



*ASSESSING AREAS OF IMPACT ON ALLEGHENY COUNTY'S FINANCIALLY STRUGGLING ADULTS & FAMILIES*

May 31, 2012



# Purpose

To provide an overview of the approach taken by the United Way of Allegheny County and The Hill Group, Inc. to better understand the populations the Financially Struggling Adults and Families program is looking to support and the investment areas that have the potential for impact.

# Agenda

- Background
- Goal
- Methodology
- Understanding the Population
- Understanding Need
- Need Relationships
- Translation to Strategy

## Goal of Optimization Strategy for Financially Struggling Adults and Families

“Where can we receive the best **bang** for our **buck**?”

- Term Definition:
  - **Bang**
    - Short-term - increase in the number of individuals who are able to achieve *income adequacy* within Allegheny County (migration from “at risk” or “vulnerable” to “stable”)
    - Long-term – empower individuals within the family to build the skills and financial assets necessary to become self-sufficient (migration from “stable” to “safe” or “thriving”)
    - Long-term – increase the capacity of Allegheny County to effectively and efficiently respond to disasters
  - **Buck**
    - Amount of resources invested in a particular program, service, awareness/advocacy campaign, or assistance fund in order to achieve the desired outcome

## This initiative demanded a joint approach

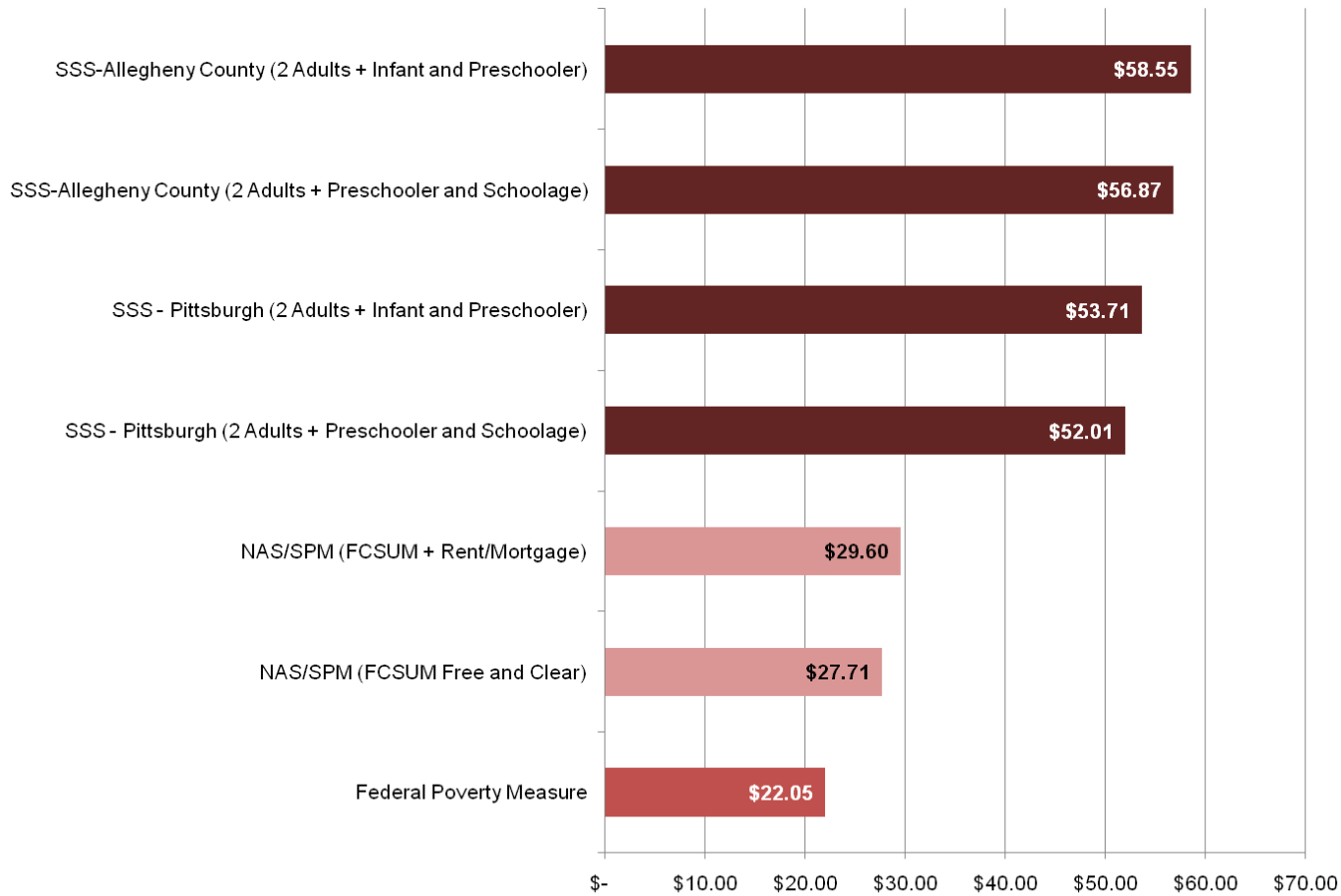
The topic was approached using a joint-quantitative and qualitative approach where:

- local and national data sets were analyzed,
- agency leaders were interviewed,
- focus groups were held, and,
- a steering committee composed of local agency, workforce, and business leaders was convened to discuss interim and final results.



The disparity between self-sufficiency and the federal poverty guidelines remains significant and can be measured in various ways

2009-2010 Income Adequacy Levels for Allegheny County Family of Four



NOTE: FPL and NAS/SPM Measures are not provided by geography and therefore these represent the expected income adequacy wage for the nation.

Income Adequacy Level

Thousands

# What defines a financially struggling family?

**A financially struggling family is one that does not have income adequacy.**

“Wage {Income} adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof.”

