

CSD Report

Family Saving & Community Assets

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Center for Social Development



George Warren Brown School of Social Work

Family Saving & Community Assets: Designing and implementing family-centered, place-based individual development account programs

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Table of Contents

	Page
Executive Summary.....	1
Introduction.....	4
IDA Design and Implementation Research Questions and Methods.....	8
The JeffVanderLou/CAMCO Case.....	10
The Evolution of a Field.....	18
Findings: Designing and Implementing IDA programs	19
Family and Community Activities Matter.....	19
Incremental Expansion Toward Comprehensive Asset Development.....	20
Changing the Culture From Spending to Saving.....	22
Stepwise Advancement in Asset Building.....	22
New Opportunities and New Niche for IDA Programs.....	23
Conclusions and Recommendations.....	25
Recommendations to IDA Administering Organizations.....	25
Recommendations for Foundations.....	26
Recommendations for the Academic Community.....	26
Recommendations for Policy Makers.....	27
Notes.....	28
References.....	29
Appendices.....	30
1. Community Asset Management Corporation.....	30
2. Lawrence Community Works.....	32
Christian Community Services Incorporated.....	35
4. Designing and Implementing Your IDA Program.....	37

Tables

Table 1. Family and Community Benefits From Asset Accumulation.....	7
Table 2. Demography, Income and Poverty Status of JVL Neighborhood and St. Louis City	10
Table 3. Housing in the JVL Neighborhood and St. Louis City.....	12
<i>Table 4.</i> School Enrollment, Educational Attainments and Disability in JVL Neighborhood and St. Louis City.....	13
Table 5. Indicators of Family and Community Benefits From Asset Accumulation...	16
Table 6. Comprehensive Asset Development Programming.....	21

Family Saving & Community Assets

Executive Summary

This report presents research undertaken to design and implement a family-centered, place-based Individual Development Account (IDA) program in the JeffVanderLou (JVL) community in the northern section of St. Louis, Missouri. The Danforth Foundation's grant commitment of \$5 million to create a non-profit organization to lead the community development project marks an important step needed to develop the assets of the JVL community and its people. This project was conceived to complement the Vashon/JeffVanderLou Initiative, which is an overarching community development plan to increase the community's capital assets including physical, financial, social, environmental, and human capital, as well as JVL's intellectual capital and leadership creation.

The family-centered, place-based IDA program is expected to advance the goals of the JVL Initiative by providing the institutional structure for families to accumulate wealth, particularly in purchasing homes, in the JVL neighborhood. The Danforth Foundation's support for an IDA program at the \$100,000 level has potential to increase the asset base of resident families and their community. One of the primary goals for this IDA program is home ownership. Presently, in the JVL community only 34% of the residents are homeowners, while 65% rent. While, an IDA program alone cannot ensure that participants will chose to become homeowners in this community, an IDA program that includes community building and community organizing can increase the attraction for community residents to become community stakeholders through home ownership or small business development.

The IDA program and comprehensive geographically centered family support services for Community Asset Management Company (CAMCO) residents are designed to enable low-income, low-wealth families to save for the purchase of either a home or car, or to pay college tuition, computer or trade school. The initial plan is to design a program that provides IDA accounts to cohorts of 20-23 CAMCO families and necessary community and family support services for other residents not participating in the IDA program. The support services are intended to prepare or direct non-participating residents to programs that will assist them to address immediate family needs, maximize family strengths, and develop family goals. The ultimate goal is to facilitate the process for CAMCO residents to begin saving with the expectation to accumulate assets and then to teach family members to save and accumulate wealth.

CAMCO, as the lead agency for the programmatic implementation and administration, has 1.5 persons full-time equivalence staffing in this program (this translates to an equivalent of 1 full-time and 1 part-time staff). Both staff persons are employees of Beyond Housing/Neighborhood Housing Services, which is the technical assistance organization providing design and implementation guidance for the program with the CAMCO residents that live in the JVL neighborhood. The JeffVanderLou Initiative, True Light Baptist Church, and Gamble Community Center have provided marketing or promotional support to engage residents, develop interest, and gain the trust of participants that is needed to implement a program of this kind.

Based on research from *Saving Performance in the American Dream Demonstration*, (Schreiner, Clancy, & Sherraden, 2002) we have observed that a new IDA provider typically requires 18 months to 2 years to successfully implement a program. The CAMCO program has been consistent in requiring this amount of time to identify and hire the appropriate staff, build partnerships with community organizations, build trust and rapport with potential IDA participants, and design its comprehensive program. The implementation challenges experienced by this organization will be presented as lessons for organizations new to the asset development field that may have to shift their programmatic orientation when implementing a similar IDA program from that of a business approach, or a purely social service approach to one that establishes a community building strategy engaging entire families in a range of services.

The research questions that will be addressed within the context of the Vashon/JeffVanderLou Initiative are as follows:

- What lessons can be learned from IDA partnerships, especially the Vashon JVL/Initiative?
- What are good design features for a family-centered, place-based IDA model that is concentrated in a low-income, low-wealth urban area?
- Can asset-building strategies effectively include more than one family member, especially children and non-custodial fathers? What is the best way to include such family members?
- What purposes do families have for the use of their IDAs?

It is estimated that more than 20,000 Individual Development Accounts in over 500 IDA programs exist nationwide. However, it is unclear to what extent IDA providers have broadened their program emphasis to include building family and community assets. Two IDA programs that focus on building strong family support and/or community development components are the Christian Community Services Inc. of Nashville, Tennessee, and Lawrence Community Works of Lawrence, Massachusetts. Studies of these sites were completed by collecting program documents and conducting a 2-3 day site visit that included focus groups with board members, the executive director, additional staff, and participants, as well as follow-up interviews with key staff member(s). In the case of the primary site, the CAMCO/JVL IDA program, researchers met monthly with the program team to discuss their progress, challenges, and lessons learned.

The following lessons were gleaned from this study:

Family and Community Matters

As families in low-income, low-wealth communities increase their assets they will either need or demand additional assets in their local communities to sustain their continued development.

Incremental Expansion Towards Comprehensive Asset Development

Many IDA providers add various program elements over time. Like many other community initiatives, these programs use “a parallel service delivery strategy” to promote a family and

community-based agenda rather than a comprehensive strategy that explicitly links services to foster synergistic, sustainable change. Barriers to more comprehensive service delivery should be explored.

Changing the Culture from Spending to Saving

Savings clubs, financial education, and other activities made available to IDA participants, alumnae and their family members and friends help saving and asset building to become a supported and reinforced lifestyle. IDA participants and those in their network become a part of a subculture where people are oriented toward saving and asset building.

Stepwise Advancement in Asset Development

Participants often saw improving their educational level as a necessary step to increasing their income thereby increasing their potential to save money to purchase and maintain a home or develop a small business. IDAs aimed at low-income, low-wealth communities should also address debt elimination as a necessary prerequisite for asset building.

New Opportunities and New Niches for Asset Development

While some rental properties have provided IDA programs in the past, limited attention has been given to the benefit this type of context and structure may have to families and communities. Given the pervasive presence of these institutions in the lives of low-income, low-wealth families, greater consideration should be given to their role as potential IDA providers and private partners to support the self-sufficiency and home ownership goals of the U.S. Department of Housing and Urban Development (HUD).

Introduction

This report focuses on designing an Individual Development Account (IDA) program that would support the family wealth creation and community development goals of the JeffVanderLou (JVL) Initiative. An Individual Development Account is generally recognized as a financial and economic tool similar in structure to Individual Retirement Accounts (IRAs). According to Michael Sherraden (1991), the originator of the IDA concept, the primary goal of this program is to develop the mindset, lifestyle patterns, and saving habits with the support of institutions that ultimately lead to asset accumulation (Sherraden, Schreiner, & Beverly, 2003). As part of public policy, IDA's and IDA programs are to be wealth-building tools through which the non-working poor and working poor receive tax benefits currently available to only the middle and upper-middle classes (Krueckeberg, 1999; Rist & Grossman, 1998; Weber & Smith, 2003).

As the IDA concept has been introduced and tested it has become reinterpreted as a short-term saving mechanism with a matching dollar incentive to be used to attain home ownership, develop a small business, or obtain an education. The concept has gained bipartisan legislative support at the federal and local levels and is viewed as a program that has the potential to help poor families develop a buffer against poverty and become financially self-sufficient. IDA programs embody and implement practices viewed as necessary to achieving the American Dream. This dream is one that often eludes those who live in low-wealth communities like JeffVanderLou.¹ Yet, individuals are most likely to pursue the American Dream within the context of family and community.

