



# Creating a Powerful Message to Build Partnerships and Gain Support for Your AFI Program

The following 8 frames provide suggestions for talking about your AFI program in a way that appeals to different types of partners, including funders (private and corporate foundations; donors; federal, state, and local agencies), bankers, community leaders, business leaders, faith-based community leaders, non-profit leaders, and government officials.<sup>1</sup> You can use this document to identify which frame is most compelling for a particular audience. You can then use the [Messaging Template](#) on the AFI Resource Center to build a powerful message about why they should partner with or support your AFI program.

## Suggested Frames

### 1. Family Security (Financial Stability)

Right now, too many people are working hard but barely getting by. They live paycheck to paycheck. Families are living in a constant state of uncertainty, stress, and instability, yet every family deserves financial security (financial stability). The AFI program can help to create lasting financial security (financial stability) by giving lower-income Americans the skills and incentives to build a life-changing asset, such as a first home, small business, or education and training.

<i>Talking Point:</i>	The AFI program can help hard-working families create stepping stones towards long-term financial security (financial stability) by providing critical financial saving skills and supporting their plans to escape the poverty treadmill.
<i>Key Words:</i>	economic security, family security, escape, treadmill, financial

<sup>1</sup> Ten AFI Network Coordinators worked with messaging experts to develop these frames and talking points that could be used with a variety of audiences to gain support for IDA's and asset-building tools. The coordinators included Margaret Miley (MA), Mary O'Doherty (KY), Sharon Henderson (NM), Susan Lindson (MI), Kate Ouverson (MN), Shirley Worthington (AL), Jacqueline Troy (IN), Karen Smith (MT), Thomas Jensen (OR), Ed Kashadourian (Los Angeles, CA). The effort was Chaired by Mary O'Doherty and Coordinated by Denise DeVaan.



	instability, incentives
<i>Suggested Analogy:</i>	Getting by on public assistance and a low-wage job is treading water. You are staying alive, but you are not moving forward. The AFI program can give you the training, tools, and resources to build a boat that can get you and your family to higher ground.
<i>Audience(s)</i>	all
<i>Additional Considerations:</i>	This is an empathy frame which asserts that families <i>deserve</i> this basic right. It speaks also to fairness. If families are working and cannot get ahead, there is something wrong.

## 2. Competitive Edge

Right now, America’s economy is missing out because so many of our citizens are barely getting by. In this economic climate, it is essential to offer sound financial education that builds educated consumers who are savvy about saving, spending, and asset building. Asset building programs can give Americans the edge we need by offering education and incentives to support home purchase, micro-enterprise, and overall economic stability and mobility.

<i>Talking Point(s):</i>	<p>Asset building strategies like IDAs help hard-working Americans gain a competitive edge in the marketplace by producing savvy consumers through financial education, and by boosting overall purchasing power by building the assets that lead to mobility. Educated consumers means smarter purchasing, and that means benefits for business. Asset building programs cultivate consumers to be the competitive edge for real recovery and economic progress.</p> <p>Financial education and incentivizing assets enables families to move up and out of poverty and into a life-changing, forward-thinking economic outlook. This drives major purchases, like homes, college education, and small business startup capitalization costs. IDAs build a strong foundation of savvy consumers. Assets are good for our economy, and they give America an edge in economic progress.</p>
<i>Key Words:</i>	Competition, edge, economic mobility, recovery, boost, purchasing power
<i>Audience(s):</i>	business and banking sectors; economically-minded policy-makers
<i>Additional</i>	This is a macroeconomic frame that argues that asset building means

<i>Considerations:</i>	economic benefit. Savings is not spending, so you need to emphasize that spending on major purchases is the end result (as well as a family having more economic stability/mobility overall).
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### 3. Opportunity

Asset building programs help people to help themselves by giving them access to simple opportunities that can transform their lives. Whether it is a little support to get an education, purchase a first home, or start a micro-business, strategies that help lower-income Americans achieve their dreams are still the best investment we can make in the American Dream.

