

“TOOLS FOR SUCCESS” WEBINAR SERIES FOR ASSETS FOR INDEPENDENCE GRANTEES

Participant Engagement Strategies

September 24, 2013



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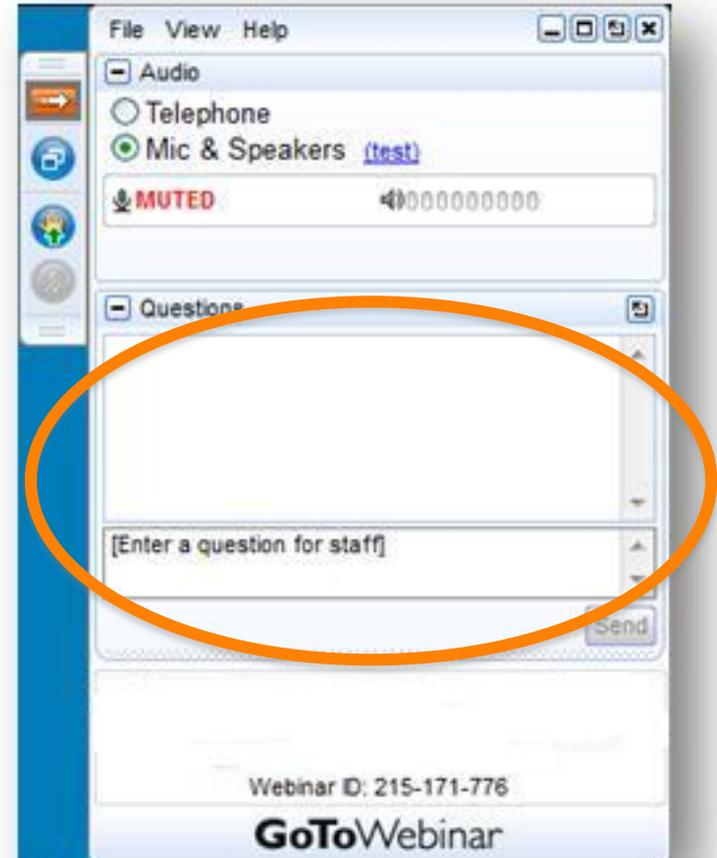
- Having trouble dialing in?
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- **Having technical difficulties? Contact tmurphy@cfed.org**

Housekeeping

- This webinar is being recorded.
- A transcript and link to the recording will be available a week or two after the webinar.
- The webinar will last for 1 hour.
- **Having technical difficulties? Contact tmurphy@cfed.org**

Housekeeping

- All webinar attendees are muted to ensure sound quality.
- Use the question box in your webinar Control Panel to ask questions at any time.



Not an AFI grantee yet?

- Assets for Independence (AFI), which is administered through the Office of Community Services (OCS) at the U.S. Department of Health and Human Services, provides federal funding to community-based nonprofits and government agencies for Individual Development Accounts (IDAs).
- To learn more about applying, visit www.idaresources.acf.hhs.gov
- Upcoming Orientation Session:

Introduction to AFI

Tuesday, October 8, 1:00 – 2:00 PM EST

Register at www.idaresources.acf.hhs.gov

Your Guest Speakers

Juan Bonilla

Deputy Director,
Lawrence CommunityWorks, Inc.



LCW's mission is to empower a network of members, acting collectively and in partnership with others, to transform Lawrence into a vibrant city of healthy neighborhoods. LCW develops leaders, produces high quality, affordable housing, and supports residents of all ages to build skills, become financially resilient, and pursue opportunities to improve their lives and the community.

Your Guest Speakers

Marcia Munden

Pathways to Economic
Stability Program Coordinator,
Catholic Charities of Idaho



Founded in 2000, Catholic Charities of Idaho seeks to provide culturally sensitive and inclusive services to those in need using a family strengthening approach to service delivery. Regardless of religious affiliation, CCI empowers all people in need to reach their spiritual, emotional and economic potential.

Your Moderator

Jimmy Crowell

AFI Resource Center



The AFI Resource Center provides training and technical assistance to AFI grantees, their project partners, and other organizations that are providing asset building services across the nation.

