Building Community Assets through Individual Development Accounts:  
Growing a Strategic Network in Lawrence, Massachusetts

by

Cindy C. Wu

B.A., Architecture
University of California, Berkeley

Submitted to the Department of Urban Studies and Planning
in partial fulfillment of the requirements for the degree of
Master in City Planning

at the

Massachusetts Institute of Technology

June 2007

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Signature of Author................................................................................................................

Department of Urban Studies and Planning
May 24, 2007

Certified by..........................................................................................................................

Lorlene Hoyt
Assistant Professor of Technology and Planning
Thesis Advisor

Accepted by.....................................................................................................................

Professor Lang Keyes
Chair, MCP Committee
Department of Urban Studies and Planning
Abstract
This thesis aims to inform the decision-making process for growing an asset-building program through strategic partnerships with other community-based organizations (CBOs). The impetus for this paper came from Lawrence CommunityWorks, a CBO in Lawrence, Massachusetts that is interested in substantially expanding the number of Individual Development Account (IDA) program participants in Lawrence by at least 75 accounts, or a 400% increase. The expectation is that this increase in IDAs will contribute to a place-based asset-building strategy that gives Lawrence residents the financial, human and social capital to revitalize this historic mill city. Asset-building, through IDAs, has emerged as a tool by which individuals and families in Lawrence have been able to overcome challenges of divestment and immigration, to invest in assets that provide financial security. This thesis identifies metrics of success in the IDA program at CommunityWorks through the perspective of graduates of the program in an effort to identify and understand the elements of the program which must be preserved as the program grows. This thesis also presents a conceptual map for CommunityWorks to consider as they make strategic decisions about partnering with other CBOs to expand their IDA program.
ACKNOWLEDGEMENTS

This thesis would not have been possible without Lawrence CommunityWorks’ generosity with its time, knowledge and care. Jessica and Annery, I could not be more grateful. I also want to thank my thoughtful and supportive thesis committee, Lorlene Hoyt and Xavier de Souza Briggs. Finally, to my DUSP friends – your love carried me through the last two years and I could not have done it without you all.
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Chapter 1. INTRODUCTION AND CONTEXT

Intent

Across the United States in the last decade, asset-building through Individual Development Accounts (IDAs) has proven successful in increasing the financial assets of low-income individuals and families, bolstering the human capital of participants and building social networks among all involved parties. IDAs are matched savings accounts in which savings are invested in an asset, most often defined as post-secondary education or job training, a small business, or a first home. IDAs involve a component of financial literacy training and other requirements as determined by the IDA manager, most often a community-based organization (CBO). The philosophy of IDAs, according to the Center for Social Development, is grounded in the belief that assets secure a desired standard of living in myriad ways, such as providing security in times of economic crisis and creating opportunity through access to education. Wealth, in terms of assets, signifies a family’s command over financial resources that have accumulated over an individual’s lifetime, as well as resources that have been inherited, and can be passed on across generations.

This thesis focuses on Lawrence CommunityWorks, a CBO, as a case study for how one organization can spearhead the growth of asset-building opportunities, Individual Development Accounts in particular, for a relatively old and small city. Their network theory approach could inform other cities’ strategies for overcoming challenges of an economy that is changing its base from traditional manufacturing to information, knowledge and technology. This approach empowers the residents of Lawrence to engage in collective action to address challenges in the post-industrial mill city in northeastern Massachusetts. CommunityWorks has been operating an IDA program since 2002 and in conceptualizing its expansion, the organization endeavors to transfer its network approach to its own operations. CommunityWorks plans to form strategic partnerships with other CBOs in Lawrence to increase the impact of IDAs throughout the city. This is an effort to build local capacity and harness the collective power of CBOs to employ a place-based asset-building strategy.

Simultaneously, CommunityWorks plans to build its internal capacity to manage an expanded IDA program by training and stipending graduates of its own IDA program to conduct financial literacy trainings and facilitate peer support groups. This internal growth, coupled with strategic partnerships, represents a model of expansion that is both creative and responsible with
the limited financial resources of CommunityWorks and other CBOs. But before
CommunityWorks is able to craft partnerships, the staff need to understand how previous IDA
participants define their own successes in the program and which particular elements of the
program contributed to that success. This knowledge informs CommunityWorks’ decisions in
the expansion process to ensure that essential elements of the program are maintained as other
CBOs are brought into the network.

Since the inception of CommunityWorks’ IDA program in 2002, 43 people have
graduated and 20 are currently enrolled. If CommunityWorks is able to dramatically increase the
number of IDAs in Lawrence to 100 or 200 accounts per year, it will have empowered the
working poor in Lawrence with substantial purchasing power to impact the speed and process of
revitalization of the city. The goal is that IDAs will be a powerful tool for transforming
Lawrence from a city marked by high unemployment and poverty rates to a city with a thriving
local economy involving all of its residents. CommunityWorks is interested in equipping the
low-income population with increased financial, human and social capital with which to make
decisions about, and have control over, their own lives.

I begin this paper with a presentation of the methodology I used to collect data to
describe metrics of success for IDA program participants and key factors contributing that that
success. Also, I describe my methodology for creating a framework through which I make
recommendations to CommunityWorks for developing their strategic network to provide IDAs.
The balance of this chapter is a presentation of the socio-economic context within which asset-
building in Lawrence is situated, drawn from literature on third-tier cities and deindustrialization.
Chapter 2 provides a broad explanation of asset-building and its importance with regard to issues
of class and race. It is in this chapter that I introduce CommunityWorks’ asset-building
strategies for families and communities in Lawrence. In Chapter 3, I closely explore the IDA
program at CommunityWorks. I identify and describe metrics of success as understood by
CommunityWorks’ IDA graduates and staff. Through careful analysis, I provide an explanation
of the program components and methods of delivery that facilitate that success. Chapter 4
transitions to a number of short case studies of other social enterprises that have grown through
strategic partnerships and networks, and I draw lessons for CommunityWorks from these cases.
In Chapter 5, I summarize my findings and offer recommendations and pose strategic choices for
CommunityWorks to consider in expanding their IDA program.
Audience and goals

The primary audience for this thesis is Lawrence CommunityWorks staff. I worked closely with Jessica Andors, Director of Resource Development, and Annery Buttén, Director of Family Asset Building, to ensure the relevance and appropriateness of my research and writing. Secondary audiences may be 1) other IDA providers, nationwide, that seek to expand their IDA programs, and 2) other third-tier cities that could employ a network strategy to build civic capacity and assets.

My primary goals are:

- identifying and describing key success factors in the management of CommunityWorks’ IDA program;
- creating documents that are useful to CommunityWorks in their grant writing and program development; and
- providing a foundation and framework for crafting strategic networks that CommunityWorks could build with other CBOs in Lawrence.

Methodology

In order to identify and describe metrics of success, I conducted a review of the Individual Development Account literature and a qualitative interview study of graduates of CommunityWorks’ IDA program. These metrics encompass a broad range of successes, a continuum that varies from the completion of financial literacy course, to the purchase of a laptop for a small business, to matriculation in college. As of June 2007, 43 women had completed the IDA program. I attempted to contact all 43 graduates, and expected that the depth of communication with each graduate would vary. As a first step, I mailed a written questionnaire to all of the graduates, probing them on their perception of the program and themselves as participants. Six written responses were returned. Simultaneously, I conducted one-on-one interviews with another seven graduates, as well as CommunityWorks staff members Jessica Andors, and Annery Buttén, to discuss the topics in the questionnaire (Appendix A). Throughout this thesis, I have changed all of the names of the IDA participants in order to protect their privacy.

Because the population of IDA graduates is small, I selected my one-on-one interview respondents purposively so that I gathered data that represented diversity in the population. In order to ensure that I encountered the maximum range of experiences in the IDA program, I
chose interviewees that differed in whether or not they had purchased an asset, in the asset type purchased, in their family structure, in age and in the area of Lawrence in which they lived. I depended on Annery to help me make decisions about who to interview. I based the majority of my data on the perspective of the clients of CommunityWorks’ IDA program because of the relative nature of defining success. The final arbiter of what constitutes success is the client (Martin and Kettner 1996).

With the qualitative interview study and ensuing analysis through interpretation, summary and integration, I captured stories that might not have been documented otherwise. One advantage to qualitative interviewing is that the method allows participants to describe what is meaningful to them in their own words (Weiss 1994). Especially in a discussion about success, people tend to use different vocabularies and sentiments for description because of differences in language, culture and experience. Further, a qualitative method allowed me to probe for more details and add explanation to the questions when needed (Weiss 1994). The method gave me the flexibility to use my knowledge, expertise and interpersonal skills to explore themes as they emerged. On the other hand, some disadvantages to qualitative interview methodology are that interviews are sometimes more intrusive than quantitative research, and respondents may have been reactive to personalities, moods and interpersonal dynamics between the interviewer and the respondent (Weiss 1994).

In the second phase of my research, I sought to understand how key success factors, as defined by the IDA graduates, can be replicated or retained as CommunityWorks employs strategic partnerships to grow the IDA program. In this phase, I conducted qualitative interviews with executive and program directors at six CBOs that are potential partners for CommunityWorks. To prepare for these interviews, I did an extensive literature review regarding partnership development and documented a series of short case studies of organizations, both for-profit and non-profit, that achieved greater mission impact through strategic alliances. To bolster these case studies, I conducted interviews with the executive directors at two organizations, one that works in asset-building and the other that does community development work in the greater Boston context. I drew heavily from the case studies to inform the process I recommend for CommunityWorks to expand their IDA program.

Two contextual factors are noteworthy: my professional relationship with CommunityWorks and my cultural competency in a Latino context. The research work for this
thesis will be used by CommunityWorks, mostly likely for grant writing purposes and program development. As such, I want to acknowledge my role as having obligations to CommunityWorks and the potential to be influenced by that work. In order to manage this, I maintained neutrality in my writing. I used information from meetings with CommunityWorks and potential partners as data, not as a road map. The framework that I have developed for CommunityWorks is conceptualized separately from conversations and professional meetings that I continue to have with staff at CBOs in Lawrence.

In terms of cultural competency, according to the 2000 Census, Lawrence’s population is 60% Latino and 23% of Dominican origin. I used the relationships that CommunityWorks staff have with their members in order to gain trust from the respondents. For example, the completed questionnaires were returned to Annery instead of to me, and Annery scheduled all of my interview appointments for me. Trust was important so that I could obtain an honest and complete view of the experience of IDA participants. I also used a translator from CommunityWorks, Mariel Silverio, when conducting in-person interviews with IDA graduates whose primary language was Spanish. Having explained the structure and methodology of this paper, I now present the context for asset-building in Lawrence.

**Context: Assets in a Third-Tier City**

Siegel and Waxman (2001) define third-tier cities as: 1) cities of between 15,000 and 110,000 in population, 2) cities that are primary to the regional economic base, and 3) cities that were incorporated prior to 1950 and have not tripled in population since 1950. By this definition, Lawrence is a prime example of a third-tier city. The 2000 Census measured a population of 72,043. Despite the decline of the textile industry, Lawrence continues to play an important economic role in the Merrimack Valley. Since its incorporation in 1847, Lawrence has not seen a tripling of its population; in fact, Lawrence experienced a population decrease of 8,493 people between 1950 and 2000.

Third-tier cities are heavily challenged by the transition from an economy based on traditional industry to an increasingly globalized economy based on knowledge, information and technology. Siegel and Waxman lay out six challenges that Lawrence, and other third-tier cities, face that affect their ability to thrive as the global economy changes: 1) dependence on traditional industry, 2) out of date infrastructure, 3) declining competitiveness within their regions, 4) limited access to financial resources, 5) weakened civic infrastructure and capacity,
and 6) transformation of their human capital base. I will use this framework to understand the history of Lawrence that led it to its present day challenges and how these challenges pose a threat to Lawrence residents’ ability to acquire and keep assets.

Dependence on traditional industry

Lawrence was incorporated in 1847 by a group of Boston entrepreneurs seeking to harness the power of the Merrimack River for textile mills. Their business was woolen and worsted manufacturing. For the next 70 years manufacturing proved to be a fruitful economic engine for Lawrence. But then beginning in the 1920s and continuing through the end of the century, the demise of traditional manufacturing, or deindustrialization, began to change the economic outlook for Lawrence. In the 1920s, years before the Crash on Wall Street, hard economic times caused widespread downsizing of textile mills in Lawrence. In the following decades, and across the Northeast and Midwest, manufacturing cities were experiencing a “hollowing-out” of their economic base (Koistinen 2002). Manufacturing was leaving for the South, devastating many Northeastern cities. Lawrence has never been able to fully recover from this loss.

The deindustrialization process intensified in the 1960s as manufacturers moved abroad seeking low-cost labor. In 1969, Lawrence held just under 18,000 manufacturing jobs but by 1988 this number had decreased by over 50% to 8,250 (Borges-Méndez 1993). The recession in the early 1990s further eroded the number of manufacturing jobs and Lawrence lost over 2,000 jobs, comprising 8% of its employment base (Andors 1999). While other cities in the Merrimack Valley have been able to diversify their employment bases and tap into the Greater Boston economic engine, unemployment in Lawrence continues to impair its residents’ abilities to accumulate assets. Between 2003 and 2005, unemployment levels in Lawrence have ranged between 12-13%, compared to 5% in the state of Massachusetts (Hoyt 2005). Of the jobs that do exist, the majority of them are low-skilled, low-wage service jobs that prevent Lawrencians from building wealth.

Out of date transportation infrastructure

At the same time that the South gained its competitive advantage due to low-cost labor, Lawrence was losing its advantage as innovations in technology negated the City’s previously advantageous location on the Merrimack River. Many cities were originally located on rivers because manufacturers needed a way to transport their goods, creating important city centers at
ports. This logic led to factories being located close to the shore to enable easy access for shipping. Other nearby cities that emerged during the late 1800s and early 1900s – Lowell, Holyoke, New Bedford, Fall River and Springfield – were all located next to rivers. In the 1860s, railroad construction brought the first wave of decentralization in the manufacturing industry. Cities began to grow along rail lines and away from rivers, especially in locations where mining operations were located. The process of decentralization increased rapidly during a transition to a highway-based system in the 20th century, facilitating the ability for manufacturing to locate anywhere that was accessible by truck (Siegel and Waxman 2001).

Other infrastructural barriers faced by Lawrence are that of public transit and airport accessibility. The Massachusetts Bay Transportation Authority runs a commuter line that connects Lawrence to Boston. With a ride time of 48 minutes and 13 daily round trips, this transit option is not convenient enough to convince businesses and residents to locate in Lawrence. When compared to Boston, Cambridge or other business clusters, the transit infrastructure puts Lawrence at a competitive disadvantage. Further, because Lawrence is located 30 miles north of Boston, it is a one hour drive from Logan International Airport. In an economy based on knowledge and information, convenience and access to air travel is a key factor in making business location decisions, and Lawrence’s relative distance from the airport puts it at a further disadvantage. As a result, Lawrence residents suffer from a lack of connection to businesses that thrive on a knowledge-based economy. These businesses do not choose to locate in Lawrence, nor is it convenient or encouraged for Lawrence residents to seek employment in Boston. Opportunities for quality jobs that provide training and pay living wages are scarce, leaving Lawrencians to find employment in the low-wage service sector.

