

THE PAUL G. ALLEN  
FAMILY FOUNDATION

Disrupting Poverty:  
Coming Together to Build Financial Security  
for Individuals and Communities

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The Paul G. Allen Family Foundation, together with its grantees, is working to build greater financial opportunity and security in the communities across the Pacific Northwest. We prioritize support for financial security because we believe it is a critical foundation for disrupting poverty and building a level of wealth that can buffer families from devastating economic setbacks.

Despite the efforts of many groups and partners working to alleviate poverty, national trends concerning wealth are disconcerting because they appear to be moving in the wrong direction. For example, according to The Urban Institute, approximately 30 percent of American households live from paycheck to paycheck, without an adequate financial safety net. The Pew Research Center has found that disparities in wealth between Native populations and white populations are pronounced, while wealth gaps between white households and households of other races and ethnicities are widening.

*Since 2008, The Paul G. Allen Family Foundation's Asset Building Program has worked with organizations helping low-income individuals and families achieve long-term economic stability and success. The Foundation's Asset Building program has helped more than 15,000 people in the Pacific Northwest, including nearly 2,000 people who have obtained training needed for living-wage jobs.*

This report highlights organizations that are reversing these trends. We examine six projects that are taking bold approaches to solve one of the biggest challenges in our country today: disrupting poverty by building financial security. The report highlights lessons and best practices gleaned from our examination of a variety of projects that we and other foundations support. We expect that this information can help practitioners and funders as they look for opportunities to strengthen financial security and foster wealth-building initiatives across the country.

Our research findings are encouraging for those working in the asset building and financial empowerment fields. The most important lesson, we found, is the value of integrating efforts aimed at individual capability with those that expand market opportunities. Not only are such dual efforts alleviating poverty, they are also invigorating communities. Several factors are key to organizations sustaining this work over a longer period of time: capitalizing on their core strengths and aligning their expertise with that of community partners, recognizing and addressing common barriers in an organized manner, and leaving room to tackle unpredictable challenges.

All of us concerned with financial security and the wealth gap want to make serious progress on this issue. To do so, we must work together in a coordinated, systematic way to respond to the question: How do we come together to build financial security for individuals and communities, specifically among our most vulnerable populations? This report was spearheaded by The Paul G. Allen Family Foundation as a step toward outlining what such a process might look like with the aim of facilitating a dialogue around this question.

We hope that this paper will spur organizations in the asset building field to reflect on their current work, come together, and work more intentionally, nimbly, collaboratively, and for the long haul – to end poverty for individuals and communities.

## A Focus on Building Individual and Community Financial Security

Financial security is having a monetary safety net — the assurance of living beyond the next paycheck. People with financial security can think past their immediate needs to a broader horizon, investing resources in their futures rather than scrambling to pay today's bills. Even more than income, financial security is what moves individuals and families out of poverty and into safety and helps build their economic resilience when inevitable major expenses occur.

Building financial security is an essential strategy for those working to reduce poverty in America. It is also a complex challenge for all communities, influenced by both the community's level of wealth and assets and factors such as education, homeownership, and retirement savings.<sup>1</sup> With current economic and demographic trends, meeting this challenge is not getting easier. The generational wealth gap is growing (see Figure 1 on page 4) and economic inequality remains highly racialized and geographically bounded (see Figures 2 and 3 on pages 4 and 5).

Given the complexity of this challenge and its scale — affecting roughly 30 percent of American households — approaches to building wealth and financial security must focus simultaneously on two sets of actions: supporting individual capabilities that can result in assets such as a small business, a home, or a bank account, and improving economic opportunity over time.

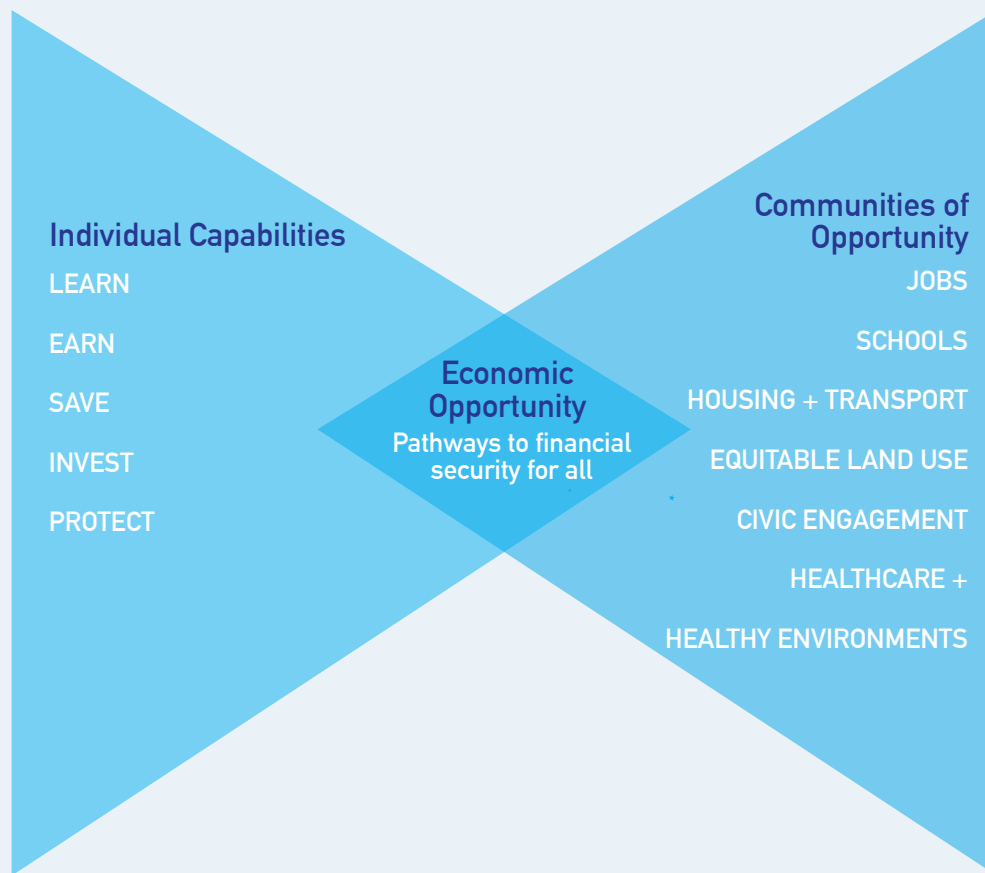
*Community by community, how can we engage about the issue of poverty and harness the wisdom and creativity that's held at every community level? How do we help not only individuals but also communities to thrive?"*

**- MICHAEL E. ROBERTS (TLINGIT), PRESIDENT, FIRST NATIONS DEVELOPMENT INSTITUTE**

Strategies often focus on one or the other of these approaches. Focusing on both simultaneously means coming together across organization and sector boundaries. Programs working primarily to support individual capability will have greater success where there are opportunities for individuals to get ahead. And those working to create communities where there are economic opportunities need individual residents to have the capabilities to succeed and build their own safety nets. To work on both of these actions at once requires an integrated approach.

*For those of us working to reduce poverty and create economic opportunities for all, working inside our typical boundaries will always mean we come up short in achieving our goals.*

**- JENNIFER BROOKS, DIRECTOR OF STATE AND LOCAL POLICY, CORPORATION FOR ECONOMIC DEVELOPMENT (CFED)**



*The expertise of many sectors is required to build individuals' capabilities while also building communities of opportunity - places where these individuals can have paths to financial security.*

Source: Adapted from CFED, Policy Link, and FSG interviews and research.

Those of us in programs, organizations, and agencies working to break the cycle of poverty in communities across the United States know that this type of integrated approach is needed, but too often our focus remains only within our own boundaries. More often than not, we lack the processes and structures we need to look beyond our own organizations and to work differently. To create new possibilities, we would do well to ask one another and our communities what can be done differently, collaboratively, and over a longer time frame to make greater progress toward our shared goal: disrupting the cycle of poverty and building greater financial security and wealth in our communities.

