EMERGING LESSONS

A Case Study on Bundled Service Delivery for Entrepreneurs at
Mission Economic Development Agency

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About CFED

CFED empowers low- and moderate-income households to build and preserve assets by advancing policies and programs that help them achieve the American Dream, including buying a home, pursuing higher education, starting a business and saving for the future. As a leading source for data about household financial security and policy solutions, CFED understands what families need to succeed. We promote programs on the ground and invest in social enterprises that create pathways to financial security and opportunity for millions of people.

Established in 1979 as the Corporation for Enterprise Development, CFED works nationally and internationally through its offices in Washington, DC; Durham, North Carolina; and San Francisco, California. Visit us online at www.cfed.org.

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About this Case Study

This case study is a detailed analysis of one community-based organization's approach to creating a bundled service delivery model, with a particular focus on the set of services and systems targeted at entrepreneurs. This case study is intended to be a resource that captures and shares many of the lessons from CFED's partnership with MEDA that convey the most efficient ways to deliver bundled services to entrepreneurs. This study is designed for anyone interested in establishing an integrated approach for serving entrepreneurs with a range of services in an intentional and coordinated way, including community-based organizations, community leaders and practitioners, financial institutions, municipal or state agencies, microenterprise development organizations and other organizations that serve entrepreneurs and their families.

Check out CFED's **Integration & Innovation: Lessons from Organizations Integrating Asset-Building into Social Services** for a few different takes on integrated service delivery approaches

The content of this case study is based on the careful examination and analysis of the experiences of MEDA and some of their core community partners. The content was gathered through a series of phone interviews, meetings and site visits that occurred during CFED's engagement with MEDA and through written materials provided by MEDA and other community partners. Other lessons and recommendations shared in this study have been documented in reports to funders, internal memos and documents shared between CFED and MEDA. This publication aims to compile those vast sources of information into one comprehensive reference on MEDA's experience implementing a bundled service delivery system, with a particular focus on the set of services most relevant to entrepreneurs.

This is not a toolkit or start-to-finish implementation guide. This case study is based on a relatively new and constantly adapting service delivery model and is not designed to serve as an implementation guide or an all-encompassing toolkit for those interested in establishing a similar approach. While the case study may provide samples of materials developed at MEDA, this will not include an exhaustive, "nuts-and-bolts" toolkit with worksheets, templates or step-by-step instructions for program design or implementation. For organizations interested in implementing a similar approach, check out the Discussion Guide at the end of this document with key questions for consideration.

Introduction

Bundling Services for Better Client & Organizational Outcomes

Over the past ten years, an increasing number of social service delivery providers in both the nonprofit and government sectors have embraced the idea of coordinating access to multiple types of services as a way to enhance the economic well-being of their clients. These approaches span a range of low- to high-level integration, from basic referral of clients from one agency to another to co-location and coordination of multiple organizations' staff and resources at one convenient location.

Many of these service bundling approaches are rooted in workforce development and welfare systems developed in the late 1990s, where collaborative approaches were explored by many institutions after policymakers placed increased emphasis on the connections between education, training and employment services. Today, many systems feature similar core service elements: workforce development services, career advancement services, benefits screening for income enhancements and work supports.

As the field of practice evolves and matures, however, service providers are recognizing the importance and value of incorporating financial empowerment strategies designed to help clients improve their household financial security through wealth building, debt reduction, improved access to quality financial information, and convenient, affordable financial products and services. Financial empowerment strategies typically embody the following:

- Improved access to high-quality financial information, education, and counseling or coaching
- Connections to safe, affordable financial products and services that reduce costs and facilitate savings
- Opportunities to leverage savings into appreciable assets
- Protection against loss of income or assets through harmful or predatory practices in the financial marketplace

These strategies have the potential to help financially vulnerable populations benefit from a new range of incentives and protections and thereby gain a stronger foothold on the path to economic security. The premise behind bundled service delivery models is consistent across most social service providers: bundling two or more core services can help families resolve complex problems with multiple causes by addressing multiple needs through one holistic system. However, there is no ubiquitous, one-size-fits-all model; it requires carefully customized approaches based on user populations, organizational characteristics and types of service offerings.

> "We have learned through our work an important point: that service integration is much more than simply the process of referring a client from one program to another program. In order to be truly integrated, services and programs must have a common set of systems that are standardized and implemented in the same way, both across programs and partner agencies."
>
> *Overview of MEDA's Service Integration*

Bundling Services at MEDA

For nearly 40 years, MEDA has worked to improve economic and social conditions in the Mission District of San Francisco by stimulating investment, enhancing the business environment and creating jobs for area residents while maintaining a deep commitment to the cultural identity and resources of the neighborhood. MEDA serves a distressed neighborhood whose residents face multiple challenges to social and economic success, including high poverty rates, a severe lack of affordable housing, limited job opportunities, language barriers, and a dearth of safe, affordable and appropriate financial products. Like many other social service providers across the country that have adopted bundled service delivery approaches, MEDA acknowledges that in order to address *any* of these challenges, they need to be prepared to address *all* of them in a coordinated way.

In recent years, MEDA turned their attention to creating a more holistic delivery approach for the range of services they offer to clients, starting with the **internal integration** of their programs, followed by an **external integration** with a set of core organizational partners and construction of Plaza Adelante. Plaza Adelante is a community center explicitly devoted to asset development where MEDA's offices are located—along with several other nonprofits—but it also serves as a vibrant community space with art exhibits, a retail business incubator and space for training sessions and social events.

In 2011, soon after relocating to Plaza Adelante, MEDA partnered with CFED's Self-Employment Tax Initiative (SETI) to refine their system for serving the self-employed—to include both entrepreneurs and misclassified workers[1]—by bundling essential financial education, financial products, business development and workforce development services through the gateway of free tax preparation in a coordinated way. The impetus for this initiative was rooted in the discovery that even though all those services already existed within the same community—and in some cases, the same organization—there was no direct or intentional link between the high-volume entry point of free tax preparation services and the vital services that could help low-income entrepreneurs grow their businesses or misclassified workers find more complete employment.

Just as we launched this partnership, MEDA also became the designated SparkPoint Center for San Francisco, a one-stop model developed by the United Way that builds on previous one-stop models (such as Annie E. Ca-

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[1] *Misclassified workers* are typically employees who are mistreated as independent contractors by their employers but should, for all intents and purposes—including taxation—be treated as employees. Employers must report the incomes of employees and independent contractors, but are only required to pay Social Security and Medicare Taxes and unemployment taxes on the wages of a worker classified as an employee. Misclassified workers often learn at tax time that they must file as if they are self-employed and pay both employee and employer shares of Social Security and Medicare taxes to the IRS.

