

Greater Detroit Centers for **WORKING** **Families**

An initiative of Detroit LISC and
United Way for Southeastern Michigan

About the Greater Detroit Centers for Working Families

The Partnership

The **Greater Detroit Centers for Working Families** is a partnership between Detroit Local Initiatives Support Corporation (LISC) and United Way for Southeastern Michigan to advance the financial stability of families and individuals in our community. The partnership created and manages the network of high performing non profit organizations that provide the services. The Annie E. Casey Foundation developed the model for this work.

The Model

The Center for Working Families model utilizes an integrated approach for delivering vital services and financial support to low to moderate income families – all designed to **promote financial stability** and sustainable economic gains for clients.

The Greater Detroit CWF battle cry is “Earn It” (increase earnings and income), “Keep It” (reduce financial transaction costs), and “Grow It” (build wealth for families and their communities). Greater Detroit CWF focuses on three aspects key to helping families become financially stable:

- Connections to employment/training opportunities for as long as necessary
- One on one financial coaching by full-time experts with experience in money management
- Access to income supports such as tax credits, health insurance programs, food stamps, etc.

The Sites

If you live and work in southeastern Michigan you know the names of the organizations where LISC/UWSEM support is shaping a true paradigm shift in how these organizations can effectively offer asset building and economic development in their communities. These organizations are the pioneers, implementing the intentional integration of the three cores services to help individuals and families realize financial stability.

The initial phase of the Greater Detroit CWF began with five sites in 2008:

- Focus: HOPE (Central Woodward)
- Goodwill Industries (North End)
- Lighthouse of Oakland County (Pontiac)
- SER Metro Detroit (Southwest Detroit)
- Southwest Housing Solutions (Southwest Detroit)

Since then an additional three sites have been added to the network:

- Operation ABLE (Central Woodward)
- ACCESS (Dearborn)
- The Guidance Center (River Rouge)



continued

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The Clients

The Greater Detroit Centers for Working Families network serves a wide variety of individuals and families. Clients served within our eight sites include:

- Those that are unemployed and need help connecting to training and employment opportunities
- Those who are working but are underemployed and struggling to get by
- Those who are fully employed but need help managing their finances and preserving and building wealth
- In some cases, those who face multiple barriers to finding and maintaining employment and need additional support to turn their lives around

The Impact

The Greater Detroit Centers for Working Families has had a major impact on families and individuals since its creation in 2008. Over three years data reveals that over seventy percent of clients who received three bundled services improved their net income, net worth and credit score. These results demonstrate that clients improve their overall financial stability when they are provided with integrated services that connect financial, workforce and public and private income supports systems.

Today, the Greater Detroit Centers for Working Families model has one of the highest success rates among all the CWF models nationwide. While the statistics and numbers reflect individual milestones of the Greater Detroit CWF clients, its overall impact is much greater. These individuals are seeds, yielding a bounty that will benefit their families and communities for years to come.

These Greater Detroit CWF clients are excited about the future, and they are becoming motivated citizens who can contribute to the collective success of society. Each is empowered with newly acquired wealth-building skills, jobs, and “disposable” income. This translates into residents circulating their money back into the local economy.

The History

With financial support from The Skillman Foundation, Detroit LISC and UWSEM formed a planning team in 2007 which resulted in the development of a business plan for the Greater Detroit Centers for Working Families. In 2008 the first five sites were launched, in 2011 a sixth site was launched and in 2012 two additional sites joined the network.