time of 14 months. Hennepin County accounts for 40 percent of the state's homeless population, and over the past decade the homeless population living outside of a formal shelter rose by 93 percent in the Twin Cities metro-area, driven primarily by single adults.

Prior to this state of emergency, state and local officials sought a number of policy solutions to address the needs of a growing homeless population, including requiring shelter guests to pay a portion of their shelter stay.

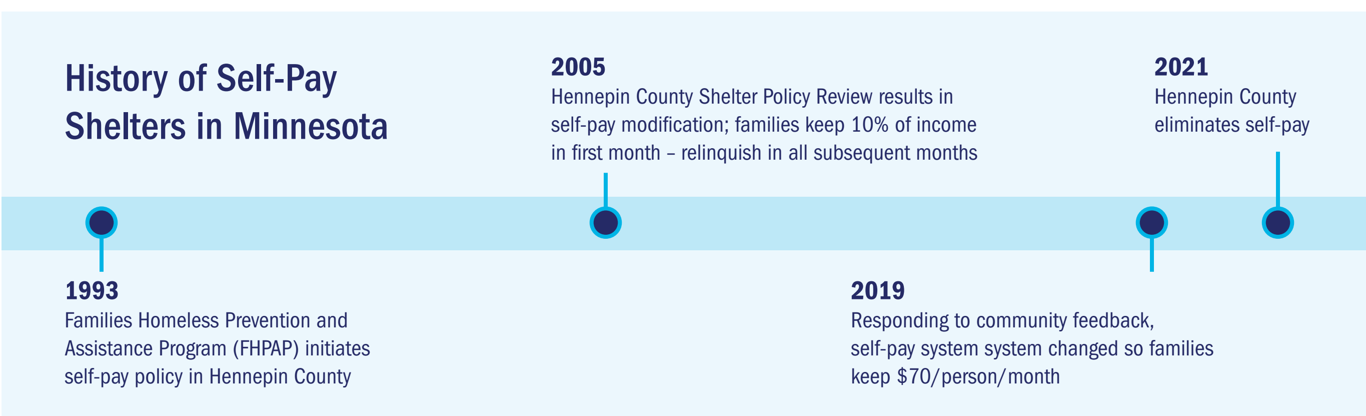
Homelessness in Minnesota



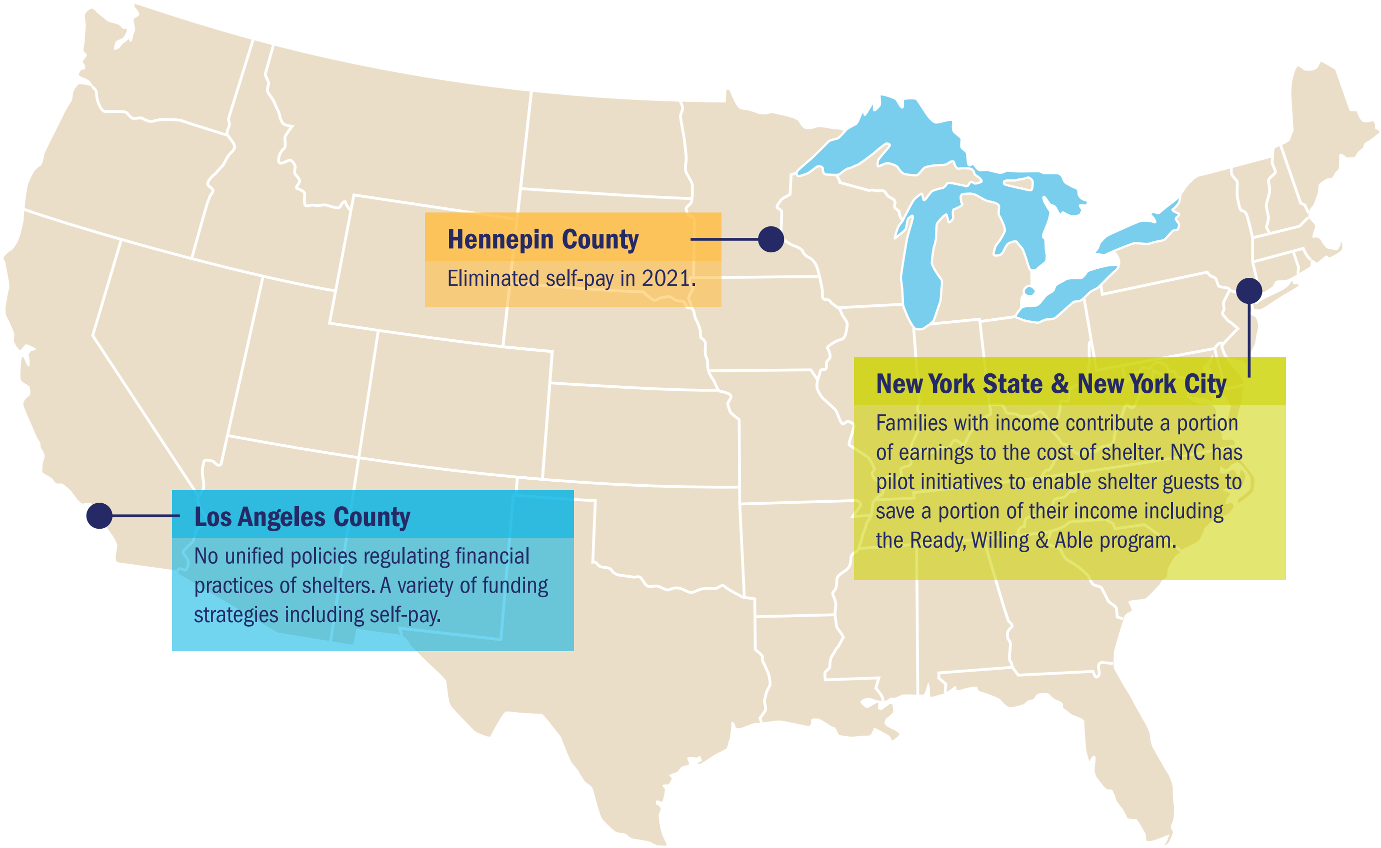
Evolution of Self-Pay in Hennepin County