Declining competitiveness within their region

According to Borges-Méndez (1993), the decline of basic manufacturing between the 1950s and mid-1970s was paralleled by a rise of high-tech manufacturing in the Merrimack Valley. These high-tech firms developed out of World War II industries and the university-government-military complex that brought federal research monies into the region. During the same time period, the service sector began to develop in the region. By the end of the 1970s, a new type of economy shaped Massachusetts and New England. Even so, Lawrence was stuck in a declining mill-based industry that employed tractable labor and old technologies.
Other mills towns, such as Lowell, were able to survive by producing consumption goods through a combination of product specialization, mechanization and computerization. Lowell also benefited from a significant leftover middle class, vacant land on which to plan new development and access to federal largesse that funded a new urban national historical park. Lawrence had none of these advantages (Holtzman 2005). Most high-tech firms saw no incentive to locate in Lawrence and began to cluster closer to Boston on Route 128. And although jobs did increase in Lawrence during the transition period, the growth was not as great as in Boston, Springfield and Worcester. With more and more people and businesses moving out of Lawrence, the downtown declined, and the city was left to provide services to its poor residents without a substantial tax base. Lawrence needed to pay for unemployment services, manage food stamp programs and administer Section 8 housing vouchers, leaving little to no energy to be put toward creating community wealth-building opportunities.

**Limited access to financial resources**

Third-tier cities are small by nature and often have limited access to financial resources. A smaller population means a smaller market, less capacity, less diversification, fewer financial and institutional resources, and more limited access to philanthropic resources than large cities. For comparison, the sheer number of non-profits that are seeking grants in Boston greatly outweighs the number of non-profits in Lawrence. Funders may see this as an indicator that Boston has greater need than Lawrence and award grants accordingly. Further, non-profits in smaller cities may have fewer staff to devote to grant writing.

Lawrence also has limited access to private funding. Residents and businesses in Lawrence face problems in accessing financing from local banks. This is most clearly illustrated by the problems with predatory lending. Lawrence residents are especially susceptible to predatory lending because a large portion of the immigrant population cannot read English, and cannot understand the lending terms that they are offered. The Massachusetts Community and Banking Council’s 2004 study of sub-prime and predatory lending show that in Lawrence, sub-prime lenders made 23.2% of all refinance loans (Hoyt 2005). This was the highest share by sub-prime lenders in the seven major cities outside of Boston. The lack of quality funding resources, and ensuing home foreclosures and financial instability, has jeopardized many Lawrencians’ ability to maintain the asset of a home. For many families, a home represents the major asset owned and that lack of quality financing makes homeownership infeasible.
Hand in hand with divestment by manufacturing companies, Lawrence has experienced an out-migration of civic leadership. Civic infrastructure, comprised of the people who live and work in a community, elected officials who govern, human service organizations that deliver services, and formal and informal civic organizations that focus on solving problems in a community, is the operating system that gives shape and substance to a community (Siegel and Waxman 2001). The disappearance of financial support for participation in civic life, and the decline of organized labor has led to a vacuum of leadership in Lawrence. Put simply, in an under-populated city, it may appear too hard, scary, boring or unnatural for people to find ways to become involved in something larger than their family (Traynor and Andors 2005).

Further, public dialogue and healthy politics are impeded by tensions between “old-timers” and “new comers.” As discussed in the next section, the population of Lawrence has transformed to one that is majority Latino. According to Traynor and Andors (2005), an aging white population holds on to power and control of a “rusty public apparatus.” City-decision making is often murky, fragmented, and unresponsive to clear community needs. This has left little foundation for a healthy public sphere or the development of collaborative projects fueled by a common vision and relationships of trust (Hoyt 2005). This presents an opportunity for community-based organizations to emerge as leaders in Lawrence. A network of CBOs may be able to fill the gap in leadership and channel the potential of Lawrence residents into focused efforts at asset-accumulation.

Transformation of Lawrence’s human capital base

At the same time that Lawrence was losing its economic base of textile manufacturing, it was gaining a different immigrant population than had ever previously lived in Lawrence. In 1960, Lawrence was dominated by Irish, Italians and French Canadians (Siegel and Waxman 2001) and 0.1% of the Lawrence population was Latino (Ragsdale 2001). By 2000, according to the U.S. Census, the city was 59.71% Latino (Cheigh 2005). The Census defines Latino as Cubans, Mexicans, Puerto Ricans, South or Central Americans, or other Spanish culture or origin regardless of race.

The dramatic increase in the Latino population can be partially explained by the job and housing vacancies created by urban renewal policies, and the shift away from wool
Table 1.1

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Population</th>
<th>Latino Population</th>
<th>% Latino</th>
</tr>
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<tbody>
<tr>
<td>1960</td>
<td>70,933</td>
<td>68</td>
<td>0.10%</td>
</tr>
<tr>
<td>1970</td>
<td>66,915</td>
<td>2,327</td>
<td>3.48%</td>
</tr>
<tr>
<td>1980</td>
<td>63,175</td>
<td>10,289</td>
<td>16.29%</td>
</tr>
<tr>
<td>1990</td>
<td>70,207</td>
<td>29,237</td>
<td>41.64%</td>
</tr>
<tr>
<td>2000</td>
<td>72,043</td>
<td>43,019</td>
<td>59.71%</td>
</tr>
</tbody>
</table>

Source: Cheigh 2005, p.43

manufacturing. As the manufacturing base shifted in from the 1950s-1970s, non-Latino workers began to leave Lawrence because the emerging shoe manufacturing industry did not require the same types of skills nor provide the same caliber of benefits as the wool industry. Further, urban renewal policies in the 1960s displaced people from their homes in order to tear down those buildings to construct newer buildings. Many of those displaced people left Lawrence. Combined, these events left Lawrence under-populated, with vacant and inexpensive housing and jobs that existing residents were not willing to take, creating a structural opportunity for newcomers.

The first wave of new migrants was from Puerto Rico, who moved to the region to work in the farms of Andover. It was important that Puerto Ricans held United States citizenship and were not restricted in their movement by immigration laws. They told their families, friends and hometown associations about the jobs and housing available in the region and jumpstarted a substantial migration to Lawrence (Cheigh 2005). In the 1960s, other Latinos, including Cubans and Dominicans left their home countries as a result of political turmoil. In the case of Dominicans, this was the fall of the Trujillo regime and ensuing political and economic instability. One of the most important reasons for this new influx of immigrants was the Immigration Act of 1965, which abolished country-specific quotas for immigration to the United States. Once a small enclave of Latinos formed in Lawrence, a snowball effect emerged as Lawrence became a city where new immigrants could find important cultural items and support structures necessary for survival in the United States. One such support structure was that Dominican immigrants did not necessarily have to learn English to find housing and jobs, or conduct their daily routines. The flip side of the coin is that immigrants lacked the language and cultural skills to build their financial and human capital in the United States.
Conclusion

The six challenges that I have outlined have put Lawrence in an economic and social position characterized by high unemployment, a shrinking tax base, contaminated lands posing environmental hazards, a legacy of substandard housing and a struggling downtown. These are all liabilities with regard to the potential of Lawrence residents to acquire and keep assets. Three distinct indicators of Lawrence residents’ lack of assets are: a high poverty rate, low education levels and low homeownership rates. Today, the median household income in Lawrence is $31,809, compared to $43,318 for the United States, and $52,353 for the state of Massachusetts.

In 2000, 34.3% of Lawrence’s population lived below the poverty line, compared to 9.3% for the state. This high poverty rate is directly related to the types of jobs that are available to Lawrence citizens. According to Borges-Méndez (1993), the over-concentration of Latinos in declining and obsolete manufacturing is one of the factors that explain why Latino poverty exploded in Massachusetts in the 1980s.

To exacerbate the problem, Lawrence has a high school equivalency rate of 47%, and limited English proficiency in 25% of the population. The low levels of educational attainment and English proficiency make it difficult for Lawrence citizens to obtain jobs that allow for upward mobility. Most Lawrencians, whether under-educated or unable to transfer their credentials from their country of origin, are resigned to taking downgraded jobs in the defunct manufacturing industry or low-wage service sector. Homeownership rates are about 32% in Lawrence, compared to 62% across the state. In the U.S. Department of Housing and Urban Development Renewal Community Zone neighborhoods in the northern portion of the city, consisting of predominately Latino neighborhoods, the average homeownership rate is 14% (Hoyt 2005). Although these statistics paint a bleak picture, in the following chapters I will show that asset-building can be a catalytic force to give working, low-income families a mechanism to build financial, human and social capital. That capital could be an important factor in efforts to revitalize Lawrence to a city that is no longer defined by a high poverty rate, low education levels and low homeownership rates. The hope is that Lawrence can be a city of immigrants who earn living wages, have secure housing, take advantage of learning opportunities and interact in a healthy physical environment.

1 U.S. Census 2003.
2 U.S. Census 2000.
Chapter 2. A STRATEGY FOR ADDRESSING LAWRENCE’S CHALLENGES

Assets and Asset-Building

What can community-based organizations (CBOs) in Lawrence do to address the challenges of a high poverty rate, low education levels and low homeownership rates? Recognizing that Lawrence is an asset poor city, CommunityWorks and other CBOs have begun to explore asset-building as a strategy to provide Lawrencians with tangible and intangible assets. CommunityWorks believes that by investing in building family assets, “we can revitalize Lawrence from the inside out.”

Based on a literature review, I summarize the fundamental components of an asset-building strategy. First developed by Michael Sherraden (1991), the U.S. asset-building movement is based on two premises: 1) those with assets are more economically secure, have more options in life and can pass on status and opportunities to future generations, and 2) assets have positive social, psychological and civic effects independent of the effects of income. Measuring financial assets, at the individual and family level, can indicate the ability to invest for the future, send children to college and weather unexpected financial storms. Assets provide safety nets and safeguards that provide financial security in the event of job loss, medical emergency or other times of difficulty. Further, measuring accumulation of assets can be a more powerful tool for understanding financial well-being than studying income levels and consumption patterns because assets incorporate history. Wealth, in terms of assets, signifies a family’s command over financial resources that have accumulated over a lifetime, as well as resources that have been inherited across generations.

In the most straightforward sense, an asset is “a stock of resources that can be acquired, developed, improved and transferred across generations. It generates flow or consumption, as well as additional stock (Moser 2006, p.5).” Assets can be defined more broadly as “an array of resources that enable people and communities to exert control over their lives and participate in their societies in meaningful and effective ways (Ford 2004, p.4).” The manner in which people exert control and participate in their societies could take many forms. Examples include making friends, negotiating better job benefits, feeling more confident to ask for help and taking the time to take care of oneself. I will elaborate on these metrics of success in Chapter 3. Caroline Moser (2006) names five categories of assets, tangible and intangible, while recognizing that there are a

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3 www.lcworks.org
number of more nuanced asset categories that are currently being developed in human rights literature. An asset-building program in Lawrence could aid its population in growing all of the asset types detailed in Table 2.1. In Chapter 3, I will use these definitions to reflect on metrics of success in asset-building.

According to Haskins and Sawhill (2003, p.1), “providing [cash and cash-like] assistance has been the dominant strategy for combating poverty in the U.S. for many years. Yet it has been remarkably unsuccessful.” Ever since Sherraden introduced the framework of asset-building for low-income individuals and families the in U.S. context, a national movement has been building to increase opportunities for low-income families to build their financial, physical, natural, human and social capital. This movement began with a focus on Individual Development Accounts (IDAs), matched savings accounts that enable people to save for the purchase of assets. The success of IDAs has encouraged the private, public and nonprofit sectors to develop a continuum of wealth building opportunities for low-income families, including

<table>
<thead>
<tr>
<th>Definition of the Most Important Capital Assets</th>
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<tbody>
<tr>
<td><strong>Financial</strong></td>
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<tr>
<td><strong>Human</strong></td>
</tr>
<tr>
<td><strong>Natural</strong></td>
</tr>
<tr>
<td><strong>Physical</strong></td>
</tr>
<tr>
<td><strong>Social</strong></td>
</tr>
</tbody>
</table>

Source: Moser 2006
access to financial education and services, a growing number of savings tools, affordable investment opportunities and asset-protection measures such as anti-predatory lending policies (McCulloch 2006). The hope and claim is that as low-income communities in blighted areas increase their savings and investment opportunities, they will be better equipped to participate in the revitalization of their neighborhoods.

The Importance of Asset-Building

Dedicated programs focused on asset-building for low-income individuals and families address structural inequalities created by the way in which class and race shape access to financial institutions and government support in the United States.

Assets and class

Asset-building policies have long been part of the U.S. political and economic landscape, but only for people of certain classes. In the mid-1900s, the GI bill helped millions of World War II and Korean War veterans invest in homes and education. Today, similar policies provide incentives for U.S. taxpayers to save and invest. Tax deductions on home mortgage interest, tax incentives to save for retirement and education and publicly-subsidized employer-based health insurance coverage enable millions of Americans to build assets throughout their lifetimes (Corporation for Enterprise Development 2004). But these asset-building policies do not benefit all Americans. Many benefits of federal asset policies can only be realized by people with certain types of assets or levels of tax liability. The Corporation for Enterprise Development reported that in 2004, $335 billion in federal tax expenditures subsidized family savings and investments. The top 1% of families, those who earn more than $1 million per year, received one-third of the benefits; the bottom 60% of families received less than 5% of the benefits. Thus, the challenge is not to redistribute wealth but, more fundamentally, to expand the reach of the current asset building system to low-income individuals and families.

Assets and race

With the strong correlation between class and race in the United States, it is not surprising that racial minorities are often excluded from the processes by which assets are created, expanded and preserved. In their book *Black Wealth/White Wealth*, Oliver and Shapiro (1997) analyze the deep patterns of racial imbalance through disparities in wealth. This examination sheds light on racial discrimination that is not apparent when studying income, occupational attainment or education alone. In 2002, the median net worth of Latino households
in the United States was just $7,932, a number equivalent to only 9% of the median net worth of white households (Kochhar 2004, p.2). The persistent wealth gaps between Latinos and whites of similar income are partially explained by the different investment opportunities that these groups face as a result of discrimination in asset-building policies.

Discrimination in credit markets can be the result of direct and intentional discrimination against Latinos, and other racial minorities, or the result of lender policies that produce statistically uneven service levels based on an individual’s race or ethnicity. This discrimination manifests when lenders deny credit altogether or when Latinos and African-Americans are required to pay higher fees and interest than is justified. Historically, policies of the United States government have excluded minority groups from homesteading, land acquisition, home ownership, retirement, pensions, education and asset accumulation (Ibarra and Rodriguez 2005). Further, the historic origins of wealth allow for privilege and inequality to be passed down from generation to generation. As Oliver and Shapiro (1997) put it, “Wealth reveals a particular network of social relations and a set of social circumstances that convey a unique constellation of meanings pertinent to race in America (p.3).”

**Assets in Latino Communities**

*A national view*

According to the 2002 *National Survey of Latinos* (Pew Hispanic Center 2002), Latinos reported an overall weaker financial situation than did whites. This is shown in a lower household income, a lower chance of owning the home that one lives in and a higher likelihood of reporting financial difficulties in the past year. In a 2004 report by the Pew Hispanic Center, a study of the wealth of minority households concluded that over one-quarter of Latino households had zero or negative net worth in 2002, a rate that is twice as high as that among white households. This wealth gap is much larger than the income gap between the same populations. The 2004 report gave a number of hypotheses regarding the low levels of wealth in the Latino population, including: the lack of inheritances, limited access to financial markets and barriers to homeownership.

In addition to discrimination, there are a number of other structural and cultural barriers to asset-building. Latinos are more likely than whites and African-Americans to have no credit history or a limited credit history. Financial institutions are experiencing a high cost differential between serving traditional and non-traditional borrowers as they move toward automation of
systems and credit-scoring models, further disadvantaging Latinos. Potential cultural barriers include: limited English proficiency and a lack of confidence in financial institutions, especially for those immigrants with previous negative experiences in their native countries. Another cultural explanation of the low levels of savings for Latinos is that many are immigrants and are sending money back to their home countries in the form of remittances. All of these factors are important to keep in mind in order to build the best strategy for designing an asset-building program in Lawrence.

