



The Evolution of the Family-Centered Coaching Model: Key Learning from a Decade of Evaluation Studies

At A Glance This report outlines the development and evolution of the Family-Centered Coaching (FCC) model, which supports how human service agencies partner with families facing poverty through a holistic, trauma-informed, and participant-centered approach. The report summarizes the shared history of The Prosperity Agenda and FCC, and the integration of coaching into various human service programs. Key lessons from evaluations and pilot programs are shared to support the financial security and autonomy of families.

Introduction

The Prosperity Agenda (TPA) is a mission-driven organization dedicated to building the prosperity of families receiving human services by advancing participant-centered practices at community-based agencies. By partnering with nonprofits, businesses, and government agencies, TPA equips agencies to adopt approaches that center and connect participants—through learning experiences, evaluation, and a national network of partners. We gather and promote participant experience, insight, and data to advocate for family-centered funding and innovation.

In 2023, TPA celebrated its ten-year anniversary, marking a decade of growth from a local initiative in a few counties in Washington State to a national presence with partners across the country. Over these years, TPA's work has evolved in various forms, but always centered around the direct voice of people experiencing poverty and drawing upon their wisdom, experience, and vision for their own lives.

TPA views prosperity as not just financial assets, but the rich social connections, power to direct one's future, and the opportunities that contribute to personal and community wellbeing.¹

Throughout its history, TPA has championed the integration of a coaching approach in human services in order to recognize and leverage the strength, creativity, and self-determination of families and communities. Alongside the design of its financial education and employer readiness models, these efforts have culminated in the design or co-design of three comprehensive coaching frameworks for human services, with [Family-Centered Coaching](#) (FCC) as the most significant and widely implemented approach.

FCC has been rigorously evaluated by numerous experts and academics, employing a variety of methodological approaches to ensure that it effectively addresses the complex, interconnected needs of families experiencing poverty. These evaluations have been crucial in refining the approach and guiding its ongoing development. The purpose of this report is to provide a comprehensive historical account of the learnings gained throughout the iterative development of FCC and its evaluations. By documenting the evolution of FCC from its inception to its current form, this report captures the insights and lessons that have shaped the approach, offering valuable context for its ongoing application and future adaptations.

The Family-Centered Coaching Model

Nationally, the evolution of coaching in human services has grown significantly over the course of more than a decade. Emerging as a response to the limitations of traditional case management, TPA and other organizations developed approaches to coaching that focused on specific programs and benefits. TPA first designed and evaluated a financial coaching approach, Financial Coaching for Prosperity, and then an approach focused on employment, Career & Life Coaching. Family-Centered Coaching shifts the focus from individual to family-wide goals and needs, recognizing the interconnectedness of a family's aspirations and challenges. Through this more holistic and collaborative approach, community-based

agencies can better partner with families to make progress on their self-determined goals. FCC also deeply acknowledges and seeks to address systemic barriers to prosperity.

FCC was conceptualized by the W.K. Kellogg Foundation (WKKF)¹ as part of a broader effort to address entrenched, intergenerational poverty. WKKF's investment facilitated the collaboration of various nonprofits, social service organizations, and experts who contributed to the original FCC framework and subsequent toolkit. By 2017, FCC had gained national attention, and TPA became the steward and administrator of the model, providing training and technical assistance to human service organizations across the country.

FCC is a set of strategies, tools, and resources designed to help human service organizations reinvent how they engage with families. Through the mindset, knowledge, and skills of coaching, staff are able to move from more siloed service provision to an integrated approach that considers the full spectrum of a family's goals and challenges.

The development of FCC was a user-centered and participant-focused design, drawing from the real-world experiences of both practitioners and the families they serve. TPA has continued to adapt and expand the application of FCC, with a strong emphasis on racial equity, participant and staff experience, and the integration of trauma-informed care. The model has become widely recognized as an innovative and effective framework to support families experiencing poverty in their own creative strategies to financial security. Since the development of the FCC framework and curriculum, more than 200 organizations in 35 states, spanning various sectors from workforce development to housing, have received training and incorporated the FCC approach into their work.

A survey conducted by TPA in 2024 identified that FCC practitioners provide a broad array of 36 types of services, most commonly financial assistance and education, early childhood education, workforce development, and a variety of housing services. More than 75% of staff shared that they have lived experience that is applicable to their role, bringing deep insight and knowledge into their work. When asked about the potential impact of FCC, many practitioners describe how it shifts power dynamics to center families as experts and move away from managing cases towards families taking the lead.

Today, TPA's FCC Learning Journey supports organizations in adopting FCC through a series of structured learning experiences. These experiences guide organizations through an initial assessment, application of a coaching mindset, development of coaching skills, targeted support for supervisors, and creation of a community of practice. This approach fosters a learning culture, deepening empathy and enhancing collaboration.

Key Lessons

Through evaluation with community-based agencies and regular feedback loops, TPA continues to refine how FCC meets the needs of human service staff and the families and communities they support. While the model continues to evolve in response to real-world challenges and successes, several key lessons have emerged from the evaluations that this report details.

¹ W. K. Kellogg Foundation: Introducing Family-Centered Coaching, <https://familycenteredcoaching.org/coaching-toolkit/w-k-kellogg-foundation-introducing-family-centered-coaching/>



A Coaching Mindset Improves Staff Experience and Relationships

Staff who adopt a coaching mindset better manage bias and build more empathetic relationships with participants, which helps them understand participants' unique challenges without judgment, deepening trust and collaboration. Staff report greater job satisfaction, reduced burnout, and a more fulfilling, participant-centered work environment.



Coaching Drives Progress of Self-Determined Goals

Program participants make more progress on self-determined goals when they are supported by a coaching approach. When participants are seen as collaborative partners, staff can foster self-efficacy and confidence in how a participant makes decisions about their family's future. Through this approach, agencies can help shift and heal systems that have often been prescriptive.



Holistic and Trauma-Informed Support is More Effective

FCC's holistic approach addresses the interconnected financial, social, and emotional needs of program participants, helping them and their families face challenges more effectively and creatively. Coupled with a trauma-informed practice, staff can bring an emotional awareness that reduces stress and supports more sustainable progress.



Racial Equity is Integral to Human Services

FCC acknowledges the impact of systemic racism on the community and individual level and uses holistic support to help mitigate its effects. TPA's culturally responsive evaluation in Mississippi and participatory design in New Orleans further recognized the need to integrate shared decision-making and community-driven solutions to racial inequities.



Coaching Improves Financial Confidence and Strategy

The evaluations of TPA's financial coaching and financial education tools demonstrated that a coaching approach creates a non-judgmental space that increases participants' financial awareness and knowledge. Participants were then more confident in how they managed their family's financial life and ability to identify and take steps toward long-term financial security.



Coaching Improves Employment Outcomes

Evaluations of a coaching approach in employment programs like STEPS program and Michigan Works showed that participants were more engaged in planning, took greater advantage of resources, and were more confident in their decision-making. Coaching helped participants make progress on employment goals by collaborating to address complex barriers holistically.

