



United Way of Greater Houston

# UNITED WAY THRIVE

10 YEARS OF  
COMMUNITY IMPACT



Friends,  
As I write this, a single mother is on her third bus to her second job. A father is checking the numbers again, wondering how he can afford the training he needs to get a better job. A six-year-old is sitting in a classroom, hoping the other kids don't notice she is wearing the same clothes she wore yesterday.

Houston is often called an Opportunity City, but it's not an Opportunity City for everyone.

In 2008, United Way of Greater Houston made a commitment to lift up hardworking, lower-income families and support them in their efforts to achieve their dreams. Out of this commitment, United Way THRIVE was born.

You have heard the old adage: give a man a fish and he will eat for a day. Teach a man to fish and he will eat for life. We know that, too often, families get help meeting a critical need in the moment but not changing their situation long-term. That is where United Way THRIVE is different.

United Way THRIVE looks at a family from 360 degrees because we know that, for a family to truly gain financial stability, we have to address all the obstacles they face – from being able to put food on the table to finding affordable child care so they can work, from getting the skills and education to get a well-paying job, to having the knowledge and tools to manage and save the money they earn. We have to provide solutions that both address immediate needs and prevent those needs in the future.

I am proud to tell you that, after 10 years, United Way THRIVE has helped more than 211,000 hardworking families become financially stable and strong.

This is life-changing, generation-changing, work, and it is possible because of extraordinary partners who link arms with us and who work day in and day out to help people achieve their dreams. It is possible because of deep collaborations, creative solutions, and many caring people and organizations. It is possible because so many donors and volunteers understand how important this work is to our community now and in the future.

I am so incredibly proud of the work the United Way THRIVE has done to help hardworking families achieve their dreams. And I know there are so many more who need our help. Today, 10 years after we embarked on this journey, the work of United Way THRIVE is more important than ever.

I hope you will join us as we celebrate the first 10 years of United Way THRIVE and as we renew our commitment to this important and transformational work.

Anna M. Babin



President and CEO



# 10 YEARS OF IMPACT

211,208 

unduplicated clients helped along the path to financial stability

118,127

clients received free tax preparation services, returning \$468.5 million to the local economy

\$6  MILLION

in unsecured debt eliminated



\$1.1

in value generated for United Way THRIVE through increased wages, savings, assets, and reduced debt

BILLION

10:1 

return on investment every year for 10 years

\$40

MILLION 

increase in disposable income among United Way THRIVE clients

49,127

people received workforce development services, resulting in more than **\$370 million** in new wages

645

bought homes 

134

invested in small businesses 

265

pursued higher education 

\$12.4

MILLION

saved by United Way THRIVE clients

47,498

clients received financial education and coaching





**United Way THRIVE gives families the tools, resources and support to attain what every family wants: good jobs with good wages, safe and affordable housing, financial security and success for their children.**

#### **What is United Way THRIVE?**

United Way THRIVE is a collaborative that supports hardworking families in their efforts to achieve financial stability and their dreams.

Launched in 2008 and led by United Way of Greater Houston, United Way THRIVE comprises more than 20 nonprofit partners, plus government agencies, employers, community colleges, and other partners that work together to provide comprehensive services to help hardworking, low-income families become self-sufficient and financially stable. THRIVE helps families build stronger financial futures by acquiring skills and education, obtaining better jobs, developing good financial habits, and building savings.

In its first decade, United Way THRIVE has helped more than 211,000 families on the path to financial stability, has expanded and adapted to meet growing and changing needs, and has built a model family financial stability collaborative that is creating generational change for families and creating economic impact across our region.

THRIVE has achieved such great success thanks to its client-focused and bundled service delivery, collaborative network of partners, and commitment to helping families work toward their own goals and dreams. This unique combination, together with continuous quality and service improvement, sets United Way THRIVE apart in its ability to help families achieve financial stability.

#### **What does it mean to thrive?**

United Way THRIVE helps families achieve financial stability: earning sufficient income, coupled with responsible financial habits, to meet regular expenses and set aside funds for emergencies and future goals.

#### **Why is it important?**

Stronger, more financially stable families mean a stronger, more financially stable community for us all.

Nearly half of our community struggles just to get by. These families are living on the edge, unable or barely able to meet their expenses—and just one doctor's visit or car problem away from crisis. They work, sometimes two or three jobs that pay low wages, but lack the means to better their situations.

Financially stable families are able to contribute more to our local economy. They are better equipped to buy homes, start businesses, and contribute to a strong workforce in our region. Helping hardworking families become financially stable means a more prosperous community for us all.





### Who are United Way THRIVE clients?

United Way THRIVE clients are hardworking, low-income families. They are often living paycheck to paycheck—above the poverty line, but on the edge, with nothing left over at the end of the month or in case of emergency. The average THRIVE client has no more than a high school education, one of the primary obstacles preventing them from getting a job or a better job. THRIVE clients have different backgrounds and dreams, but they are all committed to their goal of achieving financial stability.

