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## *Community-led Solutions*

Partnerships for Systems Change

# From CRISIS to STABILITY

**Helping Individuals and Families Move Toward Long-Term Success**

By Jamia McDonald and Tiffany Dovey Fishman



In many ways, the U.S. economy is booming, recovering from the COVID-19 pandemic far more strongly than any other G-7 nation.<sup>1</sup> Unemployment is near record lows; stocks and corporate profits are at all-time highs; inflation has fallen; U.S. gross domestic product growth is the envy of the world.

But macro statistics don't tell the whole story—and what's taking place where many people live.<sup>2</sup> “The economy” may be soaring, but millions of Americans are living paycheck to paycheck, stretching government aid and family loans to cover rent and meals, and unable to pay down unsecured debt, much less save for emergencies or the future.<sup>3,4,5,6</sup> Three million people carry medical debt of more than \$10,000; many more are one health crisis from bankruptcy.<sup>7</sup>

None of this is news to human services leaders. The end of COVID pandemic aid, coupled with the rising cost of living and the persistent fentanyl epidemic, helped boost homelessness to record levels and agencies are struggling to serve new populations and address new needs.<sup>8,9,10,11</sup> Government alone can't provide the resources and tools needed to help everyone in need.

But resources and tools do exist; the question is how to tap them. To help set all families on a path toward greater stability and success, agency leaders are working to effectively harness the entire social care ecosystem: private-sector companies, faith-based organizations, nonprofits, and government entities. Some states and localities are setting inspiring examples for how to move forward.

## Moving Individuals Out of Crisis

Agencies have become much better at helping people find work, matching jobs and skills. But steady employment doesn't guarantee long-term success. The real challenge is moving individuals and families from volatile, tenuous living and working conditions to stable situations that offer a foundation on which to build.

Why is it such a struggle for service providers to make a long-term difference in people's lives? Several reasons:

**What motivates one individual may drive others away.** Carrot-and-stick approaches work for some people, foster resentment in others, and discourage some from participating in benefit programs altogether. Service personalization is key to effectiveness.<sup>12</sup>

**Jobs can meet survival needs without securing stability.** Even if employment is available, a paycheck—especially when it comes irregularly, as is increasingly common—doesn't guarantee income high enough to lift a worker above the poverty line.<sup>13,14</sup>

**Able to work is not the same as ready to work.** Those in crisis often need to overcome complex, entrenched mindsets about skills, experience, and work in general; a lack of confidence or role models can be a significant obstacle (see Figure 1).

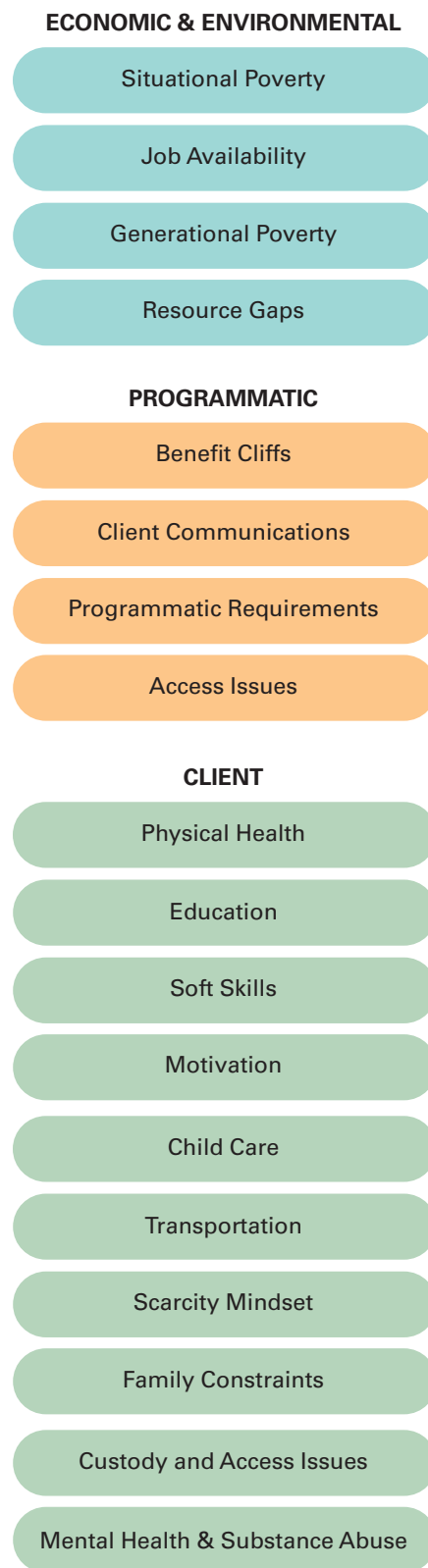
Many of these issues are solvable. Human services leaders, backed by the resources of the entire social care ecosystem, can take steps to help individuals and families move beyond crisis and establish more stable living and employment situations.

