

CSD Report

The Missouri-Kansas Asset-Building Coalition and Policy Project: An Initiative in Cross-State Policy Making for Wealth Building

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MOKANSave was launched in February 2002 as a collaborative project between the Center for Social Development (CSD) and the Missouri Association for Social Welfare (MASW), in partnership with Heart of America Family Services and El Centro, Inc. The main project goal is to develop and further asset-building policy and programs in Missouri and Kansas, which may help individuals and families, pursue opportunities such as higher education and entrepreneurship. These policies and programs represent opportunities to build tangible assets in poor households and communities, promoting long-term investment in families' financial and human capital and well-being. Specifically, other goals of MOKANSave include increasing access to information and research on asset-building strategies for low-to-moderate income individuals and families, assisting coalition-building efforts of organizations and groups across Missouri and Kansas, and providing assistance with policy efforts in both states.

Background

Since its launch, MOKANSave has received support from The Center for Social Development, The Missouri Association for Social Welfare (MASW) and the Kansas Association of Community Action Programs (KACAP). The concept of a bi-state asset-building coalition grew from MASW's interest in better utilizing its Community Economic Development committee (now the Missouri Asset Development Coalition) to forward asset-building policies.

The Center for Social Development (CSD) at Washington University in St. Louis is known at national and state levels for its breadth of research on IDAs and asset building. CSD has a stake in supporting IDAs in Missouri, its home state, and in developing a bi-state IDA policy and program initiative with Kansas with whom we share a large metropolitan area.

MASW was formed in 1901 and is a statewide nonprofit organization dedicated to improving the welfare of Missouri residents. The Missouri Asset Development Coalition

(formally the Community Economic Development Task Force) was formed in 1994 to explore and advance public policies that lead to the renewal of economic life in low-income communities, especially innovative strategies in asset-building and community-based development. In 1999, MASW spearheaded policy that established the Family Development Account Program, Missouri's statewide IDA initiative. With state IDA legislation in place and a network of members throughout Missouri, MASW has been well poised to help IDA and asset-building programs and policies develop.

The Kansas Association of Community Action Programs (KACAP) was formed in 1968 as Kansas's association for Community Action Agencies. KACAP member agencies strive to offer services to low income families and communities in rural and urban areas. The Community Action Programs offer a variety of services to more than half of the states rural counties. Some of the initiatives KACAP is involved with include the Community Food and Nutrition Projects, and Head Start programs across the state. A formal partnership with a Kansas-based non-profit organization that has a statewide focus has enabled MOKANSave to more efficiently and effectively identify and collaborate with asset-building stakeholders in Kansas, further strengthening the bi-state coalition.

Goals and Objectives

Expanding the scope of activities beyond IDAs to incorporate broader asset-building initiatives that are inclusive and reach diverse populations. MOKANSave aims to promote and foster collaboration with a range of asset-building initiatives including micro enterprise development, state college savings plans, financial literacy providers, and homeownership initiatives. Such collaboration will lay the groundwork for promoting more universal asset-

building policies that reach such marginalized populations as the rural poor, Latino and Southeast Asian immigrants, refugees, American Indians tribes, and individuals with disabilities.

Growing and strengthening the bi-state coalition through additional community forums and meetings across Missouri and Kansas. Through forums and meetings, MOKANSave increases public awareness and engagement in asset-building initiatives. These meetings build on previous successes by providing opportunities for technical assistance, statewide strategic planning, and discussion of policy development.

Increasing public awareness of financial education initiatives and programs. By initiating collaboration with the Federal Deposit Insurance Corporation, the Federal Reserve Bank of St. Louis, University of Missouri Extension, and K-State University Extension offices, MOKANSave aims to promote effective financial education initiatives, programs, and curricula across Missouri and Kansas.

Maintaining and expanding the MOKANSave website, providing public education about the most current asset building opportunities in Missouri and Kansas. The website provides up-to-date information on asset-building initiatives, program development, and advocacy efforts in both states. The website will also serve as a model and resource for other states interested in developing bi- or multi-state coalitions, and provides links to other asset-related websites around the country.

Organizing an annual bi-state conference in Kansas City. The first MOKANSave bi-state conference was May 8-9, 2003 at the Kauffman Conference Center and focused on the

knowledge, tools, and partnerships needed to grow and strengthen IDAs in Missouri and Kansas. As the coalition grows and the project expands, MOKANSave will organize conferences that focus on broader asset-building initiatives and on developing supportive state policies.

Exploring opportunities for regional asset-building collaboration and coalition building. Multi-state asset-building coalitions are emerging in Arkansas, Mississippi, and Louisiana, as well as Iowa and Nebraska. MOKANSave will connect with these coalitions as they emerge, and explore opportunities to move toward a regional coalition or collaboration, which could ultimately lend strength to policy initiatives at the national level, leading towards a more universal asset-building policy in the United States.

Project Impact

MOKANSave has used community forums, an annual conference, presentations before the legislature, a webpage, and e-technology to build a bi-state coalition and promote asset-building programs and policies in Missouri and Kansas. Through Community Asset-Building forums, MOKANSave has reached rural areas in Missouri and Kansas, such as southwestern Kansas and the bootheel region of Missouri, where asset-building programs such as Individual Development Accounts (IDAs) are little known or just beginning to emerge. MOKANSave has also forged connections between already existing programs and stakeholders creating a network of potential and existing IDA providers, partners, and stakeholders across both states. MOKANSave is poised to take the next steps to strengthen and expand this emerging network into a coalition that will advocate and implement effective and more universal asset-building programs and policies across Kansas and Missouri. MOKANSave has a website

(www.masw.org/mokansave) that acts as a resource for public education, program development, and advocacy around IDAs and asset building across both states.

