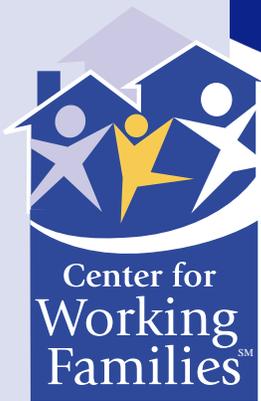


The Center For Working Families®

Helping Families Achieve Economic Success



The Center for Working Families® (CWF) is a new approach to help low-income families reach financial stability and move up the economic ladder. Pioneered by the Casey Foundation and now supported by other major funders, the CWF offers an innovative framework for how families can increase their earnings and income (“Earn It”), reduce their financial transaction costs (“Keep It”), and build wealth for themselves and their communities (“Grow It”).

The hallmark of the CWF approach is bringing together—or “bundling”—access to a full range of essential economic supports in a convenient location to help families build self-sufficiency, stabilize their finances, and move ahead. CWFs make it easier for families to tap into all of the services and supports for which they qualify, filling in the gaps and helping them weather unexpected setbacks. The CWF approach, integrated within trusted community organizations and institutions, is designed to be a family-friendly venue that provides bundled employment and career advancement services, income enhancements and work supports, and financial and wealth-building services. Each CWF may evolve somewhat differently, but they all provide these *three core services*.

The CWF concept has been prototyped in communities across the United States, with more than two dozen organizations participating in seven metropolitan areas. Participating CWFs reach over 25,000 low-income families through services such as employment and training and free tax preparation. Nearly 3,000 people have enrolled in CWF—meaning they are connecting to multiple services. Of these, approximately 1,400 became employed, with many then connected to work supports. Over time, a growing number are beginning to save for their families’ futures. The CWF approach is aligned with the Foundation’s work to help build *family economic success (FES)* – a point at which a family should be able to meet its basic needs, have predictable income, and begin building wealth.

Meeting a Pressing Need

The Center for Working Families® assumes that many low-income families have dreams of financial well-being, but do not have access to the supports and services to help them achieve their aspirations. They may be stuck in jobs that do not pay enough or provide benefits, struggling with debt, paying too much for financial transactions and vulnerable to predatory loan practices. They may be eligible for work supports but lack the time to fill out applications and make appointments at multiple public agencies.

In most low-income communities there is, however, an existing service provider or institution that is well-known, trusted and a source of community connections. This organization—often, but not always, a workforce development program—can become a platform for the development of a Center for Working Families. Organizations become CWFs by adding elements to existing high quality services and by combining them in ways that assist low-income families move toward economic success.

The CWF approach generates value in the following ways:

For families, CWFs help build stronger employment connections as well as income and wealth. As families develop enhanced financial knowledge and skills, they can increase their access to the public benefits and tax refunds for which they are eligible. In addition, they can improve their credit rating, reduce financial services costs and begin saving for the future.

For government and society, CWFs offer a strategy for the public, non-profit, and private sectors to improve the lives of low-income families and communities. Through streamlined access to benefits and greater financial knowledge, families build financial stability and connect to the economic mainstream. Families can purchase homes in their neighborhood, increase their consumer spending, and bring tax dollars into the community.

For investors and financial institutions, CWFs offer an opportunity to join a network interested in building financial health in the community as well as the prospect of developing a broader and more diverse customer base.

For employers, CWFs offer an expanded pipeline of qualified workers to fuel their business and give employers a direct and positive connection to local communities where employees reside.

Becoming a CWF

Organizations that become CWFs usually exhibit a number of traits and capabilities:

- Entrepreneurial and nimble
- Data-driven and results-oriented
- Long-term and trusting relationships with families they serve
- Have most of the core services already in place or available through partnerships –so that CWF is about combining services in a more effective way
- Build strategic partnerships to “fill out” services
- Committed to helping families achieve economic success
- Committed to broader policy and systems change

It takes a “stretch” for a typical local program to become a CWF. While some community-based organizations or institutions such as community colleges may be able to take on the effort on their own or through partnerships, the Casey Foundation has found significant added value in working with intermediary organizations that provide program guidance, infrastructure, training and technical assistance to networks of providers in their cities.

Opportunities to Connect to CWF

The next phase of the Center for Working Families® Initiative will include documenting successes and lessons learned in the field, fine-tuning the work and growing the number of organizations using the CWF framework. Expansion strategies will include creating a learning community and establishing a credentialing process for organizations seeking the CWF designation.

*For More Information Contact: Susan Gewirtz, Program Manager
Center for Working Families
Annie E. Casey Foundation
sgewirtz@aecf.org*

The Annie E. Casey Foundation is a private charitable organization dedicated to helping build better futures for disadvantaged children in the United States. It was established in 1948 by Jim Casey, one of the founders of UPS, and his siblings, who named the Foundation in honor of their mother. The primary mission of the Foundation is to foster public policies, human-service reforms, and community supports that more effectively meet the needs of today’s vulnerable children and families. In pursuit of this goal, the Foundation makes grants that help states, cities, and neighborhoods fashion more innovative, cost-effective responses to these needs. For more information, visit the Foundation’s website at www.aecf.org.