FINDINGS FROM PRACTITIONER SURVEY

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The Minnesota Asset Building Coalition Practitioner Survey Introduction

In just two short years, the Minnesota Asset Building Coalition (MABC) has gone from a start-up organization to an up-start in the asset building field, progressing from an idea in the mind of a few advocates into a statewide player operating on the cutting edge of policy and practice. While much of the credit lies with the talented staff, committed leadership team and visionary funders, an equal share belongs to the broad and diverse community of nonprofit organizations that belong to the Coalition. The findings from the practitioner survey that generated hundreds of responses Statewide demonstrate how deeply invested they are in discovering ways to strengthen the financial security and economic opportunity available to their fellow Minnesotans, and that they aren’t afraid to step out of their traditional ways of doing business to do so.

This report, eloquently and in depth, tells the stories of low- and moderate-income Minnesotans working to build a more financially stable life. In the process, it captures the state of a field in rapid evolution as it addresses the challenge of creating a new set of tools necessary to survive and prosper in the economy of the 21st century. The quotations highlighted throughout the report from practitioners and clients illustrate the complexity of the task and the need to integrate a range of services to change a life. The power of the Coalition lies precisely in its diversity—bringing services ranging from credit counseling to workforce development to matched savings to access to transportation to short-term credit. The six priorities outlined in the Executive Summary capture both the data and comments in a way that fully reflects the commitment to cultural, racial and geographical equity that is core to MABC’s mission.

CFED has been committed to advancing asset building policies and practices to enhance financial stability at the household level and the economic health of the states and the nation. Partners at the state and local level are essential to achieving this vision given the millions of Americans in need of products and services that help them improve their earnings, build emergency and long-term savings, and make long-term investments that build wealth and opportunity. We are honored to count on MABC as a partner and look forward to all the ways that they leverage the findings in this report to bring a brighter financial future to all the residents of Minnesota.

In gratitude,

Andrea Levere, President, CFED
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Executive Summary

The Minnesota Asset Building Coalition (MABC) was established through a grant from the Northwest Area Foundation to advocate for asset building and financial inclusionary policies at the Minnesota State Legislature. It consists of 103 organizational members across the state. It is built on two foundational pillars: (1) the shared vision of advancing financial capability, asset acquisition and protection, and financial inclusion policies statewide that enable Minnesota’s low- and asset-poor individuals and families to reach financial stability and prosperity; and (2) the shared principle of embedding racial, ethnic, and geographical equity and inclusion into Coalition issue development, implementation, and advocacy.

In 2014, MABC engaged in an information gathering process to identify the asset building policies that would most help clients reach financial stability and growth. Methods included in-person and online conversations with front-line financial counselors and educators, residents directly experiencing asset poverty, and policy advocates across the state. The process included: (1) conducting a survey that produced 287 responses from 85 organizations; (2) holding seven focus groups involving 58 practitioners from 18 organizations; and (3) soliciting 2015 policy agendas from the MABC Leadership Council members.

The process yielded a rich trove of data that is described in this report. Several issues emerged repeatedly across various sectors of practitioners and advocates of diverse racial, cultural and geographical backgrounds. The top issues identified that presented the greatest opportunities or barriers to financial stability were:

1. **Asset and Income Limits**
   Respondents repeatedly noted that asset and income limits for public benefit programs create a deleterious “benefits cliff” effect for those striving to gain employment and financial stability. The elimination or increase to those limits was seen as an essential tool to enable clients to build sufficient assets to become financially self-sufficient once they secure permanent employment and prevent slipping back into asset poverty.

2. **Transportation Issues**
   The need for reliable transportation for workers to get themselves to jobs or school, and to get their children to child care, was identified as a critical foundation for asset building. The gap between the need and the availability of adequate or affordable transportation was seen as a significant barrier to asset building. Counselors and clients cited long commutes between work, child care, school and home, while noting that many clients struggle to qualify for an auto loans at reasonable interest rates or maintain vehicles constantly in need of repair. Other transportation options for those unable without vehicles – such as ride shares – were also cited as necessary.
3. Financial Education/Coaching
Respondents frequently pointed out that income supports must be accompanied by financial education and coaching. Clients need to develop of new financial skills to navigate a tricky, sometimes predatory marketplace, and to weather life’s periodic crises (e.g., unemployment, divorce, illness, and emergency car repairs). Financial programs that incent savings must be paired with the opportunity to learn about making smart financial choices and set future financial. The Family Assets for Independence in Minnesota (FAIM) Program has, for 15 years, been the flagship program in this area. Though FAIM has established an impressive track record for supporting sustainable home ownership, small business development, and successful educational attainment, the lack of coaching dollars has forced many agencies to jettison the program, or to decide not to participate in the first place, diluting the potential impact this and other programs like it can make.

4. Livable Wage Jobs that Support Families
Wage stagnation and the inability to keep up with basic costs of living were repeatedly cited as major concerns. The need for jobs that pay wages sufficient to support a family and pay for, at a minimum, basic necessities – including housing and utilities, food, clothing, school needs, health care, child care, and transportation -- was highlighted in in each region of the state. Respondents and clients called for policies to ensure livable wage jobs to provide sufficient stability to move up the economic ladder.

5. Predatory Financial Products and Practices
Consistently, respondents and clients cited the barriers to financial stability presented by the lack of access to affordable credit, and the prevalence of irresponsible and predatory financial practices and products that erode assets, impede economic advancement, and drain wealth from communities. Often mentioned were: payday loans; check cashers; tax preparation scams; phony credit repair agencies; and predatory auto loans. A strong need was expressed for credit-building, responsible, and affordable products and services that are widely available to low-income Minnesotans.

6. Ex-Offenders
Many noted that higher barriers faced by ex-offenders in building assets and financial stability due to the difficulty or inability to find employment, secure housing, and to rebuild credit. The issue was prevalent across regions – in rural and suburban areas, as well as in urban areas.
Introduction

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In 2014, MABC conducted an information gathering process to identify the asset building policies that would most help clients reach financial stability and growth. Methods included in-person and online conversations with front-line financial counselors and educators, residents directly experiencing asset poverty, and policy advocates across the state, as well each of the more than 30 members of the MABC Leadership Council. The process included: (1) a survey that produced 287 responses from 85 organizations; (2) seven focus groups involving 58 practitioners from 18 organizations; and the solicitation from the Leadership Council members of their 2015 policy agendas.

The data show that the most important policies that would facilitate asset building (or the greatest impediments to asset building) are:

1. Reducing or eliminating asset and income limits.
2. Improving access to: (1) affordable, responsible credit to purchase automobiles; (2) automobile repair programs; and (3) other transportation options, such as ride shares.
3. Increasing access to livable wages jobs, sufficient to support basic needs of families.
4. Elimination of predatory financial products and practices.
5. Overcoming employment, housing, and credit barriers for ex-offenders.

This report provides the results of 12 survey questions designed to elicit the policies that respondents believed would most assist clients to escape asset poverty and obtain financial stability. The Appendix lists the participating organizations, describes the methodology used, provides the responses to open-ended questions, and contains the notes from the focus groups.
Participants

The survey questions were distributed to hundreds of organizations and practitioners in the asset building field across Minnesota. A total of 287 respondents from 85 organizations participated in the survey. They ranged from financial counselors to Head Start program staff to service providers in multiple subject areas. 52% of the respondents were from programs exclusively or primarily serving rural communities; 48% were from programs exclusively or primarily serving urban/suburban areas.
Survey respondents were asked 12 questions, most with a variety of responses from which to choose, others open-ended. The following presents the results of the survey.
Question 1:

Which high impact strategies should be integrated with Individual Development Accounts (IDAs) to make IDAs most effective in helping you serve your clients?

“When (client) started saving he did not have a credit score... [He] wanted to save for a house for his family. He attended one of our financial education classes and also is an avid client at the American Indian Family Services in St. Paul... He was definitely determined. He started a credit card and paying his debt, which gave him a credit score and a very good one at that. He saved with the (FAIM) program for the maximum time allowed, 24 months and closed on his home in May. He stated it would take some time to get used to having all the extra space, moving from a small 2 bedroom apartment to his very own home, but he along with his family are excited to begin their homeownership journey.”

— Andrea R., Bii Gii Wiin Community Development Loan Fund

“A client came to us after incarceration looking for help finding employment...He took our week long work readiness workshop and learned how to talk about his background, write a resume and cover letter and how to interview professionally....[he worked] steadily with his Job Coach who helped him secure a Business Apprenticeship in the landscaping field...During this time he went from being homeless to stable housing ... He [began working with a Financial Coach] and discovered that he had outstanding credit card debt and created a payment plan to quickly reduce it...He was able to access an IDA FAIM account to help start his small business... Now [he] has started a credit builder loan to begin to build his credit.”

— Shawna T., EMERGE Community Development
Question 2:

What are the most important improvements in the content and/or delivery of financial education that would make the biggest difference in the lives of your program participants?

“Single mom of 2 working AmeriCorps position works diligently using her tax refunds wisely along with guidance from her financial coach. Also works diligently with coach investigating numerous debts that had illegal practices and were subsequently cleared from her report. Her coach also helped her with some employment coaching and opportunities. Today her credit has increased over 100 points, she is debt free (other than student loans) and has 2 PT, well-paying jobs which she loves. She’s looking forward to purchasing a home in the near future.”

– Rachel F., Community Action Duluth

On embedding financial education in community groups, classes, etc.: “The relationship is the big part; do you have a trusting relationship with the client? I go into our (employment training) classes and teach about financial literacy, then over half of the participants typically request one to one sessions.”

Another counselor: “We teach a version of the 4 Cornerstones, 4 classes on four successive Wednesday evenings, and folks hold each other accountable build relationships, keep each other motivated.”

– Notes & Testimonials from Minneapolis Focus Group May 20th 2013
3. To what degree are asset limits, sanctions or "benefits cliff" effects in public benefits programs like SNAP, MFIP, GA, or MSA an obstacle to your program participants’ efforts to achieve or maintain financial security?

"If you try to save money... so you will have enough money to cover a car repair or emergency situation then you may be penalized by the loss of SNAP or MFIP ... This throws up another barrier in the persons’ life and this makes the game of savings high risk. It forces folks not to... Incredibly hardworking and strong folks recognize this and have cried in my office because they can't figure out how to get out of the cycle of poverty. They know that if they try then they will be thrown back down the financial security ladder from a loss of their benefits."

"When I was a single mom on AFDC, I used to put money into a small savings account for each of my kids for college, but my social worker told me, ‘if you reach a certain level of savings we’ll have to cut off your AFDC’, so I had to spend the college accounts. How do we expect our participants to get out of poverty? And 25 years later, this has not changed, when I work with displaced home-makers, if they want to get MFIP, they can’t put money away for their kids savings accounts."

– Testimonial, St Cloud Practitioner Focus Group, May 16th, 2013

"Almost all of my families fall over 100% below federal poverty guidelines. I have many families working hard to get out of poverty, whether it is at the local...fast food chain or commuting to a meat processing plant 3 hours away, only to visit on weekends. Our goal at Head Start is trying to end poverty but when a family finally reaches that wonderful goal of getting out of poverty, social services stop, whether it be MFIP, Head Start, WIC or MA. I have had many families not re-qualify for services/assistance because they are $100 over for the income limit. …It’s not right when our families get out of poverty that they find themselves with no financial security."

– Leigh A., Community Action Partnership of Ramsey & Washington Counties
4. Which fringe financial practices have been the greatest obstacles to your clients' efforts to become financially stable?

“Worked with one woman for weeks to get her to the point of understanding that her pay day loan was not household income. She believed since the payday loan company 'gave' her $400 a month it should be counted on the income side... The loan company had convinced her they were doing her a favor by renewing the loan every month without ever fully explaining how much it was costing her each month...She was embarrassed then devastated and felt stupid and then angry as she realized what that 'favor' had cost her and would continue to cost until the loan was paid off.”

–Dawn B., Lakes & Pines Community Action Council

Transportation issues & payday loans-- “We don’t have programs to help them get emergency car repairs, so they get a payday loan to fix their cars to keep their jobs... banks offer loans but you need higher credit. And car insurance is huge for getting people into payday loans-- let’s say you get stopped or get into an accident, and you are low-income and didn’t have insurance. You need a quick loan to get insurance, so you turn to a payday lender.”