INTEGRATION TIMELINE AT MEDA

1974
MEDA Opens

2006
MEDA Starts Internal Integration

2008
MEDA Purchases Plaza Adelante Building

2010
MEDA Launches VITA Program

2011
March
Plaza Adelante Opens

June
CFED Partners with MEDA to Design Bundled Service Delivery System for Entrepreneurs

September
MEDA Launches SparkPoint San Francisco Site at Plaza Adelante

2012
Plaza Adelante Becomes Promise Neighborhood Lead Organization

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sey's Centers for Working Families and LISC's Financial Opportunity Centers) by bundling a range of services and empowering clients with coaching and a personalized plan to help them achieve their financial goals. Each SparkPoint helps their clients address immediate financial crises, get them back on their feet and build financially secure futures. Every SparkPoint client is assigned a coach who helps them create a step-by-step plan to set and achieve personal financial goals—from getting out of debt, to going back to school or finding a job. SparkPoint commits to working with their clients for as long as it takes to achieve their goals—for many, that relationship lasts two or three years. SparkPoint services focus on three areas:

- Managing credit, including addressing debt and creating a household budget
- Increasing income, from accessing public benefits to finding a good job
- Building savings and assets, including matched-savings accounts and first-time homebuyer programs

In 2012, MEDA also became the lead organization for Mission Promise Neighborhood (MPN), a five-year neighborhood initiative funded by the U.S. Department of Education's Office of Innovation and Improvement. The MPN is modeled after the Harlem Children's Zone to coordinate local nonprofits and public and private partners to work with children and families to break the cycle of poverty from "cradle to college to career." The MPN aims to provide neighborhood families with culturally and linguistically appropriate services to improve educational, health, social and community outcomes.

At the root of these many rapid developments is the same core motivation: to improve community outcomes by offering a comprehensive, coordinated set of services to clients within MEDA's service area. In the midst of these changes, CFED has continued working with MEDA to document lessons from these first years of intentional, entrepreneur-focused service coordination, even as it has become part of a much larger endeavor to connect services for *all* of MEDA's clients, not just entrepreneurs. To be clear, MEDA's service delivery approach does not single out entrepreneurs in a different way from other clients; the services they provide to those starting or growing their businesses are offered as part of the continuum available to any client. But, MEDA *does* provide a set of small business training resources beyond what typical service integration providers are able to offer, given their historical focus on serving small business owners through training.

MEDA has developed a model for integrated service delivery that ensures every client receives financial education and works on specific goals related to debt, savings and credit, regardless of their entry point into MEDA's services. The Service Integration Wheel shown at right is designed to illustrate the framework that ties MEDA's back-office support systems to its ultimate goal of family economic success.

The administrative, staff and volunteer management and communications systems compose the outer green ring of the wheel. The second gold ring includes two services from which all clients can benefit and all clients should receive: benefits screening and financial education. In MEDA's implementation of service integration, financial coaching is the common thread that connects clients to the rest of MEDA's continuum of services. The inner pink sections represent the actual direct service programs with their respective goals and outcomes in the innermost, light pink layer. The inner red core represents MEDA's ultimate goal for service integration: that clients achieve family economic success.

The Service Integration Wheel illustrates the significance of the back-office systems that connect all of these direct services in creating an integrated whole and empowering clients to achieve improved outcomes. Without these systems, clients are left with a set of disconnected services that may be impactful in achieving their specific goals and outcomes, but will not ultimately lead them to family economic success.
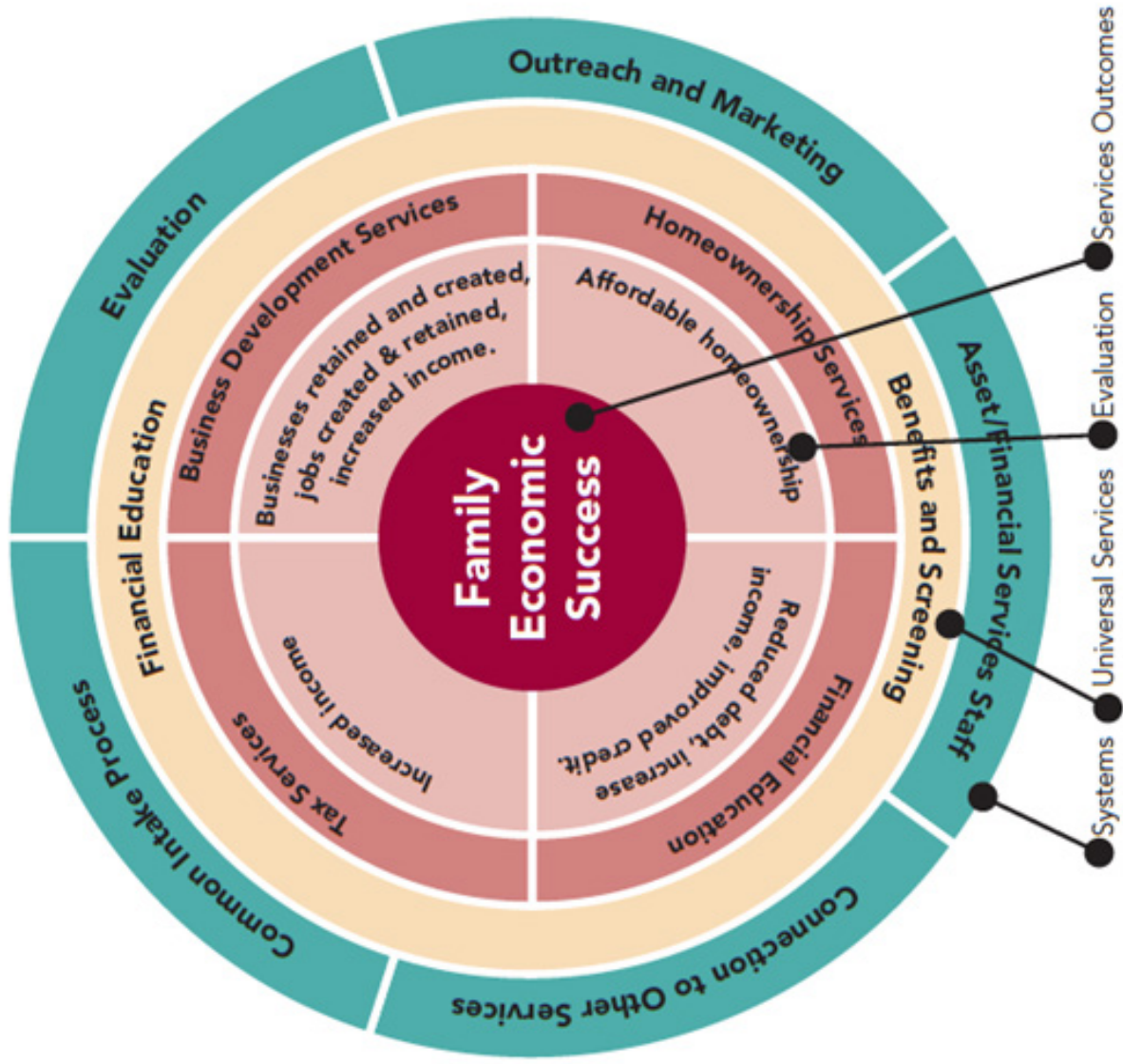
Program Design

Assessing the Feasibility of a Bundled Service Delivery Program

Planning a bundled service delivery program requires a considerable amount of research and preparation, starting with some analysis to understand the feasibility of funding, staffing and implementing the program. Though MEDA's movement toward service integration was intentional and well-planned, it was in many ways a gradual, organic one. Still, there were several key decision points throughout the transition that have brought them to where they are today.

