

Executive Summary

Footbridge provides rapid financial support to families facing short-term financial crises which have no other solution. Founded in 2020 after winning a Pittsburgh-based social innovation challenge, the organization has filled gaps and prevented a crisis for over 1,000 families in Pennsylvania to date.

Our organization harnesses partnerships with frontline professionals such as doctors and home visitors to identify families in need and makes payments to thirdparty organizations on their behalf as quickly as necessary. This unique approach strengthens the relationship between our referral partners and clients with 88% of our clients reporting that they are more likely to engage with and attend appointments with the referring organization after receiving assistance. It also dramatically improves outcomes for families on the brink of a crisis with 79% reporting that Footbridge's financial aid is still making a difference in their families' financial situation six months later.

Footbridge serves as an intermediary for health and human service agencies, foundations and healthcare plans by addressing short-term

In the six months following Footbridge aid:

- **Just 0.04**% of our clients had to use an emergency shelter with none of our clients having to use a day shelter
- Less than 1% of clients had an inpatient hospitalization
- Only 1.5% sought services for a mental health crisis
- **One third** of our clients state that we helped mitigate a mental health crisis
- **74**% report that receiving financial assistance from Footbridge has enabled them to be their *best selves when parenting*

Excluding families with child welfare involvement prior to our intervention:

- Only 2% of our clients had to have a child welfare case opened
- 0.5% had to have their children removed from their home

financial crises and preventing more expensive negative outcomes.

We have matched the records of 2,435 individuals we have served within Allegheny County's DHS Data Warehouse, allowing us to look at the health and human service administrative data for those whom we've helped.



The research is clear - economic supports for families who need them are a powerful tool for strengthening families and preventing child abuse and neglect. Footbridge for Families has pioneered an elegantly simple solution to support families facing financial crises. The organization has prioritized efforts to evaluate their approach, and the results are exciting. I look forward to seeing their work expand to the field at large.

A Letter From Our CEO



I am filled with deep gratitude for the volunteers, donors, staff, Board members, funders and referral partners who helped make 2022-2023 a significant year for Footbridge. I hope that you enjoy learning about how our work is making a difference in this year's Impact Report.

This past fiscal year, we grew our contract with Allegheny County's Department of Human Services and completed a \$200,000 pilot with UPMC for You. We also developed a funding relationship with six new local foundations such that we concluded our 2022-2023 fiscal year with a budget slightly over \$1.36 million.

This 4-5 fold growth allowed Footbridge to have a significant impact in the community. From its founding through the end of its first fiscal year, June 30, 2022, Footbridge helped 200 families avoid a financial crisis. During the 2022-2023 fiscal year, our assistance expanded to an additional 519 families.

A strength of the Footbridge model is that our staff take the time to ensure that we only help suitable cases in which other resources have first been exhausted and a plan for sustainability is in place. Given this, there were 104 cases that Footbridge supported through service coordination but did not provide fiscal support.

We learned that in order to resolve crises and prevent escalations, it was necessary to increase the funding spent per family and on average, individuals or families received \$1,400 in aid. In post-intervention surveys, 90-94% of those whom we helped shared that Footbridge's role in preventing their financial crisis from escalating was a 4 or 5 in importance, based on a scale of 1-5.

Our robust evaluation efforts which include surveys and interviews at one, three and six-month intervals post-aid, were recently amplified by the ability to look at health and human service administrative data for approximately 2,500 individuals who received our financial assistance. The data confirms what our clients have been telling us: we are preventing families from having to use our society's most costly and traumatic systems.

You will be able to read about these findings and more in this year's Impact Report. I appreciate your taking the time to learn about our work, and I look forward to our paths crossing more in 2024.

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Yours in service,

Kim Cauley Eckel

About Footbridge



Footbridge provides one-of-a-kind rapid financial support for families and individuals facing financial crises which have no other solution, many having the potential to cost tens of thousands of dollars if left unresolved. By rapidly addressing these crises through payment to third-party vendors, we reduce household stress, divert individuals and families from expensive human service and health systems and promote intergenerational health and well-being.

It is widely recognized that families' ability to meet basic needs is the biggest determinant of their ability to lead full and healthy lives. But in many specific emergency situations, existing support structures either don't cover or cannot act fast enough to cover an acute, unexpected financial need. Our model complements existing supports, filling in gaps as the payer of last resort, and offers our funders flexibility in crafting solutions.

