

What is a SparkPoint Center?



SparkPoint Centers are family-friendly places where hard-working, low-income people can access a full range of services to help them get out of poverty and achieve long-term financial stability.

Each Center brings together the most effective nonprofit and government partners to help clients build assets, grow income and manage debt. SparkPoint clients work with a coach, who helps create a step-by-step plan to set and achieve personal financial goals. Because change does not happen overnight, SparkPoint commits to working with clients for up to three years to achieve their financial goals. **SparkPoint services focus on three areas: managing credit, increasing income and building assets.**

Managing Credit

- » Create a balanced household budget
- » Manage credit cards and other debts
- » Obtain and understand credit report
- » Avoid foreclosure with mortgage modification

Increasing Income

- » Learn skills to increase chances of landing a job
- » Improve resume
- » Enroll in training for high-demand jobs
- » Explore career options
- » Start and fund college education
- » Enroll in public benefits
- » Connect with money-saving programs, such as free tax preparation, discounted utilities, discounted transit and low-cost automobile insurance

Building Assets

- » Access free and low-cost banking services
- » Participate in matched savings programs
- » Purchase a home
- » Open or expand a business
- » Develop emergency savings and plan for retirement

SparkPoint Centers in the Bay Area



MEASURING OUTCOMES

SparkPoint Centers help low-income families move from poverty to financial stability, which is measured using four outcomes:

- 1 Livable income** that reaches the Self-Sufficiency Standard (i.e., \$65,000 for a family of four in San Francisco)
- 2 Good credit** score of 650 or above
- 3 Savings** equal to three months of living expenses
- 4 Debt less than 40%** of monthly income

We have known for years that it takes multiple and interacting risk factors to produce negative outcomes for families; therefore, it makes perfect sense that SparkPoint, with its many partners addressing various and intersecting risk factors, is particularly good at helping families achieve success and overcome poverty.

—GAIL THELLER, EXECUTIVE DIRECTOR, COMMUNITY ACTION MARIN, LEAD PARTNER OF SPARKPOINT MARIN CENTER



Why SparkPoint?



United Way of the Bay Area is dedicated to creating pathways out of poverty. Our goal is to cut Bay Area poverty in half by 2020. Establishing SparkPoint Centers throughout the region is essential to achieving this goal.

More than 440,000 Bay Area households—nearly one in four—struggle to meet basic needs. Most (86%) have at least one worker, but still fall below the Self Sufficiency Standard – the income needed to pay for essentials such as food, shelter, health care and child care.

People living in poverty face multiple, inter-related challenges. For example, someone who does not earn enough may need training to land a better job. He likely also needs help dealing with debt, managing credit, or developing a savings plan.

Accessing help isn't easy. Wading through confusing eligibility rules, scheduling multiple appointments, making trips to several offices, and filling out multiple forms all present major barriers to success. The result is people who are working hard to get out of poverty can't get the help they need. SparkPoint changes all that.

SparkPoint Makes Accessing Help Easy



INTEGRATED SERVICES



PERSONAL COACH



PERSONALIZED PLAN

Raising the Bar

While the concept of a one-stop resource center is not new, United Way's SparkPoint Centers elevate and improve on previous one-stop models.

"BUNDLING" SERVICES

- » Each Center brings together the region's most effective programs to deliver integrated services as a single entity. All SparkPoint service providers use one system and set of metrics to track clients' progress.
- » SparkPoint urges clients to utilize two or more integrated services, which more effectively addresses the complex issues facing struggling households. We're already seeing results: clients who used more than one service were three times more successful in achieving financial goals than clients who used only one.

CLIENT EMPOWERMENT

- » Every SparkPoint client is provided a coach, who helps create a step-by-step plan to achieve personal goals. The coaches serve as financial advisors, providing the guidance and support clients need to achieve long-term goals.
- » Because financial success takes time, SparkPoint works with clients for as long as they need; for many, that is two or three years.
- » Whereas traditional case managers act on a client's behalf, making plans and enrolling clients in services, SparkPoint coaches empower and encourage clients to act on their own behalf.
- » SparkPoint builds on a nationally recognized, best-practice model—the Annie E. Casey Foundation's Centers for Working Families—which has shown great promise for significant community impact. As such, SparkPoint Centers have the potential for high visibility, replication in other regions, and national impact.