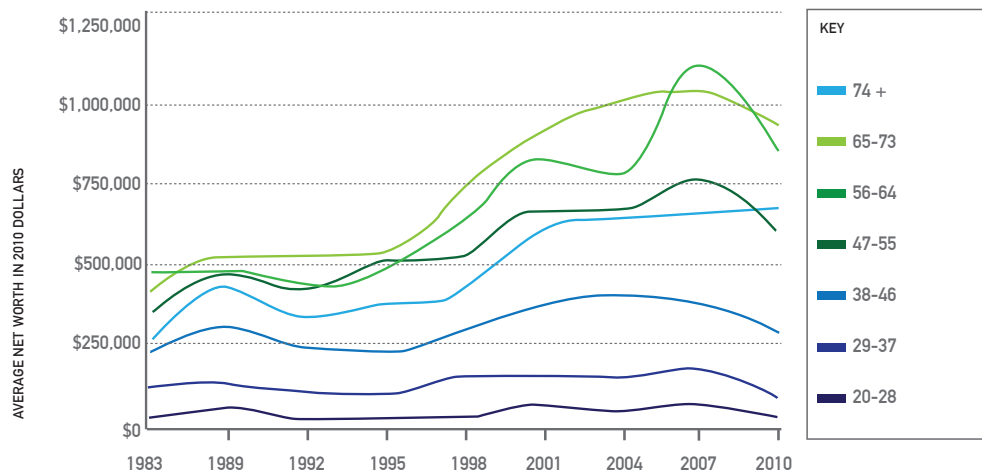
In this publication we share several examples of work that are simultaneously supporting individuals and changing the equation of economic opportunity at the community and tribal levels. The scale and complexity of the examples vary, but leaders of each effort have reframed goals, redefined roles, changed the way resources are directed, and structured new collaborations in order to work more effectively. They have engaged their communities and partners in defining priorities, crossing boundaries, and making new connections among different types of approaches and players.

## Financial Security and Income Trends in America

For many Americans, financial security is elusive. Roughly 30 percent of American households live from paycheck to paycheck, without an adequate financial safety net.<sup>1</sup> Although four-fifths of low-income families have a bank account, the median balance of these accounts (\$1,100) is too small to weather financial emergencies.<sup>1</sup> Disparities in wealth — and financial security — between white households and black and Hispanic households are pronounced. High poverty rates of American Indian and Alaskan Natives (27%) also drives disparities between whites and Native populations.<sup>3</sup>

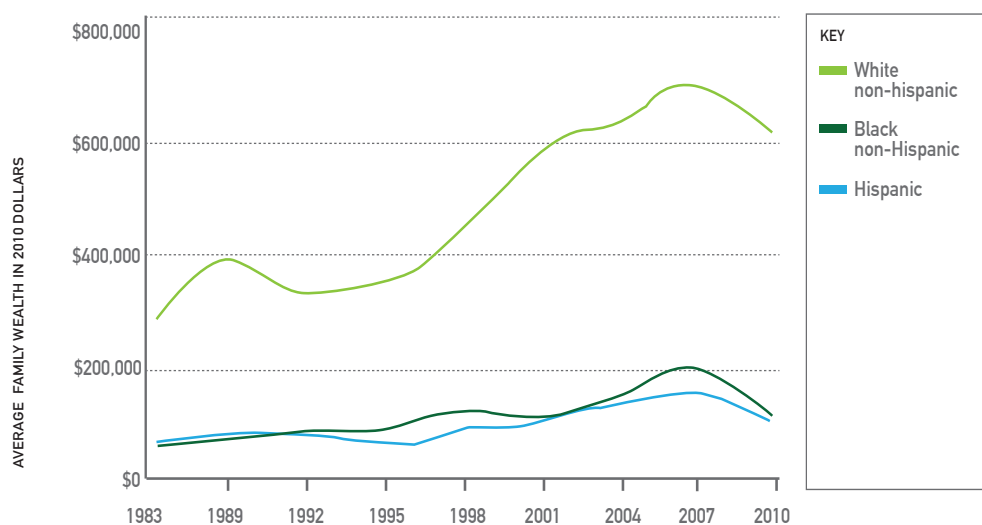
As seen in the following charts, trend data are showing that these economic disparities are increasing. Younger generations have not realized gains in financial stability over the last decades; rather, they have seen declines in their net worth in the wake of the Great Recession. Creating greater financial security for the future requires reversing these trends and developing strategies for long-term wealth building.

Figure 1: Wealth Disparities by Age



Source: Author's tabulations of the 1983, 1989, 1992, 1995, 1998, 2001, 2004, 2007 and 2010 Survey of Consumer Finances (SCF). Notes: All dollar values are presented in 2010 dollars and data are weighted using SCF weights.

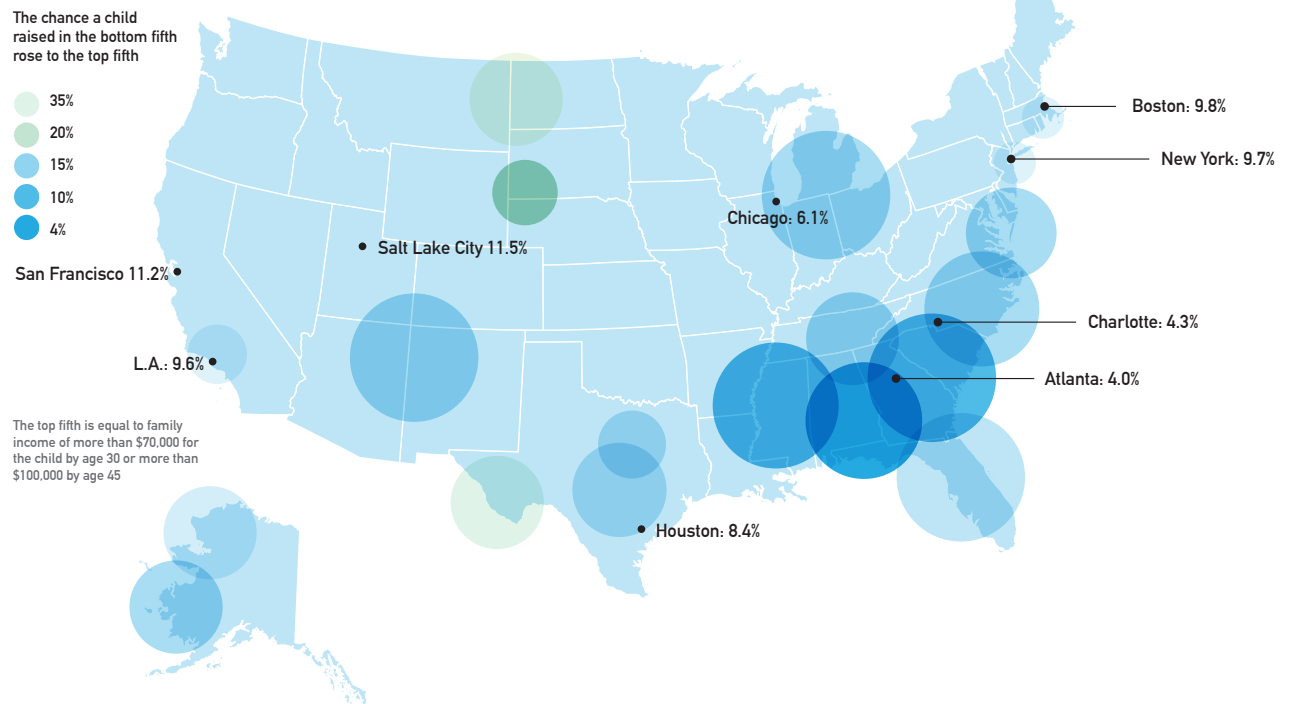
Figure 2: Wealth Disparities by Race



Source: Urban Institute. Notes: Data for the Native American population included in the Survey of Consumer Finances is an insufficient sample size for individual analysis

Economic opportunities are related to factors beyond race and age. In particular, place matters; for example, an individual from the same economic quintile is more than twice as likely to climb the economic ladder if he or she lives in Boston than in Atlanta (see Figure 3).