Footbridge's various institutional investors specify who can refer families in need. These partners can quickly log onto the Footbridge website and provide a family's contact information.

Footbridge case coordinators respond as quickly as indicated in the referral and always attempt outreach within 24 business hours.



Their process time from application received to funding provided is unmatchable.

There truly is not another program like this in my service area and all of Allegheny County.



Financial payments to third-party vendors can be as expeditious as necessary and can take place within hours.

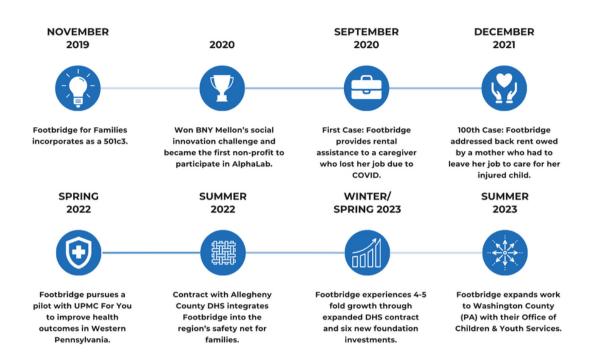
Footbridge case coordinators also interview individuals to identify larger goals and needs and provide tailored referral recommendations. These recommendations are shared with referral partners who can continue to work with families following Footbridge's aid.

The Footbridge model respects existing ecosystems such as families' organic relationships, the pragmatic realities of those in a financial crisis, and political complexities. Unlike guaranteed basic income programs, Footbridge aid doesn't risk putting a family over the benefits cliff and is palatable to both sides of the political aisle.

97%
OF FOOTBRIDGE CLIENTS

state that the Footbridge process was easy

Our History





Our Mission

Footbridge provides one-of-a-kind rapid support and service coordination for individuals and families facing financial crises which have no other solution.

Our Vision

Our vision is for America to be a country in which small bumps in life do not routinely lead to catastrophic intergenerational outcomes.

Team and Leadership

Footbridge Board of Directors

John Stockhausen, Chair

Snavely Forest Products, President & Director (retired)

Elizabeth Baran, Vice-Chair

Dick's Sporting Goods, V-P & Associate General Counsel

Ted Hobart, Treasurer

Next Defense Solutions, Partner

Deb Stuligross, Secretary

The Forbes Funds, Executive in Residence

Drew Dungan

Collective Group, Ltd., Managing Partner

Rochelle Jackson

Black Women's Policy Center, Founder & Director

Janine Jelks-Seale

UPMC Health Plan, Director, Health Equity

John Lydon

Auberle, CEO

Bhavini Patel

Office of Allegheny Co. Executive, Community Outreach Manager

Dean Richards

Heinz Endowments, Program Officer

Susan Salyards

Animal Friends, Chief Development Officer

Dannai Wilson

Allegheny Co. Health Dept., Deputy Director of Community and Family Health

Footbridge Senior Staff

Kimberly Eckel, Founder & CEO

Taafoi Kamara, Director of Growth and Marketing

Deirdre Riely, Director of Operations

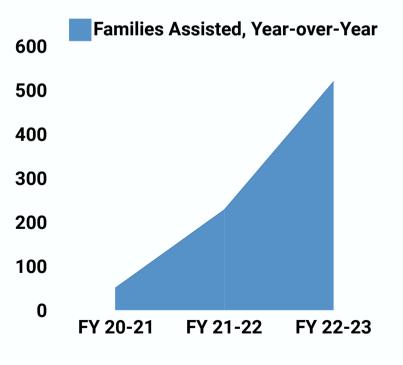
Jeff Wolstoncroft, Chief Financial Officer

Highlights



Funding Our Work

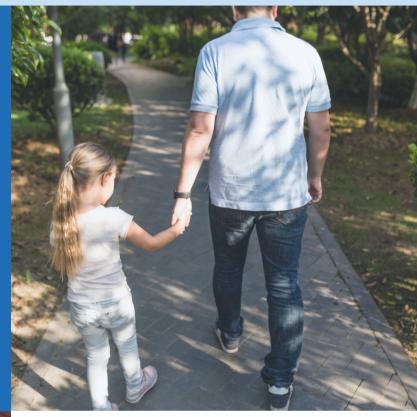
- Completed a \$200,000 pilot with UPMC For You
- Grew our relationship with Allegheny County's Dept. of Human Services
- New funding relationships with six local foundations
- Ended FY'23 with a \$1.39M budget



