

Economic Self-Sufficiency



Economic Self-Sufficiency is the ability of individuals and families to maintain sufficient income to consistently meet their basic needs - including food, housing, utilities, health care, transportation, taxes, dependent care and clothing – with no or minimal financial assistance or subsidies from private or public organizations. The Fairfax County Human Services System seeks to help persons achieve their optimal level of economic self-sufficiency, acknowledging that some individuals will always require assistance due to a variety of physical, environmental, and behavioral reasons. Determinants of economic self-sufficiency include financial stability; educational attainment; literacy; numeracy, family structure; health/disability status; and community connections.



GOALS:

- ◆ *Increase levels of educational attainment to increase employability and future earnings*
 - ◆ *Increase access to work and work supports necessary for stable employment*
- ◆ *Increase successful transitions from government safety net services to economic independence*
 - ◆ *Increase individuals' ability to be financially resilient*

Why Does This Matter? Despite the overall wealth of Fairfax County, substantial economic challenges are faced by many residents. Over the past few years the area has witnessed a higher rate of growth in poverty compared to Washington, D.C. due to the suburbanization of poverty. Due to the high cost of living in the county, it is difficult to meet basic needs exclusively through low-wage employment. Conditions associated with poverty also can limit an individual's ability to develop the skills, abilities, knowledge and habits necessary to fully participate in the labor force.

Community partnerships with organizations and local nonprofits that help promote family self-sufficiency are critical in helping individuals increase their levels of economic self-sufficiency by coordinating resources for families. When individuals have more than one crisis event within a short-time period their needs compound, which makes it more difficult to move to self-sufficiency. By supporting our residents with appropriate safety net services when needed, providing good job opportunities at various skill levels, and making training available to acquire needed job skills, we are strengthening their ability to remain gainfully employed and ultimately achieve future economic success.

Building economic independence that is multi-generational helps to provide a pathway out of poverty, which is critical given that today within the county more two-adult working households are living at 125% of the federal poverty level. In order to successfully weather life's financial storms, individuals and families require a greater financial capacity to safely move through these times to stable economic footing and stand without external help or assistance.

Fairfax County provides residents with a high quality of life and opportunities for economic prosperity, making it a place where people want to live, work, play, and learn. For both individuals and families, the benefits of becoming more financially resilient include increased levels of educational attainment, better health outcomes, and increased local civic participation. By improving the level and stability of financial resources, individuals and families are able to exert control over their lives and make better choices, including an increased ability to save for an emergency, higher education, housing, and retirement.

Economic Self-Sufficiency



What is happening in our county? — Representative Indicators of Fairfax County

The county's population overall continues to grow, age and increase in diversity. While our community is one of the wealthiest counties in the nation, there are still approximately 65,000 residents living in poverty according to the latest estimates, and over 172,000 people living below 200% of the federal poverty level. Individuals and families continue to face economic challenges and often need assistance in meeting those challenges. Due to financial hardships, many of the most vulnerable residents receive supports from the county's safety net of services and network of providers. It is possible that 1 in 6 residents may need some kind of assistance to make ends meet.

Fairfax County monitors the indicators below as related to economic self-sufficiency.

Population Indicator	Baseline	Most Recent
% of persons with a high school education (age 25 and over)*	13% (2012) 103,312 / 763,519	13% (2013) 99,797 / 767,670
# of persons with a certification (less than one year and 1-2 years)**	3,531 (2012)	5,047 (2013)
% of persons with some college or associates degree (age 25 and over)*	19% (2012) 147,359 / 763,519	19% (2013) 146,625 / 767,670
% of persons with a bachelor's degree or higher (age 25 and over)*	58% (2012) 445,132 / 763,519	60% (2013) 460,602 / 767,670
% of persons age 16 and older who are employed*	69% (2012) 606,638 / 881,742	68% (2013) 607,107 / 887,584
% of persons that speak English less than well (age 5 and over)*	7% (2012) 72,446 / 1,044,180	6% (2013) 60,180 / 1,054,886
% of persons living below federal poverty level*	6% (2012) 64,600 / 1,113,793	6% (2013) 64,851 / 1,118,121
% of persons living below 200% of poverty* <i>200% of Federal Poverty represented an annual income limit of \$47,100 for family of four in 2013</i>	16% (2012) 172,674 / 1,108,999	15% (2013) 172,053 / 1,120,638
% of students eligible for the Free and Reduced-Price Lunch Program***	28% (SY 2013-2014) 50,629 / 180,818	28% (SY 2014-2015) 51,968 / 185,600
% of owner-occupied housing units*	67% (2012) 261,125 / 391,216	67% (2013) 263,577 / 391,784
Median household Income*	\$107,096 (2012)	\$111,079 (2013)

