





Marg 410-223-1307  
WEINER CELL

# Margins to Mainstream

Community Foundations Advancing Family Economic Success

*A Peer-Exchange Workshop*

October 24-25, 2003

Annie E. Casey Foundation / 503 Charles Street / Baltimore, Maryland 21202

## Agenda

### Friday, October 24

12.00 p.m.

#### **Buffet Lunch**

*Optional*

For those participants who arrive early, and want to begin meeting and greeting each other, please avail yourself of a buffet lunch and get the networking going!

1:00 p.m.  
**SHARP**

#### **Welcome and Participant Introductions**

Miriam Shark

*Senior Associate, Annie E. Casey Foundation*

Janet Topolsky

*Aspen Institute Community Strategies Group*

Cindy Ballard

*Coalition of Community Foundations for Youth*

#### **Agenda Overview:**

#### **How to Use this Workshop to Help Advance Family Economic Success**

Janet Topolsky

2:15 p.m.

#### **Owning Up: Moving Poor Families from the Margins to the Mainstream**

Michael Sherraden

*Director, Center for Social Development*

*Washington University, St. Louis*

Now more than a decade ago, Michael Sherraden charted a new direction for public and private anti-poverty policy when he wrote *Assets and the Poor: Toward a New American Welfare Policy*. In this groundbreaking work, Sherraden took America's blinders off, exposing perverse public policies that punish the poor who try to get ahead while subsidizing middle and upper-income classes as they acquire more wealth. He also proposed a new mechanism that could help *everyone* move toward building assets: Individual Development Accounts. In this session, Sherraden will help us understand why, as we walk with families who are trying to achieve economic success, we must head toward the destination of building their assets. As Michael has said, "While income feeds people's stomachs, assets change their heads." Let's see what he can do to ours!

CELL PHONES OFF

# Friday October, 24 - continued

3:15 p.m.

## Reflection Exercise/Break

After a few questions for Michael, you'll sit with your Table Cluster, and begin to process what implications his insights might have for your work.

4:00 p.m.

## The FES Journey to Date

Bob Giloth: *FES Definition and urban evolution*  
Senior Associate, Annie E. Casey Foundation

Miriam Shark: *FES rural roots and direction*  
Senior Associate, Annie E. Casey Foundation

Bob and Miriam will take respective turns to help us understand the genesis and evolution of the Annie E. Casey Foundation's journey with its partners so far in plotting and advancing a Family Economic Success agenda across the nation.

## Earn it, Keep It, Grow It:

### A Community Foundation Thinking and Action Framework for Advancing FES

Janet Topolsky

In this session, we will walk through:

- A Thinking and Action Framework for Advancing FES, including the FES Program Design Roadmap
- How to use the Framework at home, kids!
- How we will use it here in the Workshop

5:30 p.m.

## Reflection Exercise: Creating an FES Action Question for Your Foundation

With the introduction in mind, you'll get to know more about your table's Peer-Advice Cluster as you examine the FES Indicators and develop an FES Action Question for your foundation.

6:00 p.m.

## Wrap Up Friday and Set Up Saturday

6:30 p.m.

## An FES (Friendly Exchange and Schmooze) Reception

At the Annie E. Casey Foundation Office Lobby / 701 St. Paul St. Baltimore, Maryland 21202

Ralph Smith: *Welcome and Remarks*  
Senior Vice President, Annie E. Casey Foundation

We will saunter or ride the few blocks (roadmap provided!) to the Foundation's 701 Building for a day-ending informal exchange, nosh and refreshments.

CELL PHONES OFF  
New PAPER  
- GROUP  
- KNOW  
- AB

POST TO  
SHOWS TO  
EXCHANGE TOOLS  
IN AM  
CLIMATE  
BEING  
STAFF

TO HOTEL  
TO RECEPTION  
6:00 - 8:00  
RECEPTION TO HOTEL

# Monday, October, 25

7:15	<p><b>Assemble in Hotel Lobby for Rides to the Meeting</b></p> <p>Buses to shuttle you back to the session at the Casey Foundation offices will be located in the driveway outside the hotel lobby with "CCFY" on them. The first bus will depart at 7:15 a.m. and the last bus will leave at 8:15 a.m.</p>
7:30 a.m.	<p><b>Breakfast Buffet</b></p>
8:30 a.m.	<p><b>Set Up the Day</b></p> <p><i>Handwritten notes: @MasonWB, DUBBLE, NAW MTH A#2451174, Q2, LAYOUT OF DAY (MUSIC UNITS)</i></p>
8:45 a.m.	<p><b>Heading toward the <i>Earn It Outcome</i></b></p> <p>In this session, we will focus on the <i>Earn It</i> outcome: <i>Working families can earn a living that allows them to survive and thrive in the community.</i> This outcome means that a family's working members can find a job that pays a family-sustaining wage, maintain it, and advance their careers and wages over time within their community or region.</p> <p><b><u>Story Time</u></b></p> <ul style="list-style-type: none"> <li>• <b>A Marin Community Foundation Story</b> Chantel Walker <i>Program Officer - Community Development Novato, California</i></li> <li>• <b>A West Central Initiative Story</b> John Molinaro <i>Vice President - Program Fergus Falls, Minnesota</i></li> </ul> <p><b><u>Tool Time</u></b></p> <ul style="list-style-type: none"> <li>• <b>Connectinc.: The <i>Earn It</i> Piece</b> Jackie Savage <i>President, Connectinc Battleboro, North Carolina</i></li> <li>• <b>Fannie Clac</b> Robert Chambers <i>President - Fannie Clac Lebanon, New Hampshire</i></li> <li>• <b>Lean Manufacturing &amp; Workforce Development Tools</b> John Molinaro</li> </ul>
10:15 a.m.	<p><b>Reflection Exercise: What was in this for my foundation?</b></p> <p>Pondering the <i>Earn It</i> stories and tools, your Peer Advice Cluster will glean the best relevant nuggets of action wisdom to add to your FES Rules of the Road.</p>

# Saturday, October, 25 - continued

10:45 a.m.	Break
11:00 a.m.	<p><b>Heading toward the <i>Keep It Outcome</i></b></p> <p>Now, we will focus on the <i>Keep It</i> outcome: <i>Working families can access a full range of financial services and programs that help them protect their income and lower their cost of living in the community and region.</i> This means that a family has a mainstream banking relationship, a good and improving credit record, and is taking advantage of all the tax benefits and public and private programs that will help them protect their income, save for the future and lower their cost of living in the community or region.</p> <p><u>Story Time</u></p> <ul style="list-style-type: none"> <li>• <b>A Greater Milwaukee Community Foundation Story</b> Doug Jansson <i>President &amp; CEO</i> <i>Milwaukee, Wisconsin</i></li> </ul> <p><u>Tool Time</u></p> <ul style="list-style-type: none"> <li>• <b>Connecting Low-Income Families with Financial Services: A Rapid Overview and Useful Tools</b> Cathleen Mahon <i>Community Development Consultant</i> <i>Brooklyn, New York</i></li> <li>• <b>EITC Campaigns and VITA Siting</b> Jean Hunt <i>Executive Director, Campaign for Working Families</i> <i>Philadelphia, Pennsylvania</i></li> <li>• <b>Connectinc: The Keep It Piece</b> Jackie Savage <i>President, Connectinc</i> <i>Battleboro, North Carolina</i></li> </ul> <p><i>Low cost</i> <i>Winn-Dixie</i> <i>Associated Video</i> <i>ESTES Business Institute</i></p> <p><i>RURAL EITC CAMPAIGN</i> <i>THINGS TO CONSIDER: OTHER PUBLIC BENEFITS</i> <i>LOW COST SERVICES W NEGOTIATION</i></p>
12:30 p.m.	<p><b>Reflection Exercise: What was in this for my foundation?</b></p> <p>With your Peer-Advice Cluster, you can determine what is best to keep from the <i>Keep It</i> discussion - in your mind and on your local action horizon.</p>
1:00 p.m.	<p><u>VIDEO</u></p> <p><b>Buffet Lunch</b></p> <p><i>NAME THE FUND</i> <i>B.B. HALLAHAN</i></p> <p><i>Bette KING</i></p>

# Saturday, October, 25 - continued

<p>2:00 p.m.</p>	<p><b>Heading toward the <i>Grow It</i> Outcome</b></p> <p>Next, we will focus on the <i>Grow It</i> outcome: <i>Working families and their communities are accumulating and maintaining assets that are gaining value over time</i>. This means that family members are saving, advancing their education, purchasing homes and any assets they need to keep their job or run their own business; they are maintaining them; that the value of those assets in the community is increasing over time; and that the community's institutions and stakeholders are working together to support low-income families.</p> <p><u>Story Time</u></p> <ul style="list-style-type: none"> <li>• <b>A Baltimore Community Foundation Story</b> Tom Wilcox <i>President</i> <i>Baltimore, Maryland</i></li> </ul> <p><u>Tool Time</u></p> <ul style="list-style-type: none"> <li>• <b>Beehive.org: The <i>Grow It</i> Piece</b> Alec Ross <i>Vice President for Business Development, One Economy Corporation</i> <i>Washington, DC</i></li> <li>• <b>Increasing the Value of Manufactured Housing</b> Paul Bradley <i>Vice President</i> <i>New Hampshire Community Loan Fund</i></li> <li>• <b>Self-Help Housing</b> Dana Jones <i>President</i> <i>Southern Maryland Tri-County Community Action Committee, Inc.</i></li> <li>• <b>Individual Development Accounts</b> IDA Round Robin by Participants (time permitting)</li> </ul> <p><i>SRO/CFD</i></p> <p><i>When people own healthy manufactured...</i></p> <p><i>level of tolerance for you.</i></p>
<p>3:30 p.m.</p>	<p><b>Reflection Exercise: What was in this for my foundation?</b></p> <p>Topic: How can you use ideas and inspiration from this <i>Grow It</i> session to grow your own FES back home? <i>Discuss amongst your Peer-Advice Cluster.</i></p>
<p>4:00 p.m.</p>	<p><b>Break</b></p> <p><i>GOING TO AIRPORT</i></p> <p><i>KATE: Policy &amp; CFS</i></p> <p><i>SEE DEANNA-SITUSTLE</i></p>
<p>4:15 p.m.</p>	<p><b>Taking It All Back Home: FES Peer Advice and Action Plans</b></p> <p>In this session, your table Peer-Advice Cluster foundations will offer each other some final advice, and each foundation will develop a "Back Home" plan, using the ideas, reflection and advice you gleaned throughout the workshop to address your FES question.</p>

# Saturday, October, 25 - continued

6:00 p.m.

Wrap Up and Adjourn

And don't forget your *Take the Learning Home* Grant Applications!

Note: For those returning to the hotel following the meeting, buses will leave starting at 6:00 p.m. The last bus will leave 503 N. Charles Street at 6:30 p.m.

TTLHG.

\$1000

6:00 TO AIR PORT. SEE PAANNA

TRANSFER TO HOTEL

Elle

Thank you → Deanna + ~~Melouise~~ + ~~LAURA~~  
CCF staff + CS6 staff

MEMORIA

SHOW IT, KEEP IT, GROW IT.

Story Time  
Teal Time  
Table Time  
NEEP  
Yes



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Community Foundations Advancing Family Economic Success  
October 24-25, 2003 ~ Annie E. Casey Foundation ~ Baltimore, MD**

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**Margins to Mainstream:  
Community Foundations Advancing Family Economic Success**

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10-20-03**

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**Margins to Mainstream**  
**Community Foundations Advancing Family Economic Success**  
*A Peer Exchange Workshop*  
**October 24-25, 2003**

**Presenter Profiles**

**Cindy Sesler Ballard**

Cindy Sesler Ballard is the first executive director of the Coalition of Community Foundations for Youth, and has served in that capacity since May 1993. The Coalition exists to build the leadership capacity of community foundations to improve conditions for children, youth, and families at the local level.

She graduated from the University of Missouri-Kansas City Law School where she was Editor in Chief of the Law Review, and practiced law for seven years prior to assuming her position with the Coalition. Between graduate school and law school, she worked for the Texas Office of State-Federal Relations in Washington, D.C., and served as executive director of Adolescent Resources Corporation in Kansas City. In addition to her law degree, she holds a master's degree in public policy from the LBJ School of Public Affairs at the University of Texas, where she was the recipient of a Lyndon Baines Johnson Fellowship.

**Paul Bradley**

Paul Bradley is Vice President for the New Hampshire Community Loan Fund. Mr. Bradley has been providing training, technical assistance and financing for tenant acquisitions of manufactured housing parks in New Hampshire for twelve years. The Loan Fund is responsible for a system that has produced 59 resident-owned communities that are home to nearly 2,900 families and individuals. Mr. Bradley manages the Loan Fund's Manufactured Housing Park Program (MHPP) and its three service areas: the Cooperative Assistance Team, the Cooperative Home Loan Program and New Production. He is responsible for a \$11MM loan portfolio, precedent-setting manufactured housing developments, and a staff of twelve trainers, loan counselors, and project managers. He is a frequent speaker and author on market-based strategies aimed at improving dysfunctional manufactured housing markets. He holds degrees in Business and Economics from the University of New Hampshire.

**Robert L. Chambers**

After attending Auburn University to study electrical engineering, Robert Chambers worked as an engineering sales person in the newly evolving computer timesharing industry in 1970. Being an entrepreneurial sort, he opened a computer services business in Montreal, Canada, putting the very first interactive computer line across the U.S./Canadian Border. He worked with Dartmouth College and the Tuck School of Business to promote educational computer exchanges with professors from several universities in Montreal.

Robert was hired by Dartmouth College in 1972 to become the vice president of marketing and sales for a newly formed computer subsidiary, DTSS. He successfully developed a client base among several fortune 500 companies and helped sell \$50 million in computer hardware in the

process. In 1977, Robert formed his own computer software and services company in New York City. The client base was large banks and financial institutions, including Chase Manhattan Bank, Citibank, Bankers Trust, Prudential Insurance, and Chemical Bank, to name a few.

Robert sold this business and moved to Hanover, N.H. in 1987. As development officer for Dartmouth-Hitchcock Medical Center, he successfully raised over \$5 million for the hospital's capital campaign and raised additional endowment funds for the Center for Aging at Dartmouth.

He founded Elazer Inc., a small business investment corporation, in 1994 and gained approval for \$20 million in matching investment funds. Edward Fox, then dean of the Tuck School of Business at Dartmouth, provided some input on this project. Fox's experience as the founder of SALLIE MAE, a guaranteed student loan provider, gave Robert the information and inspiration for a future endeavor.

He was instrumental in developing an additional nonprofit organization, the Economic Development Corporation of the Upper Valley, before making what seemed like a career change. In 1997, Robert went to work in the automobile industry as the manager of e-commerce and sales and leasing consultant. Watching low-income individuals pay higher prices and higher interest for inferior cars just didn't sit well with Robert, and this experience was instrumental in the founding of FANNIE CLAC in 2000.

FANNIE CLAC is a nonprofit organization created to make the ownership of cars more available and more affordable for people of low to moderate income in the United States. As president of FANNIE CLAC, Robert got to work developing concepts and contacts. While working for a year with no compensation, Robert raised the initial money to begin the process and obtained a fiscal sponsor to be able to accept tax-deductible funds.

In December 2001, Robert consulted with FANNIE CLAC's first client to help them buy a car. He continued to build the organization, adding much-needed Financial Literacy classes and developing the first agreement between a nonprofit organization and the indirect lending department of a major regional bank. Today, Robert has helped more than 135 low-income individuals solve their credit and transportation needs. A proud father of two daughters, Robert's work helping underserved families gives him great pleasure every day.

## **Bob Giloth**

Bob Giloth is the Director of the Family Economic Success area of the Annie E. Casey Foundation, a private philanthropy dedicated to helping build better futures for disadvantaged children in the United States. Bob is responsible for work on the Jobs Initiative family economic supports, such as EITC, and other economic opportunity investments. Under the Foundation's *Making Connections* Initiative, Bob has primary responsibility for managing the community building work in Seattle and Milwaukee.

Prior to joining the Foundation in December 1994, Bob managed community development corporations in Baltimore and Chicago and was Deputy Commissioner of Economic Development under Mayor Harold Washington.

Bob has a Ph.D. in City and Regional Planning from Cornell University. He edited *Jobs and Economic Development: Strategies and Practice*, published 1998 by Sage Publications.



## **Jean Hunt**

Jean Hunt, R.N., is the Executive Director of the Campaign for Working Families, an initiative designed to increase resources available to low-wage working families in the Philadelphia region. The Campaign is an initiative connected to the Greater Philadelphia Urban Affairs Coalition.

Ms. Hunt's experience includes community organizing in Philadelphia for both issue and neighborhood based work during the 1960's and early 70's. She worked as an RN throughout the 1980's in a variety of clinical settings including the emergency room, outpatient clinics and home nursing. She served as the Executive Director of the Elizabeth Blackwell Health Center for Women during the late 1980's and early 1990's. She joined the administration of Mayor Ed Rendell as an Assistant Managing Director in the Philadelphia Department of Recreation, providing program and funding development expertise to the Department and to community based recreation programs. In 1999, she was appointed Executive Director of the Mayor's Children and Families Cabinet. Before joining the Campaign for Working Families, her most recent experience was as the Program Director for Children, Youth and Families programs at the William Penn Foundation.

Ms. Hunt is married to Mas Nakawatase and they have two grown children, Michiko and Kenzo.

## **Douglas M. Jansson**

Doug has been President of the Greater Milwaukee Foundation since 1993. Before joining the Foundation, he served as Executive Director of the Rhode Island Foundation for 14 years and worked for the Chicago Community Trust prior to that. Doug graduated from Oberlin College in 1966 and received his Master's Degree from Maxwell Graduate School of Citizenship and Public Affairs at Syracuse University in 1967. He is Board Director of the Donors Forum of Wisconsin and Co-Chair of the Coalition of Community Foundations for Youth and the Best Practices Committee of the Leadership Team for Community Foundations.

## **Dana M. Jones**

Mr. Jones is President/CEO of the Southern Maryland Tri County Community Action Committee Inc. His agency is a large regional private non-profit community based organization. He is a Board of Directors member of Calvert Bank, Calvert County Family Network, and the Governor's Workforce Investment Board. Noted for his agency's effort to increase the supply of affordable housing in their region, they are the recipients of numerous awards including the Governor's Smart Growth Award, DHCD Local Agency of the Year Award, the Maryland Affordable Housing Trust Fund Award and the Skip Jason Award, a nationally recognized award for achievements in rural housing. He has held numerous appointments by Maryland Governors including the Welfare Reform Commission and the School Finance Reform Commission and chaired the Commission to Study Poverty. Gov. Ehrlich recently appointed him to Maryland's Affordable Housing Commission.

