

About the Building Resilience Project

S E P T E M B E R 2 0 2 3

The **Building Resilience (BR) project** was designed to complement and enhance Dreams for Change (DFC) and International Rescue Committee's (IRC) Earned Income Tax Credit (EITC) outreach and education programs and intensive case management (ICM). This federally funded demonstration project was launched in the fall of 2020 and closed in the summer of 2023. San Diego residents receiving services at IRC or DFC were recruited to participate in the project and were required to complete several assessments at time of intake and one year post intake. A hallmark of the project is the understanding that increasing parental capacities, supporting economic stability, and improving effective regulation skills are the ingredients necessary to increase family functioning and reduce the effects of ACEs.

Outreach Efforts in San Diego County

Year 1 (2020-2021)

102,239

individuals reached

Year 2 (2021-2022)

116,640

individuals reached

Year 3* (2022-2023)

93,613*

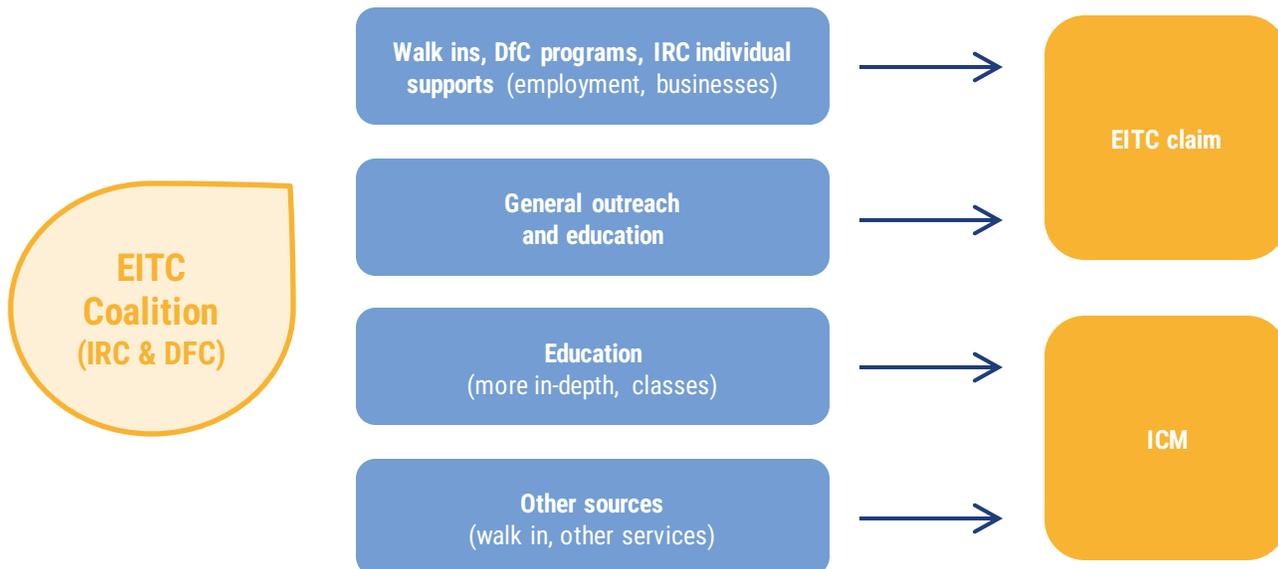
individuals reached

*Year 3 shows partial data through June 2023.



Recruitment and Research Design Model

The BR project relied on the existing EITC coalition to support with outreach and recruitment. Community members could join the project via any one of the current outreach and recruitment pathways. To join the project, participants consented to participate in ICM or only EITC services and were required to complete a series of assessments.



Building Resilience Partners

The Building Resilience implementation partner agencies include Dreams for Change (DFC), International Rescue Committee (IRC), 2-1-1 CIE of San Diego (CIE), and the YMCA of San Diego County. DFC and IRC led the direct services and CIE provided technical and database support for case management and client level data entry. The YMCA led capacity building trainings for staff to increase their skills in providing trauma informed services. The evaluation designed and implementation was led by Harder+Company Community Research (H+Co) in partnership with the United Way of San Diego County (UWSD). UWSD was the overall implementation and administration leader for the BR project.

As a part of the evaluation's Sustainability Plan, the Building Resilience project promotes cross-sector collaboration with the goal of improving overall family and community wellbeing.



Building Resilience Study Methodology

The BR project utilized a quasi-experimental design that incorporated a short-term longitudinal repeated measures design to examine the effect of receiving EITC alone and/or referrals to supportive services on protective factors.

