



Local Initiatives Support Corporation Indianapolis

The Annie E. Casey Foundation launched the first Indianapolis Center for Working Families (CWF) site at a local high school in 2006. In 2007, Casey approached Local Initiatives Support Corporation (LISC) Indianapolis for assistance in selecting additional sites and supporting their implementation of the CWF approach.

Eight years later, United Way of Central Indiana took over responsibility from LISC for funding and overseeing the Indianapolis network of six existing CWF sites and added five new sites.¹ However, LISC Indianapolis continues to provide funding to four sites as part of its Bridges to Career Opportunity program, which seeks to increase the marketable skills and advancement opportunities of low-wage workers.²

Populations Served

People come to CWF sites for a variety of reasons, most frequently looking for emergency food and housing assistance or help finding a job. Those willing to complete a comprehensive intake and financial assessment and participate in the “bundled” coaching activities are enrolled as CWF clients.

The Indianapolis CWF sites primarily serve low-income individuals, most of whom are women of color. Although client demographics have not changed much over time, the number of middle-class, unemployed workers seeking services temporarily spiked during the Great Recession.

Service Delivery Methods

Staff at each Indianapolis CWF site provide all three services strands — employment, income support and financial coaching.

Prior to becoming CWF sites, most of the Indianapolis organizations provided social services, emergency food and housing assistance and Volunteer Income Tax Assistance. To implement the CWF approach, they had to build in financial coaching and education. The organizations also

strengthened their employment services, supplementing basic job referrals with employment counseling and access to job training programs.

All 11 Indianapolis CWF sites use a “co-active coaching”³ model, focused on listening, intuition, self-management and curiosity. Collectively, they serve approximately 4,300 individuals each year. Some sites that serve large numbers of Spanish-speaking clients also offer bilingual services and coaching, and some use partners to provide additional services — such as legal aid, adult basic education and vocational training — delivered on or off site.

The sequencing of CWF services depends on the needs and goals of individual clients. Those seeking cash assistance are required to meet with a financial coach at least once before any financial aid will be approved. Clients who want a job meet first with an employment counselor, who then encourages the client to also meet with a financial coach. LISC Indianapolis staff report that, historically, 70% of CWF clients receive two or more types of coaching services, and 65% have five or more visits with coaches.

Lessons, Adaptations and Refinements

LISC Indianapolis staff identified the following program refinements and lessons from the CWF sites:

- LISC Indianapolis and the United Way of Central Indiana have worked to strengthen CWF sites through technical assistance and group learning activities. For example, LISC Indianapolis initiated monthly communities-of-practice meetings that enabled coaching staff from each site to share best practices and problem-solving skills with their peers on topics related to the three service strands.
- At four CWF sites, LISC Indianapolis has implemented the Bridges to Career Opportunity program, which links academic instruction, high school equivalency preparation and job training for adult learners who need basic-skills assistance. These services are designed to connect participants with postsecondary education and training opportunities that eventually lead to middle-skills jobs and careers.
- Very few first-time visitors come to an Indianapolis CWF center seeking financial coaching, and it often is one of the harder services to engage participants in. To mitigate those barriers, staff began making cash assistance payments to individuals contingent on meeting with a financial coach. The centers also use various introductory exercises to build rapport and begin conversations with clients about their financial aspirations.
- LISC Indianapolis staff find that participants generally will not return to a CWF center just for coaching services — particularly those who have already been placed in jobs. To keep clients engaged, LISC Indianapolis staff suggest that CWF centers have a structured reason for clients to return, such as training for additional certifications or some other incentive that will demonstrate the concrete benefits of continued participation in coaching.

Performance Metrics

All the Indianapolis CWF sites track service-bundling rates, employment placements, job-retention rates, credit scores and changes in income and net worth. In addition, the four sites participating in the Bridges to Opportunity program track training program completion and vocational certifications received.

LISC Indianapolis staff report that clients who receive services from two or three strands have better outcomes than those who only receive one set of services. In 2018, for example, 49.1 percent of clients who received services from all three strands either increased their net income or net worth, had better job-retention rates or received a higher FICO credit score, compared to just 16.2 percent of those who received services from one strand.

Data also seem to suggest that the CWF approach leads to better outcomes for individuals who have more previous work experience and who have ninth-grade or higher English and math skills.

Expansion Efforts

LISC Indianapolis has used its CWF experience to educate legislators about issues affecting low-income people, including payday lending and other predatory lending practices. LISC Indianapolis also has advocated for increased funding for accelerated training programs that can provide participants with industry certifications that lead to employment in high-growth, high-wage jobs.

¹ CWF efforts in Indianapolis have also received significant assistance — several million dollars over the last decade — from an individual donor who was introduced to the Casey Foundation in 2008 as it sought to add three more sites. The donor funded one of those sites and another at a local community college, where they subsequently established a scholarship program for CWF participants. Since then, the donor has begun funding CWF efforts at seven Indianapolis community centers. As part of this support, centers can provide “barrier-busting funds” to participants to address unexpected life challenges, such as a needed car repair, that might otherwise hamper their progress toward educational, employment and financial goals.

² Though LISC eventually branded sites within its national network as “Financial Opportunity Centers,” it continued to refer to the CWF approach locally because the term was so widely recognized.

³ The Co-Active Training Institute. (2019). *What is Co-Active?* Retrieved from <https://coactive.com/about/what-is-coactive>