## **Cathie Mahon**

Cathie Mahon is a community development consultant working on issues of access to credit and financial services. She is currently the Treasurer of the Lower East Side People's Federal Credit Union, a \$10 million community development credit union dedicated to providing financial services to low-income residents of Lower Manhattan. She was formerly the Director of Policy and Program Development at the National Federation of Community Development Credit Unions (NFCDCU). Ms. Mahon received a Master of City Planning from the Massachusetts Institute of Technology. Prior to this she worked for several years at the Central American Refugee Center providing direct services for Central American immigrants in Los Angeles.

## **John Molinaro**

John Molinaro is Vice President, Program, for West Central Initiative (WCI), a hybrid organization that merges the functions of a community foundation and a community development corporation to serve nine rural counties in Minnesota. John joined WCI in 1986, as its first program officer. At WCI, John is responsible for grant programs impacting families, communities, businesses, and workers. In addition, John coordinates WCI's regional planning efforts, provides management and technical assistance to nonprofits, and is responsible for program evaluation, strategic planning, and WCI's computer systems.

Prior to joining West Central Initiative, John spent five years serving as Executive Director of a non-profit family counseling and child abuse prevention center in Moorhead. He has also served in various other nonprofit and governmental positions. John holds a Masters in Community Planning from North Dakota State University and a BA in Writing from University of Pittsburgh. John holds certifications as an Economic Development Finance Professional and a Housing Development Finance Professional through the National Development Council. In 2000, John served as a Policy Fellow with the Humphrey Institute Policy Forum at the University of Minnesota.

John currently serves as member of Minnesota's Governor's Workforce Development Council and serves in a variety of voluntary capacities with nonprofit organizations.

## **Alec Ross**

Alec Ross is Vice President for Corporate and Business Development and a co-founder of One Economy Corporation. In this capacity, he has helped establish programs and corporate partnerships with dozens of top-of-market private sector, governmental and nonprofit organizations across sectors including the telecommunications, financial services and education fields to help achieve One Economy's mission of maximizing the potential of technology to help low-income people raise their standard of living and join the economic mainstream. He also stewards One Economy's public policy initiatives, which include federal and local leadership in lawmaking and regulatory issues regarding technology in low-income communities.

Prior to the founding of One Economy in July of 2000, Alec served as Special Assistant to the President of The Enterprise Foundation. In this capacity, he led and assisted in the implementation of special projects and with the development of strategies related to new

business development, fundraising, technology, and program development. A 1994 graduate of Northwestern University, Alec taught for two years in inner city Baltimore through Teach For America. During this time, he established widely replicated drug prevention and peer mediation programs and was featured in a 3 part series in the Baltimore Sun.

## **Jackie Savage**

Jackie Savage is responsible for the establishment, coordination, collaboration and commitment to the mission as President of Connectinc. She is the founder and creator of the Work Central Career Advancement Center, a program of Connectinc, a state-of-the-art telecommunication center that assists families in career advancement, job retention and asset accumulation. Work Central has been named a "best practice" by the National Governors Association and the U.S. Department of Health and Human Services.

Jackie has worked in a variety of capacities with families and education for over 30 years. She has been a social studies teacher, the principal of alternative middle and high schools and the Assistant Director at the Florida Center for Public Management at Florida State University. Since 1998, Jackie has made her home in Raleigh, North Carolina. As the Director of Training and Partnership Development with the Public School Forum of North Carolina, Jackie initiated the statewide school-business partnership network, implemented "Managing For Results" for top-level staff in eight school districts and designed and managed "Project Wildfire," a school district restructuring initiative.

As Co-Director of the Governor's Work First Business Council, Jackie created *March To Work* and assisted businesses in understanding Work First participants, leading to 14,000 new hires in two years. Jackie's deep understanding of how people teach, learn and relate to others is evident in each of her programs and initiatives. She is the author and creator of *PETALS: People Exploring Teaching and Learning Styles*, a tool for teachers and learners of all ages in all settings.

Jackie is married to Jim Savage, a master trainer and avid golfer. She has four children and three grandchildren, the "lights of her life." A firm believer in learning for a lifetime, she is a novice piano student and accomplished gardener and interior decorator.

## **Miriam Shark**

Miriam Shark is a Senior Associate in Planning, Research and Development at the Annie E. Casey Foundation, a private philanthropy dedicated to helping build better futures for disadvantaged children in the United States. Miriam developed and coordinates the national campaign around the Foundation's Neighborhood Transformation/Family Development (NT/FD) agenda. NT/FD is the centerpiece of the Foundation's work and represents its commitment to strengthening the connections families in tough neighborhoods have to the resources, relationships and help they need to succeed in raising their kids. Miriam is currently developing the rural agenda that will complement this work.

Prior to joining the Foundation, Miriam was a Director of the Massachusetts Rate Setting Commission. Prior to that, Miriam served as the director of a community-based mental health center.

Miriam holds an A.B. degree from Washington University, a Ph.D. from St. Louis University and an M.P.A. from Harvard University. She resides in Baltimore City.

## **Michael Sherraden**

Michael Sherraden is Benjamin E. Youngdahl Professor of Social Development and founding director of the Center for Social Development (CSD), George Warren Brown School of Social Work, Washington University in St. Louis. Sherraden was educated at Harvard (AB, 1970) and the University of Michigan (MSW, 1976; PhD, 1979). He has been a Visiting Professor at the National University of Mexico (1987-88), and the National University of Singapore (1992-93), and a Distinguished Visiting Professor at Ben Gurion University in Israel (2001). He is a recipient of a Fulbright Research Fellowship (1992-93), the Distinguished Faculty Award from Washington University (1994), the Excellence in Community Development Award from the Neighborhood Reinvestment Training Institutes (2001), the Flynn Prize for innovation in social policy from the University of Southern California (2001), and the Distinguished Alumni Award, University of Michigan (2002).

He has given a number of major academic lectures, including the O'Leary Lecture, Ohio State University (1996); the Roatch Lecture, Arizona State University (1998); the Sarnat Lecture, University of Southern California (2001); the Seabury Lecture, University of California at Berkeley (2001); and the Fauri Lecture, University of Michigan (2002).

As an overarching theme, Sherraden's work focuses on *development* rather than maintenance. He is particularly interested in ways in which community initiatives and social policies do not detract from, but rather contribute to, economic development of households and communities. His work is characterized by innovative approaches to long-standing policy challenges, frequently drawing on insights from US history, as well as experiences of other nations.

Sherraden originated the concept of asset-based development, which suggests that policy and programs should promote not merely income and consumption, but also savings and investment. His book on this subject, *Assets and the Poor: A New American Welfare Policy* (1991), proposes matched saving for the poor in individual development accounts (IDAs). Universal asset-based policies are addressed in *Alternatives to Social Security: An International Inquiry* (1997), which Sherraden co-edited with James Midgley. An edited book entitled *Inclusion in the American Dream: Assets, Poverty, and Public Policy* is forthcoming from Oxford University Press.

CSD is conducting a long-term (1997-2005) study of IDAs at 13 sites around the United States, supported by 11 foundations (Ford, Charles Stewart Mott, Fannie Mae, Citigroup, Rockefeller, and others). Sherraden's proposals and research results have contributed substantially to federal policy. IDAs were included in "welfare reform" in 1996, the *Assets for Independence Act* in 1998, and a major expansion of IDAs is currently before the Congress in the *Savings for Working Families Act*. At the state level, during the 1990s almost all states raised asset limits in means-tested policies, and over 40 states today have some type of IDA policy. Sherraden has advised and consulted with the White House and leaders of Congress over the past decade. IDAs were included in President Clinton's State of the Union Address in 1999, and the White House cited CSD's research.

IDA research from CSD has also influenced asset-building policy and program developments in the United Kingdom, Canada, Puerto Rico, China, Taiwan, Singapore, Australia, and Uganda. In the United Kingdom, Sherraden has advised the Prime Minister's Office and Chancellor of the Exchequer in creating a Savings Gateway, like IDAs, and Child Trust Fund, an account for every newborn, with greater deposits for children in low-income families.

In another area of inquiry and policy, Sherraden has studied, organized conferences, and helped write legislation for national and community service in the United States. He undertook a major study of the 1930s Civilian Conservation Corps for his doctoral dissertation (1979) and with Donald Eberly co-edited *National Service: Social, Economic, and Military Impacts* (1982) and *The Moral Equivalent of War? A Study of Non-Military Service in Nine Nations* (1990). These books contributed to debate and policy initiatives that led to the "National and Community Service Trust Act" of 1993 which created AmeriCorps. Following enactment, he advised and consulted with the Corporation for National Service and in 1996 became an Honorary Graduate of the AmeriCorps National Civilian Community Corps. With the support of the Ford Foundation, Sherraden helped to establish the Global Service Institute (GSI) in 2001. GSI is an "institution without walls" and has many partners around the globe. GSI has a long-term mission of global research, knowledge building, and communications to understand and support service policy and programs worldwide.

### **Ralph R. Smith**

Ralph Smith is the Senior Vice President of the Annie E. Casey Foundation, a private philanthropy dedicated to help building better futures for disadvantaged children in the United States. The Casey Foundation was established in 1948 by Jim Casey, one of the founders of United Parcel Service, and his siblings, who named the Foundation in honor of their mother. The primary mission of the Foundation is to foster public policies, human-service reforms, and community supports that more effectively meet the needs of today's vulnerable children and families. In pursuit of this goal, the Foundation uses its resources to help states, cities, and communities fashion more innovative and effective responses to these needs.

Smith was a member of the Law Faculty at the University of Pennsylvania from 1975 to 1997 and is Founding Director of the National Center on Fathers and Families and the Philadelphia Children's Network. Smith joined the Foundation in 1994. Smith has spent the last decade working with foundations, civic organizations, public agencies, and school boards across the country on issues relating to education reform, child and family policy, and public sector systems change.

### **Janet Topolsky**

Janet Topolsky is associate director of the Community Strategies Group (CSG) of The Aspen Institute. At CSG, Janet helps design and manage learning initiatives involving community practitioners and leaders who are addressing economic development, resource stewardship and community capacity building issues. Janet spends the bulk of her time at CSG directing the Rural Development Philanthropy Learning Network (RDPLN). RDPLN helps build the capacity of statewide and regional community foundations to do strategic grantmaking and endowment building that will enhance the economic security of low-income rural families and the vitality of the communities where they live.

Janet's recent work with community foundations also has included learning design and facilitation for the Africa Foundations Learning Group, a learning cluster of start-up indigenous local foundations from African nations; the Social Capital Community Benchmark Initiative, a collaboration of 40 community and private foundations that funded a simultaneous "benchmark" measurement of social capital in their respective communities; and various program and strategic planning retreats for individual foundations or foundation alliances. Earlier at CSG, Janet helped manage the Community Capacity Building Learning Cluster and worked with seasoned practitioners to develop written products on a range of rural development topics. While at CSG, Janet has assisted the Asset Building and Community Development Program of the Ford Foundation in designing and facilitating its first two bi-annual worldwide staff meetings.

Prior to joining Aspen in 1993, Janet worked independently as a development policy analyst, writer and editor; clients included the Commission on the Future of the South, the U.S. Department of Labor, Jobs for the Future, the Joyce Foundation, the Association for Enterprise Opportunity and the National Performance Review. From 1985-1990, she was director of communication for the Corporation for Enterprise Development, a national non-profit organization that develops and promotes innovative asset-building and economic opportunity strategies. At CFED, she managed the development of its groundbreaking *Development Report Card for the States*, edited *The Entrepreneurial Economy Review*, and helped advance pioneering Individual Development Account efforts. In 1983-84, Janet served as special assistant to the director of the Michigan Department of Commerce; and in earlier years, she worked as a political organizer and youth policy advocate. She holds a B.A. from Michigan State University (1976) and a Master of Public Policy from the Gerald R. Ford School of Public Policy at the University of Michigan (1983).

### **Chantel L. Walker**

Chantel Walker is the Marin Community Foundation's Program Officer in Community Development. The Foundation's Community Development program focuses on community economic development, housing, civic engagement, family self-sufficiency and leadership. Most recently, Chantel worked as the Chief Programs and Administrative Officer at PowerUP: Bridging the Digital Divide, a national initiative and forum for America Online and other technology companies to provide the resources needed for young people in underserved communities to access the digital age.

Prior to her work with PowerUP, Chantel worked as a Division Director at the National Economic Development and Law Center (NEDLC), where she directed technical assistance and demonstration projects in community economic development and neighborhood capacity-building nationally. Prior to her work with NEDLC, Chantel worked as a Program Officer with the Miriam and Peter Haas Fund, where her work focused on early childhood education, neighborhood capacity-building, homelessness and facilities development. Chantel is also a very active volunteer with several nonprofit organizations and public agencies. She is the former President of the San Francisco Redevelopment Agency and the Women's Foundation of California. Currently, she is a Member of the State Bar of California Board of Governors and of the Neighborhood Funders Group Board of Directors.

## **Thomas E. Wilcox**

Thomas Wilcox became president of the Baltimore Community Foundation (BCF) in September, 2000. Since coming to BCF, Tom has overseen a comprehensive, board-directed strategic planning process, conceived and helped generate lead gifts for a \$32.5 million campaign to strengthen BCF's capacity to serve the region, and is investigating the creation of the Coalition for a Greater Baltimore, a public/private/nonprofit collaborative that promises to marry economic development with poverty reduction and opportunity for all.

Wilcox has also supported BCF's work in the creation of the Mayor's Healthy Neighborhoods Initiative and the Neighborhood Facilities Project, collaborated in the development of the High School Reform effort and the Mayor's Cultural Tourism Initiative and played a key role in the development of the Baltimore Police Foundation's *Baltimore Believe* campaign. BCF's annual grantmaking has doubled, from \$9,000,000 to \$20,000,000, since Wilcox became president.

Working in collaboration with the Eddie C. and C. Sylvia Brown Foundation and Associated Black Charities, Wilcox helped conceive and develop the \$5 million "Turning the Corner Achievement Program," an effort that promises new opportunities for middle school youth in two of Baltimore's most distressed neighborhoods.

Wilcox currently serves as a trustee of The William G. Baker Jr. Memorial Fund, The Eddie C. and C. Sylvia Brown Family Foundation, The Mt. Vernon Cultural District, The Midtown Development Corporation, The Bryn Mawr School, The Goucher College Advisory Board, The Gilman School Education Committee, The Baltimore Collegetown Advisory Committee, The Public Policy Advisory Board of The University of Maryland at Baltimore County, the Baltimore Empowerment Zone Sustainability Committee and The Baltimore Arts Stabilization Committee.

Before joining BCF, Wilcox had served as headmaster of Concord Academy in Massachusetts for nineteen years. During his tenure, the endowment grew from under \$1 million to over \$30 million, annual giving grew from \$100,000 to \$1.1 million, and the campus enjoyed \$30 million in expansion and improvement. At the same time, applications to the school soared by 400%, minority enrollment grew from under 5% to over 25% of the student body, and faculty and trustee minority representation from 0% to 15% each. While at Concord, Wilcox also oversaw the creation of New England Citybridge, a now independently-funded program that serves the dual purpose of preparing inner city middle school students for academically rigorous secondary schools and training academically successful college and high school students of a similar background for teaching careers.

A 1997 sabbatical spent serving as a visiting advisor to the David and Lucile Packard Foundation sparked Wilcox's interest in the world of philanthropy – particularly community foundations.

In 1976 Wilcox created The Association of Boarding Schools, a collaborative planning and marketing effort that reversed a severe enrollment decline among its 200 member schools and introduced an era of national and international diversity and inclusiveness in independent school student bodies and faculties. Wilcox devoted a 1989 sabbatical to creating a week-long training workshop for newly-appointed heads of independent schools.

Tom Wilcox is married to Elizabeth Whitney Ransome, executive director of The National Coalition of Girls Schools. They have two children, Kate, a sophomore at The University of Southern California, and Christopher, a sophomore at Boys Latin School.