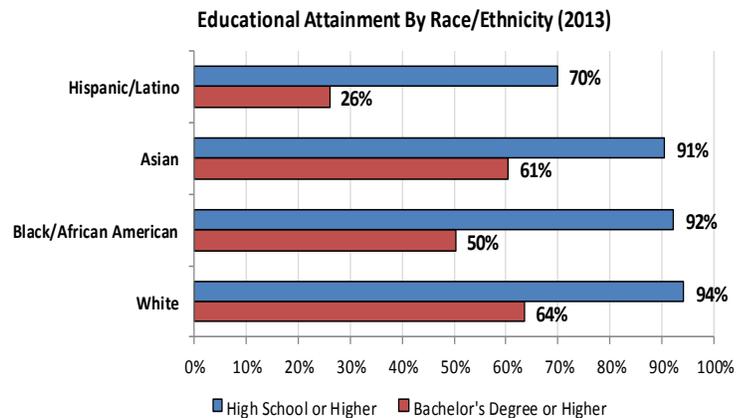
Source: *U.S. Census Bureau, American Community Survey; **U.S. Department of Education, Institute of Education Sciences;***Virginia Department of Education, Office of School Nutrition Programs

Economic Self-Sufficiency

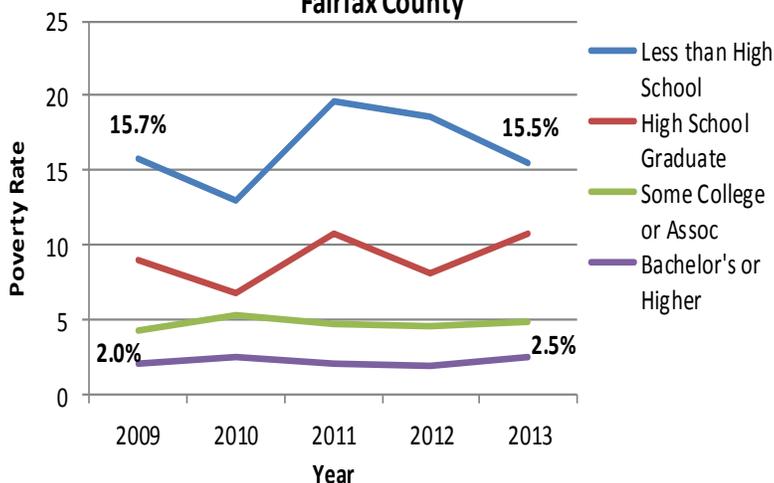


Educational attainment plays a large role in an individual's ability to qualify for job opportunities with higher earnings potential. Although the majority of the adult population in Fairfax County has a bachelor's degree or higher, disparities exist by race/ethnicity.

As shown in the graph, the Hispanic/Latino community lags behind the White, African American and Asian communities in the proportion of the individuals who hold a high school diploma as well as a bachelor's degree or higher. (Source: U.S. Census Bureau, American Community Survey)



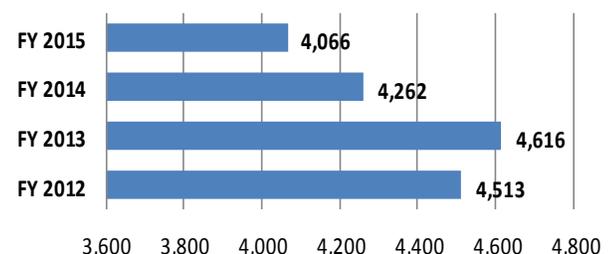
Poverty Rate of Adults by Educational Attainment, Fairfax County



Educational attainment plays a large role in the ability of individuals to become financially resilient and maintain financial stability over time. As shown in the graph, **individuals with less than a high school diploma consistently have the highest rates of poverty.** (Source: U.S. Census Bureau, American Community Survey)

The slow economic recovery, which Northern Virginia has experienced since the middle of 2010 has remained with marginal improvement. Fairfax County's unemployment rate was 4.6 percent in August 2014, with a twelve-month average at 4.1 percent. Unemployed workers claiming unemployment insurance in September 2014 numbered 2,447, though many more residents were unemployed or under-employed and not counted, including the long-term unemployed, part-time workers who cannot find full-time jobs, and young adults. Therefore, **demand for job placement and career training services remains high.** Additional resources through federal grant opportunities continue to provide unique and targeted job training services to targeted populations including veterans, adults with disabilities, and emerging entrepreneurs. (Source: 2015 Fairfax County Department of Family Services)

Clients Enrolled in Intensive Employment and Training Services in Fairfax County



Economic Self-Sufficiency



Fairfax County Department of Family Services (DFS) operates public employment centers (known locally as **SkillSource centers**) and delivers case management services throughout Fairfax, Loudoun, and Prince William counties. As of July 1, 2015, the federal Workforce Innovation and Opportunity Act (WIOA) amends the Workforce Investment Act of 1998 to continue to strengthen the U.S. workforce development system through investing in employment, training, and education programs for the benefit of job seekers and businesses. The primary target populations under WIOA are low-income adults, laid-off workers, and youth, and WIOA places additional emphasis on career pathways, work experience (such as on-the-job training), industry sector strategies, and credential attainment. (Source: Fairfax County Department of Family Services)