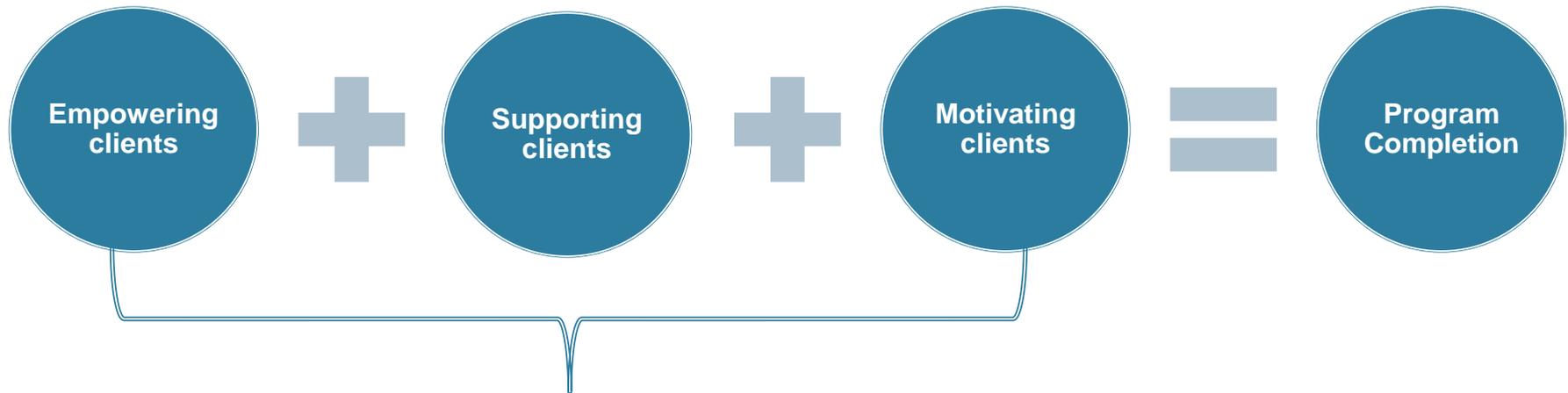
Objectives of the Session

- Identify effective AFI participant engagement strategies
- Hear from two AFI grantees that have successfully incorporated these engagement strategies into their programming
- Discuss how focusing on participant engagement can lead to increased program retention and help improve your program outcomes

What is engagement?

- How you and your program relate to your participants and vice-versa
- How you communicate to your participants
- How you help participants overcome barriers to saving and completing the program

Why is engagement important?



Engagement Strategies

Engagement Strategies

- Provide support services to help participants save
 - Ex. Financial counseling/coaching, credit repair
- Identify and address factors inhibiting program participation
 - Ex. Transportation issues, language barriers
- Build and promote a culture of savings and peer-support
 - Ex. Peer-learning cohorts, participant-directed meetings
- Create multiple avenues for communication
 - Ex. Text message reminders

Case Study:



Lawrence CommunityWorks, Inc.

- Network Organizing Theory
 - Place matters
 - Social Capital
 - Give-Get Relationships

- Core Program areas
 - Community Organizing and Leadership Development
 - Real Estate Development
 - Asset Building
 - Youth Program



LCW IDA Program

- Began in 2001 with 12 participants
- Currently, 5 IDA tracks
- 50-75 open accounts annually
- IDA Peer Leaders
- Financial Coaching and Housing Counseling
- Leveraging the LCW Network
 - PODER Leadership Institute
 - LCW Property residents
 - Community College partnership Midas Collaborative

