Lutheran Social Services
SOUTH CENTRAL PENNSYLVANIA

In a 2013 report titled *A Profile of the Working Poor*, the U.S. Bureau of Labor suggests the following groups of people are either experiencing or at-risk of poverty:

- 7% of the total U.S. work force
- 9% of high school graduates with no college education
- 2% of individuals with a bachelor's degree or higher
- 14% of employed individuals 20 to 24 year old
- 16% of part-time workers
- 4% of those employed full-time

Like everyone experiencing poverty, individuals who are employed or have some form of income continue to struggle meeting their own basic needs. Such individuals need additional support and resources but tend to face limited access to such resources because they "do not meet the criteria."

In addition to the public services already in place assisting those experiencing generational poverty (i.e. TANF, SNAP, Medicaid, etc.) we need strategically designed programs targeting individuals and families who do not meet the criteria for such public benefits but continue to be at-risk for experiencing situational poverty. Failure to proactively target this population in order to prevent the experience of generational poverty while only developing initiatives and programs to help those in generational poverty transition out will barely, if at all, make any impact on reducing the impact of poverty for individuals and communities.

Lutheran Social Services of South Central Pennsylvania has designed a model strategically targeting individuals who do not otherwise qualify for public assistance programs but lack the knowledge, awareness, and resources to experience financial stability and an optimal quality of life.

The **goal of the program** is to reach individuals who are interested in making better financial decisions to improve their overall financial well-being. Initially, we will focus on participants of VITA, our free tax preparation service for income-qualified individuals and families. Then we will immediately enroll them into our financial education and asset building workshop series. During the financial education and asset building workshop series participants will engage with other like-minded individuals who are striving to achieve similar financial wellness goals. Upon completion of our financial education series individuals will be eligible to receive one on one financial coaching to achieve their established financial goals.

The 12-month program will begin each January and end in December. The model is strategically designed to capture **annual quantitative and qualitative outcomes** which demonstrate significant positive impact in the financial well-being of individuals and the community at-large. These components also progressively incorporate other critical competencies needed to help empower people towards making transformational changes in their lives.

Many Blessings,

Kenneth H. Watts, MA, EA
Director of Social & Specialty Services