One program of particular growth is the Workforce Innovation and Opportunity Act (WIOA) program for youth. In FY 2015, enrollment increased by 19%, with further growth projected, especially among high-school dropouts, for FY 2016. The WIOA Youth Program also includes new service elements, including financial literacy and entrepreneurship. (Source: Fairfax County Department of Family Services)

Decreased federal and state support for critical services such as child care and transportation make it difficult for many families to increase their level of self-sufficiency through employment. This trend, when coupled with the rising costs of child care and transportation, results in the need for higher income levels in order to afford housing and other basic necessities. **Access to affordable child care is particularly critical for working families with low to moderate incomes.** Child care subsidies help families enter and remain in the workforce while ensuring their children are in safe, reliable child care arrangements. (Source: Fairfax County Department of Family Services)

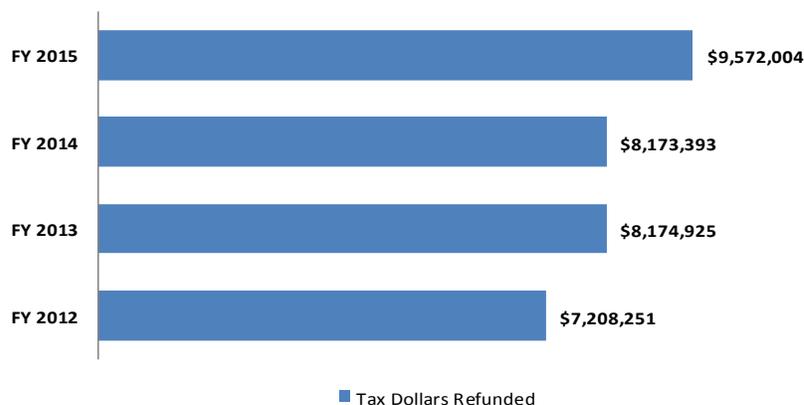
Overall, child care in Fairfax County is expensive with **the average cost of center-based preschool for one child averaging between \$13,364—\$15,600 annually.** Assistance for child care is critical for some families. In FY 2014, the annual median income of families enrolled in the Child Care Assistance and Referral program was \$28,056. Without subsidies, these families would have spent approximately **half** of their income on child care. (Source: Fairfax County Department of Family Services)

Economic Self-Sufficiency



Fairfax County Department of Family Services (DFS) coordinates a regional coalition of public agencies, businesses, libraries, and faith and community-based groups who together operate a volunteer-run campaign known as the Volunteer Income Tax Assistance (VITA) Program. **VITA provides free assistance with the preparation of federal and state income tax forms for individuals and families with low to moderate income.** With the help of more than 250 dedicated and trained volunteers, staffing 17 VITA sites and six Facilitated Self Assistance (FSA) sites, **over 6,000 low-income families saved more than \$1.2 million in professional filing fees during FY 2015.** The average VITA client received \$1,629 in federal tax refunds and over \$1.5 million was awarded back to those families who qualified for the Child Tax Credit (CTC). **The average Earned Income Tax Credit (EITC) recipient received \$1,985 for a combined total of \$3.1 million.** (Source: Fairfax County Department of Family Services)

Tax Dollars Refunded through VITA Program



Maximizing the assistance provided by dedicated and trained volunteers, the Volunteer Income Tax Assistance (VITA) Program has **continued to annually increase the number of Federal Tax Returns prepared from its inception in 2007 (2,423) by almost 150%; preparing a total of 6,046 federal tax returns in 2014.** (Source: Fairfax County Department of Family Services)

Tax Year	Number of Volunteers	Number of VITA Sites	Total Federal Returns Prepared	Amount of Federal refund received by clients
2007	125	15	2,423	\$2,358,490
2008	184	17	3,280	\$4,409,661
2009	306	18	3,703	\$5,672,288
2010	434	22	4,317	\$8,185,197
2011	438	22	4,697	\$7,208,251
2012	426	22	5,253	\$8,174,925
2013	426	21	5,841	\$8,713,393
2014	291	17	6,046	\$9,572,004