Lawrence families and their assets

The structural and cultural barriers that I described at a national level are all evident in Lawrence. Despite these barriers, there are signs that asset ownership in Lawrence is on the rise. According to Jorge Santiago (2005), homebuying among immigrants in Lawrence increased 166% from 1999 to 2000. Of the 30 homebuyers interviewed, 17 name savings as the source for financing the purchase of homes. There is also evidence of a thriving microenterprise industry in Lawrence. According to Santiago there were an estimated 300 Latino businesses in Lawrence in 2003, the largest concentration of any city in New England, and an even larger network of informal small businesses. From 2000 to 2003, Latino businesses grew beyond the traditional northern neighborhoods, where the Latino population is concentrated. Most of the small businesses were new and had high start-up costs, and were financed through savings or loans from family and friends. Despite a large economic downturn in 2003, the number of Latino businesses did not suffer, proving the soundness of their products, services and new client base.

There has also been considerable increase in educational attainment in the Latino community in Lawrence between 1990 and 2000. The number of Latinos with a high school diploma, including General Education Development (GED) test achievers, has increased by 92% in that decade. In addition, the number of Latinos with a college degree increased. All of these statistics are evidence that the Latino population in Lawrence is poised to emerge as the “new middle class” by creating asset-building opportunities through an expanded IDA program.

Lawrence CommunityWorks

CommunityWorks is uniquely positioned to confront challenges of wealth disparity and lack of assets because of its reputation in the city and its expertise in IDAs. CommunityWorks is a non-profit, community-based organization in Lawrence that works with the vision of building vibrant communities through the empowerment of people. They conduct their work within a
theory of network organizing which invests in Lawrence residents’ capacity to demand the types of activities and institutions that they deem relevant. With 2,100 members in their network, CommunityWorks is building assets in Lawrence by teaching learning clubs, providing IDAs for youth and adults, and managing a homeownership center including predatory lending prevention. They define a member as an individual who has been involved with the organization at any level, at any time, ranging from a single park clean-up to weekly meetings for planning a community center fundraiser. Their network organizing strategy allows for change, flexibility, choice and relationships, which CommunityWorks finds more helpful than a traditional institution-building strategy involving in fewer people, a narrower set of leadership roles and more rigid organizational structure. The network strategy underpins the structure of the IDA program, which transfers knowledge and power to participants. CommunityWorks also uses this strategy to think about the way they interface with other CBOs in Lawrence. The recommendations that I will produce regarding an expanded IDA program will be embedded in this network philosophy.

CommunityWorks’ mission statement explains, “Together we are creating a network of Lawrencians who are revitalizing the city by: building family and community assets, contributing their time, skills and energy to the group, engaging in collective action to advance the agenda of revitalization.” According to Traynor and Andors (2005), the foundation of their network-building approach includes:

1. Creating many levels of involvement and many points of entry for CommunityWorks members to become engaged. Choices may range from a once a year tree planting to weekly meetings for designing a housing project. As a bottom line, all involvement should fulfill the human need for fun, affection, connection and recognition.

2. Creating weak and strong links between members, and having agents that actively engage and connect people to the network. An example of a strong link is the eleven women in the first IDA cohort, who have built relationships that have led to carpooling, mutual child care and job referrals. Conversely, a weak link could be between two CommunityWorks members who volunteer at the same church. Weak connections are what grow the network as they offer safer opportunities for people to step out of their comfort zone.
3. Viewing all of CommunityWorks’ programs and committees as provisional, useful only in that they get CommunityWorks where they need to go. CommunityWorks seeks to downplay formal leadership roles and structures and embrace the notion that their organization’s form should change depending on their stage of work. The test of need for a program, activity, or meeting is the test of resonance – does it capture peoples’ imaginations and attract their time and energy?

4. Providing accessibility to accurate information in a quick manner. CommunityWorks has made substantial investments in a database, website, newsletter and membership cards. They understand their role in the presence of multiple hubs and nodes in Lawrence.

**CommunityWorks’ Individual Development Account program**

CommunityWorks recognizes that financial security is integral to achieving self-sufficiency, but low-income people need more than a regular paycheck to obtain that security. They need the capacity to acquire and preserve financial and real assets – cash savings, stocks, bonds, home equity and business equity, for example. More than financial assets, CommunityWorks seeks to provide members with social and human capital.

CommunityWorks’ IDA program is housed in their Family Asset Building (FAB) department. FAB’s vision is stated as, “Thriving neighborhoods depend on families with tangible and intangible assets: homeownership, diplomas and degrees, and supportive networks. By investing in building these family assets, we can revitalize Lawrence from the inside out.” The department includes a number of adult learning classes, called clubs, that draw 300 participants every semester. These clubs include: an English Club, Spanish Club, Computer Skills Clubs I and II, Pre-GED Club, GED Class, Sewing Club, First-time Homebuyer Club, Post-Purchase Homebuyers Club and Savings Club (Rice 2005). FAB’s homeownership center is the only fully-certified homeownership counseling center in Lawrence. The combination of these clubs provides comprehensive asset-building education, including the important education required to prevent homebuyers from being victims of predatory lending.

In CommunityWorks’ case, IDA participants are awarded $3 for every $1 that they save. Savings may be used to invest in: post-secondary education for oneself or one’s children, a first home or a small business. Enrollment in the program is every year in groups of 12 and as of
June 2007, four cohorts had graduated and two were in progress (Figure 2.1). To qualify for the IDA program, potential participants must earn below 200% of the poverty line and must not own more that $10,000 in assets, excluding the value of a primary vehicle. Participants hear about the program from a number of sources: the CommunityWorks website, radio announcements, word of mouth, flyers, other CommunityWorks programs that they or their family members are involved in, or a personal relationship with the Program Director.

Potential participants attend an interview and orientation, and then a lottery is held to determine the cohort. If a person is not selected for the program, he or she is encouraged to enroll in the Savings Club, giving priority to that candidate in the next cohort. While in the program, participants are required to attend meetings twice a month, every month, for two years. One meeting is financial literacy training and the other is a peer support group.

**Figure 2.1: Timeline of CommunityWorks’ IDA Program Cohorts**

<table>
<thead>
<tr>
<th>Year</th>
<th>Cohort #1</th>
<th>Cohort #2</th>
<th>Cohort #3</th>
<th>Cohort #4</th>
<th>Cohort #5</th>
<th>Cohort #6</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002</td>
<td>11 graduates</td>
<td>9 graduates</td>
<td>12 graduates</td>
<td>11 graduates</td>
<td>8 enrolled</td>
<td>first to include men</td>
</tr>
<tr>
<td>2003</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>12 enrolled</td>
</tr>
<tr>
<td>2004</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2005</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>2006</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2007</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For the first year, the focus of financial training is general money management, and becomes asset-specific in the second year. It begins with a six-week intensive module on basic banking, budgeting, credit and financial planning. This training is tailored to focus on choices that are integrated into the everyday lives of the participants. Subjects such as “Handling the Holidays” and “Family Dynamics and Teaching Your Children to Save” really get at the core of Annery’s culturally appropriate curriculum as many of the participants are mothers, and a number are single mothers. The curriculum also pushes participants to think beyond their immediate surroundings with a class called “United for a Fair Economy: The Growing Divide.” Also, it offers opportunities for participants to teach their own classes on topics that are of
<table>
<thead>
<tr>
<th>Month</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Orientation &amp; Program Overview &amp; Account Opening</td>
</tr>
<tr>
<td></td>
<td>Participants Share Goals and Write Self-Evaluation</td>
</tr>
<tr>
<td>2</td>
<td>Intensive Six-week weekly training module:</td>
</tr>
<tr>
<td></td>
<td>Week 1: Basic Banking</td>
</tr>
<tr>
<td></td>
<td>Weeks 2 and 3: Budgeting</td>
</tr>
<tr>
<td></td>
<td>Weeks 4 and 5: Credit Repair: Understanding reports, credit scoring</td>
</tr>
<tr>
<td></td>
<td>Week 6: Goal-Setting and Long-term Financial Planning</td>
</tr>
<tr>
<td>3</td>
<td>Handling the Holidays</td>
</tr>
<tr>
<td></td>
<td>Review Credit Repair (Linkage to Debt Management Service of Consumer Credit Counseling)</td>
</tr>
<tr>
<td></td>
<td>Holiday Party</td>
</tr>
<tr>
<td>4</td>
<td>Tax Preparation Workshop: local accountants assist with tax preparation, overview of tax laws and Earned Income Credit</td>
</tr>
<tr>
<td></td>
<td>Peer Support Group Meeting</td>
</tr>
<tr>
<td>5</td>
<td>Money and Family Dynamics and Teaching Your Children to Save</td>
</tr>
<tr>
<td></td>
<td>Review of Household Budgeting and Credit Repair</td>
</tr>
<tr>
<td></td>
<td>Peer Support Group Meeting</td>
</tr>
<tr>
<td>6</td>
<td>United for a Fair Economy Training: The Growing Divide</td>
</tr>
<tr>
<td></td>
<td>Discussion of April Assignment</td>
</tr>
<tr>
<td></td>
<td>Six-Month Program Evaluation</td>
</tr>
<tr>
<td></td>
<td>Peer Support Group Meeting</td>
</tr>
<tr>
<td>7</td>
<td>Peer-led Workshop Preparation: Two Groups of Six Participants each lead a workshop on a financial skills topic of interest to them</td>
</tr>
<tr>
<td>8</td>
<td>Peer Workshop Presentations, Budget and Credit Review, &amp; Spring Picnic</td>
</tr>
<tr>
<td>9</td>
<td>So You Want to Start a Business… Overview of the Path to Becoming An Entrepreneur</td>
</tr>
<tr>
<td></td>
<td>Peer Support Group Meeting</td>
</tr>
<tr>
<td>10</td>
<td>Focus on Education and Training: accessing better employment opportunities for yourself and your children</td>
</tr>
<tr>
<td></td>
<td>Peer Support Group Meeting</td>
</tr>
<tr>
<td>11</td>
<td>Planning for the Future: life insurance, wills, investment, IRAs</td>
</tr>
<tr>
<td></td>
<td>Peer Support Group Meeting</td>
</tr>
<tr>
<td>12</td>
<td>Review of Self-Evaluation from Previous October, Review of Credit Situation</td>
</tr>
<tr>
<td></td>
<td>Finalization of Individual Asset Goals, 12-month Program Evaluation</td>
</tr>
<tr>
<td></td>
<td>Fall Picnic</td>
</tr>
</tbody>
</table>
Lawrence CommunityWorks: Assets Build Communities
Program Schedule—Year Two (subject to modification)

| Months 1-3: | Higher Education topics and Health and Nutrition topics  
|            | (Local Colleges and Greater Lawrence Family Health Center, Family Services, YWCA)  
|            | Peer Support Group Meetings  
| Months 4-6: | Entrepreneurship (How to start your own business)  
|            | Local Business Owner, SBA, ACCION, Local Lenders  
|            | Peer Support Group Meetings  
| Months 7-9: | First Time Homebuyers Seminar and Certification  
|            | Peer Support Group Meetings  
| Months 10-12: | Credit and Budget Check in  
|              | Fund raising activities to fund Graduation  
|              | Annual Evaluation and End of Program evaluation  
|              | Christmas Party  
|              | Peer Support Group Meetings  

interest to them, building leadership and public speaking skills. The curriculum also builds in feedback loops at 6 and 12 months, signaling to the participants that their opinion is truly valued. In year 2, the financial literacy training moves into asset-specific training, with 3 month segments on higher education, small business ownership and homeownership. A detailed curriculum is provided in Figure 2.2.

Equally as important as the financial literacy training is the monthly peer support group meeting. Participants share stories about their challenges with saving, learn about goal setting and socialize. The peer support groups have turned out to be an integral part of the IDA program, because they build a sense of fellowship among the participants. I will go into detail in the following chapter about how the peer support group really captured the spirit of what CommunityWorks wanted to achieve with its network theory. One other requirement of the IDA program is that participants have individual meetings with the Program Director at least twice a year. This is an opportunity for the Director to gain more personal knowledge about the participant and her family, including her partner, children and any potential barriers to saving. In these meetings, participants can raise concerns or ask questions that they may not be comfortable asking in a larger group setting. Participants must decide on the asset they will be purchasing by the end of year 1, and the meetings with the Director help them to decide. That asset must be purchased within four years of starting the program.
While enrolled in the program, adults save $50 per month, matched by $150 per month, for a total of $4,800 after two years. A participant’s savings are placed into an account held jointly with CommunityWorks and the match money is held in a master reserve account. When a participant is ready to use her savings, two withdrawals are made and one check is created for the vendor. Participants that do not purchase an asset within four years have their savings returned to them, without the benefit of the match money.

One half of the match money for CommunityWorks’ IDA accounts comes from a federal program, Assets for Independence (AFI). AFI is administered by the Office of Community Services, within the U.S. Department of Health and Human Services, Administration for Children and Families, and allocates $125 million in federal funding for IDA demonstrations over a 5 year period. The Assets for Independence Act was passed in Congress in 1998 and renewed in 2006. The other half of the match money for CommunityWorks’ IDA program is fundraised from foundations and the private sector.

The program at CommunityWorks is run by a staff of two, Annery Buttén and Reyna Burgos. Some of their responsibilities include recruiting IDA applicants, managing the selection process, coordinating financial literacy trainings and peer support groups, mentoring IDA participants and administering the savings and match accounts. Francheska Taveras, an IDA graduate, provides some administrative support through a fellowship with CommunityWorks. Annery works closely with Jessica Andors, Director of Resource Development, in strategic planning for the program. This current structure would not support the rapid growth in number of IDAs that CommunityWorks has set as a goal.

Conclusion

Asset-building is a promising strategy for addressing wealth inequalities across race and class in American cities. IDAs are a move toward the creation of an inclusive, universal financial system that provides incentives to more Americans to save, invest and contribute to their communities’ economic well-being. Despite structural and cultural barriers to asset-accumulation, Latinos in Lawrence have experienced growth in homeownership, small business ownership and educational attainment in the last decade. The Latino community in Lawrence is poised to take advantage of asset-building opportunities that CommunityWorks or other CBOs can offer.
Assets enable people and communities to exert control over their lives and participate in their societies in meaningful and effective ways. In 2002, Lawrence CommunityWorks started an IDA program to empower their members. Having graduated four cohorts of IDA participants, CommunityWorks is well situated to capture the expertise that they have developed. Also, over the last thirty years, CommunityWorks has refined their network organizing approach and has developed a unique culture and ethos within their organization and membership network. This culture is based on respect, friendship, camaraderie and familial spirit. It inspires members to care for one another, providing small and large favors. I investigate the essence of the IDA program in the next chapter to unpack how CommunityWorks staff and members have worked to produce successful results.
In this chapter, I delve deeply into the IDA program at CommunityWorks and identify and describe metrics of success as graduates of the program understand them. My goal is to use these metrics to understand the “keys to success,” the program elements and methods of delivery, that must be maintained as CommunityWorks seeks to expand the number of IDAs that are offered in Lawrence. First, I will briefly mention other studies that have endeavored to define and measure the positive effects of IDA programs on low-income individuals in the United States.

Previous Studies

The first systematic study of IDAs in the United States was managed through a partnership by the Corporation for Enterprise Development, the Center for Social Development (CSD) and various foundation funders. Named the American Dream Demonstration (ADD), the study followed 14 IDA programs from 1997-2003. Two reports have been written using the data from the ADD: *Saving Performance in the American Dream Demonstration* (2002) and *Evaluation of the American Dream Demonstration* (2004). The research collected quantitative data through the Management Information System for Individual Development Accounts (MIS IDA), a system designed and supported by CSD.

