

UNITED WAY OF MASSACHUSETTS BAY AND MERRIMACK VALLEY
FY2011-FY2013 IMPACT AREA PAPER
FAMILY FINANCIAL STABILITY

VISION AND GOALS FOR FAMILIES

UWMBMV's Family Financial Stability Impact Area envisions that all families will have the resources and opportunities to attain financial stability. The mission is to support programs and organizations that help families meet their basic needs, attain safe and affordable housing, and jobs that pay family sustaining wages.

United Way of Massachusetts Bay and Merrimack Valley has adopted an asset-building framework (moving people who are low-income into the economic mainstream) for its Family Financial Stability Impact Area. Assets include both soft assets and hard assets, including language proficiency, education to attract a self-sufficient job, skills in a labor market with high demand jobs, a home, and savings. Low-wage jobs don't pay enough to support the basic needs of families and make ends meet. Placing a worker in a good paying job is the first step in developing a sustainable financial foundation for families. However, without knowledge and skills in managing money, workers and families will face economic uncertainty and potential pitfalls. Families without access to coordinated income, work supports, or asset building tools have a much harder time finding pathways out of poverty. Underlying all of this is the basic necessity of safe, affordable, permanent housing. A strong supply of affordable housing is critical, coupled with community resources to help those at-risk of or experiencing homelessness to access that housing supply. Ultimately achieving family economic self-sufficiency requires policies and programs that support sustainable employability, permanent affordable housing, financial planning, and asset-building.

It will take a broad, concerted effort involving the public, private, and non-profit sectors to ensure our region's families are not shut out of the opportunity to have sustainable housing and to build financial assets. United Way of Massachusetts Bay and Merrimack Valley remains committed to achieving its vision for family financial stability by supporting service delivery, infrastructure/capacity building, and public policy. United Way is seeking partners that respond to financial instability through each of these three strategies. Preventing housing instability and homelessness, coupled with education, training, and employment services is the most effective and efficient way to address long-term barriers to self-sufficiency.

There is a housing affordability crisis in this region and an inadequate supply across income levels. As such, the community needs non-profit developers to build new units and preserve units currently on-line through funding strategies and sound property management practices. In addition, United Way wants partners who work under a Housing First framework – those who can keep people housed or move them into housing very quickly. United Way also seeks education and training partners that improve access to employment and career advancement opportunities among low-skilled workers. Sustainable employment is a long-term goal that requires a long-term commitment from providers, especially when helping people with multiple employment barriers. In addition to education and training, United Way prioritizes policy and program efforts that increase access to income maximization opportunities, such as EITC, Food Stamps/SNAP, fuel assistance, employer-supported benefits, and other public and private benefits.

Across all of this work United Way believes that collaboration among providers of affordable housing, workforce development, financial skills, and access to benefits is the most effective way to improve outcomes and help families build and maintain financial stability. Based on strong evidence of the potential client benefits of service collaboration, United Way seeks to promote holistic service delivery systems and to support organizations that have or intend to create formal, intentional collaborations with counterpart agencies or programs. For example, organizations that provide housing placement or retention services for homeless and at-risk families should implement strategies to bridge service gaps for clients by collaborating and integrating systems with sustainable employment and/or financial education programs. Organizations that provide financial education and counseling services should collaborate with those offering housing and employment programs, etc. Such collaborative efforts must have a cohesive structure that allows for a seamless experience for families facing financial instability. United Way is not considering referrals alone as collaboration.

In reviewing and rating applications for the FY11-FY13 funding cycle, United Way will prioritize agencies that have or intend to create such collaborations. Collaborations can be comprised of a range of activities from shared grants and contracts to full service integration with shared service plans, staffing, and databases. All collaborations must be formal and evidenced by one or more of the following:

- contracts or sub contracts
- shared service plans
- common intake and registration procedures across programs
- the removal of multiple waiting periods across programs
- memoranda of understanding
- shared grants
- partnership agreements

Research Supporting United Way's Work:

- In Massachusetts the Fair Market Rent for a 2-bedroom apartment is \$1,194. In order to afford this without paying more than 30% of income on housing, a household must earn \$47,769 annually. This translates into \$22.97 per hour, based on a 40-hour work week, 52 weeks out of the year. In Massachusetts a minimum wage worker earns just \$8.00 per hour, which would mean the earner would have to work 115 hours per week, or the household would have to include 2.9 full-time minimum wage workers. (*Out of Reach 2009*, National Low Income Housing Coalition)
- 1.4 million adult workers in Massachusetts lack the skills to compete in the state's increasingly high-tech and knowledge-based economy. (American Community Survey, population Reference Bureau Analysis). Education and skill levels of workers determine the wages they earn. In 2008, nearly half (42%) of all job vacancies in the state were for professional, technical, and management positions. (Massachusetts Department of Workforce Development, 2008 Job Vacancy Survey). Immigrants who have limited English language skills, adults without a high school diploma, and low-skilled workers with a high school diploma but have limited skills have few options in today's labor market.
- One out of every four Massachusetts income-earning families—nearly 900,000 people—don't earn enough to cover the basic costs of living. (Bridging the gaps between earnings and Basic Needs in Mass., The Center for Social Policy UMASS Boston, October 2007.)
- MASS 2-1-1, the State's health and human service hotline, received nearly 30,000 calls in 2008. 80 percent of callers from the greater Boston area alone asked for information about assistance with basic needs including food, housing and utility assistance.
- An estimated 470,000 individuals in Massachusetts are eligible for SNAP benefits, but not enrolled. (FRAC & MLRI)
- Two thirds of eligible families do not receive housing and child-care assistance (Center for Social Policy Fits and Starts)
- 20% of the people in Massachusetts are financially asset poor. (2007-2008 Assets Scorecard, www.cfed.org)
- The IRS estimates that 20% of eligible families do not claim the Earned Income Tax Credit, which could mean, on average, almost \$2000 more in a MA family's budget and millions of dollars in local economies.
- 18% of low-income, MA tax filers lack checking or savings accounts. (MassCAP and Brandeis University IASP). Credit card debt continues to be a struggle with MA ranking 42 of 50 among states in severity. The average credit card debt for MA is \$1,937. (2007-2008 Assets Scorecard, www.cfed.org).
- Research has substantiated the assumption that low-income people can, and do save, given the proper incentives and vehicles for savings. (Heather McCulloch, "Promoting Economic Security for Working Families: State Asset Policy Initiatives," Fannie Mae Foundation, 2005) Research also suggests a correlation between financial education and behavior. (The Urban Institute, FDIC)

UNITED WAY FAMILY IMPACT MEASURE DEFINITIONS:

AFFORDABLE- UWMBMV defines "affordable" as costing no more than 30% of a household's income.

BASIC SKILLS- UWMBMV defines "basic skills" as reading, writing, arithmetic, communication skills and other skills required to function in society. Programs supported will include: English for Speakers of Other Languages (ESOL), Adult Basic Education (ABE), General Educational Development (GED), and Bridge to College.

GOOD JOB-UWMBMV defines "good job" as permanent, full-time employment paying above average wages (within specific job category/industry), with employee benefits (employer-sponsored health insurance, paid sick, vacation time, 401(k), etc.) and/or earnings/career advancement opportunities.

INCOME MAXIMIZATION /ENTITLEMENTS- UWMBMV defines “**Income Maximization programs/Entitlements**” to include: Childcare subsidies, CTC, EAEDC, EITC, Food Stamps, LIHEAP, MassHealth, the Children’s Medical Security Plan, SSI, SSDI, TAFDC,WIC and discount utility rates.

JOB ADVANCEMENT- UWMBMV defines “**job advancement**” as helping clients achieve job promotion or change jobs that lead to increased pay and/or advancement opportunity due to career coaching, counseling and support services provided by the agency.

- **Career Coaching** is defined as consistent coaching services over time to ensure individuals understand and pursue appropriate steps toward career advancement, such as developing a career advancement plan, accessing needed education or training, and meet at regular intervals to assess progress toward goals.
- **Counseling & Support Services** are defined as those services that help individuals explore, understand and pursue appropriate steps toward education/career goals and access needed supportive services.

JOB RETENTION- UWMBMV defines “**job retention**” as helping and tracking clients stay on jobs or stay in the labor market (through rapid re-employment after losing the first jobs) for at least 12 months due to post-placement support services provided by the agency.

- **Post-Placement Case Management Services** are defined as those services that assist job-placed trainees navigate new work culture and expectations, address work-life balance issues and access any other services that will ensure successful job retention.