Self-pay policy evolved over time in Hennepin County. Starting in 1993 the Minnesota Family Homeless Prevention and Assistance Program (FHPAP) was established by the Minnesota Legislature to address the growing demands for emergency assistance and shelter. In order to avoid massive turnaways of people experiencing homelessness, a number of strategies were employed including a "pay-to-stay" provision suggesting that "All shelter clients with representative payee accounts managed by Hennepin County should be charged for shelter if they have sufficient funds[2]".

In 2005 a review of Hennepin County shelter policy resulted in the initiation of emergency shelter for families and disabled adults, including 24-hour emergency shelter and three meals a day. However, the policy stipulated that while in shelter, families could only keep 10 percent of their total income for basic needs in their first full month and must relinquish all available personal resources in every subsequent month until they moved to permanent housing. In 2019 community advocates including the Street Voices of Change (SVoC), an organization of individuals who have current or past experiences with homelessness, recommended modification of the shelter payment model. Hennepin County piloted a more sustainable payment system in which families were allowed to keep $70 per person, per month until they moved into permanent housing. Finally, in December 2021, the Hennepin County Board voted to completely eliminate self-pay for shelters.



1 2018 Wilder Foundation Research: Homelessness in Minnesota | MN Homeless Study
2 Plan to Meet Emergency Shelter Needs in Hennepin County. (1994). (provided by Hennepin County staff)



National Examples of Self-Pay Models

In order to inform the development of an alternative financial empowerment program, the CURA team sought information about self-pay policies in other jurisdictions, in particular New York State/City and Los Angeles County, as these areas have the highest percentage of homeless populations.

NEW YORK STATE & NEW YORK CITY

Since 1997, New York State (NYS) and New York City (NYC) required that the financing for family homeless shelters be aligned with public assistance policies so that those families with income would contribute a portion of their earnings to the cost of shelter. This policy was implemented across NYS but faced extreme opposition in NYC. This opposition resulted in an exemption from the income contribution requirement, but NYC was required to develop an alternative pilot program to enable shelter guests to save a portion of their income. An alternative financial empowerment model implemented in NYC is the Ready, Willing & Able program, which offers free transitional housing for adult males; services also include vocational training and paid off-site work. Participants are required to deposit a portion of their weekly earned income into a savings account that is matched at the end of the year. While not an emergency shelter, it provides a holistic alternative to supporting economic stability.

LOS ANGELES COUNTY

Alternatively, in Los Angeles County, there are no unified local policies that regulate the financial practices of shelters. As a result, there are a variety of funding strategies, including pay-to-stay. Shelters that utilize self-pay models suggested that following the 2008 financial crisis and the drastic increase in homeless individuals made current funding structures untenable, self-pay was introduced as a more sustainable option.