### How does United Way THRIVE help?

United Way THRIVE takes a holistic approach to financial stability, addressing the complex issues and overwhelming obstacles preventing families from achieving financial stability. United Way THRIVE's collaborative network means families don't just get help with one issue but benefit from comprehensive and individualized plans that address the many challenges they face.

United Way THRIVE helps families achieve financial stability by focusing on three key goals: increasing income, building savings and acquiring assets. United Way THRIVE clients benefit from a network of services to help them meet these goals, including job training, financial education and coaching, matched savings accounts, and safe and affordable loans.

### How does someone get connected with United Way THRIVE?

Often, the most difficult step for someone in need is reaching out for help. The 2-1-1 Texas/United Way HELPLINE is a 24 hour a day, seven day a week entry point to United Way THRIVE. 2-1-1 Texas/United Way HELPLINE specialists are compassionate professionals who are trained to listen and ask the right questions to determine the best way to get a family connected with the United Way THRIVE network and started along the path to financial stability.

United Way Centers in the Bay Area, Fort Bend, Montgomery, and Waller counties can also help clients get started with United Way THRIVE. And, all of the United Way THRIVE partners organizations are able to help plug clients into the THRIVE network of services, whether with their own organization or through another partner.

**"We must ensure that Houstonians have the skills and opportunities to enter the workforce and build successful careers, raise families and prosper."**

**Bob Harvey, President and CEO,  
Greater Houston Partnership**

## INCREASING INCOME

United Way THRIVE clients increase their income through education, workforce development and vocational training, career counseling and other employment services, small business development assistance, and free tax preparation.

The first step on the ladder to self-sufficiency is getting a good job that pays livable wages, provides benefits and offers room for advancement.

Over the last 10 years, United Way THRIVE has helped more than 49,000 people with workforce development services, like job training, basic education, interview preparation, and more. Collectively, United Way THRIVE clients have increased their wages by more than \$370 million.



### Greater Houston Partnership and UpSkill Houston

One of the greatest issues facing the Houston area is a potential shortage of trained workers to fill middle-skills jobs that require more education and training than a high school diploma but less than a four-year college degree. 40 percent of Houston jobs are considered advanced technical and craft careers and, according to the Greater Houston Partnership, the demand for these for middle-skills jobs in industries like energy, petrochemicals, manufacturing, life sciences, and construction, will remain.

Employers are concerned that the region does not have the talent it needs to fuel this expansion, especially as our workforce ages. The need for a skilled workforce to meet the needs of our employers means opportunities for our neighbors. The Greater Houston Partnership's UpSkill Houston initiative helps create the pipeline of talent required to meet the needs of the region's employers while ensuring that unemployed and underemployed workers as well as young people have the skills and opportunities to build successful careers, stabilize their families, and improve their lives.

United Way THRIVE provides education, training, and other employment services to help its clients fill these middle-skill, high-growth positions, better positioning the families it serves, and our community, for success.

### Innovative Employer-led Pilots

As part of that work, United Way THRIVE has built innovative partnerships with employers, partners, and other organizations. Here are a few examples:

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We partnered with CHI St. Luke's, Lone Star College, Volunteers of America, and Wesley Community Center to screen, train, and prepare 39 individuals for living-wage careers as Patient Care Technicians. Ongoing United Way THRIVE services, like financial education and coaching, help participants maximize their income and meet their goals.

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In partnership with TDIndustries, Workforce Solutions, The Women's Resource, Harris County Department of Education, and SERJobs, 12 women were selected to train to become sheet metal and plumber helpers, and to receive a continuum of services, including financial and workforce coaching and academic tutoring.

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S&B Engineers and Constructors partnered with United Way THRIVE, Workforce Solutions, The Women's Resource, SERJobs, and the Harris County Department of Education to screen, interview, and train women to begin high-paying jobs with growth potential in the construction industry. In addition to craft training, participants receive training in soft skills and financial literacy. Three graduates were even invited to the White House to share their experiences.

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### Workforce Connector and co-locating services

United Way THRIVE partners work with Workforce Solutions career offices at 12 sites to ensure that clients receive the best of both services. United Way THRIVE's nonprofit partners co-locate within Workforce Solutions offices or host Workforce Solutions staff to ensure clients have access to services increasing access to job-readiness training and financial education and coaching. United Way THRIVE staff collaborate with staff from the Gulf Coast Workforce Board/Houston-Galveston Area Council to guide this work, including sharing best practices and identifying potential employer partners.