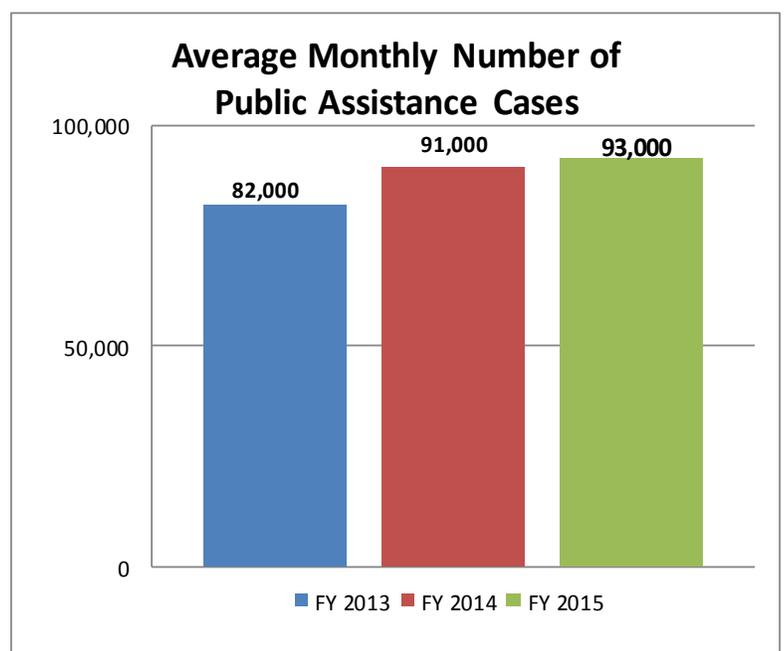
Economic Self-Sufficiency



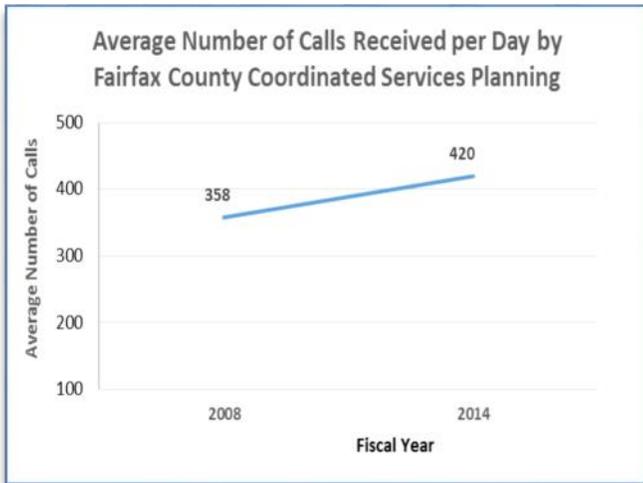
Research shows a strong connection between command of the English language and economic prosperity. In 2013, two out of every five Fairfax County residents who spoke a foreign language at home indicate they spoke English “less than very well.” During the same year, **among residents living below poverty level, 61% spoke a language other than English at home compared to 39% who spoke only English.** (Source: U.S. Census Bureau, American Community Survey, 2013)

Income inequality has also grown in the county. Data suggest this is due to **current residents losing economic ground**, rather than a growing number of low-income households moving into the county. From 2007 to 2012, there were real wage declines and job losses in lower paying industry sectors compared to real wage increases and net job gains in higher paying industry sectors resulting in greater income inequality. (Source: *Economic Need in Fairfax County, Fairfax County Demographics*, available at: www.fairfaxcounty.gov/government/about/data)

As poverty has increased in the county, so has the number of individuals who are receiving public assistance. **In FY 2015, the average monthly public assistance caseload rose to over 93,000 cases per month from an average of 82,000 in FY 2013.** Continued increase in demand for services has been the trend over the past 10 years; all indicators show that this trend will continue as the county’s population and the percentage of the population living in poverty grows. There are increasing numbers of clients with complex needs related to employment, such as a lack of transportation, stable housing, language skills and basic workplace skills. These additional hurdles make it difficult for one to become economically independent. (Source: *Fairfax County Department of Family Services*)



