



Center for Social Development

GEORGE WARREN BROWN SCHOOL OF SOCIAL WORK

Asset-Building Coalitions in Oregon and North Carolina

Two Case Studies

Karen Edwards
KME Consulting

Gena Gunn
Center for Social Development

Jennifer Downs
Center for Social Development

Jennifer Heffern
Center for Social Development

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Campus Box 1196 One Brookings Drive St. Louis, MO 63130-9906 • (314) 935.7433 • www.gwbweb.wustl.edu/csd



Washington University in St. Louis

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Introduction

The Center for Social Development (CSD) at Washington University in St. Louis has extensively studied the relevance of asset-building policy coalitions in states for educating, defining, promoting, and gaining support for a variety of asset-building policies and initiatives for people in lower-income tiers. Our findings show that such coalitions often serve as successful venues for developing, promoting, and implementing inclusive asset-building policies and initiatives that serve all people in the state, particularly low- to moderate-income families. (Edwards, 2008; Warren and Edwards, 2005; Kagotho and Gunn, 2005; Shriver Center, 2007; McCulloch, 2005).

Many state-level IDA coalitions built important foundations for the establishment and expansion of other asset-building policy opportunities for constituents, including state assets coalitions. Additionally, IDA policy advocacy work associated with IDA coalitions established a solid base of policy partners who lent support to the institution of additional asset-building policies and initiatives (Edwards, 2008).

In 2005, CSD initiated a two-year project to study the inception and ongoing activities of two state-level asset-building coalitions. Project work was planned for January 1, 2006 through December 31, 2007. The purpose of the project was to garner important learnings from coalition-building efforts that could inform state-level assets policy advocates across the country. We hoped that these learnings might reveal whether or not the development of diverse, broad-based, and effective assets coalitions effectively increases opportunities for asset building and asset protection for people with low to moderate incomes.

CSD focused on state assets coalitions that had built on the policy successes of state-level IDA coalitions and networks, namely the Oregon Asset Building Initiative and the North Carolina Asset Building Policy Task Force. CSD collected the data presented in this report through intensive one-on-one work with both coalitions. CSD's intent, however, was not to lead coalition and asset policy development in these states, but to be responsive to coalition leaders' questions about other states' strategies for developing inclusive assets coalitions and state assets policies. Gena Gunn and Karen Edwards of CSD's State Assets Policy Program (SAPP) advised both groups by phone and through in-person strategy meetings with key leaders, and attended state-level coalition meetings and general assets convenings in both states. Additional data came from partners through periodic reports on activities and strategies. North Carolina partners, for example, shared all of its communications with coalition members with CSD.

Oregon was the first state to pass IDA legislation, with considerable bi-partisan support, in the form of Children's Development Accounts, in 1991 (Stein & Freedman, 2003), although funding for the

initiative was never appropriated by the state, and therefore CDAs never materialized. However, in 1999, Oregon passed IDA legislation and instituted and funded an IDA program targeting adults. Oregon has continued to fund IDAs, and has supported a network of state-supported IDA partners for several years. As this project began, the non-profit organization administering IDAs for the state was in the process of examining ways to expand the Oregon IDA Network into a broader Oregon Asset Building Initiative (OABI).

North Carolina instituted and funded IDA policy in 1997. North Carolina's IDA Collaborative, which was developed to promote and foster IDAs in the state, was first established in 1996, but re-organized as a 501(c)3 in 2003, becoming the North Carolina IDA and Asset Building Collaborative (which also supports the North Carolina Assets Policy Task Force), organized to both continue to support IDAs and to develop a more broad assets policy agenda for the state.

In 2005, both state IDA collaboratives and networks were considering how to best develop and promote a broader assets policy agenda. During the two years covered by this project, CSD witnessed impressive growth of the collaborative groups in both states, and much progress towards building consensus on an inclusive state assets policy agenda. After studying the assets coalition-building and policy strategies of these states, we identified several important factors that could be replicated and utilized by other state and Federal policy-makers interested in developing effective asset-building policies for low-income families.

