

Family Stability Challenge
Year One Accomplishments

**EXPANDING
ACCESS TO
BENEFITS AND
TAX SERVICES
IN PHILADELPHIA**

October 2022

The Promise

POWERED BY
United Way of Greater Philadelphia
& Southern New Jersey
and the City of Philadelphia

IN PARTNERSHIP WITH

 City of
Philadelphia

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REPORT BY

United Way
of Greater Philadelphia
and Southern New Jersey



KNOWLEDGE CENTER

MESSAGE FROM LEADERSHIP

The Promise team—its board of directors, funders, partners, and staff—is excited to share progress of the Family Stability Challenge.

The Promise is a first-of-its-kind public-private partnership among Philadelphia's government, business, private philanthropy, and community organizations to tackle the city's biggest problem: Poverty.

But what does that look like?

It looks like **more than 50 community partners** working together to remove barriers preventing people and families from gaining upward economic mobility. It looks like **30 record clearing clinics in 30 weeks**, giving people the opportunity for a fresh start. And it looks like **more than 53,000 families** getting connected to key economic security programs and public benefits during the COVID-19 pandemic as a result of the Family Stability Challenge.

In this report, you'll dive into the progress our Family Stability Challenge partners have made in their inaugural year and discover some of the key lessons that can inform the broader benefits access ecosystem.

KEY TAKEAWAYS INCLUDE:

- ▶ The power of collaboration was leveraged by 30 organizations that formed four coalitions covering communities throughout the city: The Collaborative to Advance Stability; The Latino Equitable Development Collective; No One Left Behind; and The South Broad Partnership.
- ▶ 53,400 households accessed 58,927 benefits and services. Participants were assisted with completing applications for more than 60 benefits. A total of \$52.3 million in benefits were accessed, including \$23.3 million in tax credits, \$2.5 million in free tax preparation, and \$26.6 million in cash equivalent benefits.
- ▶ Unsurprisingly, the COVID-19 pandemic and the economic fallout that ensued disproportionately affected low-income households. The dual crises also created economic hardship for the community-based organizations that provide benefits access and other financial supports throughout the City. The Family Stability Challenge enabled these organizations to maintain or expand capacity, which in turn enabled families to connect to services.

While we are pleased to share these key learnings and promising trends in the data with you as we look to the future of this work, our learning continues. An independent evaluation by The Urban Institute is underway and will further deepen our understanding of how we can better support hard-to-reach populations, and ensure more Philadelphians receive the benefits and services they are entitled to.

We are keeping our promise to you, our neighbors, and Philadelphia.

Onward,



Andrea Anderson, PhD
CHIEF KNOWLEDGE OFFICER
UNITED WAY



Michael Banks
EXECUTIVE DIRECTOR
THE PROMISE



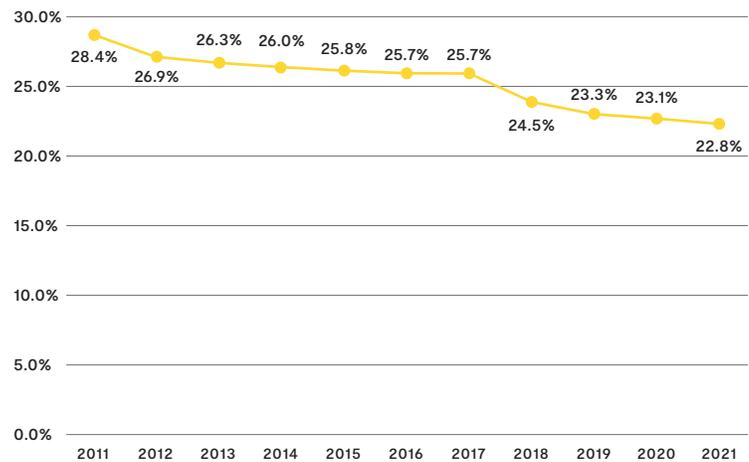
THE TREND

Philadelphia: A City Filled with Promise

Philadelphia is the birthplace of American democracy, the home of some of the world's most prominent universities and hospitals, and a vibrant hub of arts and culture. Despite all that makes Philadelphia a world-class city, there is another side to the story. Philadelphia, the sixth largest city in the country, is also the poorest large city in America.¹

This is not a recent trend. Poverty rates have been above 20% for decades.² While trending down in the years immediately before the pandemic upended the economic and public health of our city, rates were still high. In 2020, 23% of Philadelphians earned incomes that put them below the poverty line, which translated to an annual income of less than \$26,200 for a family of four.