-Notes & Testimonials, Mora Focus Group, April 26th 2013
5. Which of the following financial products has been the biggest obstacle to your clients' efforts to become or remain financially stable?

“We have seen many individuals that get overwhelmed with credit card debt or other debt obligations and need assistance in figuring out a repayment plan. Many need stronger and more stable income sources to move from struggling in the moment to thinking about future goals, education, savings, etc."

— Anonymous Practitioner

“Predatory car dealerships have really taken a toll on a lot of our folks. It is a horrible, horrible practice with extremely high interest rates, unreliable vehicles, numerous scams built into the monthly payment schedule and an extremely high repossession rate due to the built-in scams.”

—Rachel F., Community Action Duluth
6. Which of the following tax-related changes would most favorably impact your clients’ financial well-being and ability to build assets?

“A tax client walked into our VITA site. He was homeless with no family or support system in this area. He had been employed each year but had no tax income forms and had not filed taxes since 2006. He received a letter from the IRS stating he owed a huge tax bill... He couldn't read or write so we assisted him with everything. Well, we did all those taxes and it turned out that he didn't owe the IRS anything, they owed him... he received 3 years of refunds!”

– Pam D., Lakes & Pines CAC
7. Which policies would be most effective in helping your clients to earn an amount necessary for them to become or remain financially stable and to build assets and wealth for future financial growth?

“I work with a client who got a job more than a year ago in retail. Started at minimum wage, but got frequent raises because the job was union... She is on section 8, which helped with housing, but struggled every time there was a shift in hours or she had to call in sick and miss even a shift. Bills had piled up from a few years of unemployment. She was on MFIP, but got cut off shortly after she started even though she was not making a living wage. Before her job she was getting around $400 in cash and another $400+ for food; Section 8 based her rent only on the cash portion so her rent was a little over $100. Once she started working she was earning about $900 per month if she got all of her hours and her rent is based on the whole $900 so now rent has tripled, she has food and transportation cost, but is really only bringing in about $100 more per month.”

-Jessica F., Project for Pride in Living, Minneapolis
8. Which changes would be most helpful in improving the quality and outcomes of your interactions with clients?

“...I have a client who was struggling to pay the bills... Together we applied for energy assistance to stop the disconnections. We called every service provider that had confusing charges and found multiple errors on the bills. These were fixed and they applied credits to her accounts… we also worked on looking at her expenses. We went through every receipt and categorized all her expenses each month for six months. For the first 4 months I went through each of these receipts with her and we added them up together... The next two months she completed this on her own and we went through it together. During this time more errors had appeared on bills, but she was able to correct them on her own... By the end of this whole ordeal she was ... much more optimistic and much more in control of her finances.”

– George M., Community Action Duluth

“...Our coaches do great work but with caseloads of 60-120 folks + reporting obligations, our ability to dedicate time, persistence and upkeep decreases quality.”

-Counselor, Greater MN

“...Staff members from our organization are in a great position to build relationships with families through the many different programs we have and because we are a small community. A family can be part of the home visiting program and receive weekly home visits when they find out they are pregnant, they can participate in the WIC program located at our center, receive food support, enroll in other programs they may be eligible for...”

– Practitioner, Pillager Family Center
9. What do you think are the most important foundations for the clients and communities you serve to build and maintain assets?

“...I worked with a young man who... did not have a HS diploma, no license, bad credit and a criminal history. We worked together for over a year before there was change that could be seen. He held a steady job, we cleaned his credit, he got his GED and license. He finally saved enough money for a car and it is his pride and joy! It has been 3 years and he has never been unemployed and even moved to a different area to get away from the judgment of others who knew his past. He still keeps in contact with me today sharing his accomplishments!”

– Chastity O., Heartland Community Action Agency, Willmar

Discussion of welfare reform and focus on getting MFIP recipients to work only pushes them into low-wage, dead end jobs without letting them have the time to gain the skills and education for better jobs. “The workforce center tells my families, we are a work first program, but they are dead-end jobs, we are pushing people right into poverty.”

– Notes & Testimonial, St. Cloud Focus Group, May 16th 2013
10. Please share a story about your work with a client as an example of the challenges that make it hard to be successful.

“Our community is rural, with no public transportation so having a dependable vehicle is very important for them to get to work. One client works at an area retailer, making slightly more than minimum wage and travels 15 miles one way to work. He is a father and has four children at home. He wants to provide for his family and is trying the best he can but reliable transportation can be a barrier. The family is receiving help through the county, the local food shelf, energy assistance and local organizations as needed. They are trying hard to make it day to day.”
-Practitioner, Pillager Family Center

“We are stockpiling a bunch of youth, because of the employer background check... what we’re looking for is a second chance, and a lot of folks don’t get that...if they have a felony clients cannot get subsidized housing, and there is a huge waiting list anyways. They cannot afford market rent.” Counselors report receiving many calls from homeless people that they have to turn away for lack of resources. Also mentioned that there is less housing for singles than families. “We have more and more kids in Head Start with a parent who is incarcerated”.

Notes & Testimonials, Virginia Focus Group, May 21st 2013

“One client of mine was a Diversionary Work Program referral, with interest in the FAIM program. She was pursuing a Family Violence Waiver, having fled an abusive ex from out of state. She had work experience as a cook and was able to obtain 2 jobs in town; one with a restaurant and one with a hotel. Her 2 older kids were in school and her youngest was in daycare. Despite all the hard work she put into moving her family, getting established, and starting over in a new town, when her Family Violence Waiver was ready to be reviewed for a transition to MFIP, she was found to be over income and lost her benefits and E&T service's support. Because of the high cost of her living situation, she was no longer able to pursue FAIM and was also no longer able to save any money at all due to her loss of benefits. She also lost the security of the Family Violence Waiver because the loss of benefits and support left her where she started-scrambling to pay rent and basic needs for her family—all without a licensed car. This is one example of how the income guidelines of a program prevented a participant from achieving her goals.”
– Anonymous Practitioner

“Transportation in Greater Minnesota is a huge detriment to getting and maintaining a job for people in poverty. There is little to no public transportation in some towns. An example, there is one bus line in a larger town in southern MN to the main retail center at the east end of town. A main highway that cuts through this area is under construction and the bus stopped running this part of the route. A number of retail workers are not able to get to work, and some have resigned their jobs due to this because they have no other transportation options.”

–Anonymous Practitioner

“A gal needed to buy a car who received benefits for a developmental disability. She could not save more money to buy one as she couldn't go over 3000 dollars and had to borrow money from family money to purchase the car and then pay them back slowly. Instead of saving for a few months. Constantly people with developmental disabilities have to “spend down” their (bank) accounts or other trust funds they have received so they can still qualify for benefits...”
“We have such low wages in our area, it's very sad. For example at one Home -store for morning stocking shelves, starting wage for the first 90 days, is 7.00. Other big factory name places start at 8.50. The wages are so low; a family can't make ends meet. The men stop in my office and feel so bad asking for food support but just can't make it with such low wages. The cost of living is lower here in SW MN, but the wages are even lower.”

-Practitioner from Marshall

Success story: “We had an employment program with ARA (American Recovery Act) dollars, sustainable employment through training in trades, manufacturing, construction. A client was homeless and living out of his truck, had a felony and could not get into public housing, he had kids. Now he is successful and has a full-time job, and has a trailer home.”

-Anonymous Practitioner

“(Client) contacted HAP's IDA Counselor in the beginning of 2013, interested in buying his first home... After enrolling the family into HAP's IDA Program, (client) received 16 hours of education on financial literacy and home buying education... he had an outstanding judgment from one of his previous landlords of $3800.00... 5 years ago, when he came from Burma, he did not speak one word of English and was provided a move-in inspection report to fill out by the landlord... he did not understand the document and rules provided to him, also, the landlord knowing that he did not speak English, did not provide him with an interpreter to explain to him the process. When he moved out, he was fined over $3800 for "damages" to the property, which later was taken to court... the IDA Counselor assisted (client) in trying to settle the outstanding balance. Currently, the judgment has been reduced to $2700 and (client) is making monthly payments to pay off the fee. Once the judgment is paid off, the IDA Counselor and (client) will work together closely with rebuilding (client’s) credit.”

–Que H., Hmong American Partnership

“We have been working with a senior who came in to apply for food support (SNAP). He was 62, and never purchased a home or a new car, and had no clue what his credit score was. He worked with a staff to pull his credit report to aid in financial counseling, and learned that he had stellar credit, never having had any significant debt and whatever accounts he had had been paid off and had been all in good standing. As a former vet, he wanted to access a loan to purchase a home that he someday hoped to leave to his children. He was able to get a swift approval, and participated in pre-purchase activities with the organization. He later told us that he never knew the "American Dream of Home Ownership" was attainable, as he had always considered himself low income. He ended up purchasing a beautiful home in South Minneapolis, where he is now paying less for his mortgage than he had paid in rent for several years.”

– Christina M., Community Action Minneapolis
11. With approval from your organization, would you be willing to share a success/challenge story as a testimonial in the future, and/or invite one of your clients to participate as well?
12. Is there anything else not covered in the survey that you would like to give feedback about, including other obstacles to financial stability that were not covered in the survey?

“... medical and dental debt is rather significant and you don’t ask questions about it. It can really wreck a debt management plan.”

“Race/gender/age discrimination plays a major role in financial stability... Single mothers not getting into an apartment, highly qualified individuals not getting called back for jobs they qualified for... Education for employers to remove stereotypes or stigmas associated with people that aren't the dominant demographic would be invaluable...”
Conclusion

The Minnesota Asset Building Coalition was formed to advocate for asset building and financial inclusionary policies at the Minnesota State Legislature. In 2014, MABC conducted a comprehensive, statewide information gathering process to identify the asset building policies that would most help clients reach financial stability and growth. Consensus emerged among the hundreds of practitioners, advocates, clients polled concerning the key policies to foster and impediments to achieving financial stability among Minnesota’s low-income and asset-poor residents. The data show that reducing or eliminating asset and income limits, improving access to affordable vehicle loans and transportation, increasing access to livable wages jobs, eliminating predatory financial products and practices, and overcoming employment, housing, and credit barriers for ex-offenders are the most critical areas on which policymakers should focus in order to move the greatest number of Minnesotans out of asset poverty.
Appendices

Appendix A: Methodology

The Minnesota Asset Building Practitioner Survey was an exploratory study targeting Minnesota practitioners who do asset building work with low income clients. Participants were self-selected. The survey was administered online through Survey Monkey and was open Monday, June 2\textsuperscript{nd} through Friday, June 20\textsuperscript{th} 2014. Race, age, or and gender demographics of participants were not collected. Sample size was $N= 287$ practitioners from 84 total organizations. Participants provided their contact information so that, if their open ended responses were chosen to be put in the survey, we could follow up with them and ask permission to identify that individual with their respective quote.