North Carolina had already obtained funding for their assets coalition-building efforts through their 501(c)3 collaborative, and Oregon's assets coalition-building efforts were funded by the state government, with additional support from CSD (from funding for this project), through a pass-through grant from the Levi Strauss Foundation. The State of Oregon matched the Levi Strauss Foundation's funding for almost a year and a half during the study period. It is important to note that the Levi Strauss Foundation support was an essential factor in the project's success. One of the key lessons learned in both case studies is that ongoing financial support was necessary for the sustainability and ongoing effectiveness of these asset-building coalitions.¹

The Oregon Asset Building Initiative

The state of Oregon has been a leader for the last 15 to 20 years in instituting various types of asset-building policies for low- to moderate-income families, including affordable housing policies, a long-running state-funded IDA program, and a state Earned Income Tax Credit (EITC). However, Oregon assets policy stakeholders and leaders had not gained consensus on which policies are essential for increasing asset-building opportunities for low- to moderate-income Oregonians, or how additional assets policy might be developed to compliment current policies.

The Department of Oregon Housing and Community Services (OHCS) and the Neighborhood Partnership Fund (NPF), a non-profit organization devoted to affordable housing and community development for people in Oregon, became our partners in this effort. The pilot project, led by NPF Executive Director Janet Byrd and Program Director Cynthia Winters, was titled the Oregon

¹ The Charles Stewart Mott Foundation provided additional support to CSD for the writing and dissemination of these case studies. CSD gratefully acknowledges the Levi Strauss and Charles Stewart Mott Foundations for their support of this project, while acknowledging that the opinions in this report do not necessarily reflect the opinions of these two foundations.

Asset Building Initiative (OABI). State funding of this effort, along with Levi Strauss Foundation grant funding from CSD, allowed NPF to hire a coordinator for their coalition-building efforts, who assisted in the development of a series of coalition-building meetings and events.

CSD and David Foster of OHCS, a tireless advocate for IDAs and children's savings accounts in Oregon for many years, had previously collaborated on strategizing asset-building policy advocacy and development in Oregon. SAPP leaders had previously utilized Mr. Foster's expertise on state IDA tax credits for a report on that topic. OHCS chose NPF to become the non-profit partner and fiscal agent for the state-funded IDA program in 2003. Oregon IDAs have been funded through state tax credits since IDA legislation was initially passed – starting with \$500,000 in fifty percent state IDA tax credits in 1999, and expanding to almost \$4 million in seventy-five percent state tax credits in 2006, the most tax credit dollars any state has ever committed for IDAs. NPF is the first and only non-profit organization in the country to successfully leverage all the allowed state tax credits for IDAs (they expected to market nearly \$6 million in tax credits in 2007), making IDAs an attractive, feasible, and potentially sustainable and scalable program in Oregon.

NPF and OHCS were interested in taking the case for IDAs and asset-building before a larger audience in the state, to generate additional interest in IDAs, and to learn more about which asset-building policies various constituencies in the state consider most important to increase asset-building opportunities for Oregonians with low incomes.

Oregon project strategy

Oregon project partners had already planned a state-level assets “convergence,” to be held in Portland in April 2006, which created a good venue to launch the OABI. Convergence attendance was high (over 100 people attended) and included representatives of both state government and the Federal government, business leaders, national asset-building intermediary organizations, five American Indian tribes and Native-run non-profits in Oregon, and community-based organizations serving people with disabilities. The first steps towards determining an inclusive, viable, and sustainable assets policy agenda for Oregon were taken at this convergence; most notably, the attendees agreed that securing state legislation and ongoing funding for children's savings accounts in Oregon should be a priority policy agenda item.