Evolution of TPA's Financial and Career Coaching

During its early years, and prior to the development of FCC, TPA developed two coaching models that focused on specific human services: financial wellness and employment.

1. **Financial Coaching for Prosperity:** This comprehensive curriculum and toolkit² equips human service staff with the skills to effectively apply financial coaching with people with very low incomes.
2. **Career & Life Coaching:** This model was developed to complement case management provided to parents in the Temporary Assistance for Needy Families (TANF) program while they were actively looking for work. It helps parents identify career motivations, set meaningful goals, and achieve greater career stability and wages.

Financial Coaching for Prosperity

TPA began its development of coaching in human services in response to data and research sought to address systems-level issues among service providers in Washington State. In 2009, TPA commissioned a study³ by the Center for Social Development at Washington

University⁴ to explore and describe the state of financial asset-building services in Washington State. This study, supported by the Northwest Area Foundation, investigated the financial capabilities of service providers in helping people with low incomes.

The study was based on the concept that financial capability is a critical component in the fight against poverty and economic insecurity. The researchers noted gaps in the current provision of financial services, particularly the lack of comprehensive financial education and capability among service providers, which could hinder the effectiveness of these services in improving people's financial stability. The objectives of the TPA study then were to understand how confident service providers were in their financial skills, evaluate their literacy in areas like credit and debt, and determine their readiness to deliver effective Asset-Building services.

An online survey was conducted from April to July 2010, targeting 353 service providers across 117 agencies. The sample includes a diverse range of organizations, including non-profits, government agencies, and community groups, providing a broad overview of the sector. The final analysis included responses from 125 middle-management and frontline staff. The survey assessed the current types of financial services offered, the providers' confidence in delivering these services, and their perceived need for further training. Most providers offered basic services like tax preparation and credit counseling. However, fewer

² <https://snocoabc.wordpress.com/wp-content/uploads/2013/06/financial-coaching-workshop.pdf>

³ Loke, V. (2011). *Financial capabilities of service providers: Results of an online survey of the asset-building field in Washington State* (CSD Research Report No. 11-03). St. Louis, MO: Washington University, Center for Social Development. DOI: <https://doi.org/10.7936/K7ZW1KC7>

⁴ <https://csd.wustl.edu/>

provided more advanced financial education or savings programs.

In comparison to the general population, these providers perceive themselves as more financially literate and capable of managing their finances effectively. This self-confidence, however, may obscure underlying gaps in their actual financial knowledge and practices. On average, respondents answered 66% of financial literacy questions correctly, comparable to the general population. They were most knowledgeable about mortgages and predatory services but less informed about public benefits and investment.

Respondents displayed low levels of debt literacy, with many struggling to understand compound interest, credit card repayment, and the time-value of money. While the majority felt comfortable and prepared to assist people with financial matters, a significant percentage (25-40%) did not feel adequately equipped to provide effective financial counseling or refer people to external services. A significant portion of respondents identified a need for additional training in financial capability to better serve people.

The study concludes that while service providers play a crucial role in delivering financial services to people with low incomes, there was a significant need to build their financial capabilities. While the study may not have been fully representative of all service providers and relied on self-reported data, the implications were clear and pointed to the need for a comprehensive training curriculum and the establishment of core competencies for service providers. By

addressing these gaps, service providers could be better equipped to assist people in achieving financial stability and economic mobility, ultimately advancing the goals of the asset-building field.

Financial coaching in Washington State evolved significantly, particularly in response to the 2010 study that revealed that many service providers felt unprepared and uncomfortable addressing financial issues with program participants. Thus, a tailored financial coaching curriculum was developed that integrated financial and coaching aspects while empowering service providers.⁵

Starting in 2011, the Financial Coaching for Prosperity training was implemented with a curriculum focused on the role of a financial coach as a partner in helping people achieve their financial goals, emphasizing the importance of guiding rather than directing.⁶ The philosophy of financial coaching aligned with social work values, which emphasized self-determination. Key elements included understanding different levels of listening—such as distracted, focused, non-verbal, and whole-body listening—to better comprehend people's emotions and intentions. The curriculum also highlighted the use of powerful, open-ended questions to provoke deeper thought and clarity in program participants. Additionally, participants were introduced to behavioral economics concepts, including biases like loss aversion and status quo bias, which can influence financial decisions.

Evaluations have shown that the training was relevant and effective in enhancing participants' understanding of financial

⁵ https://fyi.extension.wisc.edu/financialcoaching/files/2013/01/Coaching_Newsletter_January_2013.pdf

⁶ <https://snocoabc.wordpress.com/wp-content/uploads/2013/06/financial-coaching-workshop.pdf>

coaching, boosting their confidence, and fostering an empowerment approach.⁷ Challenges in training included the lack of a clear definition of financial coaching, leading to varied training approaches. Financial coaching has also been seen as appropriate even for individuals in crisis, as it empowers them to regain control over their lives, although some initial guidance may be necessary. In 2018, this model was adapted for national use by LISC's Financial Opportunity Centers.⁸

Career & Life Coaching

Following the development of Financial Coaching for Prosperity, TPA partnered with the Washington State Department of Social and Health Services and Cares of Washington on the Career Readiness Project, a three-year initiative (funded by the W.K. Kellogg Foundation). This project led to the creation of the Career & Life Coaching (CLC) model and EmpACT (Employment as a Practice), a curriculum focused on professional skills for participants in subsidized work programs

The CLC program in Washington State was designed for parents who had previously received Temporary Assistance for Needy Families (TANF) benefits multiple times and as a result were sometimes deemed "hard-to-employ." To be eligible for the program, parents needed to have experienced repeated bouts of economic hardship, evidenced by at least six months between TANF

enrollments. The CLC model was developed to complement case management for parents in the TANF program while they were actively looking for work. It aimed to help parents identify career motivations, set meaningful goals, and achieve greater career stability and wages. The EmpACT curriculum further supported the development of professional skills to enhance employability, retention and promotion opportunities.

CLC was grounded in a specific mindset that emphasized listening, curiosity, reflection, and focusing on strengths. Unlike traditional case management, which often follows a prescribed set of steps, coaching is more flexible and responsive to the individual needs of parents. Coaches were trained to build rapport, practice focused listening, and help parents identify and leverage their strengths. CLC was informed by the Transtheoretical Model (TTM),⁹ which acknowledges that change is not linear and comes in stages. Coaches worked with parents through resistance and setbacks, helping them progress through different stages of change towards career readiness and financial stability.