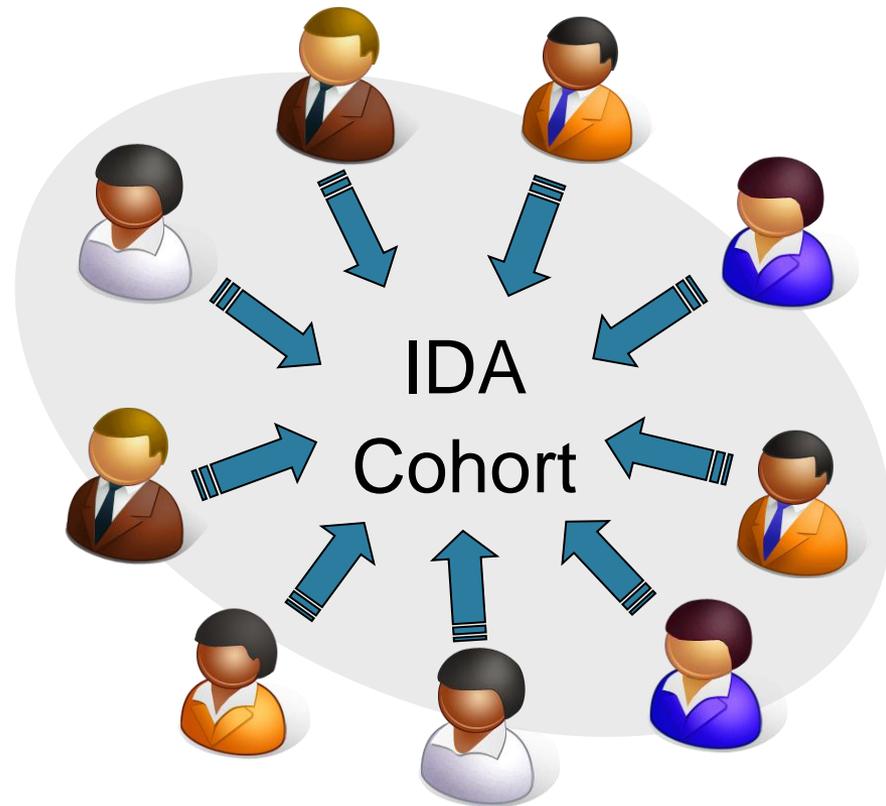


Current IDA Offerings

- **Community IDA** – Continuation of original model
- **Leading Movement IDA** – College prep, high school juniors, 1 year
- **Welcome Home IDA** – First-time homebuyer, \$200/mo., 3:1 match, 6 months
- **Second Chance IDA** – Former homeowners impacted by foreclosure crisis, \$50 month, 2 years, discontinued
- **Small Business IDA** – \$200 per month, business owners, business TA, leverage business loans, 6 months
- **Education Forward IDA** – Adults with higher education goals, workforce development, 12 months

Core Engagement Strategies of LCW IDA

- Participants begin and graduate together
- Semi-monthly workshops
 - Financial and Asset Education
 - Peer-to-Peer
 - Child care and food provided
- Financial Coaching
- Personal Goal Project
- “Investors”



Core Engagement Strategies of LCW IDA (con't)

- Graduation Ceremony



Outputs and Outcomes

- 89% graduation rate (184 out of 206)
- 70% “invested” in assets (closed cohorts only: 86 out of 119)
- 100+ Investors and counting (since program inception)



