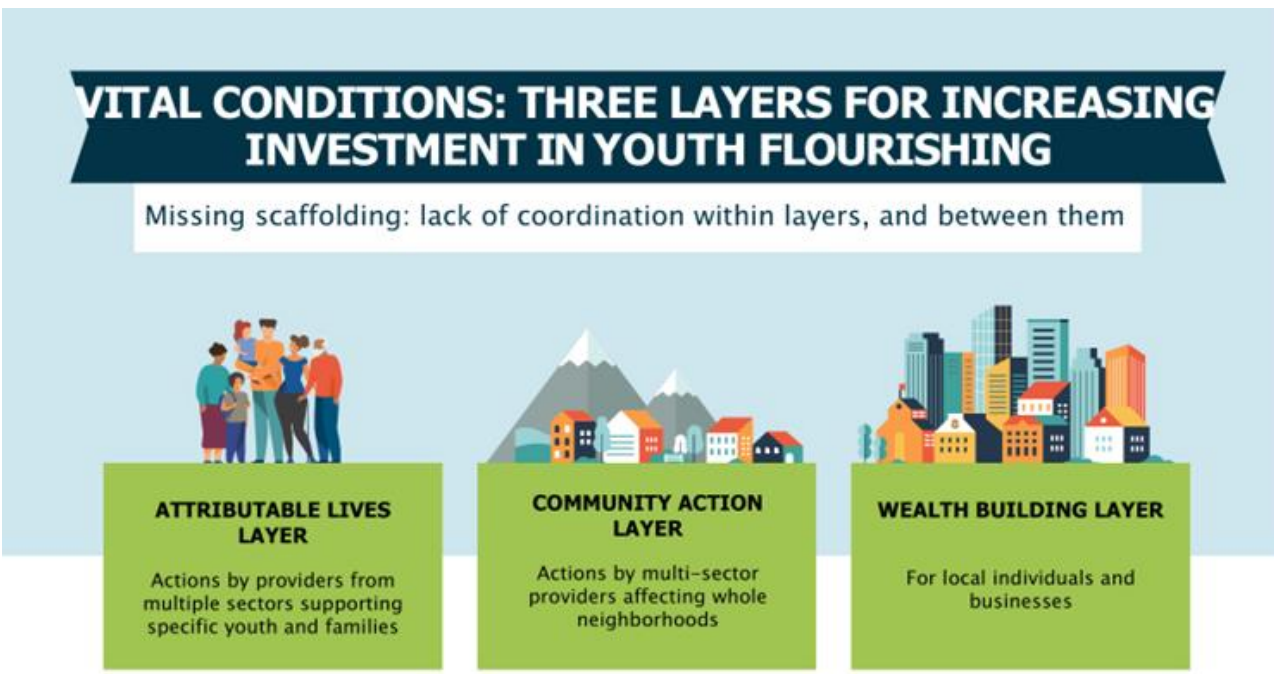
November 13, 2025

Investing in the Flourishing of Youth

Optimal and consistent flourishing of a community's children and youth is impossible without comprehensive, holistic support from combinations of family and community resources. Families with resources acquire opportunities and services, and/or move to communities that offer them. Others turn to government and/or community based organizations. At present, fragmentation of these organizations and services, and underfunding of them, is a critical challenge to those seeking to help youth (including their parents). It is also a barrier to increasing upstream investment to achieve the flourishing of youth and families, the mission of our Design Team.

We think about creating the vital conditions for youth and their families to flourish in three layers as shown below. Each layer is community-based but depends upon external policies and support. From left to right these three layers are: actions directly touching specific youth and their families, actions affecting the neighborhoods in which they live (vital conditions), and the vital condition of wealth building for individuals and businesses within those neighborhoods.



Fragmentation is endemic within each layer and between the layers. Not only are programs or actions managed and funded separately, but they are seldom coordinated or formalized, much less tied together with the kind of organizational scaffolding that would produce synergistic programmatic and outcome impact, and de-risk adjoining investments. Each public or private entity serving vulnerable people in a community (and/or the initiatives of such entities) typically must stand on its own organizationally and financially. This fragmentation has significant negative effects on the quality, impact, and cost of the services delivered to youth and their families. Our Design Team is seeking comprehensive solutions to two fundamental, interrelated, problems discussed here. Those two problems, centered on fragmentation, are:

Lack of a holistic, integrated person/family-centered program for delivering an array of social and health services; lack of coordination with and among community-level initiatives addressing vital conditions; lack of sufficient funding, and

The wrong pocket problem in which the organizations that undertake efforts to create flourishing are generally not those which accrue the financial and other benefits of success.