CLC focused on enhancing executive functioning skills,¹⁰ which are often impaired by the chronic stress and trauma of living in poverty. Unlike case management, which may focus more on immediate needs, coaching helps parents

⁷ https://fyi.extension.wisc.edu/financialcoaching/files/2013/01/Coaching_Newsletter_January_2013.pdf

⁸ <https://www.lisc.org/rural/our-work/workforce-development/financial-opportunity-centers/>

⁹ Prochaska, J. O., & DiClemente, C. C. (1983). Stages and processes of self-change of smoking: Toward an integrative model of change. *Journal of Consulting and Clinical Psychology*, 51(3), 390–395. <https://doi.org/10.1037/0022-006X.51.3.390>

¹⁰ Pavetti, L. (2014) Using Executive Function and Related Principles to Improve the Design and Delivery of Assistance Programs for Disadvantaged Families. Paper prepared for *Innovating to End Urban Poverty*, Sol Price Center for Social Innovation. Accessed online at <https://socialinnovation.usc.edu/files/2014/06/Pavetti-Executive-Function.pdf>

develop skills like problem-solving, decision-making, and time management, which are critical for long-term success. Coaching creates a supportive environment where parents can build self-efficacy and learn positive behaviors through reinforcement. This contrasts with case management, where the focus is more on managing and fulfilling immediate needs rather than fostering long-term behavioral change.

Importantly, CLC coaching offered structured flexibility, allowing coaches to adapt to individual parent needs while maintaining a consistent framework. Rather than prescriptive goal setting, “nuanced milestones” are utilized in the CLC approach. These milestones refer to small, incremental, parent-determined achievements that are celebrated as part of the coaching process. Often, they represent personal development in areas such as relationships, emotional growth, or parenting. These milestones require a deeper understanding and reflection to recognize and appreciate the progress made. These milestones are manageable steps that parents take towards larger goals, such as gaining employment or improving family management skills. The focus on nuanced milestones allows parents to experience early successes, which builds confidence and a growth mindset. This approach is particularly important for low-income individuals, who may struggle with long-term planning due to the immediate pressures of poverty.

Evaluation of Career & Life Coaching in Washington State

An evaluation of the CLC pilot program was conducted using a rapid cycle learning approach.¹¹ This methodology involves frequent feedback during the early stages of program implementation to allow for timely adjustments and improvements. Data was collected from 35 coached parents and 20 who opted out, using rapid-cycle learnings to refine the program. The evaluation utilized a mixed-methods approach, incorporating both quantitative and qualitative data collection and analysis. This included surveys to assess changes in participants' attitudes and behaviors, interviews, and focus groups to gather in-depth feedback on the coaching process, as well as an analysis of administrative data to track employment outcomes and program engagement. The aim was to provide a comprehensive understanding of the program's impact on participants' career readiness and financial capabilities. The evaluation was conducted in two main phases:

- **Initial Implementation Phase:** Over four months, TPA collected data from coaches and supervisors through regular phone calls and webinars to assess program fidelity, address issues, and offer technical support.
- **Outcome Analysis:** Following the implementation phase, a four-month outcome evaluation was conducted using a combination of analysis of de-identified coaching forms, exit feedback from parents,

¹¹ Hargreaves, M. B. (2014). Rapid evaluation approaches for complex initiatives. Report prepared for the Office of the Assistant Secretary for Planning and Evaluation, US Department of Health and Human Services. Cambridge, MA: Mathematica Policy Research.

https://aspe.hhs.gov/sites/default/files/migrated_legacy_files//40541/rs_EvalApproach.pdf

and administrative data. This data was used to compare the outcomes of parents who received coaching with those who did not.

The evaluation was designed to capture both short-term impacts and long-term potential, though the short evaluation period limited the ability to measure long-term outcomes. The results of the CLC pilot program were promising, even though the sample size was small. Parents who were coached for longer durations demonstrated a greater propensity to practice decision-making skills and make sound decisions, reflecting an increased understanding of decision-making processes. "Parents who participated in the CLC program showed higher levels of confidence, awareness regarding decision making, completion of nuanced milestones, and participation in employment and education." (Career and Life Coaching Report, p11),¹² which significantly contributed to their overall goal achievement. Notably, 58% of parents who identified a need to improve family and home management skills reported improvements in these areas. Furthermore, the employment outcomes were encouraging, with 41% of coached parents successfully starting a job compared to only 15% of non-coached parents. The program also benefited coaches, who reported high satisfaction and fidelity to the coaching model. Overall, the evaluation indicated that CLC had positive effects, suggesting that the

coaching model could be a valuable complement to traditional case management services.

Evaluation of Career & Life Coaching in the Michigan Goal Progress Success Model

Beginning in 2016, [GST Michigan Works](#) and [SEMCA Michigan Works](#) collaborated with ABT Associates, Mathematica, and the Office of the Administration for Families and Services to research the impact of a coaching approach for cash assistance participants in Michigan.¹³ GST and SEMCA are two of sixteen agencies in Michigan dedicated to employer and workforce services, such as talent alignment and training, employment preparation, and career counseling.

The research team from Abt Associates authored an extensive evaluation report entitled "Implementation and Impact of a Goal-Oriented Coaching Program for Cash Assistance participants in Michigan the Job Search Assistance Strategies Evaluation."¹⁴ The report compares two approaches to helping TANF participants find and retain employment: the Application Eligibility Period (AEP) and "Partnership. Accountability. Training. Hope." (PATH) program (together AEP/PATH) versus an enhanced program called Michigan Goals, Progress, Success (MI-GPS). The MI-GPS program incorporated goal-oriented coaching, which is based on psychological and

¹² TPA. (2017). The Career Readiness Project Career & Life Coaching Report <https://theprosperityagenda.org/wp-content/uploads/2020/10/Career-Readiness-Project-Coaching-In-TANF-Evaluation-Report.pdf>

¹³ <https://theprosperityagenda.org/2020/10/13/emergingcoachingresearch/>

¹⁴ Karin, Karen Gardiner, Eleanor Harvill, and Rachel Cook. (2020). *Implementation and Impact of a Goal-Oriented Coaching Program for Cash Assistance participants in Michigan*, OPRE Report #2020-73, Washington, DC: Office of Planning, Research, and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services. Access online at: https://acfmaint.dev.acf.hhs.gov/sites/default/files/documents/opre/jsa_michigan_report_6_10_final.pdf

neuroscience research suggesting that chronic stress from living in poverty can impair planning, decision-making, and organizational skills. The coaching was intended to help participants set and achieve employment-related goals by breaking them down into manageable tasks and providing support to overcome barriers.

TPA played a crucial role in the project by partnering with the study team and Michigan's Department of Health and Human Services (DHHS) and Talent Investment Agency (TIA). TPA trained select staff on the Michigan Goal Progress Success (MI-GPS) model, which integrated CLC with tools like the Bridge of Strength. TPA was instrumental in developing the coaching curriculum, coaching tools, and the redesigned orientation for the MI-GPS program. TPA also provided training for the coaches and supported the monitoring of the implementation of these elements during the pilot phase before the study officially began, ensuring that the MI-GPS approach was well-aligned with the goal-oriented coaching model, aiming to help TANF participants in Michigan set and achieve employment-related goals.

CLC's principles were embedded into the coaching strategies, focusing on being participant-centered and strength-based. Coaches were trained to support participants by actively listening to their needs, beliefs, and motivations without imposing personal judgments or directives. This approach emphasized the importance of setting goals that align with participants' strengths and values, allowing them to drive the process. The coaching sessions were structured to build rapport, assess individual needs, and develop action plans that were achievable and relevant to the participants'

circumstances. This method aims to support participants by fostering their ability to set and achieve incremental goals, ultimately contributing to their long-term economic well-being.