### Workforce Development Workgroup

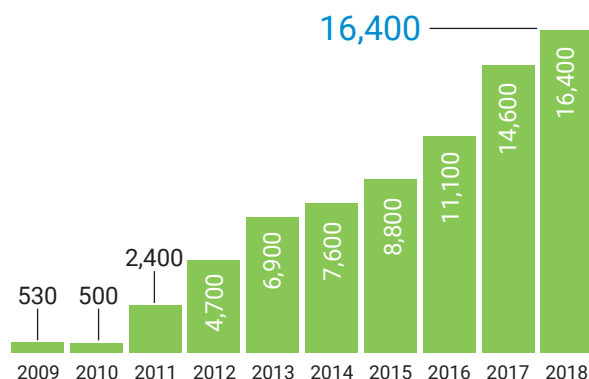
United Way THRIVE leads this workgroup in collaboration with the Greater Houston Partnership – UpSkill Houston, and Gulf Coast Workforce Board, working to align, improve, and standardize nonprofit workforce development services to meet employer needs and help lower-income adults attain employment in high-wage, high-growth careers.



## Workforce Development Guide

United Way THRIVE facilitated the creation of a Workforce Development Guide aimed at standardizing workforce agency efforts in accordance with best practices in the field and making it easier for people to navigate services. United Way THRIVE's workforce partners report that the guide is used to train all new employees and the tools provided in the guide are now integrated into their regular work with clients.

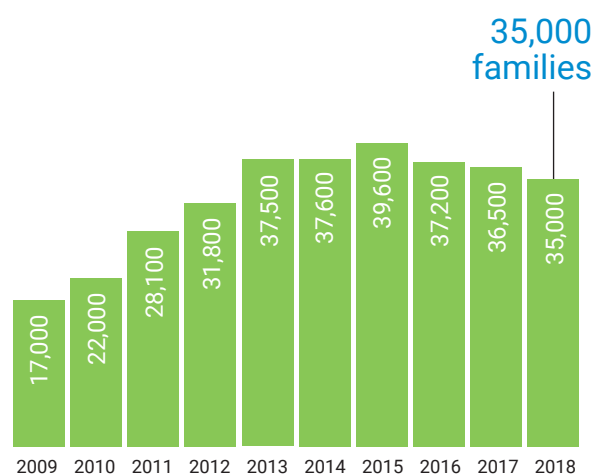
### Clients helped with workforce development



## Free tax preparation

Free tax preparation helps hard-working, lower-income families keep more of the money they've earned. Clients often save hundreds in preparer fees and it helps them claim the Earned Income Tax Credit and Child Tax Credit, which they earn but often do not know about or pay high fees to commercial tax preparers to claim.

### Families helped with free tax preparation



United Way THRIVE has invested in free tax preparation through Neighborhood Tax Centers for 10 years, providing free tax preparation to more than 118,000 families and helping them claim \$468.5 million in refunds.



## Meet Mark

Mark felt stuck.

He didn't have a skill or education and he was tired of living paycheck-to-paycheck. He wanted to build a better future for his two daughters and he knew that doing so would require him to do something different.

"You have to be willing to change and be willing to sacrifice," Mark says. And he was.

Mark signed up for GED classes and a United Way THRIVE job-training program. He started with a concrete technician certification class and continued his education and training, taking job-readiness courses, then enrolling in a core construction program and eventually earning his welding certification—and his GED.

With the training he got and the certifications he earned, Mark was able to start a career as a welder earning more than double what he used to. And he didn't stop there.

Mark stayed involved with United Way THRIVE, earning additional certifications and working with his financial coach to refine his goals, manage his money, budget, and save.

Now, Mark earns enough to support his family and to think about things like saving for the future. His next goals are to go back to school to earn a degree in business management and to buy a home of his own.

"I am confident that I can reach my goals because I am still under the wing of United Way THRIVE, Mark says. "I believe that I am a living testimony that you can have nothing and still make something of yourself."

**The 49,000+ THRIVE clients who received workforce development services increased their wages by more than \$370 million.**

## BUILDING SAVINGS

Through financial education and coaching, budgeting, credit/debt counseling, homeownership counseling, credit union membership and matched savings accounts, United Way THRIVE families get the help they need to build savings for emergencies and future goals.

**United Way THRIVE has helped clients save more than \$12.4 million.**

### Financial Education

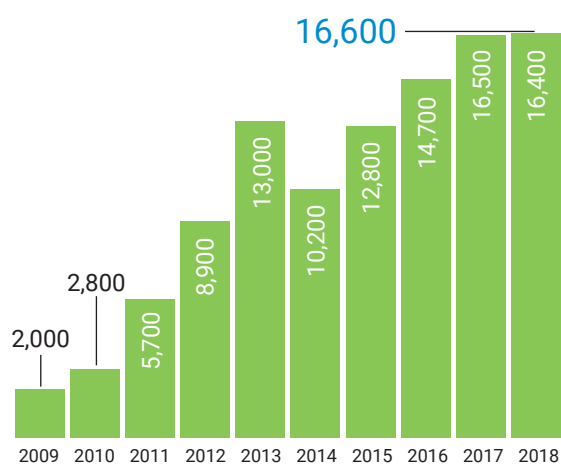
The better you understand your finances and options, the better decisions you can make for your family. United Way THRIVE's financial education helps families gain financial literacy and develop good financial habits so they can budget, pay off debt, and save toward their goals.

