THRIVE Network
OVERVIEW AND EXPECTATIONS

Background and Purpose

Across the Heart of Indiana footprint, over 60,000 households, or 46% are at or below the threshold we call ALICE, Asset Limited Income Constrained and Employed. Though most of these households have at least one worker, they fall below having the income needed to pay for basic needs such as food, shelter, healthcare, and childcare. People living at or below ALICE threshold face multiple, inter-related challenges. For example, someone struggling to earn enough money may need job training to access better employment opportunities. They also might want help with debt reduction, managing credit, or building a savings plan. Providing this support through a coordinated effort can help families stretch their budget further and work toward greater financial security.

Heart of Indiana United Way (HIUW) believes that a comprehensive integrated approach provides a powerful solution, which is why the THRIVE Network was created.

What is the THRIVE Network?

Based on the Annie E. Casey Foundation's Centers for Working Families, the THRIVE Network is a data driven model with promising evidence showing that this strategy works to increase the financial capability and economic mobility of low-to moderate-income individuals and families that fully participate. At the heart of the THRIVE Network is a coaching model founded on the belief that all people are naturally creative, resourceful, and whole. Through person- and family-centered, goal-oriented, and trauma-informed one-on-one coaching, THRIVE participants are supported in making incremental progress toward increased net income, increased net worth, and improved credit scores.

The THRIVE Network has demonstrated promising results with expansive research affirming the effectiveness of this approach in improving employment outcomes, net income, credit and net worth among low-income job seekers. The model focuses on improving the financial bottom line for families by helping participants adopt financial behaviors that support long-term success, including increasing income, reducing expenses, building credit and acquiring assets.

United Way is committed to helping residents achieve economic stability. However, achieving economic stability--a combination of adequate income, liquid and long-term assets and good financial management behavior–is a process that builds upon itself, requiring long-term planning and commitment from individuals, families and non-profit partners. Economic stability can be defined as:

- Sufficient family income for daily living expenses, enough to address minor emergencies and longer-term goals
- Sufficient financial assets to weather unexpected events and invest in the future
- Transferrable employment skills that lead to higher paying jobs or a smooth transition to a new job if terminated
- Smart debt with market-rate interest that contributes to a positive credit history, which leads to appreciating assets (such as a house) or that can be paid off in a reasonable period
- Good relationships with mainstream financial institutions and the ability to easily access credit at mainstream rates
- A plan for post-secondary educational opportunities for themselves and/or their children
- Realistic opportunity for retirement with income beyond just Social Security

All THRIVE Network partners are required to track and report data to ensure accountability and continuous improvement. Participation in THRIVE Network activities is also a requirement for all grantees, providing opportunities for peer learning, professional development, resource sharing, and strengthening the network as a whole.

The THRIVE Network is built through the integration of three core services that when delivered together, engage participants in a multi-faced approach to income and wealth building. Different from collaboration that many non-profits expertly navigate, integration in the THRIVE Network model influences an organization's overall operations. Integration is purposely built into program design, staff communication plans, data collection and service delivery so that participants can benefit from multiple, reinforcing services and systems that contribute to their overall financial stability. Bundling of these core services is central to the THRIVE Network model and participants' success:

Employment placement and career improvement – The ability to find or transition to living wage jobs is the basis for a family's financial security. Employment services include basic job readiness and essential skills training, industry-specific skills training or other post-secondary education, and/or career advancement. THRIVE Network focuses on training, education, and employment opportunities in industries that offer pathways to family-sustaining income and opportunities for advancement. These services may happen both in one-on-one employment coaching sessions as well as through group and cohort-style opportunities.

Financial education and coaching – The core model of one-on-one financial coaching focuses on solving specific problems or crises, such as high debt or eviction prevention; and then working–through a coaching relationship–on long-term financial interventions. THRIVE partners can also offer group-based financial education in addition to one-on-one coaching, which provides general information on a range of topics, such as budgeting and developing savings plans. Finally THRIVE partners help participants to connect to affordable mainstream financial services whenever possible.