Depending on which services they accessed, participants were categorized into one of the following groups:

- **EITC Only Group:** Participants in this group received tax preparation services for the purpose of applying for EITC.
- **ICM Only Group:** Participants placed in this group met with program staff to develop a case management plan that outlined their needs, prioritized their goals, and identified existing services or resources available to achieve their goals.

Enrolled participants completed the following measures at intake (baseline) and follow up which occurred 6 and 12 months from intake:

- The **Intake Survey**, a 25-item survey designed to capture client characteristics including age, gender identify, race/ethnicity, language, marital status, employment, and household size (number of adult and children in the household).
- The **Financial Capability Scale (FCS)** is a 6-item scale designed to measure attitudes and behaviors related to financial capability, defined as the capacity, based on knowledge, skills and access, to manage financial resources effectively.
- The **Protective Factors Survey (PFS-2)** is a 20-item tool that helps identify gap areas that staff can focus on when working with individuals to increase family protective factors.

At the mid-point of project data collection (July 2022), the evaluation team conducted **interviews with 8 BR staff** to solicit direct feedback on implementation (4 from DFC and 4 from IRC).

In addition to the survey assessment tools, **participants were invited to attend focus groups** (June 2023) to reflect on their experience receiving services at DFC and IRC:

- **IRC ICM Focus Group:** 6 participants (conducted via Zoom, in Arabic with an interpreter)
- **DFC ICM Focus Group:** 2 participants (conducted in-person at DFC site)
- **DFC and IRC EITC Focus Group #1:** 4 participants (conducted via Zoom)
- **DFC and IRC EITC Focus Group #2:** 2 participants (conducted via Zoom)

Towards the end of data collection (July 2023), the evaluation team also conducted **virtual focus groups with BR partners** to provide feedback on project implementation and identify lessons learned:

- **IRC Staff Focus Group:** 7 participants
- **DFC Staff Focus Group:** 4 participants
- **CIE Staff Focus Group:** 2 participants



Who was served?

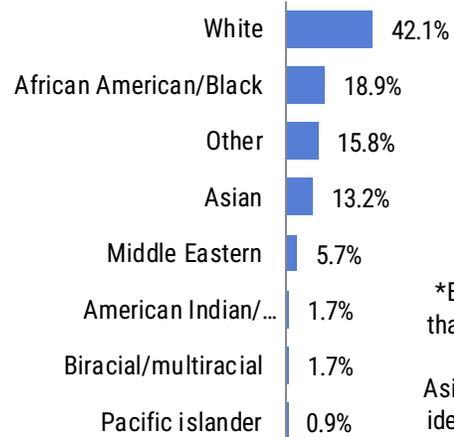
423

clients enrolled in the project
(211 were offered EITC only and
212 were offered ICM services)

mean age

43.3
years

Race/Ethnicity*



*BR Staff noted that many Middle Eastern and Asian clients self-identify as White.

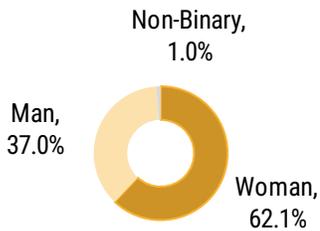
5%

of clients identified as **Military Veterans**

45%

of clients had attained a **high school degree or attended some college**

Gender Identity



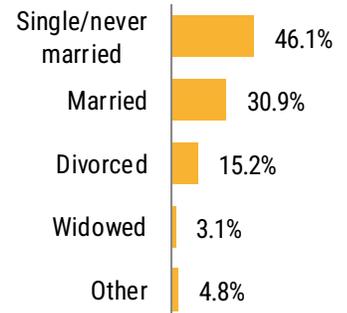
Language Proficiency

- **37%** of clients speak only English in the home
- **26%** of clients speak Spanish in the home
- **63%** of clients speak another language in the home
- **65%** of clients shared that they carry on conversations in English very well
- When asked, "would you say you can read a newspaper or book in English?" **63%** reported yes, very well