The evaluation measured the differential impacts of these programs (AEP/PATH vs. MI-GPS). The key difference between the two programs lies in their approach to participant engagement. AEP/PATH is more directive, focusing on meeting federal work participation requirements, while MI-GPS emphasizes a collaborative, participant-driven approach. The impact study employed a random assignment research design, where Family Independence Program (FIP) applicants were randomly assigned to either the MI-GPS group or the AEP/PATH group. This design ensured that any differences in outcomes could be attributed to the programs themselves rather than external factors. The study focused on key outcomes, including employment rates, earnings, and public benefit receipt, measured over a 6- to 15-month follow-up period.

Various data sources were utilized, including baseline information forms collected from participants, employment and earnings data from the National Directory of New Hires (NDNH), and administrative data from Michigan's Department of Health and Human Services (DHHS). The study also included a follow-up survey conducted approximately six months after random assignment to capture additional data on participants' experiences and outcomes not covered by administrative records. Overall, the evaluation was designed to provide comprehensive insights into whether the MI-GPS approach, with its focus on goal-setting and individualized coaching, led to better employment and economic

outcomes for TANF participants compared to the standard AEP/PATH approach.

The implementation study revealed that MI-GPS operated largely as designed, with a strong focus on building a collaborative relationship between coaches and participants. However, challenges were noted in aligning the goal-oriented coaching approach with the work participation rate (WPR) requirements, which remained a significant part of the program's culture despite the flexibility offered to coaches.

The study found no significant differences in the overall participation in employment-focused activities between the two groups, with both MI-GPS and AEP/PATH participants equally likely to engage in job search assistance. However, MI-GPS participants were more likely to receive one-on-one assistance on workplace behaviors and professional skills, such as managing stress, balancing work and family, and goal setting.

Despite this increase in one-on-one coaching, the MI-GPS program did not lead to significant improvements in several expected intermediate outcomes, such as grit and motivation to work, compared to the AEP/PATH program. However, MI-GPS did positively impact participants' self-efficacy, particularly in reducing feelings of worthlessness and hopelessness, although it did not significantly enhance feelings of confidence.

The study found no significant differences between the two groups regarding employment levels or earnings. Approximately 58% of participants in both programs were employed in the second quarter after random assignment, and this trend continued throughout the five-quarter follow-up period. The cumulative earnings during this period were similar

for both groups, averaging around \$9,750 for MI-GPS and \$9,150 for AEP/PATH participants, with no statistically significant difference. The analysis of job characteristics revealed that the participants in both groups reported similar job quality metrics, including wages, hours worked, and job benefits such as paid sick days, holidays, and health insurance. Regarding public assistance receipt, the study detected a slight reduction in SNAP benefits for the MI-GPS group compared to the AEP/PATH group, although the overall proportion of participants receiving SNAP benefits remained similar across both groups. No significant differences were observed in the receipt of TANF benefits, or the amount received.

Overall, the MI-GPS program was seen as a valuable enhancement to the traditional AEP/PATH approach, offering a more holistic and individualized path to employment for TANF participants. The positive outcomes attributed to CLC within the MI-GPS program include:

1. **Increased Self-Efficacy:** Participants in the MI-GPS program, which employed CLC principles, reported higher levels of self-efficacy, feeling more capable of exerting control over their lives and more confident in their ability to achieve their goals.
2. **Enhanced Personalized Support:** CLC's focus on being participant-centered and strength-based led to more individualized support that addressed their unique needs, strengths, and circumstances, which helped them to set and pursue realistic and meaningful goals.
3. **Improved Coach-Participant Relationships:** The emphasis on

active listening and building rapport fostered stronger, more collaborative relationships between coaches and participants. This positive dynamic was crucial in helping participants feel understood, supported, and motivated.

4. **Goal Setting and Achievement:** CLC facilitated a structured approach to breaking down large goals into smaller, manageable tasks, which was instrumental in helping participants make progress toward their long-term objectives. This approach helped participants focus on incremental successes, contributing to their overall sense of accomplishment.

The findings suggest that while the MI-GPS program may not have produced immediate economic results, longer follow-up periods may be necessary to capture its full impact. The study also highlighted the challenge of integrating goal-oriented coaching with the federal work participation rate (WPR) requirements, which remained a significant part of the program's culture. Despite the flexibility provided to coaches, aligning participant-driven goals with WPR compliance proved difficult. The conclusions underscored the need for careful consideration in balancing the objectives of coaching with federal requirements when implementing such programs in a TANF environment.

Incorporation of Participant-Centered Design

Beginning in 2016, TPA incorporated participant-centered and participatory approaches to its program development, building off its coaching model by placing the participant at the core of the process. A primary focus of this approach was to design and test financial education tools that responded to the experience of people with very low incomes. One of these projects was the Savings Initiative Project, a three-year effort funded by WKCF, which led to the development of the “Money Powerup Packs” - a boxed product aimed at enhancing financial resilience among low-income families.¹⁵ Another key initiative was the Financial Capability Integration Project,¹⁶ a two-year project funded by JP Morgan Chase, that examined how workforce development programs might improve financial wellness among program graduates, which resulted in the creation of the “Money Mindset Cards”.¹⁷

Throughout these initiatives, TPA conducted qualitative research with program participants, staff, and other stakeholders to better understand the challenges and opportunities individuals face in managing financial insecurity. The findings revealed that participants were already employing strategies to navigate low incomes and even save. Using these insights, TPA developed financial education tools that empowered staff to create a coaching environment where participants could more effectively

¹⁵ <https://theprosperityagenda.org/2020/09/10/lowincomefamilydesign-2/>

¹⁶ <https://www.oweesta.org/news/2479/>

¹⁷ https://vahousingcounselors.org/wp-content/uploads/2018/05/WhitePaper_YourMoneyMindset_November2017.pdf

recognize their strengths, share their strategies, build social capital, and set meaningful goals.

Evaluation of Savings Initiative Project & Money Powerup Packs

The Savings Initiative Project involved seven Community Jobs programs across various locations in Washington State, with the goal to improve financial resilience among parents by promoting savings behaviors for themselves and their children. As part of the project, Money Powerup Packs (MPUPs) were developed as kits for experiential community events to promote financial resilience among low-income families.¹⁸ The kits are designed to facilitate non-judgmental, peer-to-peer discussions about money in a supportive environment. Participants engage in activities that help them explore non-traditional savings tactics, reflect on their financial decisions, and build confidence in their ability to manage money.

Data was collected by Luma Consulting for an evaluation of the Savings Initiative Project and the resultant Money Powerup Packs (MPUPs).¹⁹ The study employed a mixed-methods framework including surveys, focus groups, and interviews, to assess the effectiveness of the MPUPs. Surveys were conducted at different stages of the participants' involvement. There were noted challenges in follow-up, thus limiting the evaluation to baseline data. Focus groups and interviews provided qualitative insights into the participants' experiences and the program's impact.