The Focus Groups were arranged to allow diverse groups of practitioners from urban, suburban and rural settings the opportunity to talk in a more unstructured setting, and to allow conversation to proceed with minimal interruption and broad questions (i.e., “how do you help clients build assets?” “what are some major obstacles you face in serving clients?”). The Coordinator worked with lead staff in local organizations, who invited both colleagues internal to the organization and staff from external partner organizations to participate. The Coordinator was present for each focus group, in person, and captured most responses by computer. The notes were then re-typed, and are presented below. Participants provided contact information, which has been removed pending permission from each participant.
Appendix B: Open Ended Responses

1. Please list your services areas-as many as apply to you.

Other service areas:

- Education  Mental health
- ESL
- mental health, social service, case management
- Farming program
- Chemical health
- We contract with a provider that provides Employment and Training for families receiving a cash grant.
- 1. MNSure (medical insurance) enrollment assistance 2. Breast and cervical cancer education and awareness
- Homeless prevention and rapid rehousing. Employment and Legal assistance.
- Youth
- Refugee Employment Services
- eviction prevention, LL/tenant law, Transitional housing, Long term homeless program
- Energy Assistance  Tax program
- ENERGY ASSISTANCE
- Homeless Support services
- Independent Living Skills Youth Counselor
- DWP   Displaced Homemaker   Dislocated Worker
- Homeless shelter with services
- Adult Education  Job Skills  Lives in Transition
- Home ownership counseling will most likely begin in year 3 quarter of 2014, and all 2015 thereafter.
- Supplemental Nutrition Assistance Program Outreach, Chore Program for Seniors, MNSure application assistance.
- Senior Nutrition Services- Congregate and Home Delivered Meals- Information and referral to other community services.
- credit report review – budgeting
- Credit Report Review
- bankruptcy services and credit report review
- Senior Citizen Food Assistance
- Financial coaching, free tax preparation, financial services
- children & family services, education & training, and policy & advocacy.
- MNSure navigation, Advocacy for Older Adults and their caregivers, Financial benefits analysis and application assistance for older adults, home delivered meals
- mental health counseling, often related to housing, financial, legal & parenting stressors
- Supportive Housing Programs
- homeless/housing services, crisis services, SNAP and MNSURE outreach
- We also offer:  1) Employment coaching; 2) Community Engagement programs to get the community active in policy creation/accountability; 3) Transitional employment. We hire people for our Seeds of Success urban agricultural program; 4) GED classes/workshops; 5) Health Coaching; 6) Tax Preparation; 7) MNSure navigators; 8) Financial/housing coaching; 9) FAIM IDA accounts for home/business/education; and 10) Twin Accounts program designed for folks to get a secured loan and a secured credit card over the course of two years to build credit.
• supervised parenting time
• Disability/accommodations
• Senior Outreach  Rainbow Bridge Safe Exchange and Supervised Visitation Center
• family services
• Mental Health Services
• mental health, education and training
• Big Buddies, food shelves, SNAP outreach, Transportation, VITA tax site
• Job training and re-employment programs
• Disparity Project counselor, Dislocated Worker counselor, SNAP E&T counselor, DWP counselor, general job search assistance
• Housing/Homelessness
• Youth Programs: Parenting groups, ILS groups, runaway/homeless youth programs, housing programs
• Home buyer education
• family support/referrals/advocacy
• family health, housing, free tax aid, help with health insurance, senior programs
• applying for subsidized housing, life skills
• Energy Assistance, Retired Senior Volunteer, Health Insurance Counseling, Tax preparation, Housing assistance, Homemaking Services, Weatherization
• Public Health Nurse
• SNAP Outreach, MNSURE Navigation, homelessness prevention
• Affordable Housing
• public policy  leadership development  financial coaching  employment coaching  MNSure navigators  social support classes  GED tutoring  VITA site
• public policy  leadership development  financial coaching  employment coaching  MNSure navigators  social support classes  GED tutoring  VITA site
• MNSure application assistance  Income Tax Preparation  Fetal Alcohol Syndrome awareness
• Weatherization  Home Repair/Renovation
• No direct service in any area. Policy advocacy in transportation access, housing, employment, healthcare and education (special education, transition services and post-secondary access).
• program manager & service coordination - residents who live in PPL housing
• Certified Pathways Home Native American Homebuyer Education Trainer
• Home Visiting, Preschool, Child and Teen Checkups, resource and referral.
• Credit counseling and budget counseling
• Tax Services
• Food Shelf
• transitional housing program case management
• emergency shelter English as second language classes
• child care assistance referral; tax assistance referral; weatherization and energy assistance; clothing and food support referral; medical/dental insurance assistance; resume assistance; parent mtg. education-safety concerns and other areas of parenting ed; individual/parent empowerment; faim-ida's referrals
• I work in Senior Programs, and coordinate the volunteer tax program, so am not certain of all the Family Development services that are offered.
• family based parenting skills
• Family based counseling
• Housing/Weatherization, Child Care Aware, Energy Assistance, Transportation, Senior Nutrition
• IDA program, personal & professional coaching, tax preparation, transitional housing, volunteer program, SNAP, MNSure, Energy Assistance, Weatherization,

• VITA

• pre-purchase counseling

• housing

• tax preparation & counseling SNAP Application Assistance MNSure Navigator

• Weatherization, transportation, displaced homemaker program, energy assistance, IDAs

• I also take care of our homeless families

• Home Improvement loans, Section 8, Wx, EAP

• home improvement loans, refinance counseling, IDAs

• Free tax clinics; SNAP, health insurance and Social Security application outreach and assistance, FAIM/IDAs

• HECM counseling homeowner education

• free tax preparation

• local food shelf, resource and referral to area resources, child care center, home visiting program

• Benefits application assistance

• Transitional Housing Shelter

• leadership development employment for people with barriers free tax site MNSURE enrollment

• FAIM, financial coaching, credit builder loans

• Financial coaching, Credit Building, FAIM.

2. Which high impact strategies should be integrated with Individual Development Accounts (IDAs) to make IDAs most effective in helping you serve your clients?

• IDA’s for retirement savings

• Developing a blend of IDA with a credit enhancement loan program.

• New kinds of assets: Calvert Foundation's "ours to own" initiative (coming to the Twin Cities in June 2014). Link to Denver, CO article: http://www.urbanlandc.org/blog/talking-denver/behind-the-scenes-calvert-foundation/

• 1) Remove or significantly raise asset limits. I have folks that own several beater cars because they have the best insurance relative to other family members who primarily use the cars, but the vehicles count against the individual and can add up quick to reach the asset limit. 2) Micro-loan with a matched savings per on-time payment. There is a large market for small loans being exploited by predatory lenders. Even more legitimate banks have used direct deposit advances as a micro-loan option. If we can access this market with a loan targeted towards folks with poor or no credit we could encourage a product to improve credit and allow the person to meet their immediate need without being swindled by dubious lenders. 3) IDA matched savings just for that. Savings. Allow folks to save monthly and incentive’s the savings without need of an additional asset. If folks are successful they will ideally have developed the habit to save and live with less spending. Allow the IDA match money to only be applied on deposits made before a specific date of the month. If a 3:1 match is applied on each month as opposed to receiving the match so long as the money is put into the account before two years it will give incentive to develop a savings habit. If they deposit late and lose out on the match money then that loss will be the stick to keep the savings on time.
• Allowing IDAs to pay down principal balances on existing accredited college student loans
• Specific IDA programs for young mothers 18-28 with children, high school juniors and seniors planning to attend college who have mid-range GPAs.
• Introducing the IDA programs in junior high
• So many of my clients have come from generations of poverty, the idea of saving is foreign. And they live on so little, understanding the financial benefit of using IDAs is a tough sell when I can spend that $40 on something I want right now.
• I have supervised two vehicle loan programs and neither one was what I would consider a success. One program the amount of a loan was capped so the quality of the vehicle that a person could buy was not good. The car usually broke down and either needed major repairs or was scrapped BEFORE the loan was paid off. The other program allowed for new vehicles with lower mileage but the loans were larger and the population we served were not able to pay off the loans. I really disliked trying to repossess a vehicle on the reservation. I felt very threatened.
• Highly variable depending on the segment of our demographic. We’re faced with the issue of clients needing to spend down the assets and savings that they have to access healthcare.
• Any of these could be good strategies, but it all depends on the individual, and the individual circumstance.
• Allowing new kinds of assets building purposes are crucial, especially as an incentive to learn and practice personal financial management.
• The more we start teaching out young in the schools the earlier the better. Curriculum ought to be developed and become part to the teaching lessons.
• When obtaining help from local resources it would benefit the self-esteem and worth of the client by "paying it forward" with their skills and/or community involvement in return for help. Many families exhaust all their resources in a short period of time and expect multiple resources again and again. I feel this would add hope and integrity back into the community for families now and the next generations to come.
• Integrating IDAs into displaced homemaker programs.
• Education to social service employees on what IDA’s are and how they can be effective

3. What are the most important improvements in the content and/or delivery of financial education that would make the biggest difference in the lives of your program participants?

• Financial institutions required to educate a set number of community members on this topic each year (based on company size).
• To offer an incentive (such as a gift card, or something tangible) in offering financial classes!
• More integration of financial education earlier on. If we cannot get into high school curriculums, perhaps mandatory components of college orientations with an emphasis on student loans, their impact and the availability of jobs in the field one is going into and projected salary.
• Increase merit and need based scholarships and pass legislation too effectively and substantially decrease interest rates on student loans.
• More activities that keep adult learners engaged.
• Other saving vehicles such as IRA (traditional and Roth, certificates of deposit, etc.).
• Teaching financial education throughout grade school and high school would likely be effective.
• Need to coach on why anyone would want a budget.
• Mandatory State High School Graduation Standards (Testing) in the area of Personal Financial Management!!!
• I had a client who graduated from high school and was working but she couldn't figure out why the bank was going to close her checking account. She had not been recording her checks and never put down the service fees for checks that were returned. She never learned how to reconcile her check book with her bank statement. It was a mess and I have run into this type of thing many times.
• If the client doesn't want to hear the message they won't hear the message. Most clients aren't interested in learning how to get better; they are interested in having someone solve the problem for them.
• Incentives for participating in financial education programs.
• Get hands on as quickly as possible.
• I work with high school students. A focus on prevention would help my students.
• We need to teach the difference between "needs" and "wants"!! Our young folks seem to be more focused on themselves than helping others. Helping and sharing and caring About other people and animals.
• You can do mandatory counseling with student loans but it doesn't solve the major issues facing students in regard to extensive debt. For most students, it will be the best investment that they could make. Our next crisis will have to do with student loan debt and a lack of ability to pay them back when schooling has been completed.
• Our culture has a complicated financial system which many people do not understand, including social workers. Education that gives insight on how the system functions in an understandable format is needed.

4. To what degree are asset limits, sanctions or "benefits cliff" effects in public benefits programs like SNAP, MFIP, GA, or MSA an obstacle to your program participants’ efforts to achieve or maintain financial security?

• We encourage taxpayers to save part of their tax refunds and a common hurdle is their worry that they will become ineligible if they are on public assistance programs, so they often end up not saving.
• Setting asset limits is counterintuitive. A holistic approach/scorecard should be developed to assess a family or individual's readiness to come off the programs.
• In Ramsey County, if a person is homeless & receiving cash grant until recently, they were booted out of county shelters to "spend down" their cash grant-- This is a seemingly common practice-- the very act of saving funds for down payments on apts --is discouraged! Ramsey County's work program could benefit from teaching folks from day 1-- not near the end of the time line on how to actually interview. Classes such as these could be beneficial part of building a resume...
• The system cuts off too quickly for almost everyone I work with. With jobs not paying a living wage there is not a lot of incentive to get off of government assistance. Asset limits are way too low. They don't even allow a person to build an emergency savings account which is key to creating financial stability. The asset limits seem counterintuitive to getting people more stable. They should be high enough that most people should be worrying about them or done away with completely.
• If you try to save money in a bank by sacrificing daily and doing odd jobs just so you will have enough money to cover a car repair or emergency situation then you may be penalized by the loss of SNAP or MFIP or whichever benefit still forces people in poverty to stay in that situation by not allowing them the ability to save. This throws up another barrier in the persons' life and this makes the game of savings high risk. It forces folks not to. If after all their struggles to stabilize themselves only to have their safety net taken away then they have no incentive to save and every reason not to. Incredibly hardworking and strong folks recognize this and have cried in my office because they can't figure out how to get out of the cycle of poverty. They know that if they try then they will be thrown back down the financial security ladder from a loss of their benefits.

• There is a wide variance. There are many for whom they are a major/minor obstacle.

• Sure sanctions are an obstacle for my clients, but why are we allowing people to become more dependent on a government system. Society norms are just as important to people of poverty as middle or upper class. I have been doing my job for just over 5 years and already have seen the mothers max out their MFIP time and now I am serving their daughters with their out of wedlock babies. I blame this on our system of not holding people accountable. I work very hard every day to help people find their talents and want to move out of poverty and begin living and driving their own buses. Turning in welfare benefits for social security benefits is just another form of living in poverty. Just another broken state system.

• When we are working with women who have experienced domestic violence we find that many are in need of some type of assistance at least short term. Many find it very difficult to manage without some help. We then find they may be more likely to return to the situation.

• Major disruption happens when participant becomes employed, which is usually low paying & requires significant transportation costs. They often have trouble keeping health insurance & child care assistance through the transition.

• I would say if participants failed to compliance with program requirement, instead of sanction, the case should be closed. If participants need the benefits, they will have to reapply to get into the program and comply with program requirement. If their case is closed more than 3 times per year, they will have to wait for the next following year to reapply.

• Assets are excluded for SNAP benefits.

• It is important that there are asset limits, sanctions etc. It would not be fair to others if we didn't have these sanctions etc.

• Clients do not have a large asset base

• NeDA serves mostly Latino clients, many of whom are undocumented and not eligible for public benefits.