38%

Homeownership



54% Education

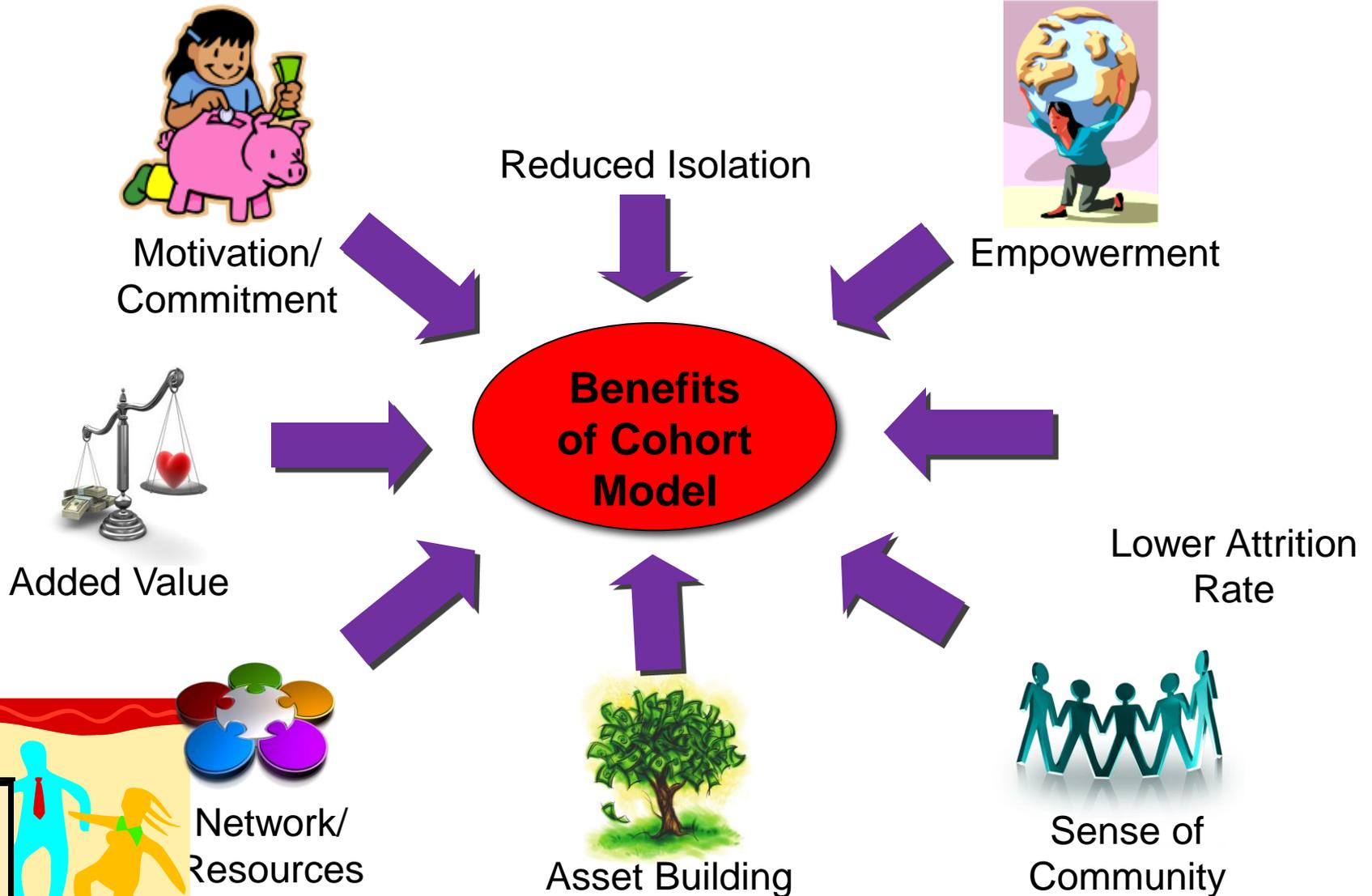


8%

Entrepreneur

Challenges

- High touch – requires capacity and funding for operational sustainability
- Pre-screening – need a process
- Best when leveraged with other programs and resources
- Limited opportunity; long waiting lists



Case Study:



Catholic Charities of Idaho

Catholic Charities of Idaho Family Strengthening Centers provide services across the lifespan designed to identify and build on strengths of individuals, families and communities, and to empower families to reach their full potential.



Services are offered in four core areas:

- Economic Stability Services
- Mental Health Counseling and Family Education
- Immigration Legal Services
- Community and Parish Engagement

Services are integrated to provide the range of support that families need to build self-sufficiency



Pathways to Economic Stability Program

Asset Building to Boost Families Out of Poverty

Case Management

- Stable Income
- Affordable Housing
- Basic Financial Skills/Debt Reduction
- Job Skills Development
- Accessing Benefits/Healthcare
- Problem-solving

Financial Education

- Money Smart (FDIC) + targeted resources
- Guest Speakers
- Classroom and Individual Sessions