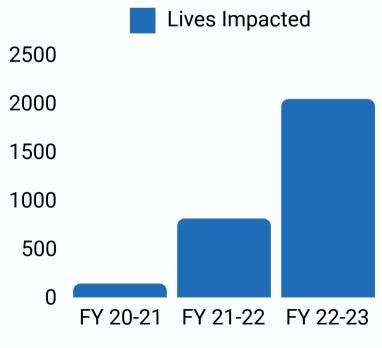


Outcomes

96% of survey respondents report that Footbridge aid prevented a crisis escalation one month after receiving assistance.







Addressing Child Welfare



Footbridge was designed to be the solution for when a child welfare worker visits a home and discovers that although there is no abuse, children's health and safety may be at risk because of severe financial need. We can turn around requests to rectify crisis situations within hours, which is critical as some determinations whether to remove children must be made on the day of an initial home visit.

Footbridge can act quickly because families complete their applications for assistance within a few minutes over the phone. And our speed makes all the difference. Ninety-five percent of those we've helped cite Footbridge as important or critically important in preventing a crisis from escalating, with 99% citing our aid as timely.

Two examples of how Footbridge successfully helped to reunite families whose children had entered the child welfare system:

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In one case, Footbridge enabled a father to be reunited with his infant son. The child's mother had died of COVID-19 shortly after giving birth and the baby entered the child welfare system. The father established paternity but had been living in a shelter and could not be reunited with his son. Footbridge assisted with the security deposit and first month rent so that the client could provide a safe and secure home for his young son.

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In another case, a mother had successfully completed treatment at an inpatient drug rehabilitation facility, and one of her three children had been placed in kinship care. She was ready to move to an apartment, but before any of her children could join her in the new home, she needed to purchase a stove and refrigerator. Footbridge paid for these appliances so that the children could live in the new home and be reunited with the rest of the family.

Addressing Social Determinants of Health (SDOH)

It is hard to capture the true impact that our work has. We will never know the suicide we prevented or the intergenerational trauma we had a role in diminishing. Or, for that matter, the lives we save.

Social determinants of health (SDOH) are the nonmedical factors that can have a tremendous impact on health outcomes. This is the assistance with the cost of a car repair that supports a new mother's ability to transport her baby to pediatrician appointments. It is the help with a rent payment that supports stable housing for a young family, preventing an eviction and keeping the family unit intact. Sometimes, as the case below explains, it is keeping the water on so that infections can be sanitarily managed.

In this case, a father had had his right foot amputated due to severe diabetes. This procedure led to a gap in employment which contributed to the family's financial crisis, and when we were brought in, the family faced water shut off.

Immediately following Footbridge aid:

92% reported feeling **better supported** by the provider who referred them

88% reported being more likely to engage with and attend appointments with the referring organization since being referred to Footbridge

When we helped, the father still dealt with peripheral artery disease from his diabetic condition, leading to large open sores and infections in his leg. Footbridge spent \$600 to keep the water on for his family. When our team engaged with him, he spoke about how he absolutely needed water because he had children.

During our evaluation call, when asked what he thought would have happened had we not been able to help. He grew somber and seemed to actually reflect on the entirety of the situation. "I'd be pretty messed up. . . I probably would have died." was his answer.

Our work eases the strain on healthcare providers, allowing them to dedicate their energy to delivering exceptional care. We take a significant burden off of patients, empowering them to take control of their health journey. And ultimately, we nurture the growth of resilient communities that can weather life's challenges. Through our efforts, we lay the foundation for a healthier, more equitable future.

Shifting the Dynamics of Healthcare

We live in a city like no other—a living learning laboratory where we can be proactive leaders in the effort to mitigate the effects of poverty on the health of families. UPMC for You's work with Footbridge for Families in the Pittsburgh area has allowed us to pursue innovation in the SDOH-space, equipping medical teams with the ability to quickly address patients' financial crises that have no other solution.