OBTAIN HOUSING- UWMBMV defines “**obtaining housing**” as when a household moves from homelessness or an unaffordable, unstable housing setting into a permanent, affordable housing unit as a result of intervention by a social service agency.

PUBLIC POLICY - UWMBMV defines the approach of “**public policy advocacy**” as the use of education, the media, written communications, impact litigation, and/or community/issue organization targeted at the general public, a government body and/or a particular segment of the population **in order to change a public policy or practice**.

RETAIN HOUSING - Our definition of “**retained housing**” is when an individual or family remains in their current, permanent unit as a result of intervention and/or prevention services by a social service agency (see qualified program types above). Such intervention and/or prevention services enable retention of the housing unit as affordable for the given client.

SUSTAINABLE EMPLOYMENT- UWMBMV adopts the Massachusetts Family Economic Self-Sufficiency Standard (MassFESS) and defines “**sustainable employment**” as employment that provides a family-sustaining wage and would help move people toward economic stability and security.

EVOLUTION OF FY2011 FAMILY FINANCIAL STABILITY MEASURES

United Way has consolidated its efforts around housing, employment, basic needs, and financial education and that work now falls under the heading of **Families** or more specifically **Family Financial Stability**. This move is in recognition that these pieces are inextricably linked. Affordable housing, employment, and financial education are all essential elements to achieve financial (or economic) stability. Our expectation is that by aligning this work more closely will allow for improved coordination and collaboration both within United Way and among our partners.

For the most part we are seeking to support the same strategies, tools and approaches that we are supporting now:

- Housing search and retention services for homeless and at-risk families
- Affordable housing development and preservation
- Skills training and job placement for low to moderate income individuals
- Financial education and counseling services (including access to benefits and entitlements).

Quick note: We have eliminated Housing First as a stand alone measure. We have seen great success over the last two years in moving the field toward this framework. United Way now considers a Housing First approach as a threshold criteria and a concept that overarches all housing and homeless services we fund. We don't anticipate any real changes for agencies who reported here as they'll be able to apply and report in the housing service categories.

What will be different from the last cycle is that we'll be emphasizing and promoting collaboration and linkages between organizations and/or programs that provide housing placement and retention services and organizations that provide workforce development and/or financial education. Through research, conversations with agencies (and other partners), and through our own work we know that true collaboration is helpful in bringing about better outcomes for clients. United Way would like to play a key role in fostering enhanced collaboration over the next three years while being cognizant of and sensitive to the on-the-ground challenges organizations may face in actualizing collaborative partnerships.

FY2011 MEASURES AT-A-GLANCE

MEASURES:

- A. People experiencing homelessness or housing instability will obtain or retain permanent affordable housing.**
- B. Individuals who do not have the basic skills or job skills needed to obtain or retain employment will gain those skills.**
- C. Individuals who are unemployed or underemployed will gain employment that helps move them toward economic stability and security.**
- D. Individuals who do not have certain economic/benefits information or practice certain financial management skills will gain the knowledge and engage in the activities they need in order to make the most of their income and/or savings.**
- E. The supply of housing that is affordable for low and moderate income households will increase.**
- F. Statewide public policies, practices and budget items will be enacted, implemented and enforced, thereby helping to ensure that families meet their basic needs, attain safe and affordable housing and jobs that pay family sustaining wages.**

SPECIFIC FY2011 RFP MEASURES FOR FAMILY FINANCIAL STABILITY

A. OBTAIN OR RETAIN AFFORDABLE HOUSING

Outcome Statement: People experiencing homelessness or housing instability will obtain or retain permanent affordable housing.

RATIONALE

At least 10,000 Massachusetts families experience a housing emergency or actual homelessness each year. In Massachusetts the Fair Market Rent for a 2-bedroom apartment is \$1,193. In order to afford this without paying more than 30% of income on housing, a household must earn \$47,719 annually. This translates into \$22.94 per hour, based on a 40-hour work week, 52 weeks out of the year. In Massachusetts a minimum wage worker earns just \$8.00 per hour, which would mean the earner would have to work 115 hours per week, or the household would have to include 2.9 full-time minimum wage workers. One out of every four Massachusetts income-earning families—nearly 900,000 people—don't earn enough to cover the basic costs of living (Bridging the gaps between earnings and Basic Needs in Mass., The Center for Social Policy UMASS Boston, October 2007.). MASS 2-1-1, the State's health and human service hotline, received nearly 30,000 calls in 2008. 80 percent of callers from the greater Boston area alone asked for information about assistance with basic needs including food, housing and utility assistance.