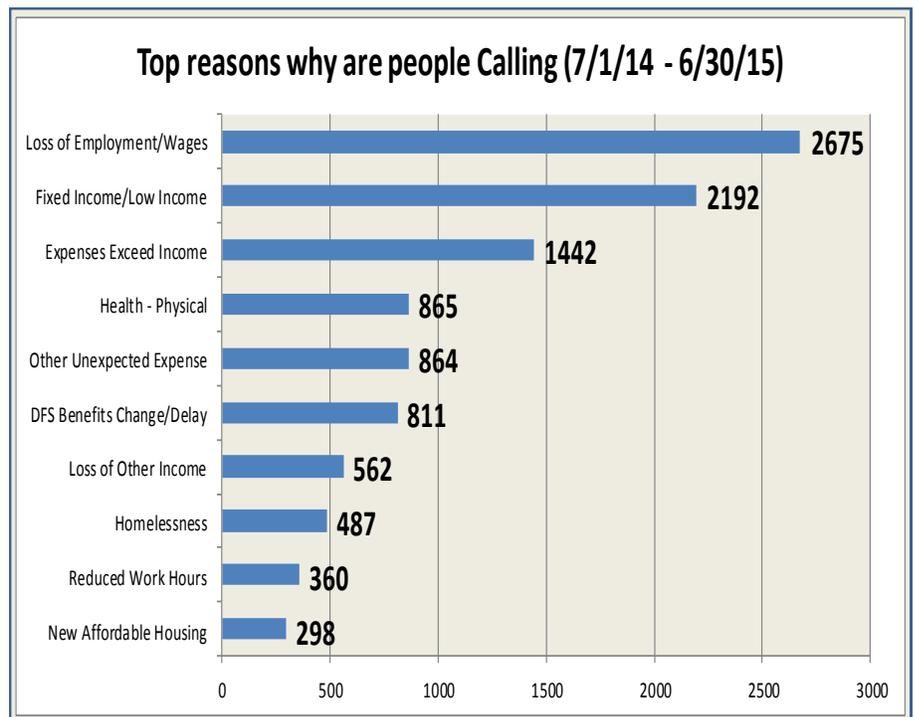
Economic Self-Sufficiency



As a safety net service, Coordinated Services Planning (CSP) is an entry point into the human services system for residents. Although calls to CSP are often initially based on one issue, individuals typically need a continuum of services to stabilize their financial situations. Emergency food requests are often one of the main reasons individuals call CSP, but can be an indication of a greater level of need often related to housing expenses and employment. Once initial emergency needs are identified, service plans are developed to assist individuals in meeting their need(s) and identify options for longer-term solutions. In some cases, additional referrals are made for other needed support services.

Stress in the economy since 2008 resulted in a prolonged increase in the number of calls to CSP and a greater effort required by workers to coordinate the service response with nonprofit partners. Most recently, **CSP has experienced a 6% increase in call volume from FY 2013 to FY 2014 (397 to 420 average number of calls per day)**. In general, approximately 3 out of every 4 basic needs requests to CSP are met by community, public, and client resources, or a combination thereof. **Calls for basic needs which have increased the most include emergency food and food stamps, emergency utility assistance, and emergency shelter.** (Source: Fairfax County Department of Neighborhood and Community Services, Coordinated Services Planning)

The reasons individuals seek assistance from Coordinated Services Planning varies. From FY 2014 to FY 2015, the most cited reason for needing assistance was due to a loss of employment, following by being on a fixed income or having a low income level. Families often have difficulty meeting living expenses due to Fairfax County being an expensive place to live in general. Health expenses and other unanticipated events can also be very difficult to weather for low-income families who have little to no savings.



Economic Self—Sufficiency



The following system indicators reflect a representative sampling of those persons served by human services within county administered programs. Based on existing system indicator outcomes, human services appraises the overall system performance in attaining the desired goal utilizing the classifications below:

LEGEND:



An opportunity to celebrate the significant progress made in moving toward achievement of the desired result.



An opportunity to continue to improve upon the progress made toward achievement; this reflects less progress than the opportunity to celebrate; however, positive movement has been made.



An opportunity to improve, reflecting the need for the community and Human Services System to address the desired result more effectively.



Educational Attainment

Goal: Increase levels of educational attainment to increase employability and future earnings



Economic Self-Sufficiency



How are we doing?

Within the county, the human services system helps to promote economic self-sufficiency through a variety of mechanisms including: job training; employment counseling; work placement; basic skills training; education; English literacy and financial literacy training; and programs or services that are necessary to ready a participant to work (e.g., substance abuse treatment), help individuals remain at work or in school (e.g., health care, child care), strengthen youth development (e.g., parenting skills), and strengthen relationships to bolster self-sufficiency.

System Indicator	Baseline	Most Recent
% of persons who complete English language instruction with improved basic English skills*	68% (FY 2013) 523 / 769	78% (FY 2014) 609 / 782

Source: *Fairfax County Human Services System Data

Research shows a strong connection between command of the English language and economic prosperity. Without the ability to speak, read and write in English, individuals are at a disadvantage in the workplace and often face limited opportunities for advancement due to language barriers. Command of the English language is also a critical first step in obtaining a high school degree and/ or postsecondary credential.

Throughout Fairfax County, many different types of organizations offer opportunities for speakers of other languages to increase their level of English proficiency. These include classes offered through the faith community, nonprofit organizations, and the Fairfax County Public School system. Within the human services system, many programs and services refer individuals with limited language skills to organizations that offer English as a Second Language (ESL) programs.

One source of support and training for limited English speakers is the Consolidated Community Funding Pool (CCFP), which contracts with organizations to provide ESL instructional training. From FY 2013 to FY 2014, there was an increase in the proportion of individuals who received ESL instruction provided through the CCFP who demonstrated improvement in basic English language skills. The outcome figures for these years reflect results only for clients who met a 40 hour minimum instructional requirement and who completed both a pre- and post-language assessment test. Factors that helped strengthen outcomes for clients included the expansion of location and session availability by several nonprofit organizations who offer ESL instruction; increased communication between instructors and participants to assist students when issues first arise that hinder attendance; and the recruitment of additional volunteers to offer tutoring resources to ESL students.