POVERTY RATE IN PHILADELPHIA



Source: U.S. Census Bureau, American Community Survey, One-Year Estimates, 2021, Table S1701 (Poverty Status in the Past 12 Months). <http://data.census.gov>

THE PROMISE

A Public-Private Partnership to Increase Economic Mobility in Philadelphia

In March 2020, just days before the onset of the coronavirus pandemic, Philadelphia’s Mayor Jim Kenney and City Council unveiled the Poverty Action Plan, a series of solutions to collectively lift 100,000 Philadelphians out of poverty over the next five years. One of the numerous solutions proposed in the plan included forming a fund, known as The Poverty Action Fund, to support scalable, community-based strategies to reduce the number of Philadelphians living below the poverty line. **That \$10 million fund was launched in February of 2021.**

Anchored by research conducted by Monitor Institute by Deloitte, which ranked more than

40 potential anti-poverty interventions by their strategic impact and feasibility, UWGPSNJ took the lead to implement community-based solutions through the Poverty Action Fund.

This effort, known as The Promise, is an innovative public-private partnership dedicated to increasing economic mobility for Philadelphians. The Promise invests in community-based organizations to scale-up services and remove barriers so Philadelphians can stabilize and grow their income. Through The Promise, individuals and families gain access to financial stability and upward mobility - all to create a more equitable Philadelphia.

POVERTY ACTION FUND

CITY OF PHILADELPHIA’S INVESTMENT



THE PROMISE

PUBLIC-PRIVATE PARTNERSHIP
EVIDENCE-BASED STRATEGIES



COMMUNITY CHALLENGES

FAMILY STABILITY CHALLENGE
JOBS & OPPORTUNITIES CHALLENGE

The Promise’s work on the ground has been carried out through two Community Challenges that invited teams of community organizations to implement new and innovative solutions.

- ▶ **The Family Stability Challenge**, launched in March 2021, supports four coalitions that are focused on increasing access to public benefits and tax credits to put families on more stable footing and lay a foundation for moving - and staying - out of poverty.
- ▶ **The Jobs & Opportunities Challenge**, launched in May 2022, supports partnerships between community-based organizations and legal services organizations that are removing barriers to quality employment by providing free legal services that lead to criminal record clearing through expungement or pardons for nonviolent offenses.

The Community Challenges are planting the seeds to stabilize income and employment of low-income individuals, which will ultimately help Philadelphia have a stronger workforce, safer communities, and fewer people in crisis.

This report summarizes the first year of operations and the progress of the Family Stability Challenge.

A KEY TO FAMILY & COMMUNITY STABILITY

Increasing access to benefits is a proven strategy to stabilize households financially and grow their economic well-being.³ According to Benefits Data Trust,⁴ the nation's leader in benefits enrollment, each year Philadelphians **miss out on an estimated \$450 million in federal and state benefits.**⁵ These federal and state benefits include Supplemental Nutrition Assistance Program, LIHEAP, and Medicaid. This is in addition to the **\$100 million in unclaimed tax credits** (such as EITC) that 40,000 eligible Philadelphians do not claim.⁶ Each of the benefits and services considered part of the safety net are designed to increase a household's cash flow by providing income support or mitigating expenses for necessary household items; providing acute support during times of unemployment or job loss; and ensuring economically insecure families do not go without basic needs, such as food, housing, water, and health care.

In addition to the benefits that accrue to the individuals who receive this assistance, increased benefit enrollment promotes economic stability at the community level. For example, a recent study on the multiplier effect of low-income tax credits found that each dollar brought into households as a result of EITC or CTC can create up to four dollars of economic growth and three dollars of social spending.⁷ Another study found that families with an additional five dollars of SNAP benefits in their monthly budget generate nine dollars in total economic activity in their communities.⁸

While it is important to focus on the impact of benefit access efforts at the individual level, it is equally important to consider how these key social safety programs can increase the economic vitality of an entire community.

THE FAMILY STABILITY CHALLENGE

Improving Access to Public Benefits

The Family Stability Challenge was the first of The Promise's Community Challenges to launch. This body of work is expected to improve the economic position of Philadelphians experiencing poverty by making sure they are accessing all the benefits and income supports for which they are eligible. This multi-year investment is focused on:

- ▶ Reaching those who haven't been reached, but are eligible for benefits and services
- ▶ Providing services that stabilize families' income or reduce expenses
- ▶ Investing in collaboration and referrals across organizations
- ▶ Improving data-sharing infrastructure and capacity to make data-driven decisions



THE GRANTEES

FOUR COALITIONS ARE ENGAGED IN THE FAMILY STABILITY CHALLENGE

COLLABORATIVE TO ADVANCE STABILITY

Connects community-based groups in North Philadelphia and across the city to increase access to critical services including free tax preparation, benefits enrollment, financial counseling, and legal services.