Assessing Demand

Early on and often throughout the integration process, MEDA's clients, staff and systems have made it clear that a more coordinated approach to service delivery was needed and that a wider range of financial capability resources needed to be part of that system. Around 2006, leadership observed that MEDA's programs were functioning independently of one another with distinct cultures, approaches, processes, forms and so on. The most poignant indicator of the need for integration was when they realized that MEDA's clients were having difficulty accessing or even finding other internal services when they needed them. On a practical level, this was problematic both for the organization's operations and from a client perspective, making a move toward internal integration a relative no-brainer.

> "…our homeownership team had organically grown into a team delivering financial capability training without even knowing it."
>
> *Luis Granados, MEDA's Executive Director*

At the same time, other indicators were pointing toward the need for integration. MEDA's leadership had watched their target population and its needs shift over time. As Luis Granados, MEDA's Executive Director, remarked, "Clients of our homeownership counseling program were taking years—sometimes three or four—to get to a point where they were ready for homeownership. They needed that much time to reach their savings goals for a downpayment, get their credit in shape, and so on. So our homeownership program had organically grown into a team delivering financial capability training without even knowing it."

MEDA's process of assessing the need for service integration has been an iterative one that is revisited year after year and is rooted deeply in both what their market demands and what their systems require for optimal functionality.

Gauging Organizational Readiness and Capacity

MEDA's move toward service integration progressed at first because the organization could not feasibly meet the needs of its target population *without* making major structural changes that would eliminate silos and enable clients to navigate smoothly from point A to point Z within the organization. Simultaneously, they have also had to consider how well suited they are to pursuing this type of service delivery approach (and what adjustments may be required to prepare them, if not).

MEDA's implementation of service integration has required a great deal of capacity—in terms of funding, staff and systems—that did not originally exist when they made the decision to integrate internally and externally. Though it was clear up front that offering a set of financial education services was a key component of this integrated system, that team of staff would still need to be hired, trained and integrated with other teams. As the initiative has developed, a need for a workforce training component of the integrated system was revealed, another entire program that is now being constructed from the ground up. It would also become clearer along the way that the administrative and data collection systems in place were not quite prepared to handle the demands of staff attempting to coordinate across teams. On top of that, each of these new teams and systems would require a significant amount of funding resources as well. Luckily, MEDA *was* fit and ready to accommodate these changes.

The United Way of the Bay Area's (UWBA) SparkPoint Center lead organization application process provides a natural framework for assessing an organization's preparedness for entering a more in-depth iteration of service integration. UWBA serves as an intermediary, offering funding, program development, marketing and data collection support for all ten SparkPoint Centers in the Bay Area. In their funding and coordinating role, the UWBA issued a Request for Proposals to apply for grant funding that would establish a SparkPoint site in San Francisco's Mission District. By default, the criteria against which they evaluated applicants during that proposal process can offer some insight into the components that reflected MEDA's organizational fit and readiness in this context. The UWBA sought organizations that:

> "We needed someone with a real vision around and commitment to integrated service delivery. We were looking for someone who wanted to do this with us or without us."
>
> *Emily Harpster, SparkPoint Initiative Director at the United Way of the Bay Area*

- Came to the table with a strong vision for and commitment to integrated service delivery.
- Had the capacity to be the lead organizer among a tight partnership of practitioners, a good reputation and a strong track record.
- Served the appropriate target population.
- Stood on sound financial footing.

In addition, and perhaps most importantly, MEDA also enjoys strong leadership with a deep and consistent commitment to this model of service delivery. As Emily Harpster, Director of the SparkPoint Initiative at UWBA, noted, "We needed someone with a real vision around and commitment to integrated service delivery. We were looking for someone who wanted to do this with or without us." Luis Granados and his team had already started down the path of service integration by the time they applied to lead the San Francisco SparkPoint; their dedication was clear.

Choosing the Right Approach for Each Component of Integration: Partner, Refer or Do-it-Yourself?

Beyond just demonstrating organizational fit and preparedness, MEDA needed to make decisions about how to deliver on the needs it sought to meet. In the realm of service integration, this meant assessing the optimal way to construct a system of seamless service and product delivery for clients, even if that requires partnering with an outside organization to get it done. In this assessment, MEDA considers whether to expand their own capacity to provide a given service internally, partner closely with an external organiza-

tion to offer the service as part of their integrated suite of services, or work with an external organization to which they can refer clients. MEDA's process for making these determinations is relatively organic, with decisions about partnerships often made on a case-by-case basis. But, once decisions about partnership are finalized, there is a more formal series of agreements made to ensure that the right policies, expectations and procedures are in place for a healthy working relationship.

Before developing this integrated model, MEDA's core service offerings included business development and homeownership counseling. Upon recognizing the need to help their target population build financial security, they developed the capacity internally to offer financial education services that could address the many financial access, knowledge and capability needs they found families presenting when they came for help with business services or homeownership counseling. In this instance, it seemed a logical fit to begin building an anchor for their integration program around financial education services since the homeownership and business development programs offered such a solid foundation for growth *and* many of the components of financial counseling are deeply related to clients' outcomes in the business development or homeownership programs. Accordingly, MEDA began building out their financial capability service offerings internally.

The need to identify the best way to deliver a service is one that recurs frequently; MEDA reassesses their offerings and their target population's needs annually at least, and more often depending on the circumstances at hand. When MEDA does decide to pursue outside partnerships, they take care to determine and define roles, ensure engagement and commitment, and clarify how information will be shared across organizations. The process for developing partnerships may differ depending upon which initiative they participate in, either SparkPoint or Promise Neighborhoods. As an example of how partnerships are formalized, SparkPoint partners are required to sign a memorandum of understanding (MOU) that lays out the terms and conditions that define the relationship between participating organizations. The MOU includes the following sections:

- Purpose of the Agreement
- Common Vision of the SparkPoint
- Shared Outcomes
- Overarching Values and Principles
- Governance Structure and System
- Partner Roles and Responsibilities
- Lead Agency Roles and Responsibilities
- Procedures for New Partners and Withdrawal of Existing Partners

Though an MOU is not a legally binding document, in this setting, it is incredibly helpful for defining the boundaries of the relationships required to deliver services in a seamless, integrated way. As MEDA has evolved, so too has the set of programs they make available to their clients. They have iteratively adjusted their service offerings based on both their clients' needs and their capacities as a service provider. They make small adjustments as needed to keep the machine running smoothly, but also periodically step back to more substantially redesign portions of the model at major turning points in order to adapt and improve the model to many changing circumstances. Some of those major turning points include:

- MEDA's selection as the core implementer of San Francisco's SparkPoint site, which launched them forward with a new set of resources to do deep planning
- MEDA's thorough review of initial results from the first year of the SparkPoint implementation

- MEDA's selection as a Promise Neighborhoods grantee, which allowed MEDA to acquire a significant set of new resources, partners and responsibilities to incorporate into their existing model

## *Identifying & Catering to the Target Population*

Knowing your target participants is a key component of any organization's ability to design a fitting suite of services—integrated or not. Beyond understanding clients' financial needs intricately enough to know the types of services they might demand, it is also critical to understand cultural nuances that might affect how they react to certain messages, communication methods, and products or services themselves.

