2020 Virtual Plenary - Poverty in the US and implications of COVID-19 in developing and delivering innovate service responses
Sponsored by Mutual of America Financial Group
• Providing retirement plan products and related services since 1945
• Deliver services to over 20,000 group retirement plans:
  • Corporate
  • Non-profit
  • Governmental entities
• 85% of our clients are non-profit

• Retirement plan expertise:
  • Pension and Savings Plans
  • 401(k) Savings
  • 403(b) Thrift
  • 401(a) Money Purchase Pension
  • 457(b)
  • Defined Contribution
  • Defined Benefit

• The relationship with The Network dates back to 2005 and we have $40 Million assets under for this Association. We are a Preferred Provider, where we waive certain administrative fees for all Network members.
H. Luke Shaefer
Director of Poverty Solutions
University of Michigan
FINDING NEW WAYS TO PREVENT AND ALLEVIATE POVERTY

IN MICHIGAN, THE NATION AND THE WORLD
Sometimes we don’t know the right questions to ask
The big world of plasma

- Global sales jump from $5 billion in 2000 to $20 billion in 2015
- U.S. accounts for 70% of world’s plasma supply and 40% of demand
- Donors make $20-$50/visit, firms net about $150-$350 per liter
Reducing poverty in a transformational way means addressing a set of interlinked systems that don’t work as they should for vulnerable families. The mission of Poverty Solutions is to cultivate action-based research partnerships with communities and policy makers to build knowledge about what does and does not work in confronting poverty, while fostering real change.
AN INNOVATIVE APPROACH TO FOSTERING POSITIVE CHANGE

The mission of Poverty Solutions is to cultivate action-based research partnerships with communities and policy makers to build knowledge about what does and does not work in confronting poverty, while fostering real change.

To reduce poverty in a meaningful way requires concrete, actionable progress—small, medium, and large—that improves the ways these systems work for families.
Sometimes we don’t know the right questions to ask...
Sometimes we don’t know the right questions to ask

What Does a Household in Detroit Need to Spend on Auto Insurance?

<table>
<thead>
<tr>
<th>City</th>
<th>Ave annual cost of car insurance</th>
<th>Median income</th>
<th>Car insurance as % of income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nationwide</td>
<td>$907</td>
<td>57,617</td>
<td>2%</td>
</tr>
<tr>
<td>Ann Arbor</td>
<td>$2,172</td>
<td>60,745</td>
<td>4%</td>
</tr>
<tr>
<td>Detroit</td>
<td>$5,706</td>
<td>28,099</td>
<td>20%</td>
</tr>
<tr>
<td>Cleveland</td>
<td>$1,674</td>
<td>27,551</td>
<td>6%</td>
</tr>
</tbody>
</table>

1 Auto insurance cost come from survey conducted by Value Penguin, a finance and consumer research firm.
2 Median household income comes from Census Report and is based on the 2016 American Community Survey.
### Appeal of Transportation and Mobility Reforms in Detroit

<table>
<thead>
<tr>
<th>Reform (&amp; Cost Consideration)</th>
<th>Best (%)</th>
<th>Not Chosen (%)</th>
<th>Worst (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowering the cost of auto insurance for Detroit residents</td>
<td>55%</td>
<td>11%</td>
<td>34%</td>
</tr>
<tr>
<td>Adding more public transportation routes and services</td>
<td>29%</td>
<td>20%</td>
<td>52%</td>
</tr>
<tr>
<td>Improving the condition of streets and roads</td>
<td>26%</td>
<td>15%</td>
<td>59%</td>
</tr>
<tr>
<td>Improving frequency and reliability of existing bus service</td>
<td>26%</td>
<td>16%</td>
<td>58%</td>
</tr>
<tr>
<td>Adding and repairing sidewalks</td>
<td>6%</td>
<td>19%</td>
<td>75%</td>
</tr>
<tr>
<td>Create more parking</td>
<td>6%</td>
<td>33%</td>
<td>61%</td>
</tr>
<tr>
<td>Creating more bike lanes</td>
<td>4%</td>
<td>38%</td>
<td>58%</td>
</tr>
</tbody>
</table>
Reducing poverty in a transformational way means addressing multiple systems.