Figure 3: Wealth Disparities by Place



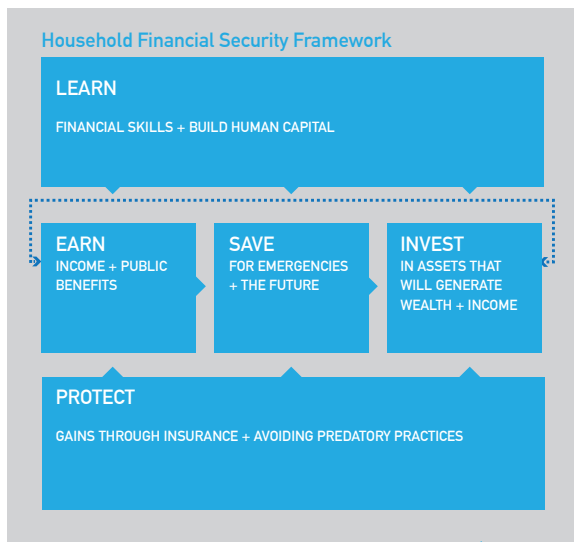
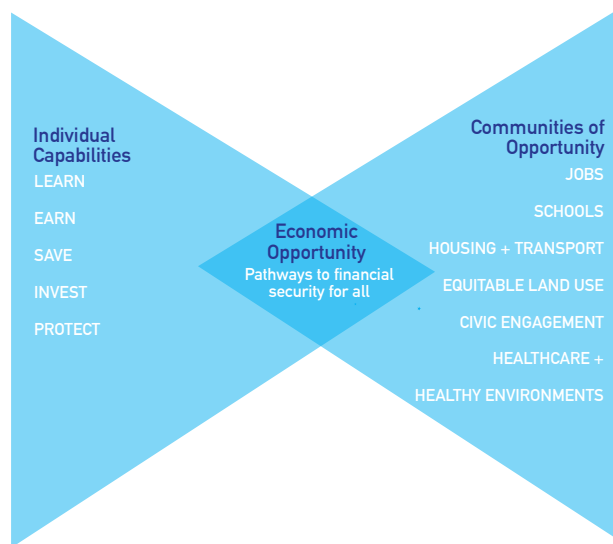
Source: Equity of Opportunity Project and The New York Times

# Frameworks for Connecting Economic Opportunity and Financial Security

At the individual level, building financial security means helping low-income people gain not only the knowledge and skills to succeed in the labor and financial markets, but also the capabilities to earn, save, invest, and protect their hard-earned assets. It also requires making sure that communities have the

elements they need for individuals and the community to thrive: good jobs, good schools, equitable land use, civically engaged residents, affordable housing and transport, and access to healthcare and healthy environments.

Frameworks for Connecting Economic Opportunity and Financial Security



Source: CFED & Adaptation of Framework & Definitions from PolicyLink



## Creating Economic Opportunity: Examples of Coming Together to Disrupt Poverty

The multi-sector, collaborative work required to create greater economic opportunity and to build more individual and community wealth is certainly possible. Several initiatives supported by The Paul G. Allen Family Foundation and other funders show clear promise in reversing discouraging economic trends.

The examples profiled in this report come from rural and urban settings, small neighborhoods and large metropolitan regions. Some are focused on specific racial and ethnic groups; others are targeting broader low- and moderate-income populations. Although the size of the population served in each example varies, each effort is designed to reflect the context of its specific community or place.

Most important, each example represents a collaboration that brings together perspectives and sectors in different ways, and each has succeeded in some meaningful way, holding lessons for others who share their goals.

All examples focus on both strengthening individual capabilities and on permanently changing the community structures and systems that create opportunities to build financial security. Across the initiatives profiled, this complex work was characterized by the following activities:

- **Reframing the goals of the work beyond what a single organization can accomplish alone**
- **Re-defining organizational roles to include a different range of activities**
- **Aligning and using resources in new ways**
- **Partnering and collaborating with others within and across sectors**

The examples focus on three broad areas: **micro-enterprise development, housing services, and regional revitalization and workforce development**. Each area of focus is exemplified by two projects, as shown in the following chart:

Focus	Featured Examples
<b>Microenterprise Development:</b> Making local markets work for microentrepreneurs	Portland Mercado Adelante Mujeres
<b>Housing Services:</b> Making housing more than a step to financial security	Home Forward Tacoma Housing Authority
<b>Regional Revitalization and Workforce Development:</b> Making economic development work for residents	East Baltimore Revitalization Initiative Partnership for a Competitive Workforce

Each project demonstrates intentional, long-term collaboration led by organizations that are attentive to the processes and structures needed to sustain the work. In the parlance of collective impact, we consider these to be “backbone” organizations.

The **microenterprise development** approaches show how a central organization, working closely with the community and public sector, can change the market environment to create greater success for both small business owners and for the community.

The **housing services** examples demonstrate the value of integrating the expertise and resources of many partners to achieve goals that go far beyond near-term housing stability. In these efforts, a central housing authority takes the lead, funding and coordinating partners, and using shared data to track progress toward greater stability and financial resources.

The **regional revitalization and workforce development** examples illustrate further components of a collective impact approach. In these efforts, community leaders from many sectors and perspectives are working together, held together by a common agenda and success measures they each helped to shape, and coordinated by a backbone organization.

As communities work toward complex shared goals that cannot be managed by a single organization, the structure and shared learning built into a collective impact approach become increasingly critical.

Complexities of Cross-Sector Collaboration



## **MICROENTERPRISE DEVELOPMENT:** MAKING LOCAL MARKETS WORK FOR MICROENTREPRENEURS

We know that microenterprise and small business entrepreneurship can provide opportunities to build financial stability for individuals and families. We also know that these strategies succeed most often when both entrepreneurs and their communities are linked with resources that strengthen small business success. Entrepreneurs need access to capital, business skills training, tax assistance, and financial counseling. Communities need appealing commercial districts and supportive tax and business codes. Two grantees of The Paul G. Allen Family Foundation are demonstrating the power of focusing on both of these levels simultaneously — making markets work better for both entrepreneurs and communities.

## Hacienda Community Development Corporation and the Mercado Latino de Portland



For the past twenty years, the Hacienda Community Development Corporation (CDC) has helped low-income Latinos in Portland move up the economic ladder through affordable housing, small business support services, and other programs. Through a new collaborative initiative, Hacienda is establishing Portland's first Latino public market — simultaneously offering affordable retail spaces for entrepreneurs to launch their businesses, meeting consumer demand for authentic Latino food, and fueling local economic revitalization. The market will be open by early 2015. “Our goal is for low-income Latino entrepreneurs to open businesses — to sell products and eventually to employ others and create jobs. We also want to become a community center for Latino culture. This will attract customers and help the market and neighborhood be successful,” said Nathan Teske, Hacienda's Director of Community Economic Development

Teske and project partners are acutely aware of the economic and social barriers that low-income Latino entrepreneurs face: obtaining affordable loans, permits, and licenses, along with the challenges of language and immigration status. “We talk about asset building, but starting a business can be asset destroying,” said Teske. To increase the chance of business success, Hacienda and nonprofit partners are offering trainings in business skills and financial knowledge, along with individual development accounts (IDAs) that come with matched savings incentives. “We want to help low-income entrepreneurs plan, do the work, and keep their money,” said Teske.