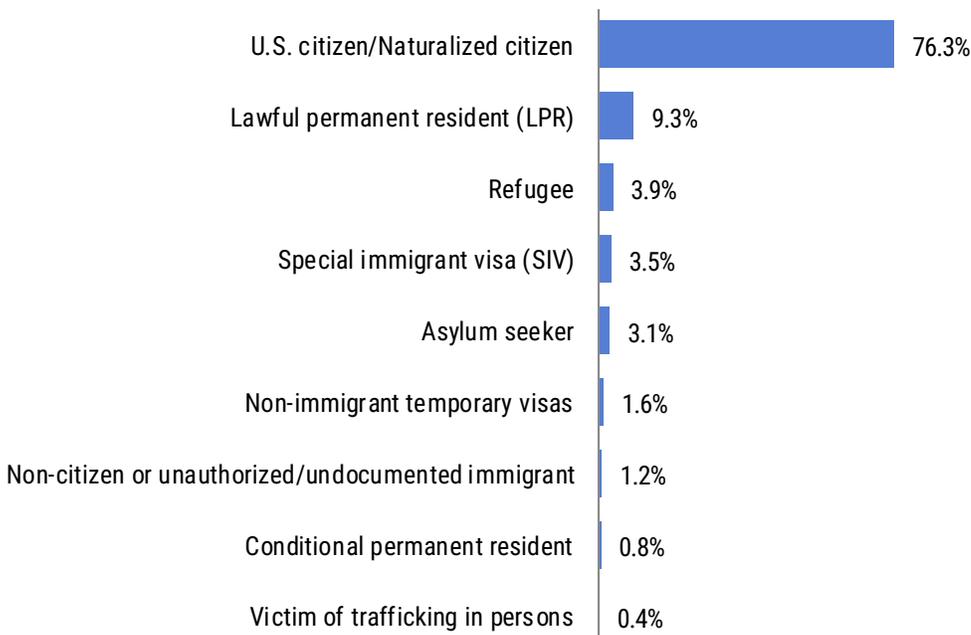
44%

of clients identified as **Hispanic/Latinx**

Marital Status



Current U.S. Residency Status



Several focus group participants shared that, as immigrants to the U.S., they specifically sought help from IRC because IRC has a positive reputation in the community for providing help to new immigrants.

The IRC services are very beneficial for us as new immigrants. It helps a lot in our life.

- BR Participant

Housing Status

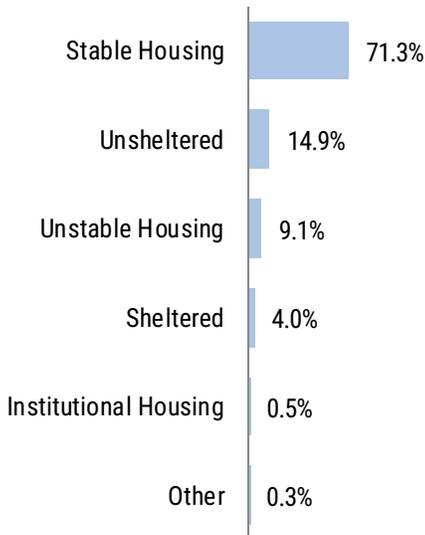
Clients reported living with an average of **3 individuals per household** and on average 1 child per household.

28%

of clients shared having a **disability or living with a person in their household with a disability**



Housing Status



Dreams for Change staff experienced challenges staying in contact with clients in their Safe Parking program, which provides access to safe parking spaces for people experiencing homelessness with vehicles.

[The biggest challenge] was just being able to contact the clients at Safe Parking...either them leaving the program or changing their contact information to follow up with them. – BR Staff

Dreams for Change clients in the Safe Parking program expressed that they often don't qualify for social supports and don't receive the needed help.

To find out that the money is there to help people, but most of us just don't qualify for it. So where does that money go? That bothers me, because here I am, 65 years old, on social security now, and I needed help in the last two years and just didn't qualify for it. And when you're living in a parking lot, they give you Walmart cards, or whatever, but we need gas cards [and other help], you know? – BR Participant

Referrals and Social Service Connections

Of the ICM clients receiving referrals,

7

referrals on average were offered per client

- ICM clients who reported receiving referrals had **significantly less access to concrete supports** (e.g., ability to afford the food wanted, had to delay medical care due to not having enough funds, etc).
- In focus groups, EITC clients expressed **a need for more affordable and accessible mental health services** and were not aware that they could receive referrals for these services when doing their taxes.

At intake:

- **66%** of clients reported receiving CalFresh/SNAP.
- **55%** of clients reported receiving Medi-Cal
- **48%** of clients reported receiving assistance from more than one social program.

For the employment services... [the clients'] needs vary depend[ing on] what they need on that time... If IRC provide[s] it... I will refer [the client] to that department and that department will help [them]. It's given us the opportunity to dive in more to what the client needs and how to access the services...

So once they share needing an extra service... I connect them with that department.

- BR Staff

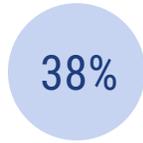
I would've liked [referrals to] mental health services.