Key findings indicate that the MPUPs were generally well received, with participants appreciating the design and facilitation of the events. The packs were praised for being engaging, fun, and supportive, creating a nonjudgmental environment where participants could discuss financial matters openly. Facilitators played a critical role in the success of the events by fostering a positive atmosphere that encouraged learning and social connection. Participants reported learning various savings strategies and gaining financial knowledge from both the event content and their peers. Importantly, the program also supported intergenerational learning, with parents using MPUP materials to teach their children about finances. The mandatory nature of the classes, however, sometimes led to participant disengagement, and issues arose related to organization, timing, and the need for more interactive and child-friendly activities.

The evaluation concluded that MPUPs were effective in promoting financial resilience and creating a supportive learning environment. Recommendations for improvement suggested making the events more structured and interactive, addressing the mandatory participation aspect, and incorporating child-friendly elements to better engage participants with family responsibilities. Overall, the report highlights the potential of MPUPs to positively impact financial behaviors in low-income communities, provided that organizations implement suggested improvements.

Following the evaluation, TPA authored "Low-income Families Guide Innovation:

¹⁸ <https://theprosperityagenda.org/design/financial-education/money-powerup-packs-design-and-evaluation/>

¹⁹ <https://theprosperityagenda.org/wp-content/uploads/2020/10/Savings-Pilot-Evaluation-Report-July-2019.pdf>

Application of Human-Centered Design" published in the *Journal of Participatory Research Methods*, which details how TPA applied Human-Centered Design (HCD) principles and participatory research to design and implement the project²⁰. TPA's approach involved extensive collaboration with the Washington State Department of Commerce, TANF participants, and program facilitators to ensure the solutions were grounded in the real experiences and challenges faced by these families.

The process included qualitative research through interviews, focus groups, and observations to gather insights directly from TANF participants and program staff. TPA developed "Personas" and "Causality Maps" based on the data collected, which helped guide the design process of MPUP kits. The kits were piloted across multiple sites, with feedback collected from both facilitators and participants to refine the tools.

The article highlighted the effectiveness of involving the intended beneficiaries in the design process, leading to pragmatic solutions that resonated with the participants. Participants valued the social connections formed during the events and felt better able to manage their finances confidently. Navigating IRB requirements and balancing mandatory participation with voluntary engagement did limit parent involvement. The implications for practice suggest that careful partner selection, frequent design sessions, and leveraging the expertise of former participants are critical for successful

participant-centered design aimed at social innovation.

Evaluation of the Financial Capability Integration Project and Money Mindset Cards

The Financial Capability Integration Project was intended to improve the financial wellness of participants of career development programs. Staff at workforce development programs struggled to offer robust financial education or counseling to complement professional development. Using a participant-centered research and design approach, TPA worked with two workforce development programs to develop and test a prototype of a set of Money Mindset Cards to help staff facilitate conversations about money. The cards build awareness and intention around money, ultimately helping participants develop their own path to financial well-being.²¹

The cards created a safe space for discussing financial realities, in one-on-one conversations, group workshops, or integrated into existing curricula and professional development programs. The coaching approach embedded in the cards encouraged a shift from simply sharing financial information to fostering deeper understanding and inspiring clearer goals.²²

The white paper titled "A Missing Element of Financial Capability - Your Money Mindset" (Atkinson, 2017), explored the

²⁰ de Jong, D., & Atkinson, A. (2020). Low-income Families Guide Innovation: Application of Human-Centered Design. *Journal of Participatory Research Methods*, 1(1). <https://doi.org/10.35844/001c.13195>

²¹ https://vahousingcounselors.org/wp-content/uploads/2018/05/WhitePaper_YourMoneyMindset_November2017.pdf

²² <https://theprosperityagenda.org/design/quality-jobs/money-mindset-card-design-and-evaluation-copy/>

efficacy of the project.²³ The methodology involved qualitative research, including interviews with ten graduates, 30 current participants, 11 staff members, and three other stakeholders to understand their perspectives on financial wellness and the challenges in integrating financial capability services. The study uncovered several barriers to integrating financial capability services into workforce development programs. These include a lack of resources, confidence, and time, as well as logistical challenges in developing customized financial services. Additionally, many participants faced financial insecurity, making traditional financial education less effective and even alienating at times.

A significant insight from the study was the importance of discussing money openly, as social pressures often make it taboo, perpetuating the false notion that everyone manages their finances effectively. The study found that peer-to-peer learning and support could be more effective than traditional teacher-student dynamics, particularly when it comes to financial coaching. The study also highlighted that financial education should focus less on telling participants what not to do and more on helping them understand how their financial decisions align with their personal goals and values.

²³ https://vahousingcounselors.org/wp-content/uploads/2018/05/WhitePaper_YourMoneyMindset_November2017.pdf

Evolution of Family-Centered Coaching

The development of FCC was a significant and collaborative effort among various nonprofits, foundations, and practitioners dedicated to improving outcomes for families facing economic challenges. The original FCC framework and Toolkit was the result of the vision of a team of leaders from varying human service fields and WKKF²⁴, who synthesized the experience and tools of the community-based agency staff who participated in the Supporting Transitions to Employment for Parents (STEPS) program and several other experts in the field, including staff at TPA.²⁵ The implementation and refinement of FCC involved partnerships with several of the STEPS community organizations, who received access to training and peer support. These organizations played key roles in helping to further refine the FCC model, contributing to its development and success across diverse communities.

WKKF launched the STEPS program in 2015 alongside Mobility and Opportunity for Valuable Employment by Upskilling Parents (MOVE UP), investing \$11.6 million in 14 community-based organizations to enhance workforce mobility and economic security for low-income families. STEPS focused on unemployed mothers, and aimed to improve financial stability for families, ensuring better opportunities for their children's success.²⁶ The goal of the

STEPS pilot was to improve employment outcomes for mothers of young children, particularly mothers of color, by addressing barriers such as childcare. The initiative sought to create formal partnerships between high-capacity workforce development organizations and early childhood education and childcare providers. The goal was to recruit unemployed mothers into short-term workforce training programs while ensuring their children are enrolled in quality childcare, thereby removing one of the significant barriers to employment. The pilot was structured to include a six-month planning phase followed by two years of implementation. Participating organizations developed partnerships, recruited participants, were trained on FCC, and provided both job training and supportive services.²⁷

During this time, the WKKF introduced FCC through the release of the Family-Centered Coaching Toolkit, Six Steps to Family-Centered Coaching, and Assessing Organizational Readiness & Creating Partnerships. These resources support families in achieving economic prosperity by fostering strong relationships between practitioners and families. The purpose of the FCC toolkit was to catalyze a shift in how social service organizations engage with families, moving away from "managing" families to supporting them to set and achieve their own goals. The toolkit also serves as a living resource, continuously evolving to incorporate new

²⁴ <https://familycenteredcoaching.org/about-family-centered-coaching/>

²⁵ <https://www.wkkf.org/news-and-media/article/2015/09/two-pilot-programs-launched-to-help-families-across-the-u-s-increase-workforce-mobility-and-achieve-economic-security/>

²⁶ <https://www.wkkf.org/news-and-media/article/2015/09/two-pilot-programs-launched-to-help-families-across-the-u-s-increase-workforce-mobility-and-achieve-economic-security/>

²⁷ <https://wholefamilyguide.org/wp-content/uploads/2020/10/Final-WKKF-Letter-of-Invitation-STEPS-Employment-Pilot.pdf>

insights and best practices as they emerge from its application in the field.