To further initiate the two-year pilot initiative, NPF established the following project goals:

- Hire a coordinator and obtain salary funding for at least two years
- Identify and engage potential members and other partners
- Identify asset-building policy impediments and disincentives in the state, and encourage interest for identifying and developing new policies, or amending current policies, to address these barriers
- Identify a structure and timeline for building a state-level asset-building coalition
- Identify, document, and foster the successes of current asset-building activities and initiatives in Oregon that target low- to moderate-income populations
- Encourage the public will for all Oregonians to build human capital and financial wealth, particularly with underserved populations

The first goal was realized through state and philanthropic support, and was a necessary factor for achieving many other project goals. To execute the rest of this ambitious coalition-building and policy strategy agenda, NPF leadership and the newly-hired OABI coordinator determined a set of specific actions to assist them in realizing project objectives:

- Complete a scan and analysis of existing Oregon asset-building policies
- Hold an Asset-Building Summit in Portland, where partners would work specifically to identify policy priority areas for asset-building success
- Establish focus group meetings across the state, including areas where a greater variety of populations are located (rural areas, American Indian Reservations), in order to get input from traditionally underserved (and possibly unheard) populations, and gain greater consensus on the policy priority areas established at the Convergence and Summit
- Develop a communications system (including a listserv) for coalition partners and stakeholders (see Appendix 2)
- Develop a communication system for asset-building policy advocates in the state capitol – setting regular meetings during legislative sessions to share assets policy proposals as they are identified by the broader group of partners and advocates
- Attend meetings of other coalitions and organizations working to promote asset-building initiatives, such as the state EITC coalition, Financial Literacy Committee, CASH Oregon campaign,² and others, for the purpose of further promoting the priority policy areas determined by asset-building partners

Oregon findings, progress, and challenges

Several focus groups met in various sectors of the state in 2006, generating a great deal of energy around asset-building policy development and culminating in an Asset Building Summit held in Portland in December 2006. Additional informational events took place during this period, including trainings led by nationally known guest speakers on coalition- and asset-building.

Focus groups

Assets policy recommendations gleaned from the focus groups include:

- Make asset-building strategies part of an overall anti-poverty plan for the state
- Establish more opportunities for youth to engage in asset-building activities
- Create a universal state system for teaching financial education, with local flexibility in curriculum design and presentation
- Expand affordable housing and home ownership opportunities
- Increase opportunities for credit repair and credit building for low-income individuals and families, including establishing more effective anti-predatory lending laws
- Institute amendments to IDA policy such as expanding goal uses for IDAs, and including opportunities for youths to save
- Offer capacity-building opportunities for IDA fiduciary organizations, so that current and new IDA programs may grow more successfully

² Creating Assets, Savings and Hope (CASH) is a community partnership to promote financial stability for income eligible Oregon families through the expanded use of tax credits.

- Encourage and assist all Oregonians to become “banked”
- Expand workforce opportunities to increase salary bases for working poor Oregonians
- Provide opportunities for access to healthcare services for all low- to moderate-income families

The main actions or activities that the groups determined an assets coalition should facilitate are:

- Share information on asset-building policies and initiatives
- Develop group strategic thinking; identifying specific strategies for including low-income people in all state-supported wealth-building policies and programs
- Assist interested partners to become a unified policy and action force
- Promote asset building as a key piece of an overall state anti-poverty strategy
- Better educate policy makers
- Better connect housing initiatives with other asset building initiatives
- Offer tailored trainings and technical assistance

Asset Building Summit

Forty people attended the Asset Building Summit in Portland in December 2006, gathering to discuss asset-building concepts in general, and identify the most important asset-building policy priorities to focus on. Participants included a diverse group of people working in Oregon non-profits and foundations, as well as local, state, and Federal government agencies. Engaging organizations that serve diverse populations has been a significant challenge for NPF from the beginning of the project, and remain a challenge at the end of the project.