Individual Development Accounts

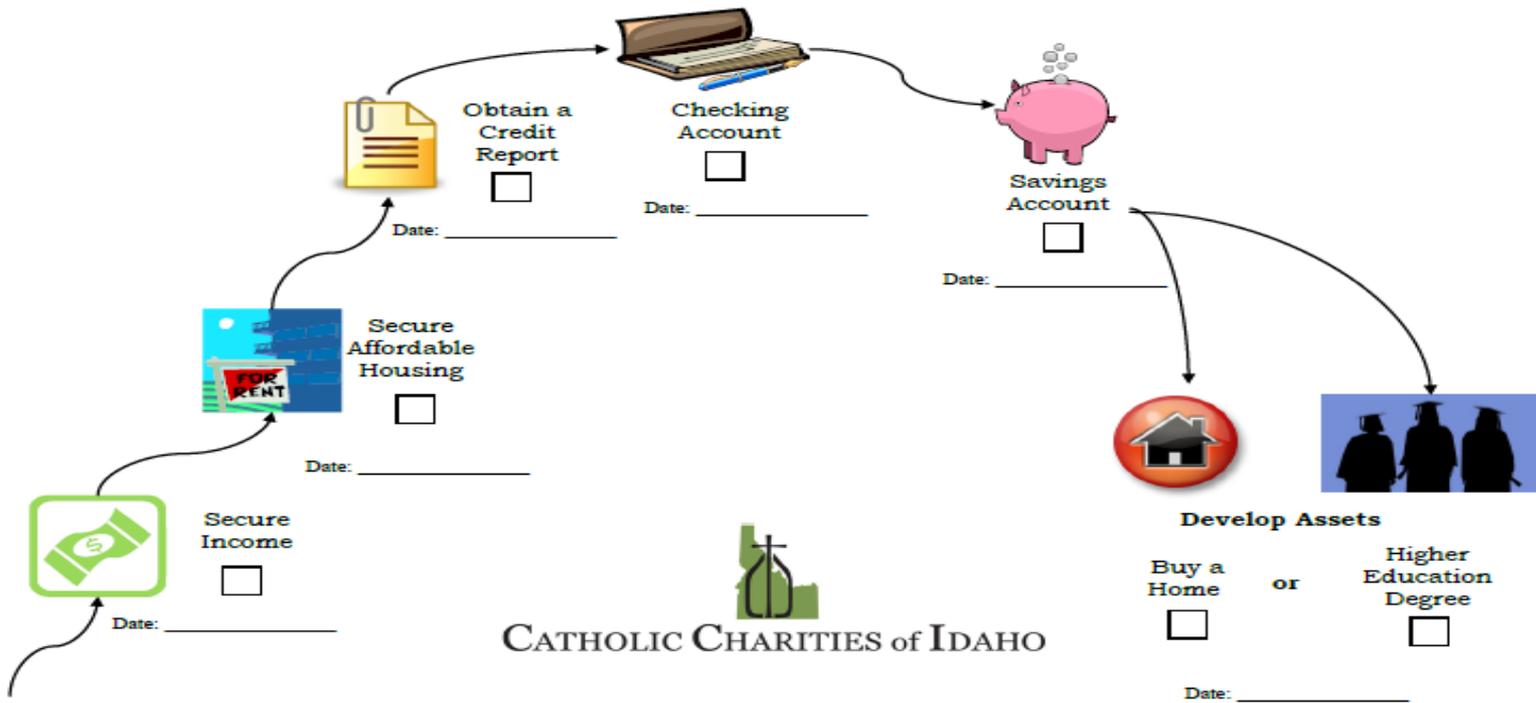
- First-time Homebuyer
- Education for Self
- Education for a Child (16 and over)



Key Markers on the Pathway to Economic Stability

Family Name: _____

PATHWAYS TO ECONOMIC STABILITY





Pathways to Economic Stability Program – Individual Development Account

We'll match you \$2 for every \$1* you save toward your goal

*maximum of \$2000



You can save for:



A degree or job training for yourself



A degree or job training for your child



Your first home

Funding for this program is provided through federal, state, and local community support, including contracts, grants, and private donations. A portion of the funding is provided through United Way of the Treasure Valley, a recipient of a federal Assets for Independence (AFI) grant.

What is the Pathways to Economic Stability – Individual Development Account (IDA)?

As an IDA Investor, you could receive \$2 for every \$1 you save for your college education/job training; college education /job training for your child (at least 16 and ready to enroll within 2 years); or, for buying your first home. You could save up to \$2000 in your account and receive up to \$4000 in match money, giving you a total of \$6,000 to invest in your goal!

Am I eligible?

To qualify, you must:

- Be earning income (full-time or part-time employment)
- Not exceed a certain amount of household income
- (Note: If you are eligible for Temporary Assistance for Needy Families (TANF) or the Earned Income Tax Credit (EITC), you may automatically qualify)*
- Have a Net Worth of less than \$10,000 (excluding one vehicle – your home is also excluded, if saving for education)
- Be willing and able to save at least \$10 per month and ready to purchase an asset within two years
- Be willing to meet monthly with a case manager, complete financial education, and specific education related to your asset choice

How do I apply?

To learn more about the IDA and find out if you qualify, please contact us at (208)350-7490

(space is limited; may be waitlisted)

IDA Investor (Participant) Engagement and Retention Strategies

Welcoming Environment and Communication Options

- Varied office hours for case management, counseling, etc.
- Child care options for classes and appointments
- Transportation (limited, but available for class/appt.)
- Email and text communications with case managers
- Bi-lingual, bi-cultural staff and volunteers
- Availability of interpreters



Holistic, Supportive Services for Potential Investors, Investors and Families

- IDA Information Sessions/Orientations – Pre-Screen
- Pathways case management and IDA readiness services available
- Problem-solving for urgent needs, emergencies
- Referrals between programs and to community partners



IDA Investor (Participant) Engagement and Retention Strategies

Flexible Options for Financial Education

- Education includes core competencies but can be individualized for different levels/investor needs
- Weekend classes/evening classes
- Multiple formats to meet needs (all-day sessions, once a week sessions, 2-6 hour workshops)
- Classes offered in Spanish, Swahili, French, Kirundi and English
 - Interpreters provided for other languages (Burmese, Arabic, Somali, etc.)