### MERCADO LATINO DE PORTLAND

#### THE PROJECT

Retail space for 20 food-related Latino entrepreneurs in a distressed area of East Portland, supported by small business training for individuals and community economic development

- Total operating budget for 2014 and 2015: \$175,000
- Key Funders: Department of Health and Human Services, Neighborhood Partnerships, City of Portland, Hacienda CDC (project manager)
- Based on lessons from the successful Mercado Central in Minneapolis, which is providing technical assistance

#### KEY INNOVATIONS

##### Goals

- Building business and financial capabilities and equipping individuals with tools to create financial stability (savings accounts, fair credit, social supports)
- Matching culturally specific microenterprise development to the development of the Mercado

##### Roles

- Aligning with local consumer demands and city redevelopment priorities
- Delivering and overseeing culturally specific small business trainings linking entrepreneurs to key tools and resources
- Influencing local policies and development patterns to support business ventures
- Building local awareness of the economic value in supporting businesses of low-income residents
- Undertaking a mission-driven commercial development project for an underserved population

##### Resources

- Investing deeply in a single neighborhood and population
- Taking advantage of federal grants, special financing, and below-market-rate real estate from public sector partners

##### Partnering and Collaborating

- Developing a shared vision and goals with entrepreneurs, city redevelopment, and business interests
- Communicating across organizations to share information about emerging needs and plan how to address them

## HOW IT WORKS

Although the Portland Mercado is in the design phase, the approach is based on another successful project, the Mercado Central in Minneapolis – where at least 48 new Latino immigrant businesses have been created, with more than \$2 million in annual sales. The Portland project is following a series of activities similar to those the Mercado Central took in launching its market.

### ENGAGING THE COMMUNITY TO UNDERSTAND THE NEEDS OF ENTREPRENEURS AND THE DEMAND FOR GOODS AND SERVICES

Hacienda staff worked with Portland State University's graduate program in Urban and Regional Planning to identify the needs of community residents and the feasibility of a Mercado in the region. The findings revealed high demand for Latino foods coupled with a lack of outlets for these foods, and a ready group of Latino entrepreneurs who wanted to fill the need and who could be helped with training and support. Residents provided overall advice, including site selection criteria and suggestions for specific businesses, goods, and services to be included in the market. Residents continue to advise the work.

### ENSURING THE PROJECT ADDRESSES THE CITY'S ECONOMIC AND SOCIAL PRIORITIES

A feasibility study identified several potential sites for the Mercado, which were reviewed based on resident-driven criteria, neighborhood need, and the likelihood of financial success. Although in the initial vision services would focus on a specific neighborhood, the founders made sure to select a site aligned with city economic redevelopment priorities, knowing the importance of recruiting a wide variety of champions for the effort and generating city-wide enthusiasm.

### BUILDING A BROAD BASE OF SUPPORT AMONG KEY AGENCIES AND LEADERS

Hacienda CDC convened a group of leaders from business, real estate, and economic redevelopment to generate support and ensure alignment with broad city goals. The Portland Development Commission (PDC) signed on as a key sponsor, recognizing that the Mercado meets some of the objectives of its strategic plan, which includes revitalizing

distressed neighborhoods. PDC support was critical for securing the Mercado site, previously owned by the City of Portland and redeveloped with federal funding. Endorsements from one of Oregon's U.S. Senators and from Portland's mayor, as well as from several other local leaders, were helpful in securing federal funding.

### DRAWING UPON KNOWLEDGE ABOUT WHAT WORKS

Hacienda CDC staff regularly speak with leaders of the Mercado Central in Minneapolis, who have provided input on business models, community engagement strategies, and building a broad base of support outside the Latino community. Hacienda also consulted with other experts, including the directors of the James Beard Portland Market and the Portland Saturday Market, as it developed its strategy.

#### **BUILDING FINANCIAL RESILIENCE IN INDIAN COUNTRY: TAILORING PROGRAMS FOR PLACE AND CULTURE**

As with the examples relating to Latino communities, two programs designed for and by Native American communities also show the power of shaping work to serve a specific place and culture.

**The Native American Youth and Family Center**, (NAYA) based in Portland, Oregon, offers culturally specific small business courses, along with coaching on business plans and finances, and individual development accounts (IDAs). Additionally, it offers wraparound social support services, such as educational counseling.

Undergirding NAYA's programs and services is the Relational Worldview Model (RWM), a Native model for health that understands life as a composite of the four elements of existence: mind, body, spirit, and social context. NAYA believes that assessment and treatment of individuals is most effective when all four elements of their lives — at both an individual and community level — are considered.

**Indianpreneurship** is a culturally specific microenterprise curriculum for Native American populations. Developed by ONABEN: A Native American Business Network, the curriculum includes story-based illustrations of business principles, hands-on exercises, Native-inspired graphics, and photos of Native American entrepreneurs and their businesses.

The curriculum is used by Tribal Economic Development departments and tribal colleges, among others. Trainers who use the curriculum receive support through a peer learning exchange and facilitation coaching. To date, the curriculum has been implemented by 150 Native tribes across the country.



## Adelante Mujeres

Thirty miles from Portland's Mercado, similar efforts to support Latino entrepreneurs and create markets for their goods and services are underway in the rural community of Forest Grove, Oregon. Adelante Mujeres, a small nonprofit, has a mission to help Latina women and their families “achieve self-determination in the areas of education, empowerment, and enterprise.” Through its Adelante Empresas program, the nonprofit offers business training courses to aspiring Latina microentrepreneurs, many of whom have valuable skills but little access to credit. Microentrepreneurs also receive technical and marketing support, coaching, access to a commercial kitchen, and access to capital through matched IDAs. The organization's complementary Adelante Agricultura program provides aspiring farmers with training in organic agriculture and access to land through a cooperative.

*Even if you have immigration papers and credit, knowing where to go and what you're getting into can be a big obstacle. We make sure people understand who their target population is, the basics of managing a business, and how to expand capital. There are nuances to these issues that you may not be familiar with if you're an immigrant.*

— ADELANTE EXECUTIVE DIRECTOR BRIDGET COOKE.

While helping nurture entrepreneurs, Adelante Mujeres is also working at the community level to develop markets for program participants' goods. The organization manages a weekly farmers' market and La Esperanza Distributors, a local produce distributor for grocery stores, restaurants, and other food service providers.



### HOW IT WORKS

#### DEVELOPING FORMAL AND INFORMAL PARTNERSHIPS TO DRIVE COMMUNITY-LEVEL CHANGE

With limited resources, Adelante Mujeres relies heavily on volunteers and support from local partners to increase the scale of the work. The City of Beaverton provides meeting rooms for classes, and the City of Forest Grove provides outdoor space to host the farmers' market each week. Local churches, school districts, the USDA, the U.S. Small Business Administration, The Paul G. Allen Family Foundation, and the Northwest Area Foundation — along with many others — also provide marketing, educational, and technical support. “Collaboration is most necessary and effective when there are minimal resources, but when there are minimal resources you feel like you don't have time to collaborate,” said former staffer Alison Brown. “It's important to prioritize time and space for collaboration when you're in the weeds.”

## PROMOTING THE ECONOMIC VALUE OF SUPPORTING IMMIGRANT ENTREPRENEURS

“We’re trying to drive a paradigm shift in economic development,” said Adelante Executive Director Bridget Cooke. “Cities are not aware of the capacity that immigrants are bringing. Our role is to tell stories to help people shift mindsets.” Adds Program Coordinator Eduardo Corona, “We need to continue to help people understand that immigration provides economic opportunity for the whole community.”

## EMPHASIZING BOTH INDIVIDUAL INCOME AND SUSTAINABLE DEVELOPMENT

Staff members emphasize the need to build individual earnings while keeping focused on community development. “We want to help entrepreneurs grow their income, but we also want to teach people they can have an impact on others and become local leaders,” said Corona. In that regard, Adelante Mujeres supports businesses that put a dual focus on environmental and economic sustainability.