### Financial Coaching

Working with a financial coach is one of the keys to THRIVE clients' success. Coaches and clients work together to create personalized plans for organizing finances, reducing debt, reprioritizing spending, building savings and other assets, improving credit, and achieving long-term financial goals.

To help more families benefit from financial coaching, United Way THRIVE offers in-depth financial coaching training to case managers at United Way THRIVE partner agencies. These case managers are then able to deliver "just in time" coaching to clients and help them figure out when they need deeper services.

### Number of clients receiving financial education/coaching



Recognizing the challenges and importance of helping clients along the pathway to stability, United Way THRIVE created the Financial Coaching Network in partnership with Wells Fargo. The Financial Coaching Network is a training network designed to help financial coaches continue building skills and understanding to better support clients as they work toward their financial goals. Since launching in 2014, it has prepared 202 financial coaches.

### Individual Development Accounts

Individual Development Accounts are matched savings accounts that enable low-income families to save money for a particular asset, such as buying a home, paying for post-secondary education, or starting or expanding a small business.

**2,791** United Way THRIVE clients have saved more than \$3.2 million in Individual Development Accounts.

### United Way SAVE

To help families build savings, United Way SAVE offers Neighborhood Tax Center clients the opportunity to open a savings account with Promise Credit Union when they receive a tax refund. Families that deposit \$100-\$1,000 of their tax refund in a savings account receive a 25 percent match on the savings that they leave in the account until the following year.

**Over the last 10 years, more than 7,700 clients have enrolled in the Promise Credit Union, saving more than \$6.2 million.**

### Bank On Houston

United Way THRIVE works with Bank On Houston, a partnership between the City of Houston Controller's Office, the Federal Deposit Insurance Corporation, the Federal Reserve Bank of Dallas- Houston Branch, the National League of Cities and area financial institutions and nonprofit agencies, to help unbanked and underbanked citizens establish a financial relationship with a bank or credit union and get connected with financial education and counseling. A Bank On Houston staff person works to raise awareness and integrate Bank On Houston with United Way THRIVE, helping their clients access the full network of THRIVE services.

**"I can look back and see where I have grown in my development as a person. I can pass the lessons I have learned on to my children and they to their children, and hopefully by my example, I will have helped those who succeed me in life to make better decisions than my parents and I made."**

*United Way THRIVE client*



### The fight against predatory lending

As part of our efforts to help hardworking families achieve financial stability and truly thrive, United Way of Greater Houston worked to address the cycle of debt often caused by payday and auto title loans. United Way THRIVE was a leading member of the Houston Fair Lending Alliance, which spent years educating lawmakers and advocating for the protection of families.

After two years of deliberation and consideration, in December 2013, Houston's City Council passed a city ordinance regulating payday and auto title lending within the city limits. Beginning in July of 2014, Houston residents are afforded the same protections as every other major city in Texas, including limiting payday loans to 20 percent of a borrower's income, applying payments to the loan principal instead of just to interest and fees, and receiving credit counseling information when borrowing.

*"You see everybody else doing it, but you think that you can't do it. Being raised in low-income neighborhoods, I thought that we couldn't do any better."*

*United Way THRIVE client*



### Meet Martha

**A bad divorce left Martha with no credit, no assets and no place to call home.**

Martha got connected with United Way THRIVE and began learning how to budget, establish good credit, and save. A United THRIVE financial coach helped Martha learn how to talk to creditors and come up with a plan for managing her finances.

Martha set up an Individual Development Account (IDA), a matched savings account that helps people with modest means save towards the purchase of a lifelong asset, such as a home. She practiced the techniques she learned in the financial literacy program and made building savings a priority.

For the first time ever, Martha felt in control of her financial situation. Eventually, with her own savings and the match from her IDA, Martha was able to make a down payment on a home of her own—a home her son can grow up in.

Martha had tears in her eyes as she talked about how proud she was to be able to give her son a home. She couldn't wait to sit down at the table and help him with his homework or read with him before bed.

When families, like Martha's, have the resources to build better futures for themselves and their children, our entire community grows stronger.



## ACQUIRING ASSETS

United Way THRIVE helps families acquire assets through small business development, home-ownership assistance, matched savings accounts to be used for higher education, starting a business or buying a home, and safe and affordable loans.

**62%** of United Way THRIVE clients have received coaching to help them achieve their goal of acquiring an asset.

### Safe and Affordable Loan Products

We make safe and affordable loans available to hardworking families and provide matching funds to help them save for a home, education, or small business.