• When a family is homeless the county takes all of the family's money and it's very hard for the family to find affordable housing for their family size in the community with the best schools.

• It would be nice to allow up to 20% of SNAP benefit to be converted to asset building if participants: 1) want to participate in IDA program. 2) Completed 3 month required budgets certified by a budget counselor and continue with periodic check during IDA participation with SNAP benefit fund. 3) Have a food shelf signed support as need arise.

• They are not at the point to think about asset building they are just trying to live day to day.

• I work with folks that are on the upper edge of getting benefits (except health care).

• These programs lack a grace period in which families can rise above poverty. A six month grace period option with mandatory financial and budgeting classes during that time will prepare families and hopefully provide them time to create a "nest egg" for emergencies. I feel the asset limits are set way too low for families to rise above poverty.
• When I was a cash assistance recipient, I had to reduce/spend down my children's savings accounts or else lose benefits.
• I think more emphasis should be put on rewards-positive feedback, rather than negative-punishment

5. Which fringe financial practices have been the greatest obstacle to your clients' efforts to become financially stable?

• Paid tax preparers charging $200--400 per tax return each year.
• Tax preparers, insurance agents and attorneys who take advantage of families who trust them for honest, ethical and transparent advice. These "professionals" are sometimes more corrupt than pawn brokers and check cashing institutions.
• Families in our program (Head Start) are about 48% refugee/immigrants and 48% cyclical and 4% situational. Ninety nine percent (99.3%) of families are living at or below 100% of poverty guidelines. They fall victim to predatory landlords, predatory car loans, and bad work practices. Families in our program rarely own their own home....
• Direct deposit advance at the big banks is out of line. It is nothing but a payday loan wrapped in a fee based structure. If you figure the interest rate out it is around 75%.
• Predatory car dealerships have really taken a toll on a lot of our folks. The dealership in our area is called Car Hop. It is a horrible, horrible practice with extremely high interest rates, unreliable vehicles, numerous scams built into the monthly payment schedule and an extremely high repossession rate due to the built-in scams.
• Car Hop is the most common fringe financial product that many of my clients get in trouble with because of the high interest rate. The vehicles most often than not break down early in the loan. Many vehicles are repossessed and sold at auction for pennies and the client owes a large remaining balance. A low interest auto loan product is needed in North Minneapolis!!
• Medical and Dental-related debt where the client has been somewhat pushed into charging the debt to Care Credit--crazy high interest...
• Pawn shops
• Access to affordable housing.
• No credit car loan companies that charge outrageous ticket prices and interest for car buying
• Lack of financial education that lead to big credit card debt, family debt, student loan debt, bad purchasing practices.
• Most of my clients don't own homes or cars
• Debt Settlement companies and the new "student loan assistance" companies - same scam different type of debt
• One client could not pay her rent but she received a monthly Social Security check. I found out she was cashing her check, put the money in a drawer and then had lots of friends drop by. The friends helped themselves to her money and she had nothing left to pay her bills. When I suggested she needed a payee, she said her "friends" wouldn't like it so she wouldn't do it.
• Most families I work with rent their housing.
• Insufficient fund charges in checking accounts. We often see clients who will have several hundred dollars in insufficient fund charges; particularly with TCF Bank accounts.
• Criminal background checks - sealed records - access to legal aid or legal support.
• HUGE student loan amounts (100K and more) with no strategies and support from the school to help them pay. Often, they haven't even completed their degree.
- Using a pawn shop to sell and re-buy goods for a temporary loan.
- Back Child Support Laws
- Many of our clients are unbanked.
- The reason for-profit credit repair/debt management firms are not a big obstacle to many of my clients is because my clients are so low-income, there is no financial benefit to the for-profit firms to work with them.
- SCHOOL DEBT
- "Renting" a business or purchasing a business without doing sufficient due diligence.
- Credit Checks for apartments, even when a voucher/subsidy is paying for most of the rent. And application fees for apartments.

6. Which of the following financial products has been the biggest obstacle to your clients' efforts to become or remain financially stable?

- The use of ChexSystems and lack of understanding of the importance for prepaid transactional products prevents many of our customers from entering mainstream financial institutions.
- Student loans have become a major financial hardship. Clients are taking student loans by as much as $25,000 w/o graduating with a 2-year degree. This is grave infraction by the schools and they need to do better financial counseling with students.
- The quick rate at which basic needs bills like phone, electricity, gas and water--go into collections and gain fees.
- All my clients receive public assistance benefits. They all have cell phones and most can afford to have their nails done. It is about priorities, some believe that it is our governments responsibility to cloth, house, feed themselves and children. We need to teach that being able to work is a gift; it is about leaving a legacy to our children about what that means to be a contributing member of society.
- Huge medical go-pays and dental debts
- Lack of affordable housing at a reasonable percentage of income
- Most of my clients are not thinking of buying a home at this stage in their lives.
- I don't believe cell phone contracts are big obstacles any longer though they were in the past.
- Most of my clients do not have credit cards.
- Fast food restaurants and convenience stores (big drinks and quick cheap food)
- "Reasonable vehicle loans" makes the assumption that a low-income person SHOULD carry debt on a car. Only a small percentage of low-income people (at the upper end) can afford that and the increased costs associated. For most low-income people, a cheap car (coupled with a repair and maintenance component based on community or family relationships) is a much better solution.
- lack of mortgage loans for folks with ITINs
- Medical bills for Native Americans who are not covered by health insurance. There is a 72 hour requirement for patients seen at non-Indian Health Service to report their care to contract services for financial coverage. If they do not do that, then the medical bill from the non-IHS provider is sent to collections. This is consistent and ongoing significant issue on credit for Native Americans.
- Lack of standard access for individuals who have record in the ChexSystems. Banks and credit unions seem to have a “case by case” policy. "Get Checking" a class to learn about banking responsibilities with support of local financial institutions and UW-Extension (Green Bay), participants can open deposit accounts to get back into banking. This provides a minimal standard for individual to get back into banking.
• There is lack of credit so the ability to get any of these things is not obtainable.
• There needs to be more Native American bankers, teachers, mortgage financing person, realtor, state and federal employees. We need to start hiring more Indians. Children and adults need to see more of us in the public and private sectors....
• Chex Systems
• Understanding how to manage money and cash flow - Having enough personal assets and high enough credit score to qualify for small business loans - Taking the time necessary to develop a well thought out business plan before jumping into starting or buying a business

7. Which of the following tax-related changes would most favorably impact your clients’ financial well-being and ability to build assets?

• I would not use the term lower-wealth...Wealth= an abundance or much of. stick to low-income.
• Create more affordable housing and expand public transportation services.
• Due to their income status-- most receive most money paid in back.
• I think there is a fair number of parents who might pay their child support if that means they are able to claim a portion of the MWFC. I think this should be looked into.
• A major issue in funding programs such as SNAP is the lack of funding to fill the need. This can be remedied by rewriting even just small portions of our tax code so they don't benefit the wealthy so disproportionately. Even just a focus on property tax caps or estate taxes would all but remove the funding needs.
• In the Duluth area there are now many options for folks to have help with taxes.
• We operate a large VITA site at our office which is why VITA sites are not checked higher, although I feel they are important.
• Community education to clients on taxes. Things like claiming exemptions on W4-tax credits-small business impact etc. I think people just don’t know how taxes work and feel out of control with it all.
• Refundable tax credits, such as the Minnesota Working Family Credit and Property Tax Refund are too generous now. Educate families on how to spend those huge tax refunds. Many go to Walmart and spend thousands on things they really don’t need. Walmart is the winner in this situation.
• People are being penalized for working, taxes are so high now. My husband and I both work full time jobs and after Uncle Sam takes his portion, and we pay our bills there isn't much left for fun or enjoyment. But yet, I have clients going on vacations this summer that I only wish I could go on.
• Unless they are working, most of my client's aren't paying taxes.
• I don't think people who earn more should be punished for working hard and earning more. Having said that I believe people should be helped to a certain point to make their own way. Welfare should not be a lifestyle.
• A Financial Transaction Tax on Wall Street/wealthy individuals to fund free public higher education for all
• Most of my clients don't have a savings account set up.
• more dollars to support VITA volunteers with mileage reimbursement
• Any working family that I work with already gets a large EITC.
• Tax incentives for businesses to create adaptive workspaces,
- Lower taxes for all.
- If the VITA sites would be able open early for tax season this would stop those families who feel the need to file as soon as they get their W2’s from going to H&R Block and others who offer high interest loans.
- Reverse the entire tax structure so the US can have a healthy middle class again.
- We already have a VITA site and already have partnerships with Colleges that provide credit. The program is underfunded though. We only get $5000 from MN DOR.
- Close some of the tax loop holes that only benefit the higher wealth families.
- More education about how having a profit and paying taxes can actually help the value of your business when you want to sell it later.
- We are already a VITA tax site

8. Which policies would be most effective in helping your clients to earn an amount necessary for them to become or remain financially stable and to build assets and wealth for future financial growth?

- Affordable education options-making college a priority not a privilege
- As our clients have children-- look into a better system for child care assistance. It is nationally one of the highest costs for families--and we are at the top of the costs if you look at this nationwide. It is hard to justify working (even at the new $8.00 hour min wage in August of 14-- make $16,640 Gross-) Child care for ONE preschool child is $12,480 at a 5 Star quality child care center. It would be a GREAT idea to offer a job @ $8 hourly-- and subsidized child care for several years-and subsidized insurance! having livable wages and benefits-- IE sick pay, subsidized child care and insurance for new workers-- would help families (especially in cyclical poverty situations) see the benefit in working!
- Living wage jobs. The minimum wage is too low.
- Reduction in cost of going to school. Even reducing interest rates would keep that monkey off the back of the workforce just starting off from college.
- Develop employment programs that can place U.S. African American women (30-60 years of age) who have advanced educational degrees in living wage jobs in the state of Minnesota.
- MFIP reform to address subsidized child care and allowable activities
- Government is top heavy enough. Maybe our government needs to practice lean operating results and hire the qualified people off the public assistance caseloads. This practice should begin at the county level
- The challenge I see with many of my clients is they don’t have the skills to do higher paying jobs. The jobs that match their skill/education level require speed, or physicality that they might not have with their disabilities.
- Raising minimum wage to a level that is a livable wage and that meets the rate of inflation (around $18/hour now).
- Requiring diversity in hiring can be hard to find in rural areas
- Replacing public funding for higher education; lower tax rates for low & middle class earners; more public funding for health insurance that has lower deductibles and out of pocket costs; fully funded daycare assistance; fully funded affordable housing programs
- What is a living wage? Has to be more than minimum wage.
- Businesses receive incentives in hiring individuals with disabilities
• Many, many (not all) low-income people suffer from lifestyle choices that are incredibly costly: drugs, alcohol, gambling, crime, etc. I know it’s incredibly politically incorrect to say it out loud, but: Moral choices have economic impacts.
• Treat the root causes; lack of emphasis on education in the home, lack of preparation for entering the work force; lack of training for jobs that are going to be available in the future.
• Watch relationship between living wage and benefits cliff!
• Raising the minimum wage, improve benefits for families, mandatory paid leave for adoption and birth of a child, mandatory minimum days of sick/paid time off for ALL employers (no exemptions).
• The tax incentives to businesses if they hire more workers would only be helpful if they are hiring full time workers with full benefits.
• Tax incentives to businesses to hire more workers might work if the businesses were willing to hire some workers with limited skills and then invest in employee training/skills building
• One of the biggest challenges that we see is that small businesses want to expand, but there are not enough qualified, skilled workers to hire. It is important to provide people with the training and skills for the jobs that fit their strengths and interests and that meet a need in the job market. This will help decrease turnover as well as the costs and loss in productivity associated with turnover.
• Tax incentives for businesses who hire people within a close geographic area. Most of my clients have unreliable transportation.

9. Which changes would be most helpful in improving the quality and outcomes of your interactions with clients?
• Currently there a few restrictions. If there any less most would be doing nothing.
• Additional staff with specific knowledge or community connections to those with knowledge of asset building and finances
• Better funding to support these programs
• Training would be wonderful!
• Better communication between the various programs within our own agency so all employees
• With funding comes reporting-- so maybe technical support to increase staff capacity on computer skills -- making it easier to report on outcomes without burdening staff.
• Our coaches do great work but with caseloads of 60-120 folks + reporting obligations our ability to dedicate time, persistence and upkeep decreases quality.
• Seriously....less cumbersome, repetitive administrative reporting.
• State/Feds/County not caring about Work Participation Rate to determine what their activities have to be.
• Funding for supportive services is essential
• More money always helps
• Assumes support is available and the client is seriously interested in using support to climb out of the situation they are in.
• The better communication and support with/between my agency and others would be helpful. My agency works hard to work interdepartmentally for the people we serve.
• We have communications and support within our agency departments already on referrals.
10. What do you think are the most important foundations for the clients and communities you serve to build and maintain assets?