– *The Self-Sufficiency Standard for Pennsylvania 2010-2011*

## ***Components resulting in income adequacy or inadequacy (Short-term):***

### Income:

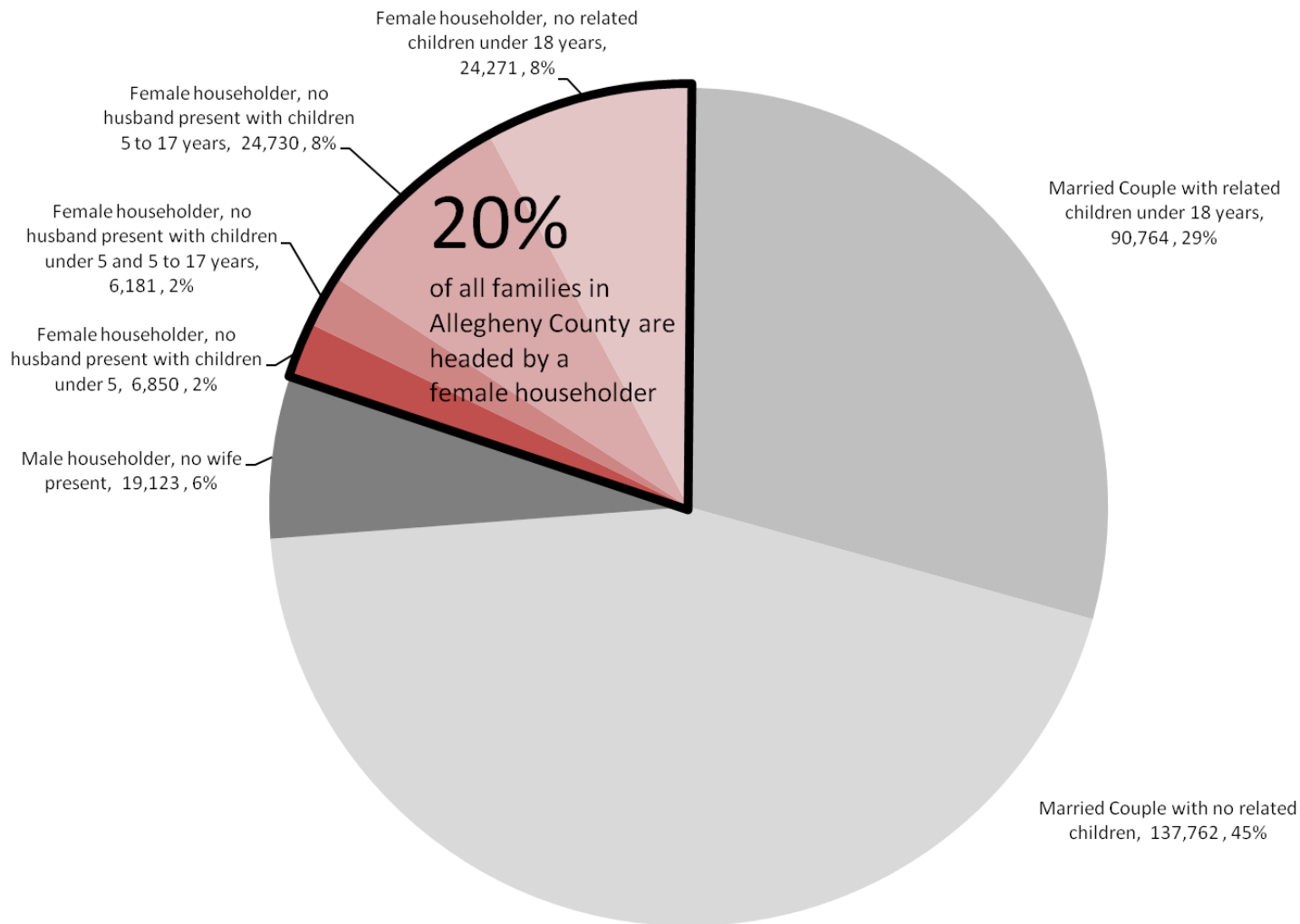
Household Wage
Medical Assistance (Medicaid, CHIP)
Nutritional Assistance (SNAP, WIC, Free/Reduced Lunch, School Breakfast Program)
Subsidized Housing (HUD)
Energy Assistance/Weatherization (LIHEAP)
Tax Credits (Refundable and non- refundable)
Child Support Payments
Cash Assistance (TANF, GA)



### Basic and Non-discretionary Expenses:

Food, Clothing, Shelter, Utilities (FCSU)
Income Taxes
Social Security Taxes
Childcare
Work-related expenses
Child Support Payments
Medical Insurance Premiums
Medical Out-of-Pocket Expenses (MooP)
Incidentals (Household supplies, personal care, non-work transport)

