

Tuesday, March 12, 2019 1:30PM-3:00PM EST

# Empowerment Economics

Innovations in Native and Immigrant Approaches to Assets

webinar sponsored and presented by



# AGENDA & INTRODUCTIONS

Welcome

Aryah Somers Landsberger  
Grantmakers Concerned with Immigrants and  
Refugees

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Wealth building pathways for immigrants and refugees

Cristina Aguilera  
The Sillerman Center for  
Advancing Philanthropy

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Native and immigrant innovations in wealth building and  
'Empowerment Economics'

Lahela Williams, Hawaiian Community Assets  
Inhe Choi, HANA Center  
Jessica Santos, Institute on Assets and Social Policy

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Opportunities and lessons for philanthropy,  
*a funder dialogue*

Christianne Lind, Northwest Area Foundation  
Joyce Pisnanont, National CAPACD

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Closing

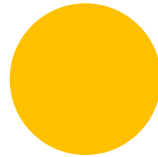
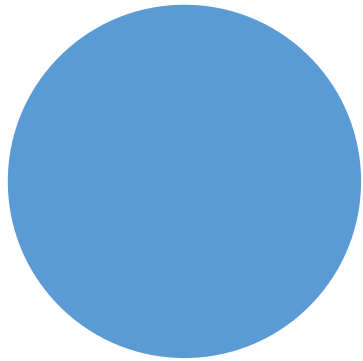
Aryah Somers Landsberger  
Grantmakers Concerned with Immigrants and  
Refugees



GRANTMAKERS CONCERNED WITH  
IMMIGRANTS AND REFUGEES

# 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

OVER THE LIFECOURSE

AUGUST 2018

Communities across the United States benefit when immigrants' and their families have access to financial products and services that lead to economic security and opportunity. Immigrants' wealth-building pathways vary widely based on legal status, access to an ITIN or SSN, and a constantly evolving landscape of federal, state, and institutional policies. Funders can remove key barriers to address disparate outcomes for immigrants and promote economic opportunity for all.

This infographic is a companion resource to a brief on immigrant asset building for funders produced by Grantmakers Concerned with Immigrants and Refugees (GCIR) and Asset Funders Network (AFN): *Immigrant Lives, American Futures. 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.

### Legal status

See recent *AFN/GCIR* brief for an overview of immigration legal status categories. Lack of secure legal standing in the U.S. creates financial insecurity. Funders can help immigrants move from a less to more secure type of status by supporting the delivery of legal services by trusted providers.

## Postsecondary Education



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*.

20

states + DC  
have passed  
in-state tuition  
policies.



9

states + DC allow  
immigrants to  
access financial aid  
regardless of  
immigration status.

### Institutional access and discretion

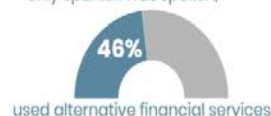
Mainstream Financial Institutions (MFIs) and lenders have the discretion to create their own policies, such as offering loans to ITIN holders. While these policies are beneficial for local communities, not all MFIs opt to make their products, services, and support available and accessible to immigrants.

## Banking



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 use cash for transactions or turn 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 *Latino Credit Union* in Durham, NC.

In 2013, in households where  
only Spanish was spoken,



### Policy environment

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

## 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 rare 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 exceeded  
benefits paid out by



### Predatory lending

Predatory lenders target communities of color (both immigrants and native born) who have limited access to traditional financial products. Higher interest rates and debt levels have a wealth stripping effect: immigrant families must use more of their income to pay off high interest loans than to meet basic needs or build assets.

## Small Business



Small business loans provide low-interest start-up 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 start-up capital. See the *St. Louis Mosaic Project* in St. Louis, MO.



1 in 5 of all U.S. businesses  
are owned by immigrants.

### Credit

Many immigrants arrive in the United States lacking pre-existing credit or with a low or no credit score. As a result, they must rely on high-fee, short-term predatory loans and pay more 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 (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.