SHUTTERSTOCK

METHODS

Model Development

Family Financial Empowerment Collaborative (FFEC) Action Committee

CURA utilized a participatory action research (PAR) approach informed by Research in Action to develop an alternative financial empowerment model to the self-pay strategies employed in Hennepin County. Key to the PAR approach is researchers and participants working together to develop a shared understanding of a problem and co-creating solutions. In this case, CURA worked with nine current, returning, or former People Serving People (PSP) shelter guests to initiate the Family Financial Empowerment Collaborative (FFEC) Action Committee.

Between August 10 and October 26, 2020, CURA and PSP facilitated five sessions with the FFEC action committee to:

1) Build rapport and trust among action committee members.

2) Come to a shared understanding of local and national self-pay policy approaches.

3) Develop an alternative empowerment program for PSP to pilot.

FFEC Action Committee Sessions

SESSION 1

- Define shared values and goals
- Discuss key tenets and values of action research
- Learn about participatory evaluation process
- Facilitate collective understanding of important concepts

SESSION 2

- Discuss core project goals
- Learn about the Family Financial Empowerment Collaborative (FFEC) and its goal of exploring alternatives to self-pay in Hennepin County
- Review self-pay policies and programs around the country

SESSION 3

- Identify features to embed in financial empowerment program
- Learn about history of self-pay policy in Hennepin County shelters
- Discuss residents' experiences with self-pay policies in shelter

SESSION 4

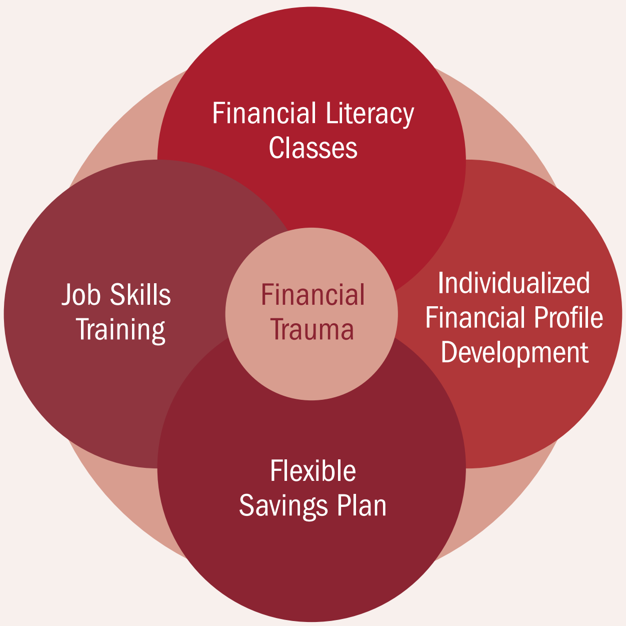
- Discuss tiered shelter models
- Discuss empowerment programs (educational, social, financial, and economic)
- Review financial literacy programs

SESSION 5

- Develop initial design of financial empowerment program
- Identify the characteristics, responsibilities, and required experience of the financial empowerment partner to be contracted with

Families for Finance (FFF) Program

Following these action committee meetings, the Families for Finance (FFF) program was created. The FFF program aims to empower families living in shelters by not only increasing their financial literacy, but also by centering cultural awareness and trauma-informed care as program pillars.



Families for Finance Program Design

Provide protection in a financial emergency and support long-term financial stability.

Identify the current situation and the appropriate financial plan for individuals.

Provide financial knowledge and skills to confront short-term and long-term financial issues.

PROGRAM OBJECTIVES

Financially empower families in shelter
- Reduce financial trauma that families experience
- Address cultural attitudes toward wealth and relationship with money
- Enable families to have control of their personal financial goals, responsibilities, decisions, strategies, and future

Improve financial literacy
- Increase knowledge and ability to handle personal/ family finances
- Enable families to improve financial outcomes through appropriate tools and financial plans

Facilitate long-term success and stability
- Realize housing stability and/or home ownership
- Stay financially healthy, wealthy, and wise
- Create generational wealth

PROGRAM KEY FEATURES

15-Day Grace Period
The action committee felt that a grace period was an important feature of the FFF model to allow program participants to eliminate the immediate pressure on families entering shelter. Furthermore, the action committee suggested that this gave families time to better understand the FFF program and make an informed decision about whether to participate.

Mentorship/Accountability Partnership
The program coordinator reaches out to program participants who could potentially serve as accountability partners for each other. The accountability partners will hold each other accountable in this program, supporting and encouraging each other.