LATINO EQUITABLE DEVELOPMENT COLLECTIVE

A collaborative effort of six Latino-serving and led groups that builds on existing data-driven initiatives to reduce poverty in East North Philadelphia.

NO ONE LEFT BEHIND COALITION

Combines the efforts of three organizations to reach underserved immigrant and low-income populations across Philadelphia.

SOUTH BROAD PARTNERSHIP

Supports and connects South Philadelphia residents to housing counseling, economic empowerment programs, and an array of benefits to build economic stability.

See Appendix A for the full list of Community Partners.

In keeping with The Promise's model of incentivizing and supporting collaboration between community-based organizations, the Family Stability Challenge is being implemented by four benefits access coalitions, identified through a public request for proposals. The coalitions are made up of a variety of organizations that bring expertise in benefits access, tax preparation, and legal services to the table. Led by an anchor organization, the Family Stability Challenge coalitions also include several trusted community-based organizations that leverage their relationships with community members to overcome barriers like shame, limited English language proficiency, and misinformation that get in the way of enrollment. By focusing on creating a "no wrong door" approach and being in high-need communities, these coalitions are well-positioned to significantly increase enrollment rates in a wide range of social safety net benefits and services, including both emergency and long-term economic supports.

INVESTING IN PEOPLE

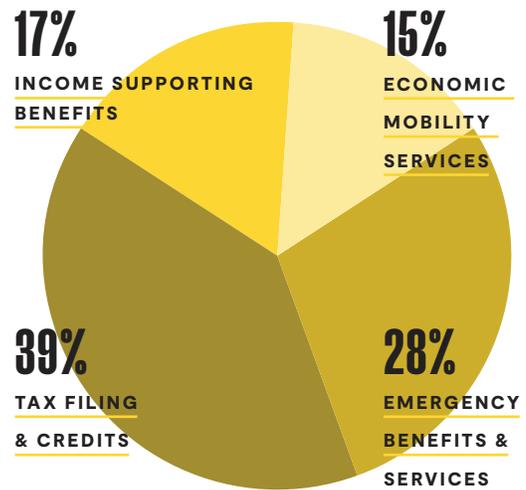
Family Stability coalitions are doing the hands-on work of supporting incomes through services available to the community free of charge:

- ▶ Access to tax preparation and credits
- ▶ Public benefits screening and application assistance
- ▶ Health insurance enrollment
- ▶ Rental assistance
- ▶ Housing counseling
- ▶ Financial counseling
- ▶ Legal counseling

The Family Stability Challenge Provided Stabilizing Benefits to Philadelphia Households

The Family Stability Challenge coalitions assisted eligible community members in accessing more than 60 types of benefits, tax credits, and services. These benefits and services can be grouped into the following categories:

- ▶ **Tax services and credits**, including free tax preparation and access to credits like the Child Tax Credit, the Earned Income Tax Credit, the Recovery Rebate, and the Property Tax Rebate
- ▶ **Emergency services and benefits**, such as food baskets and other assistance, housing and utility bill assistance, and cash assistance
- ▶ **Income supporting benefits**, including enrollment federal benefits such as SNAP, WIC, Medicaid and Medicare enrollment, income assistance, Unemployment Insurance, TANF, as well as locally funded housing benefits, such as rental and mortgage insurance
- ▶ **Economic mobility services**, such as free financial counseling and workshops, housing counseling, free legal counseling, and financial skill-building workshops



Percentages do not total 100% due to rounding.

▼
**53,400 FAMILIES ACCESS
 58,927 BENEFITS & SERVICES**

In the first year of the Family Stability Challenge, organizations helped **53,400 families** access **58,927 benefits and services** (See Appendix B for a full breakdown of the distribution of benefits and services). We found that, on average, the value of these benefits was about **\$1,739 per enrollment**, with an estimated average per benefit ranging from \$145 to \$12,332. When we consider the fact that some participants in the Family Stability Challenge accessed multiple benefits as a result of the centralized screening process and the referral system instituted by the coalition partners, it is quite possible that the value of benefits secured by some families was significant. (See Appendix C for a deeper explanation of our benefits valuation methodology).

Given that most of the coalitions had at least one partner that specialized in free tax preparation and that the Challenge launched during the height of tax season to ensure that everyone who was eligible accessed the expanded Child Tax Credit in 2021, it is not a surprise that the largest share of services secured by program clients (39%) was related to filing taxes and receiving a variety of credits. Largely as a result of the economic upheaval caused by the COVID-19 pandemic, the second most common type of benefits (28%) delivered in the first year of the Challenge was emergency assistance with food, housing, utilities, and income. The remaining supports during the first year of the Challenge were for the types of benefits that supplement household income (17%) or for the counseling services that promote economic mobility (15%).