<i>Talking Point:</i>	We need to strengthen the impact of our current economic policies by providing equal access to the same opportunities. Every family deserves the chance to get ahead by building the assets that can turn their hard work into long-term financial security. Asset building strategies enable people to help themselves and to open the gateways of opportunity: education, entrepreneurship, or a first family home – bettering the lives of families and strengthening communities.
<i>Key Words:</i>	Access to opportunity, benefiting everyone, opportunity, equity, equality, mobility, betterment, promise, fair chance, opening the gateway out of poverty, pathway out of poverty.
<i>Analogy:</i>	While many of us save for a rainy day, many Americans are born in the rain. Matched IDAs are savings, not for a rainy day, but for a brighter new day – the better life that assets can help build.
<i>2<sup>nd</sup> Analogy:</i>	In the game of Monopoly, unless you have property, you can keep going round and round collecting \$200 until you go to jail or lose the game. Likewise, unless you are able to save and earn an asset, you will keep going round and round, dependent in the cycle of poverty.
<i>Quote:</i>	"Never confuse the size of your paycheck with the size of your talent." -- Marlon Brando
<i>Audience(s):</i>	policy-makers, private foundations, non-profit leaders & practitioners
<i>Additional Considerations:</i>	Opportunity is a core American value (as in, "Land of...") and significant work is being done by The Opportunity Agenda and others to broaden the frame's traditional focus to address the issue of <i>access to opportunity</i> . This is proving to be a powerful way to invoke economic security through an inspirational and change-oriented lens.



## 4. Investment

To strengthen our economy and our communities, we need to make smarter investments and prioritize the policies that provide real solutions. Programs that help families build assets are the best long-term investment because they give people the tools to escape poverty once and for all and to create their own independent prosperity. When we invest in people who are eager to help themselves by developing skills needed to purchase a first house, get an education, or become an entrepreneur, we help the whole community. We are not just changing individual lives or helping people get by month-to-month – we are investing in our community by building the tax base, work force, and financial stability of the neighborhood.

<u>Talking Point(s):</u>	Asset building policies are the smartest social investment because they address the underlying causes of poverty and provide lasting solutions. Asset building strategies provide a significant return on investment because they help families escape poverty by creating the building blocks of future independence.
<u>Key Words:</u>	Investment, future independence, workforce, future prosperity, down payment
<u>Analogy:</u>	When a hurricane hits, and this recession is like a disaster in our community, we need immediate relief: food, water, and temporary shelter – and in a down economy, this is what the social safety net provides. But if we are going to survive this disaster, we need recovery and reinvestment; asset building strategies help us rebuild and provide families with real security and lasting economic resiliency.
<u>Audience(s):</u>	business community & policy leaders
<u>Additional Considerations:</u>	The audience here is the business community, fiscal conservatives, and policy-makers who are looking at expensive programs. Powerful characters for this frame could be portraits of small business owners that reveal the helping hand they got to launch their operation.

## 5. Saving/Hidden Costs

Our current poverty alleviation strategies have massive “hidden costs” because they are failing to provide pathways out of poverty. An Individual Development Account can help create real financial security for families and provide longer-term cost savings. This type of increased, up-front investment in helping families build assets can save us a lot of money on social services in the long term.

<i>Talking Point:</i>	Just as the health-care industry has learned that it is less expensive to fight illness before it occurs with preventative medicine and healthy habits, it is time to recognize that it is more cost-effective to incentivize low-income families in creating economic security for themselves than to leave them trapped in social services.
<i>Key Words:</i>	preventative policy, cost-savings, investment, hidden costs
<i>Quote:</i>	Ben Franklin said, "A penny saved is a penny earned." Saving money is making money.
<i>Analogy:</i>	The classic Biblical parable: Give a man a fish, he'll eat for a day. Teach a man to fish (and give him access to the pond, and help him finance the fishing pole), he'll eat for a lifetime.
<i>Analogy:</i>	Health care – the Emergency Room vs. a healthy lifestyle. TANF is the ER, and the ER saves lives. But as the insurance companies have discovered, it is the most costly way to treat patients. We know that preventative care and promoting healthy habits pays off in the long run. Likewise, IDAs and asset building strategies actually move people out of dependency and survival mode and into the financial mainstream as productive citizens.
<i>Audience(s):</i>	fiscal conservatives, policy makers
<i>Additional Considerations:</i>	The audience is cash-strapped policy-makers, and they will want to do the numbers and see the data.