Fragmentation of service delivery

Figure 1 represents the current situation in which the children and families we seek to support sit between (1) a series of largely independently functioning public and private organizations which incur the costs of providing upstream prevention and early intervention services (left-hand column), and (2) those downstream organizations (right hand column) which ameliorate, manage, or suffer the consequences of the absence or failure of the upstream actions, requiring more resources (e.g.. acute medical care, child welfare, corrections, etc.) or diversion of resources that could be otherwise invested (e.g., school, employers).

The research is quite clear about the importance of addressing health related social needs (HRSNs), and the power of integrated service delivery on outcomes, the impact on youth and their families flourishing. The services represented in the left-hand column ("Other" covers many more services, such as parental education, early care, housing support) will have the most impact if they are coordinated in individualized packages of person-centered plans developed and implemented with the youth and families. There is less research, but we believe these benefits would be increased if the implementation of such individual plans were coordinated with programs affecting vital conditions for all residents of the affected neighborhoods (schools, affordable housing, day care, training, recreation, transportation, etc.).

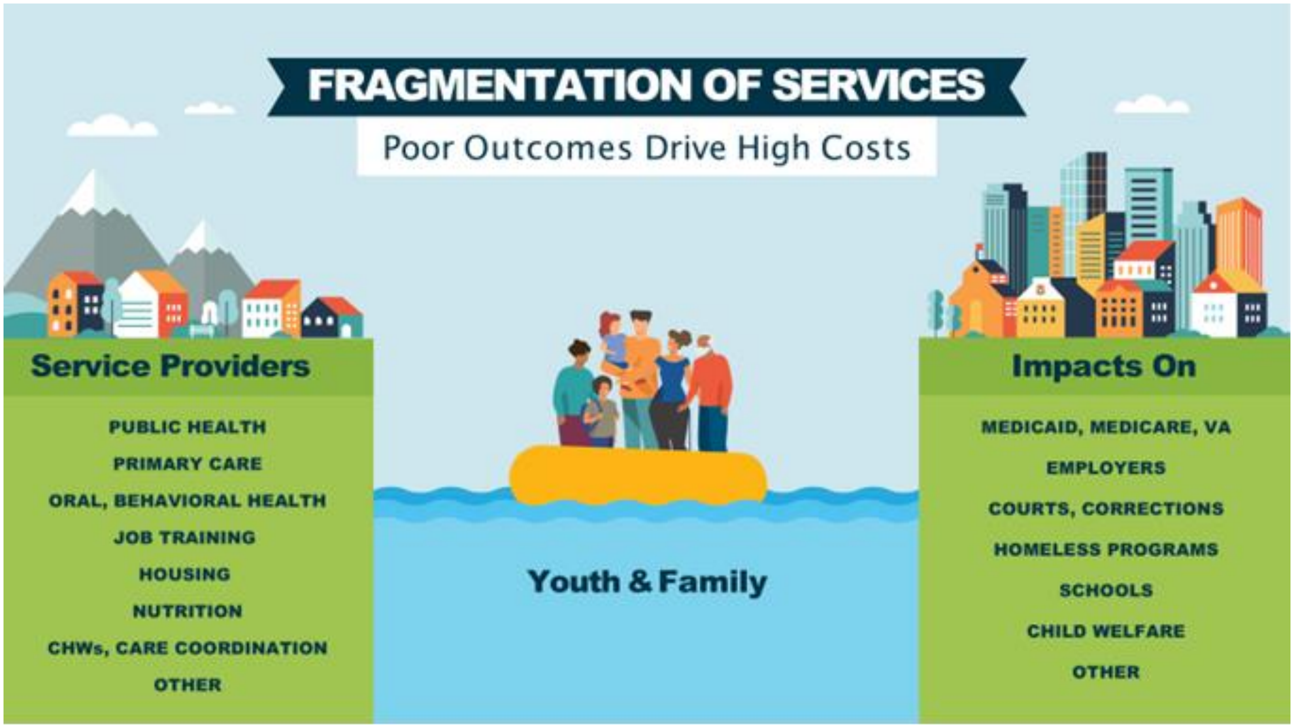


Figure 1

While the research on downstream financial benefit (to the agencies in the right-hand column) is spotty and not comprehensive, there should be a similar effect on the amount of savings and benefits that could be created by successfully altering the trajectory of lives towards flourishing. If the organizations in the left-hand column collaborated, the savings and benefits should be substantially larger due to both cost savings from shared functions and synergistic effects.