“ Mr. H. came to our agency to apply for food stamps (SNAP) benefits. Our counselor assisted him to fill out the documents he needed and complete the SNAP application on the COMPASS website. Our counselor also screened his eligibility on other programs and described the programs to him. Mr. H. might be eligible for LIHEAP, PWD TAP and senior tax freeze programs... During a subsequent session, Mr. H. was thrilled to learn that his SNAP application was approved for \$393 monthly. Now Mr. H. and his wife can save \$4,716 annually for grocery expenses.

The community-wide impact of the Family Stability Challenge has been equally impressive. We estimate that with the help of organizations in the Family Stability Challenge, community members have accessed at least \$52.3 million in benefits and credits from March 2021 through June 2022. **That represents more than nine times the \$5.9 million investment in this initiative,** and a significant step toward bringing home the \$450 million in unclaimed benefits that are left on the table each year.

▼
9X
\$5.9M INVESTMENT YIELDS
\$52.3M IN BENEFITS & SERVICES

The estimated value of benefits, credits, and services secured in Year One:

- ▶ \$23.2M in tax credits
- ▶ \$2.5M in free tax preparation services
- ▶ \$26.6M in cash equivalent benefits

The total estimated value of benefits and services is \$52.3 million.

There are real families in need behind these numbers and charts—families that already struggled to make ends meet and that faced additional challenges brought on by the COVID-19 pandemic. There are also individuals who, for many reasons, had never taken full advantage of the range of benefits and tax credits they qualify for. The first year of the Family Stability Challenge had an empowering impact on these Philadelphians.

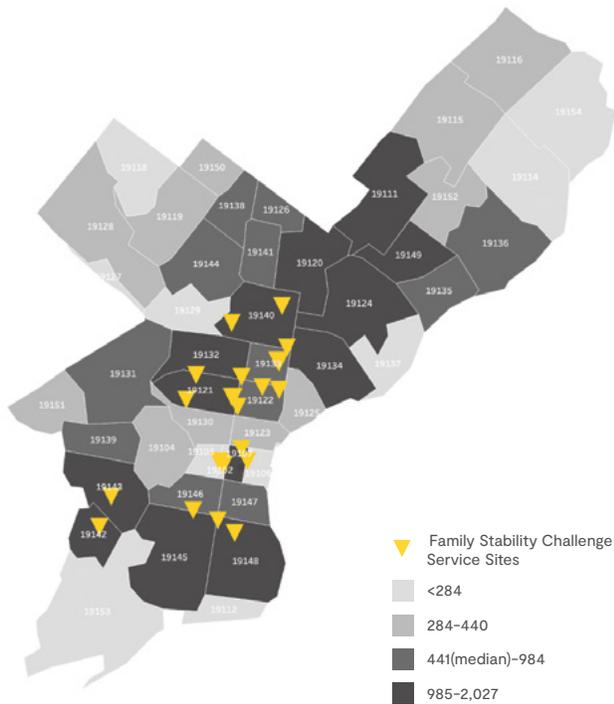


TARGETED OUTREACH

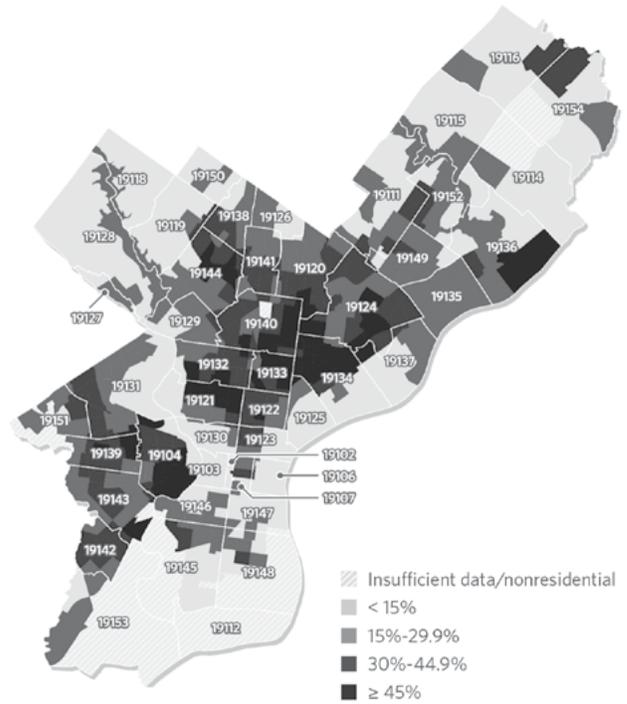
SERVICES REACHED COMMUNITIES FACING THE HIGHEST POVERTY RATES

As a result of targeted marketing and outreach, as well as the intentional composition of the coalitions, services reached communities experiencing high rates of poverty in Philadelphia. Coalition members leveraged their cultural capital, language expertise, relationships, and trust to expand access to stabilizing financial benefits and services throughout the City.