*Saving Performance in the American Dream Demonstration* answered the question of whether or not low-income individuals and families would contribute a portion of their sparse financial resources to savings. The authors reported that average monthly deposits per participant were $19. Despite this modest dollar amount, savers who used IDAs reported a more optimistic outlook about their financial situation. Through multivariate regression analysis, the authors also found that savings contributions were not strongly related to income, welfare receipt or most other individual characteristics. Said another way, savings are not a function of income and preferences. IDA program characteristics were strongly linked with saving performance. For example, higher match rates, high match caps and use of direct deposit are associated with an increase likelihood of saving a net of $100 or more per month. The researchers concluded that government, employers and financial institutions played an important role in structuring and encouraging opportunities for savings and wealth accumulation. These findings highlight the need for community-based organizations to provide financial education, set IDA balance targets and match contributions.
The second report from the ADD, *Evaluation of the American Dream Demonstration*, indicated that IDA programs have an influence on the savings and asset accumulation of participants. The report focused on an IDA program run by Community Action Project, a multi-service community action agency that serves the low-income residents of the Tulsa metropolitan area in Oklahoma. The study involved 428 people in the control group and 412 in the treatment group, each interviewed at three time intervals: 1) time of application, 2) 18 months after beginning the program, and 3) 48 months after beginning the program. The study showed that especially in promoting homeownership, the IDA program had a statistically-significant, positive effect on the accumulation of wealth by poor households. After 48 months, the homeownership rate was 6.2 percentage points higher in the treatment group than in the control group. The program also showed an effect on increase in real and total assets, retirement savings and educational attainment. At the same time, the treatment group showed a decrease in liquid assets and an increase in liabilities.

Through quantitative evidence, these reports begin to build the foundation of proof that IDAs are tools that help low-income individuals and families build assets. In the next sections, I seek to describe success qualitatively, and to get an in-depth description of individuals’ perceptions of success and the “keys” to that success.

**The Experience of CommunityWorks’ IDA Graduates**

To identify and describe metrics of success, I conducted seven one-on-one interviews, and gathered information from six IDA graduates through a mail survey (Table 3.1). The same questions were used in both, they are available in Appendix A. Altogether, this sample represents 30% of the population of graduates from CommunityWorks’ IDA program. First and foremost, all of the graduates were enthusiastic and laudatory with regard to the IDA program. After analyzing the data I collected via interviews and the surveys, I found that seven metrics of success emerged: more and better money management skills, increased income and savings, change in attitude about saving, boosted self-worth, achieved non-financial goals, utilized the CommunityWorks’ network and purchasing an asset.

*More and better money management skills*

All of the graduates stated that budgeting was one of the first and most essential skills that they learned in the IDA program. In one of their first financial literacy classes, the entire cohort works on their monthly budgets at the same time, in a forum where help was readily
## Table 3.1

<table>
<thead>
<tr>
<th>Interviewee</th>
<th>Cohort #</th>
<th>Asset Purchased</th>
<th>Type of Asset</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>yes</td>
<td>children's education</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>yes</td>
<td>education</td>
</tr>
<tr>
<td>3</td>
<td>2</td>
<td>yes</td>
<td>home</td>
</tr>
<tr>
<td>4</td>
<td>3</td>
<td>no</td>
<td>home</td>
</tr>
<tr>
<td>5</td>
<td>3</td>
<td>yes</td>
<td>education</td>
</tr>
<tr>
<td>6</td>
<td>3</td>
<td>no</td>
<td>home</td>
</tr>
<tr>
<td>7</td>
<td>3</td>
<td>no</td>
<td>home</td>
</tr>
<tr>
<td>8</td>
<td>3</td>
<td>no</td>
<td>business</td>
</tr>
<tr>
<td>9</td>
<td>4</td>
<td>no</td>
<td>home</td>
</tr>
<tr>
<td>10</td>
<td>4</td>
<td>no</td>
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</tr>
<tr>
<td>11</td>
<td>4</td>
<td>no</td>
<td>home</td>
</tr>
<tr>
<td>12</td>
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</tr>
<tr>
<td>13</td>
<td>4</td>
<td>no</td>
<td>home</td>
</tr>
</tbody>
</table>

Eight of the thirteen IDA graduates interviewed reported that their incomes increased while they were in the IDA program, ranging from a 3% to 50% increase. It is not my intent to establish causality, but to point out that control over one’s finances may be consistent with keeping a job, staying in the same job for longer, or getting a better job, and subsequent increases in income. For example, Angela’s benefits package improved to include a dental plan, life insurance policy and a matched retirement savings account while she was in the IDA program. Aside from increases in income, all of the women reported that they have increased the monthly percentage of their income that goes toward savings, even after the IDA program had ended.
Some women continue to save $80 or $100 per month. Two of the respondents reported contributing the entirety of their income tax refund to their savings account for the purpose of increasing their savings, where as they used to use this money to buy a car or move.

*Change in attitude about saving*

The women reported that they changed their attitude about savings to the point where they would only make a purchase if it were a necessity. Guadalupe said, “I found it difficult to reduce the amount of times I went shopping. I also found it difficult to buy only the necessary items. The IDA classes helped me overcome these challenges.” Another participant explained that it was not any one thing that she learned in the financial literacy classes, but that she learned a whole new lifestyle. She elaborated, “When I started the program, I did not care to know how to spend my money the right way. Now I have changed and think a lot before I spend money. I am more interested in saving than spending.” These changes in lifestyle also extend beyond finances; one graduate reported that paying attention to her grocery budget also inspired her to pay attention to the nutritional value of the foods that she was purchasing. In addition to the theme of “wanting versus needing,” other topics in the IDA curriculum are shopping as an emotional reaction, how to raise children on a limited budget and eradicating the stigma of clipping coupons. Annery explained that she encourages parents teach their children to respect that their families are doing the best that they can, and that one’s family and financial well-being may be more important than owning brand-name clothing. She also explained that some Latino women may feel shame in using coupons, because they want to be perceived as hard working, and this is a notion that they need to discuss in order to overcome.

*Boosted self-worth*

Nine IDA graduates reported an increased self-worth as a result of participation in the program. When they spoke of self-esteem, they spoke of: taking time for oneself, believing that you can reach your goals, trusting in others and making friends. Most of the participants in the IDA program had partners, children and families that demanded a significant portion of their time. One woman put it this way, “You learn how to guide yourself as a person...it is not only important to take care of your family, you are a human being, you also matter.” The program taught participants to take some time, an afternoon or even an hour, to devote to themselves. Beatrice explained, “I have changed my point of view about my self-esteem, about how to value myself. I have realized that oneself comes first, second and third.” The IDA program also gave
participants the strength to believe that they could achieve their dreams, giving them a sense of purpose. Claudine reflects, “My self-esteem was low when I started the program. Then I got to know people and Annery, and with their support I feel like I am here [in the United States] for something. I am motivated to keep moving, doing the right thing, to improve my life.” Other participants describe that they felt stronger after participating in the program, that certain meetings made them feel important, helping them to work toward their goals. Before the program, many participants did not believe that they could afford to purchase an asset and raise children with their limited salaries. The IDA program gave them confidence and vision, along with the ability to realize their own mistakes and take the necessary steps to provide themselves with tools to overcome those mistakes.

Another manner in which graduates experienced increased self-worth was learning to trust others and making friends. Dominic says, “I learned to believe in people...I thought that in this country you have to be alone, do everything by yourself, but I learned that there are people that want to help you.” Another participant told me that she felt encouraged to know that there were people who were willing to help others, others like herself. Beatrice said that she first thought of the other participants in her cohort as “standoff-ish” but quickly realized that they were not and learned to make new friends. She realized that they were getting to know one another in a meaningful way and that created a supportive atmosphere.

Claudine explained that she felt very shy when she started the IDA program, having just moved to the United States from the Dominican Republic. Initially she felt afraid to talk in front of other people but has learned to use her voice and has made friends in the process. She reflected that her IDA experience was really fun, full of laughs and jokes. Claudine finds it especially remarkable that she became so close with the women in her cohort as she is substantially younger than most. Their shared identity as immigrants helped to create an initial connection. This identity came up for many of the graduates; they said that the IDA program was structured in a way that helped them adjust to being in the United States or gave them a more positive outlook on their new surroundings. Immigrating to a new country can be a lonely and isolating experience, and the IDA program provided an important alternative.

Achieved non-financial goals

Aside from achieving their financial goals, participants in the IDA program were able to make strides in other parts of their lives. Emily told me, with a wide smile, that at the beginning
of the program, she wanted to find a boyfriend, get married, have another son and buy her own house. Having met her husband through her sister, she is now married and pregnant with her second son. She is hoping that she will win a lottery for a CommunityWorks house in the spring. Beatrice spoke about her goals without separating financial from other, “The first one was, and still is, to buy a house. The second was to help my family. [The third,] to obtain my children’s citizenship. I have achieved this third goal. [The fourth,] to continue to work towards a better future. My children always come first.” Similarly, Guadalupe became a citizen herself, and hopes to aide her parents in obtaining citizenship in the future. Many of the women set goals of reconnecting with their families, and participation in the IDA program gave them the support and structure they needed to do so. Beyond the $50 per month savings benchmark for the IDA, Claudine wanted to save enough money to buy a plane ticket for her mother to visit from the Dominican Republic. She was able to do so in the first year of the IDA program.

Annery explained to me that she focuses some of the peer group sessions on setting goals. At the same time that the participants are learning to make and reach financial goals, they are motivated to make and achieve other personal goals. These personal goals would not be achieved without the IDA program. Beatrice went on to say, “I had to thank LCW. Because of the program I started to save, to see new goals, to see my life from a different point of view, to know that if I started to save I could achieve my goals, all of this based on sacrifice.”

Utilized the CommunityWorks network

Participants in the IDA program have become further involved at CommunityWorks in myriad ways. Lidia found a job through one of the Family Asset Building meetings. Another woman, Angela, did not choose to pursue a new job while in the IDA program but felt certain that the channels to do so would have been available. A number of the IDA participants volunteered in different capacities at CommunityWorks. Two of the women that I interviewed have participated in CommunityWorks’ PODER Leadership Institute as a result of participation in the IDA program.

PODER is a self-development and leadership-building experience that seeks to support community leadership among Lawrence residents. It focuses on developing the skills for collaborative, participatory and transformational leadership with coursework in economics and power, the social and political history of Lawrence and strategies for collective change. Juanita said of the experience, “Many things happened during the [IDA] program. Two years passed –
2005 and 2006. During this time, I did PODER. The changes [in me] were radical. I mean, the way it looks at the community and the society is different. This view starts to sensitize you to the way people live, why people act a certain way, why sometimes the city has issues.” One of the PODER volunteers, that was also an IDA participant, went on to obtain employment in CommunityWorks’ Family Asset Building department.

**Purchased an asset**

The most frequently used definition of success in an IDA program is the purchase of an asset. Of 43 graduates from CommunityWorks’ program, eight have purchased homes, four have started small businesses and ten have made educational investments in themselves or their children. I interviewed four of the women who have purchased assets. The one homebuyer that I spoke with was able to afford her home through a local community land trust, Bread and Roses Housing Inc. A community land trust is a non-profit that holds parcels of land on behalf of the larger community, creating a pool of permanently affordable housing for communities. The trust owns the land and the buildings on the land are owned by the individuals who live in them. I spoke with two women who had used their savings to pay for tuition and books at a local community college and trade school. Both women are looking at higher education to get them better jobs, one in esthetics and the other in program management. They see school as a means by which to increase their long-term earning power. I also interviewed a woman who invested her savings in college tuition and a laptop for her daughter, passing on assets to the next generation.

**Success in terms of capital assets**

The metrics of success that I have described – more and better money management skills, increased income and savings, change in attitude about saving, boosted self-worth, achieved non-financial goals, utilized the CommunityWorks’ network and purchased an asset – exemplify the asset-building potential of IDA programs. That potential crosses many different types of capital assets, including but extending beyond financials assets. Referring back to Moser’s categories of capital that I presented in Chapter 2, I am now able to look at how the IDA experience enabled each participant to increase her capital in each of these categories. Financial capital is often cited as the primary goal of IDA programs, and the experience of the women at CommunityWorks proves that this goal was met. Participants increased their savings and earned match money. Those that purchased home are earning equity in their homes, and women who started small
businesses are generating wealth from those businesses. Closely related to financial capital are gains in physical capital. Physical stock increases as people obtain houses, and physical resources owned by a business, such as merchandise or equipment, and also goods purchased for education such as a computer.

Gains in capital assets extend beyond gains in financial capital. The value of the IDA program is just as strong in gains in human and social capital. All of the participants leave the program with money management skills, public speaking skills, group communication skills and goal setting skills. For those participants that choose to invest their assets in education, the gains in human capital increase substantially. Some of the strongest gains in capital are in the category of social. Building social relations, reciprocity (mutual exchange of privileges), feeling supported through these networks, being able to get a job through these networks are important aspects of the IDA program. Fitting in CommunityWorks’ network theory, the IDA program fulfilled the need for fun, affection, connection and recognition.

Keys to Success

I combed through the data from thirteen interviews to distill the elements of the IDA program that promoted the types of success explained above. In thinking about growing the IDA program, these keys to success are the crux of what needs to be recreated in each reiteration of the program. They are: quality of financial literacy training, supportive and high trust nature of peer group, leveraging individual commitment and desire, removing barriers to saving and access to individual support.

Quality of financial literacy training

All of the program graduates emphasized how the interactive and personal nature in which Annery taught the financial literacy classes aided them in understanding how to achieve their savings goals. To being with, budgeting is presented in a manner that is culturally and individually sensitive. Program Director, Annery Buttén, uses the everyday experiences of participants to explain how small expenses add up quickly, how all income should be reported, including loans from a family member and how participants should create their budget based on their net income, not their gross income. Annery introduces budgeting in a group setting so that everyone can build a budget and ask questions as needed. Participants may see that they face many of the same savings challenges. Many of the participants report that budgeting is initially intimidating and Annery is able to empathize with this sentiment. Another teaching tool Annery
has used is a sample family budget, to show participants that budgeting can be simple. After introducing budgeting in the first month, Anneri continues to ask participants to create monthly budgets. She reviews these budgets with participants during financial literacy classes and in individual meetings. She is sure to follow-up with the IDA participants to make sure that they continue budgeting for every month, as budgets vary from month to month.

IDA participants also mention that they have really enjoyed and learned from guest speakers in the financial literacy training. Juan Bonilla’s series about first-time homeownership is widely praised as the best in Lawrence. They found guest speakers to be helpful, informative and approachable. Some of the woman also mentioned how helpful it was to meet building inspectors and bankers, to get a sense of the loan process. Demystifying this process was important to make participants feel comfortable enough to pursue loans on their own.

Supportive and high-trust nature of the peer group

Most of the graduates reported that they felt extremely comfortable with their cohort, and felt supported by the fact that they were facing many of the same challenges together. Angela explains, “You share your problems and they do too, so you find that it’s not as bad as you think. To see that other people are going through different situations and they are also getting a hand on that. If you need help, they will be there for you. It was important because you felt more confident, talking about your problems.” A number of the women attributed that confidence to the fact that all of the participants were of the same gender. Juanita elaborated for me, “The emotional support provided to its members, the friendships, the personal overcoming themes, it was important to have a group of all women because of the stereotype that men are smarter than women. Women may not feel as comfortable speaking or may not think they can talk about their children.” Most of the graduates told me that they are still friends with their cohort. One respondent describes her fellow participants, “They are women who I respect and who have gone through more challenges and are very strong in heart and character.”