### Abbreviations

ITIN: Individual Taxpayer Identification Numbers are issued by the Internal Revenue Service for tax purposes to individuals who are not eligible for a Social Security Number. ITINs are technically available to all immigrants, but in recent years, applications have decreased due to challenges navigating strict application rules, documentation required, fear of deportation, and more.

SSN: Social Security Numbers are assigned to all U.S. citizens and are used to get a job, collect Social Security benefits, and receive other government services. Non-citizens can apply for a restricted SSN if they are lawfully present and authorized to work in the United States.

<sup>1</sup> Throughout this document, we refer to immigrants to describe people born outside of the United States. This includes refugees and all other immigrants regardless of legal status. See *Immigrant Lives, American Futures. Linking Asset Building and Immigrant Integration* for an overview of types of immigration legal status.

IASP

Asset Funders  
Network

the Sillerman  
Center

gcir

Authors: Cristina Aguilera of the *Sillerman Center for the Advancement of Philanthropy* and Jessica Santos of the *Institute on Assets and Social Policy*  
Editing Support: Felicia Barlow and Anya Somers-Landberger of GCIR  
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Design: Amy Sullivan

# Homeownership

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

## Homeownership

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

## Postsecondary Education



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](#).

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regardless of  
immigration status.

# 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'

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Lahela Williams, Hawaiian Community Assets  
Inhe Choi, HANA Center  
Jessica Santos, IASP



# Foundations for the Future

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EMPOWERMENT ECONOMICS IN THE  
NATIVE HAWAIIAN CONTEXT

# Hawaiian Community Assets (HCA)

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- 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)