- Coops would work well with immigrant/refugee populations "the american dream"... with cyclical poverty-- I think this is a different strategy--including a community acknowledgement of the depth of the issue.
- More options for affordable health care
- I wish I could check more support for ex-felons and or people with criminal records 1,000 times.
- childcare & transportation allowances to help people remain employed
- Most folks on MA have comprehensive Health Care including mental health.
- Child care cost are a huge expense for families with preschoolers and also before and after school care. child care scholarships are capped at $6,000 and are hard to access for rural working families. Expand Head Start services to 0 -3. Child care assistance to only those who can show they are working or going to school. Much of this funding seems to go to stay at home families thus reducing the amount available to those in need.
- To lift the way unlawful detainer are placed on the record for people who have had problems paying their rent. This stay's on a person record longer for 12 years and if a person file bankruptcy that goes off in 10 years.
- Left asset limits and allowing portion of SNAP benefits to go toward asset building toward self-sufficiency. Perhaps 15% across the board, but participant can work at to qualify for up to 20%.
- Fully funding childcare assistance is KEY so families can pay for childcare for young children so they can work or go to school.
- To develop/support coops, potential participants must be convinced it is in their best interests to partner with others. Good public relations and marketing would be needed.
- It is great to have the programs, but they also need to be funded adequately.

11. Please share a story about your work with a client as an example of the challenges that make it hard to be successful. These stories will remain anonymous and will only be used with your permission and the approval of your organization.

- As I mentioned above, many taxpayers show an initiative to save part or all of their tax refund, but when they consider the possibility of not receiving the public benefit support they currently receive they are often deterred. Furthermore, many of our customers want to open a checking or savings account at mainstream banks or credit unions but are often denied due to being in ChexSystems or due to poor/lack of credit.
- One client of mine was a Diversionary Work Program referral, with interest in the FAIM program. She was pursuing a Family Violence Waiver, having fled an abusive ex from out of state. She had work experience as a cook and was able to obtain 2 jobs in town; one with a restaurant and one with a hotel. Her 2 older kids were in school and her youngest was in daycare. Despite all the hard work she put into moving her family, getting established, and starting over in a new town, when her Family Violence Waiver was ready to be reviewed for a transition to MFIP, she was found to be over income and lost her benefits and E&T service's support. Because of the high cost of her living situation, she was no longer able to pursue FAIM and was also no longer able to save any money at all due to her loss of benefits. She also lost the security of the Family Violence Waiver because the loss of benefits and support left her where she started-scrambling to pay rent and basic needs for her family-all without a licensed car. This is one example of how the income guidelines of a program prevented a participant from achieving her goals.
I tried to help a client refinance her house. She had a bad mortgage and it did not work out. People that did not know what they were doing were taken advantage of by the people that were pushing these mortgages.

The most problems we had with the VITA site was the ability to provide social security cards. Most people do not carry their socials on them because they are told not to in case of a stolen wallet or purse. However, this becomes more difficult for us because it is a requirement for identity to do their taxes.

One of our IDA clients lives in subsidized housing. She has 2 children and works full time. Her challenge is that she does not make enough income to pay a traditional mortgage. She has cleaned up her credit in the time that she has been saving to own a home. Her household income is the only challenge to her becoming the homeowner she desperately wants to be.

Almost all of my families fall over 100% below federal poverty guidelines. I have many families working hard to get out of poverty, whether it is at the local kitchen/fast food chain or commuting to a meat processing plant 3 hours away, only to visit on weekends. Our goal at Head Start is trying to end poverty but when a family finally reaches that wonderful goal of getting out of poverty, social services stop, whether it be MFIP, Head Start, WIC or MA. I have had many families not re-qualify for services/assistance because they are $100 over for the income limit. While there are many challenges and barriers for our families becoming financially successful, the aforementioned is one challenge I experience with my families. It’s right when our families get out of poverty that they find themselves with no financial security.

I had been working with a tax client in which they have never filed taxes and did not understand the process. This individual needed to apply for an ITIN as well. I explained to the client that they needed to file their taxes first and then apply for an ITIN number. The client followed the proper steps and finally was able to obtain an ITIN number. Once ITIN number was obtained they were able to file 4 years’ worth of tax returns. By the end of the day this client was going to receive close to $12,000 in refunds which included applicable tax credits like child tax credit and renters rebates. This client left so happy and said that they were going to buy a used car to be able to move around and hopefully get a better job.

The Latino community was disproportionately affected by the housing crisis and recovery will be long and slow for these families. Many invested life savings ($20,000+) into a home purchase only to lose those homes due to unethical, deceptive and unfair lending practices. It's a shame that no one has been held accountable and that these families will spend decades trying to rebuild their wealth.

I am not a case manager, but a former Education staff (teacher, manager, etc.)-- I look at trends in our agency as my job currently/ and do "data" work. I will state that the EXTREMELY low income families that we work with are resilient. I think that the best answers could be found not by asking providers-- but by asking families. I believe the responses you get from this survey--and those you rec'd from an actual low income person-- would be perhaps different. And the families we work with are solution based-- they are almost always in a cycle of urgency-- and continue to survive.

One client had unpaid child support because he couldn't obtain extended manual labor work (his field). He owed much more than he’d be able to pay off in his lifetime. Then his driver's license was taken away due to the unpaid child support. In his field of work, he needed a license to qualify. So he was no longer able to take most of the jobs for which he was qualified.

I am working with a woman who has been living in poverty for years following a divorce. She recently began working 36 hours a week at $12.00 an hour. She is not financially stable (she has been living off credit cards for a year) and she is going to lose her food support and possibly her health benefits. She is moving in the right direction, but she will not get caught up on her debt if her increase in income is a burden.
I have been working with a client for over a year. He has a developmental disability, but was trying desperately to seek employment to help stabilize his expenses. He had previously been on county assistance, but disliked his treatment from them and had left. It took months of slow encouragement to get him back with the county so that we could get him a DD waiver which was his only way to access Choice Unlimited, an organization that focuses on long-term employment with people whom have various disabilities. I received a call from him yesterday stating he has been working with Choice Unlimited, already completed an interview with Perkins as a dishwasher and wanted to use me as a reference.

Single mom who has gone to school for art therapy. In our community there are not a lot of jobs in this field. She has upwards of $40k in student loans and just turned 50. She works PT as a private school art teacher making a very low wage. She also owns/runs her own cleaning company. In total, her income is about $20k/year. It is very difficult for her to make a dent in her student loans. Luckily she is on an income based repayment plan which allows for a lower payment but because her debt to income ratio is so high, it was very difficult for her to find a decent home to purchase in her price range. Without long term assets or much in retirement, this posed many problems for this woman. Luckily she found a home that she loves and is doing well but regardless, she still has a lot of debt, little in assets and her career will never pay for itself.

I am working with a family of 7, two of the sons are in great colleges, and have many loans to pay for school. However, because students do not qualify for food support, they are considered a family of 5 and are ineligible for any public assistance, making supporting their family difficult on their limited income, and saving even more difficult. Language is also a big barrier for them in filling out applications and paperwork as their English is limited and most applications are only in English.

We have been working with a Senior who came in to apply for food support (SNAP). He was 62, and never purchased a home or a new car, and had no clue what his credit score was. He worked with a staff to pull his credit report to aid in financial counseling, and learned that he had stellar credit, never having had any significant debt and what ever accounts he had had been paid off and had been all in good standing. As a former vet, he wanted to access a loan to purchase a home that he someday hoped to leave to his children. He was able to get a swift approval, and participated in pre-purchase activities with the organization. He later told us that he never knew the "American Dream of Home Ownership" was attainable, as he had always considered himself low income. He ended up purchasing a beautiful home in South Minneapolis, where he is now paying less for his mortgage than he had paid in rent for several years.

Client needs childcare and financial support to meet their need. Family also needs job and rental assistance.

Collaboration between many state systems that our clients are caught in. There is no comprehensive planning tool, no seamless access to services, no follow up with all of the training and education a person receives in prison once they return to the community.
• I work with a woman who has a 2 year old child that is disabled. She is a single mom and the two of them are staying with a friend for free. She works part time, because she needs the extra time to take of frequent doctor appointments. In her younger years, she racked up some debt from old bills that is now making it hard for her to purchase a home which would be cheaper for her and her son in the long run. The high price and availability of child care for her disabled child make it near impossible for her to work more than part time and while her child has health coverage through the state---her own coverage is constantly in flux because her employment is up and down. Additionally, she just took on a car payment from Car Hop because her credit is not where it could be to get a lower cost loan. She doesn't have savings, because every dime goes to making sure her child is getting the care they need and they have a roof over their head.

• Clients on Social Security disability. Really wanted to work some (as much as was physically possible with their disability), but knew they would lose all of their benefits if they did so. They felt as though the system was designed to keep them from working at all.

• When we have a good solid dmp written up and the client now has affordable payments, with a good working budget and there is money built in for expenses such as car repairs and the car needs repairs beyond the budget. Something such as this can completely rock the dmp enough to where they fall behind and cannot catch up. Some creditor policies are "one miss and done", which means they will not set them back with good concessions if they have one missed payment.

• Transportation in Greater Minnesota is a huge detriment to getting and maintaining a job for people in poverty. There is little to no public transportation in some towns. An example, there is one bus line in a larger town in southern MN to the main retail center at the east end of town. A main highway that cuts through this area is under construction and the bus stopped running this part of the route. A number of retail workers are not able to get to work, and some have resigned their jobs due to this because they have no other transportation options.

• In my role I am responsible for assisting MFIP recipients with criminal records secure gainful employment at an average of 9.50/hr. This is an extremely difficult challenge when employers are not willing to give second chances and the ones that often do pay 7.25/hour and more than likely not accessible by bus. On top of that these individuals are having a hard time accessing housing do to criminal records as well.

• We have seen many individuals that get overwhelmed with credit card debt or other debt obligations and need assistance in figuring out a repayment plan. Many need stronger and more stable income sources to move from struggling in the moment to thinking about future goals, education, savings, etc.

• I have a client that cannot open a bank account due to poor credit which then impact a wide variety of issues.

• I work with an individual that receives SSDI and is employed. They are unable to get enough hours to pay their expenses without their SSDI check. However, with their SSDI and wages, they are barely covering their expenses.
I have many clients with felonies so I want to say these are the people I want to discuss to share my stories. Clients who have felonies are the hardest population to work with. I have clients who want to have a career and want to raise and support their children and are not able to work due to having felony or felonies. They are homeless due to felonies and need housing. I also want to add that when people have felonies and can't work they can't support their children and I believe if they have employment and housing children will be more successful in their lives and education. Homelessness keeps children in poverty and keeps children from being successful in school and home. When you have nowhere to live, no food, missing a father it's a real impact on the children in their everyday life. Fathers who work can be in their children lives and can also pay child support. Fathers who can have a career can make more money to support their families. I believe a lot of what are children are going through today is because they are missing the opportunity to be a kid and a chance to have a strong family and the support that both parents can give. It's difficult to get an education if a child is hungry, homeless, and doesn't have both parents. A man can't be a man if he can't get a job to support children. Self-worth is important for everyone and if they have none how can they feel like they are important in our society and to their children. One father had a job in Washington County and has 2 children, boys and worked overnights. He was paying child support but had back pay but was laid off from his job at the schools because he didn't past the test that assistant teachers had to take to work in the schools. He had worked this job for 9 years. He found an overnight in Washington County. He is African American. Every night he went to work he was pulled over by police and this was on a regular basis because he was African American. One night he was pulled over and he had found out is license was inactive due to back pay for child support. Now that he has no license he is not able to pay any child support and struggling’s with obtaining any employment and cannot pay any child support because he is not employed and he is accumulating payments were he will never be able to pay. We need to find better solution’s for are problems. If a parent can’t support their child or children they are not all dead beat dads. So when people get felonies an can’t work let’s look into why this is happening and let’s look at a man can’t be a man and have self-worth if it is taking away from him for a mistake or because he's hungry homeless and feels worthless because our society has created poverty. homelessness and lack of no education.