Although the majority of the women mentioned that they felt it was important that their cohort was comprised of all women, a handful of them stated a desire for men to be included in the program as well. These women felt that it is also the responsibility of men to manage the household, and they need for the men in their lives to have similar skills and frameworks for thinking about financial responsibility. Many of these women were just beginning their relationships with their current partners, and in the process of building a life together, felt the
need for training for men as well. Annery explained to me that she was very worried about cohort #5, the first cohort to include men. She was worried that the women would not open up in the presence of men, but in her actual experience she has discovered new types of dialogue. There are a number of married couples in cohort #5 and she has found that male and female perspectives are represented and the genders have learned to listen to and respect one another. In this way, they are actually helping one another out. They have openly discussed how men may not respect the opinions of women, or that women sometimes pull back in the presence of men, and with this, a new level of understanding has been reached. Further, allowing men in to program has brought a different manner in which to influence families. With one particular family, a couple brought in their 17 year old son who was looking into his options for college. After seeing the desire from young people and their parents to learn more about college opportunities and strategies for financing, CommunityWorks has decided to run a workshop on the topic. As the shape and form of peer support groups change, the spirit of trust has remained and is the essence of the value of the peer group.

*Leveraging individual commitment and desire*

As Nalda told me, “I think that success comes from wanting to get help and knowing where to get it because you might have the help and not want it. So, it is all about being motivated enough to actually go out and get the help that you need. I attribute my success to the fact that I wanted to get a house, then my goal was to get a house and I took it upon myself to find people who could help me achieve my goal.” Other women stated that the emotional support that they experienced aided them in overcoming their fears and realizing their dreams. The IDA program provides an outlet through which hard-working, low-income individuals can get a step up out of the cycle of poverty. This can be attributed to the fact that Annery carefully chooses those that are eligible to be in the program through an initial orientation and interview. During this interview, she makes sure that potential participants have secure jobs, have the will to follow through on the program, and have demonstrated financial responsibility in the past. CommunityWorks wants to ensure that potential participants will be able to follow through with the IDA program if chosen for the program. The IDA program gave the participants the motivation that they needed to make life changes and start working toward goals that may have long been buried.
Removing barriers to saving

CommunityWorks provides food and childcare at all of their group meetings, both financial literacy and peer support. Many of the participants were single mothers and would not have been able to participate in the program if not for the food and childcare. They often went to meetings directly from work and would not have had a chance to get something to eat. Lidia said of the food, “Many times one arrives (to the meetings) after work, with an empty stomach, having dinner there enables one to participate without the feeling of being hungry.” It also gave the participants peace of mind to know that their children were safe while they were enriching their own education. Mary said, “I could not have attended the meetings if I had to worry about leaving my kids at home. The best part was that I knew that they had been well taken care of.” One participant put it best when she said that with food and childcare provided, the women did not have an excuse not to come to meetings.

Access to individual support

Claudine told me, “I was working at a grocery store and saving $50 was a lot. When I got behind, Annery suggested that I use my tax return to catch up. The one-on-one meeting helped.” Almost all of the women named Annery as one of the factors in their success. She was always available to problem-solve with the participants concerning any challenges that they were facing. Her shared experiences of immigrating to the United States from the Dominican Republic and being a mother, aided her in providing personalized care for the IDA participants. She makes it known that anything that participants tell her is confidential, and that she only asks for personal information so that she can better understand the situation in order to provide guidance. Annery also serves as a personal role model. Having the confidence of a woman who has always been seen as an equal to men, she gives the participants in the program a different way to view things, a different look at gender roles and goal setting. She asks all of the participants to write personal goals, in addition to financial goals, so that they value themselves. And she takes her position seriously, she explained of her and Jessica Andors, “When we are walking on the street, people often ask us when we will come over for coffee. The trust is so high...if you are with us, then the CommunityWorks members will trust you too. With high trust comes high responsibility.”
Conclusion

Graduates from CommunityWork’s IDA program defined their success in terms that can be categorized as gains in financial, human and social capital. Financially, graduates gained in cash savings and assets purchased. Success in terms of human capital came from learning money management skills and making lifestyle changes to incorporate savings. Socially, graduates expanded their social networks which helped them find jobs and build leadership skills. The program elements and people factors that facilitated this success were: quality of financial literacy training, supportive and high trust nature of peer group, leveraging individual commitment and desire, removing barriers to saving and access to individual support.

In order to replicate the successful experiences of previous IDA program participants, CommunityWorks must maintain these key success factors while expanding the IDA program. This translates into paying attention that there are key staff at each partner organization that share the ideals and goals of the IDA program, are trained in facilitation and can recruit the right participants. Also, the financial literacy classes need to be expanded to accommodate more attendees and the curriculum should be documented so that it can be replicated. To the point of being able to remove barriers to saving, potential partners will need the financial capacity to do so. This speaks to the need for more fundraising and a lot of critical planning and thinking about how to shape the partnerships. In the next chapter, I begin this thinking by studying six short case studies of social enterprises that expanded the breath and depth of their work through partnerships.
Looking Toward Growth

The staff at Lawrence CommunityWorks is encouraged by the potential of Individual Development Accounts to transform the relationship of individuals and families to their finances, and the relationship of those people to Lawrence. A population with increase purchasing power can more directly influence if, when and how Lawrence revitalizes. Because staff members believe the IDA graduates to be successful, in the ways that I described in the previous chapter, they seek to grow the enrollment of their program from 24 people per year to 100. Further, as I described in Chapter 2, a middle-class is emerging in Lawrence, and more people are in a position to take advantage of an IDA. The demand exists for CommunityWorks to grow their IDA program. As is the case with many non-profits, they do not have the additional funds or staff capacity to manage all of the growth in-house. With this in mind, CommunityWorks wants to employ its network strategy at an organizational level to increase the number of IDAs in Lawrence. CommunityWorks seeks to grow their program through training and stipending graduates of their IDA program to be peer educators and also through strategic partnerships with other CBOs in Lawrence.

Training IDA Graduates

In the previous chapter, I described how important the peer support group was for lifting the self-worth of the individuals in the IDA program. This essential, high-touch component of the program requires specific skills in facilitation, communication and building rapport. Enabled by a recent grant, CommunityWorks has hired one IDA graduate to facilitate peer support meetings for cohort #5, currently ongoing, and another to being with cohort #6 in April 2007. The strategy of using peer educators will be a first for the Family Asset Building department, but not a first for CommunityWorks. Hiring IDA graduates feeds into CommunityWorks’ network building approach because it allows for people to build on and create strong relationships, take on more responsibility, give back to their community, make some money, build their education and skill sets and develop their leadership skills. The peer educators will also eventually teach portions of the financial literacy curriculum.

Crafting Alliances

There are several advantages to growing CommunityWorks’ IDA program through a network of partnerships as opposed to growing through internal growth only. These advantages
can be broadly categorized as efficiency, effectiveness and sustainability (Wei-Skillern and Marciano forthcoming). While this chapter will focus on these capacity-building advantages of partnerships, I will provide a more balanced view of risks and rewards with regard to partnerships in the next chapter.

Efficiency is achieved through strategic partnerships by the accelerated speed of impact, reduced redundancies, spreading costs across partners and mobilizing existing resources and infrastructure. In terms of effectiveness, partnerships allow different organizations to leverage their core competencies, provide a checks and balances system, enable the transfer of knowledge and expertise among alliance members at minimal training cost and provide a more comprehensive menu of services to target populations. Growth through partnerships also promotes sustained long-term impact because expertise is developed by many organizations and resources from all those organization are dedicated to asset-building. I will look to six case studies to exemplify the efficiency, effectiveness and sustainability benefits of growing through strategic partnerships. I explain the case studies in pairs as a manner to compare and contrast cases across differences in geographic location and issue areas. From these case studies, I will pull lessons learned to develop a model that will aid CommunityWorks in making decisions about strategic alliances.

Learning from Others

Efficiency: Guide Dogs for the Blind, Habitat for Humanity Egypt

Guide Dogs for the Blind Association (GDBA) is the world leader in breeding and training guide dogs. In 1999, Chief Executive Geraldine Peacock was concerned with costly losses from noncore activities and also systemic problems within the sector of providing services to visually impaired people. Peacock was interested in building a broad, varied network of organizations that would cooperate in serving GDBA’s target population. This focus on the client was an important shift because Peacock sought to broaden the scope of GDBA’s work from a focus on providing guide dogs to a more comprehensive framework of serving the visually impaired. Peacock approached building the network through one partnership at a time (Grossman et. al. 2003).

The first partnership that Peacock negotiated was aimed at ending GDBA’s noncore activity of managing hotels that could accommodate guide dogs. Through the process of building partnerships, Peacock also sought to develop trust between GDBA and its competitors.
In 1997, GDBA was losing £1.4 million annually on its two hotel operations. Peacock contacted Stephen Remington at Action for Blind People (AFBP), which also owned two hotels. Their goals were synergistic in that Peacock wanted to focus GDBA on other endeavors and Remington wanted to scale AFBP’s hotel business as part of their core business. Through a partnership, GDBA and AFBP could increase overall efficiency by reducing the redundancies of their programs. In 2000, they struck a mutually beneficial deal. AFBP would run all four hotels, therefore consolidating overhead costs, and leveraging AFBP’s expertise in hotel management. GDBA would charge AFBP a nominal amount of rent to avoid giving up title of the assets. GDBA would not receive any annual revenue, either from rent or from potential profits, but also would not be responsible for any losses. Further, GDBA invested £6 million to overhaul, upgrade and expand their facilities. Efficiency was achieved by spreading the cost of the program across partners.

In this partnership, GDBA made a substantial financial investment with no foreseeable return. Why would they do this? For one, there was not profit, but also no loss and no risk. More importantly, this partnership set a precedent for future alliances with other non-profits and with the public sector. The £6 million investment was a sounds business decision to GDBA because it was an investment in leveraging resources and capabilities outside of the organization’s boundaries to achieve broader mission impact. In the process, GDBA had proven their commitment to creating goodwill and cooperation within the sector. Peacock was leading the organization to look beyond short term gain or loss, but looking to better serve visually impaired individuals.

GDBA went on to form partnerships with The Winged Fellowship (TWF), a provider of vacations to disabled people, and local governments in the United Kingdom. Through these partnerships, GDBA mobilized the existing resources and infrastructure of TWF and the local government to direct more services to visually impaired people. GDBA began to develop a reputation of being a trustworthy partner. Through these individual partnerships, GDBA was able to build enough political clout to create a national umbrella organization devoted to serving the visually impaired population. This umbrella organization would have as its primary purpose the development of a unified advocacy agenda that would be embraced and promoted by all of its 25 members.
In a similar trust-building process, Habitat for Humanity Egypt was able to grow their scope of influence at a pace that was faster than if they did not engage in partnerships. Between 1999 and 2006, Habitat for Humanity Egypt (HFHE) had become one of the top country programs among nearly 100 Habitat for Humanity International Programs. HFHE had increased the number of houses that it produced per year from 35 to over 1,000. This incredible growth was achieved by taking advantage of existing resources and knowledge in Egypt. HFHE created 15 strategic alliances with existing non-governmental organizations (NGOs) and CBOs to accelerate their speed of impact. The initial impetus for this decision was the permitting process. HFHE could not begin their work without a permit so they worked through a local NGO as their legal umbrella, the Coptic Evangelical Organizations for Social Services (CEOSS). This partnership was initiated through a personal relationship, and after initial collaborations, the scope of the work that HFHE and CEOSS did together grew in depth and breadth (Wei-Skillern and Herman 2006).

HFHE formalized this type of trial and error formation of building partnerships with all of their future partners. It was a thorough and thoughtful manner in which to develop a network. In this process, HFHE would approach a potential partner, or vice versa, and they would have introductory conversations about their expectations from a potential partnership. Then, several potential partners would be invited to meet all of the stakeholders that HFHE worked with, including the government and Ministry representatives. In the next phase, a pilot project would be selected. Partners were encouraged to choose projects that showed creativity, visibility and forward thinking. This pilot project would then be evaluated and used as a deciding factor in whether or not to create a permanent partnership.

Through this process, HFHE would be able to discern whether or not a partner organization was truly committed to the goal of eliminating poverty housing in Egypt. An important lesson for HFHE to learn was that not all partners will seek this larger goal. With one partner, HFHE embarked on a pilot project and the local organization gained a favorable reputation with funders. This local organization then lost view of the partnership and began to focus only on internal growth. HFHE understood that the success of an organization in isolation does not necessarily equal greater mission impact and had to excuse the partner from the network. It was important for partners to be engaged at a mission impact level, not just a transactional
level. The trial and error period allowed for partners to build trust and align their values for long term gains.

Lessons for CommunityWorks

Habitat for Humanity Egypt and Guide Dogs for the Blind have increased their efficiency by pursuing partnerships in their growth strategies. They have accelerated their speed of impact, reduced redundancies and spread costs across partners. As a result, they gained the trust of other organizations in their sector and designed a process for building partnerships and shared learning. Some lessons that CommunityWorks could pull from these organizations are:

- In order to reduce redundancies, seek partnerships with organizations in Lawrence that are already engaging in asset-building activities. For example, organizations that provide homeownership counseling, small business assistance or college guidance.
- Embrace a broader vision for the IDA expansion. Instead of focusing on increasing the number of IDA participants, think of the goal of partnering as increasing asset-building opportunities for residents of Lawrence, and also strengthening the sustainability of the opportunities that have already been taken, perhaps through anti-predatory lending education, post-purchase, on-going small business and education counseling.
- As with GDBA, an initial financial investment may be needed from CommunityWorks to ensure long-term results.
- Creating a pilot period, or several phases designed to generate learning and to limit risks of high stake decisions, for partnerships to develop. Allow time for roles and responsibilities to be redefined.

Effectiveness: Women’s World Banking and Dotwell

Women’s World Banking (WWB) seeks to create instruments, organizations and alliances that give low-income women access to finance, information and markets around the world. The foundation of WWB’s strategy consists of three different networks that provide three choices for partnership, as illustrated in Figure 4.1. Affiliates are women-owned local organizations and banks that provide direct lending services to low-income female entrepreneurs. WWB provides loan guarantees to Affiliates to cover a potion of the risk for small loans. When WWB first began operations, they held global meetings for Affiliate leaders every two years to share progress and plans and build the WWB culture. In time, the process for becoming an Affiliate was formalized by the Affiliate leaders themselves. Requirements include having a
small local capital fund, statutes and business plans consistent with shared WWB principles, a board and management dominated by women and a client base in which women are the majority.

The processes for crafting these requirements were bottom-up, with a focus on consensus building. Today, through the Affiliate Management Program (AMP), board presidents and executive directors prepare and critique each others’ business plans, with a focus on deepening financial and credit management skills. This process increases effectiveness of all of the AMP members because it provides a system for members to push one another. The AMP builds a sense of ownership and mutual accountability for results in the WWB network. The Affiliate network’s success can be attributed to high level of involvement and control by its members, joint benchmarking and a shared culture of openness and ownership.

Eventually, WWB decided to incorporate Associates, microfinance institutions primarily led by men, predominantly serving low-income women. Associates would participate in best practice workshops, policy forums, exchanges and other learning activities but would not have access to technical and financial services. These networks enabled the transfer of knowledge between and among different organizations (Harmeling and Austin 2000).

After developing the Affiliate and Associate networks, WWB realized that the organization would never be able to achieve its mission of having a significant impact on increasing poor women’s economic access, participation and power if they did not expand their scope beyond connecting microfinance organizations to one another. WWB sought to engage other microfinance institutions, banks, policy makers and funders. WWB’s leadership chaired the U.N. Expert Group on Women and Finance, launched the Banking Innovation Council, and worked on the Policy Advisory Group of CGAP, the multi-donor facility for microfinance at the World Bank. The ability for the
management team at WWB to focus on building broader learning and change was enabled by the fact that the Associate and Affiliate networks were able to be effective in their own right. This is not to say that striking the correct balance of advocacy and “nuts and bolts” work was not difficult, but the effectiveness of the organization as a whole was increased by its ability to expand its scope.