Notes Brown:

*Typically, it’s seen as a real luxury for a business to put a focus on environmental sustainability and social justice. We’re trying to push lower-income members of the community to be leaders in the field.*

The “green” cleaning services and organic farming ventures emerging from the program are examples of environmentally sensitive businesses supported by Adelante Mujeres.

## ADELANTE MUJERES

### THE PROJECT

Training Latino entrepreneurs in Forest Grove, Oregon, and developing markets for their products and services (farmers’ market, produce distribution cooperative).

- Serves more than 100 Latino small business owners annually
- Two FTE program managers, three FTE program assistants and cadre of volunteer staff
- Operating budget: \$1.2 million
- Partnerships with the Chamber of Commerce, city of Beaverton, and Forest Grove Economic Development Department

### KEY INNOVATIONS

#### Goals

- Building individual capabilities to earn assets, and changing patterns of commercial activity to link entrepreneurs to market opportunities

#### Roles

- Focusing on very local food systems and entrepreneurship
- Developing programs within the context of the Latino community, building on existing skills and resources and addressing learning needs
- Emphasizing social responsibility in business ventures
- Building broad community awareness about economic value of Latino entrepreneurs

#### Resources

- Concentrating in a small geography and population
- Securing in-kind contributions from public sector partners (public space for farmers’ market and trainings)

#### Partnering and Collaborating

- Recruiting diverse partners (city planners, online business platforms, mainstream financial institutions)

## **HOUSING SERVICES:**

### MAKING HOUSING MORE THAN A STEP TO FINANCIAL SECURITY

Innovative housing authorities, community-based nonprofits, and other partners are using public housing systems as a platform to build assets and increase security. In recent years, local housing authorities have begun to expand their missions beyond the core of providing shelter. Increasingly, they are promoting economic opportunity, financial security, and long-term stability for their residents. Home Forward in Portland, Oregon and the Tacoma Housing Authority in Washington (both Paul G. Allen Family Foundation grantees and Moving to Work authorities) are spearheading efforts to change families' long-term economic prospects, address the needs of multiple generations, and work with partners in new ways.



## Home Forward and the Housing Opportunity and Services Together (HOST) Program

Home Forward, the local housing authority located in Portland, Oregon, has long thought of itself as more than a landlord and housing developer. It also fosters financial security and economic opportunity for its low-income residents “as they move themselves forward into new homes and new lives,” as Executive Director Steve Rudman says.

Home Forward provides residents with access to financial education, family coaching, employment preparation, and asset building. It has a strong reputation for collaboration with public and private partners, and its Moving to Work status has allowed the agency to allocate federal housing dollars toward a range of support services for residents that other authorities do not have the flexibility to fund. Home Forward is one of four housing authorities in the nation participating in the Housing Opportunity and Services Together (HOST) demonstration program, using housing as a platform to support financial stability for residents. HOST provides a two-generation framework to address the needs of residents’ physical and mental health, substance use, literacy, education, and connections to the labor force.

*Residents have a lot more going on than just the need for affordable housing. Within low-income populations, you need to work on intangible assets first to build tangible assets. Homeownership or savings accounts are not possible unless you have a social network, education, or literacy.*

**- ELSA FALKENBURGER, AN EVALUATOR OF THE HOST PROGRAM AT THE URBAN INSTITUTE**

In addition to working with adults through its HOST program, Home Forward also integrates youth services, which are much less common in public housing but critical for breaking the cycle of poverty and promoting financial stability across generations. “We have [about] 10,000 kids living in our public

and Section 8 housing,” said John Keating, Home Forward’s Program Director for Community Partnerships. “It’s one thing to help parents try to move forward with education, employment, and financial literacy, but the minute something happens to their children, the parents are pulled back. For the whole family to move forward, we have to serve children as well as their parents.”

### HOW IT WORKS

#### USING A COMPREHENSIVE RESIDENT NEEDS ASSESSMENT AND ENGAGEMENT PROCESS TO GUIDE ACTIVITIES

At the outset of the Home Forward HOST demonstration project, leaders from the housing authority and the Urban Institute surveyed residents about their needs and priorities, including in individual interviews. “We found someone to do this work whom residents trusted — who looked like them and could go into their homes and ask how things were going and what needed to change,” explained Rudman. “That information became our baseline.” The program continues to survey residents regularly about their interactions with case managers and any emerging needs, which then guide program adjustments.

#### AGREEING TO A COMMON VISION OF SUCCESS AND A LOGIC MODEL

Drawing on initial data about resident needs, the Urban Institute convened key partners to develop a logic model and target outcomes. “Because HOST is a comprehensive model, our outcomes list [for Home Forward] was initially gigantic,” said Falkenburger. “Home Forward and partners had to strike a balance between being comprehensive in services and providing the deep support families need to succeed.” Narrowing the list to a manageable number of objectives involved both assessing the capabilities that partners brought to the effort and ensuring that the vision aligned with resident input. “You need to see what you’re working with,” said Falkenburger. “Have a reality check. With two full-time staff, for example, what do you think will result in the most improved outcomes?”

## PROVIDING A MIX OF DIRECT SERVICES AND COORDINATING THE WORK OF SEVERAL PARTNERS ACROSS SECTORS

HOST funding allows Home Forward to provide case management to 136 Portland households, which are then connected to a range of services and partners based on needs. Services include the following:

- Employment preparation, training, and internships, in partnership with the local workforce investment board
- Financial education and access to responsible consumer loans and income building activities, including deferred rent payments placed into resident savings accounts
- In-home and in-school case management for high-need youth (ages 12-18), including tutoring, clinical therapy, and life skills training

Providers align their activities to be mutually reinforcing, helping families to address a range of challenges simultaneously that may be hindering their ability to move their lives forward. Having a clear sense of how all the service providers fit together also reduces duplication of services among partners.

## ADJUSTING PROGRAMS, SERVICES, AND FUNDING DOLLARS TO ADDRESS EMERGING NEEDS

HOST enables flexibility in funding and strategy. “With HOST, we can tweak the program to include a wellness initiative or increased coordination with mental health providers,” says Falkenburger. “It isn’t always extra money, but we make sure to build in weekly meetings and increased communication when needs come up.”

## SUPPORTING CONTINUOUS, DATA-DRIVEN CONVERSATION AMONG PARTNERS

HOST partners in Portland hold weekly meetings to talk about both strategic issues, such as a need for better communication within referral networks, and tactical issues, such as reviewing individual cases. Ongoing evaluation support from the Urban Institute helps ensure that information about needs and performance is regularly fed to partners. “You can never communicate too much with your partners,” said John Keating of Home Forward. “While it takes time, behind these partnerships are real people.

You can’t afford for some people to go sideways or misunderstand something, and you have to make sure the needs of community partners are being met just as well as ours.”

### HOME FORWARD

#### THE PROJECT

Intensive case management for public housing residents in a two-year pilot HOST project in Portland

- Evaluation and technical support from Urban Institute
- Serves 136 households with residents employed fewer than 20 hours per week
- Federal Moving to Work status allows for flexible use of housing dollars
- Based on lessons from Chicago Family Case Management Demonstration

#### KEY INNOVATIONS

##### Goals

- Ensuring financial security and economic opportunity for multiple generations, at both the individual and community levels

##### Roles

- Assuming responsibility for managing coordination of human services in addition to affordable housing
- Focusing on youth, parents, and community in one program, rather than three silos

##### Resources

- Using housing dollars flexibly to provide human services supports as needed
- Concentrating financial and organizational resources on a small population of high need

##### Partnering and Collaborating

- Developing a shared vision and goals with residents and providers
- Ensuring that partner activities are mutually reinforcing and not duplicative
- Collecting ongoing data to support learning and correction
- Communicating across organizations to share information about needs and plans to address them

## Tacoma Housing Authority

The mission of the Tacoma Housing Authority (THA) in Washington State goes far beyond providing housing. Its goals include helping tenants succeed as parents, students, wage earners, and builders of assets, and also ensuring that Tacoma itself is safe, vibrant, prosperous, attractive, and just. As part of this broad mandate, THA links residents with case management, education and employment counseling, matched IDAs, financial fitness and homebuyer education, mortgage assistance, driver license reinstatement programs, citizenship classes and English instruction. “We count asset building as part of the transformation we want to see in households able to work,” said Executive Director Michael Mirra. “Asset building not only grows financial assets but also human capital – such as education.”