Investors are Partners

- Services are strength-based and collaborative
- Case managers and investors create a Savings Agreement and Monthly Action Plans to hold each other accountable
- Monthly in-person meetings are required

Smiles of Success!



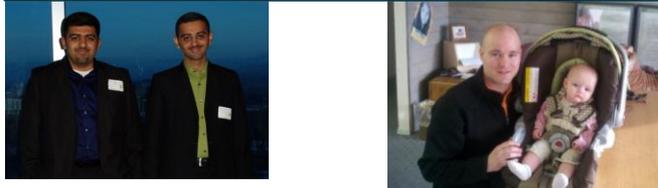
Outcomes Show Strategies Work

Catholic Charities of Idaho (CCI) has consistently maintained at least an 80% completion rate for IDA participants

Homeownership



Education for Self



Education for a Child

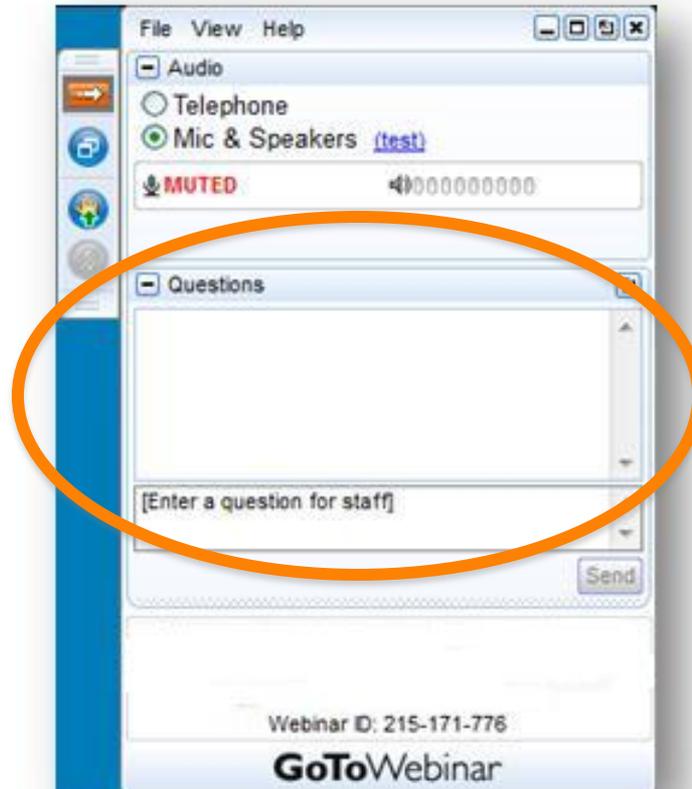


- Of the 20% that did not complete to purchase – 2/3 reached their savings goal and met other requirements, but were unable to purchase due to move, divorce, unemployment, or other unforeseeable event
- Based on these successes, CCI was contracted to provide all IDA case management for the current AFI grant and has expanded our IDA program outside the Treasure Valley

Outcomes - continued

- CCI currently has 34 active IDA accounts – 26 in the Treasure Valley and 8 in North Idaho
- More than ½ of participants have deposited EITC (Earned Income Tax Credit) monies into their savings accounts
- Every participant that has been in the program at least 6 months has completed 12 or more hours of financial education
- As a result of the success of this program, the State of Idaho Department of Health and Welfare committed TANF funds for 24 IDA accounts over two years

Questions?



Contact Information

For general questions about the AFI program,
visit www.idaresources.acf.hhs.gov.

- **Jimmy Crowell**
AFI Resource Center
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- **Marcia Munden**
Catholic Charities of Idaho
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- **Juan Bonilla**
Lawrence CommunityWorks, Inc.
jbonilla@lawrencecommunityworks.org

Thank you!

Assets for Independence Resource Center

- AFI Resource Center:
 - 1-866-778-6037
 - info@idaresources.org
 - www.idaresources.acf.hhs.gov
- AFI Program Website:
 - www.acf.hhs.gov/assetbuilding