Therefore, asset building strategies should be viewed as collective as well as individual development tools. As a collective benefit, IDA programs should be seen as potential vehicles for strengthening the financial base of one of the most important economic units – the family. As these same families increase their financial capital they may simultaneously increase their human capital.

As families in low-income, low-wealth communities increase their assets they will either need or demand additional assets in their local communities to sustain their continued development. Additional assets needed for successful community development include several types of capital such as physical capital (housing), social capital (neighborhood associations and political grassroots organizations); and financial capital derived from local financial institutions (Saegert, Thompson & Warren, 2001; Keyes, Schwarz, Vidal & Bratt, 1996). Other forms of capital such as land development and conservation (environmental capital), quality school systems (human capital), and strong local leaders and representatives (political capital) complete the community development process.

Building the capacity of families and communities to accumulate assets requires strategies that go beyond the typical social service or a brick-and-mortar paradigm of service delivery. Previous IDA research suggests that both economic development strategies and social services are required to implement IDA programs (Page-Adams, 2002; The Annie E. Casey Foundation, 2002). What set of services are needed for family and community asset development? Achieving community-based goals requires integrative family support and

community development approaches that bring together a wide array of strategies including traditional community development activities such as service provision, community-based economic development, community organizing and family services, including crisis intervention and center-based services (Delpeche, Jabbar-Bey, Sherif-Trask, Taliaferro, & Wilder, 2004). However, efforts to cultivate these assets are generally discrete, parallel strategies rather than a comprehensive initiative (Schorr, 1988; Chaskin, Joseph & Chipenda-Dansokho, 1997). The JVL/CAMCO IDA program seeks to develop an integrated program that supports the asset development of both families and communities.

A family-centered process calls for recognizing all members within varied family system configurations and establishing a continuum of services that range from:

- offering family crisis intervention that addresses basic needs,
- providing services to sustain the resourcefulness of the family,
- increasing the inclusion of low-income, low-wealth families in mainstream institutions such as banks,
- promoting the individual, family and community capacity,
- developing community infrastructure, and
- expanding the opportunities available for community residents to engage in civic and political activities, to develop employment and leadership job skills as well as accumulate assets.

Based upon the range of needs and support options, IDA participants can be identified in groups as follows:

1. ***Emerging IDA participants*** – Income and family dynamics cause need for a full range of services to gain employment, stabilize the home environment, and remain productive community members.
2. ***Financially stable IDA participants*** – Income and family dynamics are in good shape but some service support to facilitate movement to asset building.
3. ***Asset building ready IDA participants*** – Income and family dynamics allow full and consistent participation in saving and asset-building programs.

Organizations can form a wide array of integrated approaches using various philosophies combined with the organization's distinct mission and vision. However, regardless of philosophy, great challenges emerge when crafting practices that accommodate the needs and culture of the target population, the organization's structure and operations, and program funding patterns.

Weber and Smith (2003) shed some light on the individual and community nexus of asset building by suggesting several possible outcomes – civic engagement, work force participation, property appreciation, and neighborhood stability. Proponents of IDA's and other asset-building strategies may assume that the benefits accrued by individuals will be transferred or shared with other family members or the broader community. The individual acquiring assets might be

expected to choose to spend or invest in their neighborhood or to become more engaged in civic and political life. In line with this assumption, with a critical mass of people who become successful at acquiring assets, it is expected that this additional wealth will stimulate commercial activity via creating jobs, increasing purchasing power, and attracting new businesses. This type of collective asset development could also increase the potential for residents to leverage new resources or organize for social change and economic reinvestment. When individual assets begin to stimulate collective and neighborhood-level wealth creation, such neighborhoods could become more desirable commercial or residential destinations.

However, there are no guarantees that individuals and families who acquire assets will remain in their original neighborhoods. Similarly, it cannot be assumed that those that acquire homes, businesses, or an education will be able to manage the costs related with owning a home, limit the circulation of their dollars to the local business community, engage in local politics, and reside in the community (Weber & Smith, 2003). For families purchasing homes in low-wealth communities what typically would be regarded as an asset (one's own home) could become a liability that leaves the family open to predatory lenders, high-cost for goods and services (e.g. car and homeowners insurance or groceries from local stores), and limited equity.

Although it is acknowledged that not all families may be prepared for or interested in subsidized asset accumulation programs like IDA programs, for families that are prepared programs should be implemented that maximize potential individual, family, and community asset development. A family-centered model could minimize the competition that often exists when only 1 family member is saving while others continue their consumptive patterns. In addition, a place-based strategy provides a supportive context in which IDA program participants can benefit from interacting with each other thereby minimizing social isolation, forming alliances, and strengthening the connections among families and social service partners administering IDA programs and other family support services. Increasing the assets of targeted families and maximizing the connections among families, providers, and other community organizations would likely increase the investments in that particular neighborhood. Therefore, such a strategy would affirm the family as a vital resource for the community building process.

Table 1 draws from the work of Page-Adams and Sherraden (2003) and Weber and Smith (2003) to outline a range of collective benefits expected by families and neighborhoods that can be associated with accumulation of financial assets. It should be noted that many of these benefits require a substantial amount of time before they are experienced or observed. In addition, non-IDA factors may also contribute to the facilitation of these benefits. However, we note the following indicators or potential benefits for family and neighborhoods and call for future research to assess the strength of these relationships. We suggest these indicators as another step toward understanding potential use of IDA programs as economic development tools for low-income, low-wealth families and communities.

Table 1. Family and Community Benefits From Asset Accumulation

Family Support	Community Development
Increase employment stability	Decrease in unemployment
Improve academic performance	Improve quality of schools
Decrease in family conflict	Increase community policing
Increase in maintenance of home	Improve housing quality/condition
Make additions to home	New construction
Acquire additional property	Appreciation of property values
Increase participation in local beautification	Development of parks and green space
Increase participate in community groups	Active neighborhood associations
Decrease use in check cashing, etc.	Increase community investment from financial institutions
Promote bargain shopping and use of local businesses	Increase availability of retail and services
Increase voting & advocacy	Increase in political participation
Increase assets & potential for establishing a will and inheritance	Increase in civic engagement
	Improve access to transportation
	Promote business investment & job growth

Given the anticipated relationships and benefits for families and communities, we expect to see certain components included in an expanded IDA family-centered, place-based model. A model that would enhance the benefits for all family members and the neighborhood should contain the following:

1. goals that consider the short- and long-term needs of the family as a unit and/or the primary breadwinner;
2. an assessment of family patterns and relationships that would address barriers to saving and achieving IDA goals;
3. activities that engage as many family members as possible in supporting the saving habit and IDA goals (e.g. use of a family budget, bank accounts for children, games that teach the value of money);
4. coaches, mentors, or models to provide examples of the type of lifestyle and relationships needed to reinforce the achievement of saving and the IDA goals;
5. opportunities to interact with other participants and local residents to strengthen social bonds and build trust (e.g. support groups, workshops, social events);
6. opportunities to participate in civic and political life to construct relationships that leverage additional resources for the community;
7. methods for developing leadership skills;
8. instruction in developing collaborative relationships with businesses and financial institutions; and
9. opportunities to assume ownership of community spaces and demonstrate investment.

IDA Design and Implementation Research Questions and Methods

Based on research from *Saving Performance in the American Dream Demonstration* (Schreiner, Clancy, & Sherraden, 2002), we identified relevant questions for the pilot study of the JVL/CAMCO IDA program. The *IDA Evaluation Handbook* (Sherraden et al, 1995) was used to plan the implementation assessment. We used the guided narrative that included open-ended questions on the earliest steps of IDA design and implementation. It should be noted that this narrative was designed with working hypotheses related to successful IDA programs (Page-Adams, 2002). The primary foci of the questions were (1) the capacity of the IDA providing agency, (2) the specific program design elements, and (3) implementation and administrative issues. Program staff and board members were also interviewed 60 to 120 minutes to clarify or expound upon information provided. Researchers also met monthly with the program CAMCO/Beyond Housing team to discuss their progress, challenges, and lessons learned.