MEDA's entry into integration has changed their target population in recent years. They have historically served San Francisco's low- to moderate-income Latino families. Within that demographic, they targeted small business owners since their core program area was business development services. Given their location within the Mission District, particular emphasis has been placed on reaching families within that neighborhood as well. Self-employed taxpayers made up nearly 12% of MEDA's tax clients in the 2013 tax season (for more on MEDA's self-employed tax clients, see the Appendix).

When MEDA offered exclusively business development and homeownership services, their target population predominately included families with incomes between approximately 40-80% of area median income (AMI). Since integrating their services and adding financial capability services and tax assistance, MEDA has watched their clientele grow to include more families whose household incomes fall between 0 and 40% AMI. At the same time, these types of services also appeal to more wage-earning individuals in addition to MEDA's traditional small business clientele. Though clients' demographic characteristics have remained relatively consistent over time, their income characteristics have changed dramatically. Though this change in target population was not intentional, it certainly positions MEDA to carry out their mission of achieving economic justice for San Francisco's low- to moderate-income Latino families.

MEDA also ensures that its staff—especially frontline employees interacting frequently with clients—have sufficient cultural and linguistic competence to communicate fluidly with their predominantly Latino, Spanish-speaking, immigrant clientele. Cultural competence as it relates to clients' financial behaviors is particularly important for MEDA's work. At MEDA, cultural competence is taken into account not just when hiring personnel, but also in developing services, products and organizational policies. In many cul-

More than half of all of MEDA's self-employed taxpayers' adjusted gross incomes were below $15,000 in tax year 2012
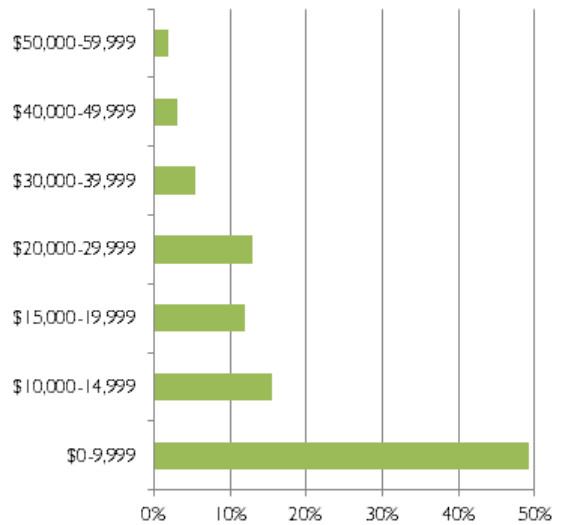
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tural contexts, money is a taboo topic; it becomes even more laden with complexity when you overlay different languages, religious beliefs and cultural norms. Understanding, for instance, that debt and credit are sometimes perceived with distrust in many Latino communities was critical for understanding how clients would react to an entire suite of services aimed at helping them build or repair credit.

9 out of 10 self-employed tax clients served at MEDA identify as Latino or Hispanic and **88%** lived in households where another language besides English is spoken.

Fundraising

Making the Pitch

The integrated approach has affected the way MEDA fundraises. In some cases, they have found that funders are quick studies, picking up immediately on the need to integrate and value of doing so. In other cases, more convincing is required. Though the complexity of this work makes it challenging to offer a simple pitch to funders, MEDA's fundraising team and leadership identified some emerging lessons about the best ways to frame this work:

- It helps to offer specific examples of exactly how a client might move through the integrated system.
- It's challenging to condense the pitch into an elevator speech because it deals with so many complex problems and an equally complex set of solutions and systems.
- In cases where funders are not already focused on integration, MEDA fundraisers focus more on what the funder is interested in: if they fund tax time interventions, talk about tax as entry point to larger system to help tip the scale.
- In the wake of the financial crisis, when many foundations and nonprofits were operating with fewer resources, funders became more interested in partnerships and making working relationships more efficient. Integration serves that goal directly.

MEDA has engaged all of their funders along their transformation to an integrated service delivery provider. Early planning grants from philanthropic funders made it possible for MEDA and partners to lay the groundwork for integrating their services. Many of their existing funders continued to fund their work, either piecemeal or as general operating support for the larger system.

Type	Examples
Corporate Foundations	Citi Foundation JP Morgan Chase Charles Schwab
Private Foundations	Kresge Foundation Walter & Elise Haas Foundation Levi Strauss Kresge San Francisco Foundation
Federal Grants	ARRA Department of Education Promise Neighborhoods CDFI
Local Government Grants	CDBG from City of San Francisco

Program Implementation

Client Outreach, Participation and Retention

Recruiting and retaining clients is a critical component of enabling them to reach their self-determined financial goals. Though the length of a client's financial coaching relationship will depend on the client's particular needs and goals, the path each client takes is determined by a common but broad set of strategies aimed at convincing them to walk in the door, identifying those needs and goals and facilitating their movement from one product and service to the next in service of meeting those goals.

Getting Clients in the Door

MEDA's VITA program served over 3,000 clients in 2012, making it the main entry point for its integrated service system. In order to spread the word about their tax services—and ideally draw more people to their other services—MEDA hired a part-time outreach staff person to handle marketing for the tax season. This person was responsible for:

Recent changes in IRS restrictions have made it harder for MEDA to serve small business clients with tax assistance. For those clients who no longer qualify for their tax assistance because they exceed VITA scope, MEDA has begun to explore alternative ways of filling the gap between what VITA can handle and what those entrepreneurs need in terms of tax help.

- Calling previous tax clients, including the self-employed, before the tax season opens in January, to set up appointments with them and encourage them to refer friends and coworkers.
- Airing announcements on Telemundo during the tax season.
- Placing advertisements in a local newspaper, El Tecolote.
- Distributing more than 2,000 Earn it! Keep it! Save it! Campaign flyers in churches, neighborhood businesses, on street corners, at community-based organizations, and in residential buildings and homes.
- Giving clients flyers so they can refer friends and family.
- Using social media—including Facebook, Twitter, the website and community-partners' sites—to push out content.

MEDA also advertises for their other program offerings on many of the same platforms—namely television and in the local newspaper—throughout the year. They also publish a monthly newsletter targeted at the neighborhood—their potential clients—that includes a new success story each month along with a summary of programs and a calendar of events. After that, the program staff plays a major role in educating their clients about what additional services they can take advantage of within MEDA's integrated system. To prepare staff for this responsibility, MEDA developed a curriculum to better inform staff of *all* the service offerings available to their clients so they could both recognize need appropriately and direct clients to the most fitting team member or external partner to meet that need. At the beginning of every new year, the communications staff meets with the marketing and communications staff to understand their outreach needs, but throughout the year, program staff are largely responsible for developing their own outreach strategies.

MEDA has found that, regardless of the medium, the simpler and more specific the message, the better. With

that in mind, MEDA avoids words like "service integration" or "asset building" in their marketing materials and focuses on communicating with clients in a more accessible way. Clients respond better to messages they can understand easily; if they need help avoiding foreclosure or getting a new business idea off the ground, they need to know they can rely on MEDA.

Matching Client Needs to Product and Service Offerings

Getting clients in the door is the first step of many in an integrated system; integrated service delivery's success as a model is rooted in the idea that clients will take up more than just one transactional service. With tax preparation as MEDA's largest outreach mechanism, the moments before, during and after are critical for keeping clients engaged.