Evaluation of Family-Centered Coaching in the STEPS Program

An outcome study was conducted by Equal Measure. The evaluation included qualitative and quantitative data collection through interviews, site visits, participant surveys, and aggregate data reviews, supplemented by literature reviews and learning community engagement. It evaluated the impact of the programs on employment outcomes for mothers, economic security for their families, and related child outcomes.²⁸ Within a three-year grant period (including six months of planning), the STEPS and MOVE UP programs achieved substantial gains in workforce development for primarily single mothers of color.

Overall, both pilot programs demonstrated the importance of combining workforce development with family-centered strategies to enhance the economic stability of working parents, although systemic challenges like racial inequities and the benefits cliff remained significant barriers. Among 908 STEPS participants, primarily single mothers, the program saw a significant percentage earn industry-recognized credentials, gain full-time employment, and achieve wage increases. However, participants continued to face challenges like the "benefits cliff," where small increases in income led to reduced public benefits, complicating their financial stability. In the MOVE UP program, 960 participants, also primarily low-income mothers, benefited from

career advancement opportunities that led to higher wages and better job stability. The program emphasized employer-embedded training and support, resulting in improved retention and productivity for employers as well.

Participants achieved economic progress by earning credentials, securing employment, and advancing their careers, benefiting their families. The programs also highlighted the need for broader policy and systems changes to address racial inequities and support equitable employment for low-wage parents of color. While the parent-centered approach in these pilots showed promise, findings also underscored the limitations of programmatic interventions alone and the need for sustained policy reforms to achieve equal opportunities for all working families. For example, the Albany Community Action Partnership (ACAP) successfully advocated for the inclusion of family-centered language in contracts with government partners, ensuring that the needs of parents were prioritized. Additionally, ACAP secured funding to cover childcare expenses for participants in job training programs, allowing them to fully engage in their training. Meanwhile, the Brighton Center leveraged the SNAP Employment and Training 50/50 match program to support family-centered employment approaches. Their efforts led to changes in state policy, enabling the center to access additional federal funding to further support their initiatives.

The report emphasizes a parent-centered workforce approach that increases the likelihood that parents with low incomes get and stay employed. FCC is recommended as part of that practice

²⁸ <https://search.issuelab.org/resource/mobility-matters-employment-and-advancement-for-working-parents>

because it addresses the systemic barriers and institutional challenges that hinder vulnerable families from achieving economic progress. It also highlights coaching approaches that are strength-based, peer-supported, and encourages coaches to use a variety of methods.

Evolution of FCC Training at GST Michigan Works

In 2019, GST Michigan Works (GSTMW) partnered again with TPA to integrate Family-Centered Coaching, and further refine their coaching approach through staff and participant-led design activities. In partnership with GSTMW, TPA developed new online learning experiences, including the training on the coaching mindset, and a new approach to continuous peer learning between coaches. The implementation of FCC at GSTMW was spearheaded to enhance the PATH (Partnership. Accountability. Training. Hope.) program's effectiveness in supporting families experiencing poverty. The PATH program is a work participation initiative for families seeking cash assistance in Michigan, featuring a 21-day assessment period to identify and address employment barriers, with intensive support from caseworkers.²⁹

This initiative involved a series of trainings and practice sessions conducted between October 2019 and August 2020, designed to develop the skills, knowledge, and mindset of the staff. Fifty coaches participated in the trainings. Key activities included a two-day, in-person FCC Toolkit Onboarding, a six-week online course titled "Anatomy of a Coach," and the

establishment of communities of practice to foster continuous improvement and feedback among coaches. Despite the disruptions caused by COVID-19, which hindered the full implementation of the community of practice, coaches adapted by creating informal feedback mechanisms to support each other. The initiative aimed to strengthen coaching practices and ultimately contribute to the program's success at GSTMW.

An evaluation of the training and outcomes was conducted using a mixed-methods approach to gather comprehensive insights from both coaches and participants.³⁰ Data collection included surveys, focus group discussions, and in-depth interviews. Coaches participated in three surveys: a post-training assessment of the FCC Toolkit Onboarding, the Anatomy of a Coach series, and a retrospective assessment of FCC tools and skills, with a total of 167 responses. Additionally, four focus group discussions were conducted with 24 coaches to delve deeper into their experiences and application of FCC practices. Participant data was collected through nine in-depth interviews and a survey of 404 participants, focusing on their coaching experiences, goal achievement, and empowerment. The data collection methods aimed to provide a thorough understanding of the FCC's impact on both coaches and participants, particularly in relation to their skills, confidence, and the effectiveness of the FCC framework.

Coaches reported positive outcomes from the trainings, with many noting the

²⁹ <https://www.michigan.gov/mdhhs/assistance-programs/cash/path>

³⁰ Sinha, Aakanksha. (2020). Evaluating the Impact of Family-Centered Coaching at GST Michigan Works! TPA. Unpublished report.

significant impact of a family-centered approach on their participants, particularly in building trust, empathy, and participant self-efficacy. The use of FCC tools and skills increased substantially post-training, with a strong emphasis on active listening and creating collaborative relationships with participants. Coaches highlighted the importance of reflective listening and questioning biases, which enhanced their ability to support participants in taking the lead in their goal-setting and decision-making processes. Notably, 70% of coaches indicated that participants had been taking the lead in conversations, increasing to 96% after the training. Overall, the FCC training improved coaches' ability to engage with participants in a more holistic, empathetic, and participant-centered manner, ultimately leading to better outcomes in their coaching practice.

Coaches reported that FCC significantly improved their ability to provide trauma-informed and family-centered support, helping them build trusting relationships, actively listen, and support participants to take charge of their goals.³¹ The transition to a collaborative approach allowed coaches to better understand participants' familial and social contexts, fostering empathy and reducing unconscious biases, particularly in virtual settings. Coaches highlighted the importance of balancing their roles as both case managers and coaches, focusing on guiding participants toward self-sufficiency and long-term success while celebrating progress and navigating challenges together. Ultimately, FCC aims

to shift power in relationships with participants and support them and their families to achieve both personal and collective goals, leading to greater independence and stability.

The FCC mindset, significantly reinforced through the FCC Toolkit Onboarding training, led to substantial increases in coaches' beliefs in these principles, such as the view that "every family is creative, capable, and resourceful," which rose from 64% to 91% among coaches.³² Coaches also highlighted the importance of balancing their roles as case managers and coaches, adapting their approach to meet participants' varying needs while fostering trust and empowering participants to achieve self-sufficiency. The ultimate goal, as expressed by coaches, is to support participants not only to meet their personal goals but also to positively impact their families' well-being, demonstrating the integral role of family in the coaching process. After training, nearly all coaches (98%) recognized supporting the whole family as a critical aspect of their role, a significant shift from pre-training beliefs.