¹ The Self-Sufficiency Standard, developed by Dr. Diana Pearce now at the Center for Women's Welfare at the University of Washington, measures the actual cost of living for different household types in each county. Information about the Standard for California Counties is maintained by the Insight Center for Community Economic Development and can be found at www.insightccd.org. United Way's "Struggling to Make Ends Meet" report details the Bay Area data related to the Standard and can be downloaded at www.liveunitedca.org.

We are mightily impressed by the ambition of the SparkPoint Centers to tackle in a regional way the challenges facing low-income working families. They are an important partner in the Casey Foundation's Center for Working Families national network, having adapted and continuously improving upon the model, furthering our knowledge in how to best deliver integrated economic services in low-income communities.

SUSAN GEWIRTZ, SENIOR ASSOCIATE, CENTER FOR FAMILY ECONOMIC SUCCESS, THE ANNIE E. CASEY FOUNDATION



Bundling Services Works



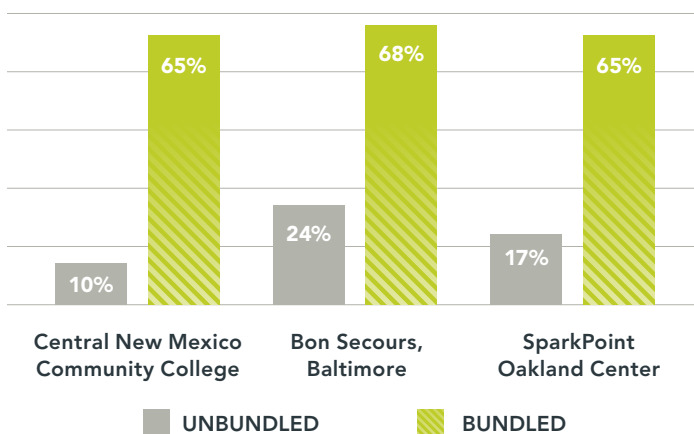
SparkPoint Centers are already seeing results among the 2,000 clients served in their first two years.

For example, SparkPoint Oakland Center clients who used more than one SparkPoint service were three times more successful in achieving financial goals than clients who used only one.

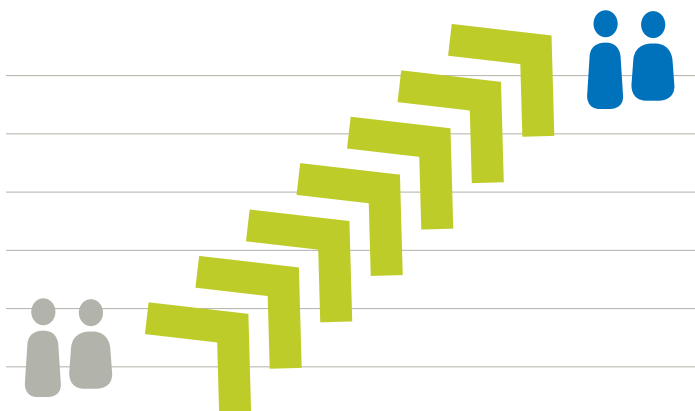
These results mirror those of the Annie E. Casey Foundation's Centers for Working Families in Central New Mexico and Baltimore, Maryland— which are nationally recognized, best-in-class models on which SparkPoint is built. These results show the great promise for significant and measurable community impact.



Unbundled vs. Bundled Services % OF CLIENTS ACHIEVING ECONOMIC GOAL



Stability Through Multiple Programs



SparkPoint Success: Jackie's Story

East Oakland resident Jackie C. came to SparkPoint Oakland Center in February to get free tax filing help, after another SparkPoint client referred her. Free tax help was just the first step for Jackie.