Though coaches are versatile enough to help participants fix an immediate problem, their key role is to work with participants to establish a vision of financial stability, develop financial goals for themselves and their family, and hold the participant accountable for achieving those goals. With ongoing encouragement and support from coaches, participants are more likely to stay on a consistent asset-building course that leads to economic stability.

Income supports access – THRIVE Network participants are employed or will become employed with the help of the THRIVE Network, but at program entry, their wages and benefits are often insufficient to meet their daily needs. Income supports, such as SNAP (Supplemental Nutritional Assistance Program), the EITC (Earned Income Tax Credit), housing, or childcare assistance, play a key role in helping working families manage their everyday living expenses. While individuals may want to access public benefits, the system itself is cumbersome and complicated, making it difficult for working people to access the benefits for which they qualify. Successful THRIVE partners assist participants with accessing income supports by: helping them understand benefit eligibility; helping them successfully navigate the application process; and advocating for them with agencies that administer the benefits.

For long-term success, it is critical that while delivering these three core services, coaches work toward:

- *Centering the whole family* **–** Many THRIVE participants are caregivers. As they work toward greater financial stability, it is equally important to ensure they have the support needed to help their children reach their full potential. Coaches help caregivers set goals for the whole family and assist in navigating available supports. Coaches connect them to other organizations that promote healthy routines and relationships, or address issues that show up in childcare or school settings including academic, behavioral, emotional, and social needs. These activities are also tracked and part of the deliverables individual organizations include in their grant agreements.

Coaches help participants incorporate the perspectives, needs, and goals of the family members who are most important to them, including through coaching sessions attended by the whole family. This allows the whole family to have a voice, set goals together, and hear each person's individual goals so that they can support each other. Safe, supportive, stable, and secure relationships are foundational, healing, and protective for people's health and long-term well-being. Family coaching strengthens that protective factor and helps families be more successful in all areas of functioning.

- *Building resiliency* – THRIVE Network participants' social and economic resiliency is essential to their success because it enables individuals to absorb setbacks, recover from financial shocks, and maintain progress over time. Social resilience, built through supportive relationships, trust, and community and civic engagement, creates social capital that translates into practical help, shared information, and encouragement when challenges arise. When participants have both economic tools (such as budgeting, debt management, and savings habits) and strong social support networks, they are better positioned to sustain behavior change, access resources, and navigate barriers, ultimately strengthening outcomes for families and the communities the organizations serve.

Who are THRIVE Network Participants?

The THRIVE Network is designed for people who are working or want to work, who are ready, willing and able to set and follow through on longer-term goals. The THRIVE Network model is not designed to focus on people who are in crisis. That does not mean participants may not experience periodic crises, but at entry into the THRIVE Network they are stable enough to follow through on appointments and can focus on the economic mobility goals central to the THRIVE model. For example, a person who has been chronically homeless should seek services from a housing organization and achieve a stable living situation before seeking services through the THRIVE Network.

Accessibility

Applicants should expect and be open to changing their current client flow and service model, both at entry into the THRIVE Network and over time to meet the needs of participants and in response to outcome data. THRIVE Network Partners should also have accessible hours (such as evenings or Saturdays to accommodate the schedules of working people

More information about the model

https://assets.aecf.org/m/resourcedoc/aecf-centerforworkingfamilies-2020.pdf

https://familycenteredcoaching.org/coaching-toolkit/family-centered-coaching-toolkit-august-2017/

REQUIREMENTS

THRIVE partners provide family-friendly settings where hard-working, low-income people can access a full range of services to move themselves out of poverty and achieve long-term financial stability. Each THRIVE partner brings together the most effective nonprofit and government partners to help participants grow income, build assets, manage debt, and improve credit. THRIVE participants will work with coaches in at least two of the three core program services who help them create a step-by-step plan to set and achieve personal financial goals. Because change does not happen overnight, THRIVE partners commit to working with participants for as long as necessary to help them achieve their financial goals. THRIVE partners will commit to share the same set of outcomes, which are measured using a data tracking system.