Financial Literacy Classes
The financial literacy classes were designed to be conducted in a group setting, but were also adapted to a 1:1 model to accommodate for COVID-19. Prior to the financial literacy classes each participant engaged in an intake session. Then financial literacy classes included 1) Financial Empowerment, 2) Savings and Budgeting, 3) Credit and Debit, and 4) Banks

Savings Accounts
While not a part of the program initially envisioned by the FFEC Action Committee, PSP realized early in pilot implementation that supporting participants to set up savings accounts as a component of class was a straightforward strategy for improving participant savings and reducing fear or apprehension about applying for an account.

Model Evaluation

Designing an Evaluation Plan

Current and former shelter families learned about how to design an evaluation plan during the sixth FFEC action committee meeting. The knowledge acquired from this presentation was put into practice in which committee members had the opportunity to collaborate with CURA to develop the evaluation plan for the FFF program. Four primary data collection methods were selected to evaluate the effectiveness of this program: document analysis, observations, surveys, and interviews.

SURPRISING_SHOTS/PIXABAY, SHUTTERSTOCK

Key Evaluation Questions Identified by the FFEC Action Committee

Appropriateness

- ☐ How do program activities address and relieve financial trauma?
- ☐ How does the program engage cultural attitudes toward money?

Effectiveness

- ☐ To what extent does the program help families obtain knowledge and ability to handle personal/family finance?
- ☐ To what extent does the program help families approach housing stability?
- ☐ To what extent does the program help families obtain financial health through money management (i.e., savings, budgeting, and investment)?

Efficiency

- ☐ To what extent do resources (i.e., program coordinator(s), program administrator, and program budget) lead to expected output and outcomes?

Pre- and Post-Program Evaluation Procedures and Activities

Using a number of strategies including observations, surveys, interviews, and monetary incentives, the CURA team kept careful record of participant profiles, services provided, and notable experiences or outcomes.

KEY FINDINGS

Model Development Results

Program-Driven Program Elements

Engaging current and former shelter guests in the development of the FFF program resulted in particular insights and nuance that we believe contributed to a model that is distinctly responsive to the needs of current and future shelter guests. While many of the components of the FFF program were informed by or adapted from existing programming, in review of the action committee meetings we observed four unique program elements that participants advocated for, including 1) addressing "financial trauma" prior to engaging in financial literacy activities, 2) prioritizing partners with lived expertise, 3) seeking communal healing and peer accountability, and 4) embedding individualization, choice, and flexibility into the model.

RESEARCH THEMES

- **Financial Trauma**
- **Lived Experience**
- **Communal Healing and Peer Accountability**
- **Individualized Programming, Family Choice, and Flexibility**

FINANCIAL TRAUMA

A key insight for the development of the FFF program was the realization that individuals must understand how they psychologically associate with money before improving financial literacy. The group began to describe one's relationship to money; a relationship that is established at a young age, often through cultural values and family experiences, as financial trauma.

> **"My family, they are gamblers like for real, for real y'all, they live on the reservations okay? For real. The casinos they, live there. And it is sick, its been sick since I was a kid, but here's the thing with my family they all either are retired veterans who went on to get jobs, have retirement benefits um in the healthcare profession, um my mom is teacher, masters…so its like there's a whole lot of educated gamblers is where I come from. They invest, but they blow money at the same time, so its like, I am right there on that scale I'm where, I get exactly what you're saying because my relationship with money, pshh I blow money okay I'm not even going to sit here and sugar coat it like I don't." —Action Committee Member**

> **"As a Native American, I, my family is extended on past grandparents and great grandparents so um there is a responsibility with that money, that I have to stretch each dollar, each penny and each dollar, so how do I do that and how do I look toward the future so that I don't have to work so hard any more?" —Action Committee Member**

We suspect that while financial trauma is an often overlooked aspect of traditional financial literacy/financial empowerment curricula, it may be a powerful ingredient, particularly for Black and Brown communities who have experienced and presently experience systematic financial exclusion and oppression.

ALEXANDER SCHIMMECK/UNSPLASH

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INDIVIDUALIZED PROGRAMMING, FAMILY CHOICE, AND FLEXIBILITY

The action committee expressed early and often the need for an effective program to adapt and respond to the specific needs of families as they maneuver the crisis of entering shelter.

"We should be looking at families individually to see exactly what they need." —Action Committee Member

"Only I know what my family truly needs on a day to day basis and a financial empowerment program would allow me to make those decisions." —Action Committee Member

"Everyone has different issues within themselves and so one person might feel like mental health is good for them, the next person might feel like financial is where they're lacking and so its best for them, so it depends on the individual." —Action Committee Member

LIVED EXPERIENCE

Throughout the action committee meetings, participants discussed the importance of ensuring that the individual delivering the financial empowerment program had lived experience, both to support building connections with participants, but also to infuse storytelling and real world examples into the curriculum.