I work with a felon who has an apartment and is being asked to pay high rent and has rules that no other apartment housing place would have. He is being evicted due to rent rules

I do not work directly with clients. So I don't have a story.

I work with a woman who is 30 and has a felony from a few years ago during her chemical dependency using days. She has been clean for nearly 3 years and is a wonderful mom to 2 little girls. She wants to attend college to be a chemical dependency counselor but has been told she cannot complete her internship in any of the agencies because of her felony. This is heartbreaking so someone who has hope for change. She cannot get a decent paying job and feels that she will never get out from under her past mistakes!

I have many families who live day by day and have no transportation and live in apartments that are very small with many children. Many of the parents have a high school degree but have no help for day care services or proper transportation to gain further schooling to get ahead.

I work with a single mom of 5 children, her only income is child support and SNAP benefits. The father sees the kids once every 3 months but lives in the same city. The family does not have a car is limited to attending Head Start, appts, shopping, and etc. She relies on walking or borrowing a car once in a while. She has a Habitat for Humanity home and garage. She has some college but is not able to get a job because of transportation to work and daycare. Family members have deceased so no family is able to help. Most of her children receive services for mental health so mom needs time away to relax.
A client proudly presented a folded piece of paper to me (Shelter Program Manager) and asked me to open it and look at the bottom right hand corner. The paper I was holding was his college transcript, listing four classes that he had taken...at the bottom right hand corner, it read...4.0 GPA. As I looked up at him, I was greeted with a big beautiful, proud grin smiling back at me. He stated, "And it isn't easy studying in this shelter, Miss Jessica, it isn't easy." And then he turned to walk away, still smiling with his big beautiful grin!

Saw Pa Tu contacted HAP’s IDA Counselor in the beginning of 2013, interested in buying his first home. Immediately, the IDA Counselor began education Saw Pa Tu on the responsibilities of being a homeowner. After enrolling the family into HAP’s IDA Program, Saw Pa Tu received 16 hours of education on financial literacy and home buying education. In Saw Pa Tu’s one-on-one sessions with the IDA Counselor, they found after pulling Saw Pa Tu credit that he had an outstanding judgment from one of his previous landlords of $3800.00. Saw Pa Tu explained to me the situation that 5 years ago, when he came from Burma; he did not speak one word of English and was provided a move-in inspection report to fill out by the landlord. Because he did not speak, read or write English, he did not understand the document and rules provided to him, also, the landlord knowing they he did not speak English, did not provide him with an interpreter to explain to him the process. When he moved out, he was fined over $3800 for “damages” to the property, which later was taken to court. Again, when Saw Pa Tu was notified about the charges, he did not understand the document provided to him to attend court to dispute the judgment, which result in him not disputing and the landlord automatically winning the case. The IDA Counselor immediately educated Saw Pa Tu on what a judgment was and how it reflected his credit, then further educating him on credit affect on purchasing assets. Afterwards, the IDA Counselor assisted Saw Pa Tu in trying to settle the outstanding balance. Currently, the judgment has been reduced to $2700 and Saw Pa Tu is making monthly payments to pay off the fee. Once the judgment is paid off, the IDA Counselor and Saw Pa Tu will work together closely with rebuilding Saw Pa Tu’s credit.

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• A common theme now again is both parents deciding to stay home and receive disability for child. Become the child’s PCA worker to make a living. (Short term gain that keeps families in poverty.) Parents should not receive money to care for their child, besides the disability. No motivation to contribute to society and real motivation to get child labeled.

• I had a client new to the town he lived in. He went to a bank to cash his paycheck. He had an IDA account there so he thought he should be able to cash the check. They would not cash it but told him that if he opened a checking account there, he could cash it. He has been turned down for checking accounts at other banks because he has poor credit. So he did not open a checking account nor cash his check.

• A lot of low income households have a hard time finding affordable housing. If they have GRH or a subsidy, any income they earn counts against them immediately so it does not encourage them to work.

• "Brad" had been fired and lost his health insurance. At the time of application he had no income and qualified for Medical Assistance. When he began receiving unemployment benefits, he was cancelled from MA and had to apply again through MNCare. He has an ongoing medical condition so this did not turn out to be a good situation. Just another case of jumping through hoops and more applications. He is currently looking for employment, but is dreading having to go through this process yet again.

• Working with individuals and families to find affordable housing without being denied for having criminal history and poor credit. It's a challenge for individuals and families to make changes when these barriers constantly hold them back.

• Most of the households that we work with on our Asset Development programs are working diligently to escape poverty. However they are all just one crisis away from falling back into the grips of poverty. The biggest challenge for most of the households we serve is a lack of affordable housing and a lack of reliable, affordable transportation.

• Worked with one woman for weeks to get her to the point of understanding that her payday loan was not household income. She believed since the payday loan company 'gave' her $400 a month it should be counted on the income side as we worked on her monthly budget. It took multiple examples and explanations methods until she realized a payday loan was an expense. The loan company had convinced her they were doing her a favor by renewing the loan every month without ever fully explaining how much it was costing her each month. She believed a special customer in their eyes because she made regular payments. She was embarrassed then devastated and felt stupid and then angry as she realized what that 'favor' had cost her and would continue to cost until the loan was paid off.

• Helping a married couple understand how their individual spending habits were counterproductive to financial fitness.

• Some clients whose parent have put utilities in children’s names. Clients don’t know that they have bills in collections and debt until they are trying to find their first apartment and have poor credit history already. Many stories also about young people who have never learned about budgeting and banking and credit because they were never exposed to these through their family.

• I work in a very rural community. There are not many job opportunities for people here, and the housing market is non-existent. Clients spend nearly 50% of their income because they have no other choice. There is one housing authority here, but the waitlist for a family is a lifetime. We need access to affordable housing and higher paying jobs.
- Had a client who needed a truck for work. He had very poor credit and could not get financed to get a vehicle. He went to a "We give car loans to anyone" dealership. He pays $200 every other week for this loan which is already hard for him to pay. Since getting this truck, it has broken down several times which has increased his expenses and loss on hours at work. He got behind on his rent. If he had the tools to repair his credit and was warned about these time of risky dealerships he could have been more successful.

- A client of mine was unable to find housing because he didn't have stable income at the time. They were also getting denied employment because they were staying at the shelter and therefore didn't have a "permanent address". This continues to be a vicious cycle and barrier within our area.

- A gal needed to buy a car who received benefits for a developmental disability. She could not save more money to buy one as she couldn't go over 3,000 dollars and had to borrow money from family money to purchase the car and then pay them back slowly. Instead of saving for a few months. Constantly people with developmental disabilities have to "spend down" their savings/checking accounts or other trust funds they have received so they can still qualify for benefits. This example is from another organization I worked at previous as I just started my position a week ago.

- I have had clients who have the drive and motivation to better their lives and to become more self-sufficient however, they do not receive the support they need as they may just barely be over income or they have some minor thing that may disqualify them from the services and supports they need to become successful.

- I have talked with a few people who have a very high amount of child support that come out of their paychecks for their children and they have mentioned that it is very hard to pay their basic bills with so much taken out.

- My clients have a lot of limitations but the biggest is transportation. If they do not have a vehicle they are unable to look for work, go to work, take children to daycare, etc. and then they are stuck in poverty with no way to get out. Gas money, helping with insurance, helping to buy vehicles makes it easier to help someone with no income get that income coming in.

- A client who just got out of jail and dropped off in a community where he knows few people. Left with no identified residence or employment. Difficult to get affordable housing, impossible to get income based housing, due to their criminal status. Difficult to get employment above minimum wage, due to criminal status, to pay for the housing that they are allowed to live in. Substandard housing at best.

- With the high price of propane, more households found it necessary to rely on energy assistance and use of the food shelf. It was difficult for a lot of households to pay the electric bill and several faced eviction.

- I have either worked with or supervised two vehicle loan programs, and the FAIM program for many years. I could not get the vehicle loan programs to work. People needed vehicles but if they got a loan from the Family Loan Program they could only purchase a vehicle for $2,000. They were usually older vehicles with a lot of miles on them. The vehicles would quit and be scrapped and the client would still owe money that I could never collect. The Jump Start program was able to loan more money for new vehicles with less miles but again the cars would often get scrapped before the loan was paid off OR the people would just stop making their loan payments and I would have to try to repossess the vehicle which was a terrible job! I don't know what the answer is. We do a lot of vehicle repairs for clients to keep them employed or going to school but they must have been enrolled in one of our housing programs to qualify for those funds. They are grants and not loans.
One of the toughest challenges is the tipping point when someone is trying to get off of public assistance. There needs to be longer supports in that transition. Too often the assistance goes away too soon before the family has stabilized.

Living in Northern Minnesota has its difficulties. A good portion of our families “up north” are in this same situation; receiving some assistance from the county, such as food support, little or no income, no reliable transportation, no credit and so on. We have a family which includes two adults and two children. Dad is working about 20 to 30 hours per week. Mom is looking for work. However, they are finding it difficult with just one vehicle, no job opportunities close to dad’s work, no public transportation and no daycare in the area. Mom came up with the idea about trying to open a daycare, thinking that this might solve their problem as well as other young families in the area. She stated that her house wouldn’t be big enough to run a daycare and she doesn’t have the funds for “startup” or a license to run a daycare which most people want.

Student loan debt…. hard to get back to school when the loan is in default, hard to make 6 months payments on little income…. student should not have been loaned that much money in the first place…the educational institution seems like a predatory lender. creates bad credit, eliminates access to higher education for better paying job...

Our community is rural, with no public transportation so having a dependable vehicle is very important for them to get to work. One client works at an area retailer, making slightly more than minimum wage and travels 15 miles one way to work. He is a father and has four children at home. He wants to provide for his family and is trying the best he can but reliable transportation can be a barrier. The family is receiving help through the county, the local food shelf, energy assistance and local organizations as needed. They are trying hard to make it day to day.

I work with a client who got a job more than a year ago in retail. Started at minimum wage, but got frequent raises because the job was union. Even when it was minimum wage she had to pay union dues. She is on section 8, which helped with housing, but struggled every time there was a shift in hours or she had to call in sick and miss even a shift. Bills had piled up from a few years of unemployment. She was on MFIP, but got cut off shortly after she started even though she was not making a living wage. Before her job she was getting around $400 in cash and another $400+ for food; Section 8 based her rent only on the cash portion so her rent was a little over $100. Once she started working she was earning about $900 per month if she got all of her hours and her rent is based on the whole $900 so now rent has tripled, she has food and transportation cost, but is really only bringing in about $100 more per month.

In the recent years we were unable to find persons who are willing to put that money away. Too many stressors are present for them to commit to putting money away for any reason.