**On the Road Lending:** Immediately after Hurricane Harvey, United Way THRIVE partnered with On the Road Lending, a nonprofit that provides vehicle selection assistance and long-term financial mentoring to help get families into fuel-efficient and reliable vehicles to make sure they can get to work and support their families. On the Road Lending utilizes a character-based lending strategy rather than credit scores to qualify a family for an auto loan. Their ultimate goal is to help families overcome transportation barriers so they can get to work, lead healthier lives, and avoid predatory lending.

As of August 2018, 66 families have received delivery of their vehicles and another 265 families are in various stages of the process.

**Fig Loans:** Fig Loans were developed as a collaboration between United Way THRIVE and Fig, a lender that partners with nonprofits to offer loans designed to help people get out of debt, get through financial emergencies, and build credit. They provide families with safe and affordable alternatives to payday and other risky loans, allowing families to meet immediate needs and build credit. There are no hidden fees and no penalties and, in some cases, clients receive incentives for paying their loans back early.

**98%**  
of THRIVE clients  
have successfully  
repaid their  
Fig Loans.

THRIVE clients who used Fig Loans increased their credit score by an average of 60 points, while the typical borrower increases their score by 47 points.

Homeownership is a goal for many United Way THRIVE clients. THRIVE helps them work toward that goal with homeownership courses, down payment assistance, and matched savings.

**645 families** have bought homes, collectively acquiring assets valued at \$67 million.

Starting a small business can create an asset and a livelihood for clients. United Way THRIVE helps clients develop a plan, learn about the ins and outs of running a business, and build the savings they need to get started.

**134 THRIVE clients** have started their own businesses, like catering firms, landscaping companies, and housekeeping services.

Post-secondary education can open doors, help clients earn higher wages, and prepare clients to be better parents, employees, and citizens.

**265 clients** used their savings to enroll in higher education.







## Meet Christie

Christie had a plan. She was going to finish her master's degree, get a job as a librarian and give her family a good life. Then her husband became abusive.

The night the police came, she borrowed enough money from her mom to rent an apartment, put her three daughters and whatever else would fit into her car, and never looked back.

Through United Way, Christie got help filing for divorce and custody of her children. She knew she had to get a full-time job to support her family, so she dropped her graduate classes to part-time and started working full-time while she finished school.

When Christie earned her degree and landed a job as a children's librarian, an old dream resurfaced. "I thought, OK, how am I going to get a house?" Christie says. "It's something I've wanted my whole life, to be able to say, this is my house."

Once again, Christie turned to United Way for help. "When they broke it all down for me, I could see that I could meet all my basic needs, but there was nothing extra," she says.

Through THRIVE, Christie took budgeting, credit counseling, and homeownership courses. She worked with a financial coach and enrolled in a matched savings program that provided a match on the money she saved to buy a home.

"I wanted to be able to get a house I could afford on my income so I would never be in that position again," Christie says. "Walking through the doors and being able to tell my children that this is our house, this is where we're going to live, this is our neighborhood, I can't even describe it. I feel so happy."

"I learned how to schedule and budget, how to be prepared and organized, how to earn trust and confidence from my customers. Most of all, I learned the importance of respect and self-respect in the world of business."

*United Way THRIVE client*





## COLLABORATION IS KEY

The strength of United Way THRIVE is in its network of partners and other organizations like community colleges, financial institutions, employers and city and state agencies, which work together to connect and provide families with the right services to help them address the many challenges they face and achieve lasting financial stability.

When THRIVE was conceived, United Way of Greater Houston knew its success would rely on a network of partners working toward a common goal. It brought partners together to develop a new model and a new way of thinking about how to help clients achieve financial stability and it set out to prove that a collaborative could work.

United Way THRIVE's independent evaluators were asked to assess the effectiveness of the collaboration and found that the THRIVE collaborative not only served clients better and more effectively than any agency could on its own, but that it has also helped strengthen and increase the capacity of individual partners to serve clients.

### The United Way THRIVE Collaborative:

- Helps partners see the bigger picture for clients with multiple goals and needs
- Connects partners, which has led to more bundled services for families
- Allows partners to provide more comprehensive services to meet family needs more effectively
- Holds partner meetings monthly, providing valuable education, training, networking, and sharing of best practices

### A client-centric approach to collaboration

As United Way THRIVE has grown, so has the spirit of collaboration, with partners looking at families not as clients of one agency or another, but as United Way THRIVE clients. Partners make sure families get all of the services needed for financial stability, whether they are provided in-house, through another partner, or through a group of partners.

