

# Contra Costa County and Sparkpoint Centers: A New Model for Building Family Self-Sufficiency

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## EXECUTIVE SUMMARY

In 2009, Contra Costa County Employment and Human Services Department (EHSD) entered into an agreement with the United Way of the Bay Area to develop two SparkPoint Centers in the Contra Costa County region. The first center was opened in Richmond; the second in Bay Point. SparkPoint Centers are comprised of local non-profit organizations working together to assist individuals and families with increasing income, credit repair, debt reduction and savings. At the SparkPoint location in Bay Point, there are multiple non-profits including Brighter Beginnings, which provides financial and credit coaching; Bay Area Legal Aid, which provides access to legal services, advocacy and debtor's rights education; and Opportunity Junction, which provides job coaching and career services. EHSD also has staff on site at this location.

While EHSD does not have a fool-proof mechanism for referring clients to SparkPoint services,

there were 20-plus known EHSD clients utilizing SparkPoint services at the Bay Point location as of April 2015. There have been some challenges which include, but are not limited to, funding, staffing and data sharing.

The major recommendation of this study is for Alameda County Social Services Agency (SSA) to combine its Asset Building Campaign with its CalWORKs Subsidized Employment Pilot Project and pair it with SparkPoint services for an integrated services type model. SSA has committed a budget line item in its 2015/2016 budget for its Asset Building Campaign. By utilizing the CalWORKs Pilot Project group as a sampling, comparisons could be made as to how well participants in the integrated service model fared versus those being provided services through the traditional model. If the integrated model becomes successful, the program could be expanded to other identified target populations.

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## Background

SparkPoint Centers were created by the United Way of the Bay Area (United Way) to help families and individuals that are struggling to make ends meet. In 2009, Contra Costa County Employment and Human Services Department (EHSD) entered into an agreement with the United Way of the Bay Area to develop two SparkPoint Centers in the Contra Costa County region. The first center was opened in Richmond, which is located in West Contra Costa County; and the second center was opened in Bay Point, which is located in East Contra Costa County.

Prior to entering this agreement, EHSD had “Prosperity Hubs,” which were also known as Service Integration Sites. These were offices where services were co-located in order to better assist the community with the various services with which they were interacting. Contra Costa County had staff from Probation and Health and Human Services Departments serving individuals and families who were in the child welfare system and/or recipients of CalWORKs, CalFresh, and mental health services. The county also partnered with the school districts to facilitate and provide these services. Unfortunately, due to the recent recession, there were reductions in staff and, consequently, the Services Integration Sites suffered. Therefore, when United Way was looking for a partnership in the Contra Costa Region, EHSD was interested because the SparkPoint model was attractive, and it corresponded to EHSD’s prior vision of the Service Integration Sites. SparkPoint would also be a “one-stop shop,” but would be able to

offer more services. In addition, the belief was that by having private sector involvement it could help sustain an integration type program and provide clients with additional resources beyond what EHSD could offer alone.

## Why SparkPoint Centers Were Developed

Many households in the Bay Area struggle to survive and maintain their homes. According to the 2009 Bay Area Self-Sufficiency Report – Struggling to Make Ends Meet in the Bay Area, one in five Bay Area families cannot make ends meet; three jobs are required for many Bay Area families to reach self-sufficiency; and 86% of struggling families have at least one person working. More recently, the non-profit East Bay Alliance for a Sustainable Economy estimates that one in three (37%) of those in poverty in the East Bay works a full or part-time job. The Corporation for Enterprise Development (CFED) reported in its Assets and Opportunity Scorecard that nearly half (44%) of households in the United States are “liquid asset poor,” meaning they have less than three months’ worth of savings, conservatively measured as \$5,887 for a family of four, or three times monthly income at the poverty level.

These staggering statistics create a need for SparkPoint Centers. SparkPoint focuses on three areas with its clients. These areas include: managing credit, including addressing debt and creating a household budget; increasing income, from accessing public benefits to finding a good job; and building savings and assets, including match-savings accounts and first-time home buyer programs.

## SparkPoint Contra Costa

At the SparkPoint location in Bay Point, there are multiple non-profits working together to assist in the focus areas. A few of the primary organizations providing services are Brighter Beginnings, which provides financial and credit coaching; Bay Area Legal Aid, which provides access to legal services, advocacy and debtor's rights education; and Opportunity Junction, which provides job coaching and career services. EHSD also has staff on site at this location.

EHSD is the lead agency for SparkPoint Contra Costa. However, the director for the region is employed by Richmond Community Foundation, one of the collaborating non-profits within SparkPoint Contra Costa. Clients typically are referred to SparkPoint for services. However, some clients hear about the services from the community. Clients are invited to attend an hour-long group orientation, called a "welcome group." The orientation consists of an overview of the services that SparkPoint offers from the various organizations at that location. Once the orientation is complete, if an individual is interested in "signing" up for the services, he or she meets with a representative to complete paperwork to begin his or her journey. SparkPoint requests that once an individual signs up for services, that he or she makes a two-year commitment.

The promising part of the SparkPoint model is that it meets clients "where they are." Some clients are ready to save money or repair credit, while others may need to return to school or seek employment. By having all the services under one roof, this makes getting information about these services a lot easier for the clients.

## Challenges

Having a multi-partner collaboration is not easy. Some of the challenges that EHSD has faced is getting the buy-in needed at many levels. In addition, there is the challenge of having the right staff in place at SparkPoint facilities and getting people to work together, as they are employed by different organizations. Funding is also a challenge. United Way

seeded an initial \$1 million to begin the SparkPoint Centers in Contra Costa County for the first year. Its current operating budget for Fiscal Year 2015 is just about \$874,000, which is comprised of monies from Contra Costa County, grants and fundraising.