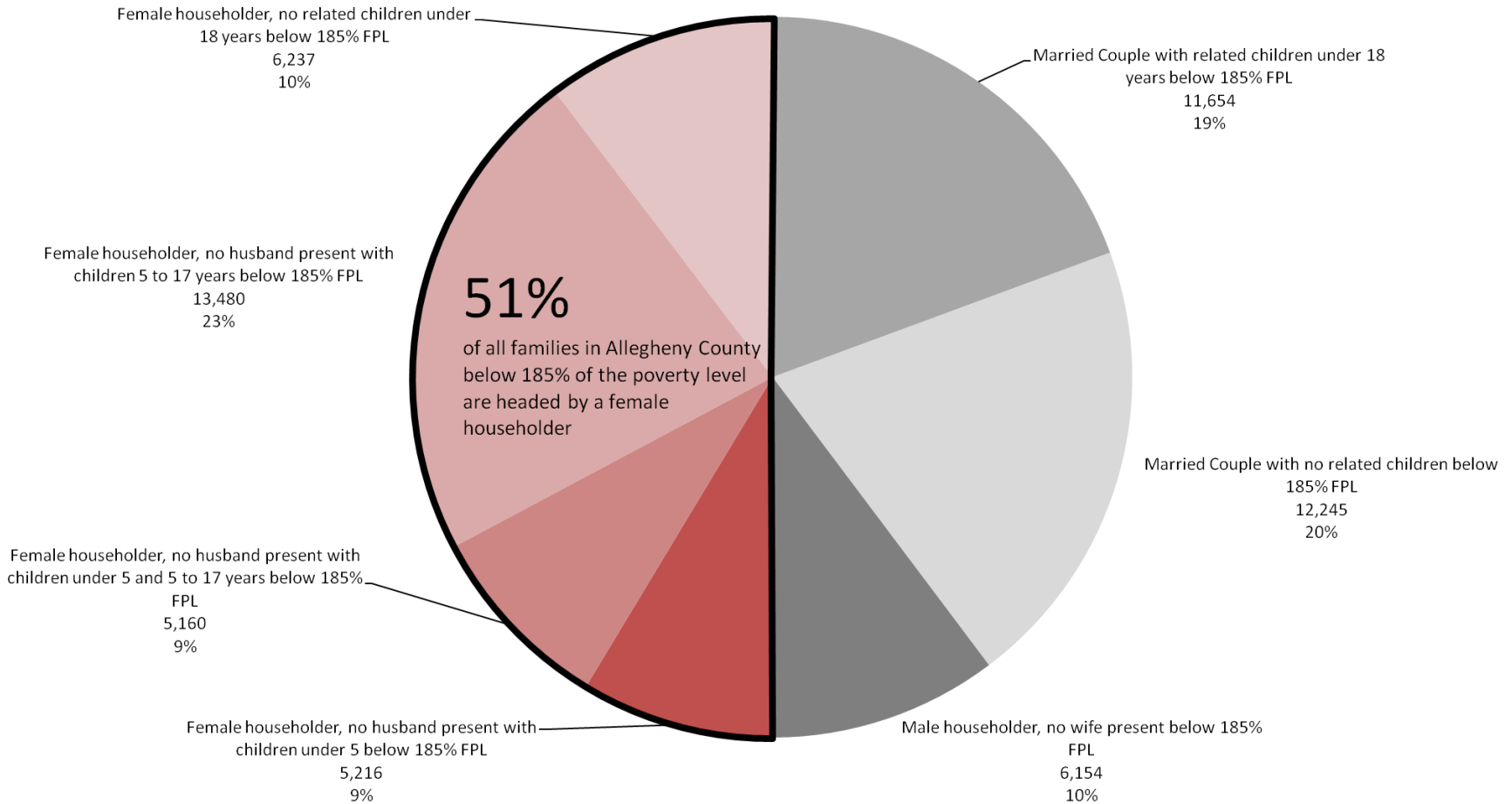
# Allegheny County Family Demographics (2005-2009)



Data Source: 2005-2009 American Community Survey



# Allegheny County Families below 185% FPL (2005-2009) show significant difference in proportion of households headed by a single female



Data Source: 2005-2009 American Community Survey

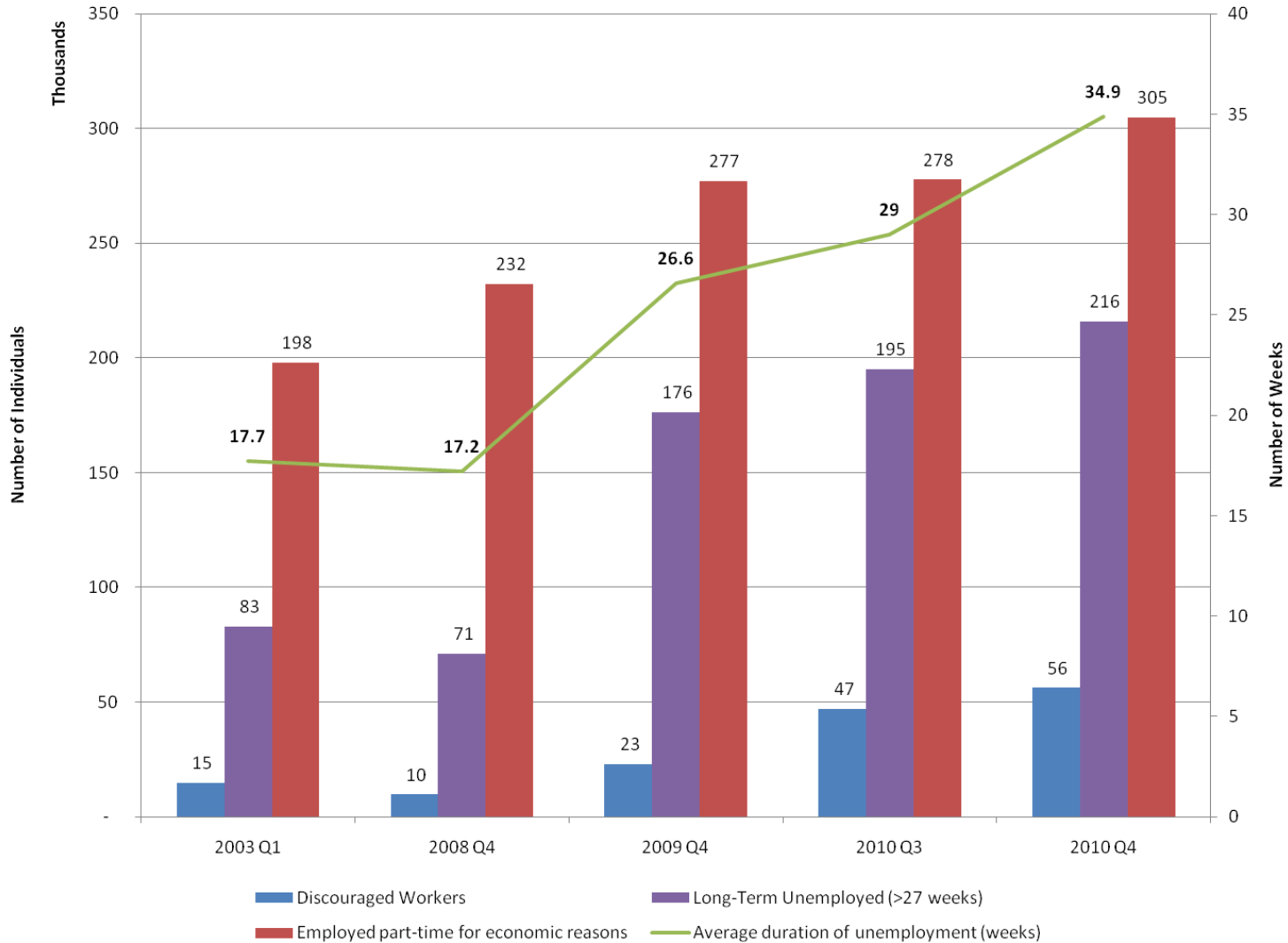
# The proportion of single, female, householders outpace those of comparable counties