### Network meetings and sharing of best practices

By meeting regularly and sharing information, best practices, and challenges, United Way THRIVE partners have been able to enhance, expand, and streamline services to more effectively meet clients' needs. United Way THRIVE's monthly meetings often serve as introductions to the work of other organizations and spark new collaborations. They have also helped keep partners engaged in the work of the entire network and other local and national efforts.

### Teaming up to break barriers for clients

United Way THRIVE clients often face complicated barriers on their path to financial stability. Because it is a collaborative and client-centered network, United Way THRIVE has found creative ways to work with partners to help clients overcome these obstacles. Here are two examples:

Because difficult family relationships are one of the biggest barriers to financial stability, and clients' support systems are one of the most important enabling factors, professional case management/counseling is vital. United Way THRIVE Connection was established to meet this need. THRIVE Connection provides mental health counseling and individualized case management to any THRIVE client.

Transportation is another barrier United Way THRIVE clients often face. For many, a lack of reliable transportation has cost them a job or job opportunity. United Way THRIVE developed a pilot with Workforce Solutions, the Houston-Galveston Area Council, and a group of transportation organizations to help THRIVE clients, especially those in outlying areas, connect with transportation so they can get to work.





## CAPACITY BUILDING

In addition to helping families on the pathway to stability, United Way THRIVE has helped partners increase their capacity to serve clients as a result of being part of the collaborative. Here are some of the ways THRIVE has helped build that capacity:

### From transactional to relational

United Way THRIVE helped partners adopt a coaching approach, shifting the way they worked with clients from transactional, identifying the services a client is eligible for and delivering them, to relational, working to fully understand a client's situation and goals and being responsive to a client's needs and their own role in achieving their goals. A key tenant of United Way THRIVE is that there is no one-size-fits-all approach. It is up to the client to identify their goals and work for them and THRIVE will support them along the way.

### Encouraging a comprehensive approach to serving clients

A truly client-centered approach meant partners had to work together to address the multiple needs of clients. While traditionally agencies had offered only their own services to each client, United Way THRIVE helped agencies think not only about what they could offer the client, but all the services that would help a client become successful. United Way THRIVE developed tools to help agencies assess all of a client's needs and goals and helped foster a sense of collaboration to encourage partners to make referrals and work together.

### Creating a more sophisticated and systemic approach to workforce development

When United Way THRIVE was launched in 2008, workforce development was not a major focus, with only three partners offering related services. It soon became clear that clients needed workforce development support in order to earn sufficient and consistent wages and begin to develop healthy financial habits, and now, 16 United Way THRIVE partners provide a network of comprehensive workforce development services.

As the THRIVE collaborative's capacity for and understanding of this work grew, partners shifted their workforce development efforts from focusing on job readiness services, like resume writing and interview preparation, to focusing on vocational training that would help clients gain skills that would not only help them secure a job, but help them launch a career path with growth potential.

Doing so required connections to employers and other training supports, so United Way THRIVE began putting together a regional system of workforce supports, including developing partnerships with community colleges, Workforce Solutions, and the Greater Houston Partnership.

This system is now a robust network that helps clients build skills and careers in in-demand industries while also learning how to manage their money to be successful and meets employer needs while building a stronger regional workforce.

### One-stop shops: Financial Opportunity Centers and United Way THRIVE Centers

To further foster collaboration, and because bundling services is shown to produce better outcomes for families, United Way THRIVE, in partnership with Local Initiatives Support Corporation, established Financial Opportunity Centers (FOC) within partner organizations.

FOCs are one-stop, neighborhood-based facilities that provide bundled, wrap-around services designed to help families move from "getting by" to financial stability. Core services are integrated together and provided to families in a bundled fashion to reinforce one another and to provide a multi-faceted approach to income and wealth building.

United Way THRIVE Centers at United Way of Greater Houston's Bay Area, Fort Bend, Montgomery, and Waller County Centers also serve as one-stop shops where families and individuals can access a breadth of financial stability services.

## ORGANIZATIONAL IMPACT.

"The relationships we have developed with THRIVE partner agencies have been huge to the growth of our organization. THRIVE has allowed us to discuss new ideas, learn from each other, access more resources and increase our outreach, all of which have helped us scale our program."

*United Way THRIVE partner*

## LESSONS LEARNED

Since its launch, United Way THRIVE has been carefully evaluated by an independent evaluator each year, with results, best practices and lessons learned, studied and incorporated for continuous quality improvement. Here are some of the lessons learned that have been key to United Way THRIVE's success.

### Collaboration works

After 10 years, we know that a strong collaboration is key to families getting all of the services and support they need to achieve financial stability. United Way THRIVE has created a model that is recognized as one of the most innovative and effective at helping clients become financially stable.

By meeting regularly and sharing information, best practices, and challenges, United Way THRIVE partners have been able to enhance, expand, and streamline services to more effectively meet clients' needs. United Way THRIVE's monthly meetings introduce partners to the work of other organizations and spark new collaborations that break the barriers clients face and help meet client needs.