**Tackle the benefits cliff.** When people take jobs, they typically lose program benefits in tandem—too often, so dramatically that the losses leave their families worse off and they seek to reenter the programs. A benefits cliff analysis can help agencies understand program inflection points; leaders can then assess policy options to promote employment and make specific investments and programmatic changes to address the elements creating churn. Ideally, service delivery should support people and families as they move out of crisis situations.

That move often begins with visualization. Many individuals without good role models, working to escape difficult histories, are unsure how to use benefits to their advantage—or even how to comply with program requirements. Partner organizations can play an important role in helping individuals envision what long-term success looks like, and in building skills and understanding about the value of employment.

**Identify resource gaps.** Agencies need to understand precisely where gaps are and what different populations need. Benefit recipients often struggle

**Figure 1. What's keeping people from long-term success?**



Source: Deloitte analysis

to find and access available resources. The broad network of providers—food pantries, child care, training programs, transportation, and more—can seem invisible to people who don't know where to look. Government can take the lead in communicating to people, ensuring that the full range of benefits is visible and accessible, including to those unaware that help is available and unaccustomed to looking to public authorities for information.

Geography is also a factor. Different regions have different levels of available resources—child care, jobs, transportation, and more—that agencies need to take into account and then work to close the gaps.

#### **Understand family dynamics.**

Family relationships are complicated and nuanced—particularly people who must rely on family members for child care, housing, meals, or other necessities. Close connections mean that for many people, keeping family relationships strong is paramount, even if it means staying close to home and neglecting work or education. Family also shapes many individuals' perceptions of benefits, services, and opportunities. The challenge for agencies is developing strategies that build on the strengths that families can bring while addressing the dynamics that can keep families in crisis.

Understanding how family dynamics are changing can help leaders develop more effective and targeted strategies and align services with people's current needs. For many, children are a major motivator: Those in crisis often look to establish stability, including steady employment, to set an example. A lack of affordable child care can be the highest barrier to surmount.<sup>15</sup>

#### **Jurisdictions Leading the Way**

Some states and localities have made measurable progress in adapting services to shifting populations and needs: engaging their constituents in crisis, refining their understanding of barriers to success, and then designing and implementing interventions that help people surmount those barriers. Government agencies and programs have most often taken the lead, assembling coalitions of social care providers to offer services where they're most needed.

##### **Connecticut opportunity centers.**

In 2020, New York-based Local Initiatives Support Corporation, which aims to “help forge resilient and inclusive communities of opportunity across America,” launched a network of Financial Opportunity Centers across Connecticut, aiming to help residents with low-to-moderate income.<sup>16</sup> The centers, now numbering upward of 130 statewide, direct people toward employment and career planning assistance and financial education and coaching, tapping a range of providers far beyond government agencies.<sup>17</sup>

Social services nonprofits and others help screen people for public benefits eligibility and offer career training, income support opportunities, and job training—important in a state whose employers often struggle to fill job openings.<sup>18</sup>

**Mecklenburg County community resources centers.** In North Carolina, Mecklenburg County uses strategically located community resource centers to provide integrated health and human services, bringing together under one roof—and on one webpage—portals for the Supplemental Nutrition Assistance Program (SNAP), Medicaid, Temporary Assistance for Needy Families (TANF), job training,

*Government agencies can take the lead in helping people get on track, but they can't, and shouldn't, do it alone. Collaboration is critical to helping move people toward long-term success.*

emergency assistance, child support, veterans' services, pre-k education, immunizations, child care coordination, prenatal care, food and nutrition services, and much more.<sup>19</sup>

Cross-service coordination, expedited processes for simple transactions, and access to partner agencies and nongovernmental services providers help to get more clients in and out quickly. From their strategic locations to the centers' welcoming design, the goal “is to become part of the community,”<sup>20</sup> says Rodney Adams, former director of the Mecklenburg County Department of Community Resources.

**Florida care navigators.** In Florida, the First Lady launched the Hope Florida program in 2021 with the goal of fostering collaboration across communities between the public and private sector, faith-based communities, and nonprofits.<sup>21</sup> The key to making the system work are “hope navigators,” program employees who work closely with individuals to identify the unique barriers they face to prosperity and then engage the program's extensive network of more than 6,000 partners to help meet those needs.<sup>22</sup> Since its inception, the program has served more than 100,000 Floridians, helping to move 27,000 residents off public assistance.<sup>23</sup>



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In August 2024, with hurricane season looming, Hope Florida teamed with the Florida Division of Emergency Management to launch Activate Hope, which taps businesses, nonprofits, and faith-based organizations to aid disaster recovery by connecting those impacted with the resources they need.<sup>24</sup>

## Looking Ahead

No matter how well the U.S. economy continues to perform in the months and years to come, millions of Americans and their families will find themselves on the brink of crisis, struggling to gain—or regain—economic and living stability. Government agencies can take the lead in helping people get on track, but they can't, and shouldn't, do it alone. Collaboration is critical to helping move people toward long-term success. 

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