"If we had more people who'd been through homelessness and everything, working on, I mean like successful people and like role models, working on families working with families individually, I think it'd be real good. And I think it should be some type of policy where we look for those type of people that been through it, that've been through the homelessness, have a better outlook and a better understanding." —Action Committee Member

COMMUNAL HEALING AND PEER ACCOUNTABILITY

Program participants discussed the fact that entering shelter can be isolating and traumatizing. One way the action committee identified to address these challenges was to intentionally build connections and support networks through this financial empowerment program. The action committee discussed the value of building accountability by pairing shelter guests with one another in order to attain individualized goals and to facilitate opportunities for communal healing while in shelter.

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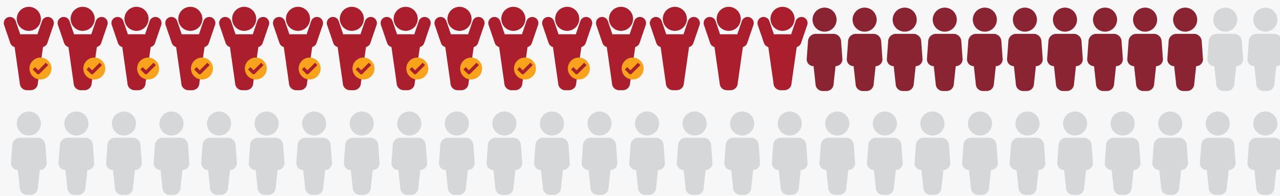
Model Execution Results

Participation



PSP reached out to 54 families: 25 enrolled, 15 completed, 12 surveyed | Days to complete the program: **74 Average** | **67 Median**

Outcomes

18 savings accounts opened	**$24,420.24** matched funds	**0** families returned to shelter at PSP	**81%** families moved to stable housing

FFF Program Survey Results

Appropriateness

How do program activities address and relieve financial trauma?

How does the program engage cultural attitudes toward money?

83% rated the program "to a great extent" successful at addressing financial traumas

"That was something that I feel wasn't really talked about. I think financial trauma is way bigger than people understand. I think if you just give somebody money with a little bit of information they will continue the habits they had…. Even before that I realized that was something that exists and I've been trying to work on. So I did find that interesting that that was brought up."
—FFF Participant (Haitian, Female, 32)

Another participant indicated that the Financial Empowerment class, especially the financial trauma sections were:

"definitely a big eye opener for me. I don't think I really never thought about my connection to money as far as my family is concerned, and then, when I actually looked at it, it made sense the way that I handle money today. It definitely made sense."
—FFF Participant (Black, Female, 28)

Based on the feedback provided by participants, along with the observational videos, the evidence suggests that the FFF pilot program and its curriculum provided "appropriate" information to better understand one's financial trauma and to begin to engage with cultural attitudes toward money. However, the feedback regarding discomfort discussing these sensitive topics offers an opportunity to modify the curriculum to address, mitigate, or more effectively manage this unease.

The FFF model utilizes the example of redlining in Minneapolis to demonstrate how systemic racism impacts Minnesotan's financial trauma as well as other forms of trauma. This particular example helped one participant to consider how financial trauma may have impacted her and her community.

> **"The red lining and how like you know there's so much property in one area. In so, it just makes you want to do more, you know, in the community, it makes you want to be a part of the solution and not the not the problem you know it gives you answers to your questions that you that you've had for so long, also."**
> **—FFF Participant (Black, Female, 29)**

Furthermore, as part of the post-participation survey, 83 percent of respondents who completed the program suggested that the FFF pilot program was "to a great extent" successful at addressing "financial traumas and experiences identified" and that participants had "started to heal."

Effectiveness

To what extent does the program help families obtain knowledge and ability to handle personal/family finance?

To what extent does the program help families approach housing stability?

To what extent does the program help families obtain financial health through money management (i.e., savings, budgeting, and investment)?

83% rated the program "to a great extent" successful in reducing financial stress

17% rated the program "somewhat" successful in reducing financial stress

Almost all participants agreed that the classes offered as part of the FFF program were beneficial and relevant. Participants generally reported that they had learned helpful and new information. Seen in the figure on the right, when asked *"On a scale of 1 to 10, please indicate the level of your knowledge and skills in the following items, where 1 represents "not skilled at all" and 10 represents "extremely skilled,"* the majority of participants indicated skill-level in key program areas.