### Bundled services and United Way THRIVE Centers

Families are most successful when they receive bundled services to help them increase income and reduce expenses so they can eliminate debt and establish savings. Bundled services are services from core areas, like employment and education, income and work supports, and financial education and asset building, combined to help ensure that an unaddressed issue does not undermine a family's success. Bundling also eases the family's access to services, often eliminating barriers like time and transportation.

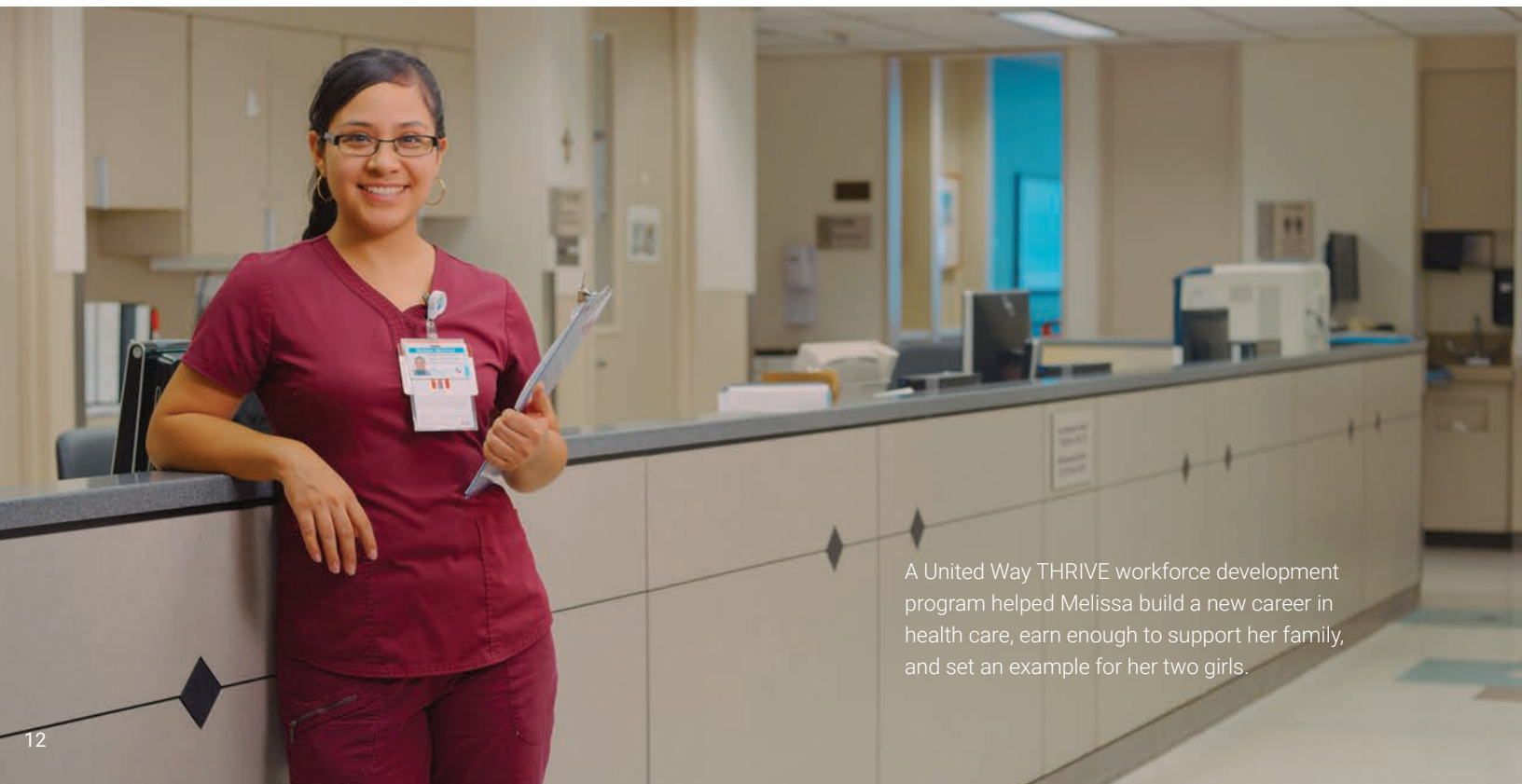
By providing families with bundled services and access to multiple services in one location through United Way THRIVE Centers at United Way's Bay Area, Fort Bend, Montgomery, and Waller County Centers, we can increase their likelihood of achieving financial stability.

### Higher-paying jobs + financial coaching = increased income

Early on, United Way THRIVE learned that a primary need among the families it serves is to obtain higher-paying jobs. In order to move along the pathway to financial stability, families must first secure steady income that is sufficient to cover expenses. To meet this need, United Way THRIVE increased its investment in workforce development and forged new partnerships to expand this work. We also learned that once clients do increase their income, financial coaching is critical to helping them budget, save, and work toward their goals. To get more clients into financial coaching, we have trained more financial coaches, and integrated financial coaching into other THRIVE services.