## FES Peer Advice Table Teams

<b>Group</b>	<b>Group A</b>	<b>Group B</b>	<b>Group C</b>
<b>Leader</b>	<b>Cathleen Mahon</b>	<b>Cindy Ballard</b>	<b>Elizabeth Myrick</b>
<b>Peer Advisors</b>	Arizona Community Foundation <i>Bruce Astrein</i> <i>Suzanne Quigley</i> <i>Carla Roberts</i>  Nebraska Community Foundation <i>Doug Friedli</i> <i>Maxine Moul</i> <i>Jeff Yost</i>  San Francisco Foundation <i>Charles Fields</i>	California Community Foundation <i>Olivia E. Mitchell</i>  Kalamazoo Community Foundation <i>Don Jones</i> <i>Trina Rovlet</i>  Community Foundation for Greater New Haven <i>Etha Henry</i>  Community Foundation in Jacksonville <i>Nina Waters</i> <i>John Zell</i>	Conway County Community Foundation (AR) <i>Ted Williams</i>  Huron Valley Community Foundation (MI) <i>Judy Valentine</i>  Legacy Fund Community Foundation (IN) <i>Joanna Nixon</i>  North Valley Community Foundation (CA) <i>Patty Call</i>
<b>Helpers</b>	Paul Bradley	Jackie Savage	Nirmala Pandit

<b>Group</b>	<b>Group D</b>	<b>Group E</b>	<b>Group F</b>
<b>Leader</b>	<b>Jane Stevenson</b>	<b>Winsome Hawkins</b>	<b>Jason Gray</b>
<b>Peer Advisors</b>	Albuquerque Community Foundation <i>Nancy Johnson</i>  Baraga Community Foundation (MI) <i>Patrick Brennan</i> <i>Gordette Marie Coté</i>  Foundation for the Tri-State Community <i>Mary Witten Wiseman</i>  P-3 Community Foundation <i>Debbie Portman</i> <i>Nita Schmellick</i>	Keweenaw Community Foundation <i>Mary Sue Hyslop</i> <i>Trina Rovlet</i>  Kosciusko County Community Foundation (IN) <i>Megihann Kinney</i>  Marin Community Foundation <i>Chantel Walker</i>  The Philadelphia Foundation <i>Kisha Bird</i> <i>Melissa DeShields</i> <i>Jeanne Marie Hagan</i> <i>Kim Heyman</i>	Eastern West Virginia Community Foundation <i>Amy Owen</i>  Humboldt Area Foundation <i>Peter Pennekamp</i>  Greater Milwaukee Community Foundation <i>Doug Jansson</i> <i>James Marks</i>  Southern Illinois Community Foundation <i>Maggie Flanagan</i> <i>Raymond Lenzi</i>
<b>Helpers</b>	Mridulika Menon		Robert Chambers

## FES Peer Advice Table Teams

<b>Group</b>	<b>Group G</b>	<b>Group H</b>	<b>Group I</b>
<b>Leader</b>	<b>Kate Sylvester</b>	<b>Becky Hornbeck</b>	<b>Janet Topolsky</b>
<b>Peer Advisors</b>	<p>Central Carolina Community Foundation <i>Mac Bennett</i></p> <p>Hutchinson Community Foundation (KS) <i>Terry Eisiminger</i> <i>Lynette S. Lacy</i> <i>Marla McKee</i> <i>Darla Neal</i> <i>David Nowlan</i></p> <p>Parkersburg Area Community Foundation <i>Judy Sjostedt</i></p> <p>Community Foundation of Tampa Bay <i>Cynthia Sampson</i></p>	<p>East Bay Community Foundation <i>Ben Bank</i> <i>James Hill</i> <i>Michael Howe</i></p> <p>Community Foundation for Greater Atlanta <i>David Gibbs</i> <i>Devin Rucker</i> <i>Akilah Watkins</i></p> <p>Stark Community Foundation (OH) <i>Marilyn Jones</i> <i>Cynthia Lazor</i></p>	<p>Community Foundation of Chattahoochee Valley <i>Markeya Bass</i> <i>Wanda Jenkins</i></p> <p>Greater New Orleans Foundation <i>Samantha Bickham</i> <i>Sally U. Hays</i></p> <p>West Central Initiative <i>Wendy Merrick</i> <i>John Molinaro</i></p>
<b>Helpers</b>	<b>Dana Jones</b>	<b>Angela Boyd</b>	<b>Jean Hunt</b>

- Over -

## Margins to Mainstream

### *Community Foundations Advancing Family Economic Success*

October 24-25, 2003

The Annie E. Casey Foundation  
Coalition of Community Foundations for Youth  
Aspen Institute Community Strategies Group

*Welcome!*

### Why are we here? *Objectives 1*

- Learn from our seasoned community foundation peers, non-profit colleagues and some Annie E. Casey Foundation folks about what it takes to advance Family Economic Success (FES)
- Roll out and test-drive a "thinking and action framework" and Program Design Road Map meant to help *community foundations* design strategic FES efforts - and improve them over time.

### Why are we here? *Objectives 2*

- Apply the Road Map and insight from Workshop sessions to advise each other and devise our own FES program designs - complete with an action step or two to take back home and act on!
- Get energized with a lively sense that "it can be done" - that is, that any community foundation can make an FES difference, no matter your size or location

### Why are we here? *Objectives 3*

- Broaden and deepen productive peer connections by sharing lessons, working -- and eating -- together!
- Have some fun while learning!

### Agenda CHUNKS - FRIDAY

- Introductions: Your For Whom? and Where? Targets
- Context: *Families Building Wealth for FES (or The Passion of Michael Sherraden)*
- Context: *The AECF Road to FES*
- Framework: Your FES Program Design Road Map to Success
- FES Action Question: Write yours here!
- Reception: Friendly Exchange and Schmooze

### Agenda CHUNKS - SATURDAY

- Earn It, Keep It, Grow It
  - Story Time with *Community Foundations*
  - Tool Time with *Innovators*
  - Reflection Time with your *Peer Advice Team*
- Taking It All Back Home
  - Revise/Devise your FES Program Design and Action Plan
  - Get Sage Advice from your *foundation peers*
  - Remember to Apply for a *Take the FES Learning Home Grant* by November 30!

**Arizona Community Foundation**

- **Bruce Astrein**  
*Senior VP for Programs*
- **Carla Roberts**  
*VP of Affiliates*
- **Suzanne Quigley**  
*Program Officer*

**Baltimore Community Foundation**

- **Thomas E. Wilcox**  
*President & CEO*

**Baraga County Community Foundation**

- **Patrick Brennan**  
*Executive Director*

**California Community Foundation**

- **Olivia E. Mitchell**  
*Board of Governors*

**Central Carolina Community Foundation**

- **Mac Bennett**  
*Executive Director*

**Community Foundation for Greater Atlanta**

- **David K. Gibbs**  
*Senior Program Officer*
- **Devin Rucker**  
*Asst. Mgr, Neighborhood Fund*
- **Akilah Watkins**  
*Program Officer*

Eastern West Virginia Community Foundation

- Amy Owen  
*Executive Director*

Foundation for the Tri-State Community

- Mary Witten Wiseman  
*President*

Greater Milwaukee Foundation

- Douglas Jansson  
*President*
- James Marks  
*Associate Director*

The Greater New Orleans Foundation

- Samantha Bickham  
*Grants Assistant*
- Sally U. Hays  
*Vice President Programs*

Humboldt Area Foundation

- Peter Pennekamp  
*Executive Director*

Huron County Community Foundation

- Judy Valentine  
*Executive Director*

Nav Maharashtra Community Foundation

- **Nirmala Pandit**  
*Managing Trustee*

Nebraska Community Foundation

- **Doug Friedli**  
*Development Director*
- **Maxine Moul**  
*President Emeritus*
- **Jeffrey Yost**  
*President & CEO*

North Valley Community Foundation

- **Patricia Call**  
*Chief Executive Officer*

P-3 Community Foundation

- **Debbie Portman**  
*Vice President of Board*
- **Nita Schmellick**  
*President of Board*

Parkersburg Area Community Foundation

- **Judy Sjostedt**  
*Executive Director*

The Philadelphia Foundation

- **Kisha Bird**  
*Program Officer*
- **Melissa DeShields**  
*Program Officer*
- **Jeanne-Marie Hagan**  
*Program Officer*
- **Kim Heyman**  
*Director of Grantmaking Services*

## The Tool Timers - 2

- Cathleen Mahon  
*Community Development Consultant*
- Alec Ross  
*One Economy Corporation*
- Jackie Savage  
*Connectinc*
- Michael Sherraden  
*Center for Social Development*

## FES Roadside Assistance

- Jason Gray  
*Southern Rural Development Initiative*
- Jane Stevenson  
*Community Foundation Consultant*
- Kate Sylvester
- Angela Boyd  
*Social Policy Action Network*

## Our Annie E. Casey Friends

- Ira Barbell
- K.C. Burton
- Bob Giloth
- Miriam Shark
- Ralph Smith
- Marci Weiner

## The Women of CCFY

- Cindy Ballard
- Ellen Cugno
- Winsome Hawkins
- Becky Hornbeck
- Martha Johnston
- Deanna Silke

## Aspen Folk

- Mridulika Menon
- Elizabeth Myrick
- Janet Topolsky

## Questions!

- Then on to Sherraden!

# Reducing the High Cost of Being Poor

FES Presentation  
October 24, 2003



Building Strong Financial Futures for Low-Income and Limited-Educational

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## Context

- More parents than ever working
  - 2.5 million people transitioned from welfare to work in last decade
- But low-income families still face obstacles to getting out of poverty
  - Getting higher paying jobs
  - Reducing costs
  - Avoiding financial traps



Building Strong Financial Futures for Low-Income and Limited-Educational

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## What families want

- "My perfect neighborhood is safe for children to play in the yard. It has no drug houses, no boarded up houses, no houses owned by bad landlords. It has an excellent school and a park where the children are safe. There are community jobs for the neighborhood."
- "We want to have choices – choices for quality education for our children, to run businesses or have good careers, and to get involved in meaningful ways in our community."
- "We want to be involved in improving our neighborhoods so that families can thrive, but at the same time, we are struggling to deal with day-to-day family crises and basic needs."



Building Strong Financial Futures for Low-Income and Limited-Educational

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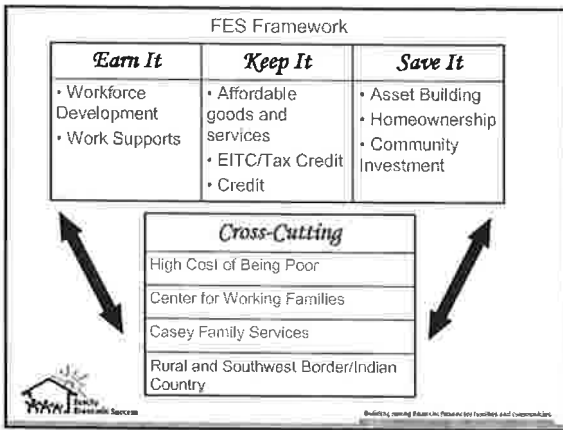
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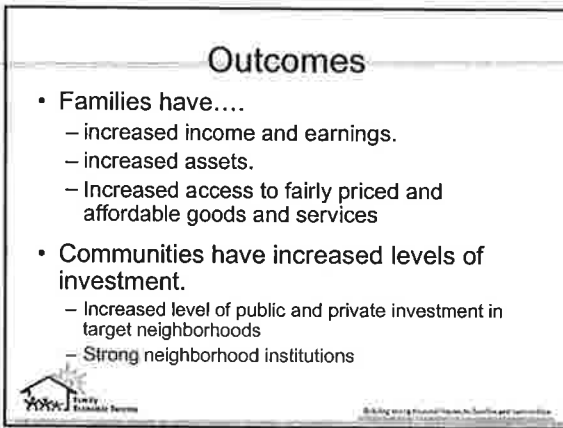
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## Why Economic Success Matters to Families

Jobs, Income, and Savings can produce positive effects on families:

- Jobs and Income**
- Income is the strongest environmental predictor of cognitive development in young children
  - Earned income seems to be better than unearned income for increasing parental efficacy, self esteem, and child outcomes
  - Parents who work have wider social and informal networks
  - The quality of jobs and predictability of income improves home environment

- Assets** There is growing evidence that assets:
- Promote household stability
  - Decrease intergenerational poverty transmission
  - Decrease residential mobility and increase civic involvement



Building Strong Economic Futures for Families and Communities

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## Family financial statements

Families require also enough resources to meet their basic needs. Families need to boost their incomes, reduce the high costs of goods and services, and build assets.

- Sufficient Income
  - Family Self-Sufficiency Standard calculates how much money families need to meet their basic needs. It is equivalent to 150-200% of the federal poverty level.
- Build assets
  - Family Net Worth measures the positive net worth of families and their potential to leverage assets.
- Affordable services
  - Family Affordability Budgets identify the "high costs" of goods and services for families.



Building Strong Economic Futures for Families and Communities

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## 2003 Kids Count Message

- Family Economic Security improves outcomes for children
- Low-income families are spending more for the basics
  - Getting to Work
  - Housing
  - Food
  - Childcare
  - Financial Services
  - Etc.



Building Strong Economic Futures for Families and Communities

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## High Costs of Working

- Challenges
  - Lack of affordable transportation
  - Lack of affordable child care
  - Lack of affordable health care
  - High cost tax preparation, check cashing, bill payment
- Strategy - Improve access to low cost transportation
  - Ways to Work (Washington State)
  - New Hampshire Community Loan Fund car loan program



Building Strong Financial Futures for Equity and Economic Mobility

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## High Costs of Living

- Challenges
  - Basic Needs items are more expensive and lower quality in low income areas.
  - Lack of affordable housing
- Strategy - Encourage quality retailers by improving the investment climate
  - Reduce crime & regulatory issues like brownfield redevelopment
  - Encourage community based planning efforts



Building Strong Financial Futures for Equity and Economic Mobility

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## High Costs of Financial Services

- Challenges
  - Lack of appropriate bank products
  - High cost tax preparation and rapid refund loans
  - High cost mortgage loans
  - Lack of or poor credit ratings
- Strategy - Increase financial skills and access to affordable credit/financial products
  - Financial education (The Beehive, National Endowment for Financial Education, Delaware Governor's Task Force for Financial Independence)
  - Low-cost financial services (Union Bank of California & Operation Hope, Our Money Place & SSA Federal Credit Union)



Building Strong Financial Futures for Equity and Economic Mobility

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## The High Cost of “Getting By”

- “High Cost” is not absolute it’s also relative
- Time is money
- Wealth stripping practices are alive and well in many communities
- How to level the “affordability” playing field for the most vulnerable families



Building strong economic futures for families and communities.

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## Policy and Regulatory Reforms

- Tax Policy
  - Simplifying EITC, CTC & other benefits
  - “Savers Credit”
- Housing Policy
  - Maintain support for housing vouchers, LITC & other housing funds
  - Predatory lending legislation & negotiation
    - Center for Responsible Lending (NC & DC)
    - Iowa Citizens for Community Improvement
- Maintain funding in face of state fiscal crises
  - Food stamps, work supports



Building strong economic futures for families and communities.

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## Conclusion

- It can take a long time to achieve family economic security and make neighborhoods a good place to raise kids.
- Workforce development, family economic supports, and community investment strategies can create powerful change in the lives of children and their families.



Building strong economic futures for families and communities.

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# Casey's Rural Story

Meet RuFES ...

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## Why Take the Rural Road?

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# Why Focus on Rural Family Economic Success?

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## Persistent Poverty

Nonmetro persistent povarty counties, 1990\*

Counties with 25 percent or more of population in poverty in each of the years 1975, 1980, and 1985.  
Source: Economic Research Service, USDA.

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## Rural Poverty is Working Poverty

Share of rural wage and salary workers earning low wages by sex and race/ethnicity, 2002

Number of workers in each group is too small to show on this chart.

Sex	White	Black	Hispanic
Men	~18%	~30%	~32%
Women	~28%	~45%	~50%

Source: Calculated by ERS using data from the 2002 Current Population Survey earnings file.

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## “Red Belt” of Working Poverty




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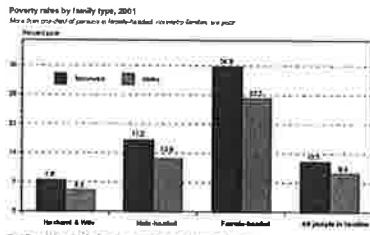
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## Family Poverty



Rural families of all kinds are poorer than urban families; more than 1/3 female-headed families is poor.

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## Our Point of View

- Too many efforts to address "persistent poverty" have failed because the strategies have been unfocused, misdirected and unequal to the challenges.
  - A rising tide doesn't lift all boats
  - Some people need a boat
  - Sometimes there is no tide

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Working poverty is widespread but under attended to because its consequences for family success and community viability are underappreciated and because practical solutions have been unavailable.

- A rising tide doesn't lift all boats
- Some boats are leaky

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### What Works?

A set of strategies pursued simultaneously with families at the center, including those that help families:

- Earn It – opportunities to earn, capacity to earn
- Keep It – increasing financial stability, reducing expenses, increasing assets
- Grow It – community investments and amenities that encourage, enable and reward families and businesses who locate and invest there

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### Public and Policy Relevance

- "Making work pay" is a frame that elicits broad public support
- The Tax Code is the single most important investment currently being made in low income working families (and in middle and upper income families)
- Private sector policy matters

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## Story Time Teller Assignment: Chantel and John

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### Context

On Friday afternoon, Janet will present an overview of a *Thinking and Action Framework for Community Foundations Advancing Family Economic Success*. This Framework will include an *FES Program Design Roadmap*. The outline for your story, detailed below, is organized to parallel steps and questions that are part of that Roadmap.

Because this is an *Earn It* session, we want you to focus in on the *Earn It* aspect of your story (more on this later). Specifically:

- **Chantel:** Please focus on the Income Enhancement components of the *Families Made Whole* Initiative.
- **John:** Please focus on the West Central workforce development efforts you highlighted at the June RDP convening,

If either of you think you have something more powerful to offer in this category, let's talk about it.

### Your Task

Please tell us your respective stories by answering the questions in this outline, if at all possible, in this order.

1. **Organizational Context.** Please give us the bare minimum (30 seconds?) of information that we will need to "get" your organization. Include things like:
  - Age
  - Funding base
  - Geographic spread/place
  - Primary Activities of your foundation in your place
2. **Your Foundation's FES Catalyst.** Please tell us quickly what knowledge (learned or stumbled upon), and/or catalyst (animal, organizational or systemic; board, donor, staff preferences) and/or happenstance (opportunity or crisis) brought your community foundation to do something about advancing Family Economic Success? Did this particular catalyst in any way define or limit what you could do?
3. **FES Roadmap First Roundabout.** Now describe the design of your effort to get at the *Earn It* outcome by addressing this first set of three questions. Do not answer these in the order they are listed. Instead, please address them precisely in the order you think your foundation addressed them—and do tell us if you *did not* address them! (Remember, no secrets. You're among friends!) (You don't have to talk about the order - but if you do

Overall, we want to provide participants with some specific "how-to's" and "how to think's" to help increase and sustain the impact of their family economic success efforts. The session will flow something like this:

Janet	Intro, Context, Introductions	8:45	5 mins
Chantel	<i>A Marin Community Foundation Story</i>	8:50	15 mins
Janet	Clarifying questions for Chantel	9:05 <del>15</del>	5 mins
John	<i>A West Central Community Foundation Story</i>	9:10	15 mins
Janet	Clarifying questions for John	9:25	5 mins
Jackie	<i>Connectinc. - The Earn It piece</i>	9:30 <sup>35</sup>	15 mins
Robert	<i>Fannie Clac</i>	9:45 <sup>50</sup>	15 mins
John	<i>Lean Manufacturing &amp; Workforce Development Tools</i>	10:00 <sup>10:05</sup>	15 mins
Peer Advice Teams	Reflection and Peer Advice	10:15	30 mins

**5-Minute Question Period:** *Clarifying Questions* for each Story Time presenter will allow participants to ask for clarification or more detail about what each community foundation did and what was learned from it. Note that we will not be taking questions about the tools during the plenary - we'll handle them another way. So make sure your presentation is clear and complete!

**Tough Timing:** Please note that we know this timing is tight and tough. In a day and a half workshop with a lot to cover, it is what we have to do! Rest assured we know how to flex the agenda if we have to because of issues and opportunities that arise on site. But we ask that you keep to the time you are allotted - so that the flexing does not have to happen because of you.