Educational Attainment

Goal: Increase levels of educational attainment to increase employability and future earnings



Economic Self—Sufficiency



To continue strengthening outcomes for ESL students, the human services system recognizes several issues that can negatively impact results such as:

- Lack of partnerships with nonprofit agencies designed to expand capacity and provide a varied curriculum;
- The various difficulties that students sometimes face that can hinder them from regularly attending ESL classes such as:
 - * Family responsibilities,
 - * Inclement weather, and
 - * Scheduling challenges (due to locations and times of class offerings);
- Inadequate staffing levels with required certifications to sufficiently meet instructional and testing obligations; and
- Restricted funding.



Stable Employment

Goal: Increase access to work and work supports necessary for stable employment



Economic Self-Sufficiency



How are we doing? Fairfax County's unemployment rate as a twelve-month average for 2014 was 4.1%. Despite this low rate, many residents remain unemployed or under-employed. Importantly, many individuals face long-term unemployment and are disconnected with the labor market altogether; others find themselves with only part-time jobs despite their search for full-time work. Of particular concern are young adults, who have a higher unemployment rate than other ages groups. With the local economy remaining sluggish, demand for job placement and career training services remains high. The county continues to seek additional resources to meet needs through grant opportunities that help to provide targeted job training services to populations including veterans, adults with disabilities, and emerging entrepreneurs.

System Indicator	Baseline	Most Recent
% of persons who obtain job skills*	76% (FY 2013) 402 / 528	84% (FY 2014) 539 / 641

Source: *Fairfax County Human Services System Data

This indicator is a composite measure of several human services programs that offer job skills training to individuals. These programs are examples of the types of services provided by the human services system. Job skills training encompasses a wide variety of activities including assistance with résumé writing; interviewing skills development; acquiring fundamental computer skills; and understanding workplace norms and cultures. Job skills also encompass specific training for particular occupations. For individuals with limited work histories, the development of job skills is a key factor in helping improve employment prospects that offer opportunities for advancement and potentially higher wages.

From FY 2013 to FY 2014, the proportion of individuals (served within programs included in this indicator) who acquired job skills increased. Several factors may have contributed to this increase including the economy that is slowly rebounding from the recent recession. The use of on-the-job training and volunteer work experience programs also helped to provide essential and applicable work experience for individuals with limited employment histories. Focusing resources of the public workforce investment system on underserved populations such as ex-offenders, veterans and the long-term unemployed has also helped to improve job skills for these individuals, ultimately helping improve employment outcomes. The strategic use of technology has shown to be important by helping to improve access to employment resources for individuals throughout the county regardless of physical location. This includes online services such as webinars, orientations and social media outlets.



Stable Employment

Goal: Increase access to work and work supports necessary for stable employment



Economic Self-Sufficiency



Several crucial issues which inhibit outcomes are important to examine in order to continue to increase the skill levels of individuals served throughout the human services system. Currently, there is no collective effort throughout Fairfax County (in both the public and private-sectors) to systematically identify the skills needed by employers. This limits the ability to effectively and efficiently meet the training and skill levels needed for high-growth, high-demand job opportunities. There is also a lack of a cohesive system to help individuals build “stackable” and portable credentials aligned with the labor market. Unfortunately, this can lead to individuals not being able to build upon their knowledge in a systematic way in order to strengthen employment outcomes. Many training programs are not short-term in nature, requiring substantial time commitments from participants. This type of commitment can be difficult for some individuals, who need to balance the need to immediately work in order to improve their economic situation versus acquiring skills which may benefit their career over the long-term.

System Indicator	Baseline	Most Recent
% of persons who remain employed for at least 90 days after job placement*	78% (FY 2013) 641 / 820	76% (FY 2014) 584 / 772

Source: *Fairfax County Human Services System Data

The ability of individuals to not only obtain a job but also keep working is a critical factor in improving employment outcomes and ultimately increasing earned income. Job retention is an important indicator of success in the workforce. Retention is also a critical factor for employers, who seek to reduce expenses associated with employee turnover and recruitment.

This indicator is a composite measure which exemplifies programs from the human services system which measure whether a person is still employed after 90 days of first obtaining a job. From FY 2013 to FY 2014, there was a slight decline in the proportion of individuals who remained employed for at least 90 days (82% to 79% respectively) among the programs included in this composite indicator. The decrease could be attributed to multiple factors including the availability and affordability of key work support services such as child care and transportation which are critical for individuals to be able to consistently work and advance within the labor market.

Another key issue which can impact job retention is the ability of an individual to manage emergencies or challenges that arise in their personal lives. Many individuals have to patch together various supports in order to work including child care and transportation. Without a consistent and strong network, any type of emergency or crisis can jeopardize the ability of a person to continue working.