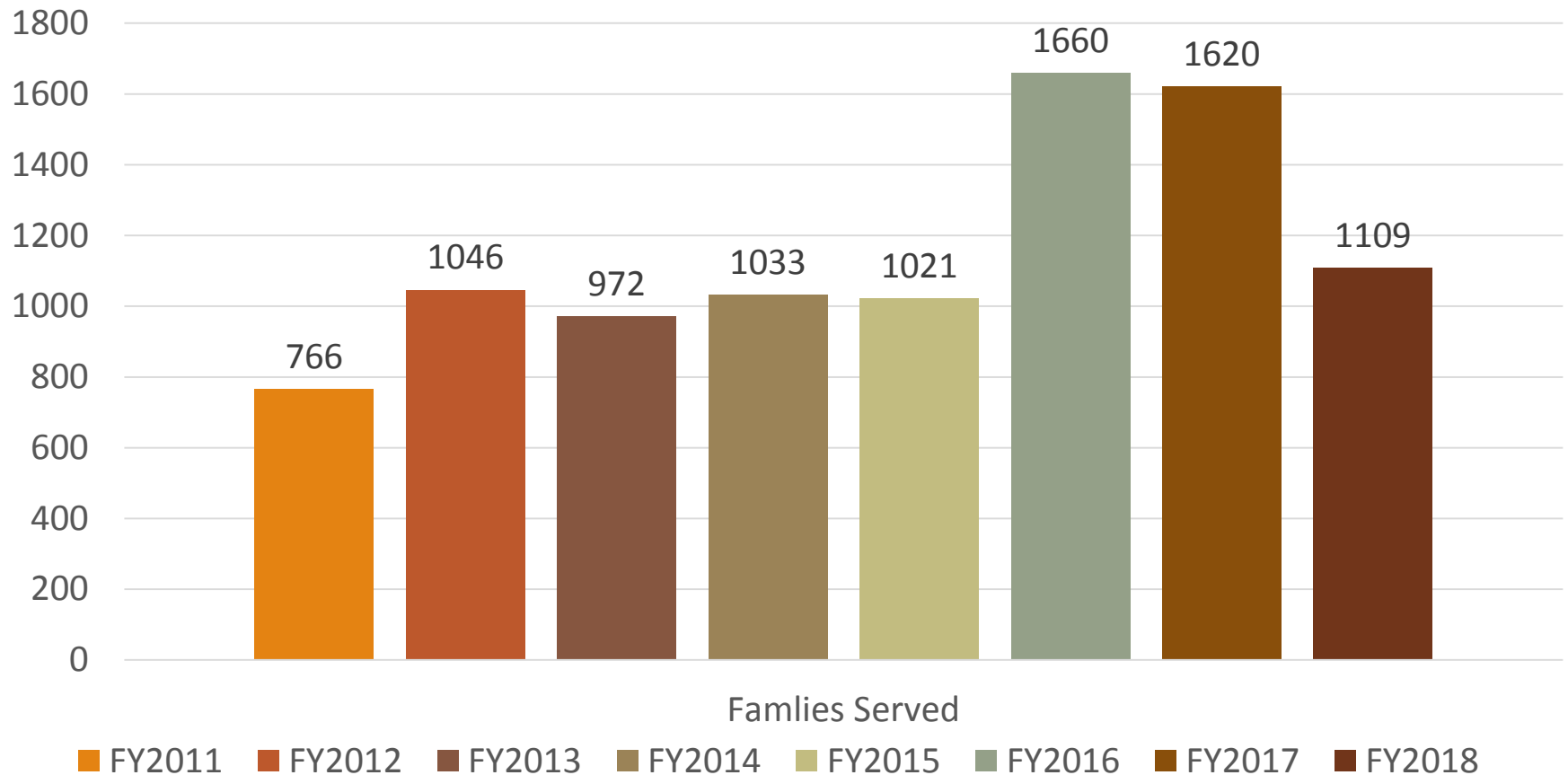


# HCA Programs/Services

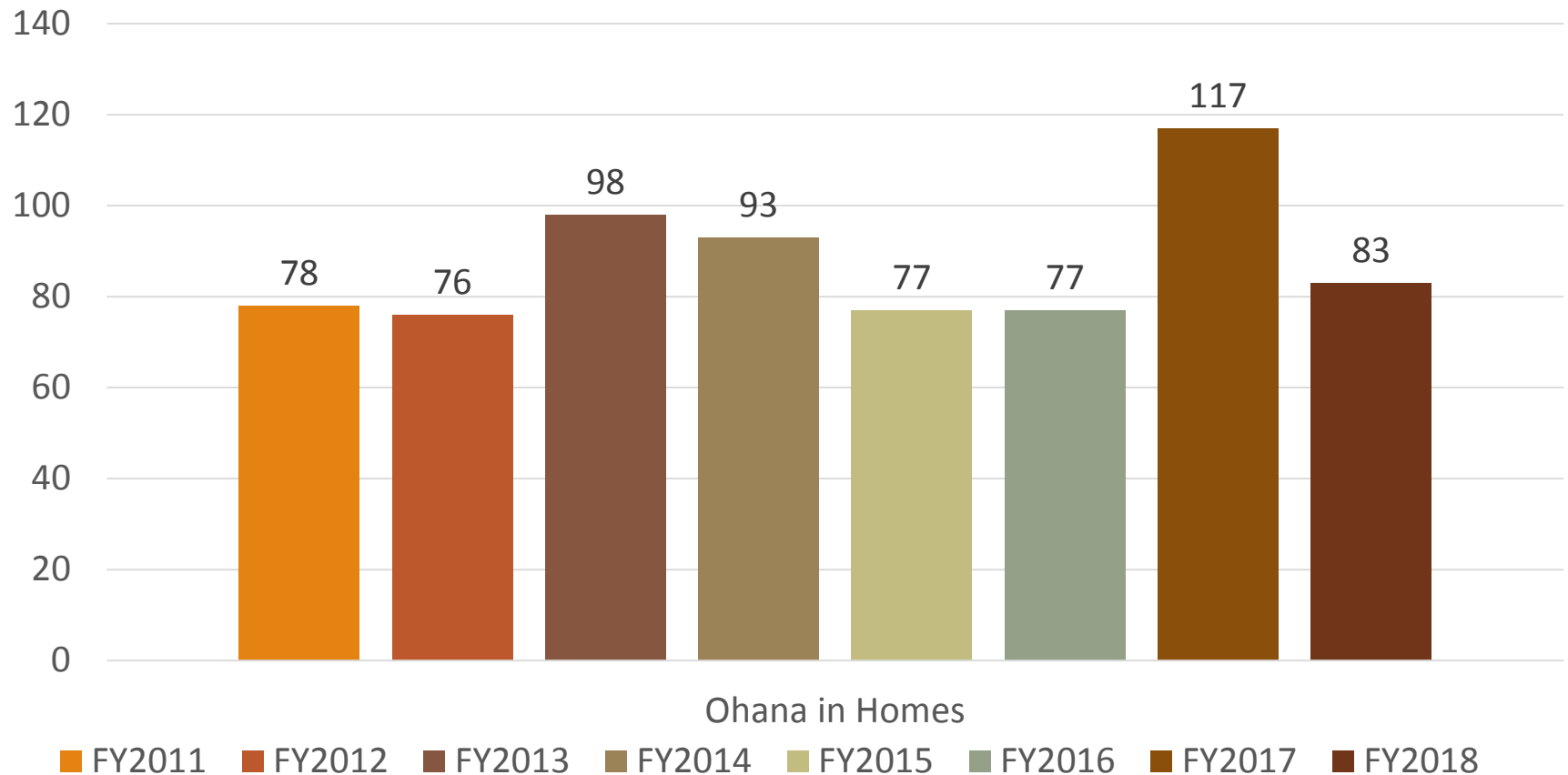
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Financial Opportunity Center	Hawaii Community Lending
Housing Education & Counseling	Credit Building/Repair Loans
Financial Education & Coaching	Emergency Loans
Individual Development Accounts (IDA's) for native Hawaiians	Disaster Recovery Loans
Employment Coaching & Small Business Training	Loan Packaging Services
Training & Technical Assistance	