## Your Assignments

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On the next pages, in turn, are the Story Telling and Tool Time outlines for your presentations for *Heading toward the Earn It Outcome*. You will each have 15 minutes.

answer these in the order you addressed them, it helps us see how your thinking developed, basically in the way that stories are told.)

- *Where?* What particular city neighborhood, rural region, town, sub-region, place or set of places did you choose to target with this *Earn It* effort? Why?
  - *For Whom?* What, if any, specific economically distressed family population or type of families did you want to target for special impact through this FES *Earn It* effort? (For example, single-parent families, families of workers displaced by a plant closing, families living below the poverty level, families receiving welfare...other...all of the above). Why?
  - *How long?* What is the length of time (if any was determined) to which you were willing to commit funding and/or support for this FES *Earn It* effort at the outset?
4. **FES Roadmap Destination Check.** What indicators did you most want to affect in order to make progress on the *Earn It* outcome with the families and in the place you targeted? To answer this, read through the attached FES Outcomes list, focusing on the list of Indicators related to the *Earn It* outcome. Tell us the particular indicators you wanted to target - that is, the ***one to three most critical indicators*** related to your targeted families and place on which you wanted to improve local performance through your effort.
5. **FES Roadmap Second Roundabout.** Now complete the ***description of the design of your effort to help working families Earn It*** by addressing this last set of questions roughly in the order that you answered them at the time. (Again, you don't have to talk about the order - but we like to see how your thinking developed, in the way that stories are told.)
- *How?* What specific *Earn It*-related activity, tactic or approach did you choose to support to improve performance on this indicator? Specifically:
    - At what level did you aim your effort? Did your effort offer support or intervene directly at the:
      - *Family level?* (e.g., getting dollars directly to families or workers for *Earn It* services.)
      - *Workplace/Employer level?* (e.g., working with individual or groups of employers to offer *Earn It*-focused services, or placing services in the workplace)
      - *Community Delivery System level?* (e.g., funding a non-profit or convening sets of actors to work together or make their service mix more strategic)
      - *Policy level?* (e.g., fund research or convene key government and non-profit actors to examine impact of existing private or public transportation or training policy)

- What specific community foundation tool(s) did you use in this effort? Convening? Grantmaking? Run a program? Broker? Advocate? Partnership? Leverage? Capacity building/TA/Peer Learning? Other? And how did you use each?
  - ***With Whom?*** With whom did you choose to work to help produce and deliver the goods - that is, to help make sure your effort met its goals? As grantee partners? As delivery/technical assistance partners? As resource-providing partners?
  - ***Which Resources and How Much?*** What staff, board, program, operational and grant resources did you commit to the effort? What resources from your funding or action partners did you bring to the rural effort or leverage from inside or outside the region?
6. **FES Synergies.** Review the indicators for the *Keep It* and *Grow It* outcomes. Tell us, from your experience, the top two or three indicators related to one or both of the other FES outcomes (*Keep It* and/or *Grow It*) that you had to address simultaneously in order to make progress on your *Earn It* indicators.
7. **So what?** Based on the design that emerged from your answers to the prior questions, tell us:
- ***Indicator Progress.*** What progress was made on the *Earn It* indicators you targeted for the families and place that you targeted? Give us ***your three-five leading measures of progress*** related to your target indicators.
  - ***Challenges.*** What are the top ***three toughest things*** that you, your partners, your grantees or your target families experienced because of this *Earn It* program effort? (No apple-shining! Please tell us the whole unvarnished truth! We learn equally from what does not work.)
  - ***Advice.*** What ***three-five lessons or pieces of tough-love advice*** would you offer to yourself or another community foundation about what to do when designing an FES *Earn It* program or grantmaking effort targeted at these families and indicators and places?

### Story and Tool Telling Assists

- ***Timing:*** You will have ***15 minutes*** to tell this very complex but wonderful story.
- ***Visuals:*** To help us follow the rich experience you have to share, please have the main bullet points for your talk prepared in advance on overheads, flip charts or in powerpoint (all three will be available in the meeting room). If you plan to use powerpoint, please email your file to Mridulika Menon of the Aspen CSG staff in advance, or hand it to her on a disk when you get to the meeting in Baltimore ([mmenon@aspeninst.org](mailto:mmenon@aspeninst.org) / 202-736-5851).

- **Handouts:** If you can, please prepare handouts with this "bullet point outline," and have *90 copies* ready to distribute to your peers. Deanna Silke Of CCFY will be happy to make these copies if you email or send her the document by October 20. Otherwise bring them with you. ([deanna@ccfy.org](mailto:deanna@ccfy.org) / 800-292-6149, Ext. 620).

We'd be extremely happy to have other useful handouts as well. For example, if you have particular brochures or analyses related to your FES Initiative or tool, or an article written about your effort, it would be great if you did one of three things:

- If it's a photocopying job, get one copy to Deanna (see above bullet) by October 20.
  - Bring along 90 copies with you.
  - Ship them in advance to the Annie E. Casey Foundation for arrival by Thursday, October 23, to this address: Marci Weiner / Annie E. Casey Foundation / 701 St. Paul Street / Baltimore, MD 21202 (Note: The meeting will be at a different address; Marci will make sure your material is transferred over to the right place.)
- **Practice.** Do practice your presentation and its timing using your audio-visuals and an audience if at all possible. *But do rehearse for the timing no matter what!*

### Help?

Questions on any of this? We fully expect you will have some, and that you may want some help or coaching. Janet Topolsky will check in with each of you to make sure we are on track. But don't wait for her. When you feel the need, call or e-mail Janet at [jt@aspeninst.org](mailto:jt@aspeninst.org) /202-736-5848.

## Tool Time Assignments: Jackie, Paul and John

First, you guys have it easy compared to the Storytellers. So be nice to them.

Your jobs are to go into detail on one practical tool or approach that can be used to help families make progress on an *Earn It* indicator (or three).

- Jackie: Please focus on the Earn It aspects of Connectinc.
- Robert: You have the discrete and wonderful tool of Fannie Clac.
- John: Lean manufacturing at least - we can talk about what else.

Here is your outline:

1. **Name Your Tool.** Tell us what your tool is called, and who created/designed it.
2. **What's Your Tool Useful for?** Which specific *Earn It* indicators is your tool most geared to affect? To answer this, read through the attached FES Outcomes list, focusing on the list of Indicators related to the *Earn It* outcome. Tell us the particular indicators you target with this tool - that is, the *one to three* most critical indicators that are most likely to be improved for struggling families by using this tool.
3. **How Does Your Tool Work?** Describe the contours and inner workings of your FES *Earn It* tool. Give your listeners enough information so that they can understand what your FES tool "looks like," its essential component parts, and how it is wielded to make an impact on the family-focused indicators you mentioned in #2.
4. **How Do Working Families Learn about or Interact with Your Tool?** Tell us the two or three most effective ways that families who might benefit from this tool come to know about it and use it.
5. **Who Can Best Use Your Tool, When and Where?** Is there a particular type of organization or actor who is best suited for deploying your tool - or a situation in which it is best used? To answer this, give us your short "A list" of the *top five criteria* that you would look for in a *use situation* or a *tool manager*. (Think like this: You don't use a screwdriver to hammer in a nail, right? And you don't ask a child to do the hammering. So what is the situation, or what are you looking for in the capacity of an organization or effort in which this tool can be deployed and used effectively.)
6. **Don't Try this Tool at Home Kids, if...** Tell us the *top two or three things* (process, timing, funding, whatever) to take the most care with or to always avoid when using this tool.
7. **What Have You Built With This Tool?** End your Tool Time talk with some quick statistics (if you have them) of the difference this tool has made in your place on the indicators you listed in #2.



## Story and Tool Telling Assists

- **Timing:** You will have 15 minutes to tell this very complex but wonderful story.
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October 9, 2003

To: Chantel Walker, John Molinaro, Jackie Savage and Robert Chambers

From: Janet Topolsky, Aspen Institute Community Strategies Group

Why? Your Preparation Assignment for *Margins to Mainstream*

As promised, here are the materials that will help you prepare for your presentation at *Margins to Mainstream: Community Foundations Advancing Family Economic Success*. We are excited to have teams and individuals registered from 33 urban and rural community foundations for this intentionally small, intensive Peer-Exchange Workshop.

As I mentioned in my email to you yesterday, this Workshop will flow from start to finish in a logical order, with each segment building on the segments before. For that reason, we ask that you prepare thoughtfully and with care. To do so, please review this material now, and do your best to set some time aside in the next few days to assemble your presentation and handouts.

What will you find in this packet (that is, attached to this email)?

- **Draft Agenda.** Although there may be a few minor changes made, this agenda is close to final. Please read it through, so that you can get a feel for how the agenda will unfold. Do note that this is an action-inducing agenda. The community foundation participants will be working in peer teams throughout to reflect and draw action insights for themselves from your presentations, and the Workshop will close with a session in which the foundations give each other advice on their Family Economic Success strategies, and develop individual foundation action plans. So... the more down to earth and practical you are, the better it will be! In short, we are looking here for the truth of what it takes to do this work, not gloss.
- **FES Outcomes.** This document offers you the guts of the Family Economic Success framework, that is, the three strands of FES activity organized around family-focused outcome categories: *Earn It, Keep It* and *Grow It*. You will be using this to complete your presentation assignment, but it might help to quickly review the entirety of what the framework says it looks like when working and struggling families achieve economic success in their communities and neighborhoods.
- **Your Assignment.** This assignment offers you the context for your presentation, the flow of the session, your specific timing, and an outline we ask you to follow. It may *seem* daunting, but if you take the time to review this, it likely will make your preparation easier. We have been organizing sessions like this for years, and our resource teams - that is, people like you - tell us that if they just sit down and answer the outline questions, listing bullet points as they go, their presentation is complete! So we encourage you to try it; you might like it. **Please note that we are asking you to prepare visuals and handouts (90 copies) to accompany your presentation.**

*Never fear:* I will be checking in with each of you individually over the next few days to see if you have any questions and want additional help. Thank you again for joining the *Margins to Mainstream* Resource Team...we're gonna have quite a time!

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# Heading Toward the *Earn It* Outcome

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Saturday, October 25, 2003

8:45-10:15 a.m.

Session Facilitator: Janet Topolsky

## Story Time Tellers

- **Chantel Walker**, Program Officer - Community Development, Marin Community Foundation
- **John Molinaro**, Vice President-Program, West Central Initiative (Minnesota)

## Tool Time Tellers

- **Jackie Savage**, President, Connectinc., Battleboro, North Carolina
- **Robert Chambers**, President, Fannie Clac, Lebanon, New Hampshire
- **John Molinaro**, Vice President-Program, West Central Initiative (Minnesota)

## Session Topic

This session will explore stories and tools that will energize and inform community foundations about how to advance on the FES *Earn It* outcome: *Working families can earn a living that allows them to survive and thrive in the community.* This outcome means that a family's working members can find a job that pays a family-sustaining wage, maintain it, and advance their careers and wages over time within their community or region.

## Session Flow

This session, like its companion *Save It* and *Grow It* sessions, is designed to give the community foundations attending the workshop a few types of peer help:

- A story or two about a well-designed community foundation effort focused on this outcome.
- Exposure to a few tools related to this outcome that they might be able to pick up and use in their locations (by funding it, or connecting some nonprofit grantees to it, convening local stakeholders to learn about it, and so forth)
- A sense of the synergies or essential connections between pursuing the *Earn It* outcome and *Save It* and *Grow It* outcomes at the same time.

Chantel and John will be community foundation storytellers, and Jackie, Robert and John will offer useful tools. Janet Topolsky will facilitate the session and will also introduce the topic, presenters and the flow of the session to participants. At the end of the session, we have set aside time for assigned Peer Advice Clusters of three-four foundations each to reflect together on what they have heard from you, and to determine what their individual foundation "take aways" are from what you have offered.

# Margins to Mainstream

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**Community Foundations Advancing  
Family Economic Success**

**Doug Jansson  
President  
Greater Milwaukee Foundation**



# Greater Milwaukee Foundation

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- Founded in 1915
- Serves four counties with a population of 1.5 million
- Assets of \$340 million
- Total grants of \$22.5 million
- 45% discretionary assets
- History of leadership roles in last 15 years

## **Key Desired Outcomes/Indicators**

- Working families have and use reasonably priced savings and checking accounts
- Obtain loans without using predatory lenders
- Take full advantage of all available tax benefits
- Find and use all public and private programs that provide essential services

## **Services Offered at VITA sites**

- Free income tax preparation focused on tax credits
  - EITC
  - Homestead credit
  - Childcare credits
- Enrollment in BadgerCare, WIC, food stamps, etc.
- Saving options with a local banking institution
- Other on-site services such as energy assistance

## Accomplishments

- Over 12,000 people received tax credits
- \$5.4 million provided to participants at 19-site VITA program
- Three times prior year filings
- The three super sites accounted for 36% of EITC filings valued at \$2.3 million
- 80% were new filers at VITA sites
- 150 families assisted with health coverage, food stamps and other entitlement programs

## Utilization of EITC Credits

- Immediate expenses such as rent or utilities, clothing, general living expenses, etc.
- Fewer than 1/3<sup>rd</sup> reported saving any of refunded money
- 5% reported putting money aside to “to buy something major”
- 5% “for my kids and retirement”

## Challenges

- Program started too late in January
- Only 28% deposited checks into bank or credit union
- Recruiting and scheduling volunteers
- County food stamp workers relocated
- Federal policy change in 2005: pre-certification requirements for EITC
- Long-term funding of the VITA sites

## Current Status

- \$100,000 grant for the continuation of the three VITA super sites
- \$15,000 grant for evaluation of the second year
- Focus on the issues raised by the evaluation of first year
- Increase on-site services – student financial aid, child care, weatherization, savings accounts

## Lessons Learned

- The investment in research on utilization rates was critical for Board understanding and support
- Defining clear outcomes and indicators was critical for the Board and for the partners
- Investing in evaluation is helping refine the model
- Public policy issues cannot be avoided
  - County decision to move food stamp workers
  - Federal decision to pre-certify EITC filers



## Foundation's Role

- Funded research on utilization rates
- Pulled together the required partners to develop the VITA super site strategy
- Provided key grants to test the strategy
- Secured additional funding partners
- Generated media coverage to promote the VITA super sites
- Funded evaluation of the strategy
- Attended key meetings of the partners





## Work Central Career Advancement Center.... A Connectinc. Program

Jackie Savage  
Connectinc. President  
Parent Organization of the Work Central Career Advancement Center Program



## Connectinc.

- Connectinc., a non-profit organization, is the parent organization for the Work Central Career Advancement Center, funded by the state and participating county Departments of Social Services to help the working poor achieve economic self-sufficiency.



## What Is Work Central Career Advancement Center?

- Work Central is a unique, ten-county, collaborative effort, targeted at low income working families. At the core of this service is a highly technological communication system headquartered in Rocky Mount North Carolina.



## Who And Where Are Work Central Customers?

- Former Welfare Families who have left the TANF check for many reasons. (time limits, employment, non-compliance with TANF Program.)
- 9,400 families who live in rural North Carolina have received services from Work Central



## Work Central Career Advancement Center Goals

- Re-Employment
  - Create Job Search Plans
  - Develop Job Readiness Strategies
  - Emphasize Family Maintenance
- Job Retention
  - Review Support systems
  - Promote Problem Solving
  - Support Longevity On The Job

## Work Central Career Advancement Center Goals

- Career Advancement
  - Introduce Customers to Career Paths
  - Explore Training Opportunities
  - Pursue Educational Plans
- Asset Accumulation
  - Connect Customers to Checking and Savings Account Resources
  - Inform Customers About Financial Counseling
  - Educate Customers About Home Ownership

Margins T

### How Is Work Central Funded?

- North Carolina State TANF Block Grant
- Local Department of Social Services that contract with Work Central
- Golden Leaf Foundation
- Annie E. Casey Foundation
- Z. Smith Reynolds Foundation



www.connectinc.org

### Results/outcomes



- Work Central has generated \$41 million to the economic health by helping customers maintain employment, increase hourly wages, and enter new employment.
- In 2003, Work Central coordinated 8 VITA (volunteer income tax assistance) centers generating \$250,000 in income tax refunds.

www.connectinc.org

### How Much Does Work Central Career Advancement Center Cost?

- \$350,000 Start up costs
- \$700,000 Annual Cost
- \$110 Cost per customer (2001-2002 fiscal year, 6340 customers)



www.connectinc.org

### How Do We Do IT?..... Connect Software

- Case Management Tool- an electronic information system that enriches, automates, and tracks case management activity in the delivery of human services.
- GET (Geographic Employment Tool) – A database containing employers, daycares, banks, training centers, and transportation routes.