ELIGIBILITY REQUIREMENTS

- a) To qualify under this measure for "obtaining housing" the agency must assist households who are homeless or living in an unstable housing setting to move into a permanent, affordable unit through one or more of the following program types:
- Legal services
 - Housing search and placement
 - Financial assistance (moving costs, security deposits, arrears, etc.)
 - Placements into homeless set-aside units
 - Landlord/tenant mediation or negotiation
 - Foreclosure prevention (counseling, negotiation, refinancing, etc.)
 - Tenant organizing
 - Housing-related case management
- b) To qualify under this measure for "retaining housing" the agency must assist households to remain in their current permanent unit through one or more of the following program types:
- Legal services
 - Housing search and placement
 - Financial assistance (moving costs, security deposits, arrears, etc.)
 - Placements into homeless set-aside units
 - Landlord/tenant mediation or negotiation
 - Foreclosure prevention (counseling, negotiation, refinancing, etc.)
 - Tenant organizing
 - Housing-related case management

HOW UWMBMV WILL TRACK SUCCESS FOR THIS MEASURE

UWMBMV wants to support programs to maximize the number of people experiencing homelessness or people who are not housed in a stable setting who obtain or retain permanent, affordable housing. Starting in FY11, and continuing through FY13, UWMBMV wants to annually support 2,800 people to obtain permanent affordable housing, and an additional 9,000 households to retain permanent affordable housing.

To measure our progress UWMBMV will measure two data points:

- **The number of households who were homeless or living in unstable settings and were then placed into such affordable units (target)**
- **The number of households who were at risk of losing their housing and were then stabilized to retain their housing (target)**

B. GAIN BASIC SKILLS OR JOB SKILLS

Outcome Statement: Individuals who do not have the basic skills or job skills needed to obtain or retain employment will gain those skills.

RATIONALE

1.4 million adult workers in Massachusetts lack the skills to compete in the state's increasingly high-tech and knowledge-based economy. (American Community Survey, population Reference Bureau Analysis). Education and skill levels of workers determine the wages they earn. In 2008, nearly half (42%) of all job vacancies in the state were for professional, technical, and management positions (Massachusetts Department of Workforce Development, 2008 Job Vacancy Survey). Immigrants who have limited English language skills, adults without a high school diploma, and low-skilled workers with a high school diploma but have limited skills have few options in today's labor market.

ELIGIBILITY REQUIREMENTS:

- a) To qualify under this measure for helping people obtain/develop basic skills the agency must provide programs that help individuals build/develop reading, writing, arithmetic, communication, or other skills required to function in society.
- b) To qualify under this measure for helping people obtain/develop job skills the agency must provide programs that help individuals build/develop technical or vocational skills specific to job placement.

HOW UWMBMV WILL TRACK SUCCESS FOR THIS MEASURE

To measure our progress, UW will track the following:

- The number of individuals who gained English proficiency or basic skills during one program cycle (verified by movement of at least one level of SPLs or TABEs (Test for Adult Basic Education))
- The number of individuals who earned a high school credential
- The number of individuals who gained vocational or occupational skills (including apprenticeship/certification in specific occupation/industry. See #4-gaining other economic asset - for accredited certification/degree/credential attainment from institution of higher learning, for example, associate or bachelor degree.)
- The number of individuals who gained entrance to post-secondary education
- Total unduplicated count of these basic skills or job skills
- Total skills gained (sum of bullets 1-4; target)

C. GAIN EMPLOYMENT LEADING TO ECONOMIC STABILITY

Outcome Statement: Individuals who are unemployed or underemployed will gain employment that helps move them toward economic stability and security.

RATIONALE

In Massachusetts a minimum wage worker earns just \$8.00 per hour, which would mean the earner would have to work 115 hours per week, or the household would have to include 2.9 full-time minimum wage workers (*Out of Reach 2009*, National Low Income Housing Coalition). One out of every four Massachusetts income-earning families—nearly 900,000 people—don't earn enough to cover the basic costs of living (Bridging the gaps between earnings and Basic Needs in Mass., The Center for Social Policy UMASS Boston, October 2007).