Stable Employment

Goal: Increase access to work and work supports necessary for stable employment



Economic Self-Sufficiency



Another possible reason for the decline in job retention rates may be the nature of the economy, which is currently undergoing structural changes. The new “gig” economy is one where people are purposely seeking employment in transient and/or self-directed operations such as Uber and TaskRabbit, among others. With people intentionally seeking part-time employment that fluctuates in terms of hours worked and duration, traditional measures of job retention will become more difficult to accurately measure and interpret. Because of this type of work, these individuals might need safety net services on occasion and also may not be seeking full-time, year-round employment opportunities. Employment in temporary or seasonal positions can also impact retention rates, with many jobs structured as short-term in nature that may not be designed to last for 90 days or more.

A key factor which impacts job retention is the ability of an individual to exhibit “soft skills” while at the workplace. These behavioral skills, including such areas as punctuality, responsiveness, and conflict resolution, are often cited as a main reason for either success or failure in the workplace. Employers are often willing to train individuals in specific skills needed for a job, but interpersonal skills are critical for success that individuals must exhibit upon entry into the workforce.

Although the indicator declined from FY 2013 to FY 2014, overall job retention was fairly high given the employment barriers often faced by individuals served by programs included in this measure. Close collaboration and integrated services with partnering agencies provided maximum availability of resources to participants including tutoring and job coaches. Another important resource to the community which promotes job retention is the availability of day support and employment programs for individuals with disabilities. These programs promote community integration and engagement for individual with a disability, while also providing an option for family caregivers to consistently work outside of the home.



Economic Independence

Goal: Increase successful transitions from government safety net services to economic independence



Economic Self-Sufficiency



How are we doing?

Economic self-sufficiency and housing are inextricably linked. Obtaining and maintaining housing is a basic need which promotes family stability, a sense of community, and allows individuals to focus on other important issues such as employment. The reverse is true as well – without employment and other support services, housing often becomes unstable particularly due to the high cost of living in Fairfax County.

The ultimate objective is for individuals and families being served by the human services system to become economically self-sufficient to a level where they eventually no longer need any form of public assistance. To move off of publicly supported housing programs, families most likely need additional services such as job readiness and/or job skills training as well as subsidies for child care, food, and/or medical assistance. Often, this continuum of safety net support services is a critical component in order for families and individuals to stabilize their financial situations and be able to increase their income to a level where public assistance is no longer needed.

System Indicator	Baseline	Most Recent
% of work eligible households who transition from publicly-funded housing programs*	39% (FY 2013) 9 / 23	39% (FY 2014) 213 / 543

Source: *Fairfax County Human Services System Data

This indicator is a reflection of the complex relationship between housing and economic self-sufficiency and illustrates the importance of helping individuals move off of publicly-supported housing programs as a critical step in achieving greater levels of economic self-sufficiency and independence. This composite measure is based on defining a “work-eligible household” as one that includes a working age adult with no disabilities that would prevent the ability to be employed.

From FY 2013 to FY 2014, the proportion of individuals served through the programs included in this composite indicator who were able to move off of a publicly-funded housing program remained constant at 39%. Importantly, during this time period more programs in the human services system were able to capture data on this indicator allowing for a greater level of understanding of outcomes. As the human services system increases the number of programs capturing the same outcome data, the number of individuals reflected in this indicator is expected to increase over time.

As a human services system, concerted efforts are being made to connect individuals and families in housing programs with critical supportive services, including on-site services, to strengthen their ability to stably transition to self-supported housing or home ownership and decrease their reliance on public support over time. Collaborative partnerships with nonprofit organizations providing supportive services are critical to strengthen the ability of individuals to gain economic self-sufficiency and retain housing once found. In general, it is a long-term and incremental process for individuals to fully exit publicly-supported housing programs.

Even when renting, challenges still exist for individuals and families in need of financial assistance, especially when they cannot meet standards concerning criminal background, credit rating, or rental history. There remains a variance across landlords in these standards, which makes efforts to find a stable place to live even more difficult. Housing locators are an essential element in assisting eligible individuals to find appropriate housing that meets their income levels in an environment where affordable housing options are currently scarce.



Financial Resilience

Goal: Increase individuals' ability to be financially resilient



Economic Self-Sufficiency



How are we doing? The Fairfax County Human Services System seeks to help clients achieve their optimal level of economic self-sufficiency, acknowledging that some individuals will always require assistance due to a variety of physical, environmental, and behavioral reasons. Economic self-sufficiency and ultimately financial resiliency includes achieving financial stability; educational attainment; literacy; a stable family structure; positive health; and strong community connections. Efforts must focus on enabling more individuals and families to gain economic ground, strengthen their capacity to manage their finances, and stabilize their footing financially.

System Indicator	Baseline	Most Recent
% of persons with improved financial management skills*	58% (FY 2013) 158 / 273	63% (FY 2014) 199 / 318

Source: *Fairfax County Human Services System Data

Financial wellness plays a significant role in the ability of a person to successfully manage their income on a daily basis. The goal of moving to self-sufficiency and becoming financially resilient is not an easy goal to achieve for many persons served by human services. Juggling the demands of day-to-day expenses with limited income is a struggle for many low-income residents; especially when limited educational backgrounds and limited English language skills can create even greater challenges to increasing their levels of understanding financial concepts.