www.connectinc.org

### Case Management .....Connect Software

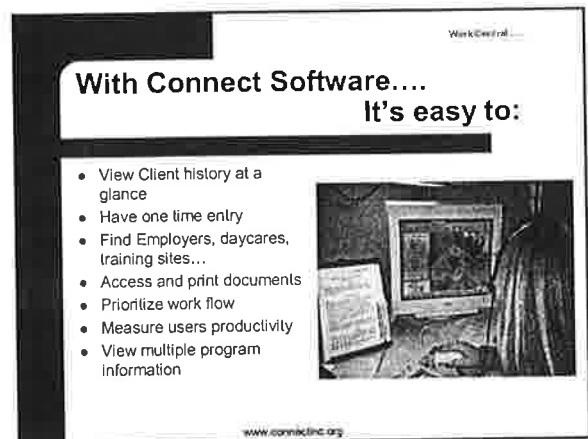
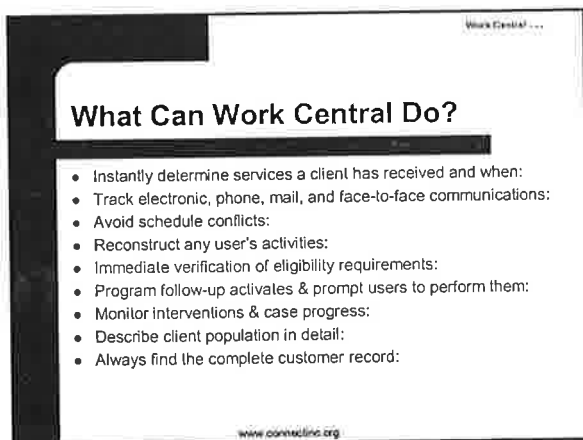
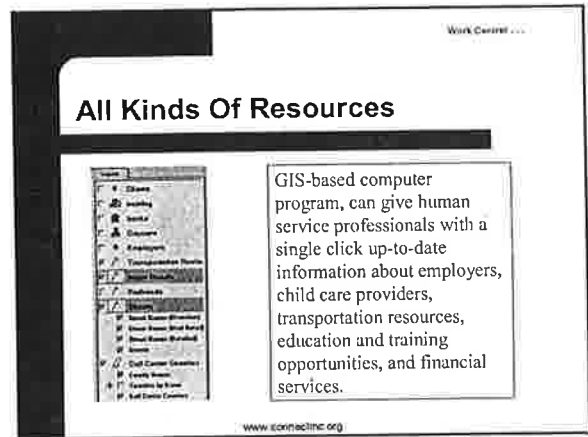
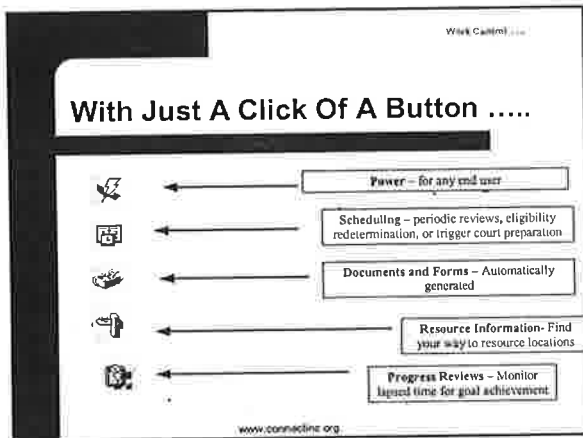
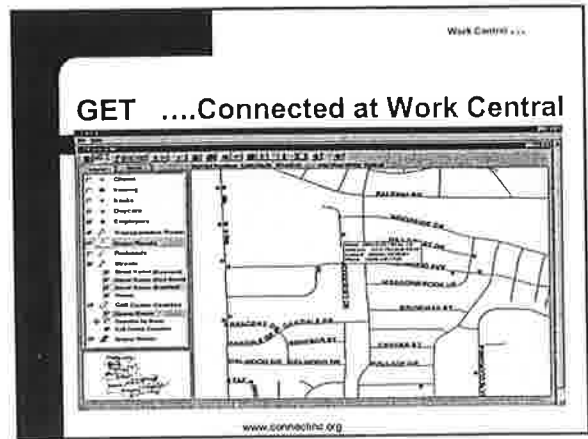
Case ID	Last Name	Phone 3	Ed Home
Client Ref Reference	Center #	FAX	Ed Assn
Address 1	Address 2	Email	Ed
City/County/State	Zip	DOB	DOB
Base AC	Age	Client Type	Client Type
Case #	Age	Case Manager	Case Manager
Case #	Age	Customer Status	Customer Status

www.connectinc.org

### Job Skills Identification

Job Category	Job
Administrative Support	Administrative Support
Business Office	Business Office
Customer Service	Customer Service
Food Service	Food Service
Healthcare	Healthcare
Manufacturing	Manufacturing
Professional	Professional
Retail	Retail
Transportation	Transportation
Warehouse	Warehouse

www.connectinc.org







## The Thriving Families Initiative

A Project of the Marin Community Foundation  
October 2003

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## Marin Community Foundation

- MCF serves the Marin County, CA community & is home to more than 300 funds.
- MCF has assets of approximately \$1.1 billion. In FY 2003, MCF made \$58,500,000 in grants and received \$23,190,000 in gifts.
- MCF's grantmaking focuses on Art, Community Development, Education, Environment, Human Needs and Religion/Ethics.

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## Thriving Families Initiative

### VISION

**All Marin Families Thriving – economically, socially, emotionally.**

### CATALYST

- 14 yrs community experience, fragmentation within service community, infusion of best practices needed

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## Thriving Families Initiative

### PURPOSE

- Strengthen **nexus** between **family support services** and **community development**
- Create/Improve web of supports and opportunities available to **low-income families with dependent children** (including welfare to work, undocumented, low wage and non-custodial parents)
- Access to and the ability to maintain living wage jobs and asset development opportunities

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## Thriving Families Initiative

### • Program Strategies

- Affordable and Fair Housing
- Income Enhancement
- Responsible and Fair Housing *Forfeited*
- Infrastructure and Systems Development

### • Support Structure for Agencies

- Currently 5 yrs and 10 million dollars

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## Thriving Families Initiative

### ..... Through a FES Lens

#### **Earn It Outcomes**

- Skills, Abilities and Expertise for Community/Regional Jobs
- Finding and Landing Better Jobs
- Benefits

#### **Synergy**

- **Keep It** - financial literacy, secured credit cards
- **Grow It** - savings

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## Thriving Families Initiative

### • Tactics and Funded Activities

- Families - Soft skills training, direct subsidies for emergencies & beyond, placement
- Employers - convening, bi-lateral coaching
- Community Delivery System - partnerships with government, technical assistance providers, research, support from influence leaders
- Policy - bi-annual policy initiatives (hsg & child support), transportation initiative matching funds, convening

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## Thriving Families Initiative

### What's Working

- Measurable Wage Increases
- Individual Progress on Skills
- Piloting Lessons Learned with Government
- Non-Funded Groups Cooperating

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## Thriving Families Initiative

### Challenges

- Timeline for Change/ Lack of Urgency
- Context - cost of living, housing cost and environment, staff turn over
- Data

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Thriving Families Initiative

**Strengths**

- Continued Measurable Progress
- Participating Agency Leadership
- Client-Feedback Mechanisms
- Trustee Support
- History of Building on Lessons Learned

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Thriving Families Initiative

**Thank You!**

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## Increasing the Value of Work with Lean Manufacturing Training

*A collaboration among West Central Initiative, Minnesota Technology, Inc., and local manufacturers*

### Why Lean?

- The importance of manufacturing
- The value of manufacturing jobs
- “The China Syndrome”
- Lean = World Class Productivity and Service
- Productivity and service are the keys to keeping existing manufacturing jobs and improving the value of work



## Linkage to FES Indicators

- Earn it: Advancing A Career
  - Working adults are employed in businesses that are modernizing systems and increasing productivity using their current workforce.



## Making it work

- Lean 101
- Visual Workplace Organization
- Value Stream Mapping
- Kaizen
- Training Within Industry
- Performance Management System
- Flow



## Interaction with Families

- Not something families seek out themselves
- All workers in company are trained
- Transferable workplace skills
- Life skills - especially VWO



## When and Where it Works Best

- Manufacturing Extension or other strong intermediary
- Locally owned companies
- 50 or more workers (25 with the right management)
- Companies feeling competitive pressure
- Matching funds to sweeten the deal



## Precautions

- Bring a long term view - it takes three to five years to see the economic impact
- Appropriate curriculum is critical - experiential learning is a key to implementing Lean with adult learners
- Use the right tool - customized versions are available for short-run, medium to long-run, and one-of-a-kind manufacturers



## Impact of Lean?

- Improved Productivity
  - 60% - 100%+ increases in productivity with the first two steps
- A new attitude about labor
  - Lean companies will do just about anything to avoid layoffs
- Improved competitiveness & profitability
  - The Sunrise Machine and Tool Story



## Who Can Help You?

- Bill Martinson, Manufacturing Specialist  
Minnesota Technology, Inc.\*
- John Molinaro, Vice President, Program  
West Central Initiative\*
- National Institute of Standards and  
Technology or your state Manufacturing  
Extension Program

\* See Handout for Details



**LEAN MANUFACTURING TRAINING**  
**As Designed and Implemented by Minnesota Technology, Inc**  
**With Support from West Central Initiative**

**BACKGROUND**

For more than ten years Minnesota Technology, Inc. (MTI) and West Central Initiative (WCI) have been teaming up to retrain incumbent workers in manufacturing companies in west central Minnesota. Since the inception of the partnership between WCI and MTI, more than 5800 of the region's 10,500 manufacturing workers have been retrained.

A majority of the training provided has been focused on Lean Manufacturing concepts. Lean Manufacturing training is modeled on the manufacturing efficiency process developed by Toyota built on the concepts originally promoted by innovators such as W. Edwards Demming. The purpose of Lean training is to improve industrial efficiency and productivity by driving wasted time, effort, and materials out of the manufacturing environment. As a result, companies typically see substantial gains in productivity and improved profitability and cash flow.

Prior to WCI's investment in incumbent worker training and Lean Manufacturing, the manufacturing economy in West Central Minnesota was significantly more volatile than the nation as a whole. When the rest of the economy was suffering a mild recession, the region would be hemorrhaging jobs. WCI analysis suggested that a major cause of this was the strategy of most rural manufacturers to rely on low wage labor as their primary competitive advantage. With increased globalization, WCI postulated that companies that relied on low wage labor to compete would always be particularly vulnerable to economic cycles. By helping them retrain workers to boost productivity, WCI predicted that the region's economy would eventually become less vulnerable.

The economic downturn that began in 1999 gave the opportunity to test this hypothesis, and the results exceeded expectations. The effects of this recession on west central Minnesota have been very light. While Minnesota and the nation have experienced substantial declines in the overall number of employed workers, employment in west central Minnesota has increased by approximately 2.5%, leading all other regions in Minnesota in 2001 and 2002. The unemployment rate in the region also compares favorably to that of the state and the nation. While the region has historically had rates about 2% above the statewide average in most years, the 2002 annual rate was actually lower than the state as a whole at 3.9%. In addition, the region has largely avoided mass layoffs among manufacturing companies during this period of economic weakness.

While cause and effect are never possible to prove in instances such as this, there seems to be no other explanation for the improved economic performance of the region, and the results are consistent with the original hypothesis.

# **IMPLEMENTING LEAN MANUFACTURING TRAINING**

## **Lean Concepts**

Lean manufacturing training is based on five core concepts:

- Implementing a systems technology that eliminates non-value added activity, which is usually found outside of process activity.
- Focusing more on improving material flow than on labor elimination.
- In the efficiency ratio of Material/Labor, focusing on the numerator rather than the denominator.
- Transforming industry culture so all workers recognize waste, and providing the environment for eliminating it on a regular, on-going basis.
- Harnessing the minds of the employees as well as their physical capacities.

In addition, in implementing Lean Manufacturing concepts in west central Minnesota, Minnesota Technology has borrowed a concept from learning theory. Most students, especially adults, learn theoretical material best if their instruction includes significant opportunities for putting the theory into practice through experiential learning. All of the Lean training provided through the partnership between MTI and WCI is organized in segments specifically designed to teach a theory, put it into practice, and debrief afterwards to reinforce the learning.

## **The Lean Path**

Over time, MTI and WCI have developed a "Lean Path" that includes six elements:

1. Lean 101
2. Visual Workplace Organization
3. Value Stream Mapping
4. Kaizen Events
5. Training Within Industry
6. Performance Management System

These elements are designed for companies operating in a medium to large-run environment, where many identical items are being produced. (An alternative curriculum is available for companies that produce items in short runs, or produce one-of-a-kind items. Please contact WCI for details if interested.)

Taken together, the elements of the Lean Path can completely transform the production environment and organizational culture of a company. Even the introductory elements have been proven to have substantial impact on participating companies. Most of the participating manufacturing companies in west central Minnesota have taken only the first two or three steps on the Lean path, yet the widespread implementation of the first few steps is already having noticeable effect on the regional economy and the health of its manufacturing sector.

Each step in the Lean process is summarized below:

## STEP ONE: Lean 101

Lean 101 is a one day training class that teaches the principles of Lean manufacturing. It is typically undertaken in two stages:

- Stage one: Participation of five to ten key management personnel in a multi-company Lean 101 session to introduce the concepts and solicit organizational buy-in.
- Stage two: Implementation of Lean 101 training with the entire workforce of the company.

Lean 101 training combines training and live simulation. The curriculum focuses on the eight wastes:

1. overproduction
2. waiting
3. transportation
4. non value-added processing
5. excess inventory
6. defects
7. excess motion
8. under utilized people

Tools are then introduced for eliminating waste including: standardized work, workplace organization, visual controls, plant layout, workforce practices, quick changeover, batch size, point of use storage, quality at the source, replenishment pull, cellular manufacturing, and total production maintenance.

The Lean 101 training curriculum used by MTI was developed by the National Institute of Standards and Technology (NIST). Utilization of the curriculum requires use of a certified trainer. Train the trainer sessions are offered periodically by NIST or can be specially arranged to train a cohort of trainers. Purchase of a training kit is also required. The kit contains all of the materials necessary to set up a tabletop manufacturing simulation that is incorporated into the training process.

Because of limitations inherent in the simulation, training cohorts should be as close to 20 persons as possible. Training a single cohort involves one full day of the time of a trainer and an aide. Larger cohorts are not supported; however the use of trainer time can be maximized by training two cohorts simultaneously, although this requires the use of two aides and purchase of a second kit. Using the two-cohort method, a trainer and two aides can train all the personnel in a company with up to 200 employees in one week's time.

Purchase of the kits costs approximately \$5,000 apiece. Training a trainer can cost \$10,000 to \$15,000 depending on travel. Consumable supplies run \$25.00 per person trained. A Lean 101 training program set up to work with two cohorts can therefore be started with an initial investment of \$20,000 to \$25,000.



## **STEP TWO: Visual Workplace Organization**

Visual Workplace Organization (VWO), sometimes also referred to as 5-S, is a five step process for creating an organized and safe work environment by eliminating everything from the workplace that is not needed and organizing what remains. No portion of the Lean Path has as dramatic an impact on the physical operations within a participating company. VWO transforms the physical environment within the manufacturing facility. As a result the manufacturing area is cleaner, neater, better organized, and in many cases production requires far less physical space to produce more product. With minor modification, VWO can also be applied to the front office, transforming the working environment of clerical and managerial employees as well.

The five steps of VWO include

**Step 1: Organization/Sorting (an activity)**

- Sorting the needed from the unneeded and disposing the unneeded through a process
- Key tools: red tagging and kanban cards

**Step 2: Cleanliness/Sweeping (an activity)**

- Cleaning floors, equipment, work areas
- Key Tools: cleaning, inspection, and maintenance procedures.

**Step 3: Orderliness/Simplifying (an activity)**

- Organizing and labeling needed items
- Striping aisles and work areas
- Key Tools: signs/labels, color codes, paint/tape, outline/shadow boxes.

**Step 4: Adherence/Standardizing (a state)**

- Maintaining the first 3-S's
- Key tool: rules

**Step 5: Self Discipline (a culture)**

- The habit of doing things correctly and as specified
- Key tool: 5-S audit

The curriculum used by MTI for VWO is adapted from the 5-S curriculum developed by NIST. While the NIST curriculum is exclusively classroom based, MTI's adaptation involves actually implementing VWO on the factory floor as a part of the training process.

The training is broken up by functional areas on the factory floor. Teams of three to seven workers are assigned to each functional area. The VWO process takes three days and one facilitator can work with up to five teams. Since the amount of facilitator time required declines from day to day, ten teams can be trained in a typical five-day

work week with two active teams working on Wednesday. An aide is helpful but not essential except in larger factories or when two teams are being trained over five days.

Since this training was customized by Minnesota Technology there is currently no set structure or fee for training a facilitator or for purchasing the curriculum. Arrangements could be negotiated with MTI, if desired.

### **STEP THREE: Value Stream Mapping**

Value Stream Mapping (VSM) builds Lean 101 by helping the company create a plan for implementing Lean Manufacturing concepts in the company's own production environment. VSM provides a company with a tool for creating an improvement plan through the development of a current state map (how things are now) and a future state map (how we would like things to be at some future point in time). The gaps between the two states are then identified and become the basis for the improvement plan or the projects the company implements. Maps are done on product families, rather than the more traditional focus on a production process or department.

The VSM process utilized by MTI was developed by the Lean Enterprise Institute, and use of a certified facilitator is required. Training a company to use VSM typically involves a two-day event in which two teams of about 5 people each assigned to map a product family. At the end of the two days, company personnel should be skilled enough in the model to apply it to the rest of the company's product families.

Training a facilitator to teach companies to use VSM typically costs around \$5,000 including travel. Purchasing necessary documentation will cost each participating company around \$150. Two days of facilitator time is required per company. Consumable materials cost \$20.00 per participant.

### **STEP FOUR: Kaizen events**

Kaizen involves using regularly scheduled events for implementing improvement projects identified in the Value Stream Mapping exercise. Each Kaizen event is a three to five day event involving a team of about five people assigned to resolve a specific problem. In many cases the event involves using the waste elimination tools taught in Lean 101 and VWO training.

Models for performing Kaizen events abound. MTI utilizes a generic hybrid of several models when training companies to implement Kaizen. A facilitator will work with the Kaizen team throughout the three to five day event. Events are scheduled monthly and the facilitator will typically work with the company for the first three events. The company is then responsible for conducting monthly events on its own for three or more months, with the facilitator returning for one month to reinforce the skills. Once Kaizen is implemented in a company, events are usually scheduled monthly forever thereafter.

Kaizen training is widely available from a variety of sources. There is currently no set structure or fee for training a trainer to use the customized version adopted by Minnesota Technology or for purchasing the related curriculum. Arrangements could be negotiated with MTI, if desired.

### **STEP FIVE: Training Within Industry**

Training Within Industry (TWI) is a three-part human development program that is designed to teach production level supervisors and team leaders how to appropriately supervise in a Lean environment. Because production level supervisors and team leaders are usually promoted from the ranks of production workers, they seldom have any formal training in effective supervision. As companies progress through the Lean Path, this can become a significant barrier to maximizing productivity gains.

TWI has three main components:

1. JR/Job Relations
  - o A structured method for treating people as individuals and for handling problems
2. JI/Job Instruction
  - o A structured method for assimilating people into the organization, culture, and work environment
3. JM/Job Methods
  - o A structured method for breaking down a job task into specific elements

TWI is conducted over a five day period with a maximum of 10 people in a training cohort. Each day involves two hours of classroom instruction and six hours of implementation on the factory floor. To conserve human resources it is possible for one instructor to train two cohorts in a day.

The TWI process is just being extracted from the practices of Toyota, and no one offers a commercially packaged curriculum. MTI has not determined a fee structure for training a facilitator or for using the customized curriculum they have developed. Arrangements could be negotiated with MTI, if desired.

