



## Child Support Beautification and Family Wellness Pilot

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## **Executive Summary**

Opportunity Centers of America (OCA) is an organization that has created a set of programs and overall processes to assist in building trust and opportunities for collective, collaborative efforts between tax payer's dollars and citizens. In order to continue strengthening families and communities, OCA presents Real Support (RS): a child support beautification and family wellness pilot program designed to preserve families and reduce the burden of the government mandated child support provisions. According a report by the US Census Bureau entitled *Custodial Mothers and Fathers and Their Child Support*, the United States currently has \$32.9

billion in unpaid child support. The current system decides what you should be able to pay and those who do not meet those payments, go to jail. This is seen as a flawed principle; instead of meeting the goal of providing for children, it too often destroys families and aids in the development of angry, misguided children.

Real Support (RS) theorizes the following solution: provide noncustodial parents with the opportunity to earn money for child support payments. RS understands that many Americans, a lot of whom participate in the voting process, may be frustrated with their current local agencies having not been able to effectively help those who owe, or are owed, child support.

RS ensures all Americans affected by child support have the opportunity to be providers who embrace their responsibilities with pride and dignity. This level of thinking and operating along with enhancing the skill sets needed to lead and improve communities are only a fraction of what RS seeks to enrich participating parents with. The program also includes educational opportunities geared towards economics and parental skill development. The success of RS directly impacts local employers, youth and citizens (particularly, taxpayer dollars).

OCA will fund efforts to provide economic relief and strengthen families nationally beginning with five urban communities (including surrounding rural communities within a 60 mile radius) throughout 2018 and 2019. These communities are: (1) Dallas/ Fort Worth, Texas; (2) Houston, Texas; (3) Charlotte, North Carolina; (4) Raleigh/ Durham North Carolina and (5) Fayetteville, North Carolina. RS will expand to include other cities and regions.

In addition to providing noncustodial parents with a real opportunity to catch up on past due child support payments, RS is dedicated to a true wraparound approach by helping provide custodial parents with a means to secure gainful employment to meet financial needs. As we make a meaningful and positive impact in the community, we will build local partnerships with the Chamber of Commerce, Universities, corporate entities and other key community stakeholders to assist custodial parents with reaching their ultimate career goals. We will be attacking the issue from both sides. Financial security is an important part of raising a successful family.

RS was developed by Bruce Carter, a political strategist and youth activist who has proven his business coaching abilities and community development methods are effective and long-term. Mr. Carter has stood up against school districts, state agencies, and even parents when it has come to a child's best interest, and has traveled the country extensively fighting for a wide range of human rights.

In order to fully understand the child support process, he conducted 4 years of research to obtain primary data. In partnership with Dr. Shirl Donaldson, Associate Professor at the University of Texas at Tyler, a report, based on the primary data found, was published to outline the negative effects of child support on minorities. Mr. Carter further learned that all races are negatively affected by the current Texas child support process. Mr. Carter believes as a country and

community of people we should provide Real Support according to the dictionary. The dictionary defines Real and Support as the following:

- Real- actually existing as a thing or occurring in fact, not imagined or supposed and genuine
- Support-bear all or part of the weight of, hold up; give assistance to, especially financially, enable to function or act. (Noun)- a thing that bears the weight of something or keeps it upright.

He further believes Real Support it is the only way to change the current course of our youth.

## Concept

RS is a multi-tiered community beautification, skill development and micro-financing program that helps to provide individuals with debt relief opportunities and skills to restore value and self-worth. In Phase I we will provide noncustodial parents with the opportunity to pay off child support debt through community beautification, skills development, mentorship and empowerment. This will reduce (and ultimately, eliminate) the amount of unpaid child support in the US while providing the financial security needed to allow families to reach their full potential. Concurrently, we are able to directly improve the living conditions of local residents as they will benefit from the beautification services that are provided by the noncustodial parents.

If noncustodial parents fail to comply with the terms Phase I of the program, they will not be eligible to participate in Phase II (entrepreneurship, micro-financing and financial empowerment) and they will be confined to Dead Beat Parent's Prison. Dead Beat Parents Prison is a diversion program, similar to existing judicial diversion programs such as the misdemeanor diversion program and mental health court. It is used to educate and encourage noncustodial parents to fulfill their duty to pay child support by providing them with a second chance (in lieu of jail time). Once confined, they receive parental skill training that emphasizes that negative effects of being an absent parent who does not offer any type of support. They will also have to participate in a product and service-based program that allocates 50% of sales to the custodial parent and/or tax payers (the other 50% will be used to sustain the program). RS will also work with the local judicial system, to establish a partnership that refers those delinquent in child support parent to Dead Beat Parent's Prison, instead of jail.