Wrong pocket: fragmentation and disconnection of benefits

As noted above, the organizations (on the left in Figs. 1 and 2) incur the costs of upstream actions required for youth, their families, and their communities to thrive – but they typically do not receive all or a share of the benefit from the success of those interventions. This "wrong pocket problem" presents a significant barrier to increased financing for flourishing. Few of the initiating organizations have a connection with the downstream beneficiary organizations, much less an agreement or duty to share some of the benefits, if and when they are created. Moreover, current funding and financing models lack mechanisms for attributing synergistic beneficial effects of coordinated services such as those for which we are advocating.

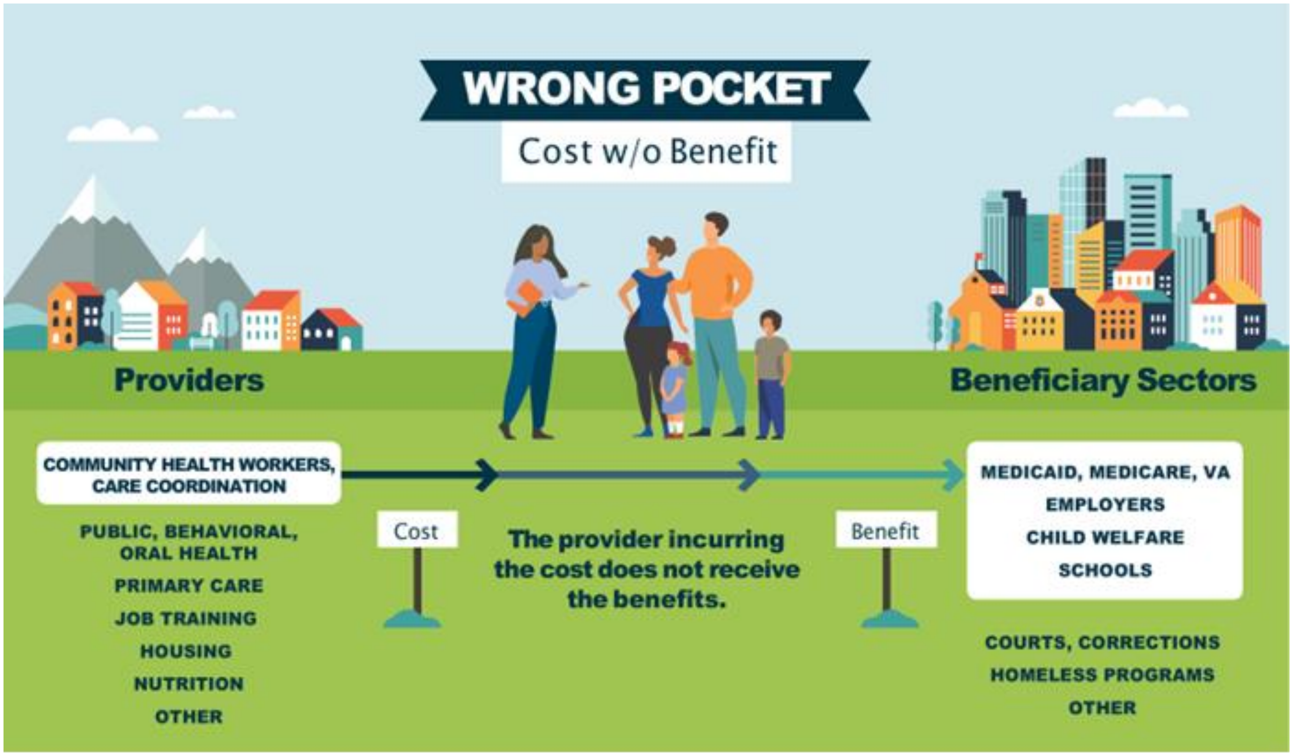


Figure 2

Figure 2 uses one cluster of action to illustrate the wrong pocket problem. It is common for provider organizations in the left-hand column to have case managers who manage their own services for specific individuals/families, or, even more broadly, community health workers (CHWs) hired by health systems or service coordinators hired by the US Dept of Education funded Early Intervention (IDEA-Part C) program for children age 0-3. (But it is not common to have such individuals charged with a holistic, wraparound focus on the youth and their family.)