# Families Served

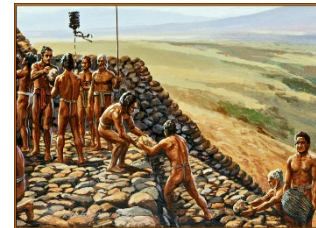
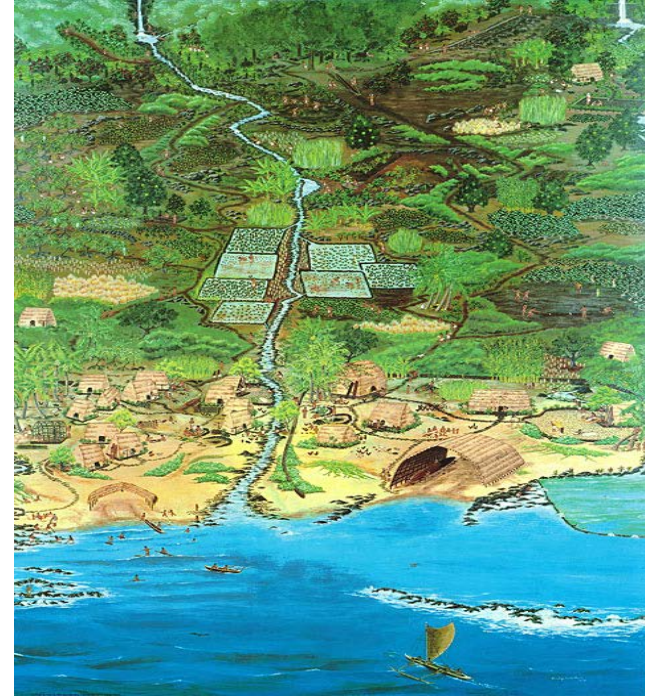