For example, THA has three programs to boost school attendance and achievement as well as enrollment in college among low-income children:

- **McCarver Elementary School Housing Program:** This program provides housing assistance, case management, and intensive wraparound services to homeless families with children at the elementary school. Along with a companion curriculum-reform program at the school, it is having success in reducing student turnover, improving the children’s school performance, and enhancing the educational and earning prospects of their parents. The Bill & Melinda Gates Foundation, Building Changes and Pierce County fund this effort.
- **College Bound Scholarship Enrollment Project:** This project enrolls all of the housing authority’s 8th graders each year in a Washington State program that makes post-secondary education affordable. Eligible children receive grant guarantees for use at public colleges and universities.

- **The Scholar’s Incentive Program:** Now in the planning stages, this program will enroll each 8th grader in an individualized plan setting educational milestones through high school graduation and enrollment in a post-secondary program. Upon meeting each milestone, the student will earn a cash payment and a deposit into an individual development account, which will be available when the student completes the journey. The Bill & Melinda Gates Foundation funds this effort.

*These are elements of THA’s Education Project and our asset building programs. They are an experiment to find out how a housing authority can spend a housing dollar to get two other things done – help children we house succeed in school, and help schools that serve communities succeed.*

**– MICHAEL MIRRA, EXECUTIVE DIRECTOR,  
TACOMA HOUSING AUTHORITY**

THA’s asset building also promotes responsible homeownership. THA’s HOPE VI redevelopment of New Shalishan included a robust and successful effort to make home purchases available to low-income families at prices affordable with a prudent mortgage. The effort by THA and its partners included financial and mortgage counseling, down payment savings assistance, and mortgage payment assistance by allowing the use of section 8 vouchers for the purpose – and training of mortgage lenders about lending against this income stream.

“We think financial literacy training is most useful if the parent or the child has real money to contemplate,” said Mirra. “This is why we like to match it with IDA programs, our home savings program, and employment programs.”

## HOW IT WORKS

### WORKING ACROSS SILOS AND TRADITIONAL SECTOR BOUNDARIES

THA's programs help build assets for residents by involving school districts, private loan providers, case managers, social service providers, state-level education policymakers and others as full partners.

### HAVING A CLEAR PURPOSE TO GUIDE STRATEGY AND FUNDING DECISIONS

"Providing housing is the core of our mission," according to Mirra. "That work is hard enough, especially with inadequate resources. In notable ways, however, it is the easier part of our mission. The world knows how to house people, if only it would stir itself to do it. The harder part is to house people in a way that promotes still other outcomes: to help the children we house succeed in school, to help their families prosper and to help our city develop in ways that make it more prosperous and just. That is what makes a public housing authority more than a real estate developer, more than a landlord and more than a manager of rental assistance. That is what makes us a social justice agency, with a technical mission."

## TACOMA HOUSING AUTHORITY

### THE PROJECT

Oversees programs to keep kids enrolled in school, to boost education savings and homeownership, and to foster post-secondary education

- Many efforts concentrated in a 1,400-unit housing development
- Rental assistance and case management to 50 homeless families with children in grades K-2
- 2013 operating budget: \$48.6 million; total budget for 2013 (including capital projects): \$61.6 million

### KEY INNOVATIONS

#### Goals

- Promoting long-term success of residents and community development, in addition to housing
- Connecting financial stability to housing and education

#### Roles

- Linking financial education to concrete savings opportunities and tools (IDAs, renter equity)
- Designing, overseeing, and directing programs that draw from different sectors to address specific needs for building financial stability (elementary education, post-secondary education)
- Influencing state policies around college savings, school-level policies around curriculum reform, and lending policies of financial institutions

#### Resources

- Investing heavily in one geographic area
- Using housing dollars to meet needs of residents beyond shelter (made easier by the Moving to Work program)

#### Partnering and Collaborating

- Collaborating with residents and other nonprofits to identify needs

## **REGIONAL REVITALIZATION AND WORKFORCE DEVELOPMENT: MAKING ECONOMIC DEVELOPMENT WORK FOR RESIDENTS**

A variety of geographically focused initiatives outside the Pacific Northwest are demonstrating the power of incorporating goals related to financial stability into broader workforce and economic development efforts. Two initiatives focused on integration of these complementary efforts are profiled here. The first addresses neighborhood revitalization, the second addresses regional workforce development. These different approaches suggest options for how the field can act more strategically and at a larger scale to achieve greater results.

## East Baltimore Revitalization Initiative

The East Baltimore Revitalization Initiative, led by the Annie E. Casey Foundation, Johns Hopkins University, the City of Baltimore, and the state of Maryland, is focusing significant investment in a distressed Maryland neighborhood. The effort brings a range of programs and cross-sector partners together to drive a redevelopment agenda and ensure that long-time low-income residents can get ahead in the process.

The initiative is focused on rebuilding a deeply distressed 88-acre area adjacent to the Johns Hopkins University medical institutions and turning it into a thriving, mixed-income community with new and rehabbed housing; new retail, commercial, and recreational amenities; and economic and educational opportunities for residents, including a new state-of-the-art K-8 school and early learning center operated by the Johns Hopkins School of Education. Hopkins has been a key partner in supporting the initiative, helping to recruit tenants to the project area's new biotech park, among other activities.

A key component of the initiative is its economic inclusion mandate. Because the redevelopment required relocation of residents, the Casey Foundation kept their needs uppermost.

*We wanted to maximize the ability of existing residents to benefit from the redevelopment as partners.*

**- SOPHIE DAGENAIS, ANNIE E. CASEY FOUNDATION  
DIRECTOR OF BALTIMORE CIVIC SITE AND INITIATIVES.**

With that perspective, the Casey Foundation's initial role was in helping to establish norms and strategies for community change and advocacy for area residents, including a responsible relocation plan that incorporated a fair and dignified process and supportive services. The initiative engaged family advocates to create financial plans for each relocating household that considered whether the household should return to the neighborhood after redevelopment or purchase a house elsewhere with the benefit of additional financial assistance. As a sign of the Foundation's commitment to the process and goals, senior Casey staff attended weekly meet-

ings with residents to make sure their perspectives were heard and considered. On average, homeowners who returned have seen the value of their homes increase by about \$100,000. As many did not hold mortgages, they have realized this increase in housing value as equity.

As part of the initiative's efforts to strengthen economic opportunity and the local job market, residents had the opportunity to be trained to work in high-need local industries and to bid on local construction projects. Since 2002, when the work began, about 3,000 people have been placed in jobs, including more than 660 residents of East Baltimore neighborhoods. Dagenais explained that hiring took place "through a network of workforce programs from a neighborhood pipeline that connects residents to employers seeking workers, as well as through sector-based training programs and economic inclusion opportunities."

The work is managed by the nonprofit East Baltimore Development Inc. (EBDI) as the "backbone" organization, established with the support of funding partners.