## 6. Recovery = Innovation

As our country comes together to face the economic challenges of the 21st century, we need to rethink some of our policy approaches. Real recovery requires innovative solutions that leverage existing investments. To create a real and lasting recovery, we need to build a strong new foundation of savings and assets for all Americans with innovative policies that help integrate low-income families into the financial mainstream. Asset building and IDA strategies provide bold solutions that are already proven to have a high impact from years of testing in the field.

<i>Talking Point(s):</i>	Asset building policies are an innovative response to our current economic challenges. These forward thinking approaches can create the real stimulus that will help expand and strengthen the middle class by providing hard-
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	<p>working people with the support they need to earn a life-changing asset such as an education, first home, or a micro-enterprise.</p> <p>It is time to upgrade our policy responses to the problem of cyclical poverty. Asset building approaches have proven to be both the best return on investment and the most effective long-term solution.</p>
<i>Key Words:</i>	progress, problem-solving, forward thinking, upgrade, update, real progress, better, new, ingenuity, solution-oriented, innovative
<i>Slogan:</i>	IDA = An American Idea / IDA = I Dream in American
<i>Audience(s):</i>	policy-makers
<i>Additional Considerations:</i>	<p>The audience is policy-makers. Asset building is not technically stimulus, it is savings. So, you have to be careful about using “stimulus” and talk about how asset building fits in a larger “recovery” strategy and frame. As one participant put it, “There is spending at the end of the rainbow.”</p> <p>There is an opportunity here to appeal to American greatness and the narrative of progress with something like “The United States has defeated fascism on the battlefield, planted our flag on the moon, and provided an unprecedented standard of living for many of our citizens. It is time to end poverty once and for all by challenging its underlying causes.” One additional consideration: Wall Street was selling mortgage-backed securities and other such products as “innovative,” so beware of triggering fear of “innovative financial products.”</p>

## 7. Dignity

Poverty is an entrenched social problem that is undermining the dignity and human rights of hard-working Americans every day. The economic divide is not just about wages, it is about assets: degrees, property, lines of credit, savings, and social networks. We can make policy to build assets for all. AFI Individual Development Accounts can challenge the roots of poverty once and for all by helping families create the building blocks of financial security and can restore dignity to hard-working people who have been excluded from the promise of America for too long.

<i>Talking Point:</i>	We can end poverty, but it will take investing in smart programs that provide pathways ways out of poverty toward long-term solutions. We
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	need to challenge the underlying issue – lack of assets – and restore dignity to the under-compensated men and women whose hard work makes our economy run.
<i>Key Words:</i>	human rights, dignity, economic justice/social justice
<i>Slogan:</i>	Poverty – You’ve Met Your Match!
<i>Audience(s):</i>	funders/major donors, “Us”/non-profit thought-leaders & practitioners, potential partners, subgrantee program organizations, policy orgs
<i>Additional Considerations:</i>	The audience is social change people, progressives, faith-based, non-profit organizations, and some individual donors. This is a “rights-based frame” – with the assumption that human rights means something to the audience and resonates.

## 8. Every Child Deserves a Chance

Too often children born into poverty are condemned to live as second-class citizens, not able to access equal opportunity. We owe it to America’s children to invest in smarter social service designs that help families build the assets they need to achieve real financial security and to make a better life.

<i>Talking Point(s):</i>	<p>Every child deserves equal opportunity to achieve their American Dream. Let’s make sure they get the chance they deserve by helping families access the assets that have helped provide other families with the pathway to ongoing prosperity.</p> <p>Asset building strategies change more than a family’s bottom line; they change attitudes and possibilities. Many of our clients have not only expanded their horizons to become more financially savvy and responsible, they have become powerful role models for their children. Asset building programs give children the chance to see the possibilities and seize the opportunities. Now, that is a real return on our investment!</p>
<i>Key Words:</i>	Children, chance, deserve, pathway, role models, ROI
<i>Quote</i>	<p>"A decent provision for the poor is the true test of civilization." -- Samuel Johnson</p> <p>"Blessed is he that considereth the poor: the Lord will deliver him in</p>

	time of trouble.” ~ Psalms (ch. XLI, v. 1)
<i>Audience(s):</i>	funders, major donors, policy-makers
<i>Additional Considerations:</i>	This audience is more the philanthropic institutions and charity-minded folks. It is similar in tone to frame #7 above, appealing to justice values, but with a slightly different approach of elevating children as the sympathetic characters in the story. This frame (elevating children) is trying to circumnavigate the assumptions that blame poor people for their poverty. (You can’t blame a child for what she was born into).