ELIGIBILITY REQUIREMENTS

- a) To qualify under this measure for helping individuals obtain legal status, the agency must provide services to an individual that does not have legal status to secure work or have work authorization, and those services result in the individual being able to legally secure work.

- b) To qualify under this measure for helping individuals obtain employment, the agency must provide job placement and support services to unemployed or underemployed individuals who then successfully obtain employment.
- c) To qualify under this measure for helping individuals retain employment, the agency must help and track clients staying in jobs or stay in the labor market (through rapid re-employment after losing the first jobs) for at least 12 months due to post-placement support services provided by the agency.
- d) To qualify under this measure for helping individuals achieve job advancement, the agency must help clients achieve job promotion or change jobs that lead to an increase in pay and/or advancement opportunity due to career coaching, counseling, and support services.

HOW UWMBMV WILL TRACK SUCCESS FOR THIS MEASURE

To measure our progress, UWMBMV will track the following:

- **The number of individuals who obtained legal status to secure work/work authorization**
- **The number of individuals who obtained employment**
- **The number of individuals who retained employment**
- **The number of individuals who achieved job advancement**
- **Unduplicated count of total number of individuals who obtained legal status to secure work/work authorization, obtained employment, retained employment, and/or achieved job advancement (target)**

D. GAIN ECONOMIC MILESTONES

Outcome Statement: Individuals who do not have certain economic/benefits information or practice certain financial management skills will gain the knowledge and engage in the activities they need in order to make the most of their income and/or savings.

RATIONALE

Research has substantiated the assumption that low-income people can, and do save when given the proper incentives and vehicles for savings. Research also suggests a correlation between financial education and behavior. Two thirds of eligible families do not receive housing and child-care assistance (Center for Social Policy Fits and Starts). 20% of the people in Massachusetts are financially asset poor. 25% of the nation's families are asset poor; 30% of children are being raised in asset-poor households, including 54% of all Hispanic children, 53% of African-American children, and 26% of white children. 18% of low-income, MA tax filers lack checking or savings accounts. Credit card debt continues to be a struggle with MA ranking 42 of 50 among states in severity. The average credit card debt for MA is \$1,937. An estimated 470,000 additional individuals in Massachusetts are eligible for SNAP benefits, but not enrolled (FRAC & MLRI).

ELIGIBILITY REQUIREMENTS

- a) To qualify under this measure for EITC, the agency must run a Voluntary Income Tax Assistance Site (VITA).
- b) To qualify under this measure for income maximization, the agency must enroll eligible participants for public benefits and entitlements.
- c) To qualify under this measure for obtaining wages owed/employer benefits offered, the agency must either provide legal counsel or work with employees in enrolling for benefits (for example, "opting in" for retirement savings).
- d) To qualify under this measure for homebuyer education, the agency must provide a CHAPA-certified program.
- e) To qualify under this measure for basic financial education, agencies must offer minimally an 8 hour class, with one individual planning session, and use of pre-class and post-class/follow-up evaluation to verify gain of financial skills addressing the core competencies as outlined in www.financialtoolkit.org.

- f) To qualify under this measure for credit workshops and financial counseling/planning, the agency’s program must be comprehensive (for example, pull a credit report with score, and/or provide comparative counseling for what would be gained in a class).
- g) To qualify under this measure for long-term asset, agency must provide homebuyer, education and career services, and/or small business services.
- h) To qualify for this measure for financial skills exhibited, agencies can provide any of the above-mentioned programs/services in this measure and measure the skills gained (not only knowledge gained).

HOW UWMBMV WILL TRACK SUCCESS FOR THIS MEASURE

To measure our progress UWMBMV will track:

- The number of individuals who gained income maximization (EITC, subsidized child care, Food Stamps/SNAP, fuel assistance/LIHEAP, obtaining wages owed/employer benefits offered, etc.)
- The number of individuals who completed financial education - basic financial education, credit workshop, homebuyer education, or financial counseling/planning. See definition section for how UWMBMV defines “basic financial education.”
- The number of individuals exhibiting one or more of these financial activities:
 - The number who established and are living within budget
 - The number who opened checking/savings accounts
 - The number who reduced bad debt and/or established good credit
 - The number who achieved savings (short term or long term)
- The number of individuals who gained long-term assets (home purchase, post-secondary education, or small business capitalization). Post-secondary education is defined as credential attainment - certification/degree from accredited institution of higher learning, for example, associate or bachelor degree.
- Unduplicated count of these economic milestones
- Total assets gained (sum of bullets 1-4; target)

E. AFFORDABLE HOUSING SUPPLY

Outcome Statement: The supply of housing that is affordable for low- and moderate-income households will increase.