## Lessons Learned

Although the SparkPoint Center model is very good, it is not for everyone. Some clients simply are not ready to either repair their credit, save money, or prepare to purchase a home. Their primary concerns may be about what their children are going to have for dinner that night, or where they are going to sleep the following week because they have been served an eviction notice. Therefore, taking into consideration the client base and the program design is critical. Another area, also addressed in the challenges section of this report, is staffing. Having the right staff and, specifically, a "thoughtful leader" that is culturally competent and willing to support the effort is essential.

Additionally, a large consideration is the data systems. As there are several organizations working together to serve the same clients, different systems are used that do not communicate with one another. This causes staff to possibly enter the same information into multiple systems, creating double work and possible errors. This issue was brought up at a recent staff meeting at the Bay Point location.

## Success

While EHSD does not have a full-proof mechanism for referring clients to SparkPoint services, the reverse tends to happen more frequently: SparkPoint clients are referred to EHSD to apply for aid. By having staff on site at the Bay Point location, clients can be referred and seen almost immediately to complete an application for public assistance. This helps clients possibly get on aid faster and assists them with moving toward self-sufficiency. As of April 7, 2015, there were 20-plus known EHSD clients utilizing SparkPoint services. EHSD realizes that the integration has not yet been as successful as it would like,

but it continues to have the goal of truly integrated services and will continue to see how improvements can be made.

## Recommendations

Alameda County Social Services Agency (SSA) has embarked upon an Asset Building Campaign to create better financial outcomes for low-to-moderate income individuals and families. There are three goals that have been identified for this effort. They are as follows:

- promote and increase savings;
- offer financial education through credit building and repair;
- increase use of low-cost financial products and decrease use of high-risk predatory instruments, such as fee based ATM's or check cashing establishments.

In addition to this campaign, SSA has a CalWORKs Subsidized Employment Pilot Project. This project employs up to 20 CalWORKs participants within Alameda County. As part of the project, participants are provided with six weeks of training and ongoing coaching and development with the CalWORKs Pilot Coordinator. Once participants complete their training, they are assigned either to a department within SSA or to another Alameda County department that has expressed an interest in having a program participant.

Considering this information, a recommendation would be to combine these two efforts and pair them with SparkPoint services to help create an integrated services type model. Below are several proposals that would help in an implementation process:

- As part of the next scheduled 12-month CalWORKs Subsidized Employment Pilot Project, SSA would partner with the SparkPoint Center in Oakland, to engage up to 20 participants in strategies to learn techniques to 1) increase savings; 2) improve their credit and increase their credit score; and 3) provide additional assistance for job searches after the program has ended.

- Within 90 days of the program commencement, participants would attend an orientation presented by a SparkPoint-affiliated staff person and the CalWORKs Pilot Coordinator.
- As part of the SparkPoint model, the participants in the program would be partnered with a credit coach, and/or financial planner, and/or a career counselor, depending upon what their specific needs are.
- Utilization of SparkPoint services would count towards the participants' work participation requirements (WPR), if needed.
- The CalWORKs Pilot Coordinator would work in conjunction with the SparkPoint liaison and the participants' Employment Counselors to assist with keeping the participants engaged and tracking their progress.
- Once the 12-month project has ended, participants can continue their relationship with SparkPoint, if they wish to do so.

Moreover, as a member of the Alameda County Community Asset Network (AC CAN), SSA has additional relationships with many organizations that could benefit the clients it serves and for the purposes of this recommendation, the CalWORKs Pilot Project group specifically. With this established network, there is the ability not only to pair the participants with the services that SparkPoint offers, but also be able to share information about other resources within the county that are geared toward assisting low-to-moderate income individuals and families. The partners affiliated with SparkPoint Oakland are also members of AC CAN.

SSA is committed to its Asset Building Campaign and will be proposing in its 2015/2016 budget a line item for asset building. Therefore, with funding being proposed, there could be incentives granted for participation in the program and/or rewards for successes that participants have made toward their self-sufficiency goals. Incentives could include fund matching for participants opening a savings account and additional incentives for keeping a minimum balance for 30-days, 60-days, and up to 90-days. It

is important that incentives be meaningful to the participants and have a direct correlation to the asset building goals.

By utilizing the CalWORKs Pilot Project group as a sample, comparisons could be made as to how well participants in the integrated service model fared compared to those being provided services through the traditional model. Should the integrated model prove to be successful, the program could be expanded to other identified target populations.

### Conclusion

Although SparkPoint services are geared toward individuals and families that are at low-to-

moderate income levels, the services that are available can be for the majority of the population. Many individuals, even those above moderate-income levels, struggle to save. In addition, with the recent recession, many individuals are still unemployed or underemployed. With the recent housing foreclosure fiasco, many people are in need of credit management and repair services. Therefore, having a resource like SparkPoint is a true asset to help struggling individuals and families achieve self-sufficiency.

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SparkPoint and the future plans for the program within the county. In addition, I would like to thank Dave Thompson, former SparkPoint Center Director of the Bay Point location, for his insight on the start-up of the program and providing feedback on the challenges and lessons learned. Finally, I would like to thank some of my colleagues within SSA - Lisa Forti, Policy Director, SSA for the information she provided on how SSA is responding to the needs of the community and leading me to the various resources on this topic, Sheri Atanda, Administrative Assistant and CalWORKs Pilot Project Coordinator, for taking the time to discuss with me the plans for the CalWORKs Pilot Project group, and Lorena Briseno, Program Specialist and Asset Building Coordinator, for sharing with me SSA's vision on the Asset Building Campaign.

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