Maybe a low-cost counselor, social worker, something like that.

-BR Participant

An overarching goal of the project is **to increase access to EITC and connect clients to needed social service referrals.**

586 referrals were generated during the length of the BR project. The most common referrals provided were to housing services (Coordinated Entry Access Sites, shelter, transitional housing, temporary housing, Section 8, affordable housing, rental assistance), food distribution (pantries, emergency food, holiday meals) homeless services (day centers, outreach, response teams, showers), and utility payment assistance.



of ICM clients **received at least one referral** to a social service provider and or program.

| Referral Services | % |
|--|-------|
| Housing Services | 39.8% |
| Food distribution | 11.3% |
| Homeless Services | 5.3% |
| Utility Assistance | 4.8% |
| Health Services | 3.9% |
| Tax Services | 3.6% |
| ACCESS | 3.4% |
| Assistance Program, CalFresh | 2.4% |
| Legal Services | 2.4% |
| COVID-19 Supports | 1.9% |
| Benefits | 1.7% |
| Emergency Relief Services | 1.5% |
| Concrete Supports, Diaper distribution | 1.4% |
| Employment Services | 1.2% |
| MH Services | 1.2% |
| Concrete Supports, Basic Needs | 0.9% |
| Concrete Supports, Clothing | 0.9% |
| Family Reunification | 0.9% |
| COVID-19, Testing Sites | 0.7% |
| Customer Service | 0.7% |
| Immigration Services | 0.7% |
| Resource Center | 0.7% |
| Enhanced Care Management (ECM) | 0.5% |
| Family Stabilization | 0.5% |
| Funeral Services | 0.5% |
| Navigation services | 0.5% |
| 211 LA County | 0.3% |
| All Major Resources | 0.3% |
| Childcare | 0.3% |
| COVID-19, Vaccination | 0.3% |

| | |
|---|-------------|
| Education Services, Online school | 0.3% |
| Information and Referral Services | 0.3% |
| Adult Protective Services | 0.2% |
| Animal Services | 0.2% |
| Assistance Program, CalWORKs | 0.2% |
| Auto Insurance | 0.2% |
| Auto repair | 0.2% |
| Care Coordination, Seniors | 0.2% |
| Childcare, Licensing | 0.2% |
| Community Supports | 0.2% |
| Computer Repairs | 0.2% |
| Concrete Supports | 0.2% |
| Concrete Supports, Discounted phone services | 0.2% |
| Concrete Supports, Furniture, low cost | 0.2% |
| Consumer Resources | 0.2% |
| Environmental Health Department | 0.2% |
| Financial support, bankruptcy | 0.2% |
| Financial support, Literacy | 0.2% |
| Health Services, Community Based Adult Services | 0.2% |
| Home care services, Nonmedical | 0.2% |
| House repairs, Seniors | 0.2% |
| Integrative Services Program | 0.2% |
| Police department | 0.2% |
| Pop Up Distributions | 0.2% |
| Refugee Resettlement Programs | 0.2% |
| Regional Center | 0.2% |
| Religious training | 0.2% |
| Residential services | 0.2% |
| Social Services | 0.2% |
| Thrift store | 0.2% |
| Total | 100% |

Assessing Financial Capability with Building Resilience Project

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Like many regions of the country, San Diego County is represented by great economic disparities. There are pockets of economic wealth, primarily near the coast; however, there are also many areas plagued by economic difficulties including a lack of adequate housing and a high rate of poverty.

Communities in San Diego could benefit from supports that offer solutions to current economic struggles, to encourage financial literacy and wellbeing. In San Diego County, 10.7% of families live below the federal poverty line¹ and 48.9% of households with children had incomes falling below the Self-Sufficiency Standard (income needed for a family to adequately meet its basic needs)². In 2021, San Diego's unemployment rate is 7.3%, which is higher than the national unemployment rate at 6.2%³. In 2023, San Diego is ranked as the number two city in the US with the highest inflation rates, including a 10% rise in housing and 16% rise in electricity prices within the last year⁴. Additionally, the prices for medical care and nutrition (e.g., baked goods, cereals, dairy, fruits, and vegetables) have also increased in the last year⁵.

One of the major aims of the BR project is to increase access to concrete supports to foster economic stability. As part of the intake process, clients were asked to complete a set of measures to assess their financial capability. The BR project providers were tasked with increasing coordination across organizations to help increase client's individual financial stability.