The information was analyzed using the case study methods proposed by Yin (1984). Data was reviewed to identify emerging patterns and checked against previous research on IDA programs. Program documents were also collected and reviewed. The guided narratives, quotes from interviews, and citations from program materials were the basis for identifying key findings on the design and implementation for organizations new to the asset development field that are likely to be shifting their programmatic orientation from a business approach – or a purely social service approach-to one that establishes a community building strategy engaging entire families in a range of family support and community development services.

The research questions that will be addressed within the context of the Vashon/JeffVanderLou Initiative are as follows:

- What lessons can be learned from IDA partnerships, especially the Vashon JVL/Initiative?
- What are good design features for a family-centered, place-based IDA model that is concentrated in a low-income, low-wealth urban area?
- Can asset-building strategies effectively include more than 1 family member, especially children and non-custodial fathers? What is the best way to include such family members?
- What purposes do families have for their IDA's?

It is estimated that 20,000 Individual Development Accounts and over 500 programs exist nationwide. However, it is unclear to what extent IDA providers have broadened their program emphasis to include building family and community assets. In addition to examining the JVL/CAMCO IDA program, we examined 2 additional IDA programs with strong family support and/or community development components: Christian Community Services Inc. of Nashville, Tennessee, and Lawrence Community Works of Lawrence, Massachusetts. Studies of these sites were completed by collecting program documents and conducting a 2-3 day site visit that included focus groups with board members, the executive director, and additional staff as well as follow-up interviews with key staff member(s).

The following section will discuss how the JeffVanderLou family-centered, place-based IDA program was designed and implemented. The section will highlight proposed components and innovative methods, as well as challenges and barriers that affected program development.

The JeffVanderLou/CAMCO Case: Placing IDA's in a Family Support, Community Development Framework

The JeffVanderLou (JVL) neighborhood is a historic African-American community that is part of a multi-year \$47.3 million community development initiative to restore its vibrancy, diversity, and economic and educational strengths. In 1999, internal and external stakeholders of the JeffVanderLou community recognized that JVL residents had not entered the economic mainstream and were not using technology to access the world of finance (The Vashon/JeffVanderLou Initiative, 2001). The JVL Initiative embraced the idea of using family wealth creation strategies to strengthen neighborhood leadership and community partnerships. The JVL Community Initiative also has spearheaded a variety of new construction and rehabilitation projects, including completing the Vashon High School and refurbishing the Gamble Community Center.

Asset development is greatly needed in JVL and other similar communities. As Table 2 shows, the median household income for residents in the JVL neighborhood in 1999 is \$15,883.55, which is approximately only 59% of the median household income for St. Louis City. Also, the number of individuals and families living in poverty as well as the number of households that are dependent on public assistance in the JVL community is much greater than that of St. Louis City. Approximately 20% of the households in the JVL are headed by female head of households with children under the age of 18 years and likely to be single income families. This information suggests that residents may have difficulty saving money while trying to use their limited financial resources to meet basic needs.

Table 2. Demography, Income and Poverty Status of JVL Neighborhood and St. Louis City

Variable	JVL	St. Louis City
Total Population	6,775	348,189
Gender		
Male	2,846 (44.06%)	163,567 (46.98%)
Female	3,613 (55.94%)	184,622 (53.02%)
Ethnicity		
White	80 (1.24%)	152,666 (43.85%)
African American	6,314 (97.76)	178,266 (51.2%)
Households and Families		
Total households	2,492	147,076
Family households	1,411 (56.62%)	76,976 (52.34%)
Married couple/own children/under 18	126 (5.06%)	17,491 (11.89%)

Table 2. Demography, Income and Poverty Status of JVL Neighborhood and St. Louis City, cont.

Variable	JVL	St. Louis City
Female householder/no husband present	933 (37.44%)	31,359 (21.32%)
Female Householder/no husband present/own children/under 18	509 (20.43%)	22,194 (15.09%)
Income		
Per capita income in 1999	\$9,595.79	\$16,108.00
Median household income in 1999	\$15,883.55	\$27,156.00
Median family income in 1999	\$20,042.77	\$32,585.00
Income per square mile	\$31,745,354.74	\$68,827,208.33
Households with Wage or Salary Income	\$1,495 (57.71%)	\$106,094 (72.03%)
Households with Social Security Income	\$1,091 (42.12%)	\$40,779 (27.96%)
Households with Public Assistance Income	\$436 (16.82%)	\$11,960 (8.12%)
Households with Retirement Income	\$452 (17.44%)	\$23,075 (15.67%)
Poverty Status		
Total Population for Whom Poverty Status is Determined	6,359	339,323
Individuals in Poverty	2,632 (41.40%)	83,388 (24.57%)
Total Number of Families	1,439	77,784
Families in Poverty	508 (35.32%)	16,169 (20.79%)

Source: US Census Bureau (2000) and City of St Louis (2004).

Most communities reach their asset accumulation and other economic goals by taxing businesses and residents to raise revenue – especially in communities comprised primarily of homeowners. However, the JVL community has limited opportunities to raise revenue in this manner. The community has more than 3,463 low-income housing units (see Table 3). The median housing value of houses in the JVL community is \$42,104 whereas the median value of houses in St. Louis City is approximately 1.5 times greater. Only 72% of these units are occupied and 28% are vacant. Of the occupied units 34% are owner-occupied and 65% are renter-occupied. The median rent paid in this community is only \$263, as compared to \$347 in Saint Louis City. Although the median rent for this community is relatively low, this amounts to 50% or more of the income for a quarter of the residents in this neighborhood. Although organizations such as Habitat for Humanity have built units designed for owner occupancy and have plans for additional development, most current residents are renters with limited potential to become homeowners, given their level of income, earning potential and the level of poverty.

Table 3. Housing in the JVL Neighborhood and St. Louis City

	JVL	St. Louis City
Total Housing Units	3,463	176,354
Occupied Housing Units	2,492 (71.96%)	147,076 (83.4%)
Vacant Housing Units	971 (28.04%)	29,278 (16.60)
Owner - Occupied Units	859 (34.47%)	68,939 (46.87%)
Renter - Occupied Units	1,633 (65.53%)	78,137 (53.13%)
Median Housing Value	\$42,104.77	\$63,500.00
Median Contract Rent	\$263.13	\$347.00
Gross rent as a percentage of income: 50% or more	25.04%	20.6%

Source: US Census Bureau (2000) and City of St Louis (2004)

Five factors common to low-income, low-wealth communities limit the potential of the JVL residents to accumulate assets: 1) limited access to financial institutions—few banks, credit unions, or other traditional financial institutions with the exception of check cashing stores and pawn shops exist; 2) limited access to information related to home ownership and asset building; 3) lack of institutional infrastructure to promote asset building, e.g. 401(k) benefits; 4) a marked decrease in the number of businesses, particularly manufacturing businesses, that provide living wage jobs; and 5) a combination of low wages and/or poor credit of many individuals that stymies the effort to acquire assets.

The development and implementation of a family-centered, place-based IDA program is underway to promote the knowledge of saving as necessary preparation for families to compete in the 21st century economy and workforce. The IDA program is expected to be designed and implemented to address the common barriers to asset accumulation.

The JVL/CAMCO IDA program is being developed and administered by an organization that has no previous experience in family support and community development service delivery. The Community Asset Management Company provides 250 affordable housing units in the JVL community. This organization was identified as able to carry out this project because of its relationship with approximately 75% of the JVL residents. The plan was for CAMCO to expand its primary function as a landlord to include social services and begin to operate in a manner much like the Beyond Housing/Neighborhood Housing Services (Beyond Housing) agency, which has successfully provided a range of social service and housing needs including IDA programs. Beyond Housing became the technical assistance provider assigned to help CAMCO evaluate its business orientation, mission, and operation in relation to its new venture as a social service provider. Beyond Housing would also assist CAMCO in adopting a customer service orientation that includes creating a network of family support services designed to help families accumulate assets, obtain employment, and pursue an education. This process began in October 2003. Although personnel changes at CAMCO and Beyond Housing/NHS has caused progress to proceed more slowly than expected, this process is fundamental for CAMCO and similar organizations to engage in IDA and other asset building programs. CAMCO's challenge in changing its relationship with IDA participants from a tenant-landlord relationship and law enforcement function has been one of addressing unresolved issues related to its landlord function (i.e. limiting the autonomy of residents to express grievances) and acknowledging basic

principles and practices that are inconsistent with its new goals and objectives as an administrator of family support services and an asset-building program.