Even the most effective program won’t move the needle on poverty in a community.

Research and analysis is critical for transformational change because it can help inform action.

Building knowledge about “what works” is only the starting point.

We should embed our work in an understanding of systems, and connect our work to action.

We must remain connected to the lived experience of those we study, or we will miss much of what’s important.
Intensive Incubation Program of NJHSA Jewish Poverty Challenge: A Project of NJHSA Center for Innovation and Research

Andre Fowlkes
President
Start Co.
Fellows Program
Jewish Poverty
June 16th NJHSA Plenary
IMPACT OF COVID-19

Greater Philadelphia Area:

- 43,062 cases in Greater Philadelphia
- 3,245 deaths in Greater Philadelphia
- Unemployment rate skyrocketed from 5% in March 2020 to 14.5% in April 2020

JFCS Response:

- $50,600 to 340 HHs in direct client care funds
- Increased telehealth, purchased 40 laptops
- Started two food delivery programs serving 275+
HOW POVERTY IMPACTS JFCS CLIENTS

- Housing
- Utilities
- Food Insecurity
- Safety & Security
- Lack of Engagement
Margaret’s Story
ENHANCED CARE MANAGEMENT

Care Navigation
- Will introduce Fellowship
- Set the stage for new program model.
- Will determine eligibility based on incoming need or recidivism rate.

Initial Assessment
- Fellow will:
  - Engage
  - Lived Experience
  - Build Trust
  - Partner
  - Be a part of treatment planning process

Benefits Attainment
- Fellow will:
  - Increase contacts
  - Support treatment plan goals
  - Provide additional assistance in navigating resources.

Discharge
- Fellow will:
  - Participate in prevention planning to reduce recidivism & help client develop a community around them.

Team Interim

JFCS
Benefits-Fellowship

The Fellow will benefit the community by:

- Reducing waitlist times by 50%
- Efficient rapport building, increasing number of clients served by 20%
- Reducing recidivism rate 3x
- Trauma Informed Care lens
- Improving stability outcomes and reducing care management time, based on sample cohort
This pilot offers support to the individual from the moment they ask for help in a time of need to a place of sustainability, beyond the treatment plan.
SCALE OF PROGRAM

1 YEAR
• Hire one fellow, serve 25 clients
• Solidify 3 years of funding for 1 fellow avg. per year (80,000/year)
• Deepen relationships with community partners, mutual benefits
• Dashboard for outcomes, demonstrate benefit of program
• Train all JFCS staff on model

3 YEARS
• Hire 3 fellows, serve 100 clients
• Solidify sustainable funding
• Demonstrate impact for donors
• Develop model for replication site
• Identify 1 partner interested in replicating program
• Data to show financial impact on fellow and care management recipients
PROGRESS TO DATE

- Interviewed 35 clients, scheduled 4 focus groups
- Data review and analysis
- Confirmed partnership with JEVS Career Strategies
- Engaged with HR, care management teams, leaders
- Written proposal, submitted grant for funding
- Participating in technical support with start co.
- Identified potential grants/funding sources
- Developed program model & inclusion summary
- Met with multiple community based providers for feedback and research
- JFCS community engagement team to cultivate and engage donors
WHERE WE ARE GOING

FEEDBACK FROM POTENTIAL FELLOWS

ENGAGE EXECUTIVE TEAM, BOARD MEMBERS

IDENTIFY AND PITCH NEW PARTNERS

DEVELOP DASHBOARDS & DEFINE OUTCOMES

DETERMINE COST OF SOMEONE ON WAITING LIST
MEET THE TEAM

• IFS has 23 care management team members, offering 150+ year of expertise
• A certified financial social worker
• A benefits outreach specialist
• Counseling staff
• JFCS is trained and provides Trauma Informed Care
• 2 Assistance Directors with 50+ years of experience
PILOT PROGRAM

As we implement the Fellows Program, we are seeking:

Funding
• Pilot program for 1 year: $80,000
  • Covers Cost of Fellow and Related Costs
  • Donor or Foundation – Pilot Investment

Training
• Peer Model Training for our Individual & Family Services department
• Increased Technology Access and Training for our Clients

Volunteers
• Serve as Mentor for Fellow
THANK YOU

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Senior VP, Programs and Strategy  
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JEWISH FAMILY SERVICES

A rich history of changing lives.

