

Bucks County Opportunity Council: Reducing Poverty, Creating Economic Self Sufficiency

Eileen Albillar, LSW 17 September 2017

Executive Summary

Helping families obtain the resources to move up the economic ladder to economic self-sufficiency is a challenge that the Bucks County Opportunity Council has been taking on since 1997. Over the past twenty years, 299 families no longer rely on public assistance through participation in our Economic Self Sufficiency program. Of these graduates, 62 own their own home. With a team of Economic Self Sufficiency coaches, families enrolled in our keystone program develop a plan for education and employment. For up to five years, they work toward the ultimate goal of earning a livable wage, ending reliance on public assistance, housing subsidies, and food pantries -- becoming economically self-sufficient. Our approach addresses the root causes that keep low-income people in poverty. We help participants acquire the education, skills, and employment to permanently leave poverty as opposed to merely cope in it. An individualized, strengths-based goal plan is developed and supported with

coaching, counseling, and mentoring. Every plan centers on attaining the education and training necessary to secure employment that pays a family-sustaining wage

Poverty in Bucks

Bucks County is a suburb of Philadelphia with a median income of nearly \$96,000 for a family of three. While this is 35 percent higher than the median income in Pennsylvania and 43 percent higher than the national average, the level of wealth in the County tends to obscure the fact that more than 39,000 of its residents are living below the federal poverty line. Poverty is relative, and in Bucks County it is mostly hidden. Here, the barriers to economic self-sufficiency are not unique -- lack of livable-wage jobs, access to transportation, and cost of living in a county with perceived wealth all contribute to the stagnation of progress toward self-sufficiency for low-income families.

Innovation in Service: Economic Self Sufficiency Program (ES)

The mission of the Bucks County Opportunity Council is to reduce poverty and by partnering with our community to promote economic self-sufficiency. The innovative, nationally-recognized Economic Self-Sufficiency program (ES) is a case management model that provides coaching, planning, and support for up to five years, the goal of which is for the participant to meet benchmarks that allow

them to live free from financial assistance and subsidies. Once benchmarks are achieved and subsidies are relinquished, ES participants graduate from the program. Over the past twenty years, 299 families no longer rely on public assistance through participation in our Economic Self Sufficiency program. Of these graduates, 63 own their own home. Our model helps families obtain the resources they need to establish a foundation of financial security, with the focus on community relationships, education, and employment. Benchmarks are as follows:

- Employment that pays a family sustaining wage.
- Access to safe reliable transportation.
- Affordable housing that is safe and comfortable.
- A balanced household budget.
- Health plan for the entire family.
- Freedom from all welfare subsidies, including cash assistance, food access cards, and subsidized housing.

Poverty is about more than finances -- it is the result of a lack of resources. Resources either maintain people in poverty or assist people in making the transition out of poverty. BCOC is a Bridges Out of Poverty agency, in that we strive to assist people in poverty to solve their own problems by building their resources. The success of this model rests on the individual. The Bridges model views everyone as a problem-solver and a potential innovator. The more resources a person has, the easier it is to make changes and live well. By embracing the principles and

methods contained in ["Bridges Out of Poverty,"](#) ES cannot be a one-size-fits-all case management model, but instead is individualized for each client we serve. What doesn't vary however, is the fact that BCOC coaches each participant with a relationship built on trust and absence of judgment. BCOC operates on the fundamental understanding that no change can happen without relationship, and our programs are built around that premise. Participants build their own plans with support from their coach. Through that relationship, they are honing their interpersonal skills that are transferable to the workplace. Studies have shown that holistic programs that simultaneously address relationship skills alongside economic supports are more likely to have success in helping families achieve self-sufficiency, child well-being, and family stability; and that interpersonal skills and family stability are crucial to overcoming poverty and chronic unemployment. Whether situational or generational poverty, establishing long-term goals, short term objectives, and having the support of BCOC, a cycle of poverty can be broken.