Percentage of Families within each category below poverty (2005-2009)

	United States	Pennsylvania	Allegheny County, Pennsylvania	City of Pittsburgh	Average of Comparable Counties*	Difference between Allegheny County and Comparable County Average
Income in the past 12 months below poverty level	10%	8%	9%	15%	10%	-2%
Married Couple with related children under 18 years	7%	5%	4%	7%	6%	-2%
Married Couple with no related children	3%	3%	3%	4%	3%	0%
Male householder, no wife present	14%	13%	15%	17%	14%	1%
Female householder, no husband present with children under 5	46%	46%	54%	53%	42%	12%
Female householder, no husband present with children under 5 and 5 to 17 years	55%	57%	62%	72%	57%	5%
Female householder, no husband present with children 5 to 17 years	30%	29%	30%	36%	30%	0%
Female householder, no related children under 18 years	10%	9%	9%	12%	10%	-2%

Data Source: 2005-2009 American Community Survey

# Pennsylvania Underemployment, Discouraged Workers, and Long-term Unemployment continues to experience an increasing trend

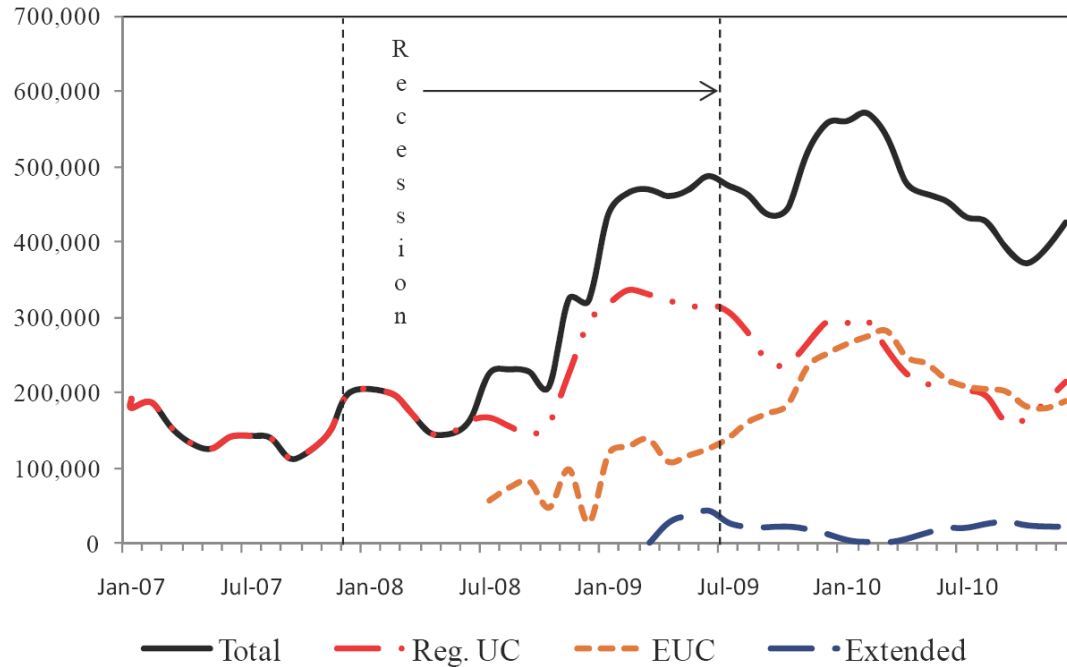


Data Source: Pennsylvania Center for Workforce Information and Analysis

**Exhaustees of Pennsylvania Unemployment Compensation (Regular, Emergency, and Extended) may translate to an acute need for short-term assistance**

**Allegheny County had approximately 6,500 exhaustees of UC in 2010 (beyond 99 week maximum)**

**It is projected that another 3,480 individuals will exhaust UC before April 2011**



Program	Individuals (week ending December 25th)	Distinct Count (Individuals since 2/18/2009)
Regular	214,489	1,193,786
Emergency	189,655	653,771
Extended	22,304	174,617
<b>Total</b>	<b>426,448</b>	<b>1,301,226</b>