FAMILY STABILITY CHALLENGE BENEFICIARIES BY ZIP CODE



PERCENTAGE OF PEOPLE LIVING BELOW THE POVERTY LINE



The map is based on partial data obtained from clients who agreed to provide their zip code.

Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2015-19, Table S1701 (Poverty Status in the Past 12 Months), <https://data.census.gov> © 2021 The Pew Charitable Trusts

The Family Stability Challenge Strengthened the Benefits Access Ecosystem

The Family Stability Challenge invested \$5.9 million in four coalitions in the first year, which supported more than 30 community-based organizations in Philadelphia's benefits access ecosystem. The coordination, support, and funding provided by the Family Stability Challenge came at a critical time as these organizations struggled with pandemic-related changes to their budgets and operations. Nonetheless, coalition members were able to collaborate in new ways, strengthen the capacity of each organization, and improve outreach to underserved households.

COLLABORATING TO IMPROVE BENEFITS ACCESS

The Family Stability Challenge set out to improve access to benefits by facilitating stronger collaboration between direct service providers. The hope was that this model would increase access by leveraging the trust and relationships that community-based organizations have developed with residents in parts of the city that were underserved by traditional benefits access programs, due to language, cultural, or geographic barriers.

“ It has allowed us to zero in on the focus areas that each of the organizations specializes in. Whether that be geographical location, language, cultural demographics, citizenship status, etc. Our coalition stayed true and expanded on the work we do best with the people we mostly help and, in turn, the service was able to improve. Specifically, because we are focusing on South Philadelphia, we are strategizing on how to maximize the client base in this area and even more so regarding language access with one of our partners and another partner language/cultural focuses.

“ Additionally, we now have partnerships with organizations we did not have before. We can now make direct referrals to our coalition partners for services they provide. Many of our clients are African and Caribbean immigrants. Immigrant communities tend to be wary of organizations with which they are not familiar. A referral directly from our organization (an organization that they know and trust) to these organizations makes it more likely that the client will feel comfortable enough to seek those services when they otherwise may not.

The experiences of the organizational partners lived up to these expectations during the first year of the Family Stability Challenge. Across the board, partners report that they created or improved inter-agency referral systems, enabling them to connect clients to coalition members in “warm handoffs” that increased benefits enrollment. Some of the coalitions implemented new referral technology that significantly reduced referral times and led to increased benefits application rates and uptake of free tax services. The Challenge also enabled an expanded group of organizations to access the Benefits Data Trust screening tool, which is a key resource in streamlining the benefits screening process and a step toward creating a “one-stop” benefits access experience.

“ *The Challenge has also strengthened the communication between the local organizations in the Collaborative to create a referral system. The referral system through Airtable provides a way that no referral should fall between the cracks and tracks the progress/outcome of the referral. Referrals were always made between the organizations; however, the Challenge has provided the funds to create an organized way to receive and provide referrals amongst the Collaborative. The Challenge has also provided a space for the Collaborative to meet bi-weekly to discuss best practices for data collection, marketing efforts, and new programs that may have not been communicated prior.*

Improved communication between organizations also enhanced the ability to serve clients. Partners were encouraged and enabled via regular coalition meetings to share information about resources, deepen understanding about each organization’s areas of specialization, learn from the best practices employed by their peers, and share timely insight on trends that they were seeing in the community that impacted the demand for benefits. They were able to collectively problem solve and strategize, and in some cases standardize service delivery across organizations. All this collective effort resulted in expanding client access to benefits and tax services and increasing responsiveness to clients’ needs.

“ *The Family Stability Challenge allows organizations to work together to provide more comprehensive service to residents. This partnership has allowed the organizations in our coalition to establish trust with each other so that we can confidently refer our clients to each other, knowing that they will be treated with the same professionalism and cultural sensitivity we provide. No one organization can provide every service that residents could need. The more our organizations can partner with each other and learn what services each provides, the more our residents benefit.*

STRENGTHENING ORGANIZATIONAL CAPACITY AT A CRITICAL TIME

Family Stability Challenge dollars were used to hire direct service staff, in some cases doubling or tripling the number of experts available to assist clients with completing benefits applications or preparing their taxes at no cost. Organizational capacity was also enhanced by the ability to retain staff who would have otherwise been lost due to COVID-induced budget cuts.