While THRIVE partners will have flexibility to design and deliver services, HIUW has specific expectations which must be met. These requirements ensure fidelity to the model for maximum impact and enable HIUW to be most effective at supporting the network, evaluating its work, and attracting resources. They are as follows:

1. Be an eligible applicant. (See HIUW funding eligibility criteria)
2. Commit to all design principles. These include a commitment to offer services across the Network and/or connect targeted participants to other Network resources and services:

a. Seamlessly integrate service delivery, with services appropriately “bundled” and sequenced in a customized manner for each participant;
b. Provide coaching for participants that motivates and supports them with culturally competent staff and programs;
c. Promote and provide access to public and private benefits and mainstream financial services;
d. Commit to continued engagement with participants for up to three years (longer if necessary);
e. Evaluate, learn from, and share data, supported by a user-friendly information technology system that demonstrates results; and
f. Promote the THRIVE Network in collaboration with HIUW through the power of a common brand and marketing.

3. Work with outstanding partners. In the THRIVE model, services often cannot be delivered by just one agency. HIUW will accept proposals from either individual agencies or collaborative groups of organizations.
   a. Individual organizations may submit proposals to provide one or more integrated coaching services to THRIVE participants.
   b. Collaborative groups. Applicants may submit proposals as a group of collaborative partners. In that case the group will need to name a lead agency for the collaboration, and explain why and how each partner is participating in providing coaching services.

4. Participate in the THRIVE Network. An important part of elevating the work of each THRIVE partner is participation in joint learning, sharing of resources and best practices, and other professional development opportunities. Partners must commit to engaging and sharing with the broader network by helping to shape, participate in, and host convenings with other THRIVE partners.

5. Host a minimum of ONE Heart to Heart Talk with families. HIUW is committed to listening to our community members and elevating their voices so that all families have the opportunity to thrive.

6. Collect and evaluate data. HIUW is committed to measuring and reporting results for THRIVE Network as in all its programs and initiatives. THRIVE partners must commit to tracking information about activities and outcomes that can be used to improve the initiative's performance as well as report results and lessons learned to funders and the field. They will also share real stories that illustrate the impact of services on the individuals, groups and communities they serve. Partners may track a range of performance and outcome metrics including, but not limited to:

Education and Employment Outcomes

a. # /% of students retained from term to term
b. #/% who complete college degree programs
c. # of credits/hours enrolled per semester (e.g., 9, 12, 15)
d. #/% who enroll in an educational/vocational degree/certificate/credential program
e. #/% who complete an educational/vocational degree/certificate/credential
f. # who are approved for work and/or education supports (e.g., Pell Grant, earned income tax credits)
g. #/% who are placed in jobs
h. #/% of subsidized/unsubsidized jobs
i. #/% of full-time/part-time jobs
j. #/% of jobs with/without health benefits
k. #/% who retain employment for at least 3/6/9/12 months
l. #/% of participants who receive wage increases
m. #/% of participants who receive increased hours

Financial Outcomes

n. #/% who increase net income
o. #/% who increase income
p. #/% who decrease expenses
q. #/% who show positive net income
r. #/% who are at 100%/200%/300% of federal poverty level (FPL)
s. #/% who increase net worth

t. #/% who increase savings (assets)
u. #/% who increase retirement savings
v. #/% who reduce debt (liabilities)
w. #/% who show positive net worth
x. #/% who have credit scores above 650
y. #/% who improve credit scores
z. # who are approved for benefits and income supports (e.g., Earned Income Tax Credit, SNAP, CCDF, etc.)

Social and Emotional Outcomes

aa. #/% who receive 2 of 3 and 3 of 3 core services
bb. #/% who report improved mental health
cc. #/% who decrease substance use/enter into or are in recovery
dd. #/% who improve family/social relations
ee. #/% who increase community engagement