**Regular** 1 – 26 weeks

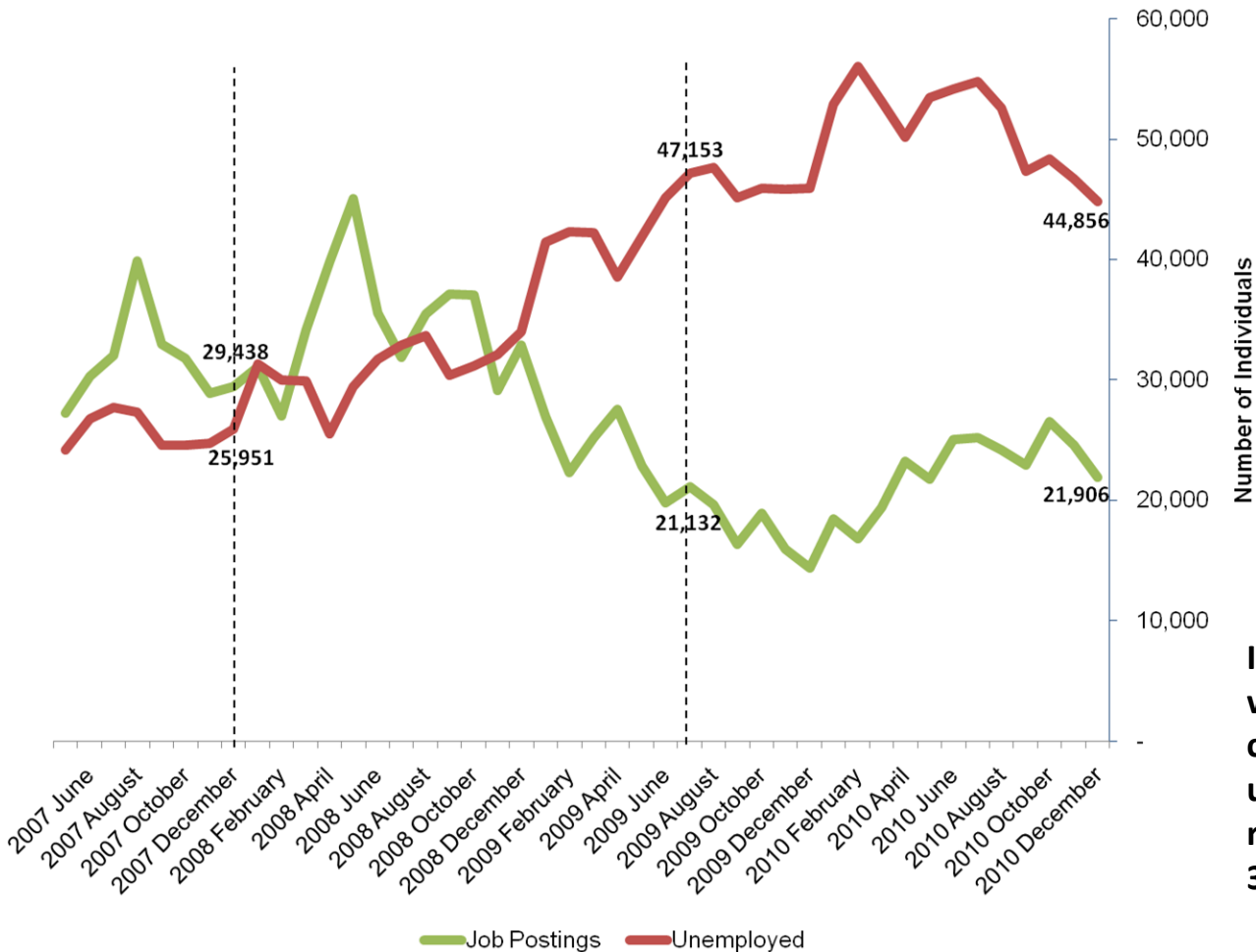
**Emergency** (federal 20 weeks, 14 weeks, 13 weeks (unemp. > 6%))

**Extended** (states with Unemp. > 6.5%)13 weeks after Emergency benefits expire

Data Source: PA Center for Workforce Information & Analysis January Fast Facts

# Disparities between Employment Supply and Demand (Allegheny County) show growth in postings not resulting in unemployment decline

The imbalance between available jobs and unemployed people has continued to widen since its genesis in January 2009