In some cases, staff who had been part-time were promoted to full-time direct service positions, which increased the overall capacity to serve more clients. New paid staff often created the capacity for organizations to recruit and manage a larger pool of volunteers or interns, further increasing the ability to serve a larger client base.

“ The COVID-19 pandemic wiped away all volunteer opportunities at our organization. We went from having over 30 volunteers to zero. Price increases due to supply chain issues, enhanced cybersecurity insurance costs, additional computer equipment and office supplies (each of our employee’s homes was now an office), new software tools, PPE, and cleaning supply costs made it expensive to operate. Costs also increased because everything took longer to do. Instead of an average of an hour per tax client, we were spending on average two to two and half hours per client with various interactions. Clients also had more difficulty in being served because they had challenges in getting the documents they needed to prepare their taxes.

“ It has allowed us to triple the size of the existing team focused on benefits work within our organization, as well as begin the use of the BLX Screening tool to improve our outreach efforts amongst the coalition. We now have Vietnamese and Spanish-speaking BAC counselors and equivalent services at two locations opposite each other in South Philly. We also were able to hire/promote a supervisor for the Benefits team to help unite the staff at both locations and focus in on how to improve and excel at service delivery.

Family Stability Challenge partners tended to hire staff with specific areas of expertise, commonly adding benefits coordinators (some with skill sets related to a particular type of benefit), tax experts, or social workers to their teams. These staff members allowed organizations to handle more walk-ins, field more phone calls, conduct broader outreach, expand the days and hours benefits services were offered, and spend more time with each client—a practice that led to more effective referrals as well as more accurate benefit application completion.

“ Our organization was able to hire one junior staff person who has been able to screen individuals for additional services and provide referrals to other organizations in the Collaborative. The organization is also now able to handle more phone calls, walk-ins, and appointments due to the increase in staffing. Seasoned staff can provide more technical assistance to individuals that need the additional help for remote counseling as junior staff handles administrative tasks with walk-in clients, calls, and emails. With the assistance of one of our partners and the Family Stability Challenge, our organization opened its doors to become a free VITA tax preparation site. Although the housing counseling staff are trained and equipped to handle intakes for the tax services clients, the organization was able to hire a remote person to help keep up with the demand to process tax returns in a timely fashion.

It is worth noting that all of this was done in a totally new operating context because of the pandemic. During the early days of the Challenge, the Family Stability Challenge partners quickly shifted to remote or hybrid service delivery models, which required not only skill building for some staff, but a significant investment of time in helping clients who needed assistance to use email or other electronic means of communication to complete applications.

“ Staff also understand that they must “meet people where they are,” especially after the COVID-19 pandemic with many residents still afraid to attend in-person sessions but lack internet or technology to complete electronic forms and submission of documents.

Additionally, several of the Family Stability Challenge partner organizations hired bilingual staff, an important addition that allowed for expanding services into Latino/a, Asian, African, and Caribbean communities that were underserved. It is noteworthy that several of the organizations serving non-English speaking communities had not been involved in providing any tax services or benefits access before Family Stability Challenge, so the work of these organizations represents totally new services being offered in these communities. Other organizations leveraged their Family Stability Challenge budget to provide emergency cash assistance (which covered rent, food, and other critical client expenses) for the first time.

ff *Our organization receives grants from different government entities and foundations, but none give the funding to hire staff for benefits access or free tax services. Our organization is reaching many residents who have never accessed benefits before because there are not many organizations in the City of Philadelphia where African and Caribbean immigrants can receive benefit access, health support, and free tax preparation in foreign languages such as Mandingo Swahili and Haitian Creole.*



IMPROVING OUTREACH TO UNDERSERVED HOUSEHOLDS

The Family Stability Challenge supported expanding marketing and outreach—a critical aspect of increasing awareness about available benefits programs and free tax services. As a result of the investment, several of the partners were able to devote additional resources to outreach—by staffing more door-to-door canvassing, expanding the use of marketing tools (such as social media, mass mailing, or tabling at community events), or hiring new staff to focus exclusively on community outreach.

