Family Asset Building Coalition's Case for Support

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Case for Support

In collaboration with

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Improving the quality of life for individuals and families through the development of their financial and human capital by sharing resources, data, and best practices.
The Family Asset Building Coalition (FABC) is a partnership of nonprofit and community organizations united by the common goal of assisting low-income families achieve economic mobility. Drawn together by the belief that building wealth and assets is a critical step in advancing economic self-sufficiency among low-income families, we have joined together to strengthen asset-building programs across San Diego County and demonstrate the impact of asset building as an effective anti-poverty strategy.

Each member of the coalition provides financial education and asset-building programming through an array of services including financial education and coaching, workforce development, homebuyer assistance, credit counseling, tax preparation and assistance obtaining public benefits.

In 2006, the founding member agencies identified a common vision and the willingness to share best practices, intellectual capital, program models, and data in order to create innovative and systematic solutions to addressing poverty in their communities. The coalition works uniquely in that members educate one another, advocate together, offer integrated client services, make referrals across county, and
have an unwavering commitment to data-driven decision-making. Currently the Coalition is comprised of seven community organizations, each focused on serving low-income populations and in specific geographic areas throughout San Diego County.

<table>
<thead>
<tr>
<th>Member Agency</th>
<th>Core Asset-Building Programs</th>
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<tbody>
<tr>
<td>Community Housing Works</td>
<td>Financial fitness and education programs, Individual Development Accounts (IDA), microenterprise programs, real estate and lending</td>
</tr>
<tr>
<td>Dreams for Change</td>
<td>Benefit screening, basic budgeting, credit report support, tax support, review of financial contracts for low-income clients, financial education programs</td>
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<tr>
<td>Home Start</td>
<td>Family self-sufficiency, youth financial education programs, Individual Development Accounts (IDA), tax assistance, Employment placement and career improvement resources</td>
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<tr>
<td>International Rescue Committee</td>
<td>Financial education for youth and adults, benefits screening, tax assistance, microenterprise programs</td>
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<tr>
<td>MAAC Project</td>
<td>Financial education for youth and adults, youth Individual Development Accounts (IDA), first-time homebuyer education, comprehensive credit counseling, foreclosure prevention counseling</td>
</tr>
<tr>
<td>North County Lifeline</td>
<td>Family self-sufficiency, financial education for youth and adults, Individual Development Accounts (IDA), tax assistance</td>
</tr>
<tr>
<td>San Diego Housing Commission</td>
<td>Family self-sufficiency program (HUD), financial education for youth and adults, Individual Development Accounts (IDA), first time homebuyer programs</td>
</tr>
<tr>
<td>U.S.-Mexico Border Philanthropy Partnership (BPP)</td>
<td>BPP serves as the fiscal agency for FABC. Its administrative framework supports our social purpose with confidence and has the weight and integrity of a professional affiliation who has completed nonprofit audit requirements.</td>
</tr>
</tbody>
</table>
What We Do?

When a diverse group of service providers, and representatives from the public and private sectors come together to share different perspectives, experiences, and expertise, they are more likely to come up with new and creative solutions to meet the needs of the low-income in their community. Each member agency provides financial education and asset-building programming through an array of services including financial education and coaching, workforce development, homebuyer assistance, credit counseling, tax preparation and assistance obtaining public benefits. As a coalition we aim to fulfill these primary objectives:

- Share best practices and innovative strategies in financial education and asset building.
- Assess client needs and refer to services that best are most appropriate.
- Develop resources to support new programs, unique training opportunities, and regional and national partnerships.
- Work together to leverage programs to be maximally responsive to the changing needs of a very diverse community.
- Facilitate peer learning and communicate consistently with coalition members.
- Maximize use of limited resources by bundling services and eliminating duplication in services.
- Collect and maintain an inter-agency data set that tracks the usage, effectiveness and impact of asset-building programs across the county.
- Engage members to participate in local, state, and federal advocacy.
Need and Value

Asset building consists of programs, policies, institutional practices, and tools that enable individuals, families, and communities to build a strong foundation of resources that they can draw upon to meet more than their basic survival needs. Financial savings and long-term asset building create the capacity to invest in and plan for the future, and to achieve security, stability, upward mobility, and well-being.

Asset building programs enables people to:

- Remain stable through financial emergencies
- Increase retirement security
- Improve family health
- Advance racial and gender equity
- Pursue higher education for themselves or their children
- Pursue a path to prosperity and upward mobility

Serving more than 100,000 low-income people in dozens of neighborhoods across the San Diego region, FABC stands apart in our ability to offer insights into the opportunities and challenges of asset building among San Diego’s most vulnerable populations. In San Diego County’s population of over 350,000 individuals, 15.7% live below the federal poverty level as reported by the Center for Policy Initiatives in 2015 (Times, 2015). Set by the federal government at $12,316 a year for a single person equates to many more San Diegans who are above the poverty line, but far short of the
estimated $27,000 yearly income considered a living wage in San Diego County (Living, 2014).

