**Family Financial Empowerment**  
Webinar Question and Answer (Q&A)  
March 25, 2015

**Question:** Has there already been an outcome study with the *Your Money, Your Goals* toolkit? Is there a plan for that?

**Answer:**

*Denise DeVaan, Senior Technical Specialist, ICF International:*

During the pilot phase, there was a feedback survey loop that happened at the time of the training. At the beginning of the training, people were asked what their confidence level was in being able to deal with money topics. At the end of the training, there was a survey that again asked how their confidence was and then what suggestions they’d have. That was not an outcome study, but it was a feedback loop. Then, after the third and sixth months, questions were asked about ‘are you still using the tools’ and ‘are you making referrals,’ etc.? Right now, in the rollout phase, there is no formal outcome study, but there are thousands of surveys that are coming in from around the country as part of a formative study about how to strengthen the toolkit for the various audiences that it’s been created for.

*Benjamin Miller, Principal, ICF International:*

Denise, I totally agree. The field test you referred to, gathered some information about the extent to which case managers were using the materials and feeling confident, and it was very encouraging. Six months later, 84 percent of case managers were discussing finances with their clients. 72 percent were using *Your Money, Your Goals* with clients, and 69 percent were referring clients to external financial empowerment resources.

**Question:** Is propane included in utility assistance like electric?

**Answer:**

*David Hagen, Data and Outcome Analyst, Hawkeye Community Action Program:*

In the state of Iowa, propane’s a little different because people have a tank. For a crisis payment, we actually have to assist in the payment first, and we’ll have to do the rest afterwards, because if the tank isn’t full, the vendor doesn’t have to come out and fill it. And so it changes the nature of things, whereas for electric and natural gas, the utility will actually have to come out and switch that off on the house. For propane, when it’s empty, it’s empty. We do some pre-payments for emergency in the fall, but in essence, the propane is a slightly different process.

**Question:** How can schools sign up for the Operation BackPack program?

**Answer:**

*David Hagen, Data and Outcome Analyst, Hawkeye Community Action Program:*

Feeding America has food banks and, for example, we’re one of eight in the state of Iowa. We have a six-county service area. If you go to the Feeding America website, they
should be able to identify who the food bank is for your area of the nation, and then you’ll
be able to find out if they have a BackPack program in operation. If they don’t, they
should be able to give you contact information to say, “I heard about this. Do you want to
partner with me?” It’s truly driven by each different food bank. It’s a national program by
Feeding America, so I think you just google Feeding America, and it’ll pop up.

Question: I plan to work with a homeless shelter this summer. How might I be able to use the
materials from the Your Money, Your Goals toolkit?

Answer: Denise DeVaan, Senior Technical Specialist, ICF International:

There are a variety of ways in which the toolkit could be used: such as in an individual-
working-with-an-individual format or in small groups (although it’s not really intended that
way, it has been used that way). For example, many homeless persons and families
have debt. They have credit issues. They’re tracking resources, both income and
expenses. Some are banked, some are not banked. A homeless person could be
delivering pizza by night and sleeping in the car. We know that a lot of homeless people
have jobs and are working, which is really sad.

I would always start with where they are at. The question we often ask is, “What is it that
you worry most about at night when it comes to finances?” Just an open-ended question:
“What are you most worried about?” And let it come from them.

They’ll say, “Well, I’m really worried about my credit, because they can’t rent anything
because it’s so bad. Nobody’s going to let me rent if I have a job or I can’t find anything
affordable,” or “Well, I want to go [get] some safe rental or a place to live with somebody
else.”

That’s the housing side. Okay now, “What do you have coming in? Do you have any
money of any kind coming in?” Without judging at all -- hopefully it’s not illegal -- take out
the tools that relate to income, the tools that relate to spending, the tools that relate to
cash flow, and say, “Would you be willing to look at these? Here’s an example of what
other people have done. Would you be willing to look and see if anything could meet
your needs? Because you are very smart about your money. Those of us who don’t
have a lot have to be smarter than a lot of people about our money. So you know what
things cost and you know what’s coming in, but have you been able to lay it out in such a
way so that as we look at affordable housing or something that’s got mental health
services, and you could get on food stamps and SNAP right away? Could we map out
where, in the week or in the month, your resources will come in and when they have to
go out?”

And if people don’t bank, “Where is a safe place for your money?” And is there a way to
use the envelope system, let’s say, to put money aside for the different priority expenses
that they’ve got, starting of course with needs and obligations, and then of course, going
to some wants.

But I think in those kind of individual one-on-ones [the goal] is to break it down -- what
comes in, what has to go out, now -- and then in terms of where you want to go, what
you most want for your life. What is that? You’d be surprised. People will say, “I want to
get something for my kids.” It’s not to get a safe place to sleep. “I’ll still sleep in my car, but I want something for my kids.” They set the priorities about how their resources are going to be spent, and that becomes part of the spending plan. And that’s how it is today, and it may be different tomorrow. I have worked in homeless shelters myself. I started my career in transitional and homeless work. Running into some of the mental health issues and some of the chemical-related issues is really tough, but everybody knows that it all comes down to money and resources. Ask them to identify what they most want for their lives and then say, “What would it take to start in the next couple of weeks? How could [we] break down what [you] most want? What are the finances around that?”

I would start with income, spending, cash flow, and believe it or not, pulling the credit report, and debt. Those are the ones I tackle the most. If the credit report is bad or they’ve been in a lot of trouble, nobody’s going to rent to them, and it’s hard to get a job unless some of that stuff in the credit report is cleaned up. So it could be a series of small steps every week. I won’t go on, but that’s what I would do in the situations I’ve been in, and that’s what others are doing in the country, stepping out of my own experience back to what people are doing. They’re taking the tools and changing them -- income, spending, cash flow, credit and debt -- and they’re tackling those topics after the person or the family has said what they most want for their future. Then the case worker or the supporter or the mentor or the partner says, “Okay. That’s fabulous. Let’s break it down. What could we do this week?”

David Hagen, Data and Outcome Analyst, Hawkeye Community Action Program:

The other piece is if they truly are moving into shelter from being on the street, you have to resolve that crisis first. You have to get them housed first, and then you can start working at this. They’ve got to be ready to have that conversation. We have people in transitional housing, and once we stabilize that, we can bring this in, at least that’s our goal. But that ties in exactly to everything that Denise has been saying: you’ve got to find them where they are and when they’re ready. You’ve got to find that moment.

Question: Where can I find the slides from this webinar?
Answer: Visit the National Resource Center for Healthy Marriage and Families website at www.HealthyMarriageandFamilies.org/events-archive to download a copy of the slides, recording, transcript, and a Q&A document from this webinar.

Question: Who should I contact if I have more questions about this webinar?
Answer: Visit the National Resource Center for Healthy Marriage and Families website at www.HealthyMarriageandFamilies.org or email us at info@HealthyMarriageandFamilies.org.