### HOW IT WORKS

#### DEVELOPING A SYSTEMIC REDEVELOPMENT STRATEGY THAT VALUES LONG-TERM RESIDENTS

The Casey Foundation focuses its EBDI grantmaking on equitable development, using what it calls a systems approach. "We're thinking about how to maximize benefits for residents," explained Dagenais. Informed by this intention, EBDI has built a multi-sector approach to revitalization that includes city council, state legislators, and highly involved funders. The collaborative has achieved goals in policy and economic development that are benefiting both the city and the residents: the establishment of a Tax Increment Financing District where the city can borrow against future tax receipts; land use and zonings approvals for the initiative; and an infusion of retail outlets, a bank branch, and new restaurants to the area.



## EMPHASIZING ECONOMIC INCLUSION WITH A FOCUS ON OPPORTUNITY

The initiative is dedicated to economic opportunity for long-term, low-income residents. “We wanted to support economic inclusion. How could we beat the dismal industry averages and help residents compete for emerging jobs and contracts. How can we train and build capacity for small and minority-owned businesses?” asks Dagenais. “You can’t get to assets, savings, and wealth if you don’t have a job with family-sustaining wages and in sectors that provide options for career advancement. Those help you buy a home, save for retirement, save for your child’s education.” EBDI and its partners have provided extensive services to assist residents with employment and advancement opportunities, as well as with opportunities to build home equity and have access to mixed-income housing.

## ENGAGING RESIDENTS DURING MANY STAGES OF THE DEVELOPMENT

Crucial to the inclusion goals of EBDI is engaging residents. “We intentionally decided to engage residents on a daily basis on planning and decision-making to be informed consumers. We asked them what they wanted to see, and walked them through relocation and demolition plans,” said Dagenais. Decisions were anchored in data about resident perspectives from the outset, with satisfaction and consumer surveys that serve as baseline against which progress is measured. Along the way, technical assistance was provided to residents in interpreting and discussing complex demolition, housing development, and relocation issues involved in the redevelopment effort.

Long-time and new residents are joining forces to reestablish strong community engagement in the neighborhood. A new learning complex, scheduled to open in early 2014, is designed to help foster involvement, serving as a community hub that not only offers an innovative educational model for neighborhood children but also provides services and resources for adult residents.

Beyond meaningful dialogue with working committees, five community representatives sit on the EBDI Board of directors. Senior staff, including the Annie E. Casey Foundation’s president, serve on the board and other work groups. Dagenais notes, “What makes this so special is the presence and the

alignment of city, state and other partners — and most of all, community members — in this revitalization effort.”

### EAST BALTIMORE REVITALIZATION INITIATIVE

#### THE PROJECT

\$1.8 billion investment to redevelop 88 acres in East Baltimore. Funders: the Annie E. Casey Foundation, the Harry and Jeanette Weinberg Foundation, Johns Hopkins University, the City of Baltimore, and the State of Maryland

- Relocation of 742 families completed
- 3,056 construction workers hired since 2006 (including 1,369 Hispanics and 732 African-Americans). About 540 of the African-American workers are from Baltimore City, and 275 are from East Baltimore.
- About 3,000 people placed in jobs since 2002, more than 660 of whom are East Baltimore residents.

#### KEY INNOVATIONS

##### Goals

- Creating a desirable environment for investment and residence, while responsibly providing options and support to current low-income residents

##### Roles

- Empowering and including residents in the planning and implementation processes and facilitating access to income-building opportunities created by the change
- Coordinating programs along the cradle-to-career continuum: PK-8 education, workforce readiness, residence-based services, and community economic development and opportunity

##### Resources

- Focusing existing and new resources on the interests of residents as well as the redevelopment of the neighborhood
- Allowing the city to borrow funds against future tax receipts that will result from the project

##### Partnering and Collaborating

- Developing a shared vision and goals with residents, city council, and state stakeholders
- Creating a backbone organization to coordinate efforts
- Collecting and sharing resident preference and need data as ongoing baseline for analysis

## Partners for a Competitive Workforce

Partners for a Competitive Workforce (PCW) is a far-reaching partnership in the Ohio, Kentucky, and Indiana region focused on meeting employer demand for skilled workers. It encompasses more than 150 partners, who include regional employers, workforce investment boards, chambers of commerce, secondary and post-secondary educational institutions, service providers, and funders, all of whom come together to train and support job seekers in key industries. Better preparing jobseekers to enter the workforce, these training programs offer a pipeline of promising candidates to employers, fueling economic development in the region.

PCW is focused on addressing the “skill gap” that has long been a barrier to economic development in the region. Even with high unemployment, employers could not find the talent they needed to fill critical positions. PCW reported that in 2010, half of the local businesses expected to struggle to fill positions with qualified workers, and at the same time, half of the regional workforce had no post-secondary education and lacked technical skills and professional skills such as a professional attitude and work ethic, to qualify for open positions.

Since the PCW initiative launched in 2008, 6,400 individuals have received job training, and 75 percent of those trainees have retained a job for at least 12 months. In addition, participants have increased their annual incomes, up to \$7,500 per year, totaling an annual \$7.3 million for the program overall.

PCW’s efforts also include connecting job seekers with supports to financial security and other services. In addition to work readiness training and career coaching, participants may receive help with basic needs such as housing, food, legal services, and mental health and substance abuse services. Regional Financial Opportunity Centers supported by the Annie E. Casey Foundation, the Local Initiatives Support Corporation, and others assist job seekers with income-building services such as IDAs, small loans, debt management counseling, financial education, and microenterprise support. This support is designed to help ensure that jobs become a path to financial security.

The initiative mobilizes and coordinates more than 150 partners, reducing duplication and aligning services to be mutually reinforcing. “While the results we have achieved to date are promising,” said new PCW Executive Director Janice Urbanik, “the work ahead now is taking the effort to scale to make the community-wide impact that our region needs to be economically competitive.”

### HOW IT WORKS

#### ESTABLISHING A COMMON AGENDA AND SHARED GOALS

PCW partners articulated a shared vision that “Employers have the talent that they need to compete, and people have the skills they need to get good jobs and advance in their careers.” In support of this vision, the partners developed an agenda that outlines priority objectives around education, employment, and work readiness, and supporting objectives to identify the data, communications, and policies needed to achieve the priority objectives.

#### BUILDING A SHARED MEASUREMENT SYSTEM TO TRACK OUTCOMES

PCW worked closely with funders, partners, and an external evaluator to define desired outcomes and indicators for each priority area. A shared database system is now used by more than 50 of the partner organizations to track and analyze more than 100,000 client records. These data are primarily entered directly into the database by service providers. In addition, PCW contracted with state governments to access unemployment insurance data. Under construction is a dashboard to monitor initiative-wide data, highlighting trends, successes, service gaps, and barriers to success. These data will include specific measures of financial security, along with those on jobs, credentials, and community support.

“After four years, we’re at a point where we have pretty robust data,” said former Executive Director Ross Myers. “We’re starting to analyze it for trends so we can understand where gaps in services are, what kind of services are leading to better outcomes, and major barriers to success.”



## ALIGNING THE WORK OF PARTNERS TO ENSURE ACTIVITIES ARE MUTUALLY REINFORCING

PCW strengthens the link between employers' needs and workforce needs by aligning the activities of its more than 150 partner organizations within the areas of health care, advanced manufacturing, construction, and information technology. For example, a health care collaborative identified needs for specific skills at local hospitals and built career pathways to prepare jobseekers for entry-level healthcare jobs. A team of 14 employers, education providers, community organizations, and strategic partners were involved, and 88 percent of the 3,700 participating jobseekers obtained long-term employment, benefiting both the jobseekers and the hospitals that needed staff. Services such as financial education helped ensure that newly employed workers understood tools and strategies to retain and increase earnings.

## ENSURING CONTINUOUS COMMUNICATION AMONG PARTNERS

Internally, leaders of PCW working on different issue areas hold seats on a cross-sector Partners' Council, attending regular meetings and serving as liaisons between the partner-level activities and the broader collaborative work. Working groups meet regularly around specific initiatives, and online groups are used to share information. PCW communicates progress to initiative partners through a quarterly scorecard and regular e-blasts.