RATIONALE

There is a housing affordability crisis in this region and an inadequate supply across income levels. It will take a broad, concerted effort involving the public, private, and nonprofit sectors to ensure our region’s families are not shut out of the opportunity to have sustainable housing and build financial assets. As such, the community needs non-profit developers to build new units and preserve units currently on-line through funding strategies and sound property management practices.

ELIGIBILITY REQUIREMENTS

To qualify for this measure agencies must create, preserve or maintain affordable housing for low to moderate income families less than or equal to 120% of the area median income.

- Our definition of production and preservation programs includes:
 - New construction
 - Rehabilitation of existing housing
 - Adaptive re-use of structures into affordable housing (schools, churches, etc.)
 - Preservation
 - Property/portfolio management that results in long-term affordability

HOW UWMBMV WILL TRACK SUCCESS FOR THIS MEASURE

Starting in FY2011 and continuing through FY2013, UWMBMV wants to support the production and preservation of 6,900 units annually, including units under property management.

To measure our progress UWMBMV will track:

- **The number of affordable units produced**
- **The number of affordable units preserved**
- **The number of affordable units property managed and/or in portfolio**
- **Total number of affordable units produced, preserved, or property managed and/or in portfolio (target)**
- **The number of people in those units**

F. PUBLIC POLICY ON BEHALF OF FAMILY FINANCIAL STABILITY

Outcome Statement: Statewide public policies, practices and budget items will be enacted, implemented and enforced, thereby helping to ensure that families meet their basic needs, and attain safe and affordable housing and jobs that pay family sustaining wages.

RATIONALE

Public policy advocacy is one of many strategies that United Way supports to reach all of our impact goals. In order to achieve scale and improve broader community conditions, United Way understands that we must affect systems-level change. Historically, our partner agencies receive significantly more government funding than private sector funding and they are greatly affected by state and federal policy and regulatory activity. Thus, United Way must leverage these available public resources and influence public policies and practices in order to achieve the most widespread impact possible.

ELIGIBILITY REQUIREMENTS

In order to qualify for inclusion in this measure, agencies must

- (1) Be conducting public policy advocacy efforts on a statewide basis; and
- (2) Be taking an explicit leadership role in the public policy advocacy effort for which it is funded and/or be the “driver” of the effort (for example, the agency must lead a coalition, serve as a driving and active member of a steering committee of a coalition, and/or staff a coalition). Simply being a member of a coalition, even an active member, is not sufficient; and
- (3) Have dedicated paid or volunteer staff whose *primary responsibility* is conducting public policy advocacy activities. This may include contracted employees; and
- (4) Provide evidence of a track record of success in public policy advocacy. Examples of success include running successful policy campaigns, achieving specific increases in state budget line items, passage of bills, and/or changing public practices; and
- (5) Demonstrate a track record of success in changing the conditions *after* the formal policy/practice has been changed. Examples include informing the field about policy changes and providing professional guidance about implementation; and/or monitoring policy changes and working with agency administrators to implement and enforce these changes; and
- (6) Measure this work internally and/or have a logic model for their public policy advocacy activities. In addition, the agency must demonstrate specific improvements it has made in its work based on utilizing outcome measurement over time.

HOW UWMBMV WILL TRACK SUCCESS FOR THIS MEASURE

We are interested in how lives will be improved, both qualitatively and quantitatively. In other words, we will want to know what the impact will be if the goal of your public policy advocacy effort is achieved, and the scope or size of that impact.

We understand that this will require you to forecast the later impact of policy changes after you achieve your goal. We also recognize that advocacy goals are long-term goals and that measuring success means taking into account incremental progress and unexpected opportunities. External factors are difficult to predict and usually impossible to control. Determining which players' efforts are individually responsible for specific outcomes is complex. As such, we understand that public policy work is difficult, although not impossible, to measure. In addition, we realize that the relevant state legislative sessions will not necessarily coincide with our funding schedule making measurement that much more difficult.

Despite these challenges, we will track success using your data and best estimates on how people's lives are improved (and how many) based on the achievement of your goals (and/or the incremental success or progress therein).