Inclusive asset-building coalitions are needed to promote a positive process of participation through which people, groups, and organizations work together on common goals to achieve desired outcomes. Coalition members serve as powerful advocates for developing and expanding opportunities for families. FABC is uniquely situated to accelerate a data-driven learning curve and bridge the gaps in services that ensure San Diego County is home to a portfolio of asset-building programs that work.

To ensure efficient and effective delivery of service the Coalition is rapidly moving towards common use of our shared Efforts to Outcomes (ETO) database. The ETO database allows tracking of clients who receive services from multiple agencies. The potential of this data set is significant, allowing for an evaluation of outcomes associated with participation in specific programs, an assessment of the impact of participation in bundled services, and critical longitudinal data about how asset-building programs can contribute to permanent progress towards economic self-sufficiency among low-income families.
Impact

The Coalition has already positively contributed to more and better asset-building programs in San Diego. And these programs have reached more and more diverse and low-income people. For example, the Dreams for Change recognized that one strategy for income maximization is taking advantage of the Earned Income Tax Credit (EITC). That recognition drove their decision to partner with the Consulado General De Mexico in San Diego to provide free tax preparation helping hundreds of families claim the EITC. Coalition member agencies are making differences in real people’s lives. Whether that means one-on-one credit counseling creating the opportunity to purchase a family vehicle or supporting a family through the process of first time home-buying like the Owonda family pictured above, FABC is making an impact alleviating poverty in San Diego.

Asset-building program implementation has shown is that asset building has measurable, long-lasting, transformative effects on the economic self-sufficiency of low-income families. More than 80% of low-income individuals who participate in a matched
savings program continue to save even after they exit the matched savings program; half become regular savers. Participants in asset-building programs are more likely to participate in retirement contribution plans, save for their children’s education, and build and use budgets and other financial management tools. Participating in an EITC workshop as a part of an asset-building program increases the likelihood that a low-income family will claim their EITC.

Investing Impact in the Coalition

An investment in the Coalition is a powerful investment in supporting low-income San Diegans just like these. Strengthening the Coalition means, improving the types of services delivered so that they include the curriculum, incentives, and features proven to support the accumulation of assets in San Diego’s impoverished families. Investing in the Coalition means building the infrastructure necessary to ensure that a low-income family can easily receive an entire menu of asset-building services that holistically supports a journey towards self-sufficiency, whether that means buying a home, saving for college, starting a microenterprise, or all three. Giving to the Coalition means partnering to advance the collection of rigorous data about what antipoverty strategies work and which do not.

New Membership Opportunities and Benefits

Service Provider Membership with Efforts to Outcomes Software (ETO) Benefits include:

1) Efforts to Outcomes Software (ETO) and ETO Results shared Enterprise License as an Approved Sublicense through the Licensee (currently San Diego Housing Commission).

2) Selection of ETO base template from existing templates utilized within current FABC agencies’ programming.
3) Assistance in the setup and implementation of ETO through FABC’s ETO Administrator.
4) Access to training on ETO capabilities and usage.
5) Assigning a mentoring FABC agency to assist with training and additional need.
6) All service provider membership benefits

Investment: New Members with ETO Year 1: $18,000

On-going Membership with ETO (Year 2+): $7,000

Service Provider Membership (No Efforts to Outcome Database) Benefits include:
1) Membership to US-Mexico Border Philanthropy Partnership as an Institutional Member.
2) Shared enterprise ETO administrator for collective reporting and data integration.
3) Shared programming such as Opportunity to Assets and Credit Building Loans.
4) Collective grant submission for programming and operating support.
5) Training opportunities.
6) Shared knowledge of best practices.
7) Collective impact reporting.
8) Leveraging services to maximize opportunities for the communities we serve

Investment: Service Provider Members (no ETO): $1,800

Affiliate Membership Benefits Include:

1) Discounted training opportunities
2) Shared Knowledge of best practice
3) Collective impact reporting
4) Use of FABC marketing materials and logo

Investment: Affiliate Members: $150
Recommendation:

It is powerful and persuasive to funders if you can back up the broad buckets of work you propose to do with hard numbers against which they can hold you accountable. Think though which aspects of your work are “countable” and that bear a good relationship to the goals you seek to achieve. Measure metrics as a group, not just an individual organization and share those numbers in your case for support.
References