## COORDINATING THE WORK THROUGH A "BACKBONE" ORGANIZATION

PCW is designed as a backbone organization, set up to align the work of key partners and handle key administrative functions. "We're here to help accelerate the efforts underway, and to pump up leadership, resources, and support," noted Meyer. "We want to go farther, faster." As a complement to the backbone, the Partners Council provides oversight and high-level strategic guidance.

PCW is managed by the United Way of Greater Cincinnati and functions with a staff of 2.5 FTEs and an annual budget of about \$1 million that is primarily reinvested in the work of the partners.

## PARTNERS FOR A COMPETITIVE WORKFORCE

### THE PROJECT

Partnership to meet employer demand for skilled-workers. Funders: Greater Cincinnati Foundation, the United Way, the Haile / U.S. Bank Foundation, the National Fund for Workforce Solutions, and others.

- Vision: Employers have talent they need; people have skills they need to get jobs
- 150+ providers work toward and track a common set of outcomes
- 750+ employers served
- 6,400+ individuals trained since 2008: 87% completed training, 82% obtained employment, 75% retained for at least 12 months

### KEY INNOVATIONS

#### Goals

- Addressing needs of local employers, while ensuring that low-income residents secure good jobs
- Enabling low-income residents to build wealth and support local economic growth

#### Roles

- Designing or coordinating programs to increase workforce readiness and access to skilled jobs, and wealth building
- Applying "community development" and "wealth building" tools to economic problems

#### Resources

- Aligning and securing funding and resources in a region, to address needs comprehensively
- Partnering and Collaborating
- Ongoing data collection to support learning and course correction
- Communicating across organizations to share information about emerging needs and plan how to address them
- Creating backbone support with distinct staff to coordinate activities across partners
- Organizing mutually reinforcing activities among providers, reducing duplication

## Identifying Your Role: What Part Can You Play? What Do We Need to Do Together?

Ensuring that economic opportunity leads to financial security requires changes at several levels. Coordination and smarter support for individuals across generations is one part of changing the equation, but so is taking on community-level challenges.

There are several ways the field can work for greater impact across systems, engaging across traditional boundaries. The following guidelines and questions can help guide our actions:

- **Act bigger and better, together.** What can we do together in our communities to create greater financial security?
- **Promote a focus on financial stability, not just income.** How do we use our influence and expertise to support efforts to create jobs, improve educational opportunity, support family stability, increase civic engagement, and shape community development — in ways that also build financial stability?
- **Work at multiple levels.** How can we better connect efforts and interventions across the life cycle for an individual — and across generations for a family and a community?
- **Share knowledge to influence policy and practice.** How can we use what we know as a springboard to promote broader financial stability at the regional, state, and national levels?

Here are some more specific ideas to explore as you consider your own work. Putting these elements in place will not only help key stakeholders understand the urgency of the problem but will catalyze a coalition of actors to engage in the effort over time.

**Work with colleagues building financial stability in your community to define the systems in which you operate.** Get a sense of who's doing what, look at data about the community and perspectives from residents, and come up with shared definitions, frameworks, and targets. Think about financial security for individuals, the community, and the region, and about both immediate priorities and long-term goals that will move people in that direction.

**Connect with colleagues outside the traditional asset building sphere.** Engage colleagues in education, housing, workforce development, community development, and other areas to establish an understanding of roles and opportunities and to reinforce one another's work. Learn one another's languages, even the acronyms! Lay the foundation to align your work in the future, and position yourself to be a thought partner in addition to a provider of services or funding.

**Use your voice to influence policies and practices.** Share data about both needs and opportunities to build financial security in the community with colleagues in your own sector and across sectors, including service providers, government agencies, and policy makers. Take part in advocacy as an individual, organization, and coalition.

**As appropriate, take the first steps to establish the conditions for a successful collective impact:**

- Identify influential champions and form a cross-sector leadership group
- Scope and segment the population and engage them in defining the problem
- Create urgency and make the case for change
- Establish financial resources to launch the effort

**As appropriate, move from building the foundation for collective impact to enacting it.** Once a community has the initial momentum around a collective impact approach to closing the financial gap, it is important to identify how a community is going to collectively make change. Putting in place all five elements of collective impact initiatives (see page 26, *Many Flavors of Collaboration*) will help to guide collective action and improvement.

Creating new possibilities requires asking one another and our communities what can be done together, differently, and over a longer timeframe to make greater progress toward our shared goal: disrupting the cycle of poverty and building greater financial opportunity and security in our communities.

We cannot have these conversations on our own, or even within a single field, where organizations and leaders tend to share similar goals and see the nature of the problem in similar ways. We need to bring our different mental models, perspectives, cultural understandings, approaches, sectors, and systems together.

## Conclusion

Partnership and collaboration have become the guiding maxims for helping individuals and communities disrupt the cycle of poverty and build financial security and resilience. Whether our specific expertise is in creating economic opportunity, financial education, entrepreneurship, or affordable housing — we must all work differently to reverse the growing trend of wealth disparity in the United States.

How will this happen? By working more nimbly, collaboratively, and collectively, leveraging our organizational strengths and aligning our expertise. As the examples in this paper show, reaching beyond a single organization to partners across sectors and expertise — in public education, private housing finance, and nonprofits — while also reaching residents and, when necessary, expanding mission can promote economic opportunity, financial security, and long-term stability.

Changing the way we work together is difficult, especially when we have well-defined roles. However, in order for funders, nonprofit service providers, government, and for-profit businesses to end the cycle of poverty, we must come together to meet unpredictable challenges and opportunities. The work will require us to go back to the drawing board, learn from each other, and measure and evaluate what we do — consistently and collectively.

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## Many Flavors of Collaboration

The examples in this paper highlight long-term, multi-sector, on-the-ground collaborations as a means to achieve change at the individual and community levels. We've focused on these examples because we believe this type of work is one way to strengthen economic opportunity and build financial security for specific populations. The following chart shows other types of collaborations that advance policy and practice and are critical to realizing change at the local, regional, and national levels.

Approach	Collaborative Model	Examples from the Northwest and the Nation
Referring Clients and Providing Coordinated Services	Service Provider Network	<b>Seattle King County Asset Building Collaborative:</b> Building an interconnected network of nonprofit agencies, banks, credit unions, and public entities (both local and national) to deliver a range of financial empowerment services throughout King County. Services include affordable, mainstream banking; financial planning, education, and coaching; credit and debt counseling; free tax preparation; access to public benefits; microenterprise development; and homeownership and foreclosure prevention.
Creating a New Program Model	Project Partnership	<b>Invest Native Project:</b> Creating a curriculum to build financial stability along with training programs and online resources for Native Communities through a partnership between the FINRA Investor Education Foundation, the First Nations Development Institute, the Social and Economic Development Strategies Program, and the Verizon Foundation.
Sharing Knowledge	Affinity Group	<b>Association for Public Policy Analysis &amp; Management:</b> Disseminating research and sharing knowledge through an annual multidisciplinary conference devoted to building financial security and other topics.
Pooling Resources	Funder Collaborative	<b>National Association of Latino Community Asset Builders (NALCAB):</b> Building and aggregating the capacity of nonprofits (at a community level) and capital (at a resource level) and then connecting them. NALCAB is supporting development in affordable housing and commercial areas, small business development, and family wealth building
Advocating for Policy Change	Advocacy Coalition	<b>Washington State Asset-Building Coalition:</b> Promoting a policy agenda focused on building financial skills, saving and investing, and removing barriers to building financial assets.  <b>Corporation for Enterprise Development:</b> Promoting a policy agenda at the federal, state, and local levels to create economic opportunity and alleviate poverty, in addition to leading programs on the ground.

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