### It takes time

The longer clients stay involved, the better outcomes they achieve and the more likely they are to achieve and maintain financial stability. In fact, it takes about three years working with a financial coach to achieve stability. United Way THRIVE partners work to keep clients engaged creating buy-in, scheduling regular check-ins, and by continually working with clients to determine their next goal and next step on their journey.



A United Way THRIVE workforce development program helped Melissa build a new career in health care, earn enough to support her family, and set an example for her two girls.



A photograph of a woman with vibrant red curly hair hugging a young boy with short dark hair. The woman is wearing a dark grey t-shirt and the boy is wearing a bright green t-shirt. They are outdoors, with a blurred background of green foliage and pink flowers. The woman is smiling and looking towards the camera, while the boy is smiling and looking slightly away from the camera.

Through THRIVE, Lauren got help securing a better job, worked with a financial coach to manage her debt, and got a safe and affordable loan so she could buy a car.

## THE FUTURE OF THRIVE

As we look ahead, the work of United Way THRIVE is more important than ever. The needs in our community require us to expand our efforts to help more families achieve financial stability—and their dreams.

Moving forward, we will work to broaden THRIVE's network, strategically developing partnerships with additional nonprofit organizations, community colleges, and employers. We will explore new services and collaborations to help more families on the path to stability.

THRIVE will build on the success it has had with employer-led pilots and identify more opportunities to prepare people for high-wage, high-growth careers in industries hungry for a skilled workforce. We will help a growing undereducated and underemployed population get the education, training, and skills they need to forge a path to long-term success.

We will work to grow THRIVE's Financial Coaching Network, training more financial coaches and finding more touchpoints at which to get families involved in financial coaching.

As United Way of Greater Houston, which leads United Way THRIVE, approaches its second century of service, it is looking at how to integrate United Way THRIVE's efforts to move people along the pathway to financial stability into all of its work.

We will also look to integrate United Way THRIVE into places and programs hardworking, lower-income families already visit, making it easier for families to access the help they need.

After 10 years, United Way THRIVE remains committed to its original goal: to make Houston an Opportunity City for all by helping hardworking, lower-income families in their efforts to achieve what every family wants: good jobs with good wages, safe and affordable housing, financial security, and success for their children.

Truly changing the trajectory for families and giving them real opportunities for long-term success takes everyone. No organization can do it alone. United Way THRIVE is extremely fortunate to work with extraordinary partners and to have the support of so many visionary donors. As we grow this work and our impact on our neighbors and our community, we need you more than ever.

United Way of Greater Houston is proud to lead United Way THRIVE and to work with so many extraordinary partners committed to helping hardworking families succeed.

#### UNITED WAY THRIVE NONPROFIT PARTNERS

The Alliance	Memorial Assistance Ministries
BakerRipley	Northwest Assistance Ministries
Bank On Houston	SERJobs
Capital IDEA – Houston	TXRX Labs
Chinese Community Center	United Way THRIVE Centers
Christian Community Service Center	at Bay Area, Fort Bend,
Covenant Community Capital	Montgomery, and
Easter Seals of Greater Houston	Waller counties
Family Houston	Volunteers of America Texas
Goodwill Industries of Houston	Wesley Community Center
Houston Area Urban League	The Women's Resource
Local Initiatives Support Corporation	WorkFaith Connection

#### OTHER PARTNERS

CHI St. Luke's Health  
City of Houston  
Federal Reserve Bank of Dallas -  
Houston Branch  
Fig Loans  
Greater Houston Partnership  
The Gulf Coast Workforce Board -  
Workforce Solutions  
Houston Community College  
Lone Star College  
On the Road Lending  
S&B Engineers and Constructors  
San Jacinto College  
TDIndustries

#### ADDITIONAL THANKS

Thanks to the financial institutions which have partnered with United Way THRIVE to grow the network and increase our capacity to help families achieve financial stability:

JPMorgan Chase

Wells Fargo Bank

Bank of America

CitiBank

United Way THRIVE's enhanced workforce development services are possible thanks to special support from Shell Oil Company.

We also wish to thank the thousands of individuals whose generous contributions to the annual United Way Community Campaign help make United Way THRIVE possible.

Special thanks to the following companies for their support of United Way THRIVE's 10-year anniversary activities.

**JPMORGAN CHASE & CO.**

**AmegyBank.**

**WELLS  
FARGO**

The 2-1-1 Texas/United Way HELPLINE is the entry point to United Way THRIVE's network of financial stability services.

If you need help, dial 2-1-1 any time, day or night.



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United Way of Greater Houston engages caring people to improve lives and build a stronger community.