### **STEP SIX: Performance Management System**

The final step in the Lean Path utilized in west central Minnesota will be the Performance Measurement System. The development of this system is being finalized by Minnesota Technology out of realization that maintenance of Lean principles and practices requires a "Lean-based" measurement system that ties back to company, group, & individual expectations and performance, and provides for incentive based compensation. Development of a process for training companies in implementing a Lean-based performance management should be completed and tested by the end of 2003. No information on cost or personnel requirements is available at this time.

## **CONTACT INFORMATION**

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# FANNIE CLAC

(a non-profit organization)  
2 Whipple Place, Lebanon, NH 03766  
603-443-9701  
Contact Robert Chambers, President

Making new cars affordable  
to low and moderate  
income Americans

Two years old. Services Lebanon  
and Keene NH including VT

Funded by private contributions

Helps low income individuals to buy  
cars and access low interest loans.

**Susan Ledoux, Section 8 housing, no HS  
diploma, single mom, part time job. New car  
changed her life. She has new full time job,  
higher wages and savings.**



2

443 9701

## Family Economic Success

- FANNIE CLAC Key Earn it indicator
- Reliable and affordable transportation supports;
  1. Increased opportunities for employment.
  2. Mobility to look for jobs with better pay and benefits.
  3. Reduced expenses.
  4. More time with families.

3

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## Most low income individuals have real transportation problems.

- Need reliable cars to hold jobs.
- Buy old vehicles, ignoring high maintenance costs and poor fuel economy.
- Pay very high interest rates, as much as 25%.
- Often spend more for multiple old cars, maintenance, and fuel than for a new car.
- Make poor financial decisions when buying cars.
- Have poor or nonexistent negotiating skills

4

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**Christina Crawford has 5 children, very low income, GED, always driven junk cars. New van changed her life.**



**Fannie CLAC has created a unique solution to help low income individuals.**

- Guarantee loans to reduce interest rates.
- Help with budget counseling.
- Teach Financial Literacy classes to transfer knowledge and information.
- Pre-negotiate for new cars and warranty.
- Education about high cost of fuel mileage and maintenance.
- Negotiation is taught with insurance.

6

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## Financial Literacy Graduation



7

603 443 9701

## Interest savings with Fannie Clac guarantee are significant

Interest Rate %	4.9	10	12	14	18	20	22	24
5 year Savings		2267	3205	4169	6176	7218	8284	9374

8

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## Fuel Savings can contribute to new car Payment.

Monthly Savings Comparing Client car with 2003 Honda Civic

Current car MPG	10	12	14	16	18	20	22	23
Monthly Savings	\$148	\$114	\$89	\$71	\$51	\$41	\$32	\$29

This Chart is based on a person driving a 2003 Ford Focus 15,000 miles per year and paying \$1.65 per gallon of gasoline.

9

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## High repair cost is overlooked.

- \$40 is monthly repair cost for 3 year old car.
- \$65 is monthly repair cost for 5 year old car.
- \$120 is monthly repair cost for 10 year old car.
- Comes in chunks of \$300 -\$600 -\$1500 not at monthly average.
- SUV's, 4X4's and luxury vehicles are higher.

10

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**FANNIE CLAC can double our clients buying power. \$243/month buys...**

<u>Car model year</u>	<u>Financed</u>	<u>Months</u>	<u>Interest rate</u>
1995	\$6,800	36	16.90%
1996	7,900	42	14.60
1997	9,100	48	12.60
1998	10,100	54	12.20
1999	11,000	60	11.60
2000	11,100	60	11.15
2001	11,200	60	10.95
2002	11,300	60	10.65
<b>New 2003 (FANNIE CLAC guar.)</b>	<b>\$14,060</b>	<b>66</b>	<b>4.90%</b>

11

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**Hard working couple both with disabilities.  
Had suffered from poor auto decisions.  
They take great pride in their first new car.**



12

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## How do clients learn about FANNIE CLAC services?

- Local non profit organization referrals.
- Attendance at FANNIE CLAC Financial Literacy classes.
- Community Bulletin boards.
- Personal referrals from clients.
- Employer presentations & communications.

13

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## Single mom got better paying job after getting new car with FANNIE CLAC.



14

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## Clients benefit in many ways.

- Creates stability amid chaos.
- Reliable transportation supports a steady job.
- Repairs are included in monthly payment.
- Monthly costs are low and predictable.
- Clients develop a good credit rating.
- They have the pride of new car ownership.
- Clients save \$4,000 - \$8,000.

15

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**Disabled father and working mother, Mary was losing job because of failing vehicle, They take great pride in their first new van.**



16

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## The community benefits, too.

- Economic development is enhanced by a more reliable, mobile work force.
- FANNIE CLAC clients become educated buyers of homes, insurance, tools, etc.
- Gasoline usage and pollution are reduced.
- Clients have more money to spend on food, housing, health care, etc.

17

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**Robin is single mom working two jobs, was walking to work when she came to FANNIE CLAC. Her new car has positively changed her life.**



18

FANNIE CLAC 603 443 9701

## **FANNIE CLAC success is growing.**

- Consultations 905
- Active Clients 179
- Bridge cars 50
- New cars 137
- Women represent 73% of clients.
- Failure rate less than 3%.

19

FANNIE CLAC 603 443 9701

**Joan Barrows came to FANNIC CLAC from a women's shelter. A car enabled her to get a job, in less than one year she got a new car and a better paying job.**



20

FANNIE CLAC 603 443 9701

## **FANNIE CLAC business plan is designed to be self sustaining.**

- Guarantee, Consultation and Membership fee is added to loan at time of closing.
- This fee is designed to make FANNIE CLAC self sustaining once volume is reached .
- Less risk of failure due to funding lapses.
- Foundations support start up investment.

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## **Contact Robert Chambers at FANNIE CLAC.**

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- Email: [robertchambers@fannieclac.org](mailto:robertchambers@fannieclac.org)

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## One Journey... Two Routes

*West Central Initiative's use of workforce  
development as a strategy for Family  
Economic Success*

### Organizational Context

## Who's in the driver's seat?

- Incorporated April 1986
- Hybrid between a community foundation and CDC formed to increase the viability of nine counties in rural Minnesota
- IRS approval to do lending for charitable purpose
- \$35 million in assets
  - Half in unrestricted endowment
  - One quarter in loan funds
  - Balance in about 50 component funds
- \$1.0 million in annual support from The McKnight Foundation





## A Slight Detour

- Running on Empty
  - Success in job creation leads to workforce shortages
- Low Octane Fuel
  - Businesses needed more highly skilled workers to thrive and offer better paying jobs



### Route #2 Workforce 2020

## Planning a New Route

- For Whom?
  - Low-skill, low wage workers, particularly in manufacturing settings
  - Youth
  - Groups underrepresented in the workforce
- Where?
  - Entire nine county region
- How Long?
  - 1992 – 1996
  - 1996 -- 2001
  - 2001 -- 2006
  - And probably beyond



## Route #2 Workforce 2020

# On the Road Again!

- **How?**
  - "Improving Employment" by addressing workforce shortages & improving the value of work
  - Worker Retraining Grants
  - Training Capacity Building Grants
  - Career Advancement Program
- **Which Resources and How Much?**
  - \$4.0 million since 1992
  - 0.5 FTE
- **With Whom?**
  - A regional partnership of stakeholders
  - Strategically selected program delivery partners



## FES Synergies

# Other roads we must travel

- **Keep It: Protecting Income/Decreasing costs**
  - Families find and use all the public and private programs that increase access and reduce the cost of essential services they need to maintain family reliance and continue working.
- **Grow It: Building Community Assets**
  - Young people remain in the community or return after completing their education to work and raise a family.
  - Public and private agencies, organizations and businesses network and collaborate to develop and invest in jobs, markets, services amenities, infrastructure and businesses that meet the needs and advance the economic prospects of low income families in the community.



## Results

### So where have these roads taken us?

- Created/Retained/Improved over 4,600 jobs
- Increased manufacturing workforce from 4,000 in 1986 to 11,000 in 2002
- Retrained more than 50% of the region's manufacturing workforce since 1992 - over 6000 workers!
- Documented \$4.00 in increased annual wages for each \$1.00 invested in our worker retraining strategies
- Reduced unemployment rates - currently 3.0%!



## Our Toughest Challenges

### Potholes, Roadblocks, and Detours

- Parochialism
  - Overcoming the tendencies for communities to covet their neighbors' employers, and for businesses to covet their neighbors' workers
- Turf protection
  - Governmental programs believe they own this issue and can be slow to collaborate or outright obstructionist
- Maintaining a long-range perspective
  - Success in these efforts is measured over decades



Lessons learned the hard way...

## Unwritten Rules of the Road

- The best long-term FES efforts work to permanently increase household income – with more income many other problems take care of themselves.
- Workforce development and economic development both work best when addressed together. It takes both strong companies and skilled workers for communities and families to succeed economically.
- Build consensus among stakeholders, including clients, before developing new programs



***The road goes ever onward...***

*Bilbo Baggins*  
*"A Hobbits Tale"*



# Reflection Exercise: *Earn It* and Your Foundation

*Saturday Morning - 10:15*

You have just heard stories about two community foundations and three tools that help advance families on indicators that relate to the *Earn It* outcome.

Of course these represent just a few scratches on the surface of what you might do to affect the set of *Earn It* indicators in your place. So what does this inspire? What might you do?

## Your Task

1. **10 minutes.** Sit quietly first with your *foundation* team. Think about what you just heard in relation to the families and places you are targeting, and your FES Action Question. With that in mind, write below:

- The *two best ideas* that occur to you following this *Earn It* discussion that relate to advancing your target families on your target indicators. These ideas can be as distinct and tangible as adapting one of the tools that was presented back home, or it could be some tangential *AHA!* that suddenly surfaced, or it could be the realization that you need to do some research, or....and so forth. There are no wrong answers here, so just write down what you are thinking:


- The *one or two best* ideas related to advancing *any Earn It* indicator that you *AHAed* during this session that applies to helping *any* struggling families or places in your region. (In other words, what are a couple good *Earn It* action ideas for your foundation other than those directly related to your FES Action Question?)


2. **20 minutes.** Now, in turn, share your foundation's answers with your Peer Advice Team. Once you've all had a chance to state your ideas, question and push each other a bit. (If at any point you find something worth noting to the whole Workshop, please write it on a post-it and place it on the appropriate flip chart on the wall.)

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# Heading Toward the *Keep It* Outcome

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Saturday, October 25, 2003

11:00 a.m. - 12:30 p.m.

Session Facilitator: Janet Topolsky

## Story Time Tellers

- Doug Jansson, President and CEO, Greater Milwaukee Community Foundation

## Tool Time Tellers

- Jackie Savage, President, Connectinc., Battleboro, North Carolina
- Cathleen Mahon, Community Development Consultant, Brooklyn
- Jean Hunt, Executive Director, Campaign for Working Families, Philadelphia

## Session Topic

This session will explore stories and tools that will energize and inform community foundations about how to advance on the FES *Keep It* outcome: *Working families can access a full range of financial services and programs that help them protect their income and lower their cost of living in the community and region.* This means that a family has a mainstream banking relationship, a good and improving credit record, and is taking advantage of all the tax benefits and public and private programs that will help them protect their income, save for the future and lower their cost of living in the community or region.

## Session Flow

This session, like its companion *Earn It* and *Grow It* sessions, is designed to give the community foundations attending the workshop a few types of peer help:

- A story or two about a well-designed community foundation effort focused on this outcome.
- Exposure to a few tools related to this outcome that they might be able to pick up and use in their locations (by funding it, or connecting some nonprofit grantees to it, convening local stakeholders to learn about it, and so forth)
- A sense of the synergies or essential connections between pursuing the *Keep It* outcome and *Earn It* and *Grow It* outcomes at the same time.

Doug will be community foundation storyteller, and Cathie, Jackie, and Jean will offer useful tools. Janet Topolsky will facilitate the session and will also introduce the topic, presenters and the flow of the session to participants. At the end of the session, we have set aside time for assigned Peer Advice Clusters of three-four foundations each to reflect together on what they have heard from you, and to determine what their individual foundation "take aways" are from what you have offered.

Overall, we want to provide participants with some specific "how-to's" and "how to think's" to help increase and sustain the impact of their family economic success efforts. The session will flow something like this:

Janet	Intro, Context, Introductions	11:00	5 mins
Doug	<i>A Greater Milwaukee Community Foundation Story</i>	11:05	20 mins
Janet	Clarifying questions for Doug	11:25	5 mins
Cathie	<i>Connecting Low Income Families with Financial Services</i>	11:30	25 mins
Jean	<i>EITC Campaigns and VITA Siting</i>	11:55	20 mins
Jackie	<i>Connectinc. - The Keep It piece</i>	12:15	10 mins
Janet	Q&A	12:25	5 mins
Peer Advice Teams	Reflection and Peer Advice	12:30	30 mins

**5-Minute Question Period:** *Clarifying Questions* for each Story Time presenter will allow participants to ask for clarification or more detail about what each community foundation did and what was learned from it. Note that we will not be taking questions about the tools during the plenary - we'll handle them another way. So make sure your presentation is clear and complete!

**Tough Timing:** Please note that we know this timing is tight and tough. In a day and a half workshop with a lot to cover, it is what we have to do! Rest assured we know how to flex the agenda if we have to because of issues and opportunities that arise on site. But we ask that you keep to the time you are allotted - so that the flexing does not have to happen because of you.

## Your Assignments

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On the next pages, in turn, are the Story Telling and Tool Time outlines for your presentations for *Heading toward the Keep It Outcome*.

# Story Time Teller Assignment: Doug

## Context

On Friday afternoon, Janet will present an overview of a *Thinking and Action Framework for Community Foundations Advancing Family Economic Success*. This Framework will include an *FES Program Design Roadmap*. The outline for your story, detailed below, is organized to parallel steps and questions that are part of that Roadmap.

Because this is a *Keep It* session, we want you to focus in on the *Keep It* aspect of your story (more on this later). Specifically:

- **Doug:** Please focus on the *Keep It* aspects of the Milwaukee Asset Building Coalition.

If you think you have something more powerful to offer in this category, let's talk about it.

## Your Task

Please tell us your community foundation's story by answering the questions in this outline, if at all possible, in this order.

1. **Organizational Context**. Please give us the bare minimum (30 seconds?) of information that we will need to "get" your foundation. Include things like:
  - Age
  - Funding base
  - Geographic spread/place
  - Primary Activities of your foundation in your place
2. **Your Foundation's FES Catalyst**. Please tell us quickly what knowledge (learned or stumbled upon), and/or catalyst (animal, organizational or systemic; board, donor, staff preferences) and/or happenstance (opportunity or crisis) brought your community foundation to do something about advancing Family Economic Success? Did this particular catalyst in any way define or limit what you could do?
3. **FES Roadmap First Roundabout**. Now describe the design of your effort to get at the *Keep It* outcome by addressing this first set of three questions. Do not answer these in the order they are listed. Instead, please address them precisely in the order you think your foundation addressed them — and do tell us if you *did not* address them! (Remember, no secrets. You're among friends!) (You don't have to talk about the order - but if you do answer these in the order you addressed them, it helps us see how your thinking developed, basically in the way that stories are told.)



- *Where?* What particular city neighborhood, rural region, town, sub-region, place or set of places did you choose to target with this *Keep It* effort? Why?
  - *For Whom?* What, if any, specific economically distressed family population or type of families did you want to target for special impact through this FES *Keep It* effort? (For example, single-parent families, families of workers displaced by a plant closing, families living below the poverty level, families receiving welfare...other...all of the above). Why?
  - *How long?* What is the length of time (if any was determined) to which you were willing to commit funding and/or support for this FES *Keep It* effort at the outset?
4. **FES Roadmap Destination Check.** What indicators did you most want to affect in order to make progress on the *Keep It* outcome with the families and in the place you targeted? To answer this, read through the attached FES Outcomes list, focusing on the list of Indicators related to the *Keep It* outcome. Tell us the particular indicators you wanted to target - that is, the **one to three most critical indicators** related to your targeted families and place on which you wanted to improve local performance through your effort.
5. **FES Roadmap Second Roundabout.** Now complete the description of the design of your effort to help working families *Keep It* by addressing this last set of questions roughly in the order that you answered them at the time. (Again, you don't have to talk about the order - but we like to see how your thinking developed, in the way that stories are told.)
- *How?* What specific *Keep It*-related activity, tactic or approach did you choose to support to improve performance on this indicator? Specifically:
    - At what level did you aim your effort? Did your effort offer support or intervene directly at the:
      - *Family level?* (e.g., getting dollars directly to families or workers for *Keep It* services.)
      - *Workplace/Employer level?* (e.g., working with individual or groups of employers to offer *Keep It*-focused services, or placing services in the workplace)
      - *Community Delivery System level?* (e.g., funding a non-profit or convening sets of actors to work together or make their service mix more strategic)
      - *Policy level?* (e.g., fund research or convene key government and non-profit actors to examine impact of existing private or public transportation or training policy)

- What specific community foundation tool(s) did you use in this effort? Convening? Grantmaking? Run a program? Broker? Advocate? Partnership? Leverage? Capacity building/TA/Peer Learning? Other? And how did you use each?
  - ***With Whom?*** With whom did you choose to work to help produce and deliver the goods - that is, to help make sure your effort met its goals? As grantee partners? As delivery/technical assistance partners? As resource-providing partners?
  - ***Which Resources and How Much?*** What staff, board, program, operational and grant resources did you commit to the effort? What resources from your funding or action partners did you bring to the rural effort or leverage from inside or outside the region?
6. **FES Synergies.** Review the indicators for the *Earn It* and *Grow It* outcomes. Tell us, from your experience, the top two or three indicators related to one or both of the other FES outcomes (*Earn It* and/or *Grow It*) that you had to address simultaneously in order to make progress on your *Keep It* indicators.
7. **So what?** Based on the design that emerged from your answers to the prior questions, tell us:
- ***Indicator Progress.*** What progress was made on the *Keep It* indicators you targeted for the families and place that you targeted? Give us ***your three-five leading measures of progress*** related to your target indicators.
  - ***Challenges.*** What are the top ***three toughest things*** that you, your partners, your grantees or your target families experienced because of this *Keep It* program effort? (No apple-shining! Please tell us the whole unvarnished truth! We learn equally from what does not work.)
  - ***Advice.*** What ***three-five lessons or pieces of tough-love advice*** would you offer to yourself or another community foundation about what to do when designing an FES *Keep It* program or grantmaking effort targeted at these families and indicators and places?