The evaluation of participant experiences and outcomes in GSTMW's PATH program revealed generally positive feedback regarding the coaching process. Over 90% of participants felt their coaches listened to them, 85% reported being asked helpful questions, and 73% indicated that their input was sought during conversations. Participants appreciated the safe and supportive environment created by coaches, which fostered trust and facilitated open discussions about goals and challenges. While most participants

³¹ TuaPath. (2021) GST Michigan Works! Evaluation Report: Impact Findings From An Evaluation Of Coaching And Use Of Technology For Improving Engagement And Goal Achievement <https://www.tuapath.com/wp-content/uploads/2018/05/Impact-Findings-from-Evaluation-at-GST-Michigan-Works.pdf>

³² Sinha, Aakanksha. (2020).

acknowledged that coaches often guided the meetings, they did not feel their input was disregarded.

The evaluation highlighted varying levels of coaching readiness among participants. Three key themes emerged: First, participants with clear personal or professional goals felt more comfortable navigating resources and making progress through coaching, reporting a strong sense of support and clarity. Second, participants with clear goals but significant personal or social challenges felt overwhelmed and chose a case management approach as more effective for addressing their immediate needs. Lastly, some participants who were unsure about their goals struggled to engage fully in the coaching process, despite developing good rapport with their coaches. The report recommends that coaches apply the roles a family-centered coach can play to better align with participants' readiness, integrate family context where appropriate, and enhance their understanding of trauma-informed care to better address the complex realities faced by participants.

Family-Centered Coaching for Racial Equity Project

During the 2020-2021 period, as the pandemic forced many human services staff to work remotely, TPA swiftly redeveloped its FCC training programs to be delivered online. This shift ensured that TPA could continue supporting partners and executing design projects despite the disruptions caused by the pandemic.

One of the key initiatives during this time was the Family-Centered Coaching for Racial Equity Project, a three-year research and design effort funded by the WKKF.³³ This project focused on integrating racial equity into the FCC model, recognizing that systemic racism plays a significant role in perpetuating poverty and economic disparities. The project aimed to refine FCC tools and approaches to better address these challenges, ensuring that coaching practices were more inclusive and effective in supporting marginalized communities. Launched in February 2020, TPA explored how FCC could advance racial equity in New Orleans and Mississippi. Racial equity is a core principle of FCC, acknowledging the profound impact of racism and poverty on families. By understanding these barriers, coaches can offer more meaningful support tailored to each participant's unique context. This approach extends beyond individual coaching to influence program design and evaluation, encouraging collaboration with families and communities to build lasting solutions.

FCC for Racial Equity in New Orleans

In New Orleans, the initiative began by forming a working group with stakeholders from four local organizations: The City of New Orleans, Total Community Action, New Orleans Business Alliance, and Kingsley House. The group engaged in discussions to define success for the project, understand the roles of different organizations, and identify key system actors necessary for making progress on racial equity.³⁴ To further understand the

³³ <https://theprosperityagenda.org/2020/11/11/fccforracialequity/>

³⁴ <https://theprosperityagenda.org/2021/04/29/noladesign/>

community's needs, the working group conducted Stakeholder Mapping, identifying 21 groups crucial to advancing racial equity in New Orleans. This map guided in-depth interviews with 25 community members, including residents, business leaders, and policy advocates.

Community members and stakeholders utilized this information to develop the New Orleans Community Insight Report,³⁵ which presents a collective narrative about racism in the city, combining first-person insights with relevant economic and racial data. The report highlights systemic racial biases in various sectors, such as hospitality, healthcare, and education, where people of color often face barriers to advancement and equitable treatment. It also addresses the stark disparities in homeownership, income, and life expectancy among different racial groups. The report emphasizes the need for a holistic approach to economic development, where collaboration across sectors—such as education, workforce development, and small business support—is essential for achieving racial equity. Stakeholders identified key areas for improvement, including the importance of quality education for children, fair treatment and pay for low-wage workers, and the necessity of workforce training and entrepreneurship opportunities for people of color.

Community members also voiced concerns about the lack of authentic engagement from organizations claiming to support racial equity, noting that internal structures and leadership must reflect the diversity and needs of the community they serve. The report

concludes with ten actionable ideas to advance racial equity in New Orleans, which were prioritized by 144 community members. These ideas include supporting mission-driven organizations, fostering cross-sector collaboration, and addressing climate change alongside poverty. Overall, the report underscores the importance of community-led initiatives and data-informed decision-making in creating sustainable solutions to the deep-rooted racial inequities in New Orleans.

The report, formatted like a newspaper to enhance accessibility and credibility, served as a foundation for a design team of residents, leaders, and advocates to refine ideas and create a testable program to address racial equity. A design process was facilitated through four online meetings in the spring of 2021, bringing together a diverse group of participants, including those experiencing poverty, business leaders, policy advocates, and nonprofit providers. The design sessions fostered an environment of trust and equitable participation, allowing for deep conversations about racial inequity. The insights from the Community Insight Report grounded the discussions, and participants worked in small breakout groups to share ideas freely.

The design team proposed five key elements for success, including focusing on existing community assets, centering relationships and shared decision-making, recognizing the dignity and capabilities of people of color, and reimagining data collection to reflect community priorities. The design team eventually identified a promising solution: transforming schools into community hubs for services and

³⁵ <https://theprosperityagenda.org/wp-content/uploads/2021/04/New-Orleans-Community-Insight-Report-April-2021.pdf>

activities through FCC. This approach aims to address systemic barriers and create spaces where families can access holistic support. The process led to the selection of the Algiers Charter School Association as the pilot site for this Community Schools strategy. Participants expressed high satisfaction with the design process, and the next steps involve launching a Leadership Committee to oversee the pilot and work towards long-term implementation of the strategy in New Orleans.

FCC for Racial Equity in Mississippi

In Mississippi, TPA's approach involved engaging stakeholders to define racial equity and identify regional opportunities. Partnering with [Springboard to Opportunities](#), who works alongside residents of federally subsidized housing as they pursue their goals in school, work, and life, TPA used a Culturally Responsive and Equitable Evaluation (CREE) framework to assess the impact of FCC.³⁶ CREE is an evaluation approach that integrates diversity, inclusion, and equity into all phases of the evaluation process. It emphasizes the incorporation of cultural, structural, and contextual factors, such as historical, social, economic, racial, ethnic, and gender considerations, using participatory processes that shift power to those most impacted by the evaluation.³⁷ In tandem with FCC training for staff, an evaluation team of primarily residents and some staff created a theory of change,

measurement tools, a study design, and then collected data from coaches and residents through a survey and through data parties.