Footbridge's innovative approach enables front-line workers like physicians and care managers to identify families in need and quickly refer them to Footbridge where staff make payments to third-party organizations on behalf of families as quickly as necessary. The Footbridge team then works to devise a longer term solution to assure families have those needs met. We have learned that this approach not only prevents financial crises from escalating but impacts the overall wellbeing of families with a third of recipients crediting the support for preventing a mental health crisis.

Footbridge isn't just about meeting basic needs; it has enabled us to move the needle on critical aspects of healthcare that we hadn't necessarily anticipated. Six-months following Footbridge aid, eight-six percent of clients still feel that their referral partner can help them when they tell them about their problems and 79% state that they are more likely to engage with and attend appointments with the referring organization. These are powerful findings in light of what we know about how SDOH risks can be mitigated.

We have found that we are also impacting the job satisfaction of our workforce at a time when burnout is pronounced. A survey of UPMC providers on the value of Footbridge in their daily work in patient care produced this response: "... the addition of Footbridge to our clinical team has been big in terms of rapidly addressing problems that are the result of immediate financial need. And it's also been helpful in terms of day-to-day provider sentiment about wading into social determinants of health. Knowing that we can use this resource (if needed) has been a weight off our shoulders. And when we have had to use it, it's been remarkable - both for patients and providers."

By addressing basic needs, Footbridge not only alleviates immediate hardships but also fosters an important shift in the dynamics of healthcare—easing burdens on providers, enabling providers to address the "whole person" issues related to health care needs, restoring dignity to patients, and laying the groundwork for healthier, more resilient communities.

John G. Lovelace | Senior Advisor | UPMC Insurance Services Division

Addressing Needs that Have No Other Solution

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This is her last resort; she really needs this help. 99

Footbridge Referral Partner

Marina was referred to Footbridge for assistance with car repairs. She had grown up in the foster care system and faced ongoing car troubles shortly after purchasing a vehicle two weeks before exiting the foster care system. The car, essential for her work and her son's childcare, broke down again, requiring \$1,567 in repairs for brakes, rotors, tires, and alignment. Struggling to save for repairs, Marina relied on costly Uber rides for transportation and had to pause her aesthetician training.

"...THERE DOESN'T SEEM TO BE A WAY TO
EARN ENOUGH TO PAY
FOR UBERS AND ALSO SAVE FOR
THE CAR REPAIR."

The situation worsened when her son was expelled from childcare due to inconsistent attendance, and she received a shut-off notice for her electricity. With no public transportation in her area and no assistance available for car repairs, Marina faced a daunting challenge.

When asked what she would do if Footbridge was unable to help, Marina stated that her son would miss more school and she would try to save up the money but "there doesn't seem to be a way to earn enough to pay for Ubers and also save for the car repair".

When Footbridge stepped in to cover the repair costs not handled by her warranty, Marina's relief was palpable: "Thank you so much, OMG biggest blessing!!!" This assistance from Footbridge was crucial in helping her navigate this difficult period and maintain stability for herself and her son.



For Footbridge, a 'crisis' is whatever our participants define as a crisis for their family. An inability to afford vehicle repair may lead to job loss - that's their personal crisis. I know of no other resource that quickly covers car repairs.

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Angela Gressem | Director, Hello Baby
Priority | Healthy Start Pittsburgh

Addressing Employee Needs



Due to a decrease in income. we have an employee at West Penn Hospital on our transport team that reached out to her managers last week in a cry for help and desperation. On Thursday the employee's car was repossessed, she is overdue on childcare bills and with losing her vehicle getting to work is making it rather difficult. We need the employee to be at work to care and transport our patients and with a lack of transportation this is creating a hardship for the family.

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Medical Referral Partner

In nearly every instance, helping an individual impacts the lives of others whether that be children in the home or those who rely on an individual's work to care for others.



Footbridge is exploring a partnership with a health plan to support both health care participants and their caregivers. Through unique referral pathways, all caregivers would be eligible for referrals, whether they be employed by big agencies or informally offer support as a family member. We believe that this model will prevent job turnover, increase job satisfaction, and help prevent unnecessary medical emergencies for health care participants.

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It took away the anger, heartache and hurt that I had at that time.

Working with people, you see everyone else gets help, and I never was able to get help. If it had not been for Footbridge, I don't know where I would be.