As mentioned earlier, several representatives from American Indian tribes and non-profits attended the April 2006 convergence in Portland, where a caucus of tribes and Native-focused non-profits conducted a special session. The Native group discussed asset-building opportunities and challenges specifically related to their communities, and how their efforts might inform larger state-level asset-building efforts. They also discussed the potential of initiating a Native-focused asset-building coalition in the state. They determined that the immediate challenge was to encourage tribes and the state to make sure Native Americans are included in both assets policymaking and asset-coalition building efforts, so that their concerns and special issues might be better addressed in policy and practice.

Some progress was made in this area over the two-year project period. NPF made a good-faith effort to better engage diverse groups—sometimes by making special trips to Native American reservations and organizations serving diverse populations, to facilitate one-on-one discussions about asset building. However, NPF determined that an additional strategy would likely have to be developed to better engage organizations directly serving diverse populations in the state.

New partnerships

During the project NPF formed a new partnership with a coalition of human services and economic development stakeholders called Oregon Thrives—an initiative funded by the state of Oregon, and devoted to creating opportunities for better wages, access to healthcare, education, adequate

nutrition, and stable housing for people in Oregon. NPF joined Oregon Thrives in setting its “Top Ten Bills the Oregon Legislature Can Pass to Help Oregonians Thrive” for 2007 (see Appendix 1). The top ten bills included a few financial asset-building policy measures, such as those related to predatory lending, expanding the state EITC, and increasing funding for affordable housing. This process assisted leaders of the Oregon Asset Building Initiative to weigh the benefits of joining efforts with an established coalition with some common goals.

Achievements and challenges

A number of issues within the Oregon state government spilled over into the project, and somewhat inhibited progress in fulfilling coalition-building goals in a timely manner. Key staff members at OHCS were reassigned to work on other state priorities, and the state withdrew funding for this particular asset-coalition building development effort about halfway into the second year of the project, reassigning them to the Oregon Thrives effort. The withdrawal of targeted project funding essentially eliminated the salary of the coalition coordinator, whose position was then also eliminated.

The project also required a larger time commitment from the Executive Director of NPF than was originally anticipated, and relationships with other Oregon asset-building organizations often overlapped, creating issues in establishing coalition leadership. NPF was able to establish a relationship with Oregon Thrives in the two-year period, and hoped that the joint coalition effort would lay the important groundwork needed to serve asset-building policy goals determined by asset-building coalition members and partners over the two-year period.

However, despite setbacks and some key changes in strategy, good progress was made in establishing and promoting the Oregon Asset Building Initiative and developing an inclusive assets policy agenda for Oregon. The initiative was judged by project partners as a successful beginning for realizing an OABI and OABI goals in Oregon. NPF’s accomplishments in 2006 and 2007 included:

- Partnering with the Oregon Thrives coalition to develop and publicize a legislative agenda focused on creating significant opportunities for low-income people to build human and financial assets
- Sponsoring a variety of asset policy and practice focus groups, lectures and trainings; widening the conversation about assets throughout the state, and building significant state-level partnerships and consensus on an asset-building policy agenda
- Increasing engagement efforts with IDA program partners
- Executing a contract with the Regional Research Institute at Portland State University to assist with revisions to the Oregon IDA database, and building a basis for a longitudinal evaluation of the state IDA program
- Laying a foundation for establishing a diverse, broad-based asset-building coalition in Oregon, and increasing the general knowledge of the benefits of asset-building policies and initiatives
- Offering competitive capacity grants to IDA partners, to increase staff and expand capacity to offer IDAs in the state, partly funded from the IDA tax credit pool
- Broadened asset-building partnerships with diverse and underserved populations and making this goal an ongoing priority

- Marketing over \$4 million in IDA tax credits, some of which may be used for additional capacity-building efforts
- Expanding Oregon's IDA program to include youth between 12 and 18 years of age as eligible IDA participants, and increasing the uses for IDAs (legislative changes to take permanent effect in 2008)