Jewish Poverty Challenge
NJHSA Plenary
June 16th, 2020

Karen Mozenter,
Chief Executive Officer

Melissa Starr,
Director of Strategy & Partnerships
The Problem

Individuals experiencing poverty often lack the time and tools to access the help they need.
How Big is the Problem?

- **Pre- COVID-19**: Over 80% of our clients were experiencing poverty
  - Struggled to access services as traditionally delivered

- **March 2020 to date**: *Everyone* lacks access to services delivered in traditional ways
Solution

Remote, on-demand, and proactive services
Benefits

- Proactive, not reactive
- Meets people where they are
- Saves staff time
- Enables us to serve more people
From Idea to Action
Progress

- Automated intake process creating 24/7 access from our website
- Broader “front-line back” engagement
- New content and technology adoption across all service areas
Social Landscape

- Virtual = the new normal
- Increased need + increased complexity
- Funding uncertainty - $$ + focus
Where do we go from here?

Next Steps

- Building platform for integrated services
- Seed Funding

Scalability

- Licensing technology & content
- Fee-based access
- Customized training
- Partnerships
Remember Sara?
Questions?

Karen Mozenter
kmozenter@jfscolumbus.org

Melissa Starr
mstarr@jfscolumbus.org
Partnering to Challenge Poverty

NJHSA Plenary
June 16, 2020

Dini Peterson
Chief Program Officer
Jewish Family Service of Metropolitan Detroit

Jason Charnas
Director, Business & Career Services
JVS Human Services
The Problem

- Community resources are divided between multiple agencies
  - Jewish Family Service – Family Support Services (case management and financial assistance)
  - JVS Human Services
    - Employment Services
    - Financial Education
  - Yad Ezra – Food Pantry

- Both clients and providers experience inefficiencies within the current system
The Problem

- Clients identified as able to benefit from multiple services have not successfully utilized them
- Time and effort for clients to access services
- Time for agencies and staff to coordinate services
- Duplication and/or gap in services
- Impact of COVID-19: Expected increase in households that can benefit from multiple services to address basic needs
The Client Journey
Solution

- One provider for all 4 core areas of service
  - Cross-trained staff
  - One service location
Benefits

- Increased self-sufficiency, measured by a lower rate of return to service post-discharge
- Reduced clients and reduced staff time will allow each provider to expand their current offerings
- Communication with only one service provider along with one set of service goals
- Clients projected to successfully access multiple services
- Impact of COVID-19: Households newly impacted by financial stress and unfamiliar with navigating these services will benefit from a streamlined process
Social Landscape

- 3 agencies (and 4 programs) rather than 1 agency and between departments
- Staff turnover
- Staff training and coordination
- Client’s willingness to commit to services beyond what they view as necessary
Reaching & Retaining Clients

- Clients will be recruited through traditional intake methods and marketing to the community.

- Success in retaining clients will also depend on identifying and referring those most appropriate for this level of service.

- The relationship between the client and the provider should include:
  - High level of engagement
  - Strong mutual commitment to service plan goals
  - High level of trust with service provider
Scaling Operations

- Staffing
- Funding
- Outreach
Progress

- Research and Discovery
  - Uncovered the right problem
  - Identified a targeted customer segment
- Designed new service model
- Identified staff and are prepared to implement a pilot program
Upcoming Vision 2020 Offerings

JUNE 17 @ 3 p.m. EDT
2020 Vision Sprint or Marathon: Claims Conference response to COVID-19 and what it means for today, tomorrow and next year

Questions should be sent in advance and by June 10 to SWAgencyInfo@claimscon.org

JUNE 18 @ 2:30 p.m. EDT
Vision 2020: ResCare: Compassion Fatigue

Registration links can be found in our newsletters or on our website: https://www.networkjhsa.org/.