

## **CASE STUDY**

# **Designing Flexible Financial Systems to Prevent Family Crisis**



**A SPARK**  
Consulting

# Designing flexible financial systems to prevent family crisis

SERVICE: GUIDED PLANNING AND CO-DESIGN

## ■ WHO WE ARE

A Spark Consulting is a BIPOC-led, strategic consultancy specializing in qualitative research and human-centered design, working with foundations, governments, and mission-driven organizations.

## THE STORY

Across the United States, the child welfare system has historically been structured to respond to abuse or neglect after it occurs, with much of the public funding supporting investigations and foster care placements. In recent years, however, policymakers and funders have increasingly begun shifting toward a child-wellbeing approach, focusing on supporting families well before crises escalate.

We were engaged in 2025 to develop the flexible resource design for two US states. One such effort is a multi-state demonstration initiative designed to support families who are reported to child abuse hotlines but whose cases are screened out of investigation. These families may be experiencing financial instability or stress that, if left unaddressed, could lead to deeper involvement with the child welfare system.

## THE GOAL

The goal of the design was to define how prevention funds move from the funder to families in a way that is:



**Efficient**



**Accountable**



**Responsive to  
family needs**

This included designing the full financial flow, from funder to fiscal intermediary organizations that hold and distribute funds, and ultimately to families or businesses providing goods and services to address the needs of those families.



## WHAT WE DID

We led a multi-phase design process grounded in collaboration and real-world implementation needs. We engaged a wide range of stakeholders across government agencies, nonprofit organizations, philanthropic partners, and community-based service providers through interviews, workshops, questionnaires, and design sessions.

### These engagements focused on:

- Mapping existing processes
- Identifying constraints
- Aligning partners around a shared approach to delivering flexible financial support to families

# 80

PARENTS & CAREGIVERS  
ENGAGED ACROSS FIVE  
COUNTIES & TWO STATES

We also engaged families directly. Across both states, we facilitated family feedback sessions with approximately 80 parents and caregivers.



These sessions explored what makes support programs accessible or challenging, examined how trust can be built between families and service providers, and gathered concrete design recommendations from families. This process created a meaningful opportunity for true co-design, ensuring the program reflects the realities, strengths, and lived experiences of the families it is intended to serve.



Insights from these sessions highlighted **how families experience support systems**, including the importance of clear eligibility rules, predictable payment timelines, and transparent communication. These insights informed **design principles that prioritized clarity, accessibility, and dignity** in how families interact with the program.



Another critical component was identifying fiscal intermediary organizations to manage fund distribution. We developed a **structured assessment process** to evaluate their financial capacity, operational readiness, and community trust.

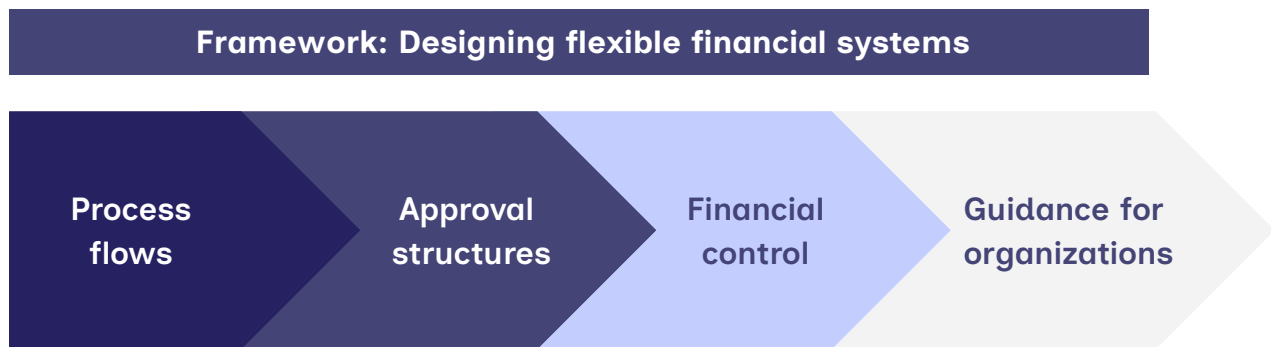
## LEARNING AND OUTCOMES

By the end of our engagement with the project, partners had a clearly defined system that specified how prevention funds flow from the funder to fiscal intermediary organizations and ultimately to families or vendors providing goods and services on their behalf.

The work translated family insights into concrete program features. For example, the design incorporated clearer eligibility guidelines, more flexible documentation approaches (including self-attestation where appropriate), multiple payment methods to meet different family needs, and faster decision timelines to respond to urgent situations. These elements directly address barriers identified by families, such as unclear requirements, long processing times, and difficulty navigating complex systems.

The final design also embedded mechanisms for accountability and continuous improvement, including centralized data tracking, real-time monitoring of fund distribution, and ongoing feedback loops with families and implementation partners.

The final toolkits provided partners in each of the two states with a practical, implementation-ready blueprint.



With these designs in place, state partners were equipped with a clear and coordinated framework to begin implementing flexible financial system for families.

## SPARK A CONVERSATION

[asad@asparkconsult.com](mailto:asad@asparkconsult.com)

[www.asparkconsult.com](http://www.asparkconsult.com)

[LinkedIn](#)



**A SPARK**  
Consulting