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State-Level Asset-Building Coalitions: Origins, Operations, & Achievements

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Asset-building policies in the United States have existed for well over a century, but scholarship conducted during the last 20 years (e.g. Sherraden, 1991) has demonstrated that people in low- to moderate-income tiers essentially do not benefit from these policies. Asset-building coalitions play an important role in promoting more inclusive asset-building policy at the state level. The recent proliferation of these coalitions with increasingly broad agendas indicates a strong interest in asset-building policy that benefits everyone.

Asset-building coalitions are well-positioned to both understand and navigate the fiscal and political realities of their respective states. Acting on this kind of knowledge, asset-building coalitions can act as powerful policy forces, increasing the likelihood of achieving asset-building policy goals in their respective states. As their role in promoting policy grows, it will be important to understand more about the characteristics of effective asset-building coalitions. This brief, based on an informal survey conducted with 23 asset-building coalition leaders from 18 states,¹ represents a preliminary exploration of this subject. The lessons that follow are only suggestive, but shed some light on the

background, operations, and achievement of asset-building coalitions in the US.

» Coalitions are well-organized, with formal structures and regular meetings.

Two-thirds of coalition leaders identified their coalition as somewhat or very structured, although most have not incorporated or considered incorporating as a non profit organization. As part of their structure, members at a majority of coalitions meet regularly, with a significant number holding meetings at least once per quarter, and a smaller number meeting monthly.

» Coalitions value diversity among their members but find it challenging to achieve.

Only about half of the coalition leaders reported that their coalition's membership reflects the population diversity of their particular state, although most indicated that more inclusion is desirable. Many stated that outreach and recruiting efforts to diversify membership are critical and ongoing.

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» **Coalitions are relatively successful in securing adequate funding.**

The majority of coalition leaders indicated that their coalitions have enough funding to employ staff. In addition, most appeared to have secured funding that was not limited to planning and implementation.

» **Most coalitions are experienced policy advocates.**

Nearly all of the coalitions (19) had experience advocating for policy change on a range of issues including increasing or eliminating asset limits on public benefit programs; establishing a state-sponsored IDA program; enhancing financial literacy education; improving consumer protections for people utilizing payday loans and other typically predatory financial products; providing support for foreclosure prevention; and expanding educational opportunities for TANF recipients

» **Coalitions serve many functions, but focus most on policy advocacy and development.**

The majority of coalition leaders identified policy advocacy and information sharing/training as their coalition's primary functions, followed closely by resource sharing, public education, resource leveraging, and communications/marketing. Other leaders identified other functions as primary, including providing hands-on services to low-income clients, public policy development, and IDA program implementation.

» **Coalitions pursue a broad policy agenda.**

Coalitions identified a wide range of policy priorities, including: increasing homeownership opportunities and enhancing financial skills related to home ownership for low- and moderate-income families; increasing/removing asset limits in public benefit programs; promoting financial education; expanding matched savings programs for children and adults; and ensuring workers' pay, benefits, paid sick leave, and affordable child care.

» **Coalitions are reaching out to one another and to asset-building consultants and intermediaries.**

The majority of state coalitions are working with or talking to coalitions from other states. Approximately one-third hosts an annual statewide

asset-building conference. Half have developed print materials that could be shared with other coalitions. In addition, over two-thirds of coalition leaders are working with asset-building consultants or intermediaries.

Conclusion

This survey offers some insight into the types of efforts and initiatives asset-building coalitions are pursuing across the United States. Further research could assist coalitions with learning from one another and in becoming even more effective advocates for inclusive asset-building policy.

1. These eighteen states include: Alabama, Arkansas, California, District of Columbia, Florida, Georgia, Hawaii, Illinois, Massachusetts, Michigan, Missouri, North Carolina, Nebraska, New Hampshire, New Mexico, Oregon, Texas, and Utah

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