



Who we are...

Clarifi is the largest provider of financial empowerment and affordable housing services for residents of the Philadelphia region. We believe that everyone—regardless of income or zip code—deserves access to financial guidance tailored to their unique situation and needs.





FINANCIAL EMPOWERMENT

A relationship-based approach to counseling, coaching, and asset-building activities that helps clients achieve their self-set goals.



HOUSING SUCCESS

Targeted interventions and case-management style counseling that helps clients find and stay in a safe, secure, and sustainable home.



DIRECT ASSISTANCE

Cash empowers families to achieve a range of positive outcomes that coaching alone cannot, including resolving a crisis and securing a foundation for building wealth.





2023 Client Snapshot

- ◆ 3,149 unique clients served
- ◆ 2,417 clients in Philadelphia country
- ◆ 1,025 housing stabilization appointments
- ◆ 84% People of Color
- ◆ 65% women
- ◆ 48% extremely low income; 22% very low income, 22% low income, 8% moderate income

Racial Inequity

- ❖ 45% of Philadelphia renters are Black
- ❖ Black renters are twice as likely to face eviction than White renters
- ❖ 2/3 of eviction filings in Philadelphia were against Black renters
- ❖ Historic credit score discrepancy between Black (677 avg) and White (734 avg) Americans
- ❖ \$3 trillion wealth gap between Black and White Americans – 50% attributed to housing disparities

Wealth = what you own less what you owe



Solutions in Action



Fortune bought and renovated a home for her family and reached new financial milestones.

“I don’t know if I would have been able to purchase if I hadn’t gone to Clarifi.”



Jiciana built wealth and ensured the first home she purchased was safe, warm and dry.

“Restore, Repair, Renew has helped me a lot in my goals that I want to have for my future and my life.”



Akeem stabilized his finances and living situation and became homeownership-ready.

“Receiving that \$1,000 afforded me the opportunity to pay my rent. Those funds came at a very crucial time for me.”