### **Story and Tool Telling Assists**

- ***Timing:*** You will have ***20 minutes*** to tell this very complex but wonderful story.
- ***Visuals:*** To help us follow the rich experience you have to share, please have the main bullet points for your talk prepared in advance on overheads, flip charts or in powerpoint (all three will be available in the meeting room). If you plan to use powerpoint, please email your file to Mridulika Menon of the Aspen CSG staff in advance, or hand it to her on a disk when you get to the meeting in Baltimore ([mmenon@aspennst.org](mailto:mmenon@aspennst.org) / 202-736-5851).

- **Handouts:** If you can, please prepare handouts with this "bullet point outline," and have *90 copies* ready to distribute to your peers. Deanna Silke Of CCFY will be happy to make these copies if you email or send her the document by October 20. Otherwise bring them with you. ([deanna@ccfy.org](mailto:deanna@ccfy.org) / 800-292-6149, Ext. 620).

We'd be extremely happy to have other useful handouts as well. For example, if you have particular brochures or analyses related to your FES Initiative or tool, or an article written about your effort, it would be great if you did one of three things:

- If it's a photocopying job, get one copy to Deanna (see above bullet) by October 20.
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  - Ship them in advance to the Annie E. Casey Foundation for arrival by Thursday, October 23, to this address: Marci Weiner / Annie E. Casey Foundation / 701 St. Paul Street / Baltimore, MD 21202 (Note: The meeting will be at a different address; Marci will make sure your material is transferred over to the right place.)
- **Practice.** Do practice your presentation and its timing using your audio-visuals and an audience if at all possible. *But do rehearse for the timing no matter what!*

### Help?

Questions on any of this? We fully expect you will have some, and that you may want some help or coaching. Janet Topolsky will check in with you to make sure we are on track. But don't wait for her. When you feel the need, call or e-mail Janet at [jt@aspeninst.org](mailto:jt@aspeninst.org) /202-736-5848.

## Tool Time Assignments: Cathie, Jean and Jackie

First, you guys have it easy compared to the Storytellers. So be nice to them.

Your jobs are to go into detail on one practical tool or approach that can be used to help families make progress on an *Keep It* indicator (or three).

- Cathie: You have the overview of financial service tools we have talked about. (This may alter somewhat how you do this assignment, but we will talk.)
- Jean: You have the relatively discrete and wonderful tools of EITC campaigns and VITA sitings.
- Jackie: Please focus on the *Keep It* aspects of Connectinc.

Here is your outline:

1. **Name Your Tool.** Tell us what your tool is called, and who created/designed it.
2. **What's Your Tool Useful for?** Which specific *Keep It* indicators is your tool most geared to affect? To answer this, read through the attached FES Outcomes list, focusing on the list of Indicators related to the *Keep It* outcome. Tell us the particular indicators you target with this tool - that is, the *one to three* most critical indicators that are most likely to be improved for struggling families by using this tool.
3. **How Does Your Tool Work?** Describe the contours and inner workings of your FES *Keep It* tool. Give your listeners enough information so that they can understand what your FES tool "looks like," its essential component parts, and how it is wielded to make an impact on the family-focused indicators you mentioned in #2.
4. **How Do Working Families Learn about or Interact with Your Tool?** Tell us the two or three most effective ways that families who might benefit from this tool come to know about it and use it.
5. **Who Can Best Use Your Tool, When and Where?** Is there a particular type of organization or actor who is best suited for deploying your tool - or a situation in which it is best used? To answer this, give us your short "A list" of the *top five criteria* that you would look for in a *use situation* or a *tool manager*. (Think like this: You don't use a screwdriver to hammer in a nail, right? And you don't ask a child to do the hammering. So what is the situation, or what are you looking for in the capacity of an organization or effort in which this tool can be deployed and used effectively.)
6. **Don't Try this Tool at Home Kids, if...** Tell us the *top two or three things* (process, timing, funding, whatever) to take the most care with or to always avoid when using this tool.

7. **What Have You Built With This Tool?** End your Tool Time talk with some quick statistics (if you have them) of the difference this tool has made in your place (or a place you know of) on the indicators you listed in #2.
8. **Who Can Help You with This Tool?** List the *top two or three resources* - publications, websites, organizations or people - who someone can turn to if they want to adapt this tool in their place.

### **Story and Tool Telling Assists**

- ***Timing:*** Note that you will each have a different amount of time for your complex but wonderful Tool Time Talks. (Cathie: 25, Jean: 20, Jackie: 10)
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# FES: *Keep It* Tools Earned Income Tax Campaigns VITA Sites

Jean Hunt  
Campaign for Working Families  
Greater Philadelphia Urban Affairs Coalition

## The tool

- Free tax preparation sites
  - Created by the Internal Revenue Service as VITA - *Volunteer Income Tax Assistance* - and formerly fully supported by the IRS

## **Most critical indicators: Money, Money, Money!**

- Families take full advantage of all available tax benefits that help them keep income and pay for essential services
- Families find and use all public and private programs that increase the access and reduce the cost of the essential services they need to maintain family self-reliance and continue working.
- Families that experience a short term crisis do not lose their jobs and livelihood.

## **How does the tool work?**

- Create a broad partnership of leading organizations and resources  
*In Philadelphia this includes Greater Philadelphia Urban Affairs Coalition, Free Library, AFL, United Way, churches, CDC's, The Reinvestment Fund, Transitional Work Corporation, advocacy organizations.*
- Invest operational responsibility deeply in partner organizations; everyone becomes responsible for success
- Set high goals; beat the drum to meet them

## How does the tool work?

*(Continued)*

- Recruit volunteers throughout the community
- Construct a communications campaign that works from top down and bottom up, and that includes volunteer recruitment in its goals
- Create a smaller number of larger sites; strong focus on quality, training, accountability and data; competent site management is essential

## How does the tool work?

*(Continued)*

- Base sites in community settings with the following criteria:
  - ✓ High percent of EITC eligible families
  - ✓ Organization has a real constituency and flow of customers going through it
  - ✓ Technology requirements are high – clear them early in the process
  - ✓ Good public transportation
  - ✓ Secure sites where customers and volunteers feel safe and comfortable
  - ✓ Privacy, confidentiality, professionalism
  - ✓ Strong concurrence of mission with the Campaign's
  - ✓ Visibility (physical and programmatic) of the tax site



## How does the tool work?

*(Continued)*

- **Create a management team to oversee operations:**  
*...includes training, volunteer recruitment, communications, data/technology and site supervision. **Talk and work together CONSTANTLY.***
- **Tie taxes to everything else working families need:**  
*...all their public benefits, better services for processing their money, ways to clean up their credit, information.*
- **Do this work in the knowledge that low-wage families exhibit the same range of behaviors regarding money and savings that middle class families demonstrate.**  
*This is not "their" problem, it's not a value problem; it's a resources problem, and in the US the state of everyone's financial literacy is pretty woebegone.*

## How do working families learn about our tool?

- Massive communications campaign
- Word of mouth is first and most important, which requires that we do good customer service
- Media partners: Philadelphia Daily News, Channel 6 (ABC affiliate), Power 99 (leading hip hop, urban station) and Univision
- Bottom up campaign: Community Outreach Associates; intensive investment by partner organizations in outreach – personal representatives sent to talk with any groups of our target market. Use COA's to design community based strategy.

## Who can best use the tool – when and where

- Two models:
  - ✓ Lead CBO or government entity (often the Mayor) lead the effort and recruit partners to help with specific aspects of the Campaign
  - ✓ Partnership model we use which invests the Campaign in a variety of organizations and spends a lot of time building and maintaining the relationships; in this model, everyone claims credit for your victory

## Take care

- Start early; if you start late, start small
- You need a strong leader to pull it together
- Don't underestimate how hard it is to do taxes, to learn to do everything correctly
- Recruit the IRS as partners and use them

## **Who can best use the tool – when and where**

- Consistency of mission – integration of the EITC campaign with the organizations' mission is essential
- Experienced and brave coalition builders
- Commitment to customer service and willingness to do whatever it takes to provide high quality service
- No fear of technology

## **What have we accomplished:**

- Saved customers \$1.5 million in fees last season
- Brought \$10.2 million directly into Philadelphia households
- Did taxes for over 700 families who had never filed before
- Opened 167 new bank accounts
- Counseled over 3,000 families on public benefits

## Who Can Help?

- Center for Economic Progress, Chicago;  
[www.centerforprogress.org](http://www.centerforprogress.org)
- Center on Budget and Policy Priorities,  
Washington, DC: [www.cbpp.org](http://www.cbpp.org)
- Community Action Project of Tulsa  
County: [www.captc.org](http://www.captc.org)



# Reflection Exercise: *Keep It* and Your Foundation

*Saturday Afternoon - 12:30*

You have just heard stories about one community foundation and three tools that help advance families on indicators that relate to the *Keep It* outcome.

Again, what does this inspire? What might you do to affect the set of *Keep It* indicators in your place?

## Your Task

1. **10 minutes.** Sit quietly first with your *foundation* team. Think about what you just heard in relation to the families and places you are targeting, and your FES Action Question. With that in mind, write below:

- The *two best ideas* that occur to you following this *Keep It* discussion that relate to advancing your target families on your target indicators. These ideas can be as distinct and tangible as adapting one of the tools that was presented back home, or it could be some tangential *AHA!* that suddenly surfaced, or it could be the realization that you need to do some research, or....and so forth. Again, no wrong answers here; just write down what you are thinking:


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2. **20 minutes.** Now, in turn, share your foundation's answers with your Peer Advice Team. Once you've all had a chance to state your ideas, question and push each other a bit. (If at any point you find something worth noting to the whole Workshop, please write it on a post-it and place it on the appropriate flip chart on the wall.)

# FES Program Design/Action Plan Sharpening Report

Foundation Name: \_\_\_\_\_

Any Change In Your FES:	Write Your Final Here:
<p><b>For Whom?</b> Families targeted</p>	
<p><b>Where?</b> The place or set of places targeted</p>	
<p><b>How Long?</b> The timeframe for your FES commitment</p>	
<p><b>What?</b> The 3 primary FES Indicators targeted</p>	<ul style="list-style-type: none"> <li>•</li> <li>•</li> <li>•</li> </ul>
<p><b>How?</b></p> <ul style="list-style-type: none"> <li>• At what level?</li> <li>• In what way will you affect</li> </ul>	

**With Whom?**

Partners, grantees or participants in your effort

**Resources?**

- Staff, board, time, money that you already have and will commit to this FES effort?
- What more do you need to find?

**Have:**

**Need:**

Action Step	Who will do it?	By when?	Resources needed?



# FES: Keep It An Overview of Financial Service Strategies and Tools

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Cathie Mahon  
Community Development  
Consultant

## *Keep it:* Tools and Strategies

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- Getting People Banked - Linking people to products and services that meet their needs.
- Financial Education.
- Improving Credit Standing.

## *Keep it: Indicators*

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- *Keep It* Indicators these tools address:
  - Low-income families have and are using affordable financial services.
  - Families gain financial literacy and improving credit standing over time.
  - Families can obtain the loans they need.
  - Families can avoid the pitfalls of predatory or fringe lenders and financial service providers.

## *Keep It: Tool*

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- Getting People Banked – key products and services:
  - Wire transfer services
  - Low-cost transactions (check-cashing; money orders; bill payment)
  - Rent processing for public housing residents
  - Savings and checking accounts
  - Credit builder loans
  - Payday alternative loans (PALs)

## *Keep It: Strategy*

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- Getting People Banked – Delivery strategies
  - Establishing or expanding community-owned financial institutions, particularly community development credit unions (CDCUs) or banks (CDBs).
  - Partnering with mainstream financial institutions to serve the community better.
  - Hybrid services between community orgs. and fin. institutions.

## *Keep It: Criteria*

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- Things to Think About
  - Starting a CDFI: Must have community development mission and predominantly engage in financial activities.
  - Partnering with FIs: Frequent disconnects between community groups and FIs. Important for partners to understand the business (and limitations) of each.

## *Keep it: Tool*

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- Financial Education – Key Components
  - Budgeting
  - Money management
  - Financial planning
  - Avoiding pitfalls of predatory lenders
  - Understanding credit reports and scores

## *Keep It: Strategy*

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- Financial Education – Delivery Strategy
  - Broad-based public education campaigns
  - Community-based training programs (by non-profit organizations)
  - One-on-one counseling or mentoring
  - School-based programs

## *Keep It: Criteria*

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- Things to think about
  - Must fit with organizational mission and direction.
  - Is the organization ready to take this on?
  - Incentive for attending. What will bring people in the door?
  - Is there sufficient trust with prospective participants to delve into financial questions?

## *Keep It: Tool*

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- Improving Credit Standing – key components
  - Intensive Counseling
  - Debt negotiation and advocacy
  - Negotiating payment plans
  - Debt consolidation or credit repair loans

## *Keep it:* Strategy

---

- Improving Credit standing- Delivery strategy
  - Some group sessions (possible)
  - Primarily one-on-one assistance
    - Counseling services
    - Reviewing credit report
    - Disputing and negotiating credit blemishes
    - Negotiating payment
  - Links back to banking products and services (savings, credit builder loans, etc.)

## *Keep it:* Criteria

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- Things to think about
  - Must have capacity and training.
  - Hard negotiating skills.
  - Clear path for working people out of bad credit problems for long-term.
  - Trust factors- is this organization actually putting the person in a better position.

## *Keep it:* Hot button issue addressed with these tools

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- Predatory Lending
  - Getting people banked -links them to better and more affordable products
  - Financial Education - better informed consumers will (hopefully) avoid pitfalls
  - Improved credit rating - people's credit history affects what products they qualify for.

## *These Tools Make Grow It Strategies Possible.*

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- Asset Development
  - Being linked to financial institutions is critical success factor in asset growth.
  - Education increases amount of retained family earnings thus enabling asset growth.
  - Improved credit will ensure people qualify for asset-based loan products (e.g. mortgages, business loans, student loans, etc.)

## Resources

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- National Federation of Community Development Credit Unions
- National Endowment for Financial Education
- FDIC *Money Smart*
- Fannie Mae
- Consumer Federation of America
- Consumer Credit Counseling Services
- Neighborhood Reinvestment Corporation
- New York Mortgage Coalition



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Group	Group A ✓	Group B ✓	Group C ✓
<b>Leader</b>	<b>Cathleen Mahon</b>	<b>Cindy Ballard</b>	<b>Elizabeth Myrick</b>
<b>Peer Advisors</b>	Arizona Community Foundation <i>Bruce Astrein</i> <i>Suzanne Quigley</i> <i>Carla Roberts</i>  Nebraska Community Foundation <i>Doug Friedli</i> <i>Maxine Moul</i> <i>Jeff Yost</i>  San Francisco Foundation <i>Charles Fields</i>	California Community Foundation <i>Olivia E. Mitchell</i>  Kalamazoo Community Foundation <i>Don Jones</i> <i>Trina Rovlet</i>  Community Foundation for Greater New Haven <i>Etha Henry</i>  Community Foundation in Jacksonville <i>Nina Waters</i> <i>John Zell</i>	Conway County Community Foundation (AR) <i>Ted Williams</i>  Huron Valley Community Foundation (MI) <i>Judy Valentine</i>  Legacy Fund Community Foundation (IN) <i>Joanna Nixon</i>  North Valley Community Foundation (CA) <i>Patty Call</i>
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<b>Leader</b>	<b>Jane Stevenson</b>	<b>Winsome Hawkins</b>	<b>Jason Gray</b>
<b>Peer Advisors</b>	Albuquerque Community Foundation <i>Nancy Johnson</i>  Baraga Community Foundation (MI) <i>Patrick Brennan</i> <i>Gordette Marie Coté</i>  Foundation for the Tri-State Community <i>Mary Witten Wiseman</i>  P-3 Community Foundation <i>Debbie Portman</i> <i>Nita Schmellick</i>	Keweenaw Community Foundation <i>Mary Sue Hyslop</i> <i>Trina Rovlet</i>  Kosciusko County Community Foundation (IN) <i>Megihann Kinney</i>  Marin Community Foundation <i>Chantel Walker</i>  The Philadelphia Foundation <i>Kisha Bird</i> <i>Melissa DeShields</i> <i>Jeanne Marie Hagan</i> <i>Kim Heyman</i>	Eastern West Virginia Community Foundation <i>Amy Owen</i>  Humboldt Area Foundation <i>Peter Pennekamp</i>  Greater Milwaukee Community Foundation <i>Doug Jansson</i> <i>James Marks</i>  Southern Illinois Community Foundation <i>Maggie Flanagan</i> <i>Raymond Lenzi</i>
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<b>Leader</b>	<b>Kate Sylvester</b>	<b>Becky Hornbeck</b>	<b>Janet Topolsky</b>
<b>Peer Advisors</b>	Central Carolina Community Foundation <i>Mac Bennett</i>  Hutchinson Community Foundation (KS) <i>Terry Eisiminger</i> <i>Lynette S. Lacy</i> <i>Marla McKee</i> <i>Darla Neal</i> <i>David Nowlan</i>  Parkersburg Area Community Foundation <i>Judy Sjostedt</i>  Community Foundation of Tampa Bay <i>Cynthia Sampson</i>	East Bay Community Foundation <i>Ben Bank</i> <i>James Hill</i> <i>Michael Howe</i>  Community Foundation for Greater Atlanta <i>David Gibbs</i> <i>Devin Rucker</i> <i>Akilah Watkins</i>  Stark Community Foundation (OH) <i>Marilyn Jones</i> <i>Cynthia Lazor</i>	Community Foundation of Chattahoochee Valley <i>Markeya Bass</i> <i>Wanda Jenkins</i>  Greater New Orleans Foundation <i>Samantha Bickham</i> <i>Sally U. Hays</i>  West Central Initiative <i>Wendy Merrick</i> <i>John Molinaro</i>
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- Over -