# Secured or Sustained Housing



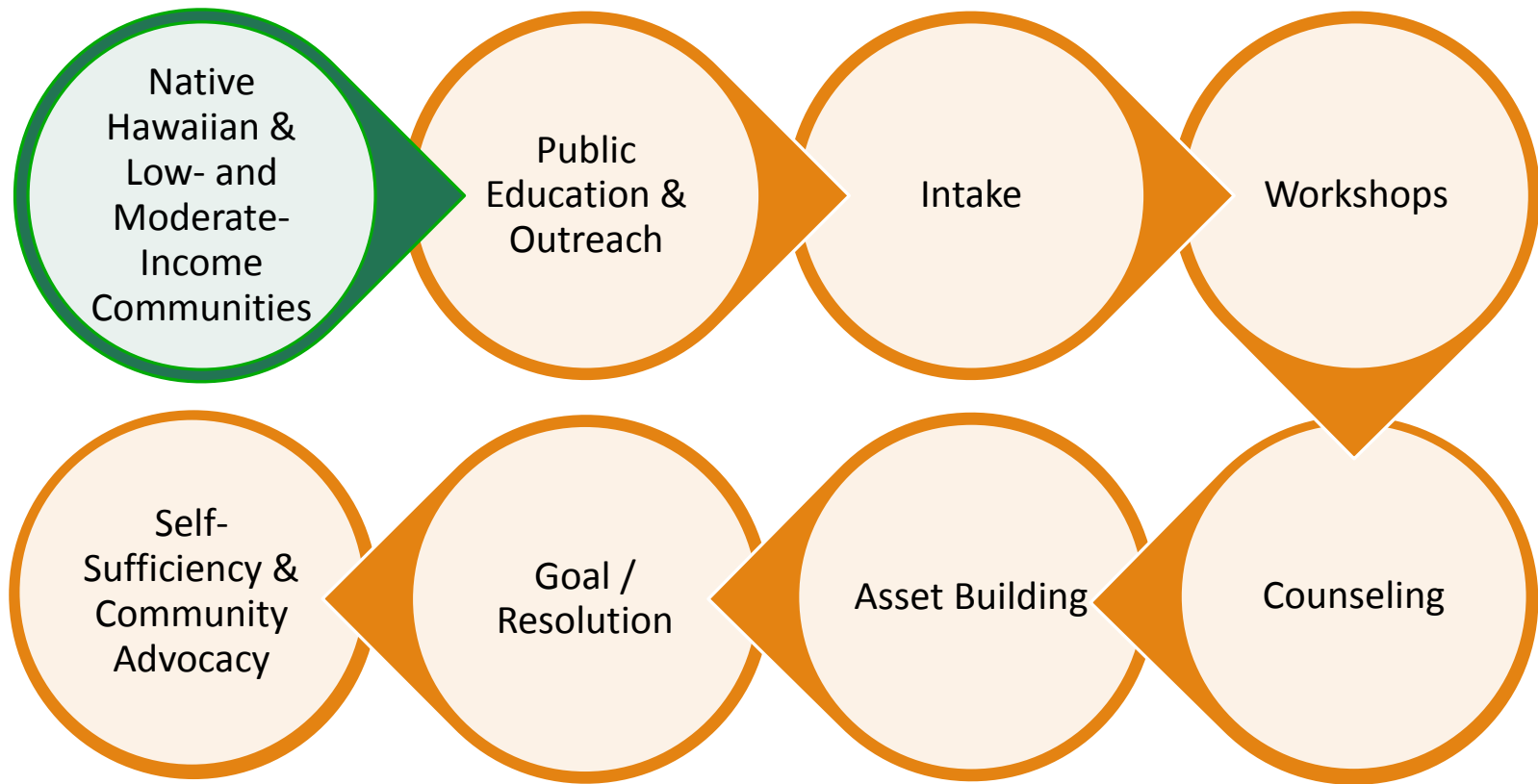
# Education through a Cultural Lens

- 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

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# Grassroots/Cultural Approach

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## Public Education & Outreach