"When I first came to SparkPoint, I just came to get my taxes done and to see if I could get help with my PG&E bill. Before I knew it, I was enrolled in school, and now I'm driving a truck. It's awesome!" Jackie said.

Having worked for many years as a bookkeeper, Jackie was eager to improve her income. SparkPoint connected her to a subsidized 12-week green-diesel training program, which is offered through The Workforce Collaborative, one of the five partners that work together to serve clients at the SparkPoint Oakland Center.

Jackie received training to secure her Class-A driver's license, which authorizes her to drive 18-wheel diesel trucks. She has done quite well in the program and is expected to graduate on July 30, when she will receive a certificate that makes her eligible to service and retrofit older, heavy diesel trucks with green-diesel filter systems. This is a valuable skill, given new truck emissions standards recently implemented by the Port of Oakland.

Further, Jackie will qualify to enroll in Alameda College's Diesel Mechanic Certificate program. Workers in this high growth industry make \$15 to \$20 an hour.



United Way of the Bay Area's Role



Since 1922, United Way of the Bay Area has been in the business of addressing people's financial crises.

We know, on both the local and the national levels, that funding individual programs alone cannot address our communities' challenges. Now we're moving past funding individual nonprofits to integrating multiple nonprofits into one cohesive solution: SparkPoint. SparkPoint empowers people to achieve lasting financial stability.

SparkPoint Centers leverage United Way's key strengths:

A Robust Network of Partners

United Way is uniquely positioned at the intersection of employers, government, nonprofits, labor organizations, and working individuals and families. Tackling poverty in the Bay Area will require the collective power of all of these groups. Through SparkPoint, United Way is guiding this collaborative effort.

Experience Leading Large-scale Initiatives

As demonstrated by our leadership of Earn It! Keep It! Save It!, one of the nation's largest free tax assistance programs, United Way has a strong track record of convening partners on complex initiatives that achieve results. Last year, United Way brought together 200 public- and

private-sector partners across seven counties to complete more than 50,000 tax returns for low-wage families. The coalition has returned \$200 million to our community since it began in 2003. We excel at keeping partners invested, engaged and on-track.

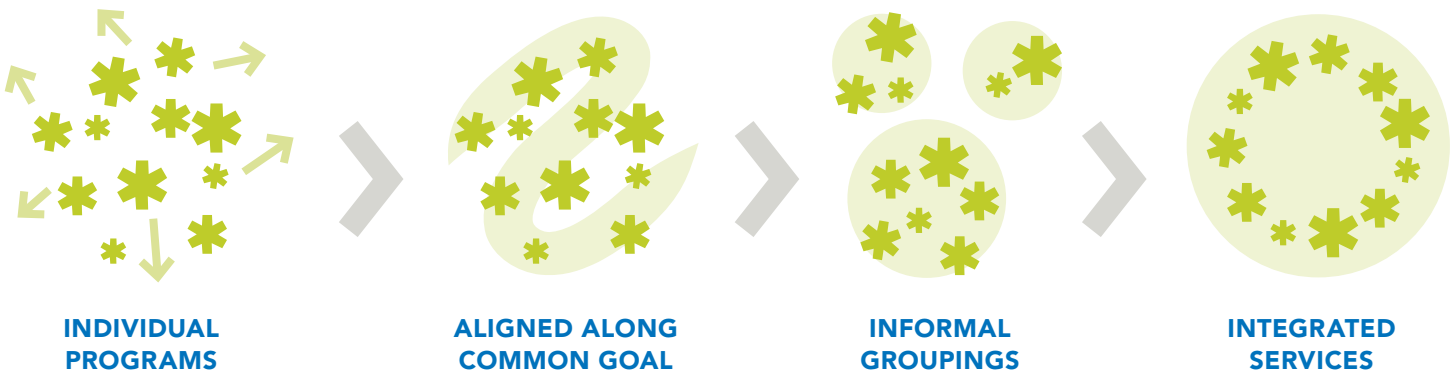
A Wealth of Expertise

Over the last decade, United Way has made grants and provided counsel to hundreds of top-performing financial stability programs. As a result, we have the expertise to gather the region's most impactful partners to build SparkPoint, ensuring each Center has the right mix of skills and resources necessary to maximize client success. As part of the national United Way network, we share best practices and learn from other United Ways around the country that focus on financial stability.