Another key tension that surfaced during this effort was due to NPF being such an important state partner in ongoing IDA program implementation. NPF's IDA program and policy work sometimes conflicted with the larger asset-building policy agenda it was attempting to establish. One reason for this tension may be that the Oregon IDA program has become a foundational building block for asset-building policy initiatives in the state (this tension may also occur in other states with similar circumstances). In other words, even though NPF made strides in expanding asset-building efforts in Oregon beyond IDAs, IDAs are still NPF's main asset-building policy and program focus. NPF is working to address this challenge, and hopes that the partnership with Oregon Thrives will assist them in these efforts.

Next steps for Oregon – Post-project

If Oregon's asset-building policy and program efforts are going to experience broader success in the future, all partners and constituents will need to look toward the longer term, while selecting likely policy victories for the shorter term. For effective policy development and advocacy efforts to continue, funding for a new assets coalition coordinator and expanded coalition activities will need to be secured. Hopefully the state will recognize that the initial two years of this work laid an important foundation for increasing involvement and political advocacy among many asset-building partner organizations, stakeholders, and constituencies in the state, and will again support this effort.

NPF intends to continue its coalition and policy agenda efforts. It has already determined some 2008 goals, including restructuring quarterly meetings with IDA partners to systematically engage a wider range of partners. During 2007 this process was begun, by expanding IDA business meetings to include training sessions in the afternoons, and utilizing web and telephone conferencing. In 2008, trainings will focus on the effective practices of a variety of asset-building initiatives. An IDA and asset-building advisory board will be formed, whose primary purpose will be to link the IDA initiative with additional asset-building initiatives housed in a variety of state agencies, and to better coordinate overall state asset-building policy efforts.

North Carolina Asset-Building Policy Task Force (ABPTF)

Like Oregon, North Carolina has served as model for other states in IDA policy and program development for nearly a decade, investing significant state and federal resources to promote asset building for lower-income populations.

In 2000, North Carolina developed a statewide IDA collaborative. The IDA Collaborative Network was formed to serve as a provider of technical assistance to IDA programs. This Collaborative would later become the first and only 501(c)3 IDA coalition in the country.

As the IDA field began to grow locally and nationally, North Carolina IDA Collaborative Network leaders quickly realized that the state needed a strong policy approach to asset building for low- to moderate-income families to increase the effectiveness of IDAs. A few states have chosen to focus on promoting asset building for low- to moderate-income people in three major areas: asset accumulation, asset leveraging, and asset preservation. Aiming to use and build on this framework, the North Carolina IDA Collaborative Network sought to combine its resources with the EITC Carolinas Initiative of MDC, Inc., a regional nonprofit that has worked throughout the South for forty years to advance equity and opportunity. EITC Carolinas focuses on promoting uptake of the Earned Income Tax Credit in North and South Carolina as well as linking low- and moderate-income families to a variety of asset building opportunities.

In the fall of 2005, the Collaborative and MDC hosted the first North Carolina Financial Education and Asset Building Conference, which attracted almost 400 stakeholders. This large response encouraged participants to create a North Carolina Asset Building Policy Task Force. The purpose of the task force was to create and improve asset-building policies for low-wealth families in North Carolina. The Collaborative, EITC Carolinas, and CFED (a national asset-building intermediary) were the main organizations backing the effort.

Prior to the development of the North Carolina Asset Building Policy Task Force, the state had cultivated an atmosphere that welcomed policy development collaboration. Many of the members of the task force had already worked together as part of other coalitions. North Carolina has a political environment that encourages various organizations to support each other's work. Though the state has racial and class divides, they are not as intractable as those in some other states. Additionally, North Carolina has a healthy philanthropic base interested in promoting financial asset-building efforts for low- to moderate-income individuals and families.