“*The Family Stability Challenge has been able to support us in expanding outreach to low-income Philadelphians by providing financial support to our... program. Our community connectors are able to canvas the neighborhoods in targeted zip codes 19120, 19121, 19122, 19123, 19125, 19126, 19130, 19132, 19133, 19134, 19137, 19138, 19140, and 19141. During the time of the pandemic, with everything being shut down and the requirement of social distancing, we weren't able to directly communicate with many from the community. Presently, since things are slowly returning to a normal state, community connectors are going door-to-door and interacting. This has not only brought more traffic to our department but has improved levels of interaction and collaboration.*

The Challenge placed a priority on building marketing and outreach capacity, providing technical assistance and training that facilitated peer-to-peer learning as well as the ability to use new tactics and tools.

“*Our organizations have been provided with the tools to expand our outreach and community visibility. The Family Stability Challenge has given us social media and marketing toolkits, access to marketing and outreach consultants, training around outreach and marketing, as well as the benefit of the advertising that is done by The Promise. The quarterly convening meetings have allowed us to learn so much from the other organizations throughout the City. The new services our organization has offered as a result of the Family Stability Challenge—primarily benefit access and free tax services—has drawn more residents to our organization, many of whom had never received our services.*

The Challenge helped organizations identify and target communities that had not been previously reached, or to increase outreach efforts in communities they already served. They leveraged resources to prepare educational materials in multiple languages, and in some cases reached ethnic groups they had not previously served.

“ The Family Stability Challenge helped us expand outreach to low-income Philadelphians through allowing us to hire two project coordinators who do weekly outreach such as door-to-door outreach, flyering, attending community events, organizing community events, and more. It also helped expand our outreach to low-income Philadelphians by helping our marketing efforts and getting our name out there so that people who may have never heard of us now know we exist. It also assisted us in funding the Globe Times and allowing us to go from printing 6,000 copies to 25,000 copies and distributing them in the community at resident front doors, and not just in stores and other businesses.

The Promise's city-wide marketing campaign raised awareness and presented the coalitions' efforts as part of a wider anti-poverty strategy. This effort, along with their own enhanced outreach and marketing efforts, allowed the partners to get the word out to the neediest families in the poorest communities. Taken together, the Promise's city-wide campaign and the marketing and outreach of the partners resulted in increased numbers of new clients seeking benefits and services.

“ We did not market our benefit access service before the Family Stability Challenge because of the limited capacity. With the Family Stability Challenge support, we were able to promote ourselves as a benefit access agency. We increased our outreach effort through social media, banner displays, and local newspapers. With the addition of the quick service provided, more community members come to us because of word of mouth.

The Road Ahead

Family Stability Challenge partners have provided services and benefits access to 53,400 families in Year One amongst a rapidly shifting anti-poverty programmatic environment and amidst an ongoing health crisis. We know that this upcoming year brings new challenges with several benefits that were created or expanded in response to the pandemic sunsetting at the end of 2022⁹ and historic inflation rates making each dollar of public benefit worth 92 cents compared to a year ago.¹⁰ With support from the City of Philadelphia and based on the positive outcomes in the first year, we have renewed funding for a second year of work for all four coalitions. Each coalition is focused on:

- ▶ Innovating marketing and outreach strategies to continue to reach new audiences for tax and benefits access
- ▶ Providing access to upwards of 60 benefits and services that reduce household expenses and increase stability
- ▶ Expanding the coalitions' ability to refer community members across organizations depending on the emerging needs of the community.

The Promise is also expanding our ability to support the partners with real-time, actionable data with a new Community Data Hub fueled by PolicyMap. This will be a tool that practitioners can use to target their efforts in outreach and engagement based on policy and programmatic shifts. If the last few years taught us anything, we learned that it is valuable to stay flexible, nimble, and up-to-date on the changing policy landscape. For example, the Advance Child Tax Credit was a massive opportunity for our community to access new funds from the federal government. The 30 organizations that are part of the Family Stability Challenge stand ready to be translators, partners, and connectors to provide more opportunities to support families.

During the second year of the Family Stability Challenge, we plan to deepen the capacity building provided to the coalitions, with a focus on strengthening the effectiveness of collaboration and data sharing. We will continue to support networking across the coalitions, building new relationships among Family Stability partners and other stakeholders in the benefits access ecosystem in Philadelphia. Additionally, we have partnered with the Urban Institute to conduct a formative evaluation of the Challenge, which will deepen our understanding of the contributions made by the partners in their first year of work and contribute to ongoing learning and adaptation throughout Year Two. We will continue to learn and improve the reach and depth of benefits access efforts through the combined efforts of the coalitions, The Promise support team, and our evaluation partners.



