Empowerment Economics

Innovations in Native and Immigrant Approaches to Assets

webinar sponsored and presented by
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<td>Aryah Somers Landsberger, Grantmakers Concerned with Immigrants and Refugees</td>
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<td>Cristina Aguilera, The Sillerman Center for Advancing Philanthropy</td>
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<td>Wealth building pathways for immigrants and refugees</td>
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<td>Lahela Williams, Hawaiian Community Assets</td>
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<td>Jessica Santos, Institute on Assets and Social Policy</td>
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<td>Native and immigrant innovations in wealth building and 'Empowerment</td>
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<td>Aryah Somers Landsberger, Grantmakers Concerned with Immigrants and Refugees</td>
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<td>Closing</td>
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WELCOME

Bringing together immigrant integration and assets
Elevating native and immigrant innovations
Wealth building pathways for immigrants and refugees

Cristina Aguilera
The Sillerman Center for Advancing Philanthropy
IMMIGRANT & REFUGEE WEALTH PATHWAYS

AUGUST 2018

This infographic is a companion resource to a brief on immigrant asset building for families produced by Granadino Center with Immigrants and Refugees (CSIR) and Asset Funders Network (AFN): "Immigrants Live, American Patterns: Linking Asset Building and Immigrant Integration.

Children's Savings Accounts (CSA)

CSAs are incentivized savings accounts sponsored by several states and cities to encourage saving from early childhood to college. Access to CSAs improves children's educational attainment and economic well-being. Some CSAs use 529 plans, which require an ITIN or SSN to open. Some CSAs are held in trust by a third party (such as a city or community group), so no immigration documents are required to participate. See: Kindergarten to College (K2C) in San Francisco, CA.

1 in 4 of the nation's children live in immigrant families.

Postsecondary Education

Access to postsecondary education has shown to enhance economic well-being. Students without permanent immigration status (e.g., undocumented students, DACA recipients, those with Temporary Protected Status) are not eligible to receive federal aid, however there is no federal law preventing them from pursuing a postsecondary degree. Given significant financial barriers, undocumented students are less likely to attend and complete college. Some states and institutions have "tuition equity" policies, which grant in-state tuition rates to all students regardless of immigration status. See TheDream.US.

20 states + DC have passed in-state tuition policies.

Institutional access and discretion

Many mainstream financial institutions (MFIs) and lenders have discretion to determine their own policies, such as offering loans to ITIN holders. While these policies are beneficial for local communities, not all MFIs are equipped to make these products available and accessible to immigrants.

Families benefit from being banked by having a safe place to hold their money, building credit over time, and accessing capital through low-interest loans. However, many immigrants may face difficulties with transcriptions or form paperwork to predatory lenders. Federal policy allows MFIs to offer savings accounts and secured credit cards to ITIN holders, but at each institution's discretion. Immigrants with SSNs have legal access to all MFI products and services. See LendingTree Credit Union in Durham, NC.

46% used alternative financial services.

Policy environment

The current immigration policy environment directly and indirectly affects immigrants' ability to access asset-building resources and grow their financial wealth for the long term. Immigrants' decisions are affected by fear of deportation and discriminatory experiences with government and private agencies.

Credit

Many immigrants arrive in the United States lacking proof of credit or with a low or no credit score. As a result, they must rely on high-interest, short-term predatory loans and are more likely to acquire homes, businesses, cars, and other assets.

Homeownership

Homeownership has the potential to build wealth across generations. Federal policy allows mainstream financial institutions (MFIs) to offer ITIN mortgages to non-citizens (with a SSN), although this is left up to each institution's discretion. Immigrants with a SSN can access traditional Federal Housing Authority and private mortgages. States can choose to expand or restrict access to homeownership for immigrants through legislation. See mortar in Philadelphia, PA.

51% of U.S. immigrant households are homeowners.

Retirement

Social Security is an important source of income for retirees and is considered the largest anti-poverty program in the United States. Foreign-born Americans receive fewer benefits as compared to native-born Americans due to lower wages, fewer quarters of qualifying work, or ineligibility. Despite paying into Social Security, undocumented immigrants are ineligible to receive benefits (except under special circumstances). Other noncitizens can receive benefits if they are in the country lawfully and have at least 10 years of covered work. Lending circles are one alternative approach to saving for retirement.

In 2010, taxes paid into Social Security by undocumented immigrants exceed estimated benefits paid out by $12.2 Million.

Small Business

Predatory lending

Predatory lenders target undocumented immigrants (both citizens and non-citizens) who have limited access to traditional financial products. Higher interest rates and debt limits have a wealth-shaping effect: immigrant families must save money to pay off high interest loans than to maintain basic needs or build assets.

