



Advancing Family Assets

Financial Stability. Family Success.



AFA Initiative Year-end Report: July, 2010 — June, 2011

AFA continues to grow and serve Racine County families

Since 2009 when AFA first began delivering services to families, 69 families have worked to make improvements in their lives in employment, assets management and education, as well as in building healthy relationships and lifestyles. During the second year of program implementation, 42 families participated at least three months with 35 families still active as of June, 2011. Length of participation is almost equally divided with 30 percent in AFA 13-26 months, about 35 percent in AFA for 6-12 months, and the rest less than six months. Retention of program participants has increased since the first year of implementation.

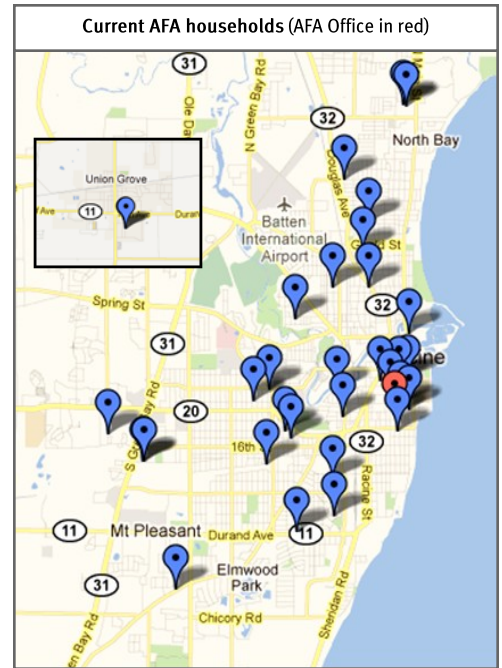
Target Population

AFA is designed to work with low-wage working families with incomes up to 200 percent of Federal Poverty Guidelines (see chart on lower right). However, 53 percent of the AFA families fall into the “poverty” category due to job instability and single head of household situations. The majority of AFA families (81 percent) are not married. Sixty-six percent of family members identified themselves as African American, 19 percent as White and 14 percent as Hispanic or Latino.

The chart below presents a comparison of Year 2 AFA families and the Racine County residents within the AFA target income guidelines. (U.S. Census - ACS 2000-2009)

Racine County	Families with Children	Married	White	African American	Hispanic
100- 200% of Federal Poverty Guidelines	5,700	41%	75%	17%	13%
Incomes Below Federal Poverty Levels	3,100	12%	59%	41%	21%
Year 2 AFA Families	42	19%	19%	66%	14%

Families meeting the AFA criteria are referred through local agencies, churches and government programs. In some cases, AFA families themselves have referred friends or neighbors. Currently, almost all AFA families reside in the City of Racine, with two families living in Union Grove.



AFA Eligibility

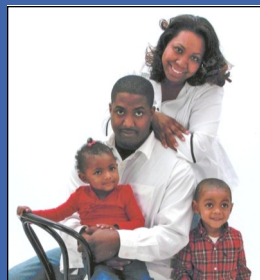
Eligible families are those who express interest in improving their lives and participating in AFA, while meeting the following criteria:

- Family income of less than 200% of the Federal poverty levels guidelines;
- Family includes at least one child under age 18;
- Family resides in Racine County; and
- Head of household must be employed or has worked at some time within the past 18 months.

AFA Income Eligibility

# in Family	Maximum Income
1	\$21,780 or \$1,815/month
2	\$29,420 or \$2,452/month
3	\$37,060 or \$3,088/month
4	\$44,700 or \$3,725/month
5	\$52,340 or \$4,362/month
6	\$59,980 or \$4,998/month
7	\$67,620 or \$5,635/month
8	\$75,260 or \$6,272/month

For each additional person, add \$7,640 or \$637/month.



AFA Income Objectives

Families have adequate income and opportunities to build assets.

AFA coaches helped families by sharing job leads with adults, assisting with resume development and conducting mock interviews. In some cases, the coaches helped determine the need for further training or education to increase employability. Coaches developed monthly budgets with families, accompanied them to banking and credit counseling appointments, and assisted families with searching for and viewing affordable housing.