In MEDA's first year as a SparkPoint Center, they struggled to transform tax clients into SparkPoint clients. Taxpayers were left to fill out the form on their own with little context about the different types of services available, and the sheer volume of tax clients overwhelmed MEDA's staff resources available for immediate follow-up at the time. Beyond the "funnel" tax time provides, an intricate system for continued engagement is critical to this approach. MEDA had to develop ways to keep clients engaged and moving them through a series of programs in an intentional way. To do so, MEDA has begun to master a somewhat staff-intensive method for identifying clients' greatest needs and matching those with the product and service offerings at their disposal.

MEDA's main system for identifying and matching clients' needs over time starts with a supplemental form at the end of filing taxes on which they indicate the additional services they are interested in receiving by placing a checkmark in the box next to the corresponding service (see Figure 2). Though tax clients must typically indicate interest in services in order to take advantage of them, there are some situations in which they are automatically flagged if they satisfy some characteristic. For instance, clients who are **self-employed**—a status identified upon being screened and setting up an appointment to do their taxes—are encouraged, but not required, to attend MEDA's self-employment tax preparation course before they get their taxes done.

Figure 2. *Integration of Services Form*

MEDA's tax preparation clients are invited to fill out this portion of the two-page "Integration of Services Form" after filing their taxes.

After filling out the "Additional Services" form, MEDA catalogues this information and follows up by phone with each taxpayer that indicated interest in some additional service. Greater staff capacity and more consistent messaging this year has enabled MEDA to convert

more transactional tax clients into SparkPoint clients. With more staff, they were able to be more responsive to clients' needs, which made it so that they could return to MEDA sooner to take up additional services. They also incorporated more detail about each of the SparkPoint's services into their volunteer training for the VITA program, to ensure that volunteers would be knowledgeable enough to discuss the offerings with clients at tax time. By making the messaging about integration clearer and more consistent across the board—from leadership to staff to volunteers, MEDA hopes to empower their clients to leverage the many products and services they have to offer.

Financial coaching and curriculum is the core organizing principle for SparkPoint Centers. When MEDA's service providers reach out to tax preparation clients who have indicated interest in additional services or when clients of MEDA's other services meet with a coach, they are enrolled in the SparkPoint system. Once clients enroll in SparkPoint, they begin a longer-term trajectory through the integrated system in which matching their needs to the product and service offerings at MEDA is much more a result of their goal-setting process with a coach. In the first one-on-one coaching session, clients visualize what success looks like for them and their families. In later follow-up meetings, coaches conduct a more in-depth assessment so the client understands their full financial position. During the assessment, coaches pull a credit report and develop a thorough illustration of their current financial capacity. Then, they revisit the client's original goals objectively, clarify actions they might take going forward and get a commitment from the client to take those actions. Coaches find that most clients—business owners included—are starting from scratch when it comes to credit and savings.

For self-employed or small business clients, the interconnectedness of the business development program (BDP) and the financial education team are critical factors in addressing their needs. For example, when the BDP identifies a financial literacy problem they are not equipped to address, they set up a meeting for the client with a financial coach who is. They have a strong and growing record of working across teams at MEDA in multiple directions. For example, Stephen Watkins, a Financial Education Coach, once worked with a wage-earning client whose hours at her job were cut. This particular client always had an interest in starting her own business, so, upon becoming under-employed, she was referred to a business development coach who worked with

By the end of the 2013 tax season, MEDA's self-employed taxpayers had already begun to take advantage of other SparkPoint services. Out of **386** self-employed taxpayers, **21** (5%) had received tax assistance and one other service, while **9** had taken up tax assistance and two other services.

12 attended workshops on **credit fundamentals**

12 received and learned how to **read their credit reports**

9 completed a **credit repair action plan** with a coach

9 participated in **one-on-one financial counseling**

12 participated in a **financial education workshop**

14 participated in **housing, budget and money management education**

9 participated in **savings counseling**

This is just a start; it only encompasses a three month period of tax season—the sign up process continues all year long.

her to take a typically unfortunate situation and explore her options for self-employment. Now, she is building a business plan, looking into financing options and setting goals for starting her business.

Furthermore, in an effort to both reform the matching process and encourage take-up of multiple services once clients *do* become SparkPoint clients, MEDA designed a more detailed follow-up procedure in which coaches and SparkPoint clients touch base every three months until two years after their initial visit. Every month, coaches must identify which of their clients are up for a three-month visit and contact them to schedule a one-on-one follow-up session in which they:

- Discuss goals.
- Review progress.
- Review their credit report.
- Check their debt-to-income ratio.

The follow-up procedures for staff also include detailed instructions for when and how to follow up with clients, including those who do not respond right away, with scripts for emails, phone calls and text messages.

Developing and Maintaining Staff and Volunteer Capacity for Integration

Managing Organizational Change

Generating organizational buy-in for service integration can be challenging. In MEDA's case, because their move to integrate services was a direct response to the organization's siloed nature, it took a significant amount of commitment on the part of leadership to generate staff buy-in. According to Luis Granados, MEDA's Executive Director, "it's about setting expectations, holding people accountable and being supportive."

Throughout the integration process, MEDA experienced growing pains. Their direct service staff, those closest to the clients, spend their days face to face with the immense need in their communities, and often equate *more* service provision with *better* service provision. Leadership, however, takes a bigger picture view, seeing more efficient, more meaningful service provision as the best outcome. To get on the same page, MEDA had to initiate a cultural shift that would convince staff to fully commit to the concepts in which integration are grounded. Having the systems and technologies in place was one piece of the puzzle, but getting their staff to buy into the approach was even more critical.

> "It's about setting expectations, holding people accountable and being supportive," says
>
> *Luis Granados, MEDA's Executive Director*

Luckily, MEDA is equipped to offer the capacity-building structures and resources for their staff to succeed. For example, MEDA's leadership began issuing contracts with their direct services staff that include the organization's mission, goals for the community and intended outcomes for clients over time; in an intentional, prescriptive way, goals are then tied the staff's roles and responsibilities.

They also have a set of support staff who make the back-office systems run smoothly so that frontline staff can focus on achieving those outcomes, including a five-person evaluation team, two communications staff, four fundraising team members and four finance staff. Since MEDA still searches for the right approach to ensure that all staff utilize the systems in place to track client progress and outcomes, they have instituted biweekly meetings between the evaluation team and the direct service staff to ensure that clients' change over time can be accurately represented both in reporting and as an input to further program design.

Building Staff Capacity

With so many moving parts, overlapping services and different entry points, an integrated service delivery approach requires that the staff implementing it carry an added burden of responsibility beyond what is standard for most practitioners. Coaches on every team must work with clients to identify their needs and goals, deliver the services required to meet them or be knowledgeable enough about the larger system to direct them to someone who is better equipped to do so.

MEDA's integration is occurring in phases, beginning with an internal integration of the services they already offered. One of the first steps involved a major organizational culture shift: breaking down the barriers separating their program teams, which, at the time (2006) included just business development and homeownership. MEDA's

leadership opened a dialogue with program staff, management and the board. They began reorganizing the agency's teams so that all programs fell under one branch managed by a director whose core responsibility was to coordinate all program activities. Soon after, they created a matrix to explain the role of each staff position relative to their function within the larger integrated system. A few years later, they moved to a new physical location—Plaza Adelante—in an effort to make the suite of services they were offering more accessible to clients.