Part of the Economic Self Sufficiency program is a classroom-based workshop series called "Getting Ahead in a Just Getting by World." Developed by Philip E. DeVol, a leading national expert on poverty, Getting Ahead is a capacity-building curriculum for people living in economic instability. Participants are "investigators" who together, examine the impact economic instability has on their

family and community. Participants in the program are guided by staff to develop their own plan on how to build the resources they will need to be financially secure, and to create to a “future story” for themselves and their families. The Opportunity Council staff and their peers in the workshop show the participants how their existing problem solving skills can develop a plan to help improve their future. The workshop series is interactive and designed to help participants get ahead of where they are now and move to a future they really want. The individual participants determine their future because they are the experts on their life and where they want to go. The workshop gives everyone the opportunity to plan and build the resources needed to get ahead and ultimately get out of poverty permanently.

Breaking Barriers: Transportation, Education, Employment

The common and unfortunate trilogy of transportation, education, and employment barriers working together are virtually impossible to overcome unless there is a plan to address all three simultaneously. BCOC has three innovative collaborations to address these barriers.

Wheelz2Work

The Wheelz2Work program addresses transportation barriers for participants by accepting donations of vehicles and gifting them to clients. Transportation is a

major barrier for low-income families in Bucks County specifically due to lack of public transportation, therefore families almost need to have a private vehicle. BCOC accepts titles of vehicles, ensures their inspection and safety requirements, and then titles them to a client. Participants for whom transportation is an immediate barrier, or who have only short-term options, are placed on a priority-scale wait-list. BCOC partners with local mechanics who offer free evaluations and discounted labor and service. That includes private businesses as well as a local technical school that provides free labor by students who are in an automotive repair program.

In order to earn a livable wage, BCOC encourages participants to engage in an education or training plan. A facet of our coaching services include assistance with applications for tuition assistance through loans and grants. BCOC has a unique partnership with the Bucks County Community College called "Gateway to Self-Sufficiency." This scholarship provides tuition assistance only to those students who are dually enrolled in the College and in our ES program, and are working toward a degree or certificate which follows their self-sufficiency plan.

Another element of the ES program is the "Career Works" program, whereby BCOC partners with local employers who hire our ES participants. The local Penn Community Bank is one such partner. The CEO of the bank serves on BCOC's Board of Directors. Partners in this program

understand that employment with a livable wage is a key factor in getting out of poverty. These local employers are willing to work with our participants as they navigate various barriers that could jeopardize self-sufficiency.

While simultaneously addressing barriers and going to school or work, participants' lives continue. Another aspect of support offered to our participants is financial support. Provision of actual financial support for auto repairs, utility assistance, and food is available when needed to stabilize the family budget and continue to work or complete their education.

BCOC asks community members to "sponsor" our families over the course of the year, to assist them with basic needs, school supplies, clothing, holiday and birthday gifts.

BCOC also provides emergency and other services to low-income families for help with basic needs, energy assistance, and crisis stabilization. As the lead food agency in Bucks County, we provide food resources to more than 60 pantries and distribution sites. Our Home Energy Program provides heater repairs and replacement, and other home energy services such as weatherization to reduce energy burdens for low-income families. The Emergency Services program provides stabilization, housing assistance via rental payments, and utility payments for families in crisis. The Volunteer Income Tax Assistance program provides clients with free tax

preparation services eliminating fees and maximizing credits and returns. BCOC also provides community education in the form of Bridges Out of Poverty Training, Morning Conversations, and Poverty Simulation events, all of which educate our community about the realities of poverty and provide opportunities for the community to help.

Nuts and Bolts: Funding

The ES Program is not an entitlement program. Public funding and private contributions combine to aid families. Private funding is strategically invested in education and other areas of need identified in each participant's customized goal plan to achieve permanent self-sufficiency. The Community Services Block Grant funding, which is federally-designated for Community Action Agencies, provides our base funding to provide the range of services deemed most critical within our services area. A mix of local, state, and private funding as well as goods and services in-kind are used to support the administration, operations, and indirect and direct financial assistance. Last year, 27 funding streams were braided together to provide 104 households with ES services.