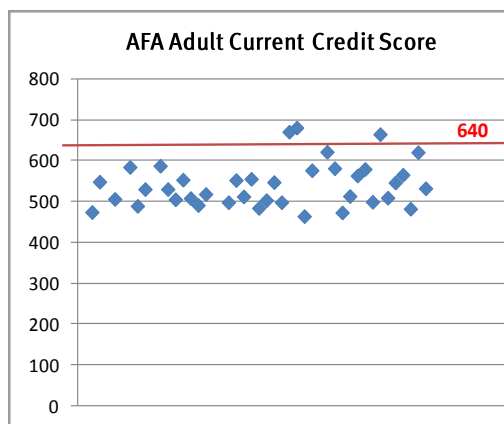
Community partners such as the Racine County Workforce Development Center, Racine Kenosha Community Action Agency and Educators Credit Union (ECU) brought a number of resources to the families:

- Income tax preparation for 10 families;
- Employability workshops, career counseling, and resume writing;
- Enrollment of 14 in Wisconsin Investment Act employment program;
- 80 free credit reports for AFA participants;
- Credit rebuilder loans and financial counseling; and
- Co-sponsorship of financial planning event for 32 AFA participants.

Assets Management

Improved budgeting and paying off debt have been families' first steps toward better lives. A key indicator of progress toward financial stability is improved credit scores. While AFA adults have improved their scores an average of 34 points

within a 6-12 month period, only three have achieved the benchmark score of 640 or better. Three adults had significant drops in their scores due to job loss and medical emergencies. The average score for Year 2 AFA families as a whole is 538.



Family Support Funds (FSF)

AFA Families are provided a small measure of immediate financial assistance to offset expenses for enrichment activities or in the event of a crisis. Families apply for funds through the FSF Advisory Team. Many AFA children benefitted from enrichment funds which covered costs of summer camp sessions, swimming lessons or gymnastics camp. Expenses that were paid with approved crisis funds included a washer and dryer for a large family, WE Energies partial payments, car repairs, and bus tokens.

For the 2010-11 program year, \$572 from the Family Support Fund were allocated for enrichment, with \$3,758 going for emergency needs.

AFA Success Benchmarks

Benchmark	Results	Comments
Adults from AFA households have employment.	75%	15 adults have part-time jobs
AFA Head-of-household has full-time employment .	33%	Average wage is \$10.30/hour; 50% have health benefits
Income is sufficient to meet monthly expenses.	33%	Earned income against expense
Adults have access to reliable transportation.	77%	19 families have own cars; 4 are new purchases
Families are "banked."	90%	53% have both savings and checking acct.
Adults have credit score of 640 or more.	1%	83% have scores of 500-678
Preschoolers are school-ready.	60%	Positive scores on ASQ 3 screenings
Children/youth are engaged in afterschool programs/activities.	73%	Most are in summer school or sports
School-age children are on-track to graduate.	100%	Students moving on to next grade
Individuals have insurance coverage.	99%	BadgerCare and job benefits
Young children are on track for healthy Development.	70%	Healthy range on ASQ3 screenings
Living conditions meet basic safety standards.	100%	Positive Home Safety Checks

Income Highlights

- ◆ Twenty-four AFA families filed taxes for a combined total of \$139,000 in income tax dollars returned to the community
- ◆ Nine families moved to safer, more affordable residences.
- ◆ Ten AFA families attended a Habitat for Humanity orientation; one family was accepted to Habitat for Humanity.
- ◆ Two families paid off all old debt.



AFA PARTICIPANTS - June, 2011

AFA Behavioral Outcomes

Positive Outcomes	Results
Employed adults maintaining stable employment: 6 months or more..... more than 1 year.....	73% 50%
Unemployed AFA adults actively seeking employment	89%
AFA adults improving employability with additional training or education.	16 adults
Families establishing monthly budgets and are following them.	77%
Families saving on a regular basis.	40%
Families improving debt situation by paying off old debt and not accumulating new "bad" debt.	73%
Family filing for Earned Income Tax Credits.	72%
Students attending school regularly with no major discipline issues or expulsions*	78%
Students achieving at least satisfactory grades in elementary through high school*	78%
Family members remaining drug-free with no referrals to in/out patient treatment	100%
Families remaining free from domestic violence - no incidence of police reports or referrals to Child Protective Services	100%
Families pursuing healthy physical activity i.e. YMCA memberships.	80%
Families increasing knowledge /skills in preparing healthy, affordable meals	46%
*end of year findings available to small number (9) of AFA children at this time	

AFA Education Objectives

Children and adults gain knowledge and skills.