This theme of being able to expand an organization’s scope of work due to partnering is also found in an example in Boston, Massachusetts. Dotwell is a non-profit partnership between Dorchester House Multi-Service Center and Codman Square Health Center. The two organizations have merged aspects of their management and service delivery to save money and build capacity yet remain separate corporate structures.

Dotwell was established in 1998 as the Health Services Partnership of Dorchester to help the two organizations build and share infrastructure such information technology and human resources departments. Individually, the organizations were finding it difficult to attract qualified employees with their restricted budgets. Now, as an example of the effectiveness of combining resources, Dotwell is able to employ a highly-skilled and experienced Chief Financial Officer that works for both entities. The DotWell enterprise encompasses two health centers serving nearly 125,000 individuals annually, and includes a school, after-school programs, adult education, a community technology center, public health programs, civic engagement programs and recreation center.

Since 1998, the partnership has moved beyond being transactional in nature and the two organizations now share medical, public health, environmental, civic and other community based services. The interdisciplinary nature of the services made available through DotWell allows the partners to make substantial impacts on the health of those that they serve. DotWell integrates medical care with public health and outreach services at a community-wide level, and the partnership allows for a focus on research and development and application to bigger and better funding grants. Bill Walczack, CEO of Codman Square Health Center, stated that the partnership works because of the personal investment of leadership from both organizations. The aim of the partnership is to shared resources in a synergistic manner, creating services in which the whole becomes greater than the sum of the parts. For example, the health care management team that addresses issues such as asthma, diabetes and obesity. DotWell’s FANtastic Kids integrates pediatrics, nutrition and recreation in a program that specifically
targets children at risk of demonstrating obesity through youth education. DotWell works with community groups to identify opportunities for youth at risk of gang involvement, such as gym and technology facilities that are connected to adolescent health care specialists (Abrams and Walczack 2005).

Through Dotwell, the two participating organizations were able to start a charter college preparatory high school, Codman Academy Charter School. Through this effort, the school’s 50 graduates are all currently enrolled in four year colleges. High schoolers are placed in small cohorts that are closely connected to the other services at Codman Square Health Center and Dorchester House Multi-Service Center, including mental health and nutritional services. One measure of their success is a 97% attendance rate for the first six years, compared to an average of 84% in Boston (Walczack 2007).

Lessons for CommunityWorks

Dotwell and Women’s World Banking are examples of the increased effectiveness achieved by strategic partnerships. The organizations have been able to develop more holistic and systematic strategies for achieving their missions by relying on the core competencies of their partners. They have exposed synergies to provide a more comprehensive menu of services to their constituencies. Direct lessons from these two cases are:

- Promote learning among the different partners. For example, CommunityWorks can provide forums for its different partners to discuss how to best provide culturally competent financial literacy trainings to a population comprised of immigrants from the Dominican Republic.
- Allow partners to take on more responsibility in the IDA administration so that CommunityWorks can focus on broader activities that support the mission of providing families with tangible and intangible assets. For example, CommunityWorks could focus their energy on developing anti-predatory lending curriculum or lobbying at a state level for increase funding for IDAs in Massachusetts.
- Look for synergies among partners, and leverage the core competencies of each partner. If partners already have capacity in providing financial literacy training or running support groups, CommunityWorks should take advantage and ask those partners to provide those services as part of the IDA program.
KaBOOM! is a national non-profit whose mission is to ensure that every child, through the participation of their communities, has healthy play opportunities. To accomplish its mission, KaBOOM! primarily relies on corporate partnerships to support the construction of community playgrounds and build local capacity. KaBOOM! crafts partnerships in a three-step development cycle. In the first stage, they encourage a prospective partner to participate in a playground build. Then, KaBOOM! commissions a single playground project with that partner. If that project is a success, KaBOOM! customizes an approach for future collaborations that maximizes value for the partner and recipient community. These approaches generally fall into one of five categories: 1) Team Build Partners sponsor playground projects exclusively. These market-based partners typically have short-term planning horizons and the ability to allocate $50,000 at a time, 2) Media partners helped build awareness of the KaBOOM! cause though media coverage, 3) Marketing Partners helped build the KaBOOM! brand through cause-related marketing initiatives, 4) Donors provided unrestricted cash contributions, and 5) Long-Term Partners in Play are funding partners who have made substantial long-term commitments to the KaBOOM! cause, sponsoring builds as well as education and advocacy initiatives.

One example of a Long-Term Partner in Play is KaBOOM!’s founding partner, Home Depot. Their relationship has been one that is based on creating value for both parties. Home Depot provided KaBOOM! with cash, building materials, sweat equity, the talents of their associates, office space, relationships with vendors and the filing of incorporation papers. In return, KaBOOM! provided Home Depot with corporate team building activities, company retreat planning, the creation of good will among employees, philanthropy opportunities and favorable public relations.

As KaBOOM! decided to pursue growth in 2005, they took a closer look at their customer base: was it kids, corporations or communities? KaBOOM! analyzed that the entity that pays for playgrounds is different than the entity that benefits. They have shifted the majority of their work to the SEED program, which focuses on dissemination of workbooks and toolkits, online project management, and other training and support, but 80% of their revenue still comes from direct playground builds with the LEAD program. In trying to achieve scale, KaBOOM! recognized that they needed to change from a one-to-one model to a one-to-many model, reduce costs, increase stakeholder engagement and simplify their value proposition. The staff
understood that they needed to build local capacity across the United States in order for their work to affect more people.

With a similar focus on local capacity, an asset-building non-profit in San Francisco also pursued growth through partnerships. EARN, Earned Assets Resource Network, is an organization dedicated to helping San Francisco’s working poor families climb the economic ladder by providing financial education, IDAs and connections to the financial mainstream. EARN breaks the cycle of poverty by matching the savings of low-wage workers and helping them invest in assets that build wealth, creating a cycle of prosperity across generations. The organization engages workers, businesses, policymakers and other nonprofits to: 1) Empower low-wage workers in the San Francisco Bay Area to escape poverty permanently through asset-building products and services, 2) Create, demonstrate, and evaluate innovative asset-building practices that can be replicated on a large scale, and 3) Champion state and local asset-building policies that open the door to financial success to low-wage workers.

With access to EARN's financial services, low-wage, working families are transforming their lives. Averaging less than $18,000 in annual income, EARN families are saving over $75 a month, about 5% of their income, and reaching goals that once seemed unattainable. With over 1,000 accounts as of the end of 2005, EARN’s customers had accrued total savings and match money of $2.3 million.

EARN has pursued growth through partnerships with other non-profits in the San Francisco Bay Area such as Juma Ventures, LIFETIME, Chinese Newcomers Service Center, Marin Family Action and Bayview Business Resource Center. EARN sees itself as a hub for community-based organizations, financial institutions and other asset-building professionals (Figure 4.2). CEO Ben Mangan expressed that it is important for them to partner with CBOs that are already engaged in asset-building so that IDAs can be added to the menu of offerings of a potential partner. The first partnership that EARN pursued, with an organization focused on job training, turned out to be the wrong choice. EARN had assumed that the organization would have the capacity to teach its customers about assets, but they did not. Other problems with communication between management and staff lead to the severance of that partnership.

Since then EARN had learned to provide its partners with capacity building grants, to ensure that resources and energy are put toward sincere development of IDAs in the Bay Area. EARN leadership understands that organizations need money to engage in marketing, education
and case management around IDAs and provides partners with the resources to do so. For example, in one Memorandum of Understanding, EARN agrees to pay a CBO $400 for each IDA Saver who completes each other requirements and deposits money into her EARN account for a minimum of three months (Appendix B).

Through five years of developing partners, Mangan also said that he has had to learn how to push back on partners to set realistic goals. Many energetic partners believe that they can sign up 100 new accounts in one year, but staff at EARN have learned that 15 may be a much more reasonable goal. Another lesson learned is that EARN needed to do some of the IDA account growth in-house. The staff found it cost efficient to grow 20% of the new accounts through their own organization. One last piece of advice Mangan offered was, “Don’t meet just to meet.” In the spirit of collaboration, Mangan noticed that partners often wanted to meet, but without a structured manner in which to do shared learning or brainstorming, meetings of alliance members were not effective. It was important to consider the opportunity cost of partnering as well as the potential gains.
Lessons for CommunityWorks

KaBOOM! and EARN are increasing long-term dedication of time and resources to their issue areas by building the capacity of local organizations and investing financial resources to do so. Some lessons learned are:

• CommunityWorks should build capacity in its partners either by providing grants or technical assistance. There may be a substantial amount of initial learning that partners need to do, and CommunityWorks can facilitate that process. In doing so, the long-term capability of partners to provide IDAs will be more secure.
• Increase partner engagement by asking partners to also invest in IDAs financially. This creates a sense of mutual obligation.
• Push back on partners to ensure that they set realistic goals.
• Develop different types of partnerships with different types of partners. As KABOOM! did, find the most appropriate type of collaboration with a potential partner. Some partners may be suited to do fundraising and public relations, while others will be stronger in program management skills. The “depth” of each partnership will vary.

Conclusion

In anticipation of expanding the IDA program to 100 or 200 accounts per year, CommunityWorks places a two-pronged approach: 1) train and stipend graduates of the IDA program to facilitate peer support groups and teach financial literacy courses, and 2) leverage the resources and capacity of other community-based organizations in Lawrence to expand the IDA program through partnerships. Crafting alliances is a common strategy for increasing the impact of social enterprises, and I have pulled lessons learned from six mini-case studies. They are as follows:

Efficiency

1) In order to reduce redundancies, seek partnerships with organizations in Lawrence that are already providing asset-building services;
2) Embrace a broader vision for the IDA expansion, beyond simply increasing the number of IDA accounts but increasing asset-building opportunities;
3) Make initial financial investments to build trust with other CBOs; and
4) Create a pilot period, or several phases designed to generate learning and to limit risks of high stakes decisions.
**Effectiveness**

1) Promote learning among the different partners;

2) Allow partners to take on more responsibility in the IDA administration so that CommunityWorks can focus on other activities that support the mission, such as policy advocacy; and

3) Look for synergies among partners, and leverage their core competencies.

**Sustainability**

1) Build capacity in partners by providing grants or technical assistance;

2) Increase partner engagement by asking them to invest financially;

3) Push back on partners to ensure that they set realistic goals; and

4) Create different types of partnerships with different types of partners.
Chapter 5. A PLAN FOR LAWRENCE COMMUNITYWORKS

In this chapter, I summarize my findings and provide next steps for CommunityWorks to make strategic decisions regarding partnerships. I use a framework developed by Xavier de Souza Briggs to navigate the distinct stages of building strategic alliances. Added to this framework are the data that I collected from interviews with executive and program directors at six community-based organizations in Lawrence that are potential partners for CommunityWorks. I discuss the unique gains and risks of partnering, analyze the existing two partnerships between the Family Asset Building (FAB) department and local financial institutions, provide a series of questions that aid CommunityWorks in evaluation of partnerships and propose next steps. I pull from Chapter 3 to form output and outcome evaluation measures and Chapter 4 to propose next steps.

How to Make Strategic Decisions

In the previous chapter, I framed the operational benefits of partnering in three categories: efficiency, effectiveness and sustainability. But even before partnerships can be molded to achieve those benefits, CommunityWorks needs to ask a number of questions in order to make strategic decisions about whether or not to partner. De Souza Briggs (2003) presents four strategic questions that I have summarized in Table 5.1.

Should we partner?

In understanding whether or not CommunityWorks should partner, it should look at its goals and alternatives, timing and related risks. The FAB department provides a set of programs that seek to counter the “lack of investment in Lawrence families [that] keeps Lawrence from thriving as a community.” As a solution, CommunityWorks proposes:

“building the wealth of low-income individuals in Lawrence by helping them gain both tangible assets, such as a home or a college degree, and intangible assets, such as self-esteem and social capital. The cornerstones of the program are financial and educational, both central elements for family advancement and community progress.”

Goals and Alternatives

The primary goal of FAB is to invest in families so that families can build wealth. A secondary goal is to channel that wealth in a manner that contributes to revitalization, or the creation of

4 www.lcworks.org
Strategic Questions Regarding Partnering

<table>
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<tr>
<th>Question</th>
<th>Explanation</th>
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<tr>
<td>1. Should we partner?</td>
<td>Partnering is a means of “producing together” with others what we cannot produce nearly as well on our own. Other methods of getting something done are to do it ourselves, or to contract for it. Partnerships should be strategic alliances, with risks and rewards weighed.</td>
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<tr>
<td>2. What overall purposes would this partnership serve?</td>
<td>Partnerships serve two types of purposes. The first is producing something special, or producing it more effectively, through joint work. Partnerships also help parties take more legitimate and widely supported action – help ensure a meaningful mandate – in a world in which operational capacity alone is often not enough.</td>
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<td>3. How should we define success?</td>
<td>Too many efforts measure, and manage, the multiple dimensions of performance in partnership work. Partnerships often face great expectations and confusing performance demands.</td>
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<tr>
<td>4. How partnered should we be?</td>
<td>Partnership arrangements can operate at various levels of depth or “integration” in terms of the partners’ activities and resources.</td>
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Adapted from Briggs (2003)

Community well-being, in Lawrence. Presently, CommunityWorks views growing the IDA program – increasing the number of IDAs that are given to qualified Lawrencians – as its primary mechanism for increasing investment in family assets. If partnerships are a strategic option for getting something done in the world, investing in family assets, CommunityWorks should ask what partnerships would enable it to accomplish over and above the alternatives.

Alternatives to partnering can be categorized as “making,” meaning that CommunityWorks would grow their IDA program entirely in-house, or “buying,” meaning that CommunityWorks would enter into a contractor-like relationship with other organizations to grow the IDA program (Briggs 2003). With regard to “buying,” other CBOs would get paid to do work that CommunityWorks would direct. They could conceivably pay another organization to recruit participants, run financial literacy courses, facilitate peer groups and administer the IDAs, but this is not the aim of the network theory. The theory guides CommunityWorks to create many levels of involvement for CBOs, in a more provisional and fluid manner than a contractor relationship would allow. The aim is to create a relationship that is more than a business partnership, but a relationship that transfers the culture of CommunityWorks.

In terms of “making,” partnering offers distinct advantages over expanding the IDA program solely through in-house capacity. I have described a number of these advantages in
Chapter 4 – building local capacity, increasing the effectiveness of resources allocated for asset-building, directing more resources (that have already been raised by various CBOs) to asset-building, lending legitimacy to other organizations, and increased speed of implementation – but I have not elaborated on how CommunityWorks could not get the same quality of work done without partnerships. For example, strategic partnerships would allow CommunityWorks to connect more people to IDAs, and more quickly. As Jessica Andors put it, “Staff can’t grow at the same speed as the network.” The idea is that more people need IDAs, but not just any people. One of the keys to success to the IDA program is leveraging the individual desires and drive of participants. IDAs are not suitable for everyone as they require participants to make a long-term commitment. Participation in the program also requires a baseline of financial stability, such as a steady income stream. Often times, service providers at CBOs hold intimate knowledge about the life circumstances, work styles, financial well-being and family dynamics of their clients that would affect their ability to be successful in an IDA program. For example, the Executive Director at Habitat for Humanity Merrimack Valley currently has two families that are in the “pipeline” for a house but need a mechanism through which to raise money for closing costs - $2,800. These two families have already pre-qualified for a mortgage with Habitat but need a way to raise the initial capital.