Most experts agree that it is a valuable component of producing flourishing to engage and deploy someone from the community as a coach/community health worker/coordinator, in part serving as a companion/navigator for the youth and his or her family, and in part helping coordinate services provided to the child/family by other organizations shown in the left-hand column. Both research and the growth of new businesses undertaking all or part of this function demonstrate that filling this role will not only produce direct benefits to the youth and family, but some amount of downstream savings to the organizations in the right-hand column of Figure 2.

As the medical establishment becomes more aware that HRSNs contribute to downstream medical costs, we are seeing targeted business models emerge that fund a limited version of this CHW role[3] based on the savings to a single beneficiary in the right-hand column: typically, a Medicaid Managed Care Organization (MCO) or Medicare Advantage provider (especially with dual eligibles). This has two major limitations. It narrowly focuses the CHWs' efforts on medical outcomes such as preventing emergency room use and hospital admissions, instead of broader outcomes of flourishing, such as school success or job readiness. Additionally, it does nothing to transform the broader market to one that places appropriate financial value on health/wellbeing, providing a model for funding all the services in the left column the youth needs, not just one.

Solving fragmented service delivery: a comprehensive solution to increase flourishing

The diagrams above illustrate both the current fragmentation and the opportunity for integration within the services of the left-hand column, and between the activity layers of the left-hand column (attributable lives, community conditions, wealth creation). We use the terms Flourishing Council and "community scaffolding" to describe a formal collaborative, coordinating structure designed to do this. Imagine a formal cross-sectoral, public-private community collaboration that is sufficiently integrated to (1) effectively coordinate the delivery of comprehensive wraparound services to specific youth and their families (attributable lives), (2) provide the necessary supporting systems for those frontline services, and (3) coordinate them with actions affecting the neighborhood (community conditions and wealth creation).[4]

Figure 3 represents such a model of community scaffolding focused on making the system person/family centered and forcing defragmentation. A local governing body (Flourishing Council/Community Collaborative) serves as the "planning commission" for actions/investments affecting the target neighborhoods and attributable lives within them. At least one of its functions (built or contracted) is a Backbone Organization to support comprehensive, wraparound, whole person, integrated service delivery to a specific population of youth and their families. The coaching/CHW function would move to the middle. The Council will serve as the collaboration core for the participating organizations from the left hand column, including hiring and supervising integrating Care Coordinators ("Companions," CHWs). These staff (hired from the affected community) will build relationships and work with youth and their families to develop and implement "success plans" over time, drawing on the resources of friends, family, and participating providers. The Backbone Organization will also connect to other necessary supporting systems directly or through partnerships. These include information sharing and IT infrastructure, continuous learning and evaluation, workforce, and provision of best practices.

The "planning commission" function is to create synergies, make connections, share resources, and otherwise increase impact and de-risk multi-use investment. The "quarterback organization" in the Purpose Built Communities model appears to play a similar role for neighborhood level actions.[5] We suggest a broader Flourishing Council for the whole community (county(ies), city) supporting multiple neighborhood structures.