Increasing economic prosperity requires unique, unusual partnerships and focus. SparkPoint transforms the traditional anti-poverty approach where many silo-ed, well-meaning agencies work separately, into a true focused partnership. To partner with SparkPoint is a real opportunity to move the needle on poverty.

PAUL BUDDENHAGEN, PROGRAM MANAGER, CONTRA COSTA COUNTY SERVICE INTEGRATION PROGRAM

Evolving the Collective Power of a Network of Partners



Core Elements Same Across Centers



SAME ACROSS ALL CENTERS

VARIABLE BY CENTER

Vision	<ul style="list-style-type: none"> » Help individuals build financial stability by bringing together high quality resources and empowering people to improve credit, increase income, and build/preserve savings and assets
Service Types and Programs	<ul style="list-style-type: none"> » Services across 3 areas: a) Credit, b) Income, c) Assets » All centers must offer: a) free tax help, b) Connection to financial services, c) Benefits enrollment, d) Financial coaching » Partners commit to Operational Plan that lays out service provision approach and plan
Service Delivery	<ul style="list-style-type: none"> » Integrated service delivery (bundling approach) and coaching (case management which builds off clients' aspirations and includes longer-term cheerleading and accountability)
Service Timeframe	<ul style="list-style-type: none"> » Engagement with clients for 3 years (as necessary)
Client Eligibility	<ul style="list-style-type: none"> » Guideline that core target audience should be below the Self- Sufficiency Standard (SSS)
Outcomes	<ul style="list-style-type: none"> » Commitment to the outcome measures and aspiration of: a) Achievement of livable income, b) Improved credit scores, c) Asset accumulation, d) Reduced debt
Performance Management	<ul style="list-style-type: none"> » Use of Efforts to Outcomes software to track progress (includes metrics on client achievement and service delivery) » Training by UWBA on use of evaluation tool » Structure of outcomes review across centers
Partner Commitment/ Governance	<ul style="list-style-type: none"> » Signed Memorandum of Understanding by all partners » Governance roles clearly defined up front for each center (e.g., who decides whether to bring in new partners / vendors)
Brand	<ul style="list-style-type: none"> » Common SparkPoint brand
Location and Schedules	<ul style="list-style-type: none"> » Client-driven center schedules that enable consistency and sufficient access

SparkPoint Partners



SparkPoint Oakland

Lead Agency: United Way of the Bay Area

SparkPoint Oakland (inside Eastmont Town Center)
7200 Bancroft Avenue, Suite 124
Oakland, CA 94605
510.924.3610

Program Partners

- Allen Temple
- BankOn Oakland
- City of Oakland
- Earn it! Keep it! Save it!
- East Bay Asian Development Corporation
- LIFETIME
- Operation HOPE
- Peralta Community College
- The Workforce Collaborative
- The Women's Initiative
- United Way of the Bay Area

SparkPoint American Canyon

Lead Agency: American Canyon Family Resource Center

American Canyon Family Resource Center
3423 Broadway, Suite D-1
American Canyon, CA 94503
707.980.7024

Program Partners

- American Canyon Family Resource Center
- American Canyon Chamber of Commerce
- Bay Area Legal Aid
- Catholic Charities of Santa Rosa
- Child Start, Inc.
- Community Resources for Children
- Earn It! Keep It! Save It!
- Housing & Economic Rights Advocates
- Napa County Health and Human Services
- Napa Valley Adult Education
- Napa Valley College
- ParentsCAN
- United Way of the Bay Area

SparkPoint Marin - San Rafael

Lead Agency: Community Action Marin – Prosperity Partners

Community Action Marin – Prosperity Partners
409 4th Street
San Rafael, CA 94901
415.526.7530