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Family Stability Challenge Community Partners

COLLABORATIVE TO ADVANCE STABILITY

Campaign for Working Families (CWF)*
Beech Community Services
Benefits Data Trust (BDT)
Central Division Victim Services
Clarifi
Community Legal Services (CLS)
Grands As Parents
Lower North Philadelphia Community
Development Corporation
Mercy Neighborhood Ministries
Strawberry Mansion Community
Development Corporation (SMCDC)

LATINO EQUITABLE DEVELOPMENT COLLECTIVE

LISC Philadelphia*
Asociacion Puertorriquenos
en Marcha (APM)
Ceiba
Congreso de Latinos Unidos
Esperanza
Hace
Norris Square Community Alliance

NO ONE LEFT BEHIND COALITION

African Cultural Alliance of North America
(ACANA)*
KITHS
Philadelphia Chinatown Development
Corporation (PCDC)
Southwest Community Development
Corporation (SWCDC)
VietLead

SOUTH BROAD PARTNERSHIP

Greater Philadelphia Community Alliance
(GPCA)*
Benefits Data Trust (BDT)
Cambodian Association of Greater
Philadelphia (CAGP)
Campaign for Working Families (CWF)
Chester County Intermediate Unit (CCIU)
- Migrant Education Program
Community Legal Services (CLS)
Juntos
Puentes de Salud
South Asian Mutual Assistance Association
Coalition (SEAMACC)
United in the Community

* Indicates Collaborative Leads

Expanding Access to Essential Supports

Expanding access to the social safety net and economic security programs helps people increase income, reduce expenses, and reach stability more quickly.

TAX SERVICES

Family Stability Challenge partners helped more than 13,000 people with tax filing services, leading to 10,038 tax credits which totaled \$23.2M across the pool of tax filers.

13,159

TAX FILINGS

10,038

TAX CREDITS

Tax Filing Assistance	13,159
American Opportunity Tax Credit (AOTC)	36
Child Tax Credit (CTC)	4,107
Earned Income Tax Credit (EITC)	4,553
Lifetime Learning Credit	31
Philadelphia Income-based Wage Tax Refund	194
Property Tax/Rent Rebate (PTRR)	547
Qualifying Health Plan Advance Premium Credits	42
Recovery Rebate (Stimulus)	505
Senior Property Tax Freeze	23

INCOME SUPPORTING BENEFITS

Partners supplemented current household income, connecting households to 10,170 income supporting benefits such as utility and home repair assistance, SNAP, WIC, Medicaid and Medicare enrollment, income assistance (Unemployment Insurance, TANF), rental and mortgage insurance.

10,170

INCOME SUPPORTING BENEFITS

Education Grants	38
Health Insurance and Subsidies	1,607
Housing Services & Benefits	412
Income Assistance	868
Other Benefits	270
Utility/Home Repair Assistance	4,641
SNAP & WIC	2,334

EMERGENCY BENEFITS

Family Stability Challenge partners stabilized households, connecting them to 16,711 emergency assistance benefits and services, such as food assistance, emergency housing and utility assistance, and cash assistance.

16,711

EMERGENCY ASSISTANCE BENEFITS

Emergency Food Assistance	13,506
Emergency Housing & Utilities Assistance	2,718
Emergency Income Assistance	487

ECONOMIC MOBILITY SERVICES

Partners provided key services to support economic mobility, enrolling households in 8,849 services and programs.

8,849

SERVICES & PROGRAMS

Access to Education	660
Essential Document Procurement	134
Housing	2,339
Financial Counseling & Workshops	4,364
Legal Counseling & Workshops	1,352

58,927

TOTAL BENEFITS & SERVICES

Methodology for Estimating Benefit Values

We are not able to gather data from individuals about the value of the benefits directly because of restrictions on sharing personally identifiable information. Therefore, we relied on a variety of public sources to estimate the aggregate value of the public benefits that the Family Stability Challenge organizations helped people access.

Our research found estimated values for approximately half of the benefits and services that organizations have worked on in the first year of the Family Stability Challenge. We calculated the total value of these benefits by multiplying the estimated value for a given benefit by the number of individuals who received assistance accessing that benefit. For example, Family Stability Challenge organizations helped 2,252 people access the Low-Income Home Energy Assistance Program (LIHEAP), which has a maximum value of \$1,500, amounting to \$3,378,000 in aggregate.

We recognize that these are rough estimates, and believe that they are **conservative** estimates because we were able to monetize fewer than half (47%) of all the benefits and services provided.

The average dollar value per enrollment was calculated by dividing the total estimated benefit values (\$52,289,441) by the total number of enrollments in the benefits and services we were able to monetize (30,065).

We appreciate the helpful review that Conor Carroll, Jillian Humphries, and Miriam Lipschutz of Benefits Data Trust provided of this work. We take full responsibility for the final analysis in this report.

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