In the Words of Our Clients

In general, clients comment on how our aid provided relief or "a breath of air" as many have stated when trying to find their own words to express the impact of our help. Here are some of the sentiments they have shared:

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When you're stressed and overwhelmed, you know, we all want to act like we're perfect parents and we don't never, you know, give our kids any of our energy, but that's a lie. When you're overwhelmed, those emotions show. Because you don't want to be bothered. You don't want to talk. Because you're trying to figure it all out.

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I've actually been able to interact [with my three boys] and not be either lost in the room, trying to figure out, you know play connect the dots with money or bills, or you know, freaking out—like trying to engage with them but they can obviously see that I'm elsewhere thinking about things. I've actually been able to put everything aside and focus on them. That's been a great change.

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I was depressed and having anxiety every day not knowing how I was going to be able to do this or that. Clearing one big thing out for me helped me not stress so much, and I was able to focus on my other bills which were much lower than that one. [And] honestly, I just had a newborn. . . we were able to play more. I wasn't as stressed out.

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The program helped me to pay my back due balance on my utilities so my children and I can have access to them. This is an obstacle that a lot of us single parents may face. This program was a GOD send. It gave me a huge stress relief for a few months and I appreciate it. No words can really express how it was of a relief.

In the Words of Our Referral Partners



Footbridge's ability to take all these cases and resolve them as quickly as they did is...honestly, life-changing, life-saving.

Footbridge Medical Referral Partner



Footbridge support for our participants stops the chain reaction, the downward spiral, that can break up families.

Angela Gressem | Director, Hello Baby Priority | Healthy Start Pittsburgh



Footbridge's program of providing basic needs assistance] allows us to address some of those root issues that have a direct impact on the health of our Members.

Footbridge Medical Referral Partner



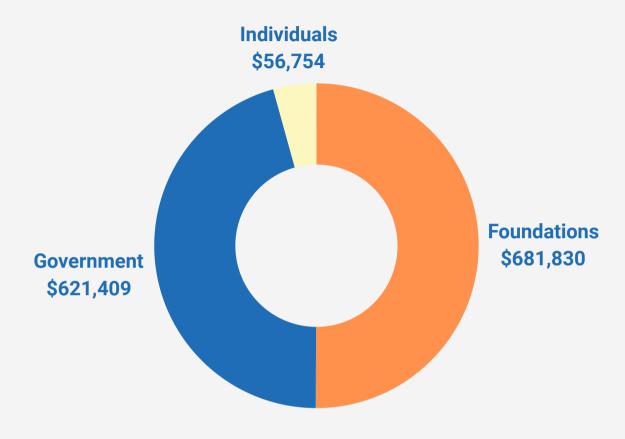
Footbridge for Families serves families that otherwise would fall through the cracks and end up facing homelessness. From the point that a family has an eviction filed against them, it can be as quick as 42 days before they are removed from their home. Many assistance programs require that the funding will resolve the issue and for families whose primary program will not cover the entire balance, Footbridge for Families is essential to show that the entire balance can be remedied in a timely manner. Their model is an important tool in the housing stabilization ecosystem of Allegheny County.