As a landlord CAMCO must design an approach for presenting the IDA program and inspiring trust—all while maintaining landlord-tenant dynamics. How does this agency attract IDA participants who have reason to doubt that something good would come to them through their landlord? Many residents have come to expect broken promises from entities offering community resources.

The JVL IDA project has also experienced constraints related to social, economic, and political factors beyond the scope of CAMCO. Namely, the JVL community is a transient neighborhood that experiences 33% resident turnover annually (U. S. Census Bureau, 2000). The 2000 Census data shows that almost 20% of the residents in this neighborhood were unemployed, which is twice as many when compared to the statistics on St. Louis City (11.3 percent). For those who had employment, only 73% were working in St. Louis City. As jobs were not readily available in this neighborhood, many had to identify reliable modes of transportation and commute to work. Approximately half the resident’s commute to work and 25% were reliant on public transport. Commuting to work took more than 60 minutes for almost 13% of the residents in the JVL as compared to 6.1% of St. Louis City residents.

Educational attainments in this community are low—approximately 41% of the residents have a high school diploma, and this statistic is significantly higher as compared to St. Louis City. The enrollment rates for various levels of education are also comparably lower (see Table 4), except for enrollment rates for kindergarten and grade school. This is indicative of higher school drop out rates in the JVL community. We also found that approximately 35% of the residents had some form of disability. Other social problems like crime and gang wars, together with inadequate housing, low property values, poverty and unemployment inspires little hope in residents for a positive future within this community. As 1 community resident suggested, “JVL is a place to live when you don’t have anything. The first chance at a good job and any savings represents an opportunity to leave the JVL community.”

Table 4. School Enrollment, Educational Attainments and Disability in JVL Neighborhood and St. Louis City

	JVL	St. Louis City
School Enrollment		
Total Population 3 Years and Over	6,211	334,252
Enrolled in Nursery School, Preschool	237 (3.81%)	6,680 (2.00%)
Enrolled in Grades K-12	1,457 (23.46%)	67,241 (20.12%)
Enrolled in College or Graduate School	224 (3.60%)	24,410 (7.30%)

Table 4. School Enrollment, Educational Attainments and Disability in JVL Neighborhood and St. Louis City, cont.

Educational Attainment		
No High School Diploma	1,637 (40.91%)	63,715 (28.71%)
High School Diploma (or equivalent)	1,313 (32.82%)	61,046 (27.50%)
Disability		
Population with a Disability (ages 5 years and over)	2,048 (34.59%)	79,457 (24.83%)

Source: US Census Bureau (2000) and City of St Louis (2004)

The JVL neighborhood is comprised of 4 wards represented by aldermen. Unfortunately, these representatives have competing goals and only 1 has invested in the overarching goals of the JVL Initiative approved by the city government. These political relationships have been characterized as turfs. Consequently, the JVL Initiative has received only limited political or financial support. This situation has implications for the sustainability and expansion of the IDA program and other JVL related programs. In spite of such difficulties, CAMCO has successfully secured funding from the Affordable Housing Commission. These funds are being used to develop the family support case management services that include emergency financial assistance, crisis services, and job training.

The JVL IDA program is overcoming the financial services access barrier by linking IDA participants to a local bank (U.S. Bank) in which IDA deposits can be made through direct deposit, by mail or in person. Families with low wages are given 1:1 or 2:1 matches to provide an incentive for saving. Financial literacy education will also be provided to assist participants to develop budgeting skills, especially banking and credit management.

The implementation of this program in the JVL community has faced many challenges. A few of these challenges are common to any program while others may be particular to this geographic location and organizational arrangement and perhaps should be expected when a landlord provides alternative services. The primary challenge has been limited staffing (1 full-time coordinator) combined with high staff turnover during the first 18 months.

As of December 2004, The JVL/CAMCO IDA program has enrolled 20 participants. The CAMCO Family Support Initiative seeks to serve the 230 tenant families who live in CAMCO managed housing in the JeffVanderLou (JVL) neighborhood. The Initiative will focus primarily on 105 of these families; 55 who have combined household incomes of 20% or less of the Area Median Income (AMI) and 50 who meet IDA program eligibility criteria. Participating families will initially be selected by pairing existing property management information with program enrollment criteria. Referrals will also be accepted from neighborhood partners. Social Service questionnaires for new participants will be accepted weekdays between 10:00 a.m. and 5:00 p.m. and on Saturdays by appointment. Once participants are identified they immediately begin using the programmatic elements best suited for achieving their goals. The Program Coordinator

conducts an orientation session to familiarize new participants with program services and procedures.

The following participant criteria have been established:

- Must be a resident of CAMCO managed JVL housing
- Must have an annual income of 60% or less of AMI (55 families must be at 20% or less of AMI)
- Must have earned income
- Must complete a social service questionnaire
- Must meet regularly with the program coordinator or IDA coordinator
- Must participate in at least 4 group activities every 6 months
- Must contribute to their IDA savings account each month
- Heads of household and children must commit to actively participate in the Family Support Initiative and IDA Program
- Must present property management records that indicate potential for success in Family Support Initiative and/or IDA program
- Must enter into a custodial account at a CAMCO–designated bank for IDA participation.

The JVL/CAMCO family-centered, place-based program has been established with the following design elements:

Length of Savings Agreement:

- 24 months (savings of \$26 per month)
- Funds must be spent within 1 year after the Savings Agreement ends

Depositing to Accounts

- Custodial IDA accounts
- Monthly deposits – bank by mail or direct deposit
- Gateway* classes – Ideally, participants will complete classes before entering the program, or within 1st 6 months of enrolling in program.
- All paperwork, budget & credit counseling completed as part of the pre-enrollment process.

Match funds (Total for 20 accounts \$25,000):

- \$20,000 from Annie E. Casey Foundation
- \$5,000 from Urban Strategies
- Participants maximum savings to be matched: \$625
- Participants maximum match dollars (2:1) \$1,250 – Potential maximum dollars available for asset purchase \$1,875
- Participants maximum match dollars (1:1) \$625 – Potential maximum dollars available for asset purchase \$1,250

Eligible Assets (Goals)

- Homeownership: Down payment, closing costs, inspections etc.
- Computer: Computer, printer, & monitor; Internet access for 1 year; Virus protection for 1 year; Extended service agreement; Computer desk & chair
- Education or Trade School: Tuitions; Books; Transportation; Child-care:
- Car: Car purchase; Sales tax; any remainder toward car insurance

Financial & Asset Education

- Gateway to Financial Fitness classes (5 sessions)
- Initial budget & credit counseling with a tri-merge report
- Post budget and credit counseling after 1st year in program
- BH/NHS Homeownership classes – Orientation and 3 (3) hour classes

Family-oriented services

- Family support case management including emergency financial assistance, crisis assistance, and job training
- Family budget planning
- Activities for children

Community-oriented activities

- At least 8 scheduled community events per year
- Coordinated activities with other community organizations

The design of this program provides elements that are expected to improve the quality of family and community life in the JVL community. The enhanced IDA components — job training, family case management services, children activities, and community activities — have the potential to support the objectives related to family and neighborhood asset building named below:

Table 5. Indicators of Family and Community Benefits From Asset Accumulation

Family Support	Community Development
Increase income	Decrease in unemployment
Increase employment stability	Improve in Quality of schools
Increased participation in community groups	Reinvestment by financial institutions
Increase assets and potential for intergenerational asset development	Increase in civic engagement

At this early stage of program implementation, the administrative agents have not had the opportunity to test, refine, and further develop their “enhanced” IDA components. With more experience working with their target families and community partners, it is likely that the program design elements will change. In the absence of implementation or similar program design presently used by Beyond Housing, it is impossible to assess whether or not these elements will produce the expected outcomes. We would recommend that CAMCO or any IDA

administering agent seeking to support families and rebuild communities select partners and activities that build on the strengths of the targeted families and community.

Although knowledge of the design and implementation of the JVL/CAMCO pilot project currently is limited to understanding the process, supplemental information exists on this topic through case studies from other programs. The next section will address programs that have evolved to provide more comprehensive family and community-oriented services.

The Evolution of a Field: Family-centered, Place-based IDA programs

The examination of other family-centered, place-based IDA programs point to key features that may contribute to the development of an enhanced IDA model. In each case, program staff discussed the challenges of expanding their program beyond 20-30 participants per cohort. In this section, we will focus on the family support and community building components of each program that contribute to asset building for both families and their community.