In early 2006, the Collaborative and MDC submitted a proposal for three years of Task Force funding to the Mary Reynolds Babcock Foundation, a foundation devoted to social and economic justice. The Collaborative and MDC had worked together on the 2005 conference, and proposed a continued partnership in the Task Force, with MDC serving as the fiscal agent and the Collaborative managing operations. Both the Collaborative and MDC provide staffing support to the Task Force. The president of MDC served on the Babcock Foundation's board, so in order to avoid any conflicts of interest the Collaborative assumed the lead role. The grant was awarded in June of 2006 and the first Task Force meeting was held to discuss what kind of structure the organization might develop, and suggest possible members.

Although the Asset-Building Policy Task Force (ABPTF) was developed by the North Carolina IDA and Asset Building Collaborative and the EITC Carolinas Initiative of MDC, its membership is broader than that of its two founders. The membership of the ABPTF consists of a variety of organizations interested in furthering asset-building policy in North Carolina. An executive steering committee spearheaded by Lucy Gorham, Shayna Simpson-Hall, and Monica Copeland, along with Carl Rist of CFED and Gena Gunn of CSD was formed, and the Task Force began planning projects and setting meeting dates. Gunn was the guest speaker at the first meeting, providing an overview of asset-building coalitions across the nation.

Soon after its development, the Task Force gained a partner in the North Carolina Council on Developmental Disabilities (NCCDD). NCCDD's mission includes assisting individuals with disabilities to build assets. A grant was awarded from the NCCDD to the Task Force in support of a separate and concurrent asset-building project that was independently funded, but designed to complement Task Force priorities. NCCDD took interest in partnering with the Task Force because of a desire to obtain IDAs for its clients, participate in EITC outreach to its clients, and reduce the negative impact of asset limits on persons with disabilities and their families. With technical assistance from the National Disability Institute, the project has developed an Assets Toolkit for persons with disabilities that is currently being tested at two pilot sites in Charlotte and Winston-Salem.

The Task Force was launched in January 2006, and immediately formed three subcommittees on asset accumulation, asset leveraging, and asset protection. During the following months, the subcommittees met to discuss and prioritize policy proposals related to these three areas, and to outline research needs. The Task Force began to utilize interns from the University of North Carolina at Chapel Hill to assist in research.

CSD hired a graduate student from the Kathryn M. Buder Center for American Indian Studies at Washington University in St. Louis to make specific outreach efforts to North Carolina American Indian Tribes. The Task Force had sent emails to North Carolina American Indian tribes and tribal organizations notifying them of meetings, but they did not receive any responses. Making phone calls directly to pertinent entities was an important first step, as most tribes were not yet aware of the purpose or existence of the Task Force. The Task Force came to understand that the best route to reach the tribes would be to go through an organization known to represent them with the state. The North Carolina Indian Economic Development Initiative (NCIEDI) is an organization that was created to unite and represent state-recognized American Indian tribes in North Carolina on economic development issues, in cooperation with the North Carolina Commission of Indian Affairs (NCCIA). North Carolina tribes respect the opinions of these two organizations. During a phone conference with the leaders of these two organizations, task force leaders agreed to work with NCCIA instead of attempting to contact every NC tribe individually. As a recent development, the NCIEDI is working with the EITC Carolinas Initiative to start its own assets coalition and is opening its first free tax preparation program under the EITC Carolinas umbrella.

Several ABPTF meetings took place in 2007, including one that featured guest speakers from more experienced statewide coalitions. A smaller meeting was held after that meeting to introduce various disability organizations to the Task Force. The ABPTF is currently finishing a report to make recommendations for asset-building policy. They will meet in July 2008 to finalize the report that will be unveiled at a special meeting in October 2008. The ABPTF will continue to strategize ways to develop action steps for making its policy recommendations realities.

Interest in the Task Force was built through word of mouth, emails, personal invitations, and phone calls. Invitations were extended primarily to personal contacts. The founders of the Task Force reached out to people they already knew who had common interests in asset building for lower-income people. Thus, the group was composed mostly of people who already had a history of working together, often serving on each other's organizational boards. The task force represents a

variety of stakeholders, from child and minority advocacy groups to social and economic development organizations, universities, financial institutions, and local government.