Abby Rae LaCombe | Executive Director | RentHelpPGH

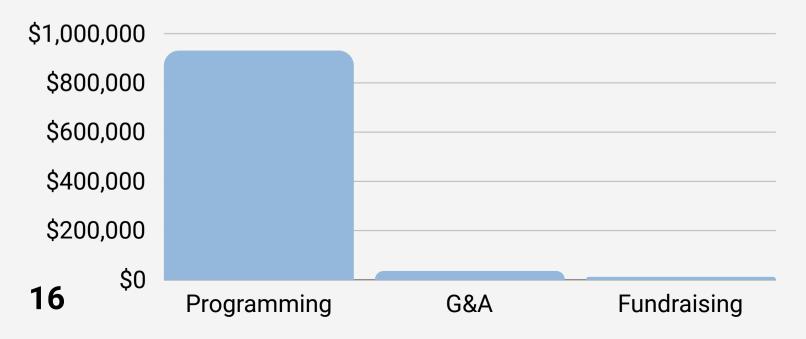
By The Numbers

Funding and Allocation

How Footbridge is Funded



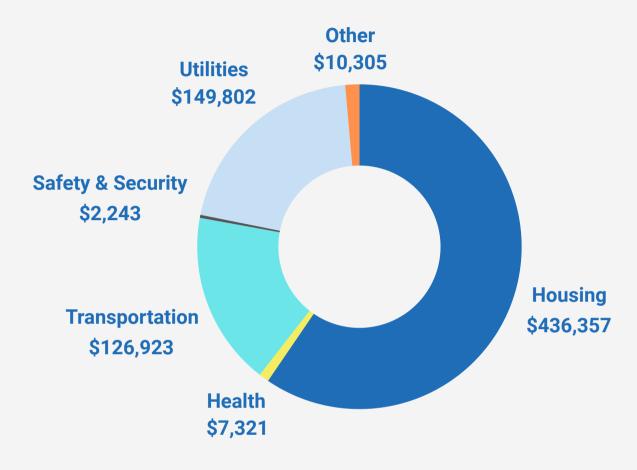
How Footbridge Uses Its Funds



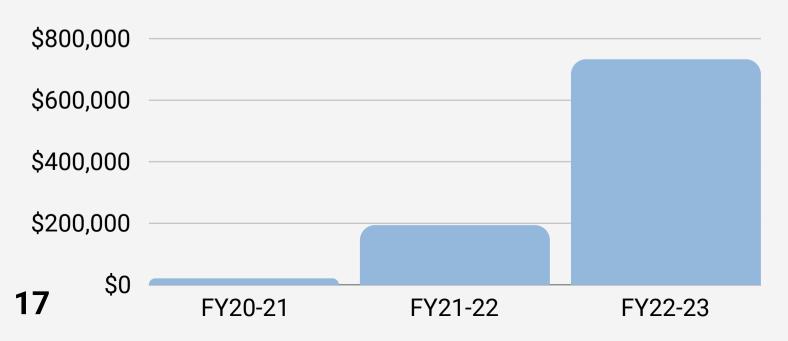
By The Numbers

Assistance to Families

How Footbridge Assists Families



Year-over-year Assistance Growth



By The Numbers Impact

623

families referred to other services as part of our support strategy 281

families assisted
with rent or
mortgage to avoid
eviction

577

children and youth who have received access to stable housing

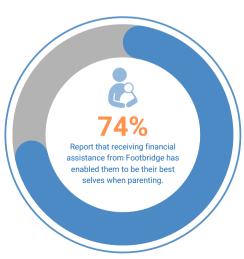
174

households who have received utilities assistance to keep the lights, heat, and/or water on in their homes

1 IN 3

FOOTBRIDGE CLIENTS

state that we helped **mitigate** a mental health crisis





Work With Us

The Footbridge model complements existing supports, filling in gaps as the payer of last resort and offers our funders flexibility in crafting solutions. Our approach has been developed with a deep understanding of current ecosystems, including the natural dynamics within family units, the practical challenges faced by those undergoing financial difficulties, and the intricacies of political environments. Distinct from guaranteed basic income initiatives, Footbridge's assistance avoids the potential pitfall of hitting benefit cliffs, making it an agreeable solution across the political spectrum.

Health and human service leaders can no longer deny the importance of basic needs support to fill in gaps in our nation's safety net. Footbridge is post-pilot and poised for national growth given the efficacy of our intervention. New business opportunities can be ramped up expeditiously, with the time necessary to execute contracts posing the activity that should be anticipated to take the longest. Footbridge's approach to data privacy and HIPAA is outlined on our website.

Footbridge's Onboarding Process

- New partner determines who they would like to make referrals
- New partner works with Footbridge to determine eligibility criteria for aid including what local resources should be used first
 - Footbridge designates staff to support casework and supervision
 - Contract is executed
- Footbridge trains identified referral partners on process-submitting a very short form accessible on our website
- Referrals begin!

Thank you for taking the time to learn about our work. If you would like to learn more, please contact CEO Kim Eckel at kimberlyeckel@afootbridge.org

Our deep gratitude goes to the partners, friends, and families who walk alongside us. Thank you!

Partners of Footbridge for Families

Alphalab

Allegheny County Department of Human Services

Allegheny County Health Department

Allegheny County Medical Society Foundation

BNY Mellon UpPrize

Brooks Foundation

Carnegie Mellon University

Eden Hall Foundation

Grable Foundation

Heinz Endowments

Jefferson Regional Foundation

Opportunity Fund

The Pittsburgh Foundation

Staunton Farm Foundation

United Way of Southwestern PA

UPMC for You

Washington County Office of Children & Youth Services