EITC Awareness

Year 1 (2020-2021)

2,098

#EITC claims

Year 2 (2021-2022)

2,928

#EITC claims

Year 3 (2022-2023)

2,415

#EITC claims

211 BR clients attended an IRC or DFC VITA* site to file their taxes.

- 149 clients also submitted an EITC claim.
- The average EITC amount was \$1,425 (median \$1,029, range \$4 to \$6,728).
- BR clients shared that they used their EITC to cover basic needs, such as car payments, household expenses, rent, and dental services. One participant put the money in their retirement fund.

Dreams for Change makes [getting your taxes done] not stressful, they make it so easy to get it done. Call 211 and make an appointment. You go, you're in and out. They make it very easy, no stress - and taxes can be very stressful, and they made it very easy, so I appreciate that. Because without them I don't know where I would even go.

- BR Participant

*The IRS **Volunteer Income Tax Assistance (VITA) program** offers free tax help to persons with disabilities, low-income, the elderly and limited English-speaking taxpayers who need assistance preparing their own tax returns⁶.

¹ Census Fast Facts. Retrieved on June 8, 2020 from

<https://www.census.gov/quickfacts/fact/table/sandiegocountycalifornia/POP010210#viewtop>.

² Center for Women's Welfare University of Washington. (2021). Retrieved August 29, 2023 from <https://www.sandiego.edu/soles/centers-and-institutes/nonprofit-institute/signature-programs/dashboard/employment.php#:~:text=In%202021%2C%20the%20median%20income,enough%20to%20afford%20basic%20necessities>.

³ Live Well San Diego. (2021). Unemployment Rate. Retrieved August 29, 2023 from <https://www.livewellsd.org/i-want-to/learn-more/data-indicators/unemployment-rate>

⁴ Quezada, J. (2023, June 15). *The report shows trends of economy slowing in most of the cities across the U.S., but not in San Diego.* NBC 7 San Diego.

<https://www.nbcsandiego.com/news/local/recent-report-ranks-san-diego-no-2-in-country-with-highest-inflation/3246223/>

⁵ Molnar, P. (2023). *San Diego has the 3rd highest consumer prices in the U.S. Here's why inflation feels like it isn't going away.* San Diego Union Tribune.

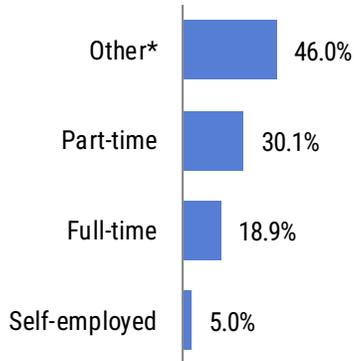
<https://www.msn.com/en-us/money/markets/san-diego-has-the-3rd-highest-consumer-prices-in-the-u-s-here-s-why-inflation-feels-like-it-isn-t-going-away/ar-AA1f6QK3>

⁶ Benefits.Gov. Retrieved on August 29, 2023 from <https://www.benefits.gov/benefit/1543>.

Client Earned Income

Most clients reported having some level of employment.

Employment Status



*Other statuses include:

- Seasonal/sporadic
- Temporary
- Unemployed (actively seeking employment)
- Underemployed
- Not in labor force
- Retired
- Disabled
- Unable to work
- In school

\$1,516.12

average monthly income

EITC-only clients reported **\$1,940.11**

ICM clients reported **\$1,096.61**



86%

of clients were **living below the federal poverty level**

94%

of clients were **eligible for CalFresh**

83%

of clients were **eligible for Medi-Cal**

Financial Capability

Overall, regardless of whether clients were in the ICM or only received EITC, clients showed a statistically significant decrease in their financial capability scores. Yet, the level of confidence in their ability to achieve a financial goal was mixed for all clients. Specifically, at follow up:

- **37%** of clients reported that over the past month their family was spending less on living expenses than its total income.
- **18%** of clients reported being very confident and **68%** of clients reported being somewhat confident in their ability to achieve financial goals set for themselves.
- **17%** of clients reported being very confident and **46%** of clients reported being somewhat confident in their ability to make ends meet within a month if they had an unexpected expense or someone in their family lost a job, got sick, or had another emergency.
- **31%** of clients reported having an automatic-deposit or electronic transfer set up to put money away for future use.
- **69%** of clients reported that in the last two months they have not been charged a late fee on a loan or bill.

IRC helped with credit building and accessing capital [to start my own business]. I was able to push my business forward in a positive direction because of the access to case management services.

- BR Participant

[IRC] helped me with the certification of CVS pharmacy [technician classes].