Timing

Creating partnerships at the present time is promising because of the chance to build on momentum created by economic changes in Lawrence’s population, take advantage of the expertise created by CommunityWorks and allow for plans as the FAB department develops. As I explained in Chapter 2, a middle class is emerging among the Latino population in Lawrence. There have been increases in homeownership, micro-enterprise and educational attainment among the Latino population. These signs that asset ownership is on the rise give hope that more families are in a position to take advantage of savings opportunities provided by CommunityWorks and CBO partners. The time is also ripe for partnering because of the expertise that CommunityWorks has collected and it ability to pass that expertise onto other CBOs. CommunityWorks has graduated four cohorts of IDA participants, and staff members are well situated to provide training and technical assistance to other CBOs. FAB seeks to grow the scope of programs and activities they provide to include: more topics in the adult learning clubs, a strengthened “Our House for Design & Technology” program and post-purchase counseling for
their homeowners. These programs and activities provide more opportunities for Lawrencians to make investments and to preserve the assets that they have accumulated.

CommunityWorks could also become involved in policy work regarding asset-building. In the way that Women’s World Banking, and a hub, shifted its focus to policy change while its spokes did a lot of “on the ground” work, CommunityWorks could be working at the regional and state level to direct more attention and funding towards asset-building. One potential area of focus could be linking asset-building to state smart growth initiatives to direct more funding towards the issue.

Risks

Risks include reputation, lost opportunity costs and proper staffing. Community-Works needs to consider that they will be giving up their current position of having total control over their IDA program. This is especially important when they consider the trust that they have earned in the community, and the high value of that trust. CommunityWorks will need a system for monitoring the activities and outputs that are created as a result of partnerships. The staff will have to do trainings to ensure that the project delivery methods and program design that have led to success in the past are sufficiently replicated. CommunityWorks must also consider that they will not be the only organization that is receiving credit, or gaining in the eyes of the public, if the IDA growth is successful.

Another risk is the transaction cost, or opportunity cost of creating partnerships. With the time and energy required, CommunityWorks must be certain that expansion of the IDA program is an appropriate channel for the staff’s energy. Would it be more appropriate to focus on another arm of the organization? Or to build partnerships on a different issue area? One last risk to consider is that of staffing. Are there informed, capable, motivated people who can build the alliance? What would happen if Annery left? Or if the main contact at a partner organization left?

What overall purpose would this partnership serve?

The original mandate for this research from CommunityWorks was to look more explicitly at the power of integration among CBOs in Lawrence around asset-building. Staff at CommunityWorks wanted to see how they could build a place-based wealth creation strategy for the city. This curiosity was triggered by two partnerships with local financial institutions that had emerged in the last two years, Metropolitan Credit Union and RTN Federal Credit Union. In
this section, I will first analyze the purposes of past partnerships and then make suggestions as to the possible purposes of partnerships with a number of the CBOs that I interviewed.

Past partnerships

In 2005, staff from Metropolitan Credit Union approached CommunityWorks to see if there were opportunities for them to jointly provide services, broadly defined, to Lawrence residents. Metropolitan wanted to increase its visibility in the community and the IDA program appeared to be the best fit for collaboration. Metropolitan first gave a financial contribution earmarked as match money for IDAs and presently provides financial support to other CommunityWorks programs, financial literacy training to CommunityWorks members, attends the annual homeownership expo to conduct homebuyer pre-qualifications and has created innovative mortgage products for CommunityWorks customers. Also, Metropolitan sponsored the most recent IDA graduation, an event thoroughly enjoyed by all attendees. This partnership gave Metropolitan more legitimacy in the eyes of Lawrence residents and provided CommunityWorks with operational capacity in terms of match money and expertise.

RTN Federal Credit Union has a banking branch at Lawrence General Hospital and wanted to work with CommunityWorks to provide savings opportunities for employees of the hospital. They launched an IDA program for hospital employees in April 2006, with eight slots. In this partnership, CommunityWorks provides the technical support, outreach and facilitation, and the hospital pays for the operation and allows CommunityWorks to recruit members from their employee base. The credit union provides half of the match money for the cohort. Adjustments have been made to the IDA program, such as the elimination of the option to spend savings on a small business, as the hospital wants to retain its employees. Also, this is the first IDA group that has included men in the cohort. Additionally, RTN provided a $25 reward to the first 100 CommunityWorks members to open a savings account at their credit union. This partnership leveraged the credibility of CommunityWorks and RTN to provide a low-risk savings opportunity for the hospital workers. RTN was able to tap into the capacity of CommunityWorks to provide services for their employees that boosted moral and employer-employee relations.

The partnerships with the credit unions provided operational capacity and legitimacy for both parties. Legitimacy, as a second purpose of “public interest” partnerships is often overlooked. But in Lawrence, where civic capacity is being rebuilt and redefined, legitimacy is
necessary as values are being contested, perceptions carry weight and a complicated past creates mistrust (Briggs 2003). The notion of creating a shared agenda among multiple community stakeholders is critical in growing the IDA program.

**Looking to the future**

To gather a sense of the potential shared agenda around IDAs in Lawrence, I interviewed executive and program directors at six CBOs that were already providing asset-building opportunities to the local low-income population. My aim was to get a sense of each organization’s goals, expectations and core capacities. An overview of these organizations is provided in Table 5.2.

I present Figure 5.1 as a way to think about how to evaluate the operational purpose of partnerships for CommunityWorks. This figure describes the desired impacts of an increase in the number of IDAs in Lawrence. It also points out that these impacts may be achieved by entering the chart at different points, representing different strategic choices. I want to first focus on impacts, and recap the logic of how the IDA program improves the lives of Lawrence families, and the community “ripple” effects of those improvements.

As I introduced in Chapter 2, assets enable people and communities to exert control over their lives and participate in their societies in meaningful and effective ways. IDAs are built upon the assumption that working, low-income individuals and families need a helping hand to

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<th><strong>Interviewed Community-Based Organizations</strong></th>
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<tr>
<td><strong>Organization</strong></td>
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<tr>
<td>Community Land Trust</td>
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<td>Youth Development Organization</td>
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<td>Affordable Housing Developer</td>
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<td>Housing Authority</td>
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<td>Community College</td>
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<td>Mental Health Service Provider</td>
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break out of living paycheck to paycheck. A savings opportunity allows them to accumulate assets that can make a family more secure in times of emergency, and can be passed on to future generations. The financial literacy training component of IDAs equips participants with the skills and knowledge necessary to save, and the peer support groups provide them with the encouragement and motivation to make behavioral changes that lead to increased savings, increased income and the purchase of assets.

The keys to enabling this impact were described in Chapter 3. To recap, potential partners for CommunityWorks can increase the impact of IDAs by ensuring five components of the program: 1) interactive, personalized financial literacy training, 2) high trust formed in the peer support groups, 3) ability for CBOs to choose applicants that are likely to succeed, or said another way, have a stable income and strong desire to save, 4) ability for CBOs to remove barriers to participation in the program (i.e. food, childcare, transportation) and 5) consistent and high-quality individual support from a CBO staff person.

It appears that CommunityWorks could make a number of strategic choices regarding partnerships with CBOs that would lead to the desired individual and collective impacts. In this paper, my assumption thus far has been that CommunityWorks would increase its impact by Strategy A, increasing the number of IDAs in Lawrence through partnerships between CommunityWorks and other CBOs. But other choices could be made that would still lead to the

Figure 5.1: Strategy Choices for Increasing Asset-Building Impact

<table>
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<tr>
<th>Strategy A</th>
<th>Strategy B</th>
<th>Strategy C</th>
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<tbody>
<tr>
<td>Increase number of IDAs in Lawrence through CommunityWorks</td>
<td>Increase savings opportunities in Lawrence</td>
<td>Increase impact of IDAs in Lawrence</td>
</tr>
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(F) - Financial Capital Asset  
(S) - Social Capital Asset  
(H) - Human Capital Asset

Individual Impact
- participants are able to save $50/month (F)  
- participants build their social network (S)  
- participants make life changes in incorporate the life-long habit of saving (H)  
- participants report increased self-esteem (H)  
- participants set and achieve life goals, financial and otherwise (H)  
- participants gain in human capital, financial literacy (H)

Collective Impact
- increase purchasing power of low-income population in Lawrence (F)  
- increase in homeowner-ship in Lawrence (F)  
- more developed social network allows for people to look after one another and learn from one another (S)  
- more services and goods available that meet the need of Lawrencians (H)  
- more collective knowledge in community, useful in avoiding predatory lenders and bad businesses (H)
desired impact factors. For example, increasing asset-building opportunities without increasing the number of IDAs that CommunityWorks administers would still lead to impact.

An example of Strategy B is presented by the Methuen Housing Authority’s Family Self-Sufficiency (FSS) program. Although the FSS program is aimed to promote employment among and boost the assets of low-income families participating in certain federal housing programs, it is not a match for partnership with CommunityWorks because CommunityWorks’ mission mandates that they focus on families in Lawrence, not Methuen. In the words of Jessica Andors, “Not that working poor in Methuen aren’t as equally deserving, but our mission is to serve Lawrence residents.” But, if Methuen Housing Authority joined the state-wide IDA collaborative, MIDAS, independently of CommunityWorks, the collective impact factors in Figure 5.1 might still be achieved. Social and human capital gains are not restricted by the limits of city borders.

Another example of increased mission impact without increasing the number of IDAs administered through CommunityWorks is presented by Strategy C. Bread and Roses Housing Inc, a community land trust, is interested in partnering with CommunityWorks to provide a post-purchase savings program. Bread and Roses is committed to providing affordable homeownership opportunities to Lawrence residents in perpetuity. They accomplish this by limiting the amount of equity that their homeowners can accrue to the value of capital improvements in the home. But because of the low cost of owning a home through the land trust, many of the homeowners are saving $200-$300 per month, compared to the rents that they were previously paying. The community land trust would like to provide a vehicle for their homeowners to engage in asset-building, to save the $200-$300 per month and put it toward assets such as education, children’s education or a home that is not limited in equity growth. Due to restrictions on IDAs by the federal government, match money can not be earned by people who already own a home. This most likely excludes all Bread and Roses clients from participating in the IDA program. Even so, if Bread and Roses and CommunityWorks were to develop a tailored education series teaching Bread and Roses clients post-purchase savings strategies, the sustainability of, and amount that their homes “give back” is increased.

The hope is that CommunityWorks can look at each potential partner and assess how it best bolsters the impact of IDAs, or other asset-building opportunities, in Lawrence. By doing so, CommunityWorks leverage each organization’s core competencies to find synergies among the CBOs. With an alliance of CBOs dedicated to asset-building, a common agenda is created.
This legitimacy rewards the alliance in fundraising and the ability to gain and keep the trust of Lawrence residents. As far as fundraising for match money for new IDA accounts, partnerships with other CBOs in Lawrence will make CommunityWorks’ application to federal Assets for Independence money stronger. The federal AFI money would cover half of the match money for IDAs. To raise the other half, there are a number of routes that CommunityWorks could pursue. Recently, Massachusetts state government approved a line item request for $0.5 million to be put toward IDAs. The Massachusetts Department of Housing and Community Development has put out an RFP for this money and CommunityWorks has responded to it. If this fund is successful, Jessica Andors expects the dollar amount set aside for IDAs to increase in the future. There are also private sources that an IDA alliance could approach. There are more credit unions in Lawrence, including the Firefighters Credit Union and the Merrimack Valley Credit Union.

How should we define success?

Success is achieved when mission impact is achieved, when impact factors such as those in Figure 5.1 are achieved. Not only are final outcomes important, but also the activities and outputs that lead to those outcomes. At times, achieving impact factors will require that individual CBOs put the mission of increasing investment in family assets before the organizations themselves. Partners need to understand that their individual successes as organizations may not equal greater mission impact. This is not to say that potential partners should pursue the mission at the detriment of their organizations, but that they should be willing to work to achieve a partnership that extends beyond a transactional nature. They should be willing to focus on building the network and empowering Lawrence residents as they build their internal capacity. This goes to the culture of CommunityWorks, and a potential partners’ match in culture may be as important as the ability to provide operational capacity. This is the first category of questions for CommunityWorks staff to consider in evaluating partnerships.

Not every relationship will be able to move beyond a transactional relationship and it is beneficial to learn that in initial stages of partnership. Some organizations will be restricted by their funding or their boards. One example of this was the example from the Habitat for Humanity Egypt case, when HFHE realized that it would not continue to partner with an organization that chose to focus on its own internal growth after a successful initial pilot project. Figures 5.2 and 5.3 on the following page, adapted from Habitat for Humanity Egypt’s internal documents, conceptualize the critical distinction of prioritizing mission impact.
But how will CommunityWorks know if greater mission impact is achieved? The staff should conceive of the desired activities, outputs and outcomes of any expansion by partner organizations. First, activities and outputs. What are the expected actions of partners? Quantitative data can be obtained: number of classes offered and attended, number of counseling sessions provided, etc. Qualitative information is also important for gauging the activities offered, and the resulting outputs. By asking participants, CommunityWorks could find out if the financial literacy courses are engaging (are people asking follow-up questions?) and if the peer support group is cohesive (is there a lot of silence during meetings? are people volunteering to share?). Output and interim measures are valuable in one set of ways, they help to determine if progress is being made in the right direction. Measures of end outcomes are helpful in others ways – determining if goals were reached and if the approach needs to be re-worked.

**Recommended Next Steps**

*How partnered should we be?*

James Austin (2000) stated, “Fundamental to all strategic network approaches is the concept that mission impact can best be achieved when organizations work as mutually dependent entities to create social value jointly, rather than independently.” But how partnered should CommunityWorks be? It should think about how to create the most appropriate roles for different CBOs. The following are my recommendations for next steps if CommunityWorks seeks to continue the reiterative process of partnership development.

**Table 5.3**

<table>
<thead>
<tr>
<th>Questions for Evaluation of Partnerships</th>
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<tr>
<td>Organizational Culture</td>
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<td>Activities</td>
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<td>Output Measures</td>
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Figure 5.2: Conceptualizing CommunityWorks as the Center

Figure 5.3: Conceptualizing Asset-Building as the Center
1. **Continue to keep an eye out for organizations that are doing asset-building and have a similar culture of work.** I began the conversation with six organizations based on the fact that they were engaged in asset-building. For example, look to low-income housing providers, small business services, community colleges and job training centers. Not only should CommunityWorks understand the landscape of CBOs, but also understand potential partners in government and the private sector. Think about how financial institutions, local governments and local corporations can help with operational capacity.

2. **Have preliminary fact finding and brainstorming meetings with groups of potential partners.** These meetings have two purposes: to ascertain if the goals and visions of potential partners compliment those of CommunityWorks, and to obtain detailed information about the workings of different programs to see how they could fit with the IDA program. For example, a meeting I convened between low-income housing providers Bread and Roses Inc., Habitat for Humanity and CommunityWorks lead to in-depth conversation about goals, hopes, dreams and visions for asset-building opportunities for their clients. This meeting provided a chance for CommunityWorks to understand the extent to which other CBOs are “networked.” The potential partner organizations assessed if the structure of CommunityWorks’ program worked for their clients. For example, how often would homeownership counseling meetings occur?

   Also, organizations were able to directly ask one another if they were interested in partnering, eliminating the need for guesswork. It is important to note that partnership may not be the best method to achieve an organizations’ goals, and these meetings are an opportunity to figure that out. These meetings provide the necessary knowledge for creating the innovative products and services that best suit the needs of clients. They also provide an opportunity to brainstorm on roles and responsibilities, but without obligation. I suggest that CommunityWorks start meeting with potential providers of youth IDAs as a next step.

3. **Create clear roles and responsibilities.** After it has been determined that a partnership is desired, roles and responsibilities can be discussed. CommunityWorks needs a clear understanding of who will be contributing the money, who will have control, who will reap the public relations rewards, etc. These agreements should be formalized through Memorandums of Understanding, an example from EARN is provided in Appendix B. At this stage, CommunityWorks should decide what type of role it wants to play as a “hub.” The
partner relationship should be peer-to-peer relationships in order to ensure that partner organizations will take on responsibility, rather than hierarchical relationships such as that of a grantor/grantee. This means going into the partnership process with the understanding that all parties have resources and expertise, and all partners bring value.