The IDA administering organizations selected employ both family support and community development design elements. **Lawrence Community Works and Christian Community Services Inc.** (See Appendix) are located in different cities, operate in different economies and housing markets, and apply different asset building strategies and family support services. Their asset building philosophy and organizational missions also vary to the degree they focus on fostering the human capital of heads of households or family units and linking community development strategies. All programs target low-income, low-wealth families but each program serves families from different racial and ethnic groups, as well as varying family configurations. Each organization also differed in its IDA program design, original flagship programmatic components, community partnerships, goals related to institutional, community, and policy change, innovative funding plans, organizational history and leadership, and financial literacy curricula (See Page-Adams, 2002).

Lawrence Community Works (LCW) of Lawrence, Massachusetts, is an organization committed to building relationships and networks to advance the revitalization of the city. The IDA program is part of their family asset building (FAB) program that includes skill building, peer support, and wealth building. This “high touch” program provides in-house case management, skill training (e.g. sewing, fashion design), and financial literacy education for immigrant women and youth (starting at age 14). LCW partners with the Massachusetts IDA (MIDAS) to manage record tracking and raise matching funds. The Family Asset Building program has evolved over several years into an effort to prepare families to take advantage of opportunities to purchase homes and improve their employment status, income, and net worth. Each year the financial education is modified to address the particular needs of current students. The Real Estate and Community Organizing programs complement their mission “to invest in people.” LCW sponsors neighborhood circles and leadership training to provide opportunities for community residents to express and advocate for their needs. Women who are interested in participating in the Family Asset Building program participate in the savings club and other programs before making the commitment to open a 2-year IDA account. As property values continue to increase, LCW also continues to retain their role as a developer of local properties. Individuals who become participants at LCW are considered members, which is untrue for many IDA programs. As such they are encouraged to assume ownership of the programs, provide feedback to develop the program, take initiative in forming or maintaining support groups, and to assist with recruitment and fundraising. In the future LCW plans to strengthen and deepen their family learning and family asset building approach by adding programs and classes in the following areas: Health and Fitness, GED, Arts and Crafts, Cooking, Citizenship, and Young Parents Group.

Christian Community Services Inc. (CCSI), is a non-profit organization established by 2 Church of Christ congregations in Nashville, Tennessee. These churches established services for families living in 2 public housing sites. This work was both an opportunity to live out the challenge of race reconciliation as well as recognize the value and potential of families to overcome poverty and other life challenges. Their programs started with Family Mentoring and life skills and relationship building classes for families living in a HOPE VI public housing community. Coaching provided by volunteers was also a core part of the program. Through Family Mentoring both the parents and children learn and receive support. Weekly meals with families and coaches provided opportunities to strengthen families and cultivate a sense of community.

The Individual Development Account program was later implemented as a tool to demonstrate what is taught [in the Family Mentoring program]. The IDA program was regarded as a perfect complement to the goals of one of their primary partners, the Metropolitan Development and Housing Agency (MDHA, the local housing authority). The IDA program was a vehicle to assist residents to achieve their self-sufficiency goals and was established to help residents save for home ownership, education, and small business development. Early on staff recognized that many residents were unable to save over a sustained period without withdrawing from their accounts for emergencies. Other IDA participants faced challenges related to family crisis or having low skills and education that limited their success as IDA participants.

CCSI has evolved over the last 3 years to address the various challenges of both participants and volunteers. The program serves 20-30 IDA participants each year and currently has 80 active IDA accounts. Several participants already have acquired their asset. Monthly basic financial education classes are held throughout the year to prepare potential participants for the IDA program. Potential participants are also required to obtain the GED and maintain an emergency account at \$300. These potential participants are also encouraged to join the saver's club. Residents that demonstrate commitment to asset building are eligible to enroll in the IDA program. Once enrolled participants are assigned a mentor and take part in 26 hours of financial education that is part of a 9 month Mentoring Toward Independence curriculum. Participants also join an IDA club and can receive more in-depth instruction and guidance on home ownership when they are prepared to purchase their home. This program places emphasis on participants getting the best mortgage rates and property values over purchasing homes in the immediate neighborhood. The community aspect of the program is maintained through participation in the Saver's club and new classes as well as the fact that all participants start out living in 1 of the 2 HOPE VI housing locations.

Findings: Designing and Implementing IDA programs

Family and Community Activities Matter

The JVL/CAMCO program, much like LCW and Christian CCSI viewed the IDA program as a natural complement to their existing mission and goals. While all the organizations had gathered data related to their targeted population and local community, each organization discovered that low-income, low-wealth communities are highly transient communities. Hence, needs and preferences are constantly changing. CCSI has incorporated quarterly evaluations by

mentors and mentees as part of their on-going assessment. LCW has chosen to engage the participation of their members in the structuring of program activities, particularly leading the support groups. In all cases, these programs aim to work with the entire family. It was noted that CSSI's program design clearly identified the family needs, assets, and goals. They observed that family relationships had improved over the 1-2 year of program participation. In addition to reaching financial milestones, children were improving in their reading or math performance and parents had support to address difficult issues such as teen pregnancy. The CCSI program was less intentional about its place-based strategy. Instead they focused on establishing a sense of support, trust and connectedness among those within the created IDA/savings community.

Activities that foster community involvement are also an important part of these programs. LCW was far more intentional in its community building elements. Their leadership and neighborhood circles provide IDA members the opportunity to become active in getting to know their community as well as being a stakeholder by voting and advocating for community needs. In a similar vein, the JVL/CAMCO IDA program has a unique opportunity to work with the JVL Initiative, the Gamble Community Center, neighborhood associations, the 87 local congregations and other community groups and businesses.

Emphasizing the connections with the community requires additional types of activities along with communication about the goals and benefits of IDA program elements. Instead of focusing solely on the goals set by individuals and the assets to be obtained, these established family-centered, place-based IDA program emphasized the benefits for the whole family and the local community. Program staff was intentional about developing strategies to achieve the family and community goals. Family activities, support groups and community events were important design elements for these programs. However, understanding and reaching a consensus on how to implement a family-centered, community-based program that address the particular needs of the targeted families and communities requires planning, resources, and time. As the LCW IDA program shows, there is also added value when participants are regarded as key stakeholders in each phase of the design and implementation of the IDA program.

Incremental Expansion Toward Comprehensive Asset Development

As stated earlier, the IDA programs at CCSI and LCW were spawned from existing services to support families and communities. Over time and with feedback from participants the programs have added various components. For example, the CSSI program moved from primarily offering a Family Mentoring program with a life skills curriculum, weekly family meals, and mentor-mentee relationships to include strategies that encompass economic, work force, social, and physical development. The sponsoring churches of CSSI donated \$200,000 to purchase space and become a partner in the development of the Community Center that now houses the Housing Authority office, a day care facility, a recreation center and the CSSI offices. The development of the Community Center was a step toward improving the environment as well as making local services accessible to low-income and low-wealth families. CSSI has also engaged in partnerships that provide referrals for job training and job placement. The IDA program is now the core of their economic activities. To support the IDA program, CSSI now provides Earned Income Tax Credit services (EITC), Home Ownership classes, Credit Counseling and Credit Repair assistance, and a Savings Club. These services are provided in

conjunction with the 2 HOPE VI projects. These public and private services are provided concurrently to a targeted population.

Similarly, LCW shifted its focus from community development corporation/brick and mortar activities to activities that build upon the human capital and civic engagement of community residents. Hence, neighbor circles, community advocacy, and leadership training became core components of LCW programs. The IDA program developed as a complement to their emphasis on human and physical capital development in Lawrence. To support the asset development goals other programs have been added. For example, the sewing club and the savings club. LCW also sponsors neighborhood-clean up activities and youth programs. LCW recognizes the challenges of developing comprehensive programs within its present organizational structure. To increase efficiency and expand programs, LCW has developed partnerships to support the provision of IDA programs and their youth programs. However, this approach does not promote the integration of services.