Small business loans provide low-interest startup capital to entrepreneurs with an SSN. ITIN holders can access alternative loans, but these tend to have higher interest rates. Immigrants with an ITIN or SSN have access to EIN and LLC designations, which are required to start a small business. Most immigrants rely on personal savings, high-interest private loans, home equity, and credit cards for startup capital. See The Small Business Institute for St. Louis, MO.

1 in 6 of all U.S. businesses are owned by immigrants.

Throughout this document, we refer to immigrants to describe people born outside of the United States. This includes refugees and all other immigrant categories, regardless of legal status. See Immigration Action Network: Building Asset Inequality and Immigrant Integration for an overview of typical immigrant legal statuses.

IASC
Asset Funders Network
The Sillerman Center
OCIR

Authors: Christopher Page for the American Academy of Social Sciences (AAS) and the American Psychological Association (APA) and Robert Engstrom for the American Academy of Social Sciences (AAS) and the American Psychological Association (APA)
Homeownership

• Building generational wealth
• Accessing mainstream financial institutions (MFIs)

Homeownership has the potential to build wealth across generations. Federal policy allows mainstream financial institutions (MFIs) to offer ITIN mortgages to non-citizens (without a SSN), although this is left up to each institution’s discretion. Immigrants with a SSN can access traditional Federal Housing Authority and private mortgages. States can choose to expand or restrict access to homeownership for immigrants through legislation. See Finanta in Philadelphia, PA.

51% of U.S. immigrant heads of households are homeowners.
Postsecondary Education

• Enhancing economic well-being
• Accessing tuition equity policies and in-state tuition rates

Access to postsecondary education has been shown to enhance economic well-being. Students without permanent immigration status (e.g., undocumented students, DACA recipients, those with Temporary Protected Status) are not eligible to receive federal aid, however there is no federal law preventing them from pursuing a postsecondary degree. Given significant financial barriers, undocumented students are less likely to attend and complete college. Some states and institutions have “tuition equity” policies, which grant in-state tuition rates to all students regardless of immigration status. See TheDream.US.
Highlighting Innovations

- Reframing wealth through multi-cultural approaches, multiple resources
- From individual to collective well-being
Native and Immigrant Innovations in Wealth Building, ‘Empowerment Economics’

Lahela Williams, Hawaiian Community Assets
Inhe Choi, HANA Center
Jessica Santos, IASP
Foundations for the Future

EMPOWERMENT ECONOMICS IN THE NATIVE HAWAIIAN CONTEXT
Hawaiian Community Assets (HCA)

- Founded in 2000 in rural Paukukalo, Maui
- Hawaii’s first and largest HUD approved housing counseling agency
- Serving the entire State of Hawaii through 5 offices statewide with 13 staff and 25 AmeriCorps members
- Mission: Build the capacity of low- and moderate-income communities to achieve and sustain economic self-sufficiency
- Philosophy: Kahua Waiwai (Foundation of Wealth) supports permanent housing, culturally-relevant financial education and asset building programs to achieve its mission.
- Operate Native CDFI subsidiary: Hawaii Community Lending (HCL)
# HCA Programs/Services

<table>
<thead>
<tr>
<th>Financial Opportunity Center</th>
<th>Hawaii Community Lending</th>
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<tbody>
<tr>
<td>Housing Education &amp; Counseling</td>
<td>Credit Building/Repair Loans</td>
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<tr>
<td>Financial Education &amp; Coaching</td>
<td>Emergency Loans</td>
</tr>
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<td>Individual Development Accounts (IDA’s) for native Hawaiians</td>
<td>Disaster Recovery Loans</td>
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<tr>
<td>Employment Coaching &amp; Small Business Training</td>
<td>Loan Packaging Services</td>
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<td>Training &amp; Technical Assistance</td>
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Families Served

FY2011: 766
FY2012: 1046
FY2013: 972
FY2014: 1033
FY2015: 1021
FY2016: 1660
FY2017: 1620
FY2018: 1109
Secured or Sustained Housing

<table>
<thead>
<tr>
<th>Year</th>
<th>Ohana in Homes</th>
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<tr>
<td>FY2011</td>
<td>78</td>
</tr>
<tr>
<td>FY2012</td>
<td>76</td>
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<tr>
<td>FY2013</td>
<td>98</td>
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<td>FY2014</td>
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<td>FY2015</td>
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<td>FY2016</td>
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<td>FY2017</td>
<td>117</td>
</tr>
<tr>
<td>FY2018</td>
<td>83</td>
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Education through a Cultural Lens