Family Success Coaches have helped AFA adults determine if going back to school is the best course of action for improved employability and assisted families with the filing of financial aid paperwork. For preschoolers, the coaches administer the Ages & Stages Questionnaire that helps determine school readiness. In some cases, coaches accompanied parents to school appointments or shadowed children during the school day to help assess the school situation and behaviors that might be hindering positive academic achievement.

Key community partners in the education sector have been Family Literacy of Racine, Gateway Technical College, John XXIII Educational Center, and Racine Unified School District.

Education Highlights



- ◆ 32 attended AFA Night at Racine Public Library to learn about the library and apply for cards.
- ◆ 49 AFA participants attended AFA's Back-to School Family event and received bags of school supplies while children created their own homework supply storage boxes.
- ◆ Three families registered for summer camp and/or tutoring for the 2011-2012 academic year through John XXIII Educational Center.

AFA Health Objectives

Families maintain healthy relationships and lifestyles.

To ensure positive health outcomes for families, AFA coaches have written Individual Success Plans that include goals such as identifying doctors, visiting the doctor regularly, learning to prepare healthy meals, and establishing workout routines. Coaches make sure families apply for BadgerCare if needed. Coaches have also accompanied expectant mothers to doctors visits and referred youth and adults to counseling or mental health services.

The YMCA has continued to be a great partner offering YMCA memberships for families who are making progress toward their AFA goals. For the second summer in a row, AFA partnered with the UW-Extension to offer a Nutrition Education Series to AFA families with sessions focused on a broad range of topics including Planning Meals and Budgeting for Food.

Health Highlights

- ◆ 30 families now have YMCA memberships.
- ◆ Two births in Year 2: one healthy and one premature, but now on track with healthy development.
- ◆ 46 AFA participants took part in the field trip to Growing Power, a national, non-profit organization that is committed to providing equal access to healthy, affordable food to all.
- ◆ July 2010 Gardening & Growing Event, sponsored in partnership with HALO and UW Extension, was attended by 40 participants.





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Overview of Advancing Family Assets

Advancing Family Assets serves low-wage working families through the provision of high quality support services in line with individual success plans that address the whole family in the areas of income, education and health. The AFA Family Success Coaches ensure all family members focus on their best possible futures:

- adults get jobs or better jobs,
- families manage their money better,
- young children are ready to succeed in Kindergarten,
- kids do better in school and participate in afterschool activities,
- family members learn to get along with each other, and
- all family members practice healthy lifestyles.

Ultimately, adults will be prepared to succeed in the workplace and students will graduate ready to enter the workforce or post-secondary education without remediation. AFA helps give families chances for success. When families succeed, our community thrives.

Core Strategies for AFA Family Success Coaching

- For more information on the AFA model or to schedule a presentation on AFA for your group or organization, contact AFA Program Director Kimberly Payne at kpayne@afaracine.org.
- Faith-based organizations interested in creating support teams for AFA families should contact United Way Community Initiatives Administrator Marie Hargrove at mhargrove@unitedwayracine.org for information on AFA faith-based team start-up, training and management.
- For more information about AFA as a United Way community initiative, contact Susan Gould, United Way Vice President -Community Impact, at sgould@unitedwayracine.org.

INCOME - *Establishing connections between families and mainstream economy*

In order for families to fully participate in the mainstream economy, households must have adequate income to support all family members. Family income may come from jobs or accessing benefits to which they are entitled. Families must also be able to build and protect their assets through increased financial literacy skills and maintaining their assets of home or vehicle.

EDUCATION - *Advancing individual's potential for academic/vocational success*

Adults and children need to continue to gain knowledge and skills that ultimately lead to productive lives. All children need positive preschool and after school experiences while adults may participate in training programs. Family members get connected to local educational resources.

HEALTH - *Assisting families in maintaining healthy relationships/lifestyles*

All members of the family experience success in various aspects of their lives, from school to work to home life, when they build healthy habits and demonstrate positive relationships in the household. Families need to gain new knowledge and skills to develop healthy lifestyles.

By 2020, Advancing Family Assets (AFA) will have measurably increased the financial and family stability of at least 500 families in Racine County, achieving a variety of positive outcomes within the families leading to increases in the number of reliable and productive workers, ultimately reducing poverty in Racine County.