While the JVL/CAMCO IDA program and JVL Initiative, LCW, and the CCSI HOPE VI partnership provide a wide range of programs, like many other community initiatives, these programs “use a parallel service delivery strategy” to promote a comprehensive family and community-based agenda (Chaskin, Joseph, & Chipenda-Dansokho, 1997, p. 438). As Table 3 shows, CCSI, LCW, and JVL/CAMCO provide a range of services that address a combination of needs. However, for the most part, these services have not been explicitly linked by strategic planning, collaboration, and intra-organizational communication “to foster synergistic, sustainable change” (Chaskin, Joseph, & Chipenda-Dansokho, 1997, p. 439). Instead, these IDA providers have attempted to keep the programs streamlined by outsourcing some services and retaining control over those services within their scope of expertise.

Table 6. Comprehensive Asset Development Programming

Program Elements	CCSI	LCW	JVL/CAMCO
Housing	X	X	X
Family Support Services	X	X	X
IDA/Asset Development Tools	X	X	X
Workforce Development			
Neighborhood Associations		X	X
Leadership Development		X	
Financial Education	X	X	X
Physical Revitalization		X	
Youth Development	X	X	
Financial Services			
Earned Income Credit			
Intergenerational Programs			
Collaboration with Schools			
Equity Cooperatives			
Advocacy		X	
Citizenship		X	

Table 6. Comprehensive Asset Development Programming, cont.

Program Elements	CCSI	LCW	JVL/CAMCO
Health Promotion		X	
Debt Elimination			
Microenterprise/Small Business	X	X	

Changing the Culture From Spending to Saving

The CCSI and LCW programs go beyond simply promoting saving or the IDA program as a concept. These programs have recognized that often participants have difficult saving due to competing spending habits within nuclear and extended families. It has also been noted that neighbors and friends may often become jealous or threatened by the IDA participants new behaviors. The CSSI and LCW are promoting the value of working together as a family and a community to achieve desired asset development goals. In the case where participants leave the geographic community, the affinity community is well established. Savings clubs, financial education, and other activities made available to IDA participants, alumnae and their family members and friends help saving and asset building to become a supported and reinforced lifestyle. IDA participants and those in their social network become a part of a subculture where people are oriented toward saving and asset building. Most importantly, these programs are based on strong trusted relationships that have been built over time.

In addition, CCSI’s mentoring allows participants to learn about asset building as they see it modeled in the lives of their coaches. In addition, the coaches ask mentees hard questions and try to hold them accountable in adhering to their budgets and saving goals. LCW’s sewing classes and design and technology programs for youth help members to gain skills that allow them to save money or to market their newly developed skills as entrepreneurs. IDA participants not only begin thinking differently about money, they also begin to think differently about their ability to change and take charge of their lives. One of the great challenges for the JVL/CAMCO program will be to create supportive relationships and incorporate the appropriate services to facilitate the shift from a spending culture from spending to saving and asset building.

Stepwise Advancement in Asset Building

While the programs studied were primarily oriented toward home ownership as an asset, target participants often had differing views and other immediate needs. Both CSSI and LCW staff reported that participants shifted or expanded their goals from home ownership to include education and in a few cases, micro-enterprise/small business creation. Participants often saw improving their educational level or starting a business as a necessary step to increasing their income, thereby increasing their potential to save money to purchase and maintain a home and accumulate assets. Both CSSI and LCW staff considered the readiness of participants to begin the IDA programs. Over a few years they have noticed improved recruiting and retaining participants for the IDA program. Pre-IDA activities that address short-term goals and immediate needs such as completion of high school or GED and establishing emergency savings account have benefited participating families. At this early stage, the JVL/CAMCO program has introduced case management that includes assessments and referrals as well as emergency

financial assistance, utility assistance, and job training. The JVL/CAMCO program staff is also considering adding micro-enterprise/small business development as an IDA goal that might assist participants to build toward home ownership and asset accumulation. The addition of micro-enterprise/small business development is expected to provide low-income, low-wealth families with the opportunity to supplement existing wages or maximize earning potential through self-employment.

According to the IDA program manager, 75% of the residents of the JVL/CAMCO properties are financially unstable – in debt, defaulted on loans, unable to pay rent and bills on time, and irregular income or employment history. Of the remaining 25%, 20% are stable and only 5% are asset ready and able to move towards savings. Given this reality that most low-income families have limited financial resources and overwhelming debt, debt elimination should be considered the first step towards asset readiness.

New Opportunities and New Niche for IDA Programs

The CCSI program has worked with MDHA to create a successful HOPE VI partnership. The CCSI program offered this public housing authority the supports and services necessary to help residents improve their relationships and skills and save the down payment needed to leave public housing. While LCW has not had the same success in moving participants into homes, they have been a part of innovation to consider new opportunities for affordable housing that might include families purchasing and converting property to multiple family dwellings.

We also discovered that implementing the JVL/CAMCO IDA program might have broader implications for local and federal housing policies. While rental properties have provided IDA programs in the past (See Schreiner, Clancy, & Sherraden, 2002), limited attention has been given to the benefit this type of context and structure may have to families and communities. Given the pervasive presence of these institutions in the lives of low-income, low-wealth families, greater consideration should be given to their role as potential IDA providers. As a manager of properties that primarily target low-income, low-wealth families, administering agents like CAMCO and Beyond Housing can be a part of the new endeavor to promote greater financial independence by developing assets. This trend has been embraced by the U.S. Department of Housing and Urban Development (HUD). Since 2000, HUD has emphasized policies that shift from acting as a provider of public housing to becoming a facilitator of home ownership. In 1990, HUD implemented its own version of an asset building program, the “Family Self-Sufficiency” (FSS) Program. At present, there are approximately 75,000 enrolled in this program nationwide. This program is designed to build assets by opening FSS savings accounts that are held in escrow by the housing authority and are administered by FSS coordinators. The program also assists Section 8 program participants with some buying their own homes, starting businesses, or obtaining a college education. Now, under the Bush Administration, the funding for this program may be cut.

The introduction of a new niche for IDA’s with property management companies may extend asset opportunities to a broader base population. While this shift may come with many tensions and challenges, the trend may be in line with current national policies related to asset building, particularly home ownership for low-income, low-wealth families. It will also support

President Bush's goal to increase homeownership among low-income, low-wealth, and minority communities. In addition, IDA programs administered by property managers have the potential to change the culture of asset building through providing regular inputs and supports from institutional structures that are a part of the lives of most low-income, low-wealth families and communities. This potential may be further enhanced when these administering agents model the very behavior they expect of their participants—civic engagement, sound financial management, and preservation of their properties, etc.

Conclusions and Recommendations

The purpose of this pilot study was to examine the design and implementation of family-centered, place-based IDA programs. We identified the ways that family support and community development elements were used to enhance the traditional IDA model and to address the goals of family asset building and community development. The JVL/CAMCO program was presented along with 2 other models in an attempt to identify lessons that would provide a framework for the development of this new type of IDA program.

While the sites examined possess family support and/or community building elements, each site varied in its organizational structure, mission or philosophy, financial education and training services, programmatic strategies, case management, and participant recruitment and screening. As a result, programs had varying levels of engagement with all family members and with community partners. In addition, programs were designed with the expectation that families and communities would achieve specific goals and/or improve specific conditions. In particular, the family-centered, place-based IDA program of one site was designed to contribute to improving participants' interest in or attachment to their community to the degree participants were engaged in community change initiatives that improved community safety and the quality of the schools and/or increased the availability of business and transportation.

In general, the IDA program was not the primary program offered, but rather a complementary program used to advance the mission related to helping participants gain the resources needed to develop their human and financial capital and become a productive family and community members. The following are proposed as recommendations to strengthen the IDA, family support, and community development nexus.

Recommendations to IDA Administering Organizations

- Engage community residents in the process of defining and designing the components necessary for family support services.
- Recognize that families come in various forms and sizes and may have different needs or different preferences for addressing their needs.
- Integrate community residents, particularly those with IDA accounts, into organizational programs and management to better reflect the culture, diversity, and perspectives of community residents.
- Organize activities that bring families and community members together regularly, especially opportunities to celebrate achievements or recognize accomplishments.
- Obtain the assistance from local colleges and universities to develop a mechanism to track changes in family needs and assets. Also, work with colleges and universities to evaluate the program and recommend improvements.
- Look for organizations, including colleges and universities that might provide fundraising assistance.
- Visit other communities to learn about potentially different family-centered, place-based IDA models.