- Native Hawaiian culture and people thrived from the first Polynesian settlers in 600AD till European “discovery” in 1778

- Native Hawaiian’s utilized the natural water shed and geography to develop sophisticated resource management practices

- Traditional resource management practices lost with colonization and assimilation

- We uses traditional subsistence practices to empower our community to regain economic self-sufficiency

- We uses traditional values to revitalize community wealth and well-being over individualism
HCA Service Delivery Model

Native Hawaiian & Low- and Moderate-Income Communities

Self-Sufficiency & Community Advocacy

Public Education & Outreach

Goal / Resolution

Intake

Asset Building

Workshops

Counseling
Grassroots/Cultural Approach

**Public Education & Outreach**
- Partner with community org’s
- Conduct outreach IN community
- Recruit & hire from community

**Workshop**
- Teach through traditional subsistence lens
- Multi- and Inter-Generational Workshops

**Counseling**
- Family Centered
- Client Driven
- Shame-free Dialogue
- Goal Oriented

**Asset Building**
- Family Defined
- Client Driven
- Habit Transforming
- Knowledge viewed as asset
The Innovative Approach

- Conversation about conducting a case study happened naturally over coffee by two organizational leaders
- National CAPACD secured funding to assess this innovative approach to community development and identified partners to participate
- 12 month case study of Hawaiian Community Assets Programs/Services
- Conducted by the Institute on Assets and Social Policy (IASP) at Brandies University’s Heller School for Social Policy and Management
- Led by Advisory Committee of Native Hawaiian leaders, key stakeholders and community partners
- Foundations for the Future Report identified HCA’s service delivery model as a national best practice in culturally-relevant financial education and asset building
Promising Practice #1

Blending Personal Finance with Cultural Values from Communities of Color
Promising Practice #2

Offering Financial Tools and Education through Shame-Free Dialogue
Promising Practice #3

Multigenerational Programming and Intergenerational Learning
Promising Practice #4

Community-Embedded Approach
Moving Forward…

- Foundations for the Future Report has become a tool for us to educate funders, key stakeholders and partners across the nation
- Acknowledges western wealth building can hurt/hinder native communities and communities of color
- Need for more organizations to use a strengths-based approach to change the systems impacting and mentalities of the communities we serve
- Differentiates community wealth and well-being vs personal wealth and gain
- Empowers native and communities of color to self-advocate and become more civically engaged to impact change
Closing Thoughts

- Strategic investment in assessing and normalizing these types of innovative, community driven, grassroots solutions are needed
- Honoring the rich history, traditions and cultural values, we are, serve and represent will only brighten the economic mobility of native, immigrant and communities of color across the country

Mahalo piha!!!

(Thank you greatly)

Lahela Williams, HCA Deputy Director
(808) 587-7660 . lahela@hawaiiancommunity.net
2017 Merger

Korean American Community Services

+ 

Korean American Resource & Cultural Center
BUILDING PEOPLE POWER

HANA means one

live justly. know your roots.
live strongly. live together.
Our Mission

HANA Center’s Mission is to empower Korean American, immigrant, and multi-ethnic communities through social services, education, culture, and community organizing to advance human rights.
YOUTH EMPOWERMENT
Youth Empowerment Program

HANASori: *Pungmul*, Korean Traditional Drumming
Youth Empowerment Program

FYSH (Fighting Youth Shouting out for Humanity) – Youth Leadership Council
SHUT the TRUMP UP!
Financial Capacity Building

- How come their families are poor?
- What does “building wealth” mean when you are low-income? Teenager?
- How do you save when you don’t have money? No allowance, no disposable income?
Financial Capacity Building

Anger
Disempowerment
Financial Capacity Building

Shift:
Individual → Collective
Congress, Do Your Job! Pass the DREAM Act

CLEAN DREAM ACT NOW

DREAM Action—Our Youth, Our Future
WOMXN
THAT
FIGHT

01 FEMINISM
Empowered youth learn, adapt, advocate, shape, and transform their communities.
HANA’s Empowerment Economics

Cultural Rootedness
• Immigrant, cultural arts & expression, racial identities

Power
• Critical consciousness of systems of power and privilege
• Social justice organizing
• Integrated civic engagement
• Strategic and intersectional political alliances

New Narratives
• Leading with bold vision
• Creating empowering narratives about marginalized groups
HANA in EE Framework

Key impacts of youth empowerment on families and communities:

Power
• Civic engagement and political participation
• Critical consciousness of systems of power and privilege
• Social justice activism
• Strategic and intersectional political alliances

New Narratives
• Engagement in social movement activity to create more empowering narratives about marginalized groups
• Resistance to “blame the victim” narratives about causes of inequities within community