Reported Skill Level after FFF Program
12 Participants Reporting

> **"We did a lot of classes and we learned about financial stability and checking/savings accounts. I did not know a lot of that information before going. So that was actually quite awesome." —FFF Participant (Black, Female, 33)**

> **"From the last session I found out my credit score and it's the first time in a long time I was saving money in my bank. So I am not going to touch it yet. I am really proud of myself. Oohhh I like that [laughter]. I'm learning restraint."**
> **—FFF Participant (Black, Female, 27)**

> **"I did save up a lot of money working towards my goal to buy a tiny house."**
> **—FFF Participant (Black, Female, 33)**

> **"Having this safety net makes me feel more comfortable in worse-case scenarios."**
> **—FFF Participant (Haitian, Female, 32)**

One of the post-program survey questions was "to what extent do you think the program was successful in reducing financial stress." Eighty-three (83) percent of participants responded that the FFF program was successful "to a great extent" and 17 percent suggested that the program was "somewhat" successful at this goal.

Efficiency

To what extent do resources (i.e., program coordinator(s), program administrator, and program budget) lead to expected output and outcomes?

83%
rated the program "to a great extent" successful in providing services based on needs

17%
rated the program "somewhat" successful in providing services based on needs

92%
rated the program "to a great extent" successful in selecting staff who are caring and patient

8%
rated the program "somewhat" successful in selecting staff who are caring and patient

75%
found the grace period helpful

Based on the survey results and exit interviews, there is evidence to suggest expenditures on the program coordinator were extremely "efficient." Not only was she able to build relationships with the participants, but she was able to engage them in the material by sharing her own experiences.

One of the post-program survey questions was "to what extent do you think the program was successful in providing services based upon needs." Eighty-three (83) percent of participants responded that the FFF program was successful "to a great extent" and 17 percent suggested that the program was "somewhat" successful at this goal. This suggests that participants felt that the programming aligned with their needs, indicating an "efficient" use of program budget.

Seventy-five (75) percent of respondents suggested that the length of the grace period and the specific grace period activities helped participants make an informed decision based on their situation. Because the majority of respondents found the grace period to be effective for informed decision-making there is evidence to suggest it is an efficient element of the program budget.

One of the post-program survey questions was "to what extent do you think the program was successful in selecting program staff who are caring and patient." Ninety-two (92) percent of participants responded that the FFF program was successful "to a great extent" and eight percent suggested that the program was "somewhat" successful at this goal.

Participants mentioned that it was very helpful for them to hear that their coordinator had also had her own similar experiences and struggles with money; it made them feel like they were not the only ones going through these issues.

"That let me know that I was not alone."
—FFF Participant (Black, Female, 33)

"She shared a little bit about her personal life and her personal financial trouble so that helped to know that I wasn't alone."
—FFF Participant (White, Female, 41)

"It helped me because I felt alone out here. Having someone coach and guide me touched me in a way. Someone was here that went through this same situation."
—FFF Participant (Black, Female, 26)

"The women in the class we're in a shelter, however, you know we're dealing with certain situations, personal situations, and you know where I'm sure I'm not the only person that is in debt, however, they weren't judgmental. They are dealt with certain trauma and life and they were able to just not judge and just make the atmosphere comfortable you know and just be a really great at listening you know. They were able to meet us where we where we are and so that was really nice."
—FFF Participant (Black, Female, 29)

Challenges in Model Development and Pilot Execution

COVID-19

COVID-19 impacted the development of the FFF model primarily because the action committee had to be facilitated virtually. This posed challenges in terms of ensuring access to necessary technology as well as action committee members balancing participation and maneuvering the responsibilities of having children at home as a result of the pandemic.

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The pandemic significantly limited the number of participants in the program because of the moratorium on evictions, which significantly decreased the number of families in shelter. Initially there was an expectation to engage 100 families for the pilot program and ultimately PSP was able to reach out to 54 families. However, we also suspect that the challenges faced by families in shelter during the pandemic were more acute, making participation in a program even more difficult. Furthermore, the action committee had envisioned a cohort model that was no longer possible because of social distancing guidelines.

IDENTIFYING A QUALIFIED EXTERNAL PARTNER

A crucial aspect of the Families for Finance program was to identify the right financial partner to deliver the financial literacy classes to the participants. This partner needed to have previous experience working with families to identify their own financial traumas and to co-develop an individualized plan and ability to facilitate the financial literacy class. An RFP was circulated three separate times before an appropriate candidate was identified. Because of this hurdle, FFEC made the decision to have an internal staff member at PSP administer the class with training from an external partner. Ultimately, The Building Health and Wealth Network (the Network) out of Drexel University was selected as the qualified financial partner based upon their expertise as a trauma-informed healing-centered financial literacy program working in traditionally under-resourced communities. The Network offered training and ongoing coaching to PSP staff.