Upon successfully completing Phase I of RS (bringing child support payments up-to-date), participants will be eligible to move on to Phase II which includes a series of business training courses designed to create and sustain small business owners/entrepreneurs. Successful completion of the training will allow the opportunity to receive microfinance support to be used as either capital to start a business or capacity building funds for existing businesses (that have been in operation for at least 3 years). Mentorship will be required for all participants. Providing

this type of continuous support enables RS to generate economic impact benefits for local, state and federal governments and their constituents.

RS seeks to assist all government levels in supplying communities with the proper tools, from knowledge to funding, as a means to effectively increase chances of success for noncustodial parents. This will include an increase in opportunities to work side-by-side with government agencies and politicians on new ways to serve Americans and reduce wasteful spending.

RS consists of an eight-week training program accompanied by the opportunity to receive a small business loan and/or startup investment in the form of \$5,000. While similar, these methods of funding include different qualifications, different repayment stipulations, as well as include a different set of associated perks in the form of mentoring/training provided before receiving either.

RS also offers participants the opportunity to attend the highly regarded SCORE business and entrepreneurial counseling offered through local Chambers of Commerce. RS will provide supplemental information, along with how and where to participate. This is done not only to advance the knowledge base of the participant, but also as an effective way to help facilitate relations between business owners and local government opportunities.

Additionally, OCA will utilize existing infrastructure and partners such as community leaders, local small, and minority owned businesses, to assist in leading the charge for restoration.

## Overview

The mission of Real Support is to strengthen families by bringing hope back into underserved neighborhoods through community beautification, skills development, parental development workshops and micro-funding. We believe that over the years, some communities have been overlooked and have become exhausted trying to bring about change through local and national politics. The approach of RS is based on empowering these communities who feel rejected and ignored by their local and federal government agencies. Often times, lacking access to financial support, social and economic development hinders success. RS provides a new chance and pathway at creating success that could impact generations. Through a multifaceted, multi-tiered approach, RS's initial short-term goals are to reduce past due child support payments, successfully train 5 cohorts in key business practices, fund at minimum 50% of startup and/or small businesses owned by those individuals, maintain a successful microloan repayment return rate (thus allowing more RS micro finance programs to continue) and create 400+ jobs within urban communities between Sept 2018 and Dec 2020. In the future, RS will expand the reach of its Parental Development initiatives beyond the scope of our initial 5 cities in the US.

**Target Demographic:** Non-Custodial Parents- who have arrears and are unemployed or under employed with the desire to provide support to their child/children but lack opportunity.

**Phase I Eligibility (Earning Monetary Credit through Community Beautification):**

All RS participants must participate in the beautification of their immediate community, state of country until all child support is current. The goal is to provide a \$30.00 per hour reimbursement rate to the custodial parent or tax payers. The beautification will consist of landscaping, lawncare (including vacant lots), debris pickup, removing graffiti, assisting the elderly, housekeeping/custodial duties and more.

**Phase II Eligibility (RS Business Training):** Those eligible for RS Business Training must be current on all child support payments through successfully completing community beautification work to earn monetary credit.

**Microloan Eligibility:** Participants who successfully complete RS Business Training may be eligible for a \$5,000 microloan. 95% of the assigned RS Business Training Courses must be completed as well as surveys, assessments and the microloan application. Training courses differ according to whether participants are starting or sustaining a business (outlined in further detail, below). Business owners and individuals already making an annual income of over \$50,000 are not eligible for microloan financing. They may participate in RS Business Training for education, experience and networking purposes, only.

## Goals

1. Help restore living conditions for children, youth and families affected by child support mandates through community beautification services and child support payments.

**Objectives:** Impact at minimum 100 individuals which will in turn have a positive effect on 200-300 families, in 3-6 communities across 5 cities/regions within the first year of launch.

2. Increase neighborhood viability through micro-financing programs by issuing direct loans and investments to individuals with the desire to develop their immediate communities.

**Objectives:** Increase the overall economic viability of the first 5 individual communities by 7-10% within 2 years of program and micro financing launch.

3. Initiate and cultivate relationships with respective Chamber of Commerce, City Council, other political figures, and government agency support groups introducing individuals to local programs that are used as conduits for business counseling, mentoring, and training.

**Objectives:** Identify and collaborate with the Chamber of Commerce (or it's equivalence) of 2 cities within the first 6 months of launch, while developing and maintaining 2 local events with at least 6 partnering business owners, mentors, and trainers with the intent of further instilling business education into 50 individuals throughout 2 cities.

4. Utilize existing infrastructure and partners such as Community Activators, Barber Shops, Hair Salons and Small Business Owners (SBO) to lead the charge for inner city restoration.

**Objectives:** Establish 15 informational hubs per city, including at least 5 Barber Shops, 5 Hair Salons, and 5 Community Small Business Owner SBO's (Day Care, Restaurants, Etc.).

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