- Conduct regular organizational assessments and participant surveys to ensure program is consistent with the mission, vision, goals, and objectives that support family asset building and community development.
- Conduct regular community meetings to enlist new stakeholders and to remain engaged with existing stakeholders. Mobilize stakeholders to leverage resources and secure additional technical resources and volunteers.
- Consider opportunities to work with other organizations that have existing relationships with families, schools, Head Start and day care programs, congregations, etc.
- Connect with Schools of social work, planning, architecture, business, law, and/or education to offer opportunities for internships or volunteering to employ their skills to develop and expand new programs.
- Advocate for policy changes that allow community organizations to use in-kind support to leverage dollars for matching money using a “time-dollar” concept.
- Advocate for changes in community economic development policies such as Empowerment Zones, Enterprise Zones, and Community Reinvestment to allocate funds for the development of Community Asset Development Centers. Such centers would act as umbrella organizations to raise awareness of asset-building strategies, supply administrative support for IDA programs and other asset building programs (i.e. micro-enterprise/small business development, EITC/VITA program), act as local clearinghouses for financial education, technical resources, identification of potential partners, and preserving community assets.
- Consider other community strategies. For example borrow from the business improvement districts concept and ask local businesses to contribute funds to support the development and preservation of community assets such as parks, empty lots/brown fields, and other shared spaces. These funds may also be used to increase community policing, community lighting as well as community beautification.

Recommendations for Foundations

- Provide support for bringing together practitioners and researchers and/or sharing lessons and expertise by funding the IDA Learning conference and other learning opportunities:
- Provide support for a clearinghouse organization like Corporation for Enterprise Development (CFED) to develop a division focused on family-centered, community-based approaches.
- Offer grants to academics to encourage interdisciplinary interactions and the developing family support and community development as an integrative field.
- Provide funding opportunities to support strategic planning and staff development that allow administering agencies to develop and preserve their institutional assets.
- Provide funding for administrative expansion and fundraising with flexible time periods that allow for the development of comprehensive service development.

Recommendations for the Academic Community

- Establish opportunities for family support and community development researchers to develop regular opportunities for communication that might foster the exchanging of ideas and collaboration (i.e. list serves, conferences, workshops).
- Identify programs with family support and community development elements and document best practices.

- Develop models and outcome measures that reflect best practices for family support and community development.

Recommendations for Policy Makers

- Consider policy changes that regard property management companies with a service-oriented mission as potential partners in asset building, particularly the facilitation of home ownership.
- Consider introducing policies to create an infrastructure that will enable individuals to eliminate debt and transition into saving and asset building.
- Develop policies that provide incentives for property managers in low-income communities to offer transition housing with IDA's and other asset building programs.
- Develop legislation and related funding streams to develop statewide intermediaries to support IDA resource development and account tracking.
- Develop more coordinated strategies across various government agencies (i.e. Department of Commerce, Department of Health and Human Services, Department of Housing and Urban Development) to facilitate step-wise and long-term asset development.

NOTES

1. An emerging body of work highlights the widening gap between rich and poor in terms of assets. Hence, the term low-wealth has been coined to refer to communities with low levels of business investment, households with limited or no asset accumulation, low levels of homeownership, and low value of land and housing stock. See: Sherraden, M. (1991). *Assets for the Poor*. Armonk, NY: M.E. Sharpe, Inc.; Oliver, M. & Shapiro, T. (1995). *Black Wealth/White Wealth: A new perspective on racial inequality*. New York: Routledge; Wolff, E.N. (2000). Recent trends in wealth ownership, 1983-1998. New York: Jerome Levy Economics Institute Working Paper 300 <http://www.levy.org/docs/wrkpap/papers/300.html>; McCulloch, H. & Robinson, L. (2001). Sharing the Wealth: Resident ownership mechanism. A Policy Link report; and Shapiro, T. (2004). *The Hidden Cost of Being African American: How wealth perpetuates inequality*. New York: Oxford Press.

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Appendices

1. Community Asset Management Corporation

Robert Peterson, President for Community Asset Management Corporation
 Deborah Dombar, Chief Operating Officer for Beyond Housing
 Linda Thomson, MSW, IDA Program Manager
 Frankie Small-Wood, Community Outreach Coordinator
 (314) 533-0600

Mission:
To provide professional property management and caring services.
History of Organization:
To provide educational opportunities, build trust and relationships, and provide different venues for people to engage in the community.
Vision/Philosophy:
Committed to providing affordable housing.
Strategy:
All efforts are designed to build resources that will enhance the residents' ability to accumulate assets, further their education, and/or obtain employment.
History of IDA program:
The IDA program was conceived as part of the JVL Initiative wealth building strategy related to work force development. CAMCO, the primary rental company in this community, was identified as the administering agent of this program. Beyond Housing/Neighborhood Housing Services provides the technical assistance. Program components were developed based on the experience of Beyond Housing's IDA programs and the recommendations outlined in the pilot proposal.
Program Structure:
The IDA program is part of new social services offered by CAMCO. Other services include emergency financial assistance, crisis intervention, and job training. Meeting Schedule: Participants meet once a week for 5 weeks for financial literacy training. Staff members are also available to meet with participants on an as needed basis. Outreach: The current program manager uses various strategies to recruit the participants: neighborhood canvassing, community events, flyers, telephone calls, office appointments, and informational dinners/sessions. The organization depends largely on building face-to face relationships with heads of households interested in saving and/or asset building.
Target Demographic:
Residents of CAMCO Renaissance I & II with earned incomes.
Recent Initiatives/Additions/Changes:
CAMCO staff and Beyond Housing staff are clarifying the landlord and social

<p>service roles. It is expected that residents will soon recognize that CAMCO is offering additional family support services to tenants that include the IDA program.</p> <p>CAMCO and Beyond Housing are exploring ways to incorporate financial literacy and services for children into this program.</p>
<p>Funding:</p> <p>The Danforth Foundation provided the funding to establish the IDA program. Additional funds to operate the program have been secured through the Affordable Housing Commission. The Annie E. Casey Foundation provided a \$20,000 match and Urban Strategies provided a \$5,000 match.</p>
<p>Partnerships:</p> <ol style="list-style-type: none"> 1. U.S. Bank is the financial partner for the IDA accounts. 2. Catholic Commission on Housing provides the Gateway to Financial Fitness class. 3. The Justin Petersen/Great Rivers Collaborative is a partner that assists in the tracking of the IDA participant saving deposits. 4. The United Way holds the matching funds. 5. The Gamble Community Center and True Light Baptist Church have also worked with CAMCO and Beyond Housing to provide space for events. 6. The JVL Initiative is also an active partner in the successful implementation of the program. 7. The Annie E. Casey Foundation and Urban Strategies provided the matching funds. 8. The St. Louis Housing Commission has awarded the funds to provide the family support services. 9. The St. Louis Equity Fund has provided support and resources for community events. <p>There are several partners supporting the implementation of this program. Most of the program components are outsourced to other agencies.</p>
<p>Highlights:</p> <p>IDA participants become acquainted with the organization and the administration before they begin the IDA process. Participants first complete a family assessment, attend an optional basic financial education session and complete a credit history check before being accepted into the IDA program. This is important to assess their potential readiness to complete the IDA program and begin the asset building process. The program is sensitive to the participant's schedules, lifestyles and needs. However, it has been noted that the financial classes could be more culturally relevant and engaging for the targeted families. Childcare would also be helpful for the families being target.</p> <p>Administratively, they have limited personnel to address the organizational needs and participant needs concurrently as well as establish a new IDA program. It is for this reason the IDA program was scaled down from 50 to 20 participants.</p>

2. Lawrence Community Works

Annery Brea, Director of Family Asset Building
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Jessica Andors, Director of Resource Development
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Mission:
“We work to build a growing network of Lawrencians who are engaged in building family and community assets, providing each other with mutual support, and engagement in collective action to advance the revitalization of the City.”
History of Organization:
In 1999 a few of the current staff transformed a floundering CDC (Lawrence planning and neighborhood development) to establish what is now Lawrence Community Works. In 5 years the organization has established a membership of 700 residents and 20 staff and \$1 million budget.
Vision/Philosophy:
Committed to equitable development that focuses on investing in people not just bricks and mortar for the revitalization of Lawrence.
Strategy:
All efforts are built on the premise that building relationships and networks within the community is critical and intrinsic to all physical development. The focus is on developing and strengthening ‘organic connections’ between community residents.
History of IDA program:
In the process of administering the lottery for 4 new units they discovered that many people had credit and savings problems that made them ineligible to qualify for housing and a mortgage. At that same time, 1 board member was working with Bank of Boston and trying to set up an IDA program at Allston Brighton. Unfortunately, they did not reach an agreement before the buyout by Fleet; therefore, Fleet did not agree to fund match money but did offer operating funds. This board member, Mr. Pedro suggested the IDA model to the Director of Resource Development, Jessica Andors and gave her a contact at Allston-Brighton for follow-up. The program director, Annery Brea, already knew many of the client’s issues because of her banking background and relationship with many of the members. She had a personal perspective on applicants and was able to impart direction for problem solving for individual clients. LCW made concerted effort to bring the program director on board with seed money from Bay State Gas and established the IDA program because it “clearly fit in with our larger community roles.” The program is currently working with its third group of IDA members.