- \* Partner with community org's
- \* Conduct outreach IN community
- \* Recruit & hire from community

## Counseling

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

## Workshop

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

## Asset Building

- \* Family Defined
- \* Client Driven
- \* Habit Transforming
- \* Knowledge viewed as asset

# The Innovative Approach

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- 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

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Blending Personal Finance with Cultural Values  
from Communities of Color



# Promising Practice #2

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Offering Financial Tools and Education through  
Shame-Free Dialogue



# Promising Practice #3

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Multigenerational Programming and  
Intergenerational Learning

# Promising Practice #4

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Community-Embedded Approach

# Moving Forward...

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- 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

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- 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](mailto:lahela@hawaiiancommunity.net)



**HANA**

CENTER

하 나 센 터



# 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.













Live Right. Know Your  
Roots. Live Strong.  
Live Together.

# YOUTH EMPOWERMENT



**HANA**  
CENTER  
하나센터

# Youth Empowerment Program

## HANASori: *Pungmul*, Korean Traditional Drumming









# Youth Empowerment Program

FYSH (Fighting Youth Shouting out for Humanity) – Youth Leadership Council















# 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**





OUR  
You  
HISGR

We  
Are  
AM

GOV LEADERSHIP  
PROTEST  
We are NOT  
PROTESTERS  
SPONSOR

Are you for REAL?  
SUPPORT IMMIGRANT  
YOUTH NOW!  
Democratic Senators:  
DREAMACT NOW  
Youth, Our Future

Don't  
Deport  
Students  
Standing on the  
Side of LOVE

DREAMAGE  
for  
Christmas

We are  
ALL


STAY  
STRONG  
DREAM

WE  
TOGETHER

on the  
RIGHT

TOGETHER

# Financial Capacity Building

Shift:  
Individual  Collective







**WOMXN**

**THAT**

**FIGHT**

**01 FEMINISM**



# Youth Empowerment Program

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

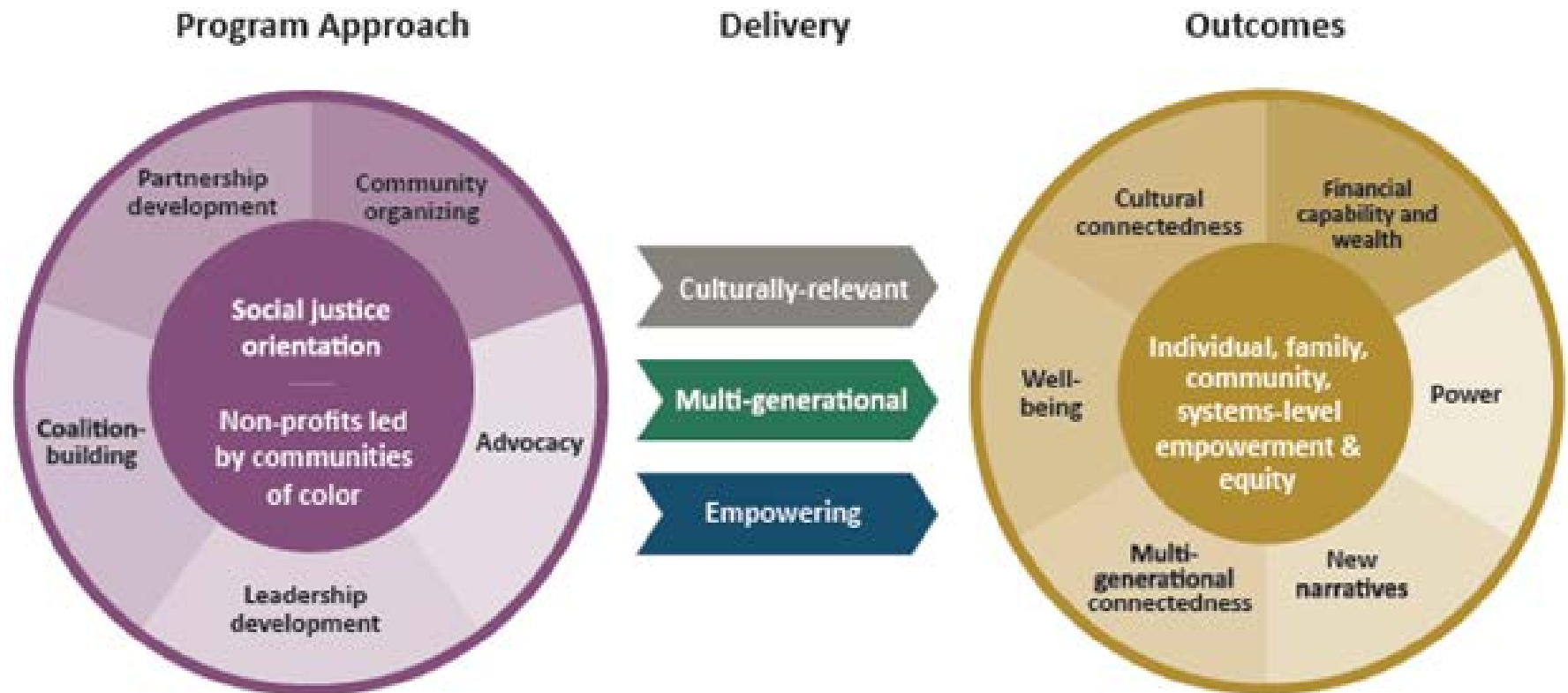
- Leading with bold vision
- Creating empowering narratives about marginalized groups





