Active Referral Network Definition:

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

The ARN meets every other month. Members learn about new services, make active referrals, network and collaborate on strategies.

Our active referral partnerships include organizations—such as banking institutions and financial specialists, employers, emergency food and shelter providers, child care providers, housing organizations, car dealerships, churches and education providers. The ARN helps 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 about the availability of a relevant service, active referrals are made to a specific staff person at an organization and are tailored to clients' needs. Clients are pre-screened for partner programs eligibility requirements and referrals incorporate partners' outcome goals, their ideal candidates, and deliverables. Active referrals boost the performance outcomes of partner organizations as they are aligned with their programs' target demographics and capabilities.

Clients and partner organizations immediately benefit. Front line staff spend more time programming, and less time in outreach and recruiting. Because of this shared value, partners make efforts to provide active referrals to other organizations in the Network; and keep program information up to date.

Software:
The Monterey County Active Referral Network uses software that accesses the 2-1-1 information and referral database. Active referral partners (Case Managers, Call Specialists, Loan Officers, spiritual leaders, Financial Coaches, Social Workers) use software to search for services that address client needs and cross references their clients' profile with the eligibility requirements of services stored in the 2-1-1 database. ARN software generates a prioritized hyperlinked list of complementary services that address the need and would accept the client. Case Managers click a link that sends a referral with the client's profile to the corresponding service provider that includes an auto generated email. This degree of matching ensures a perfect fit between demand and supply, client and service, and increases the likelihood that a referral would lead to a service.

Service providers are able to see services clients have received and progress they have made in economic mobility. This helps inform any additional services clients might need and allows service providers to work together to ensure clients have access to the most appropriate services.

Client personal information is stored in Amazon Web Sevices (AWS). There is no HIPAA certification for a cloud service provider such as AWS. AWS aligns its HIPAA risk management program with higher security standards that map to the HIPAA Security Rule

Network partners have access to client dashboards where they can respond to referrals received, monitor the services their clients receive, keep track of their clients' improvements along the EMC, enter data, and run reports.

Monterey County Active Referral Network & the Economic Mobility Continuum (EMC)
Partner services and program beneficiaries are mapped and tracked on the Economic Mobility Continuum. The Continuum shows incremental progress of clients as they complete their goals in labor market and financial capability domains. The matrix shows the continuum of growth and where we partner agencies are plotted.

Active Referral Network Monitoring, Evaluation and Reporting:
The following success indicators will be tracked to help monitor the success and impact of the Network:

- Number and type of referrals
- Number of referrals that lead to a service
- Number/Percentage of clients that improve at least one benchmark among all EMC domains
- Number/Percentage of clients that improve along specific EMC domains and the degrees of improvement
- The range and types of services that contribute to economic mobility for clients (disaggregated).

Partner Commitment and Reporting

Partners agree to respond to referrals received, document if referrals lead to services, and when possible document pre and post service improvements along the EMC. They also agree to keep program and service information up to date in the 2-1-1 information and referral database.

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 nonsubsidized 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 nonsubsidized, 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.