Program Structure:
<p>The IDA program is embedded in the Family Asset Building (FAB) program that offers courses and programming to develop family assets. FAB includes skill building, as well as wealth building and peer support. All programs are held in both English and Spanish.</p> <p>Meeting Schedule: Once a month participants meet for financial literacy. Women also meet regularly individually with the program manager. Groups also meet once a month socially and less formally.</p> <p>Outreach: The current program manager recruited many of the first IDA members. The organization depends largely on word of mouth, although they do have radio advertisements.</p>
Target Demographic:
<p>Community Works' current IDA eligibility criteria: women, Lawrencians, and those already in the FAB savings club. They are also currently running a youth IDA.</p>
Recent Initiatives/Additions/Changes:
<p>Our House: This initiative focuses on the redevelopment of an existing building in order to increase the organizational capacity to provide educational and economic opportunity. This facility will house youth programming focused on design and technology and FAB programming.</p> <p>Hope Street: This is a collaboration with Hope Street to provide space for more youth programming.</p> <p>IDA Programming: To address issues of scale, LCW works closely with an intermediary, Massachusetts IDA's (MIDAS) to establish a system to administer IDA programs at the state level and to raise funds. Recently, 1 new staff person was brought on to fill in gaps for all LCW programs. FAB has 1 intern working closely with the Director of Family Asset Building.</p> <p>In the future, Lawrence Community Works would like to increase the scale of the program. This may include integrating men into the program. They are concerned that expansion will not allow them to preserve the quality of the 'high touch' administration. Strategic goals for this year included documenting IDA testimony to be displayed on the website and to use for fundraising and outreach. They are also looking to engage current IDA members in mentoring and fundraising for future IDA accounts.</p>
Funding:
<p>AFIA, looking to increase private and individual funding.</p>
Partnerships:
<p>LCW is a full member of MIDAS. The IDA program brings in guest speakers from the community for education classes, but LCW overall has little collaboration with other organizations.</p>

Highlights:

IDA members are well acquainted with the organization and the administration by the time that they begin the IDA process. IDA members first enroll in the savings club and are later accepted into the IDA program. This is important because the members have built a trusting relationship with the organization. Many IDA members express that LCW makes every effort to accommodate the members' schedules, lifestyles and needs. LCW's success with FAB and IDA's is largely a product of the human resources they invest in the programs. The program director is indispensable administratively and as a support for the IDA members. Administratively, they are reaching capacity and looking to streamline paperwork. They have had significant trouble with using MISIDA and keeping track of accounting and reporting. Addressing this is critical for increasing the scope and scale of the program.

Other Resources

See website <http://www.lawrencecommunityworks.org/about/>

3. Christian Community Services Incorporated

Patrick Johnson, Executive Director
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Mission:
To create community that empowers families to reach quality, independent, and productive lives.
History:
Established in 1997 as a Family Mentoring program with a goal to develop nurturing and caring relationships with underserved families to help them live independent of public assistance.
Vision:¹
Schrader Lane and Woodmont Hills will work as one through a broad base of their members to take Christ outside their church properties so that CCSI is viewed as a dependable means for families to achieve their spiritual, economic, and social goals.
Strategy:¹
The CCSI program works through 3 components: an adult program, a children's program, and an asset management program. The adult program centers on family to family mentoring and a weekly life skills class where parents set goals and learn about parenting, relationship dynamics, health and nutrition, employment options, and a range of other topics. The children's program includes tutoring, review of report cards, interaction with the child's teachers, child care, financial education, and a celebration of successes and accomplishments. The asset management program is where participants gain financial education, receive financial counseling, monitor their IDA accounts, and take steps to qualify for home ownership.
Program Structure:
CCSI accepts families affiliated with 1 of 2 HOPE VI public housing complexes (Vine Hill and Preston Taylor). These families have a goal to achieve self-sufficiency within 5 years. Once enrolled, each family participates in the following: <ul style="list-style-type: none"> • a basic financial training class • developing a emergency account (\$300.00) • orientation and credit counseling • enrollment in the full 1-5 year program (Family Mentoring, Tutoring, Child Care, IDA program, Money Management) • IDA club/Savings club • Home Ownership classes <p>Meeting Schedule: Families meet each Tuesday for dinner with their mentor(s). Once a year each mentor and mentee visit each others home. Mentors and mentees also maintain weekly contact outside of the Tuesday evening meeting.</p>

Target Demographic:
<p>This program targets families from the 2 HOPE VI sites. On average 20 adults participate each cycle of classes. Families with children are encouraged to bring children.</p>
Recent Initiatives/Additions/Changes:¹
<p>In 2003, CCSI observed that some participants used their IDA savings for emergencies and others continued to have difficulty paying their rent or had difficulty managing their checking account and bounced checks. To address these challenges, CCSI now offers pre-IDA basic financial training as a prerequisite for the IDA program. Families are also required to establish a \$300 emergency fund before enrolling in the IDA program. CCSI is involved in every stage of the process to assist participants to purchase a home. This process has become necessary to eliminate the chances of predatory lending. CCSI has also established a saving Club. Participants that have purchased their asset may continue to be affiliated with CCSI through the Savings Club. They provide assistance for tax preparation and allow participants to make lump sum deposits. CCSI recently hired a staff person with financial management skills to provide case assistance for IDA participants.</p>
Funding:
<p>Funding is available through the Hope VI project in addition to the private funding from the 2 sponsoring churches.</p>
Partnerships:
<p>CCSI works with several organizations to support their programming. The primary collaborators are the 2 churches, Schrader Lane Church of Christ and Woodmont Hills Church of Christ, and the Metropolitan Development and Housing Agency. Other partners include Peace Financial University, Citizens Bank of Nashville, Habitat for Humanity, and Nashville Realtors.</p>
Highlights:
<p>The CCSI program matches each participant with a mentor. The relationships are cultivated and mentors act as “guides by the side” to support the goals and achievements of the mentee. Mentors also gain a better understanding of the challenges related to living with poverty.</p>
Other Resources:
<ul style="list-style-type: none"> • See their strategic planning session • See their Mentor and Mentee training manuals

4. Designing and Implementing Your IDA Program

Values	<p>How do you understand family support, community development, and asset building?</p> <p>What is your basis for this understanding?</p> <p>What are your values related to family, community, and asset building?</p>
Vision	<p>How would you like to develop your understanding of family support, community development that incorporates saving and asset building?</p> <p>What would you need to change to make this happen?—your philosophy, mission, vision, organizational structure, funding patterns, staffing patterns, partners, etc.</p> <p>How do you wish to be transformed as an organization supporting family asset building and community development?</p>
Target Group	<p>Which groups do the program aim to serve – working poor, non-working poor? Single-headed families? Married couples? Families providing care for older adults or family members with disabilities? Extended family networks, etc?</p>
Goals/Objectives	<p>What specific goals will your IDA program support for participating families? (Home ownership, college education/trade schools, micro-enterprise/small business, computer, car purchase, home repair/maintenance, etc.)</p>
Actions	<p>What actions will you take to expand your present programmatic activities to incorporate a family-centered, place-based IDA program?</p>
Resources	<p>What internal financial expertise or resources do you have?</p> <p>What community resources can you mobilize?</p> <p>What external assistance can you attract?</p> <p>What partners will you require?</p>
Assets	<p>What kind of organizational assets will you need to secure or develop to expand the scope and or scale of the IDA program?</p>
Results	<p>What impact will introducing financial education, saving, asset building, family support services and community building strategies have on participating families, including dependent family members? The broader community? The organization?</p>