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Group	Group D	Group E	Group F
<b>Leader</b>	<b>Jane Stevenson</b>	<b>Winsome Hawkins</b>	<b>Jason Gray</b>
<b>Peer Advisors</b>	Albuquerque Community Foundation <i>Nancy Johnson</i>  Baraga Community Foundation (MI) <i>Patrick Brennan</i> <i>Gordette Marie Coté</i>  Foundation for the Tri-State Community <i>Mary Witten Wiseman</i>  P-3 Community Foundation <i>Debbie Portman</i> <i>Nita Schmellick</i>	Keweenaw Community Foundation <i>Mary Sue Hyslop</i> <i>Trina Rovlet</i>  Kosciusko County Community Foundation (IN) <i>Megihann Kinney</i>  Marin Community Foundation <i>Chantel Walker</i>  The Philadelphia Foundation <i>Kisha Bird</i> <i>Melissa DeShields</i> <i>Jeanne Marie Hagan</i> <i>Kim Heyman</i>	Eastern West Virginia Community Foundation <i>Amy Owen</i>  Humboldt Area Foundation <i>Peter Pennekamp</i>  Greater Milwaukee Community Foundation <i>Doug Jansson</i> <i>James Marks</i>  Southern Illinois Community Foundation <i>Maggie Flanagan</i> <i>Raymond Lenzi</i>
<b>Helpers</b>	Mridulika Menon		Robert Chambers

## FES Peer Advice Table Teams

<b>Group</b>	<b>Group G</b>	<b>Group H</b>	<b>Group I</b>
<b>Leader</b>	<b>Kate Sylvester</b>	<b>Becky Hornbeck</b>	<b>Janet Topolsky</b>
<b>Peer Advisors</b>	<p>Central Carolina Community Foundation <i>Mac Bennett</i></p> <p>Hutchinson Community Foundation (KS) <i>Terry Eisiminger</i> <i>Lynette S. Lacy</i> <i>Marla McKee</i> <i>Darla Neal</i> <i>David Nowlan</i></p> <p>Parkersburg Area Community Foundation <i>Judy Sjostedt</i></p> <p>Community Foundation of Tampa Bay <i>Cynthia Sampson</i></p>	<p>East Bay Community Foundation <i>Ben Bank</i> <i>James Hill</i> <i>Michael Howe</i></p> <p>Community Foundation for Greater Atlanta <i>David Gibbs</i> <i>Devin Rucker</i> <i>Akilah Watkins</i></p> <p>Stark Community Foundation (OH) <i>Marilyn Jones</i> <i>Cynthia Lazor</i></p>	<p>Community Foundation of Chattahoochee Valley <i>Markeya Bass</i> <i>Wanda Jenkins</i></p> <p>Greater New Orleans Foundation <i>Samantha Bickham</i> <i>Sally U. Hays</i></p> <p>West Central Initiative <i>Wendy Merrick</i> <i>John Molinaro</i></p>
<b>Helpers</b>	Dana Jones	Angela Boyd	Jean Hunt

- Over -

## Taking It All Back Home: FES Peer Advice and Action Plans *Organization and Assignment*

Saturday afternoon, 4:15-6:00

<i>Introduction and getting into your groups</i>	• 4:15-4:25: 10 minutes
<i>Time for Your Foundation's Program Design Sharpening and Action Plan</i>	• 4:25-4:55: 30 minutes
<i>Time allotted for presentation and advising</i>  <i>15 minutes per foundation (Slightly more if there are only three foundations in your group)</i>	<ul style="list-style-type: none"> <li>• 4:55-5:10: Foundation 1</li> <li>• 5:10-5:25: Foundation 2</li> <li>• 5:25-5:40: Foundation 3</li> <li>• 5:40-5:55: Foundation 4</li> </ul>
<b>POST YOUR REPORT</b>	• BY 6:00

If need be, your Group Leader will review how the session will work. He or she will keep your group moving through this process, and will endeavor to make sure that each foundation gets its allotted time (and advice)!

### 4:25-4:55 Session Flow: *Draft Your FES Program Design/Action Plan*

Now it's time for your foundation team to begin to process all that you have heard and learned over the last few days into an FES Program Design and Action Plan.

To help you with this, please follow these instructions.

1. **Sharpen Your FES Action Question.** Look at your original *FES Action Plan Preparation Chart* that you developed yesterday. Also review the ideas that surfaced for your team after the *Earn It, Keep It* and *Grow It* sessions. Is there any "sharpening" change you now know you want to make to your FES Action Question to clarify it in terms of:
  - *For Whom?* Families targeted
  - *Where?* The place or set of places targeted
  - *How long?* The timeframe for your FES commitment
  - *What?* The FES Indicators targeted

Please write your new decisions (or recopy your old ones if you are sticking with them) (legibly!) on the attached SHARPENING REPORT.

*Note:* We realize that many of you cannot make decisions without consulting other staff or board members back home. But we ask you to tell us what YOU are thinking after going through this workshop.

-over-

2. **Complete the Program Design Road Map.** Now try your hand at answering the three questions in the next Road Map Roundabout. Write your best-guess answers in the spaces provided on your Sharpening Report.
  - **How?** At what level will your effort intervene to affect the indicators - family, workplace/employer, community delivery system, policy? In what way will you try to affect the indicators?
  - **With Whom?** Who will you work with as partners, grantees or participants in your effort?
  - **Resources?** What primary resources (staff, board, time, money) that you already have will you commit to this effort? What more do you need to find?
3. **Devise An Action Step (or two).** Now please report one or two *necessary and doable Action Steps* that you want to undertake when you get back home to get going on this FES effort. Please tell us who will do the step, by when, and what resources they will need to get it done. Write these on the Sharpening Report as well!

#### **4:55-5:55 Session Flow: Peer-Advising**

This segment will offer each foundation a dedicated time allotment to explain their Program Design and Action Plan and to receive advice. For each foundation, use the time allotment as follows:

- **5 Minutes: Using Your Sharpening Report, present Your Program Design and Action Plan.** Use *5 or fewer minutes* to tell your colleague foundations what you plan to do.
- **5 Minutes: Advice-Writing (in silence).** For *1-2 minutes*, have advising participants - that is, every *foundation team* in the group except the requesting foundation, *including* the Group Leader - reflect silently or confer quietly by foundation (if there is more than one person per foundation). Based on what you know about your peer foundation so far, please write on a post-it:

Your two ***very best*** piece(s) of advice on how you would sharpen or question your peer foundation's FES Program Design or Action Plan. Be very specific about what, if anything, you would change. *Use one post-it note for each piece of advice.*
- **5 Minutes: Offer Advice.** *In the remaining time*, each advising foundation then offers that advice out loud to the requesting foundation. Please give the foundation being advised the post-it notes to attach to their plans and take home.
- **Move on to the Next Foundation!**

**Please post your report on the wall by 6:00 - and reconvene for our short good-bye!**

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- **Move on to the Next Foundation!**

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# Reflection Exercise: *Grow It* and Your Foundation

*Saturday Afternoon - 3:30*

You have just heard stories about one community foundation and three tools that help advance families on indicators that relate to the *Grow It* outcome.

By now, you know the drill. What does this inspire? What might you do to affect the set of *Grow It* indicators in your place?

## Your Task

1. **10 minutes.** Sit quietly first with your foundation team. Think about what you just heard in relation to the families and places you are targeting, and your FES Action Question. With that in mind, write below:

- The **three best ideas** that occur to you following this *Grow It* discussion that relate to advancing your target families on your target indicators. These ideas can be as distinct and tangible as adapting one of the tools that was presented back home, or it could be some tangential **AHA!** that suddenly surfaced, or it could be the realization that you need to do some research, or....and so forth. Again, no wrong answers here; just write down what you are thinking:


- The **one or two best** ideas related to advancing any *Grow It* indicator that you **AHAed** during this session that applies to helping any struggling families or places in your region. (In other words, what are a couple good *Grow It* action ideas for your foundation other than those directly related to your FES Action Question?)


2. **20 minutes.** Now, in turn, share your foundation's answers with your Peer Advice Team. Once you've all had a chance to state your ideas, question and push each other a bit. (If at any point you find something worth noting to the whole Workshop, please write it on a post-it and place it on the appropriate flip chart on the wall.)

# The FES Program Design Road Map

## Identify your motivation for doing this work.

What is the catalyst that is motivating you to do FES program and grantmaking activity? What energy and shape does that give to your effort?

**1 CATALYST?**

## Choose a place in which to work.

What particular place or set of places do you want to target with your FES program and grantmaking effort?

**WHERE?**

## Choose a people/population to target for impact.

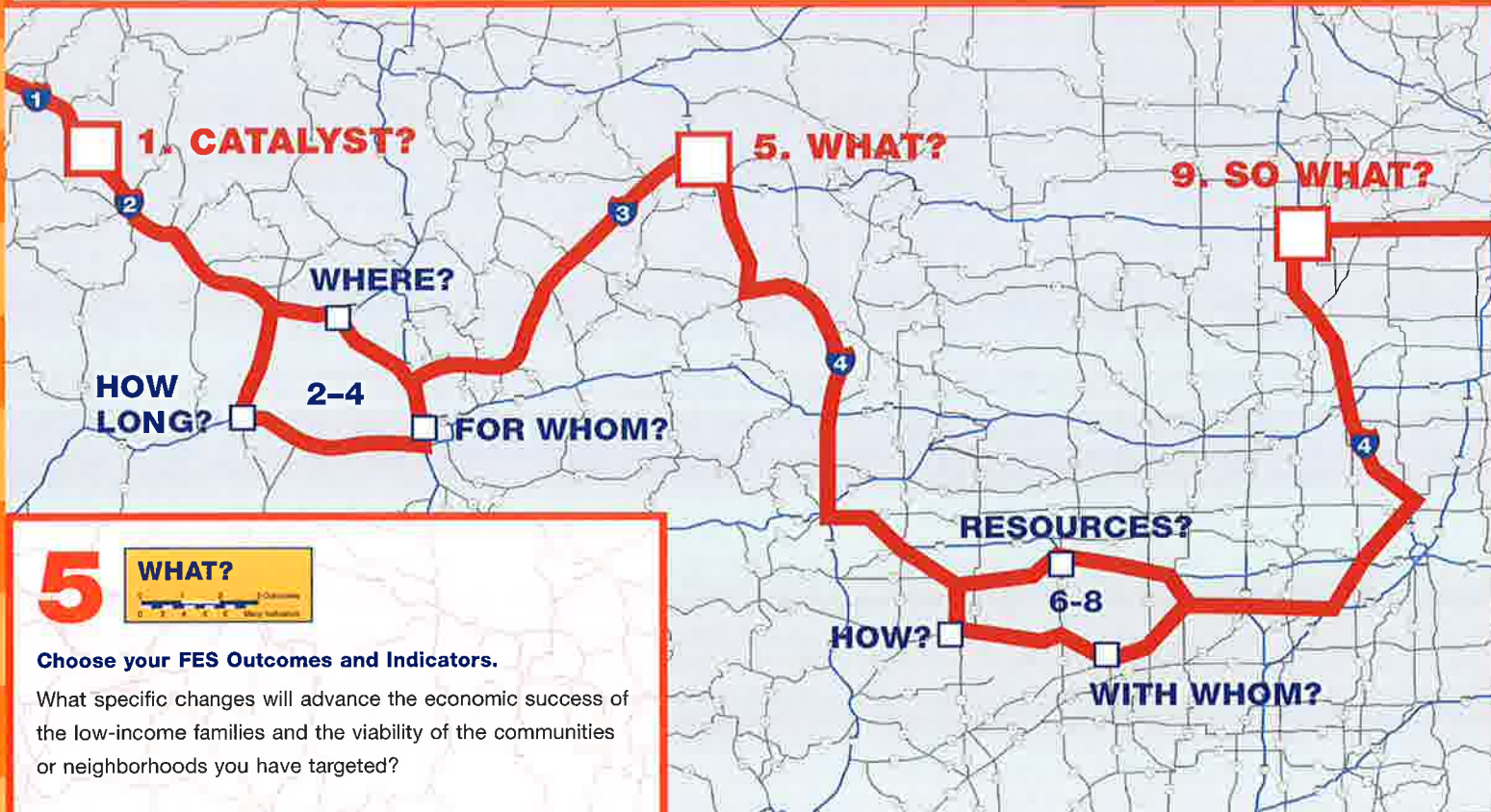
What, if any, specific economically distressed population do you want to target for special impact through your FES program or grantmaking?

**FOR WHOM?**

## Choose a period of time over which you plan to sustain the effort.

What is the length of time to which you will commit funding and support for your FES program effort?

**HOW LONG?**



**5 WHAT?**

## Choose your FES Outcomes and Indicators.

What specific changes will advance the economic success of the low-income families and the viability of the communities or neighborhoods you have targeted?

## Choose your FES entry point and tactics.

In what way and at what level can you best get involved to affect the FES outcomes and indicators you are targeting?

**HOW?**

## Choose an institution(s) to work with.

With whom will you work to help produce and deliver the goods—that is, to help make sure your FES program and grantmaking meets its goals?

**WITH WHOM?**

## Determine the source, type and amount of resources you can/will commit.

What staff, board, program, operational and grant resources will you commit to your FES effort? What resources from your funding or action partners can you bring to the FES effort or leverage from inside or outside the region?

**RESOURCES?**

## Determine your specific realistic measures of progress, how you will track those measures, and the process by which you will reflect and act on what you learn.

What one or two realistic short- or medium-term measures will tell you how much progress you have made toward your FES destination—that is, the specific FES outcomes and indicators you have targeted with your program or grantmaking effort? Who will measure them, and how? What process will you use to reflect on your progress? Who will apply your learning the next time you travel round the Road Map?

**9 SO WHAT?**





## Margins to Mainstream

Heading toward the *Grow it* Outcome

### Self Help Housing

Dana M. Jones, President  
Southern Maryland Tri County CAC Inc.



## What is it?

- ◆ A Homeownership Program that involves families in the construction of their homes
- ◆ A sweat equity approach
- ◆ Created by the United States Department of Agriculture – USDA- 523 Mutual Self Help Housing
- ◆ Piloted after the Quaker Work Group Concept



## What's it Useful for ?

- ◆ Working families find, finance at competitive rates, and purchase quality homes in the community
- ◆ Working families own an increasing percentage of the homes in the community



## Useful – Continued

- ◆ Working families housing stock in the community is increasing in value
- ◆ Working families maintain and improve their home and business asset



## How Does it Work?

- ◆ Family applies for homeownership
- ◆ Intake and assessment completed
- ◆ Homeownership counseling offered
- ◆ Homeownership options presented
- ◆ Self Help selected as an option
- ◆ Eligibility assessed by our agency



## How Does it Work? - Continued

- ◆ Issues addressed – BIC – Budget , Income, Credit
- ◆ Agency offers an option on building site for \$1 and packages loan application to submit to USDA
- ◆ USDA underwrites/approves the loan



## How does it work? – 2

- ◆ Families participate in 4 pre-construction work session on expectations:
  - Time Commitment
  - Mutual Agreements
  - Basic Skills – House selection with options
  - Delayed Gratification
  - Team Building/Work Group Assignment
- ◆ Loan closes and family purchases land and establish construction account – as low as 1% for 33 years



## How does it work? - 3

- ◆ Mutual construction begins
- ◆ Families provide 65% of labor
- ◆ Records documenting time monitored
- ◆ Group purchasing power used for discounts
- ◆ Units built – 1.5 month each
- ◆ No one move in until all completed
- ◆ On going group meeting process



## Results

- ◆ Units appraise at 130% of purchase price
- ◆ Instant equity and wealth growth
- ◆ Appreciation in value – constant with marketplace
- ◆ Equity used to make improvements to home adding value – borrowing needs - education
- ◆ Low interest rate and longer terms provides opportunity to lower income families



## How do families learn about us?

### Advertisement

- Newspapers
- Church Bulletins
- Existing families refer people they know
- Volunteers who participate
- Curb appeal



## Who can best use this tool?

- ◆ Rural communities eligible for USDA or areas supported by Self Help funding
- ◆ Organizations with development experience
- ◆ Risk takers
- ◆ Social work skills
- ◆ Balancing act – Production/Supportive
- ◆ Commitment to *Hard work!*



## Don't Try this if.....

- ◆ Can not support the start up cost
- ◆ You don't have access to technical assistance
- ◆ Market
  - Customers
  - Employees





## What have we done?

- ◆ Approaching 500 new first time homeowners
- ◆ Increase net worth of families by 25-30K
- ◆ Provided opportunities for businesses
- ◆ Empowered families – ie: Gray, Proctor
- ◆ Increase stock of affordable housing



## Resources

- ◆ NCALL Research - 302.678.9400
- ◆ Maryland – DHCD - 410.514.7000
- ◆ Housing Assistance Council -202.842.8600

Dana M. Jones – 301.274.4474 Ext 244

**To:** Margins to Mainstream Workshop Participants  
**Why:** Homework! *For Your Introductions at the Workshop*

We are indeed looking forward to seeing you in Baltimore for the *Margins to Mainstream*. We are completing our preparations for what we anticipate will be an enlightening and engaging peer-exchange. We also are asking your community foundation to prepare one thing in advance to have ready at the start of the workshop. Let us explain.

*Margins to Mainstream* is organized to help you think about what your foundation might do when you get back home to advance economic success for families in your region. Over the course of the workshop, you will be working with an assigned advisory team of peer foundations; you will be helping each other think about your situations, come up with ideas and plan some FES action. Indeed, there will be *Take the Learning Home* grants of up to \$1,500 available for some creative Workshop participants to commit to some follow-up FES action.

To start you on your FES action path, please have your community foundation team ready at the start of the Workshop to tell us - during your introductions - your brief and simple answer to the questions below. *Note: If more than one of you is attending from a foundation, develop just one answer for your foundation together as a team.*

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### **Your Preparation Assignment**

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Think about some actual resources (grants, other funds, staff time/effort, volunteer time/effort, expertise) that your community foundation wants and/or is willing to direct toward advancing family economic success in your region.

Knowing only what you know today about your region, its communities and its families, tell us, if you were using those resources:

1. **What specific set (if any) of economically challenged families would you like to target (or *must* you target because of a donor's wishes) within your region to benefit from your FES work?** For example, do you seek to assist a particular set of displaced worker families where a plant has closed? Are you concerned with single parents who have cycled off of welfare? Families that with children below school age? Any family across your region below the poverty level?

**Our Target Families are:** \_\_\_\_\_

2. **Is there a specific place or set of places in which you want to target your FES work?** For example, a specific urban neighborhood, a struggling rural inland town filled with workers who earn minimum wage at the coastal resort the county over? Some place where a natural disaster or economic collapse has occurred?

**Our Target Place(s) is/are:** \_\_\_\_\_

Please fill this in and be ready to have your team (even if it's just *one* of you) share your simple quick answers to these questions during Introductions at the workshop. Don't worry - we won't hold you to them in perpetuity!