The Task Force consists of three levels or types of participation: the general membership, the executive steering committee, and the staff. The general membership is made up of approximately 40 organizations. Members can determine their own level of involvement, with attendance at quarterly meetings being the minimum requirement. The executive steering committee consists of experienced state and national leaders in asset building. These members commit themselves to the development of the task force and devote extra time to the ongoing development of the organization. The three-member staff facilitates meetings, corresponds with members, and performs outreach for new membership.

The Task Force determined its mission by reviewing those of other state coalitions, considering ideas proposed by the project staff and steering committee, and group discussion. The main purposes of the Task Force are to develop a common framework that can tie diverse policy pieces together, to give these efforts greater visibility, and to strengthen mutual efforts to implement policies and program initiatives. Specifically, the Task Force wants to identify state policies and some useful program models to support asset building among low- and moderate-income families. As previously mentioned, the task force will develop and use a report on their efforts as a framework for education and outreach.

The Task Force's mission has three main focus areas, each with corresponding policies to support it:

- Earn It:*** *Policies that enhance the ability of families to earn income and benefits to allow them to save and build assets;*
- Keep It:*** *Policies that help consumers to preserve and protect assets; and*
- Make It Grow:*** *Policies that help families to invest and grow their assets over time.*

Successes and challenges met since task force inception include:

- ***Funding***
With funding support from the Babcock Foundation and North Carolina Council on Developmental Disabilities, the Task Force can harness the time and resources necessary to build an effective coalition.
- ***Membership***
Membership is currently composed of various groups from an array of disciplines. A major issue the Task Force faces is how to broaden its membership base. Each meeting could become a mini-conference if too many interests are involved. At the same time, the coalition must be diverse and inclusive. Inclusion of minorities has been another challenge: the Task Force is primarily composed of Caucasians and African Americans, while other minorities such as American Indians, Asians, and Latinos are currently underrepresented.

- ***Leadership***

Determining the correct form of leadership for the task force has been a challenge. Current leadership mainly consists of those who have experience in similar efforts, with less experienced members not participating. Leadership expansion seems desirable, but current task force leaders face the possibility of losing members if it seems that too much responsibility is required. Additionally, opinion on the correct number of people for the Executive Steering Committee varies between members. Approximately fifteen organizations currently serve on the steering committee.

- ***Schedule and timeliness of goal completion***

A major objective of Task Force staff and members is to complete a more comprehensive report for distribution in the next session of the NC General Assembly, which reconvenes in January. Some members are concerned about the pace of completion of this report. Several issues have complicated the completion of this task.

- 1) The fifteen policy priorities selected by the Task Force span diverse policy areas. This has made it a larger research task to ensure that the information contained in the report is accurate and up to date, since different areas of expertise must be pulled in but pertinent information is sometimes slow to be submitted;
- 2) The draft report contained considerable detail on specific policy initiatives, which meant that the text of the report needed to be revised on an ongoing basis. At the last meeting of the Task Force, the group agreed that a simpler report framework, with detailed pages that could be updated on a regular basis and then downloaded, would address this issue.
- 3) The Task Force has started to develop a communications strategy with Blueprint, NC, a non-profit public interest communications firm. Part of the communications plan is to conduct one or more focus groups over the fall to find out what asset-building messages should be emphasized in Task Force materials and to develop consistent messaging materials. The Task Force report needs to be consistent with this new, larger communications effort.

The Task Force will need to move quickly on recommendations and feedback for the report in order to meet its fall deadline, despite the complication of needing to tie it to the larger communications effort and individual members' busy schedules.

- ***Advocacy***

The task force has played a key role in promoting several asset-building policy and program initiatives in the state including, but not limited to, a state EITC, home mortgage foreclosure assistance, and IDAs.