Residents completed a baseline survey in the Fall of 2021 and an outcome survey in the Spring of 2022.³⁸ Residents indicated that they engaged with Springboard staff 2-3 times per week on average. Core coaching skills observed included asking powerful questions, reflective listening, and focusing on what is important to residents. Over time, residents reported increased satisfaction with their coaching experiences, with a notable increase in the effectiveness of coaching in helping them work towards their goals.³⁹ Residents at one location were more familiar with and engaged in FCC practices compared to those at another. The latter group primarily sought specific resources rather than coaching. A significant number of residents worked on financial, employment, and educational goals, with most expressing satisfaction with their progress. The survey with residents indicated that those who worked with a coach felt more successful in achieving their goals and reported improvements in their financial management and overall sense of control over their lives. However, financial challenges remained a significant concern for many.

In May of 2022, TPA hosted in-person data parties with 14 residents in two of Springboard's affordable housing communities in Jackson, Mississippi. In these events, residents came together to

³⁶ <https://www.mathematica.org/publications/using-a-culturally-responsive-and-equitable-evaluation-approach-to-guide-research-and-evaluation>

³⁷ <https://everychildthrives.com/family-centered-coaching-is-a-racial-equity-strategy/>

³⁸ TPA. (2022). "Family-Centered Coaching for Racial Equity Project" Unpublished PowerPoint Presentation.

³⁹ TPA. (2023). "Family-Centered Coaching at Springboard to Opportunities – Equitable Evaluation Survey Results" Unpublished document

collectively view and respond to data that have been collected. Residents were asked about their experiences working with Springboard staff and interacting with other residents, including: what community means, their experiences with Springboard staff, their goals, and trust with the experience. Residents expressed that they liked their homes and appreciated the help Springboard offered but were concerned about the environment outside. They shared that Springboard staff helped them focus on themselves and their goals. Parents, particularly single mothers, expressed concerns for safety and a desire for more trust among residents within the communities. Residents also shared experiences of interpersonal racism, particularly in work and service contexts. Despite this, trust in Springboard staff was

strong, and the data parties provided a platform for residents to connect and share experiences. This process provided space for community and increased awareness of the resources available through Springboard.⁴⁰

Data gathered by the resident-centered evaluation team helped drive refinements in FCC training, further developing the structure and delivery of how TPA offers training on the coaching mindset. In their recent report on Holistic Prosperity,⁴¹ Springboard recommends that "staff should receive ongoing training and development in best practices for coaching practices, like Family-Centered Coaching, and utilizing a trauma informed approach when working with families who have experienced the trauma of poverty."

⁴⁰ TPA. (2023). "Family-Centered Coaching at Springboard to Opportunities – Resident Data Party Summary" Unpublished document

⁴¹ Springboard to Opportunities. (2024). "Holistic Prosperity: An Abundance-Based Framework To Develop Frameworks And Systems That Are Grounded In Trust, Equity, And A Belief That All People Deserve a Life of Dignity" <https://springboardto.org/wp-content/uploads/2024/09/Holistic-Prosperity-Full-White-Paper.pdf>

Summary & Conclusions

The goal of Family-Centered Coaching is not self-sufficiency. The model instead centers on connection--between human service staff and program participants, between participants and their families, and between families and communities. These ties and the social networks they create are the strength and context of FCC. Coaching builds off of and sustains the creativity and capacity of these relationships to address the complex needs of families in poverty.

The ongoing evaluation FCC and other applications of coaching in human services has provided key lessons to effectively meet the diverse needs of human service staff and the families they support. Adopting a coaching mindset significantly enhances staff experiences and relationships with participants. This mindset allows staff to manage bias and cultivate empathetic connections, which fosters trust and collaboration. Staff then experience increased job satisfaction and reduced burnout, for a more fulfilling and sustainable work environment.

For program participants, people with families in many forms, a coaching approach supports their values, potential, and self-determined goals first. By viewing participants as collaborative partners, staff nurture self-efficacy and confidence with respect for their shared boundaries. The evaluations also demonstrate that coaching improves financial confidence, strategy, and employment outcomes, allowing participants to engage more deeply in planning and resource utilization. Holistic and trauma-informed coaching, through FCC, deepens this impact by integrating the interconnected financial, social, and emotional challenges faced by families. Through the practice of FCC, human service agencies can live into their commitment to racial equity alongside culturally responsive evaluations and community-driven solutions.

The next iteration of FCC is Leaders in Family-Centered Coaching, a project launched in 2023 in New Orleans and Mississippi that offers more flexible training options through intensive cohorts and supports regional agencies to build partnerships, strengthen peer-learning, and advocate for participant-centered solutions around the principles of FCC. Family-Centered Prosperity, a model that builds off FCC to strengthen pathways to prosperity, is in development. Family-Centered Prosperity integrates coaching with inclusive financial education and pathways to employment, education, and entrepreneurship.

Coaching Evaluation Studies

Study	Topic	Authors	Year	Focus	Key Findings
Financial Capabilities of Providers	Financial capabilities of service providers in Washington State	Center for Social Development	2010	Service providers across Washington State	Service providers had gaps in financial literacy, need for training.
Evolution of Financial Coaching for Prosperity	Financial coaching curriculum and Career Readiness Project	TPA with Maggie McKenna, Ph.D.	2013	Low-income individuals and TANF participants in Washington State	Financial coaching curriculum boosted confidence and empowerment approach.
Evaluation of Career & Life Coaching	Career & Life Coaching program for TANF participants	TPA with Luma Consulting (William Vesneski, Ph.D., LICSW)	2013	TANF participants in Washington State	CLC coaching improved confidence and decision-making and positive employment outcomes.
Evaluation of STEPS and MOVE UP	Workforce development and family-centered strategies for low-income families	Equal Measure	2015	Low-income families, particularly single mothers of color	Workforce development combined with family-centered strategies enhanced economic stability.
Evaluation of MI-GPS Program	Goal-oriented coaching for cash assistance participants in Michigan	Abt Associates	2016	Cash assistance participants in Michigan	MI-GPS improved self-efficacy but did not significantly impact employment outcomes.
Evaluation of Savings	Financial resilience promotion	Luma Consulting (William	2016	Low-income families in	Money Powerup Packs effective in promoting

Initiative Project	through Money Powerup Packs	Vesneski, Ph.D., LICSW)		Washington State	financial resilience, some challenges in engagement.
Evaluation of Financial Capability Integration Project	Financial wellness and mindset development with Money Mindset Cards	TPA	2017	Workforce program participants	Money Mindset Cards fostered healthier financial mindsets, peer learning more effective.
GST Michigan Works FCC Trainings Evaluation	FCC training and coaching practices at GST Michigan Works	TPA with Aakanksha Sinha, Ph.D.	2019	Participants and coaches at GST Michigan Works	FCC training improved coaching practices, enhanced participant empowerment.
Family-Centered Coaching for Racial Equity Project	Integrating racial equity into FCC in New Orleans and Mississippi	TPA with Strategic Resources and Solutions (Chandria Jones, Ph.D., M.P.H.)	2021	Community members, leaders, policy advocates in New Orleans, Residents in affordable housing communities in Mississippi	In NOLA, community-led initiatives critical for addressing racial inequities, systemic racism highlighted. In Mississippi, participant-led evaluation processes are critical to drive implementation.

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