# Empowerment Economics

A preliminary framework for assessing innovations



# Evaluation Framework

Locus of Impact →	Individual Level	Family Level	Community Level	Systemic Level
Focus of Impact ↓				
<b>Financial Capability &amp; Wealth</b>	<ul style="list-style-type: none"> <li>Financial behavior</li> <li>Financial attitudes</li> <li>Financial education</li> <li>Financial knowledge</li> <li>Financial self-efficacy</li> <li>Financial well-being</li> <li>Financial capability</li> <li>Financial stability</li> <li>Training &amp; educational attainment</li> <li>Access to education and workforce training</li> </ul>	<ul style="list-style-type: none"> <li>Family/household background information</li> <li>Family/household financial status</li> <li>Family/household financial dynamics</li> <li>Housing stability &amp; costs</li> </ul>	<ul style="list-style-type: none"> <li>Community resource sharing and exchange</li> <li>Community wealth</li> <li>Community access to financial services</li> <li>Community access to high quality education</li> <li>Community access to high quality workforce development opportunities</li> <li>Community access to child care, public benefits, and case management</li> </ul>	<ul style="list-style-type: none"> <li>Policies and practices at the local, state, and national levels which support equity, empowerment, and self-determination for communities of color</li> </ul>
<b>Power</b>	<ul style="list-style-type: none"> <li>Civic engagement &amp; political participation</li> <li>Critical consciousness of systems of power and privilege</li> <li>Social justice activism</li> <li>Self-efficacy &amp; self-determination</li> </ul>	<ul style="list-style-type: none"> <li>Family participation in civic life, politics, or social activism.</li> <li>Family self-advocacy</li> </ul>	<ul style="list-style-type: none"> <li>Strategic &amp; intersectional political alliances</li> <li>Political representation &amp; advocacy by and for the community</li> </ul>	
<b>New Narratives</b>	<ul style="list-style-type: none"> <li>Resistance to internalizing “blame the victim” narratives about poverty, racism, sexism</li> <li>Creation/adoption of new personally empowering narratives &amp; identities.</li> <li>Engagement in social movement activity to create more empowering narratives about marginalized groups</li> </ul>	<ul style="list-style-type: none"> <li>Multigenerational exchange about and resistance to harmful subordinate group narratives</li> <li>Creation/adoption of new empowering family stories about strengths, assets, and wealth</li> </ul>	<ul style="list-style-type: none"> <li>Resistance to “blame the victim” narratives about causes of inequities within community</li> <li>Community action to create/adopt affirmative narratives about communities of color</li> </ul>	
<b>Multi-generational Connectedness</b>	<ul style="list-style-type: none"> <li>Identity rooted in multigenerational family history</li> <li>Valuing the importance of teaching &amp; learning from other generations</li> </ul>	<ul style="list-style-type: none"> <li>Multigenerational interdependence and solidarity between family members</li> <li>Multigenerational family resilience</li> </ul>	<ul style="list-style-type: none"> <li>Multigenerational sharing of cultural knowledge and practices</li> <li>Solidarity between generations in a community or program setting</li> <li>Community leadership roles and development opportunities for youth and elders</li> </ul>	
<b>Cultural Connectedness</b>	<ul style="list-style-type: none"> <li>Rootedness in cultural, spiritual, and historical identities</li> <li>Facility navigating cultural identities and assuming power in white spaces</li> </ul>	<ul style="list-style-type: none"> <li>Multigenerational sharing of cultural, spiritual, and historical practices &amp; values</li> </ul>	<ul style="list-style-type: none"> <li>Community engagement &amp; organizing efforts are culturally and linguistically rooted</li> </ul>	
<b>Well-Being</b>	<ul style="list-style-type: none"> <li>Perceived personal safety</li> <li>Food security</li> <li>Physical health</li> <li>Psychological &amp; spiritual well-being</li> <li>Individual &amp; cultural resilience</li> <li>Health beliefs &amp; attitudes</li> <li>Health behaviors</li> <li>Strong social connections/networks</li> <li>Healing from trauma</li> </ul>	<ul style="list-style-type: none"> <li>Safety in the home</li> <li>Family food security</li> <li>Family cohesion/solidarity</li> <li>Family caregiving and receiving</li> <li>Family influences on health</li> <li>Family healing from trauma</li> </ul>	<ul style="list-style-type: none"> <li>Clean, safe, green neighborhoods</li> <li>Community health status</li> <li>High quality, accessible, culturally rooted community health services</li> <li>High quality community services &amp; amenities</li> <li>Community social connectedness</li> <li>Promoting processes of reconciliation and healing from community-wide historical trauma</li> </ul>	

# Evaluation Framework in Action

Locus of Impact →				
Focus of Impact ↓	Individual Level	Family Level	Community Level	Systemic Level
<b>Financial Capacity &amp; Wealth</b>				Policies and practices at the local, state, and national levels which support equity, empowerment and self-determination for communities of color
<b>Power</b>	<ul style="list-style-type: none"> <li>- Civic engagement &amp; political participation</li> <li>- Critical consciousness of systems of power and privilege</li> <li>- Social justice activism</li> </ul>			
<b>New Narratives</b>			<ul style="list-style-type: none"> <li>- Resistance to “blame the victim” narratives about causes of inequities within community</li> <li>- Community action to create/adopt affirmative narratives about communities of color</li> </ul>	
<b>Multigenerational Connectedness</b>		<ul style="list-style-type: none"> <li>- Multigenerational interdependence and solidarity between family members</li> <li>- Multigenerational family resilience</li> </ul>		
<b>Cultural Connectedness</b>		Multigenerational sharing of cultural, spiritual, and historical practices and values		

# 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

The background features a series of concentric circles in light gray, some solid and some dashed, creating a ripple effect. Overlaid on this is a large blue speech bubble with a white border. The text is centered within the bubble.

# FUNDERS' DIALOGUE + Q&A

# RESOURCES

[Evaluating Empowerment Economics - A Preliminary Framework for Assessing Innovations in Financial Capability](#)

[Immigrant and Refugee Wealth Pathways](#)

[Innovations in Financial Capability: Culturally Responsive and Multigenerational Wealth Building Practices in Asian Pacific Island \(API\) Communities.](#)