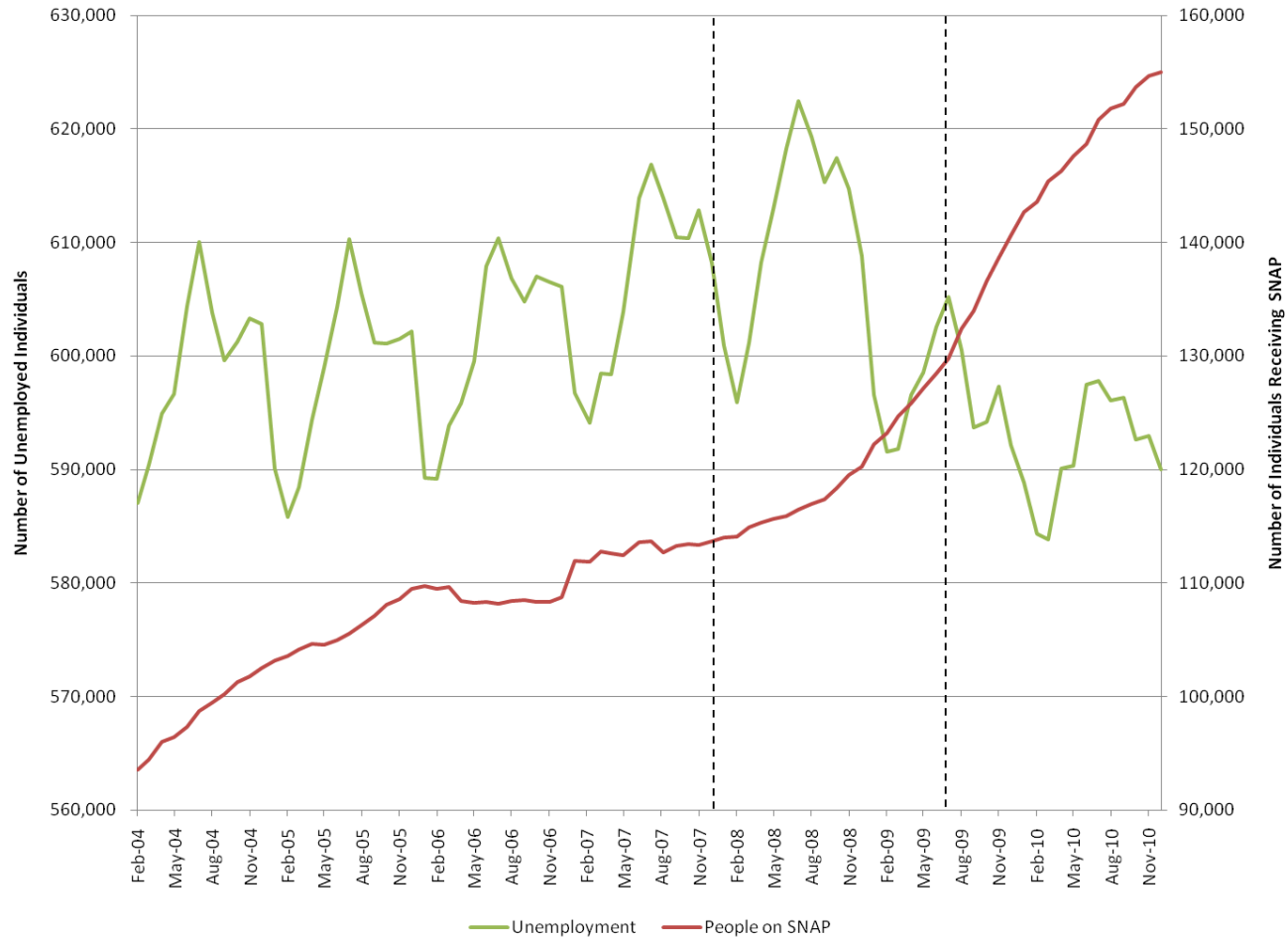


**If all posted jobs were filled, the county unemployment rate would be 3.6%**

Data Source: Bureau of Labor Statistics, PA Center for Workforce Information & Analysis

# SNAP recipients continue to climb even as unemployment begins to fall

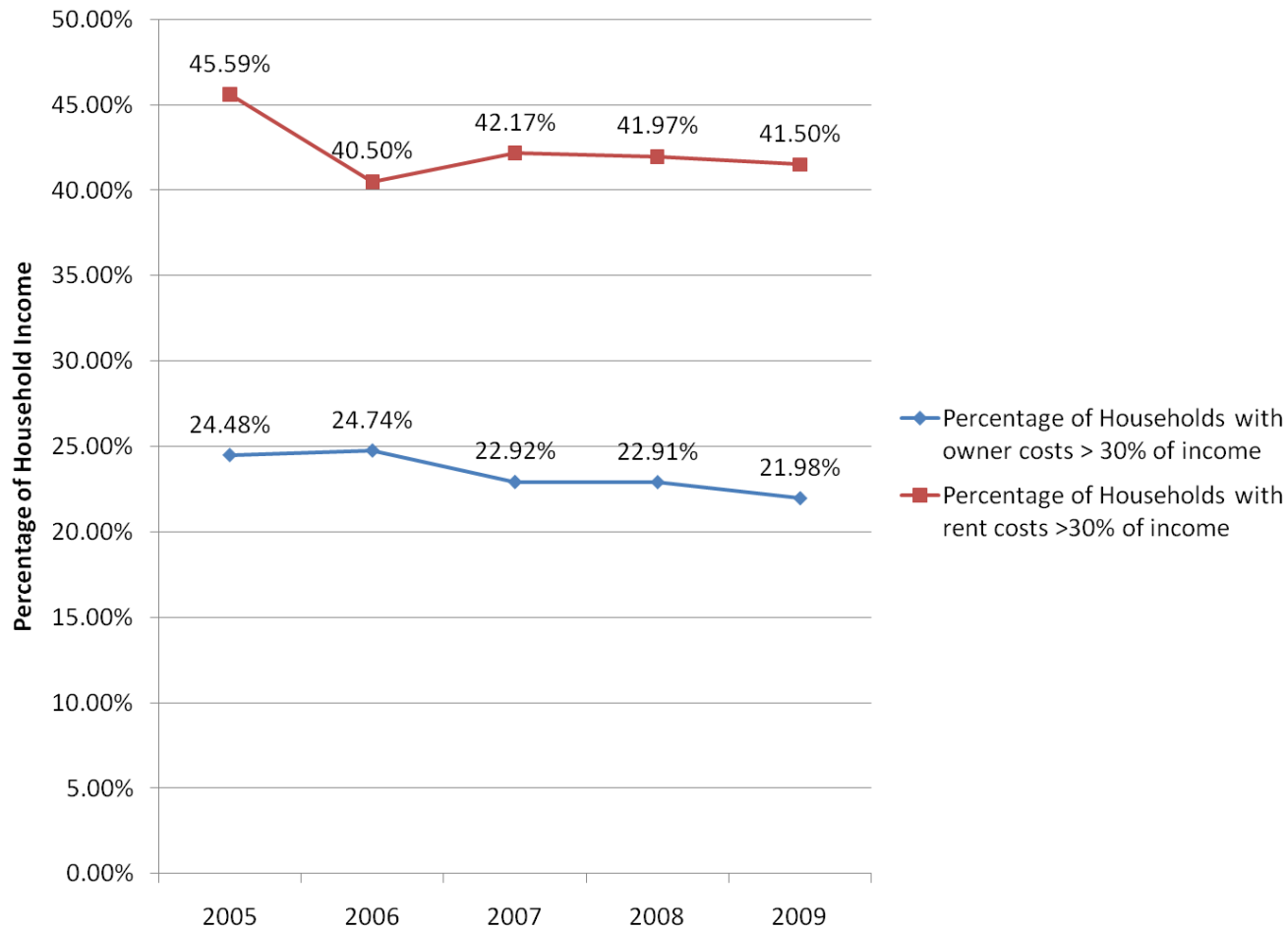
## SNAP Assistance in Allegheny County (Feb. 2004 – Dec. 2010)



Information Source: Department of Public Welfare

# Many individuals in Allegheny County are only 1-2 paychecks away from falling into a housing crisis

## Housing Cost > 30% Income in Allegheny County (2005-2009)



Data Source: 2005-2009 American Community Survey,

**On average, employment-related trips only account for 11% of total trips with greatest need for transportation among those in Job Search**