In particular, it is common among domestic violence survivors to have had little or no ability to earn a paycheck, access family assets, and/or manage household and personal finances. Individuals leaving abusive situations have often faced isolation from family and friends, essentially being cut off from community resources and unaware of legal, social and financial services available to them.

From FY 2013 to FY 2014, this composite indicator demonstrates an increase in the number of persons served within financial wellness programs with an increased understanding of critical financial concepts. This indicator is an example of the types of financial wellness programs offered within the human services system. Ongoing outreach, education, and relationships with community partners across Fairfax County have increased referrals and improved the visibility and awareness of available services focused on financial wellness.

The human services system's strong partnerships with nonprofit organizations in the community are continuing to be built. The shared desire is to provide more educational opportunities, using real life experiences and examples, for residents to attain the skills and tools needed to become more self-sufficient and gain confidence in managing one's finances. The benefits of such learning opportunities for acquiring financial wellness skills are the greatest when coupled with job readiness training.



Financial Resilience

Goal: Increase individuals' ability to be financially resilient



Economic Self-Sufficiency



System Indicator	Baseline	Most Recent
% of persons served with improved capacity to manage finances*	52% (FY 2013) 87 / 167	80% (FY 2014) 72 / 90

Source: *Fairfax County Human Services System Data

This indicator represents the ability of individuals to demonstrate improved financial management practices in their lives after completing a financial wellness course (s). This example is from the Fairfax County Office for Women and Domestic and Sexual Violence Services who help empower individuals through financial education and training.

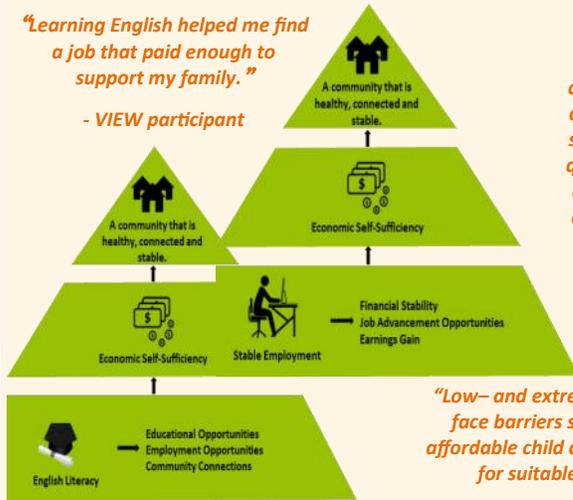
As this indicator demonstrates, survivors of domestic and sexual violence were empowered to reach their economic and housing goals through opportunities to learn and demonstrate the ability to manage their finances. These opportunities are increasingly provided because of strong relationships with community partners. In FY 2013 and FY 2014, participants demonstrated significant strides in putting into practice their learned financial knowledge, skills and abilities by demonstrating improved financial situations. Desired outcomes for participants upon course completion is to have the ability to stay on a budget, build savings, improve their credit scores and build assets. Achieving stable footing in each of these areas demonstrates the ability to understand the important relationship each area has to each other and the value of managing one's finances. Even with fewer participants in FY 2014, the overall achievement rate of participants mastering these financial concepts increased by 8%, speaking to the level of program value and effectiveness in transferring participants' knowledge into practice.

Current financial education related initiatives, built in partnership with community nonprofit organizations, are also successfully working to empower participants enrolled within transitional housing programs to reach financial goals.

Economic Self-Sufficiency

“Learning English helped me find a job that paid enough to support my family.”

- VIEW participant



“Low income families who have the opportunity to work and have children, need them to be cared for in an affordable, safe place. As families start to make money, then they don’t qualify for some of the benefits. [We] don’t want to keep people on public assistance forever, but want them to get up over the wall rather than just hanging on.”

- Supervisor Penny Gross

“Low- and extremely low-income families often face barriers such as poor credit and lack of affordable child care that limits the opportunities for suitable and affordable housing .”

- Department of Management and Budget

“Almost every successful person begins with two beliefs: the future can be better than the present and I have the power to make it so.”

- Author unknown



Our Strategies:

Three strategies cut across and support efforts within all four goals:

- ◆ Develop data collection and information sharing capabilities that serve our clients, the human services system, and optimize tax payer investment
- ◆ Design an efficient delivery system of training and education that includes standardized vocabulary, curricula, and proficiency benchmarks
- ◆ Provide tailored transition supports to ensure client success

In the development and implementation of all three strategies, critical components include:

- ◇ Common intake/assessment tools;
- ◇ Understanding of resources;
- ◇ Shared agreements

Outcome evaluation for each of these strategies is required and will include continual *review* of internal and external drivers and an *assessment of impact* on clients who are involved in multiple services.