In defining roles, assign roles according to core capacities. For example, with the youth development organization, HERC, there is a lot of potential to feed the IDA program in an ongoing program called Passport. Passport is a peer support program that high schoolers enroll in during their junior and senior years. In groups of 12-15 students, these high schoolers prepare for college by studying for their SATs and high school courses, supporting one another through application processes, give back to the Lawrence community through volunteer work, and develop their leadership and management skills. This program could incorporate IDAs into the menu of services that HERC already provides.

4. Create opportunities for learning by “trial and error.” CommunityWorks should create a process that lets them test out their different partners, to understand whether or not a partner is interested in joining forces to achieve greater mission impact, or whether a partner is more interested in gains for their own organization. Both Habitat for Humanity Egypt and KaBOOM! were successful in creating a structured process through which they formed their partnerships with other organizations. They provided themselves with the opportunity to evaluate partnerships after a trial period. Habitat for Humanity Egypt did so through a pilot project and KaBOOM! did so through a trial version of a playground build. CommunityWorks could engage in a process where partners first partnered on a project with a shorter timeline than the two-year IDA program. For example, Bread and Roses could work with the FAB department to host homeownership post-purchase seminars. If the sessions were successful, then they could build a program to include tailored IDAs for people who already owned a home.

5. Take time to be realistic in goal setting. Being realistic also means being flexible in the types of partnerships that are created. It is important for CommunityWorks to be aware of their own capacity and the capacity of their potential partners. This includes understanding that they may have to grow some of the IDA program internally. It also includes being willing to invest “more” in the mission upfront. This is seen in the Guide Dogs for the Blind Association case, and is also the experience of the Earned Assets Resource Network. Community-Works needs to create realistic goals around the number of accounts that they can open and the number
that their partners can open. This may mean that they will need to make a substantial investment upfront, as Guide Dogs for the Blind did with the hotel partnership.

CommunityWorks should provide different types of partnership opportunities. Instead of duplicating activities, organizations can work collectively to achieve greater mission impact. If one CBO is strong in financial literacy training, lean on that organization to provide some of the courses. Or, if another organization has access to a lot of potential participants, use that CBO for marketing and public relations. This may require that CommunityWorks is flexible with the structure of the IDA program. CommunityWorks should employ the same realistic and creative thinking that facilitated a number of changes that were made to the IDA program work for the RTN Credit Union. For example, with Family Services Inc., and their peer groups of women who were victims of domestic violence, how might the IDA program be adjusted to fit their needs?

6. Continue to evaluate the structure of the alliance. Continue to ask if the partnerships are empowering residents to build assets, and if those assets are contributing to the revitalization of Lawrence. The residents of Lawrence are usually not included at the decision-making table so it is important for CommunityWorks to represent their interests as best as they can. CommunityWorks should also think about some of the concerns I raised earlier in this chapter: is this alliance the best use of their time? are more and better asset-building opportunities being created for Lawrence residents?

Concluding Remarks

I set out on this thesis project to create something useful for Lawrence CommunityWorks, wanting my energies to be put toward a practical product. The extent to which I have contributed to CommunityWorks’ thinking about their asset-building program has exceeded my expectations. In my initial conversations with Jessica Andors we discussed delving deeper into the social capital aspects of the IDA program, and also creating a place-based strategy for building community wealth in Lawrence. At that time, I did not know how closely these two items would be connected. Through interviews with the women who have graduated from the IDA program, I learned that building a community of people who were committed to one another – as shown through babysitting, providing job references, lending a shoulder to cry on – just might be the key to convincing people to stay connected to Lawrence as their assets increased.
Added to this people factor were connection to institutions, such as CommunityWorks, through volunteerism and work, and connections to the City as residents learned more about it.

The IDA program is a prime example of the power of collective action. Individuals and families have worked hard to build their financial, human and social capital, and proven to the CBO sector in Lawrence that there is a strong demand for asset-building opportunities. As CBOs are able to build their own capacity to provide these opportunities, the weak civic infrastructure that I talked about in Chapter 1, is slowly bolstered to the point where residents of Lawrence can claim control over their lives and participate in their societies more fully and effectively. My hope is that other asset-building collaboratives, and other third tier cities will read this thesis and start to strategize around the potential that grassroots community asset building can have in their neighborhoods.
SUBJECT BIBLIOGRAPHY

Asset-building


Individual Development Accounts


**Latinos and Wealth**


**Lawrence, Massachusetts**


Methodology


Partnerships


Third-Tier Cities


Appendix A. INTERVIEW QUESTIONS FOR IDA GRADUATES

Dear IDA Gradate:

Lawrence Community Works values the time and effort you have put into your savings through the IDA Program. We asked that you please set aside 30-60 minutes to answer the following questions. You may not answer each question in detail, but we ask that you write 1-2 paragraphs in response to each of the categories of questions.

Lawrence Community Works will be using your responses to understand the key success factors to the IDA program, and will use that information to apply for continued funding to grow the program. We greatly appreciate your energy put into giving us honest and thoughtful responses.

Thank you.

Assets Purchased
1. Did you purchase an asset with your Individual Development Account? Post-secondary education, small business or home?
2. How did you decide to focus on saving for (that particular asset) and not (the others)?

Defining Success
1. What were some of the challenges that you faced when saving money? Were you able to overcome those challenges? Who helped you?
2. What were your goals with regard to the IDA program when you began? Did you achieve those goals?
3. What skills do you feel like you have learned?

IDA Experience
1. Did you find your experience in the IDA program fun? safe? respectful? nurturing? stimulating?
2. What was most valuable about the IDA program?
3. How did you find the financial literacy training portion of the IDA program?
4. How did you find the peer support meetings?
5. How helpful was it that Lawrence Community Works provided childcare and food at every meeting?
6. Do you have suggestions for changes, additions or subtractions from the IDA Program? Did you have needs that were not met?
7. Do you feel differently about your self-esteem, self knowledge and world knowledge after completing the program?

Peer Network
1. Was it important that your peers were all women? How?
2. Have you made new friends through the process? New business partners? Other new relationships?
3. Did these relationships provide you with opportunities that you would not have had otherwise?
4. Have you interacted with someone different than you? Someone that you may not have interacted with otherwise?
5. Have you taken on new levels of responsibility or leadership in public life?

**Current attitude toward saving**
1. What were your financial goals when you starting the program? How have they changed?
2. How do you currently prioritize saving money? Compared to other financial needs?
3. Do you use a bank for your financial services now? Did you use one before you went through the IDA Program?
4. What percentage of your monthly budget goes toward your savings?
5. Has your income increased since participating in the program?
6. Have you ever used any public assistance/government aid program? Do you continue to?
7. Who makes the financial decisions in your family? Has it always been that way?

**Categoria 1: Bienes Comprado**
1. Ha comprador Ud. un bien (hogar, educación, negocio) con su dinero de IDA?
2. Como decidio Ud. enfocar en ahorrar por ese bien, y no los otros?

**Categoria 2: Definición de Éxito**
1. Cual era algunos de los desafíos que Ud. enfrentó en el proceso de ahorrar? Los pudo superar? Quién le ayudó en superarlos?
2. Cuales eran sus metas personales cuando empezó con el programa? Logró estas metas? Cambió Ud. sus metas durante el programa?
3. Cuales son las habilidades que Ud. aprendió en el programa?

**Categoria 3: Experiencia en el Programa**
2. Cual era la parte del programa más valorosa para ti?
3. Qué pensó Ud. de los adiestramientos y talleres financieros del programa?
4. Qué pensó Ud. de las reuniones de apoyo mutuo?
5. Era una ayuda que LCW proveó comida y cuida de ninos para cada reunión?
6. Tiene Ud. sugerencias para adiciones o cambios al programa? Tuvo Ud. necesidades a que LCW no respondió?
7. Se siente diferente en su auto-estema, su conocimiento de si mismo, y su conocimiento de la ciudad o el mundo después del programa? Si sí, puede describir la diferencia?

**Categoria 4: La Red**
1. Era importante que todos Uds. son mujeres? Por qué?
2. Ha hecho nuevas amistades através de este proceso? Nuevos socios? Otras relaciones nuevas?
3. Le han proveido a Ud. estas relaciones con oportunidades que no hubiera tenido?
4. Ha hablado o trabajado con alguien diferente durante el programa – alguien con quien no hubiera hablado o trabajado?
5. Le ha involucrado en niveles o papeles nuevos en su vida, o en la vida pública de la ciudad, a causa del programa?
**Categoria 5: Actitud Sobre Ahorrar**

1. Cúales eran sus metas financieras cuando Ud. empezó el programa? Como han cambiado?
2. Es ahorrar ahora una prioridad para usted? Como compara a otras metas o necesidades financieras (ahora)?
3. Usa un banco para sus servicios financieros? Usó uno antes de empezar el programa?
4. Qué es el porcentaje de su ingreso mensual que Ud. ahorra?
5. Ha aumentado su ingreso desde su participación en el programa? Puede estimar por cual porcentaje?
6. Ha usado Ud. algún programa de asistencia pública? Si sí, está continuando usarlo?
7. Quien tom alas decisiones financieras en su familia? Has estado así todo el tiempo? Si no, cual era los cambios?
Appendix B. MEMORANDUM OF UNDERSTANDING

Overview

The San Francisco Earned Assets Resource Network (EARN) and the Community-based Partner (CbP) will use the elements of the agreement below to structure a collaborative partnership.

Community-based Partner Responsibilities

CbP agrees to perform activities to recruit and support clients to open and maintain Individual Development Accounts (IDAs). IDA participants or “Savers” will be funded through the San Francisco Department of Human Services (HSA) and the Assets for Independence Act (AFIA). Savers are required to complete a minimum of eight (8) hours of financial management training prior to opening their accounts. Additionally, Savers must attend a minimum of two Saver Workshops each year they participate in the IDA program. They also must attend in-depth asset-specific training provided by qualified community organizations, government agencies, or schools. Asset-specific training must be targeted to the participant’s asset goal.

IDA Savers using the AFIA funds are only allowed to invest their savings for the following uses: post-secondary education or training for themselves; down payment on a first home; starting or capitalizing a small business. IDA Savers will be eligible to earn AFIA match funds at a 2 to 1 rate, with a maximum match of $4000.00 (per Saver). In addition to the three asset uses noted above, IDA Savers using HSA funds may also invest in the post-secondary education of their children or a security deposit (defined as first and last months’ rent) for an apartment. The HSA IDAs are matched at a rate of 2 to 1, with a maximum match of $4000 per Saver.

Toward this end, CbP staff will:

1. Identify a PRIMARY contact to communicate with EARN and community partners, attend EARN planning meetings, participate in quarterly EARN Advisory Board meetings (as needed), and respond to requests from EARN’s Board of Directors.
   • Primary Contact will be xxxxx.

2. Provide outreach and marketing materials to current and former clients who CbP believes will be successful Savers. This includes:
• Distribution of EARN materials
• Inclusion of EARN program information in existing CbP outreach materials (i.e., newsletters; monthly mailings, public bulletin boards)
• Recruitment/communication with interested clients in conjunction with other case management activities, as appropriate. (This may include: informing potential account holders about the IDA opportunity; answering client questions about the account, explaining how the account works, exploring if the EARN account is an appropriate fit for the client.)

3. Ensure that all CbP Savers complete a comprehensive financial management course which includes, but is not limited to:
   • Personal finance management training, covering each of the topics outlined by EARN and provided in the CFED curriculum
   • Resources on asset-specific training
   • On-going learning opportunities for IDA Savers

4. Provide case management and support for potential and participating IDA Savers by:
   • Assisting clients to complete forms and materials that include the Application and Program Agreement, Savings Agreement, evaluation and exit forms
   • Scheduling required appointments;
   • Making reminder calls to CbP clients about all upcoming IDA events and appointments. These include: orientations, one-on-one assessments, asset-specific training, and Saver Workshops;
   • Arranging for food and child care (if possible) for financial management training and Saver Workshops;
   • Maintaining files on all CbP Savers, based on program needs jointly determined by EARN and CbP;
   • Coordinating with EARN to provided timely data for input into EARN’s IDA Management Information System;
   • Contacting CbP clients who are missing deposits, or not depositing at levels agreed upon in savings plan. Providing case management/referrals as appropriate; and
   • Contacting EARN staff if a CbP Saver would like to make an emergency withdrawal.
5. Inform EARN policies, procedures, and program by:
   • Participating in EARN’s network planning meetings;
   • Participating in quarterly Advisory Board meetings as needed;
   • Assisting in program evaluation as needed; and
   • Responding to EARN inquiries in a timely manner.

6. Enroll 75% of the 2007 target account goal by July 31, 2007. In the case that CbP does not meet this goal, EARN will not reserve the remaining accounts for CbP’s use.

**EARN Responsibilities**

EARN will assist CbP clients who become IDA Savers through:

1. Fundraising for match and capacity funds for CbP IDA Savers.
2. Managing relationship with funders through reports and on-going cultivation.
3. Manage Program Design & Evaluation
   • Seeking CbP input on all EARN programmatic and evaluation issues
4. Manage IDA Reporting Process
   • Running EARN’s MIS system, which produces Saver statements and tracks Saver progress;
   • Maintaining paper and electronic files (in MIS IDA) on all IDA Savers;
   • Providing timely monthly statements to CbP that show clients’ savings and accumulated matching funds;
   • Responding in a timely fashion to all CbP inquiries. These may be about Saver savings patterns, policies and procedures.
5. Manage Citibank relationship
   • Coordinating Citibank role to insure high-quality service for IDA Savers
   • Working with Citibank to make any requested Saver emergency withdrawals

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**Payment Agreement:**

EARN agrees to pay CbP $400.00 for each IDA Saver (not to exceed a total of 15 Savers) who successfully completes each of the requirements and deposits money into his/her EARN account for
a minimum of three (3) consecutive months. CbP will invoice EARN for services on a quarterly basis.

Schedule of Revisions:
This Operating Agreement will be valid from January 1, 2007 until Dec. 31, 2007. These responsibilities can be changed if mutually agreed upon in writing by EARN and CbP. They will be reviewed by ________.

Executive Director         Date
Community-based Partner

Executive Director         Date
San Francisco Earned Assets Resource Network (EARN)
Appendix C. INTERVIEWS AND MEETINGS INFORMING THIS RESEARCH

Sept 15, 2006. Meeting with Jessica Andors, Director of Resource Development at Lawrence CommunityWorks

Oct 27, 2006. Meeting with Jessica Andors and Annery Buttén, Director of Family Asset Building at Lawrence CommunityWorks

Dec 6, 2006. Interview with Jane Wei-Skillern, Professor at Harvard School of Business

Jan 22, 2007. Interview with Ben Mangan, CEO of EARN

Feb 8, 2007. Interviews with two Lawrence CommunityWorks IDA graduates

Feb 10, 2007. Interviews with three Lawrence CommunityWorks IDA graduates

Feb 21, 2007. Interview with Bill Walczack, CEO of Codman Square Health Clinic

Feb 22, 2007. Interview with Northern Essex Community College and Bread and Roses Housing; Interview with one Lawrence CommunityWorks IDA graduate

Feb 27, 2007. Interview with Family Services, Inc. and Lawrence Higher Education Resource Center; Interview with one Lawrence CommunityWorks IDA graduate

Mar 6, 2007. Interview with Methuen Housing Authority Family Self-Sufficiency; Meeting with Jessica Andors

Mar 9, 2007. Interview with Habitat for Humanity Merrimack Valley; Interview with Annery Buttén; Meeting with Jessica Andors

Mar 28, 2007 Meeting with Habitat for Humanity Merrimack Valley, Bread and Roses Housing, Annery Buttén and Jessica Andors