- BR Participant

Increasing Protective Factors with Building Resilience Project

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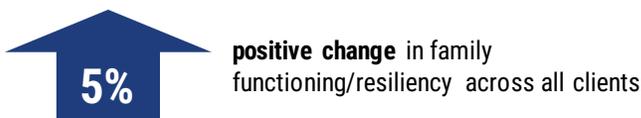
The BR Project was designed to measure the effects of strengthening economic support on reducing the likelihood and impact of ACEs among working families disproportionately at risk for ACEs. Utilizing the UWSD-led EITC Coalition as a base, this project brings together community-based organizations with the knowledge and experience to provide greater outreach and education to the targeted populations; and then offers case management services to intake and enroll the target population to improve the utilization of community.

The BR project assessed protective factors (strengths and needs) to prioritize referrals for support (via case management) to complement and enhance the EITC outreach and education program. Increasing parental capacities, supporting economic stability, and improving effective regulation skills are the ingredients necessary to increase family functioning and prevent and reduce the effects of ACEs on children.

Family Functioning/Resilience

Family Functioning/Resilience is defined as having adaptive skills and strategies to persevere in times of crisis. Family's ability to openly share positive and negative experiences and mobilize to accept, solve, and manage problems.

Results showed that the higher levels of family functioning/resilience, the higher reported financial capability among all clients.



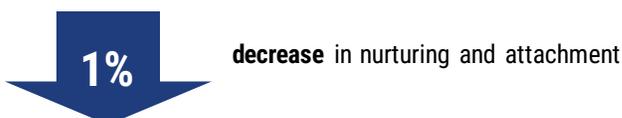
Clients who were receiving ICM showed a **12%** positive change in family functioning/resiliency.

Focus group participants shared that, while EITC offers some temporary financial relief, they often struggle to afford the ongoing services needed to support their family's overall functioning and resilience. For example, one participant shared that they rarely see their therapist anymore because of the cost and are unaware of more affordable alternatives.



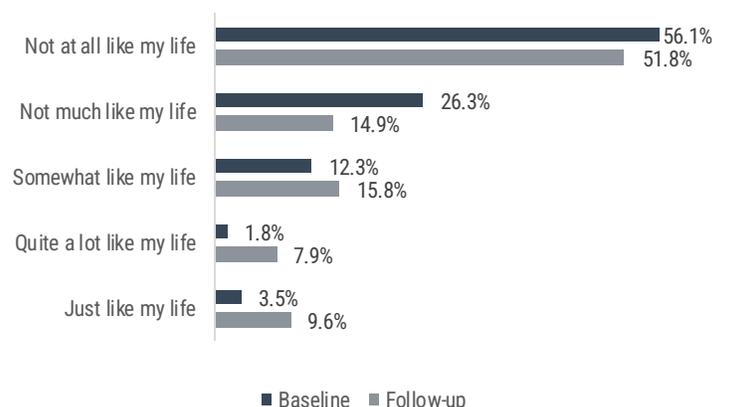
Nurturing and Attachment

Nurturing and attachment is defined as the emotional tie along with a pattern of positive interaction between the parent and child that develops over time.



Staff noted that some clients were not comfortable answering personal questions about their life and may not have responded honestly to these questions.

Participant response to the statement, "How I respond to my child depends on how I'm feeling"



Social Supports

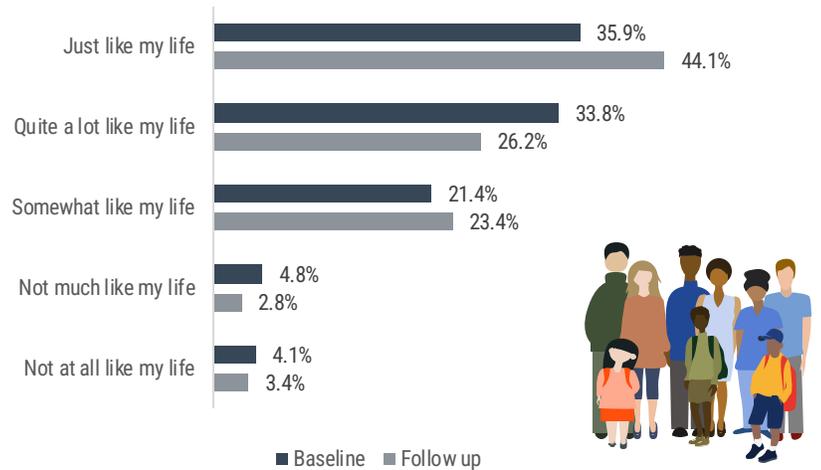
Social supports are designed as perceived informal support (from family, friends, and neighbors) that helps provide for emotional needs.