Community IDA Forums

MOKANSave's community forums have been key in helping raise awareness about IDAs and asset-building, identifying those interested in building a bi-state coalition, and addressing the relevance of a bi-state approach. The immediate goals of the forum are to provide information on IDAs, encourage the development of new IDA programs, and discuss the feasibility of IDA legislation in Kansas. The long-term goals of the forum are to build a growing network of individuals, groups, and organizations interested in promoting asset-building in Missouri and Kansas. To date MOKANSave has hosted seven (7) such forums across both states. The communities visited include Wichita, Garden City, Salina and Topeka in Kansas and Cape Girardeau, Springfield, Kirksville and Columbia in Missouri.

In organizing and hosting these forums, MOKANSave works closely with local organizations in developed the agenda, securing speakers and planning. Invitees are drawn from multiple sectors including nonprofit organizations, financial institutions, foundations, colleges and universities, faith-based groups, city offices, and state government. Organizations that have partnered both financially and in-kind with the coalition in hosting community forums include The Federal Reserve Bank of St. Louis, United Ways of the Plains, Salina Area United Ways, Mid Kansas Community Action Program and the South Central Community Foundation.

First Statewide Conference

MOKANSave's work in organizing community forums, developing a website, and reaching out to stakeholders via e-technology culminated in its first bi-state IDA conference.

The title of the conference was *IDAs in Missouri and Kansas: Knowledge, Tools, and Networks for Asset-Building Success* and took place May 8-9, 2003 at the Ewing Marion Kauffman Foundation in Kansas City.

Conference evaluations were returned by 40.4% of conference attendees and were positive overall. For example, 71.1% of respondents said their overall impression of the conference was “Excellent” and 26.4% indicated that it was “Good.” The breakfast plenary was considered “Very Relevant” by 68.4% of respondents, as was the lunch plenary by 86.8%. Workshops were mostly rated as either “Excellent” (60.5%) or “Good” (31.6%). Finally, participants were satisfied with the conference facilities, meetings rooms, and other logistical arrangements.

The conference generated momentum for MOKANSave activities, strengthening its credibility and recognition across Missouri and Kansas. Requests for technical assistance from MOKANSave increased and several conference attendees commented to the project coordinators that they “no longer feel alone” in the field.

Stakeholders meeting

The MOKANSave Stakeholders meeting was held on June 3, 2004 at the Ewing Marion Kaufman Conference Center in Kansas City MO. Participants were drawn from past MOKANSave community forums and included key players in the asset-building field in both states. The meeting discussed the creation of a Governor or Treasurer sponsored Task Force for Asset Development in both states. The goal of these Task Forces would be to identify, explore and support existing and proposed strategies that foster asset building. They would further promote public policy efforts that pursue these asset-building strategies.

It was at this meeting that MOKANSave established a partnership with KACAP which lead to the establishment of the first MOKANSave office in Kansas. Participants from Kansas further established a steering committee to advance asset building policy in that state. To date, working with established relationships in the legislature the committee has generated momentum around the introduction of an IDA bill in both the House and Senate.

Senate Presentation

The senate presentation before the Economic Development, Tourism and Local Government Committee was held on January 21, 2004. The coalition used the presentation to update the legislatures on the history of the IDA policy in the state of Missouri and the social and economic impact it has had on individuals, families and communities.

Website Development

MOKANSave launched its website in July 2002. The goals of the website are to provide publicly accessible information about IDAs and asset-building most relevant to Missouri and Kansas, and to develop and maintain the bi-state coalition. MASW's web counter service shows that the MOKANSave website has been regularly accessed with number of visits reported peaking before and after community forums and statewide meetings.

Evaluation

Expanded network of stakeholders. MOKANSave has developed a database of 570 asset-building stakeholders across Missouri and Kansas. Of these 45% have attended a MOKANSave forum and/or the bi-state IDA conference. Such a network is unprecedented in Missouri and Kansas with more members added after every forum. As previously mentioned, MOKANSave has used e-technology to disseminate information about program development, funding

opportunities, and advocacy needs, as well as to discuss questions related to programmatic issues with the entire network.

IDA policy. At each community forum and the bi-state conference, MOKANSave presented information on state IDA policies and opportunities for advocacy at the federal IDA policy level. As a result, awareness regarding potential IDA policy in Kansas, the existence of IDA policy in Missouri, and federal IDA legislation has increased.

MOKANSave has created a network of individuals, groups, and organizations well positioned for legislative advocacy. At the appropriate time, this network could be readily mobilized to advocate appropriate policy change, as coalition members are kept informed through MOKANSave forums, conferences and regular communications. Currently both states are actively lobby in both state capitals to ensure that asset building initiatives receive legislative support in both the House and the Senate.

Conclusion

Research has shown that asset-building helps individuals, families and communities improve their lives, by providing economic security, and realizing goals such as homeownership, micro enterprise development, and post-secondary education. The bi-state asset building coalition continues to strengthen efforts that promote asset building policies and programs in Missouri, Kansas and beyond.