Cultural connectedness
• Rootedness in cultural, spiritual, and historical identities
Empowerment Economics

A preliminary framework for assessing innovations

Program Approach
- Partnership development
- Community organizing
- Advocacy
- Leadership development
- Social justice orientation
- Non-profits led by communities of color

Delivery
- Culturally-relevant
- Multi-generational
- Empowering

Outcomes
- Individual, family, community, systems-level empowerment & equity
- Cultural connectedness
- Financial capability and wealth
- Well-being
- Multi-generational connectedness
- New narratives
- Power
# Evaluation Framework

<table>
<thead>
<tr>
<th>Locus of Impact \ Focus of Impact</th>
<th>Individual Level</th>
<th>Family Level</th>
<th>Community Level</th>
<th>Systemic Level</th>
</tr>
</thead>
</table>
| Financial Capability & Wealth    | • Financial behavior  
• Financial attitudes  
• Financial education  
• Financial knowledge  
• Financial self-efficacy  
• Financial well-being  
• Financial capability  
• Financial stability  
• Training & educational attainment  
• Access to education and workforce training | • Family/household background information  
• Family/household financial status  
• Family/household financial dynamics  
• Housing stability & costs | • Community resource sharing and exchange  
• Community wealth  
• Community access to financial services  
• Community access to high quality education  
• Community access to high quality workforce development opportunities  
• Community access to child care, public benefits, and case management | • Policies and practices at the local, state, and national levels which support equity, empowerment, and self-determination for communities of color |
| Power                            | • Civic engagement & political participation  
• Critical consciousness of systems of power and privilege  
• Social justice activism  
• Self-efficacy & self-determination | • Family participation in civic life, politics, or social activism.  
• Family self-advocacy | • Strategic & intersectional political alliances  
• Political representation & advocacy by and for the community | |
| New Narratives                   | • Resistance to internalizing “blame the victim” narratives about poverty, racism, sexism  
• Creation/adoption of new personally empowering narratives & identities.  
• Engagement in social movement activity to create more empowering narratives about marginalized groups | • Multigenerational exchange about and resistance to harmful subordinate group narratives  
• Creation/adoption of new empowering family stories about strengths, assets, and wealth | • Resistance to “blame the victim” narratives about causes of inequities within community  
• Community action to create/adopt affirmative narratives about communities of color | |
| Multigenerational Connectedness  | • Identity rooted in multigenerational family history  
• Valuing the importance of teaching & learning from other generations | • Multigenerational interdependence and solidarity between family members  
• Multigenerational family resilience | • Multigenerational sharing of cultural knowledge and practices  
• Solidarity between generations in a community or program setting  
• Community leadership roles and development opportunities for youth and elders | |
| Cultural Connectedness           | • Rootedness in cultural, spiritual, and historical identities  
• Facility navigating cultural identities and assuming power in white spaces | • Multigenerational sharing of cultural, spiritual, and historical practices & values | • Community engagement & organizing efforts are culturally and linguistically rooted | |
| Well-Being                       | • Perceived personal safety  
• Food security  
• Physical health  
• Psychological & spiritual well-being  
• Individual & cultural resilience  
• Health beliefs & attitudes  
• Health behaviors  
• Strong social connections/networks  
• Healing from trauma | • Safety in the home  
• Family food security  
• Family cohesion/solidarity  
• Family caregiving and receiving  
• Family influences on health  
• Family healing from trauma | • Clean, safe, green neighborhoods  
• Community health status  
• High quality, accessible, culturally rooted community health services  
• High quality community services & amenities  
• Community social connectedness  
• Promoting processes of reconciliation and healing from community-wide historical trauma | |
# Evaluation Framework in Action

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Moving forward with EE research

• Ongoing partnership between National CAPACD, HCA, IASP, and others – potential to expand EE network
• Case study of HANA Center (fieldwork completed in February)
• Develop community-engaged methodology for “community asset stories” and organizational/programmatic profiles to replicate best practices for participatory and equitable fieldwork
• Identify shared/priority/common metrics from evaluation framework to establish organizational and field-level baselines
• Create and implement evaluation tools in alignment with these shared metrics
• Explore specific wealth-health pathways related to EE
• Seek ongoing feedback from leaders in assets field (scholars, practitioners, funders) to identify value and impact of EE
• Influence policy through specific issue briefs, reports, or papers
FUNDERS’ DIALOGUE
+
Q&A
RESOURCES

Evaluating Empowerment Economics - A Preliminary Framework for Assessing Innovations in Financial Capability

Immigrant and Refugee Wealth Pathways