Results showed that the higher levels of social support, the higher reported financial capability among all clients.



Clients who were receiving ICM showed a **23%** positive change in social supports.

Participant response to the statement, "I have people who believe in me"



Concrete Supports

Concrete supports include perceived access to tangible goods and services to help families cope with stress, particularly in times of crisis or intensified need.

Results showed that the higher levels of concrete supports, the higher reported financial capability among all clients.



Clients who were receiving ICM showed a **30%** positive change in concrete supports.

Focus group participants who received ICM from IRC shared that IRC has been especially helpful for them as Arabic-speaking immigrants. For example, IRC helped many clients apply for their social security and green cards, as well as apply for drivers' licenses and provide training behind the wheel. Others shared that IRC helped get them a loan for a new car, which helped build their credit. For many clients, IRC also provided gift cards for food, as well as computers, and support filing taxes.

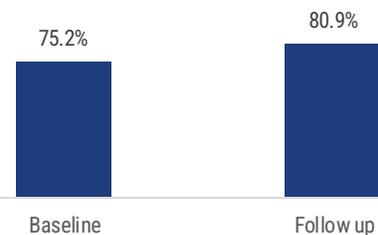
Focus group participants who received ICM from DFC shared that the biggest benefit for them has been the support they receive through the Safe Parking program and the application/enrollment support for Section 8 housing.

Over time, more clients reported being able to pay for their basic needs, including rent/mortgage, groceries and food, childcare, medicine, and transportation.

Percent of participants who were able to pay for their rent/mortgage in the past month



Percent of participants who were able to pay for groceries and food (including baby formula and diapers) in the past month



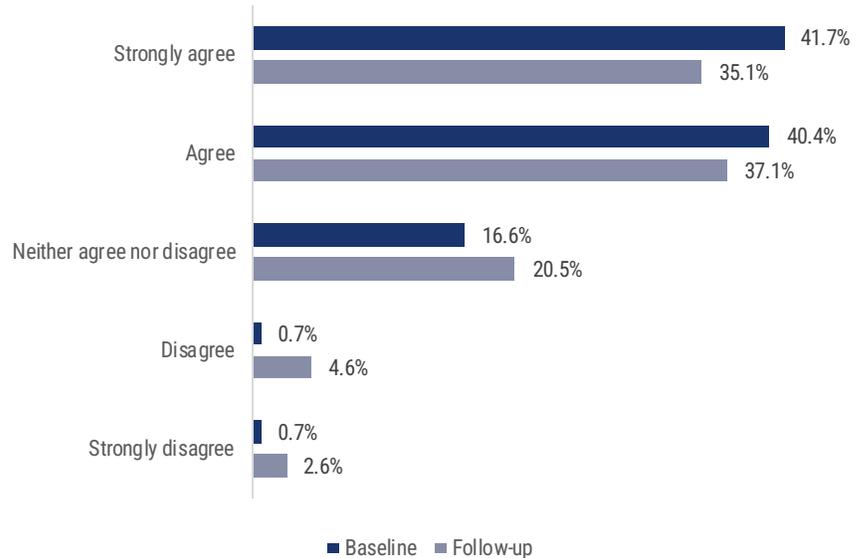
Caregiver/Practitioner Relationships

Caregiver/Practitioner Relationships include the supportive, understanding relationship between caregivers and practitioners that positively affects parents' success in participating in services.



Staff turnover throughout the COVID-19 pandemic created challenges for maintaining relationships with ICM clients and keeping them engaged in services, especially for clients who speak languages other than English and Spanish.

Participant agreement to the statement, "I feel like staff here understand me"



Despite challenges maintaining practitioner-client relationships throughout the pandemic, all clients who participated in focus groups reported feeling like **IRC and DFC staff treated them with respect and dignity.**

Compared to [my experience with another organization], it's like day and night with Dreams for Change. At [that other organization]... you're a number more than a person. At Dreams for Change, I feel more like a person rather than a number.

- BR Participant

Culturally and Linguistically Appropriate Services (CLAS) Standards

BR providers continually improve the quality of services provided to all individuals, which means treating individuals and families with respect and responding to their individual needs. Culturally and linguistically appropriate services were employed at all levels of the Building Resilience project, from outreach and education to case management.

BR clients were asked to reflect on their experience and perception of BR staff, and most shared positive experiences. Specifically,

- **97%** of BR clients reported that they were provided materials that were easy to understand.
- **95%** of BR clients reported that materials were written in their preferred language.
- **92%** of BR clients reported that staff asked them what language they would like to communicate during their visit.
- **88%** of BR clients reported that staff offered to assist them in completing their forms.
- **54%** of BR clients reported being asked by staff if an interpreter was needed.