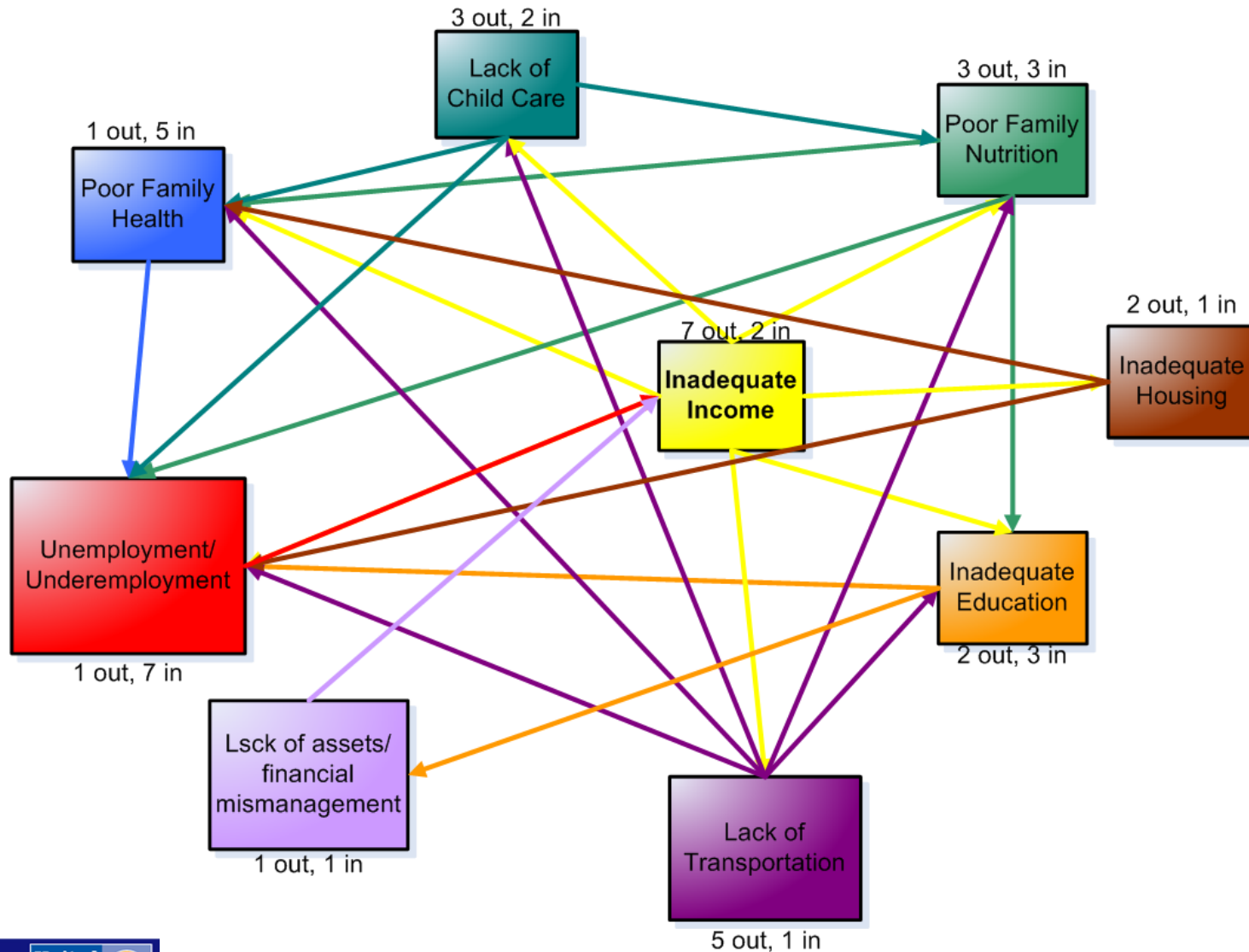
**Trip Characteristics of People Moving from Welfare to Employment (Ong)**



Information Source: Ong and Houston. *Travel Patterns Among Welfare Recipients*



Qualitative analysis indicates that individuals rarely experience only one need at a time and coordination between services is critical to progression



**With limited resources, the following target populations were identified as areas where the greatest impact can be realized**