- ***Goals***

Policy creation is the highest priority of the Task Force, and the report will be used to launch a series of asset-building policy initiatives. The Task Force has decided to focus on a short list of high-priority initiatives when initially approaching the General Assembly. Funding has been obtained for a few demonstration projects, but not all issues can be addressed

immediately. A mechanism needs to be created to determine priorities; the staff has considered using an online member voting system to expedite the process.

- ***Geography***

Geographically speaking, the Task Force would like to reach out to more low- and moderate-income constituencies in the many rural areas of the state. The Task Force has considered holding town meetings across the state in an attempt to build support for asset work in these communities. Additionally, the Task Force has considered adding a listserv and a website.

Benchmarks achieved since the inception of the group include:

- Growing and strengthening the number of non-profits and other coalition partner organizations to a total of more than twenty-five active member partners
- Reaching consensus on a number of clearly defined goals and purposes
- Reaching out to underserved groups such as the Native American community
- Securing three years of funding support for a full-time task force coordinator
- Convening membership quarterly to discuss a policymaking strategy
- Convening a second annual statewide Asset Building and Financial Education Conference, held in October 2007
- Developing bipartisan support from the legislature as well as the State Treasurer
- Utilizing North Carolina's philanthropic base for supporting and sustaining the collaborative and task force
- Developing a final report to be presented with policy recommendations to the Governor and legislature
- Making outreach efforts to traditionally underserved minority groups in the state, and making attempts to involve new partners in coalition leadership
- Partnering with a high profile state-funded organization that represents persons with disabilities, which incidentally brought more funding and support to the efforts of the entire Task Force

Conclusion

CSD completed the case studies of the state assets coalitions in Oregon and North Carolina to illustrate ways that each state established and developed their coalition. Diverse, broad-based, and effective assets coalitions increase opportunities for asset building and asset protection for low- to moderate-income families. In the two years that CSD followed the coalitions, OABI and ABPTF served as venues for developing, promoting, and implementing asset-building agendas that could advance these goals. Similar strategies used by both coalitions served to create a strong foundation for the further development of asset-building and asset protection opportunities. These strategies include:

- Increasing and strengthening coalition membership and participation
- Reaching consensus on a number of clearly defined goals and purposes to advance an assets agenda in the state
- Convening state-wide meetings and educational opportunities regarding asset building
- Making outreach efforts to traditionally underserved minority groups in the state
- Developing state-level partnerships and consensus with other state advocacy groups advocating for underserved populations and low-income people

This study also indicates that coalitions need to respond to the specific political and economic climate of the state. The varying socio-political character of each state makes the creation of a “best practice” template for the facilitation of state-level asset-building coalitions difficult. However, this analysis suggests that there may be some components of coalition development and practice that could create a hospitable environment for increasing asset-building and asset-protection opportunities for low and moderate-income people. These components include:

- Ongoing financial support
- Using supportive resources such as national intermediary groups or other state-level asset-building coalitions
- Employing a variety of techniques to engage the various unique population groups in the state to ensure diversity and inclusion
- Creating both short-term and long-term goals that reflect the unique socio-political character of the state

Our study also shows that successfully advocating and instituting a complement of inclusive assets policies in states will likely depend on the development of both short-term and long-term policy goals, requiring ongoing engagement, commitment, and investment from coalition leaders, members, partners, and benefactors. This lesson speaks to the fact that whatever configuration is chosen for the development of a state asset-building coalition and policy effort, it should be designed to effect the enactment of both short-term and long-term policy goals—goals that reflect the unique socio-political character of each state. One of the greatest lessons this study provides is that there is likely no one “best practice” template for facilitating an effective state-level asset-building coalition or agenda. There is a selection of like asset-building policies that have been developed in a number of states, but successful policy advocacy efforts have mostly responded to particular political and economic situations in each state.

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