ELIMINATION OF SELF-PAY POLICY

Three months into the FFF pilot, the Hennepin County Board voted unanimously to eliminate the self-pay policy. While this was an exciting decision for families and for the FFEC, it impacted the motivation for families to enroll in the FFF program because their alternative was no longer the self-pay policy.

"Self-pay got removed which is phenomenal and wonderful for the community, but that meant that that really big incentive to participate looks different for families."
—Director of Family Supports at PSP

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STAFF CAPACITY AND SUSTAINABILITY

Finally, like many social service agencies during the pandemic, capacity for all FFEC collaborative partners was stretched thin. In particular, the program coordinator trained specifically to administer the FFF program left PSP after the pilot. While staff retention is a pervasive issue in the human service sector, it poses particular challenges when it comes to administering a program that requires a very specific knowledge base and set of experiences.

TIM-MOSSHOLDER/UNSPLASH

RECOMMENDATIONS & CONCLUSION

FFF Program Recommendations

Recruitment Strategies

Participants shared that the driving reasons for engaging with the FFF program were to:

- Improve financial literacy in order to improve financial stability.
- Seek opportunities to improve financial stability for their children.
- Take advantage of the opportunity for a savings match.

Based on these stated motivating factors, PSP could tailor recruitment materials to align with those core incentives.

Improved Accessibility

Based on information gathered from participants, PSP could consider the following program modifications to improve engagement and retention:

- Offer FFF classes outside of standard working hours
- Integrate childcare supports into the FFF program to accommodate parenting shelter guests.
- Support collaboration across programming to ensure participants can participate in multiple programs during their shelter stay.

Program Content Modification

While participants expressed overall satisfaction with the FFF program content, there were a few areas families identified for potential enhancement.

- **More In-Depth Programming**
  Offer an FFF "part-two" program that goes into greater depth and covers a wider range of topics, based on the interests of participants.
- **Strategies to Address Unease**
  Consider additional supports to mitigate discomfort of discussing financial trauma as well as managing the math required for the credit and debit class.
- **Services or Programming after Exiting Shelter**
  Offer, as needed, program elements to individuals who have exited shelter.
- **Accountability Partnership/ Mentorship Program**
  Incorporate peer accountability element and other communal aspects into the program.
- **Benefits Counseling**
  Formally integrate individualized benefits counseling into FFF programming to ensure participants understand asset caps and public benefit eligibility parameters.
- **Housing-Related Support**
  Consider coordinating FFF with existing housing support offered within PSP.
- **Educational or Job-Related Support**
  Integrate job or educational attainment strategies into the FFF program.

Lessons Learned and Recommendations for Future Community-Driven Initiatives

Limited Self-Pay Literature

In seeking information on self-pay policies and programs to inform the FFF program development, CURA discovered there was limited scholarly literature on this phenomenon.

We see value in further exploring and understanding how self-pay shelter policies are implemented in the U.S.

Family-Driven Program Design

Our program design process was informed by the Equity in Action model[3] developed by Research in Action[4], an action research, community engagement, and racial equity consulting firm. The design of the FFF program was driven by impacted families through the FFEC Action Committee. By fostering an environment in which families with lived experience could design and develop a program for families in shelter, we believe the FFF model resonates more closely with the needs of families than it otherwise would have.

We encourage other entities seeking to develop effective programming to empower impacted individuals, families, and communities to drive the process.

Gap in Field Expertise Related to Financial Trauma

The design of the FFF program revealed that 1) traditional financial literacy programs do not address financial trauma despite its stated importance as a prerequisite to seeking financial empowerment and 2) there is a gap in the professional sector to lead and train in the field of financial trauma and empowerment.

We recommend that:

Financial trauma be embedded into financial literacy courses, particularly those aimed at communities of color facing systematic economic disempowerment, and

The human services sector should invest in professional development related to financial trauma because of its potential role in fostering sustainable economic stability.

Agility and Responsiveness to Program Participants

After the completion of the FFF pilot, PSP staff have modified the program to be more accessible to families by offering all program elements in an "a la carte" manner.

We believe programs working with families experiencing hardship should replicate this prioritization of flexibility and continuous effort to eliminate participation barriers.