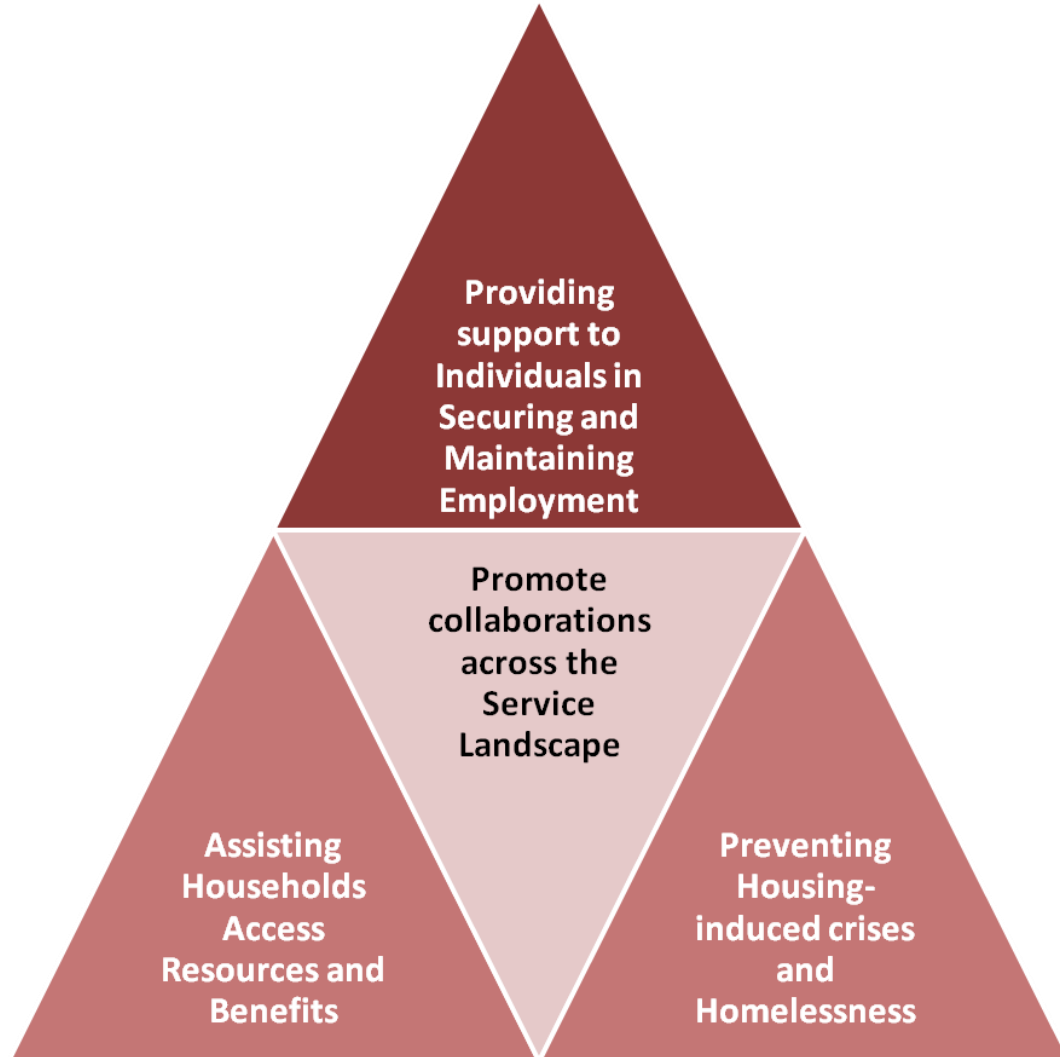
- **Target Populations:**

- **Newly struggling** – Those who find themselves in need of support programs and services for the first time
- **One-event away from crisis**– (150% to 250% of Poverty) Those who are currently stable, perhaps with the support of government and non-government programs, but are vulnerable to falling into crisis if benefits were reduced/ended and/or have been unable to transition toward a state of self-sufficiency
- **Struggling single female householders** – Previous analysis has shown a disproportional amount of financially struggling single female householders as it relates to other populations in the county and when compared to similar geographies

The analysis translated into focus around the following impact areas to address short- and long-term self-sufficiency

Supporting long-term self-sufficiency

Supporting current income adequacy



# Assisting Households Access Resources and Benefits



Assisting  
Households  
Access  
Resources and  
Benefits

- **Issues**
  - Self-selection
  - Complexity of application process
  - Time/accessibility
  - Rejection of friends/peers perpetuates stigma and self-selection
- **Criticality**
  - It is estimated that 20 – 25% of those eligible for the federal Earned Income Tax Credit do not take advantage of it
  - Over 1/3 of SNAP applicants (most essential safety net program) are rejected via process
- **Impact Methods**
  - Provide assistance and education with and beyond application process
  - Bring services to community
  - Support efforts that involve community volunteers
  - Support coaching programs for goal planning, financial education, and life skill development

# Preventing Housing-induced crises and Homelessness



## Preventing Housing- induced crises and Homelessness

- **Issues**
  - Preventing loss of home due to evictions or foreclosures is better for families and saves public dollars and resources
  - Supply < Demand
  - Greater need for “early warning” system
- **Criticality**
  - 23% of Homeowners and 42% of Renters have a housing cost greater than 30% of income
  - Current EUC Tier 4 expiration and future UC expirations
- **Impact Methods**
  - Support efforts to prevent loss of existing housing and provide short term shelter options during times of crisis
  - Support efforts to empower landlords and mortgage companies to provide guidance to services and to partner in the early intervention process
  - Support coaching programs for goal planning, financial education, and life skill development

# Providing support to individuals Securing and Maintain Employment



Providing  
support to  
Individuals in  
Securing and  
Maintaining  
Employment

- **Issues**
  - Inadequate transportation systems, especially for “non-traditional hours and locations
  - Inadequate child care systems
  - Difficult employment environment and many candidates face major barriers to success
- **Criticality**
  - Individuals in job search travel 4.3 times per day on average (3.4 for employed individuals)
  - CCIS waiting list over 700 children (cost about \$10,000/year)
- **Impact Methods**
  - Support innovative transportation solutions and illuminate need
  - Support efforts to make it easier to obtain Driver’s Licenses
  - Support employer transportation programs
  - Support programs that provide innovative child care solutions and illuminate need to reduce the CCIS waiting list
  - Support coaching programs for goal planning, financial education, and life skill development

# Promote Collaboration Across the Service Landscape



Promote  
collaborations  
across the  
Service  
Landscape

- **Issues**
  - Individuals have difficulty identifying/accessing/maintaining assistance
  - Largely siloed resource provider landscape
  - Funding cutbacks make many critical organizations vulnerable
- **Criticality**
  - Struggling families often have multiple needs
  - Reduction of landscape inefficiencies could provide greater impact
- **Impact Methods**
  - Support coaching program to provide guidance
  - Utilize community/religious leaders, teachers, landlords, utility companies, UC system to provide “early warning”
  - Support use of 2-1-1 as common entry point with follow-up protocol
  - Support methods for providing greater information-sharing among government and community organizations

# United Way Core Competencies

## Identifying

- Gaps in assistance infrastructure
- Impact of social, economic, political changes on vulnerable populations

Community Needs Assessments

## Illuminating

- Current Community Needs
- Vital nature of current assistance programs

Southwestern Pennsylvania Food Collaborative

## Connecting

- Individuals to assistance
- Organizations to one another

EITC Initiative

2-1-1

Technology in Disaster Assessment Partnership

## Demonstrating

- Best Practices in responding to community needs

*Ways to Work*

*Maturity Works*



This analysis becomes actionable when initiatives can be identified that leverage a UW strength to address a need within one of the target pops.

**Providing Support to Individuals Securing and Maintaining Employment**

	Newly Struggling Adults and Families	One-event away from crisis	Struggling single female householders
Identifying			
Illuminating			
Connecting			
Demonstrating			



QUESTIONS? / THANK YOU!



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