

## **Prosperity Advisory Group: Active Referral Network**

### **Active Referral Network Definition:**

The Prosperity Advisory Group is developing a network of economic self-sufficiency partners to intentionally refer clients to each other's services. Goodwill is contributing an Economic Mobility Continuum and framework of an Active Referral Network (ARN) in order to launch this local initiative.

Our active referral partnerships include organizations—such as banking institutions and financial specialists, employers, housing organizations, car dealerships, churches and educational providers. The ARN will help individuals enroll and successfully complete outside programs; improves system navigation; and allows families to access and complete multiple services needed to reach economic self-sufficiency.

Unlike passive referrals where a client might be told to check out a relevant service on their own, active referrals are made to a specific staff person at an organization. Case Managers pre-screen their clients' eligibility for partner programs and make referrals that incorporate partners' outcome goals, funding requirements, and deliverables.

Active referrals also boost the performance outcomes of partner organizations because "active" referrals consider the success of organizations involved. These referrals are aligned with partner organizations' deliverables for which their funding is contingent. Because partner organizations immediately benefit from the referrals, they make efforts to provide active referrals to partner organizations and to keep program information up to date.

The Monterey County Active Referral Network will be housed in the 2-1-1 database. ARN partners (Case Managers, Loan Officers, spiritual leaders, Financial Coaches, etc.) will be able to cross reference their client profile (needs and eligibility) with the 211 resource and referral database to provide a complementary service. 2-1-1 will generate a hyperlinked list of service providers that address the need and would accept her client. The Coach could click a link that would send the client's profile to the service provider with an auto generated email. The Coach would follow up with a call to ensure the referral is fulfilled.

### **Monterey County Active Referral Network & the Economic Mobility Continuum**

Partner services and Members (program beneficiaries) are mapped and tracked on the Economic Mobility Continuum (the Continuum). The Continuum shows incremental progress of Members as they complete their goals in labor market and financial capability domains. The below matrix shows the continuum of growth and where we would plot our agencies:

### **Active Referral Network Monitoring, Evaluation and Reporting:**

In order to make the ARN the most effective tool possible, we need to determine how the network is better able to deliver its program and services. The following success indicators could be used to help monitor the success and impact of the ARN:

- Number and type of referrals
- % of partners that improve the program outcomes they track
- Number of members that make improvements along the Continuum

By tracking referrals, we will be able to know how well the network is being used and which sectors need more programmatic support. By tracking improvements in partners' outcomes, we will be able to understand the difference made on the indicators that matter most for our target population. Looking at both indicators together will demonstrate the "dosage" of referrals that lead to improved population level results.

The United Way will provide quarterly and annual reports on:

The number of partners in the network

The number of referrals made by sector

The number and percentage of partners that improve outcomes as a result of Active Referrals

### **Membership Expectations:**

Active Referral Membership Expectations for Pilot Year:

- Complete the Active Referral Form and keep it updated
- Attend PAG once a quarter at minimum, including a training utilizing the Active Referral Guide in Strategy Maps.
- Make and receive active referrals
- Monitor active referrals and complete survey on how active referrals has impacted your organization

The Prosperity Advisory Group members will help the ARN:

- Identify organizations needed in the active referral network
- Align and train organizations on how to best make and receive active referrals
- Ensure Active Referral Information is built into Strategy Maps
- Develop a support infrastructure as the network matures
- Develop a system to determine a baseline and report annually on outcome improvements that could be correlated to Active Referrals

PROSPERITY ADVISORY GROUP

ACTIVE REFERRAL NETWORK

PROSPERITY PLANNERS



**SHARED RESULT GOAL:**

People are economically self-sufficient,  
with opportunities for more prosperity

## Economic Mobility Continuum



	Employment & Education					Financial Capability & Asset Building				
	Employment	Education	Training (within field)	Job Retention	Income	Budgeting and Saving	Access to Financial Services	Debt Management	Credit	Housing
Thriving	Full-time work at or above the self-sufficiency wage with benefits.	Post secondary degree.	Obtained industry recognized credential.	Employed over 12 months.	Above 250% of poverty adjusted for family size.	Household has discretionary funds to save. Has between 1 and 3 months of living expenses saved.	Active use of more advanced financial services such as restricted savings (e.g. retirement account, IRA), and traditional loans.	Balance paid in full. Current on payment plans. No outstanding debt other than mortgage, education, or car loans.	720+	Housing of choice such as home ownership or unsubsidized rental housing.
Safe	Full-time work below self-sufficiency wage with benefits.	Post high school education or some college.	Completed training program leading to industry recognized credential.	Employed between 6-12 months.	Between 200%-249% of poverty adjusted for family size.	Household has discretionary funds to save. Has less than 1 month of living expenses saved.	Opened and maintained both a checking and savings with use of direct deposit.	More than minimum paid off and current on payment plans.	690-689	Safe and secure unsubsidized, affordable choices but limited due to moderate income.
Stable	Full-time work below self-sufficiency wage with no benefits.	GED or high school diploma.	Enrolled in training program leading industry recognized credential.	Employed between 3-6 months.	Between 150%-199% of poverty adjusted for family size.	Able to pay all bills to support basic living expenses; expenses do not exceed income.	Opened and maintained checking account in good standing (e.g. minimum balance maintained, no overdrafts).	Minimums being paid and payment plan in place.	630-689	Safe and secure subsidized rental, Section 8, or public housing.
Prevention Line					Prevention Line					
Vulnerable	Part-time, seasonal, or temporary employment.	No GED or high school diploma, but can pass basic reading and math tests (e.g. TABLE).	Has limited marketable skills.	Employed less than 3 months.	Between 101%-150% of poverty adjusted for family size.	Unable to pay some bills to support basic living expenses; expenses exceed income.	Under-banked. Has a mainstream financial account but has misused account (e.g. overdraft fee history) and/or also using cheque cashers, payday loans, car title loans, or pawnbrokers.	Debts exceed ability to pay. Regularly late on payments.	529-629	Transitional housing. Eviction notice/Imminent risk of losing housing.
In-Crisis	Unemployed.	Cannot pass basic math and reading tests (e.g. TABLE).	Has no marketable skills.	Employed less than 1 month.	100% or below of poverty adjusted for family size.	Unable to pay most bills to support basic living expenses; expenses exceed income.	Un-banked with no access to mainstream financial institutions	Unable to make any payments. Judgements. Garnishments.	Unscored or below 529	Temporary shelter. Homeless.