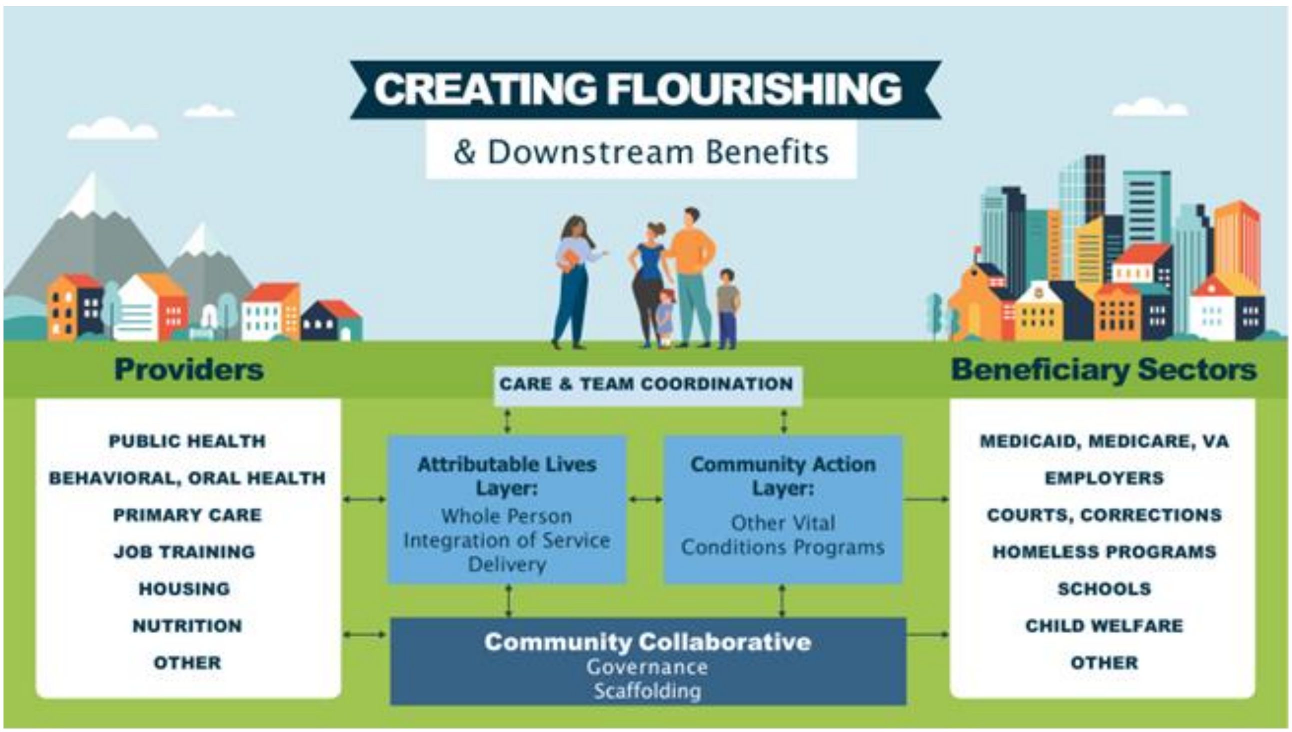


Figure 3

Figure 3 demonstrates the two-way flow of information, coordination, and funding between and among the governing collaborative Flourishing Council, and the participating clinical and human service providers in integrated service delivery (led by the family team coordinator) and community level action

An essential missing component of the model in Figure 3 is the additional money to pay for additional "left hand column and middle column services" necessary to achieve flourishing, including funding the collaborative functions in the middle: managing the people, tools, and time required for collaborative action within the community/neighborhoods as a whole, and for the attributed population of children/youth/families on whom the financial investment model is based. Agencies are starting to fund pieces of that, but only some. We need more investment.

And investors need to be repaid. When the youth and their families flourish, the organizations in sectors identified in the right-hand column (e.g., government and employer health care plans, schools, corrections) will accrue measurable savings and/or be able to scale back (e.g., homeless programs, child welfare) over time. But today there is no comprehensive structure and process to either capture some of those savings for investment in the actions to produce holistic flourishing outcomes, or attract investment based on a share of those savings.[6]

Resolution in finance: a comprehensive solution to increase investment in flourishing

If we stop at Figure 3, we are missing three critical financial elements:

1. A Fiscal Partner to work with the collaborative Flourishing Council on defining, structuring, and obtaining from multiple source the upfront investment in the collaboration structure and functions (Council, its staff, and members), additional services, and actions that are required to produce the Vital Conditions and flourishing;
2. Shared savings agreements with the downstream beneficiary organizations (on the right in the illustrations), which will receive substantial benefits (or cost less to taxpayers) when there is success in creating flourishing. The agreements provide a share of those benefits to Council to pay principal and interest to investors and additional funds to the Council and its participants;
3. Investigators of different risk and reward profiles (commercial, impact, anchor, philanthropic) to provide the capital stack to address the financial needs.

Figure 4

Figure 4 shows the addition of these three elements, and the outline of an overall, transformed model for investing in flourishing. The return arrows from the organizations in the right-hand column to the fiscal partner represent pay for success payments. Depending on the level of organizational success, after paying the investors what they are due, there may be sufficient funds to provide a "dividend" to youth and families in the attributable cohort and to participating providers, and to build the capacity and resources of the Community Collaborative. Local government financing of multi-use stadium complexes provides us with a useful model.