Matched Savings

We recommend that other programs seeking to address poverty and/or to support housing stability consider implementing matched savings programs. PSP provided matching savings to families during and after the pilot was completed, the table below represents the impact this program element has had on families between November 2021 and December 2022.

November 2021-December 2022 Outcomes

24 savings accounts opened	**6** familes reaching the max. match ($3000)
$10,125 savings startup funds	**$41,874** matched funds

Impact of Benefits Cliff

In order to eliminate this barrier for families, we recommend that all local counties and social service providers build upon the momentum of the passage of Minnesota Family Investment Program six-month budgeting periods, Medical Assistance continuous eligibility for minor enrollees, and Housing Support Income modifications and seek additional opportunities to mitigate the impact of the benefits cliff.

3 https://static1.squarespace.com/static/619da6fcd79aa2566431b873/t/6328f293f9d0824bb94347e6/1663627923657/Equity+in+Action+explainer.pdf
4 https://www.researchinaction.com/

Conclusion

By leveraging an intentional engaged action research process using Research in Action's Equity in Action model, the FFEC Action Committee was able to develop a financial empowerment program that uniquely aligns with the needs of families in shelter. A few key tenets of the FFF model emerged, in part because of the lived expertise provided by the action committee: 1) opportunities for tangible financial support through a savings and matching program, 2) the need to address "financial trauma" before engaging in financial literacy activities, and 3) opportunities for communal learning and peer accountability. There were a few major challenges the FFEC faced when seeking to implement the model, including COVID-19, the difficulty finding a qualified external partner with the expertise necessary to administer the program as designed by the action committee, and the changes in the Hennepin County self-pay policy. In light of these realities, PSP adapted the scope and some elements of the program model, primarily related to the group or communal aspects of the program. Because of these limitations, the scope of the evaluation narrowed. However, based on the observations, survey responses, and interviews gathered from the individuals that were able to participate in the pilot program, there is clear evidence that the program was appropriate, effective, and efficient. The evaluation also provided some clear strategies for future iterations of the FFF model, including 1) tailored recruitment strategies, 2) strategies to improve accessibility, and 3) specific areas to expand or modify current program content. Developing and implementing a family-driven program also resulted in key lessons learned and targeted recommendations for the provider and advocacy community seeking to employ innovative and collaborative future initiatives.

Understanding Dr. Brittany Lewis's Actionable Research Model

There is power in defining research questions and in controlling the production of knowledge. When research is done in communities of color and low-wealth communities, a power imbalance often exists between researchers and community-based organizations that must be disrupted. Community-engaged action research values community knowledge and people's lived experiences. It reflects meaningful collaboration between academics, advocates, policymakers, service providers, and impacted communities. It leads to more robust and holistic data, more effective policy solutions, and stronger community action. When we use a community-based action research model, community members are not the subjects of research—they are the co-producers of knowledge.

Dr. Brittany Lewis employs an action research model that uses a mixed methodological research approach to:

(1) Build community power
(2) Assist local grassroots campaigns and local power brokers in reframing the dominant narrative
(3) Produce community-centered public policy solutions that are winnable

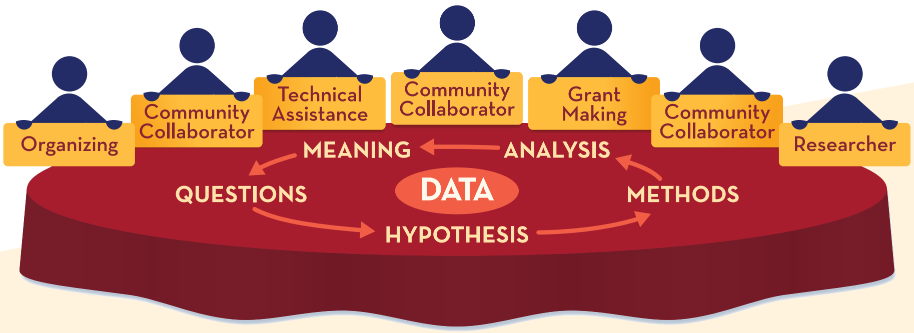
This model relies heavily on the development of reciprocal relationships across sectors that embrace an open process where the collective develops shared understandings for the purpose of creating social transformation.

This actionable research model embraces a racial equity framework that asserts we must:

(1) Look for solutions that address systemic inequities
(2) Work collaboratively with affected communities
(3) Add solutions that are commensurate with the cause of inequity

CURA's Research Model and Racial Equity Framework

Shared Expertise: Live-in Model of Research



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