## Adding Statistics to Make Your Message More Powerful

Incorporating statistics about the effectiveness of your AFI IDA program and how it meets the need in your local area builds credibility and makes for an even more compelling story when combined with the above frames. You can use the resources below to find statistics to include in your message, including data about your area and evidence on the effectiveness of IDAs. Be sure to check these sites regularly for updated data.

<b>Data Sources</b>	
<a href="#"><u>USA CenStats Databases</u></a>	County-level data from the U.S. Census Bureau, including occupation by race and sex to employment and earnings patterns by county and zip code.
<a href="#"><u>Federal Financial Institutions Examination Council Data</u></a>	Median income data broken down by state, county, and metropolitan statistical area (MSA).
<a href="#"><u>CFED Assets &amp; Opportunity Scorecard</u></a>	State-by-state data about household financial security and policy solutions, including financial assets and income, businesses and jobs, housing and homeownership, health care, and education.
<a href="#"><u>New America Foundation Federal Education Budget Project</u></a>	Local data about funding, student demographics and achievement data for PreK-12 as well as an in-depth study of financial aid, student demographics and outcome data from post-secondary institutions.
<a href="#"><u>Association for Enterprise Opportunity Data</u></a>	National, state, and regional data and analysis about current micro businesses and the role of microbusiness in our economy.



<b>Evidence for IDAs</b>	
<a href="#"><u>AFI Legislation</u></a>	Statistics and evidence for the AFI program is detailed in Sections 402 (Findings) and 403 (Purposes).
<a href="#"><u>AFI Report to Congress (2010)</u></a>	Outputs and outcomes of the AFI program and detailed information about AFI program characteristics. Updated annually.
<a href="#"><u>American Dream Demonstration Reports</u></a>	Reports about the outcomes and other findings from the American Dream Demonstration project, the first large-scale demonstration of IDAs.
<a href="#"><u>New America Foundation Asset Building Program</u></a>	Policy papers, blog posts, and other information about NAF's asset building program.
<a href="#"><u>CFED reports and literature</u></a>	Reports published by CFED that provide supporting evidence for IDA and other asset-building programs. <ul style="list-style-type: none"> <li>• <a href="#"><u>Why Assets Matter</u></a></li> <li>• <a href="#"><u>Weather the Storm: Have IDAs Helped Low-Income Homeowners Avoid Foreclosure?</u></a></li> <li>• <a href="#"><u>Household Financial Security Framework</u></a></li> <li>• Additional resources: <a href="#"><u>Assets Research Library</u></a></li> </ul>
<b>Fundraising Resources</b>	
<i>AFI Tools for Success Webinars</i>	The <a href="#"><u>AFI Resource Center</u></a> developed webinars to help AFI grantees raise funds to support their IDA program, including: <ul style="list-style-type: none"> <li>• <a href="#"><u>State and Local IDA Funding</u></a></li> <li>• <a href="#"><u>Fundraising Strategies for IDA Programs</u></a></li> </ul>
<i>AFI Tools for Success</i>	The <a href="#"><u>AFI Resource Center</u></a> developed tools to help AFI grantees develop relationships with funders and apply for funding, including: <ul style="list-style-type: none"> <li>• <a href="#"><u>Donor Profile Template</u></a></li> <li>• <a href="#"><u>Proposal Worksheet</u></a></li> <li>• <a href="#"><u>Fundraising Resources</u></a></li> </ul>

## Questions?

If you have any questions or concerns about how to message your AFI IDA program, please contact your AFI Program Specialist or the AFI Resource Center:

1-866-778-6037 | [info@idaresources.org](mailto:info@idaresources.org) | [www.idaresources.org](http://www.idaresources.org)