I have many clients who can’t open bank accounts and would love to find a few steps for them to go through and allowing them to get back to banking instead of waiting for many years. I was attempting to put together a list of financial institutions that would accept clients who has record with ChexSystems. I found out that each financial institution do not have a clear policy. Branch offices would refer me to their marketing department, in which they all concluded that they will consider on a case by case basis. I was doing this with another partner agency in mind to share available banking service. To my surprise, there is a concern of misrepresentation of financial products so the list is zero. State has to create a program to clients who's been in the ChexSystems and financial institutions to engage. We need financial institutions’ support the way the telecommunication companies supports the "Obama phone" for low-income families. The UW Extension "Get Checking" program is an example.
• working with young adult that made bad choice and now has criminal record. has a learning
disability and has only had 3 jobs but has not had a PT/FT job for more than 6 months - due to
background and seasonal work. transportation is difficult for many of the places that are hiring
but no access to the bus line to the work site. in addition, the parent is an immigrant and
struggles with limited English and work/life experience from back home is not considered for
many jobs due to confirmation on references from another country. many of the families want
to work but have a barrier that holds them back; going to school to get or further their
education is a challenge due to the immediate need of having "income" to pay household bills.
• One family had child in program and had to quit due to a parent having an addiction problem
and because only vehicle family had to be impounded. Prices were so high could not afford to
get it back and public transportation not available to school.
• Most of my clients do not have transportation to get to and from work. I think that is one of the
biggest barriers. No money to get a car, pay for insurance, can’t even pay for bus fare
sometimes or the bus does not go where the good jobs are.
• Couple has health insurance through husband’s work but it is 20% of his wages and doesn’t
cover the prescriptions for wife who needs several for her chronic asthma. Pending approval for
MNSure once immigration status verified. Over income for SNAP due to some overtime but
struggling to pay high rent with one income. Prescription Assistance Plans denied assistance
due to "health insurance availability:" which is insufficient. Putting all hope into college bound
dughter who was accepted into pharmacy school program!
• Tax preparers who only work for the money at supermalls and are not caring about the figures
and resulting in a client refilling his taxes and made a mistake an received a refund that he has
to pay back or be in default.
• I have a family that began the program year on MFIP. Parent got a part-
time job working at Subway. As soon as she started working, she had back child-support that is taken from her
paycheck, and her MFIP was reduced. She brings home substantially less $$ every month now
that she is working than she would if she was unemployed and only receiving MFIP. She and her
family have moved back in with her parents because she cannot afford to live on her own. This
puts a burden on the larger family as well, as there are now 10 people living under one roof.
• Many clients work minimum wage and cannot find affordable housing that is safe.
• Last year I had a single mom (I say single because she wasn’t married and her children’s father(s)
weren’t around often, and the one who was around wasn’t working, nor wanting to look for a
job) who had 3 children. Her struggles were finding/keeping a job, not having a vehicle to get
back and forth from her job, and not being able to keep her place to live. Her goals that year
were finding her own car (which she did do come tax refund time), and finding a "forever place"
to live with her family. That year she bounced around from section 8 housing units, and wasn’t
able to find a place that she considered decent enough for her family. Her barriers were not
always being able to follow through on paying her rent and losing her housing, or having that
second support person there to assist her with supporting her family.
• There can be so many barriers for my clients to be successful in FAIM. Some include; no savings
to fall back on if they were to have an emergency; no programs that help with car repairs,
affordable housing and the amount of student loan debt. Most of the time that someone is not
successful in achieving their asset is because they have to pull out their savings for an
emergency that has happened in the household. With that being said just because they didn’t
achieve their asset does not in my eyes mean they weren’t successful. They were able to use
their FAIM savings account to help with that emergency had not have to use their credit card or
take out a loan.
• Many of my MFIP clients are discouraged from seeking education. They already have self-esteem issues when it comes to empowering themselves to achieve their full potential but there is such a push for clients to go directly to low wage work versus improve their assets and their livelihoods. We need to change policy to encourage asset building to give lower income families a more level playing field.

• Many of our clients are unbanked. One client started a job where the employer wanted to direct deposit her check. We worked with her and a local credit union to establish a savings account to direct deposit her payroll check. She was afraid that she would lose her job if she didn't get the account established.

• There are several that come to mind. The biggest being lack of programs to assist with car purchase or repairs. The three county areas we cover makes it difficult for some clients to access services since there are large parts that are very rural.

• Many of the clients I work with have issues with being able to open credit cards or checking accounts due to poor credit and/or past misuse. They need more opportunities for a second chance, especially after receiving financial education and possessing the will to improve their credit, in order to improve their current situations, and thus gain the ability to build assets for their future financial stability. For many of my clients, they wish they had financial education before learning the hard way, and desire to clean up their debts and credit histories once they have the basic understanding of how it all works. Often they lack the opportunities to change their picture in a timely manner and the mountain they need to climb to improve their financial picture is not only tall, but will take them years, which leads to hopelessness at times. Some banks are starting to come out with “probationary” products to help with these issues in a smaller time frame, but it is slow coming. They need an opportunity that will partner with them to provide a quick, positive report to the credit bureaus to give them a spring board into the right direction which will provide the incentive to keep going.

• A rural client needed a working vehicle in order to keep her job. When the car broke down, she was out of luck: Even if she could have "possibly" found a ride to work with a co-worker, she couldn't get her child to daycare.

• A family I have worked with has bought a trailer home that has many deficiencies. She has to pay lot rent and utilities. She tries to get a good job with a living wage but it is difficult. Her vehicles are usually in disrepair so she cannot make it to work regularly. Our program has limited funding for transportation loans, weatherization, and MFHA. She would like to improve her home, but we do not have funds to help. She usually makes just enough to get by-no extra for saving. this is a typical story. Another lady I worked with received her college degree, but has very little experience. She still has young children at home and cannot afford childcare on the minimal wage paying jobs she can get. She worked hard to get a degree, yet can’t find work that pays enough to make it worth it to work. She is afraid to pay back her student loans as she thinks she will not be able to afford to pay the loans back. She lived off of financial aid when she went to school. Very typical of families I work with.

• Beth was in an abusive relationship and left her husband. She has 3 young children. She had been doing some house cleaning jobs for cash, but not enough to pay the bills. Sect. 8 housing is about 12 - 18 months out in this area. She is eligible for MFIP, but once she starts getting some minimal income in, that will stop. This still isn't enough to pay the bills. Can't help with transitional housing because the client is not homeless. There is a great need for more housing programs in this area.
• Client's family setback due to medical bills. Bills were so expensive that it was next to impossible to get ahead on any other front.

• We have such low wages in our area, it's very sad. For example at one Home store for morning stocking shelves, starting wage for the first 90 days, is 7.00. Other big factory name places start at 8.50. The wages are so low; a family can't make ends meet. The men stop in my office and feel so bad asking for food support but just can't make it with such low wages. The cost of living is lower here in SW MN, but the wages are even lower.

• We work with homeless families on becoming stably housed. A barrier for the families are finding affordable housing, employment to sustain that housing, and then child care, and car repairs. Without these resources families are having a hard time stabilizing and budgeting their money on a limited budget.

• Not able to get current health information. I have a few parents have family situations that comes up or I don't get any responses/communication from families. It makes it very difficult to help them.

12. Please share a success story

• Through our financial coaching program one of our customers paid off 3 of her 12 credit cards within three months. Her financial coach shared the snowball method with her and she knocked them out swiftly.

• The same story above. Except her ending is happy. After being off DWP for several months, she came back to tell me she had stabilized her situation and was doing well. She was officially ready to get back on track for FAIM. She also had signed up with Habitat for Humanity, a partner organization, who had approved her for a low-income 0% interest rate mortgage home. She put in all the hard work on her own, with some help from other community organizations without income guidelines.

• I helped a client purchase a home, and now he rents rooms out to people and does not need a subsidy. He even has helped homeless people in the past because of this.

• We had a couple come in that did not speak English; they came with a friend of theirs. However, she did not speak Somalian to translate so it was very difficult to give proper understanding of what we were doing. There are many businesses in the building where we work and I knew a person next door that could translate for me so I asked her and she agreed. We finished the return with great feedback of a card and donation to the business later on that month.

• A great success story that I would like to share would be about another one of our IDA clients. When he started saving he did not have a credit score. He did not have enough credit and only had child support debt. This client wanted to save for a house for his family. He attended one of our financial education classes and also is an avid client at the American Indian Family Services in St. Paul. There he participated in more financial education classes. So beyond the 6 hours we required he acquired even more education. He was definitely determined. He started a credit card and paying his debt, which gave him a credit score and a very good one at that. He saved with the program for the maximum time allowed, 24 months and closed on his home in May. He stated it would take some time to get used to having all the extra space, moving from a small 2 bedroom apartment to his very own home, but he along with his family are excited to begin their homeownership journey.
- I had been working with a tax client in which they have never filed taxes and did not understand the process. This individual needed to apply for an ITIN as well. I explained to the client that they needed to file their taxes first and then apply for an ITIN number. The client followed the proper steps and finally was able to obtain an ITIN number. Once ITIN number was obtained they were able to file 4 years’ worth of tax returns. By the end of the day this client was going to receive close to $12,000 in refunds which included applicable tax credits like child tax credit and renters rebates. This client left so happy and said that they were going to buy a used car to be able to move around and hopefully get a better job.

- There are many. Helping families file their tax returns for the first time (after they've obtained an ITIN or SSN) has proven to be very rewarding. Seeing the reaction on a family's face when we inform them that they are getting $10K+ in tax refunds (current and previous tax years) is priceless.

- I have a client who was struggling to pay the bills. Living month to month and check to check without any hope of being able to save. She was overwhelmed with confusing charges on bills, rude treatment from county support folks, struggles with finding employment, utility disconnection notices and she was worried over how she will make the next housing payment. She struggles with depression and a lack of social supports. Her only income was SSDI, and she was always irritated/sad. I would describe her as a pessimist when we first met. Together we applied for energy assistance to stop the disconnections. We called every service provider that had confusing charges and found multiple errors on the bills. These were fixed and they applied credits to her accounts. All the while we also worked on looking at her expenses. We went through every receipt and categorized all her expenses each month for six months. For the first 4 months I went through each of these receipts with her and we added them up together. She would choose a category she wanted to focus on for the next month to reduce expenses in. This became a monthly ritual for a while. The next two months she completed this on her own and we went through it together. During this time more errors had appeared on bills, but she was able to correct them on her own and ended a number of services she either didn’t want or found cheaper elsewhere. Each month for the first three months her personal expenses went down until they stabilized. By the end of this whole ordeal she was a very positive person. Laughing and joking while going through her budget. Much more optimistic and much more in control of her finances. We still check in from time to time and she is doing very well. She has money at the end of the month and instead of getting overwhelmed when something happens she now has the confidence to fix it on her own.

- Single mom of 2 working AmeriCorps position works diligently using her tax refunds wisely along with guidance from her financial coach. Also works diligently with coach investigating numerous debts that had illegal practices and were subsequently cleared from her report. Her coach also helped her with some employment coaching and opportunities. Today her credit has increased over 100 points, she is debt free (other than student loans) and has 2 PT, well-paying jobs which she loves. Her savings accounts continue to grow with each year’s tax return and her diligent savings. She’s looking forward to purchasing a home in the near future.

- Most of Head Start parents are very dedicated for their child’s education. Lots of children have good attendant at school. Parents are very support Head Start Program for volunteer at school. Family Advocated have good relationships with individual family to make sure Head Start Services meets their need.
• Frank Oliver began his relationship with EMERGE February of 2011. Frank is a 21 year old black male who came to us after incarceration looking for help finding employment. He took our week long work readiness workshop and learned how to talk about his background, write a resume and cover letter and how to interview professionally. He has been steadily working with his Job Coach who helped him secure a job with MN SOAR as a Business Apprentice in the landscaping field in May of 2011. During this time Frank went from being homeless to acquiring stable housing. He has remained employed and has stayed in contact with us regularly. In October of 2011 he received an income support screening that determined he was already receiving all available benefits to him, including food support and medical assistance. This is crucial, as Frank’s job does not offer any type of health benefits. Then in July of 2011, Frank was discussing his idea to start a landscaping business of his own with his Job Coach. He expressed the need for start-up capital and his Job Coach who saw this as a great opportunity to refer Frank to the Financial Coach. Frank was eager at the chance to begin financial coaching and did so in July of 2012. Through this work Frank has been able to create a budget that works with his limited income. With the goal of entrepreneurship and possible future financing needs in mind, he was excited to look at his credit report. He discovered that he had some outstanding credit card debt and was unaware of the negative ramifications of this on his credit score. Once he understood, he created a payment plan to quickly reduce it. He also learned that he had an item in collections that preventing him from opening a bank account and he made a payment to settle this as well. With these items cleared up, Frank was able to access an IDA FAIM account in September of 2012 to help him with the startup of his small business. He opened a bank account and has started saving. He completed financial education and small business education classes through a community partner. Her and his financial coach worked together to create a business plan that helped him start and grow the landscaping business. Now, with financing still on his mind, Frank has started a credit builder loan to begin to build his credit. Frank is motivated and has great follow through on action steps that move him closer to his goals. He has benefited greatly so far from the integrated service model that provides employment and financial coaching, and will continue to do so as he grows in his business to the next level.

• I have a client who moved here from a third world country to get married. She had a physical therapy degree in that country, but needed to take two more years of schooling here to be able to work in the field in the US. Her husband was abusive, so she left him, having to raise 2 kids on her own. She was able to access benefits from the system for the 2 years she needed to go back to college. This assistance was extremely helpful to get her back on her feet and out in the workforce again.

• I have a client that is finally stable enough to try to expand her startup company and needed help with a down payment for a work vehicle. We were able to get a grant for $1000 to go towards the purchase and it made the world of difference to her life.