Christi Baker, MEDA's Deputy Director of Asset-Building Programs, sees the implementation of service integration as a sort of "Venn diagram about people, processes and tools," all of which are interconnected in many intricate ways. Many of the processes and tools that make integration work require some human operator to function, so MEDA and their partner organizations' staff make up a critical portion of that Venn Diagram. As MEDA's program integration has become more and more sophisticated, they have begun to develop more systems that will support their staff's activities.

To date, much of MEDA's capacity building for staff has taken place organically; but in 2013, they began thinking about how to add some protocols in order to systematize it significantly. In late 2013, MEDA will launch a comprehensive capacity-building effort for staff with a variety of components: a training series, a one-day workshop, program assessments and individual plans for each team member. This capacity-building effort will focus on building staff's knowledge and capacity in areas that affect everyone relatively evenly, like coaching methodology, financial capability and service bundling.

> According to Christi Baker, MEDA's Deputy Director of Asset-Building Programs, an integrated service delivery system is "like a Venn diagram about people, processes and tools, and you need to invest in all three of those interconnected circles."

EMERGING LESSONS
A Case Study on Bundled Service Delivery for Entrepreneurs at
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Beyond Transactional Tax Preparation: How Volunteers Play a Role in Service Integration at MEDA

MEDA's VITA program served 3,312 clients in 2012, which makes it a logical main entry point through which MEDA's clients can find out about and access their other services. Accordingly, tax preparation volunteers are especially critical to MEDA's service integration model. In recognition of their central role in the take up process, MEDA's tax program coordinator, Graciela Reyna, began incorporating explicit training on MEDA's larger integration goals into their volunteer training before diving into basic tax preparation details.

MEDA dedicates the first fifteen slides in their PowerPoint presentation used for training tax preparation volunteers to their integrated model. This includes a detailed explanation of what additional services are available to clients and a statement clarifying that their role as volunteers goes beyond the typically transactional exchange of preparing a client's taxes. Volunteers enter their training with a solid understanding of the message (see slides 6 and 7 at right) they must convey to their clients at tax time:

- We are volunteers helping you to prepare accurate tax returns to get all the credits and refunds you deserve.
- We want to connect you and your family to services and benefits for economic self-sufficiency.
- Sparkpoint Center at Plaza Adelante is the place to access these additional services.
- Clients who receive more than one service have a 25% greater chance of achieving a major economic outcome for their family.
- If you select any service on the MEDA Intake Form, Sparkpoint Center staff will follow up with you within 1-2 weeks.

Our Key Message to Tax Clients

➢ Sparkpoint Center at **Plaza Adelante** is the place to access these additional services (2301 Mission Street at 19th St).

➢ Clients who receive **more than 1 service** have **25% more chances** of achieving a major **economic outcome for their family**.

➢ If you select any service on the MEDA Intake Form, Sparkpoint Center staff will follow up with you within 1-2 weeks

Our Key Message to Tax Clients

➢ **We** are volunteers helping you to prepare **accurate tax returns** to get **all the credits and refunds you deserve**.

➢ **We** want to **connect** you and your family to **services and benefits** for economic self-sufficiency:

- ✓ discount Muni Fast Pass (Lifeline)
- ✓ free food (CalFresh)
- ✓ job training and placement
- ✓ ESL and citizenship classes
- ✓ parenting classes
- ✓ access to affordable financial products
- ✓ training to start/improve your own business
- ✓ financial coaching (MEDA Intake form)
- ✓ discount on utility bills

Systems for Managing Workflow & Evaluating Impact

Many nonprofit service providers view evaluation as a critical tool for strengthening their programs and communicating about their impact to both funders and their communities. Still, many struggle to implement or afford the right systems and software, ensure staff participation, minimize the burden on clients, and, at the end of the day, actually use the information gathered to inform decisions about program design and implementation in a timely way. MEDA has settled on a patchwork of systems that meets both outcome measurement *and* workflow management needs.

At MEDA, the team is still making tweaks to their data collection and evaluation systems, but they have made significant strides and learned valuable lessons along the way. After the first year implementing an integrated model, MEDA realized that their evaluation systems were insufficient: they were able to track outcomes by capturing baseline data and gathering enough client information to illustrate changes over time, but they needed a different system for managing the administrative data, processes and documents that make an integrated model run well and support the integrity of good outcome tracking. Accordingly, they began investigating staff and client needs around data collection in order to construct the system with the user's needs in mind. They interviewed every potential staff user in small groups in order to inform the design of the ideal tool: what they learned was that staff's greatest needs centered around time-consuming administrative tasks, not outcome tracking.

> Technology can play an integral role in improving the systems necessary to make integrated service delivery work. But, MEDA's Systems Administrator, Michelle Reiss-Top, reminds us that "it's wrong to think some new technology will solve the problem if the problem isn't clearly defined."

In 2013, MEDA has added a new case management system, ECM, built by Exponent Partners. ECM is a system for managing client data, staff workflow and outcomes built on the user-friendly SalesForce ECM platform. SalesForce ECM is a cloud-based customer relationship management (CRM) system and a platform that allows users to aggregate data from multiple sources. Though the discovery process began before MEDA received Promise Neighborhoods funding, the receipt of that grant has enabled them to build in even greater functionality into the system as their partner relationships and goals have expanded. SalesForce ECM will be used alongside Efforts to Outcomes (ETO), the outcome-tracking tool required for all SparkPoint sites in the Bay Area.

With SalesForce ECM, MEDA aims to create a tool that empowers staff with the information to serve clients' needs and empowers clients with a sense of greater understanding and control over their financial development. Success will require more than just having the right technology in place, organizational culture across the agency will have to change in order to leverage the full value of the software. MEDA aims to end the days when data entry was a burden, a task that was put off indefinitely or something staff put energy into but from which they never received any returns.

SalesForce ECM will first and foremost facilitate a workflow among staff who now must interact in a much more fluid, matrixed way, while also serving as a repository of outcome information and a tool for visualizing change over time. MEDA expects that using SalesForce ECM in this way will increase ownership and account-

ability among staff. Aside from collecting lots of detailed client data, SalesForce ECM will allow MEDA to leverage the following features:

- **Document storage** allows staff to easily access all the documents they need to scan and store for clients, as well as templates for creating the certificates they need.

- **Dashboarding** offers strong reporting tools that represent data graphically for different audiences. Staff will design a dashboard specifically for use by the Executive Director, a high-level look at the organization and its performance that can be used to communicate with external audiences like funders. At the same time, MEDA's coaching staff can create their own dashboards that provide whatever information they select, such as a visualization of their caseloads or individual clients' progress.

- **Workflow management** enables staff to build tasks and procedural steps into the database so that when a client is enrolled in a certain program, their file will indicate a checklist of activities the client must complete along with automated reminders and internal referrals from one staff person to the next as the client moves through the system.

- **Outcome tracking features** collect data about clients and their financial behaviors that, when compiled over time, can illustrate outcomes that indicate some change in behavior.