We were able to make jokes back and forth, so that little connection of talking whether it was English or Spanish, when we'd joke amongst each other... it was nice.

- BR Participant

Lessons Learned and Recommendations

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Lessons Learned for Organizations and Practitioners

The BR model was successful at connecting clients with organizations, yet more staffing capacity is needed to effectively deliver case management (ICM) and connect clients to needed services.

- While the BR model effectively brings EITC clients to the door, many EITC clients are often not referred to other services that could provide needed supports, and many EITC clients shared they were not aware that they could receive referrals to other services when doing their taxes at IRC and DFC. As some BR staff shared, EITC clients are often in a rush and do not have time to learn about connections and referrals to other services.
- Staff turnover impacted the ability for staff to build trusting and long-lasting relationships with clients, especially for those who speak languages other than English and Spanish.

Recommendations

- ▶ Providers could develop informational materials to distribute to clients, such as:
 - A regularly updated list of local and readily available social supports/community resources, with an FAQ and simple descriptions of services for families to determine what could be most helpful and available to them at a given time.
 - A “Financial Literacy Fact Sheet” – something tangible, with definitions of the various financial/tax terminology, for clients to keep and reference when needed.
- ▶ Create a staff position dedicated to ensuring the clients’ connections/referrals are completed. Specific responsibilities of this position could include hiring the needed interpreters to overcome client language barriers, as well as conducting follow ups with the clients and organizations who receive the referral. This staff could also be trained to better utilize the CIE referral system to enhance inter-agency communication and fill gaps in services not offered in-house. With one staff dedicated to overseeing this referral process, other case managers could have increased time and capacity to engage with clients, build trusting relationships, and gain a deeper understanding of their needs.



Lessons Learned for Evaluators

Research projects are time and resource-intensive. The evaluation team must be adaptable and willing to right-size data collection activities to accommodate any changing circumstances and partner staff capacity.

- Many BR staff were new to implementing research studies and shared that project implementation often felt burdensome and time consuming. At the beginning of implementation, staff were reportedly spending 45 minutes to an hour guiding their clients through the Baseline survey assessment tools. To reduce the burden on BR staff, the evaluation team removed one of the survey tools from the evaluation, thereby reducing the time staff spent on data collection.
- BR staff did not fully utilize the CIE case management and referral tracking system. Many shared that it was difficult to learn how to use and integrate a new data management system while simultaneously conducting outreach and data collection. As BR staff began collecting Baseline data, they learned that some participants prefer to complete the survey assessments remotely and without technical assistance – in these cases, CIE was not set up to collect remote participant survey responses, and BR staff requested for the evaluation team to develop an alternative survey collection tool (through Qualtrics) to avoid spending additional time on manual data entry in CIE.

Recommendations

- ▶ Throughout all phases of the evaluation, create multiple opportunities to solicit direct feedback from agency staff involved in implementation (i.e., regular check-ins with the evaluation team and agency partners, staff interviews and focus groups, staff trainings and feedback surveys). Whenever possible, the evaluation team should use staff feedback to adapt the evaluation design to ensure all findings are appropriately contextualized and reflect changes in project operations, and to provide learning opportunities for partners to interact with emerging results and consider their implications for program improvement.

Lessons Learned for Greater Systemic Change

EITC alone is not enough to promote financial stability or mediate ACEs, as it's a one-time payment that often does not fully cover families' ongoing expenses and needs.

- Some BR clients used their EITC to pay for rent and other bills/expenses, however many still struggle to afford monthly household expenses on top of the post-pandemic increase in cost of living and rent in San Diego County. Reflecting on the final data, BR staff shared that the most powerful help for residents in San Diego is ongoing rental support – when clients are stably housed (and do not worry about whether they can pay for rent and food), they often have more capacity to engage with available financial planning resources.

Recommendations

- ▶ Continue to apply for grants that support organizational capacity for wraparound case management services and the integration of CIE systems.
- ▶ Continue to implement data-driven projects and use the results to advocate for Federal and State funds to cover clients' ongoing concrete needs (i.e., rental support).

Last September I got into Section 8 housing, so that was great, that was all from Dreams for Change. My social security came in... all of a sudden IRS comes with back taxes and take money out of my bank account... so for three months I couldn't pay my rent because it took me three months to get ahold of the IRS... So now I'm looking at eviction unless I get help... but today my phone went out. So I owe like 1500 bucks for three months, so it's like oh god.

-BR Participant