Program Partners

- Canal Alliance
- Community Action Marin
- Marin City Community Development Corporation
- Marin County Health and Human Services
- Homeward Bound of Marin
- Life on Trak
- United Way of the Bay Area

SparkPoint at Skyline College - San Bruno

Lead Agency: Skyline College

Skyline College
3300 College Drive
San Bruno, CA 94066
650.738.7035

Program Partners

- CA Employment Development Department
- Community Financial Resources
- EARN
- Earn It! Keep It! Save It!
- Jewish Vocational Service
- Opportunity Fund
- San Mateo Credit Union
- San Mateo County Human Services Agency
- Second Harvest Food Bank of San Mateo and Santa Clara Counties
- United Way of the Bay Area





SparkPoint East Contra Costa - Bay Point

Lead Agency: Contra Costa Employment and Human Services Department

Ambrose Community Center
3105 Willow Pass Road
Bay Point, CA 94565
(925) 252 - 2300

Program Partners

- Brighter Beginnings
- Bay Area Legal
- Center for Human Development
- Community Housing Development Corporation (CHDC)
- Contra Costa Health Services
- Contra Costa Employment and Human Services Department
- First Five
- Opportunity Junction
- Stride Center
- STAND!
- United Way of the Bay Area

SparkPoint West Contra Costa - Richmond

Lead Agency: Richmond Community Foundation

2727 Macdonald Ave.
Richmond, CA 94804
510-779-3200

Chevron is Founding Corporate Partner.

Program Partners

- A New America
- Bay Area Legal Aid
- Brighter Beginnings
- Business Development Center
- City of Richmond
- Community Housing Development Corporation
- Contra Costa College
- Contra Costa EHSD
- Contra Costa Health Services
- East Bay Neighborhood Housing Services
- LEAP
- Richmond Community Foundation
- Rubicon Programs, Inc.
- Stride Center
- Supervisor John Gioia's Office
- United Way of the Bay Area

SparkPoint Solano - Fairfield

Lead Agency: Cleo Gordon Family Resource Center

Cleo Gordon Family Resource Center
1950 Dover Avenue, Room #18
Fairfield, CA 94533
(707) 421 - 3963

Program Partners

- Cleo Gordon Healthy Start Family Resource Center
- Dreamcatchers Empowerment Network
- Life on Trak
- The Children's Network of Solano County
- Travis Credit Union
- United Way of the Bay Area

SparkPoint Solano - Vallejo

Lead Agency: Fighting Back Partnership

Solano Middle School
1025 Corcoran Ave., Room # 62
Vallejo, CA 94589
(707) 556 - 8600 x 51857

Program Partners

- Dreamcatchers
- Fighting Back Partnership
- Life on Trak
- Solano Middle School
- The Children's Network of Solano County
- Travis Credit Union
- United Way of the Bay Area
- Vallejo Unified School District



SparkPoint San Francisco at Plaza Adelante

Lead Agency: Mission Economic Development Agency

Plaza Adelante
2301 Mission Street, Suite 301
San Francisco, CA 94110
415.282.3334, ext. 129

Program Partners

- Causa Justa
- Good Samaritan Family Resource Center
- Jewish Vocational Services
- Mission Asset Fund
- Mission Economic Development Agency
- United Way of the Bay Area
- WAGES

SparkPoint at Fremont FRC

Lead Agency: Fremont Family Resource Center

39155 Liberty Street, Suite A110
Fremont, CA 94538
510.574.2020

Program Partners

- Alameda County Social Services Agency
- Bay Area Legal Aid
- Community Child Care Council (4C's) of Alameda County
- East Bay Agency for Children/Fremont Healthy Start
- Fremont Adult and Continuing Education School
- Mission Asset Fund
- Opportunity Fund
- Project Sentinel
- Tri-Cities One-Stop Career Center/EDD - Fremont
- Tri-Cities One-Stop Career Center - Ohlone College Newark
- Tri-City Volunteers Food Bank & Thrift Store
- United Way of the Bay Area