Just as this software is expected to transform the way staff perform, MEDA expects SalesForce ECM to improve client outcomes by enabling coaches to be more prepared for clients, have more insight into their behaviors and needs, and have more time to dedicate to clients because of the administrative headaches SalesForce ECM will resolve. Further, the reporting and visualization tools within SalesForce ECM will help clients understand their progress toward their goals. Eventually, the flexibility of SalesForce ECM's platform could also empower clients by giving them direct access—via personal log-in—to their profiles where they could see certain information about their own activities. This feature could also be helpful for processes, like homeownership counseling and foreclosure prevention, when clients are being asked to hand over a significant amount of confidential information; by enabling them to login privately and enter their information, MEDA might be able to make that process more comfortable for clients. This feature is not yet incorporated into the product being designed for MEDA, but down the road, giving clients access to their information could be integrated into the software.

> "Databases built specifically for outcome tracking tend to be constructed with the funder in mind. We needed something that was built with the user—both coach and client—in mind. If you can find that, they'll use it more consistently and you'll end up with the data you need to report to funders and so much more."
>
> *Michelle Reiss-Top, Systems Administrator at MEDA*

MEDA's new administrative and data collection tools are certain to help communicate more clearly about the measurable change being created in terms of income, savings, debt and credit within their community. The platforms they use to share that information with external audiences, though, will likely build on existing systems in place. For instance, MEDA publishes a quarterly e-newsletter for external audiences like partner organizations, funders, government officials and other supporters. In it, they share news but also make sure to always highlight

a client success story, having found that sometimes the best way to communicate about such a complex system is by using an example to make it real for the audience. A wealth of information is also made available on their website, in their annual reports and through social media accounts like Twitter and Facebook.

The core messages about service integration that are featured on these different platforms may be conveyed in different ways—like through client stories or with data—but the undergirding framework is crafted by contributions from many teams, namely the fundraising team.

Discussion Guide: Key Considerations for the Reader

We encourage readers—particularly those who might be interested in implementing a similar approach—to use this case study to get a better understanding of how this kind of work is done. Consider themes that might apply to your own organization or your own work: Where do you see similarities? How is your experience different from MEDA's? Why? What solutions have you identified to challenges that were raised in this examination of MEDA's experience?

Program Design

1. Why is service integration the most appropriate way to address the needs of the target population?
2. To what extent is my organization prepared—in terms of buy-in, staffing, funding and other considerations—to implement an integrated service delivery model?
3. What capacity, resources or tools would be required that we don't currently have in-house?
4. What does the organization aim to achieve by integrating their services?
5. If my organization would not be the lead organizer in this approach, who might we partner with?
6. How well do we know our target population? How long have we served them?
7. How might the target population of an integrated approach differ from our current target population?
8. What cultural considerations must we keep in mind as we plan programs, design products, distribute communications and craft messaging?

Fundraising

1. What specific examples from our work might help to illustrate the impact of this model for a funder?
2. Which component of the integrated service delivery model is most compelling to the target audience?

Program Implementation

1. What methods of communications is my target population most likely to receive?
2. What methods of communication is my target population most likely to respond to?
3. What messages resonate most with my target population?
4. What is the most effective way to ensure that taxpayers become long-term SparkPoint clients?
5. How can we ensure that staff and volunteers are equipped to make referrals within the organization?
6. Is it appropriate for clients to self-report the services in which they are interested?
7. What are the most effective ways of turning transactional clients into long-term, multiple-service clients?
8. How do staff's current priorities compare with what their priorities ought to be in an integrated system?
9. How does the management team balance setting expectations, holding people accountable for them and being supportive simultaneously?
10. What do we need to illustrate or convey to an outside audience using data?
11. What information do we need to collect in order to monitor clients' progress and track program outcomes?
12. What types of systems might facilitate the data collection we require?
13. What information does staff need to effectively serve clients' needs?

Related CFED Resources

Financial Security & Empowerment

Building Economic Security in America's Cities: New Municipal Strategies for Asset Building and Financial Empowerment
Financial Education Guide for VITA Programs: Spanish or English

Service Integration

Small Business Tax Assistance Practitioner Bulletin: The Integrated Service Delivery Model at MEDA
Service Integration Learning Cluster Brief | Integration & Innovation: Integrating Financial Empowerment into Social Service Organizations
Service Integration Learning Cluster Brief | Piloting Integration: Lessons from FEGS Health & Human Services and Solid Ground
Service Integration Learning Cluster Brief | Integration & Innovation: Lessons from Organizations Integrating Asset Building into Social Services
Integrating Financial Security and Asset-Building Strategies into Workforce Development Programs
Getting a Head Start on Financial Security

Self-Employment Tax Preparation

SETI Resource Bank
The Self-Employment Tax Strategy: Empowering Entrepreneurs at Tax Time (Webinar)
The VITA Value Proposition: Expanding Free Tax Assistance Program Parameters to Empower More Low-Income Microbusinesses
SETI Fact Sheet

Additional Data on MEDA's TY 2012/2011 Self-Employed Clients

		Data Question	Tax Season 2012	Tax Season 2013
Demographic Data	1a	How many Schedule Cs were filed for your self-employed clients?	97	N/A
	1b	How many Schedule C-EZs were filed for your self-employed clients?	170	386
	1c	How many self-employed taxpayers were served in total?	266	386
	2a	What percentage of your self-employed clients came to your tax preparation program last year?	37%	28%
	2b	*What percentage of these self-employed clients increased their AGI?*	43%	60%
	3	What types of businesses received tax assistance (provide percentage of each type using codes)?	See Tables Below	See Tables Below
	4	How many Schedule C or C-EZ filers consider themselves to be:		
		Small business owners	122	270
		Contractors	142	0
		Employees (missclasified)	1	43
		Hobbyists	1	1
		Other	0	72
	5	How many of the self-employed clients were:		
		Male	124	181
		Female	142	205
	6	How many self-employed clients were:		
		African American	4	5
		Caucasian	26	16
		Latino/Hispanic	157	339
		Asian	5	3
		Native Hawaiian/Pacific Islander	2	0
		Native American	0	0
		Multi-Racial	9	0
		Other	6	17
		Decline to State	57	6
	7	How many self-employed taxpayers lived in households where another language besides English is spoken?	246	344
	8	How many of the self-employed clients fall into the following age cohorts:		
		Under 25 years	8	23
		25-45 years	142	228
		46-65 years	104	123
		Over 65 years	12	12
	9	How many self-employed taxpayers marked the following as "highest level of educational completed?"		
		Eighth grade or less	0	0
		Some high school	30	208
		High school diploma/GED	14	0
		Some college	13	0
		Two-year degree	10	81
		Four-year degree	9	77
		Trade/vocational certification	1	0
		Graduate/Professional degree	13	0

Category	#	Question		Col A	Col B
Demographic Data	10	**How many self-employed taxpayers are currently attending school?**			**Not Collected in 2013**
			Yes	24	
			No	57	
	12	**How many self-employed taxpayers are pursuing the following degrees?**			**Not Collected in 2013**
			AA/AS 2 year program	8	
			GED	5	
			Vocational	5	
			Transfer	3	
			BA/BS 4 year program	6	
			Graduate degree	8	
	13	**How many self-employed taxpayers are ESL learners?**			**Not Collected in 2013**
			Yes	17	
			No	53	
Organizational Data	14	**How did the self-employed taxpayers learn about this tax assistance program?**			
			2-1-1	6	0
			Event	2	0
			Workshop	6	0
			Friend/Family	62	135
			Flyer/Brochure	34	19
			TV/News/Internet	15	0
			Nonprofit Agency/Staff	41	27
			Returning client	3	110
			Other	0	87
	15	**What percentage of your Schedule CEZ tax preparers were volunteers?**		**46%**	**55%**
	16	**What percentage of your Schedule CEZ tax preparers were paid staff?**		**54%**	**45%**
	17	**How do you accommodate self-employed clients during the tax season (by appointment only, on a designated day of the week, during a designated time period in tax season)?**		**Appointment**	**Appointment**
	18	**On average, how long does it take the tax preparers to complete a Form 1040 with NO Schedule C/C-EZ?**		**45 minutes**	**1 hour**
	19	**On average, how long does it take the tax preparers to complete a Form 1040 WITH a Schedule C-EZ?**		**45 minutes**	**1hour**
	20	**On average, how long does it take the tax preparers to complete a Form 1040 WITH a Schedule C?**		**1 hour**	**N/A**
Personal Financial Data	21	**How many self-employed taxpayers had estimated debt amounts that fell into the following intervals?**			
			$0-499	32	58
			$1,000-1,999	16	12
			$2,000-2,999	7	31
			$3,000-3,999	7	4
			$4,000-4,999	0	4
			$5,000-5,999	5	8
			Over $10,000	11	8
	22	**How many self-employed taxpayers had current estimated savings amounts that fell into the following intervals?**			
			$0-499	49	162
			$500-599	27	12
			$1,000-1,499	14	4
			$1,500-1,999	7	0
			$2,000-2,999	4	4
			Over $3,000	7	0

23	**During the last 12 months, how many self-employed taxpayers have:**		
	Been behind on your monthly bills	22	
	Used a credit card to pay your regular bills	21	
	Paid to cash a check	4	
	Paid for payday advance	11	
	Taken a loan	10	
	Had help from family and friends	21	
	Used student financial aid for non-educational purposes	2	
	None of the above	26	
24	**How many self-employed individuals filed a tax return in the United States last year?**		
	Yes	253	282
	No	13	104
	Don't Know	0	0
25	**If yes, did they spend money to file their taxes last year?**		
	Yes	0	62
	No	13	220
26	**How many self-employed individuals were interested in learning about the following:**		
	Buying a car	12	0
	Enrolling in college/school	18	0
	ESL support	32	0
	Finding a job/career	40	27
	Reducing debt	42	12
	Food assistance	8	0
	Foreclosure prevention	4	0
	Free tax preparation	85	0
	Getting job training	12	0
	Healthcare enrollment	9	0
	Improving credit	30	19
	Learning to budget	23	0
	Learning to save	12	8
	Money for school	35	0
	Opening a bank account	10	0
	Owning a home	23	8
	Public benefits	6	15
27	**How many of the self-employed taxpayers had Adjusted Gross Incomes in the following intervals?**		
	$0-9,999	136	190
	$10,000-14,999	45	60
	$15,000-19,999	28	46
	$20,000-29,999	31	50
	$30,000-39,999	14	21
	$40,000-49,999	8	12
	$50,000-59,999	1	7
	$60,000 and greater	3	0
	How many SE clients received an EITC refund (Form 1040, line 64)?	**49**	**132**
	What was the average amount of this refund?	$1,433.00	$1,556.78
	How many SE clients received a Child Tax Credit (Form 1040, line 51 and 65)?	**19**	**26**
	What was the average amount of this refund?	$706.00	$783.46
30	**How many SE clients needed to pay a tax penalty?**	**31**	**47**
31	**How many SE clients also had W-2 income (Form 1040, line 7)?**	**68**	**171**

Additional Services	32	**How many self-employed taxpayers attended the self-employed tax course?**	**83**	**61**
	33a	**How many self-employed taxpayers received a business-development service or product?**		
	33b	*How many self-employed taxpayers attended the 6-week business development program?*	*44*	*3*
	33c	*How many self-employed taxpayers completed the 6-week business development program?*	*23*	*1*
	33d	*How many self-employed taxpayers completed a business plan?*	*16*	*0*
	33e	*How many self-employed taxpayers formalized their businesses by registering them at City Hall?*	*20*	*0*
	33f	*How many self-employed taxpayers participated in computer training for entrepreneurs?*	**7**	**N/A**
	34	**How many self-employed taxpayers received a JOLI grant?**	**8**	**N/A**
	35	**How many self-employed taxpayers received a microloan?**	**3**	**N/A**
	36a	**How many self-employed taxpayers received a workforce development service?**	**3**	**N/A**
	36b	*How many self-employed taxpayers participated in one-on-one job counseling?*	*0*	Workforce development services were not offered in 2013.
	36c	*How many self-employed taxpayers participated in job search skills training?*	*3*	
	36d	*How many self-employed taxpayers received job placement services?*	*0*	
	36e	*How many self-employed taxpayers participated in vocational training?*		
		Post-construction lead and dust cleaning	0	
		Construction administration	0	
		Hands-on construction	0	
		Job readiness training	0	
		Computer and technology training	2	
		WAGES vocational training for domestic cleaning	0	
		ESL Classes at Good Samaritan	0	
	37a	**How many self-employed taxpayers received a credit-building service?**		
	37b	*How many self-employed taxpayers attended workshops on fundamentals of credit?*	*17*	*12*
	37c	*How many self-employed taxpayers received and learned how to read their credit reports?*	*17*	*12*
	37d	*How many self-employed taxpayers completed a credit repair action plan with a coach/counselor?*	*17*	*9*
	38a	**How many self-employed taxpayers received a debt-reducing service?**		
	38b	*How many self-employed taxpayers learned about debt reduction options via workshops?*	*17*	*12*
	38c	*How many self-employed taxpayers addressed debt issues via one-on-one coaching or counseling?*	*17*	*9*
	39a	**How many self-employed taxpayers received a service that would help them grow their financial assets?**		
	39b	*How many self-employed taxpayers accessed mainstream financial services?*	*13*	
	39c	*How many self-employed taxpayers participated in one-on-one financial counseling?*	*40*	*9*
	39d	*How many self-employed taxpayers participated in a financial education workshop?*	*40*	*12*
	39e	*How many self-employed taxpayers participated in housing, budget and money management education?*	*9*	*14*
	39f	*How many self-employed taxpayers participated in savings counseling?*	*40*	*9*
	40	**How many self-employed taxpayers received:**		
		Only tax assistance	209	354
		Tax assistance and one other service	40	21
		Tax assistance and two other services	4	9
		Tax assistance and three other services	5	1
		Tax assistance and more than three other services	8	1

What were the five most common types of businesses that MEDA served at tax time?		
TY 2011	*Janitor*	40%
	Child Care	16%
	Construction	6%
	Handyman	5%
	Educational Services	4%
TY 2012	*Janitor*	31%
	Childcare	8%
	Construction	6%
	Day Labor	5%
	Education services	4%

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