• I worked with a young man who came from a culture of poverty. He did not have a HS diploma, no license, bad credit and a criminal history. We worked together for over a year before there was change that could be seen. He held a steady job, we cleaned his credit, and he got his GED and license. He finally saved enough money for a car and it is his pride and joy! It has been 3 years and he has never been unemployed and even moved to a different area to get away from the judgment of others who knew his past. He still keeps in contact with me today sharing his accomplishments!
I only work with families for 6 months and rarely hear from them afterwards. I do have one family who signed up for College and will be attending in the fall.

A client (an accountant who had recently lost his job) came into our overnight emergency shelter in September of 2013. He had recently lost his job, divorced in the last year and lost everything. After three months, he was able to secure a job with Metro Transit and requested to be placed on our Pay for Stay floor where clients pay 7.00 a day for a more private bunk, locker and access to a computer lab and lounge with a TV and telephone. This client was able to save enough money to secure housing in February 2014. Our program provides clients with financial assistance up to 500.00 to pay for damage deposit or first month’s rent. The client has to show documentation of a signed lease to qualify for the financial assistance.

Lal Gurung and his family came to the United States just 4 years ago! He enrolled in Hmong American Partnership’s IDA program shortly after joining the HAP’s Employment Services Team and just one year later, he and his family has shown tremendous progress in developing their understanding of assets, which result in now being HOMEOWNERS! When Lal first began his path towards homeownership, the IDA Counselor fully educated him on the process, who he’ll be meeting, and their roles, and most importantly the financial responsibilities. With 16 hours of education and monthly one-on-one session, the IDA Counselor worked closely with Lal and his family, educated him on credit, building savings, basics on mortgages, real estate, and life as a homeowner. At closing, Lal only had to bring an additional $45.00 to buy his home, thanks to HAP’s IDA MATCH! Now, the IDA Counselor is working with Lal to find additional money to assist him in renovation cost to help him build equity in his newest and largest asset.

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FAIM program being used to go to college- wonderful!!!! (needs admin. dollars for agency to support)

Households that have children and are first time homeless usually appear more motivated to get out of poverty. Households that obtain a short or long term subsidy and who have had a strong work/employment history usually get back into stable housing and become successful.

A tax client walked into our VITA site. He was homeless with no family or support system in this area. He had been employed each year but had no tax income forms and had not filed taxes since 2006. He received a letter from the IRS stating he owed a huge tax bill. The client called and requested his transcripts for all those years and the IRS told him about our FREE VITA sites. He showed up one evening with letter in hand. He couldn't read or write so we assisted him with everything. Well, we did all those taxes and it turned out that he didn't owe the IRS anything, they owed him! Of course he could not receive the earlier year’s refunds, but he received 3 years of refunds! I advised him to contact the MN Department of Revenue for those transcripts and then we could do his MN taxes too. This man came in to us and thought he would have a tax bill he couldn't ever get out from under, but when it was all said and done he was so happy and grateful for our help.
In regards to the same barriers listed in #12. A client found a landlord who was willing to rent to them which in result stabilized my client and give them the opportunity to focus on things they want to achieve such as employment.

We have a young single mother that we have worked with over the years and watched her grow and change over the years through participating in a wide array of programs and services at our agency. She participated in Head Start, Transitional Housing, FAIM, VITA Tax Site, Car Purchase Program, and the Leadership Program.

A family knew on paper that they should have enough money every month to pay their bills and have some money left over. They didn't have much income but on paper it looked like they should be okay. During a one-on-one session their financial coach could literally see the light bulb moment. As they went over the tracked monthly expenditures the client had the sudden realization that the local convenience store was getting a lot of the family's money each month, way more than just the gas that went into the car. They had never realized how much the cups of coffee and bottles of pop and water and snacks drained their budget. Right away they said they would stop buying anything but gas at the convenience stores. Their financial coach helped them realize that they had enough money for occasional treats. They just needed to stay aware and make decisions about which purchases deserved their family's money.

One client who was referred from shelter found housing through the transitional housing for youth program, found employment, opened a bank account, and has been stably housed and paying his own rent in full for months. He is now enrolling in FAIM to save for college and is confident that he will be successful.

A client was suffering from a mental health condition. Because of this he missed work and lost his job. His utilities were shut off, and he received an eviction notice from his landlord. His girlfriend called her parents to borrow money for some bills while she was working. Unfortunately, this caused her to lose her job. Working with this household for three months improved their situation dramatically. Both household member's found a job, and are now fully self-sufficient.

I haven't worked for this agency for very long, but I feel that the financial Literacy class helps individuals learn so much that they were not aware of that it improves their likelihood of being successful.

A client of mine was involved in some criminal issues, anger management, and dependency counseling when I began work with him. Through work with case managers assisting him to stabilize, he has now held a job for over a year and a half and has been in stable housing ever since his start on our program. He has recently transferred off into full self-sufficiency.

I have only been in my position a week but after reading client cases many families have gone from being homeless/or on the verge to transitional housing to subsidized housing and have left our program with jobs income and are able to budget rent with a roof over their families heads.

I have had clients how are able to receive services and supports and who been able to go forward get a higher education, get a well-paying job, and get off all assistance and successfully support their entire family.

we talked to a woman who lost her husband and he was the one who took care of all the bills and worked as a farmer. She was scared on how she should budget her bills since he was gone and his income would also be gone. We invited her to attend a budget-billing class and she loved it. She said she felt more at ease with what she had to do for herself and her future.

Client was able to transition out of jail into a community action supported rental assistance program for a maximum of 5 years. This allows the client time to work on the barriers such as employment and probation or parole status.
• The mom I work with went from being addicted to meth to becoming enrolled in college. She overcame her addiction, got a job, and now is going to college!
• With energy assistance and housing assistance, our agency was able to help people to remain in their homes.
• I had a young couple that had five small boys. They were tired of being cramped in an apartment that was too small for their family. They wanted their own home. They had a relative that would give them the land but they needed help to figure out how they could do this. I was able to enroll them in the FAIM program and they were able to build a home that had enough bedrooms for the boys. The wife was really involved in learning all she could from the financial literacy classes she had to attend. She poured over books on how to be a smart consumer in building a house. She did an amazing amount of research to find programs that they would qualify for and she could piggy back to make their home happen with a mortgage payment they could afford. A few years after they moved to their home the couple divorced but because the Mom knew about housing programs, she was able to get a new loan in her name, keep the house and maintain the mortgage payments. Her boys are now in high school and middle school. This Mom did a terrific job of educating herself with some help from our FAIM program to keep her boys in stable housing.
• We’re in the process of gathering them now. MA-EPD policy would be an option for a success story.
• We run a vita clinic and have many people who come in with 3-6 years of taxes that have not been filed. They are scared to look at it and so we can help sort that out with them. It is a huge relief.
• Staff members from our organization are in a great position to build relationships with families through the many different programs we have and because we are a small community. A family can be part of the home visiting program and receive weekly home visits when they find out they are pregnant, they can participate in the WIC program located at our center, receive food support, enroll in other programs they may be eligible for. Through these relationships, families get the feeling of support, encouragement and hope as they work through the process of life. They have a support system no matter what their age or circumstance.
• A client who was in supportive housing and on MFIP for about a year struggled to assist her son because she and each of them had a learning disability. With the support of MFIP and Supportive Housing staff she was able to begin getting child support, and SSI for her and each child and is now able to afford housing without subsidy and no longer has to "job search" for 20-35 hours per week. She can instead focus on support her children and her own learning goals.
• Prairie Five CAC, Inc. former FAIM Coordinator had a successful turn with FAIM. This success story now attends the FAIM conferences and is now very well known as the "purse lady".
• A single mother, lost job and struggled with keeping her childcare through the county due to no work. However, she applied for benefits during this time and once she found a job, the benefits were cut but she hadn't received enough from working to pay her bills. Her childcare wasn't available for several weeks and she was at risk of losing her housing, childcare subsidy and her job. With teamwork, she worked with several staff at organizations to stabilize and secure her household bills, childcare fees and transportation needs during this hard time.
• One family was at home with no job but due to training was able to get a job that worked with child's school hours.
• Working at a free health clinic; had client come in complaining about high electric bills and inability for children to stay warm. Furnace did not work in small mobile home. Helped Spanish speaking client (single mom of three) apply for Energy Assistance Program (EAP) which provided all grant help to gas utility which was not used much since gas furnace was not working. High electric was for space heaters used since furnace was not working. EAP couldn't help with new furnace since mobile home was not in client’s name. Through a donation from a community-faith-based organization, client was able to pay back taxes of $300.00 and change title to her name. She wasn’t able to save enough for this since all extra funds were going for electricity. CAP was instrumental in advocating for client as local governmental agency to translate, and ensure proper documentation was obtained. Client was able to show proof of ownership to EAP, get a free, new furnace and spend less money on electric. Hurray!
• Food shelf client who has completed an on line BA degree and now supporter of our organization
• I have another family that began the program year using many community supports, such as food shelves, day care assistance, and health insurance. They also had transportation troubles, and were often isolated to wherever they could walk to. Through hard work at their jobs and planning, (including reducing the number of cigarettes smoked in a day), they have been able to coordinate their work schedules so that child care has not been needed as much, and they could afford to pay for it without assistance. They have also been able to use the community food shelves less frequently, more as a back-up if -needed for a given month. The family has taken pride in being able to meet their own needs, which I count as a success!
• I do not provide direct services to clients but am in the Fiscal Dept.
• We had a client (four years ago) who was renting a trailer for her four person family. Since the time we had her son in our Head Start program, she went back to school for a degree and began a new career. Her daughter was in my class this last year, and in speaking with mom at the home visit, she shared that they are now going to be house hunting this summer for a home to buy of their own!
• Hope and Ryan are a young couple that have been married for several years. They have three young daughters and a son on the way. Hope works part-time at a local health care facility and Ryan owns his own construction business. They were living in a townhome that was bursting at the seams and living in an unstable neighborhood when they enrolled in FAIM. At the time of enrollment Hope was struggling to find full-time employment and business at Ryan’s construction company was slow. Hope had heard about FAIM through her employer and enrolled right away; Ryan was another story. Ryan was extremely skeptical about FAIM because as he put it, it sounded too good to be true. After many phone conversations and a meeting I was able to convince Ryan that yes all he had to do was save $960, attend Financial Literacy Classes and Home Stretch and we then would match his savings 3-1. After getting both enrolled they decided that they would use FAIM to help them save their first home. Throughout the program both Ryan and Hope were very candid about being horrible with their savings accounts and having bad credit. Hope said that FAIM helped them stay dedicated to putting money into savings. FAIM also helped both Ryan and Hope increase their credit score thus ultimately leading to them being able to buy their first home. Hope grew up in the foster care system and since she was young her dream was for her children to be raised in a stable home that she owned. Holding tight to that dream; FAIM, Home Stretch and their dedication all helped them close on a home in St. Cloud this past summer, 2013. Ryan still tells everyone he knows about the program and even as he was signing his closing paperwork we were all still laughing about how skeptical he was.
• There have been some young men I have worked with who recovered from chemical 
dependency with a trail of financial issues left behind. Some of the debt is a result of wanting 
money for drugs; other debts are due to not being able to cover housing expenses, etc. even if 
they maintained employment. They overcome hurdles of getting new employment and housing 
and set plans to pay off their debts with responsibility and determination, and make savings 
plans to secure their futures.

• A client needed malpractice insurance in order to continue providing massage therapy and get 
the hours she needed to earn her certificate. No provider would allow her to practice without 
the insurance. For $99, my program paid for her insurance. A chiropractor initially allowed my 
client to get her needed hours as a volunteer but was so taken with the client's initiative that 
she hired her full time -- when the client wasn't providing massage therapy, she worked as a 
receptionist. After a month of full-time work and paychecks, the client was off cash assistance.

• One young man I worked with is almost done with his BA in social work. When he completes his 
education, hopefully he will get a job with the county so he can be independent of county aid.

• Assisted a client with a security deposit. She has two children, was on MFIP at the time and had 
a housing voucher. She started classes for dental assistant and started a part-time job. After 
she graduated, she was able to find full-time employment with good benefits and was able to 
get off all assistance. She no longer lives in this area, but last I heard she was doing well.

• Family secured transportation to get to work, to keep their home, to stay in 
school, to make 
medical appointments and so on.

• We care about teaching here at WCA. Our partnership with U of MN EXT. educators is wonderful 
so we can teach clients to cook-bake, and how to stretch their food budgets. The more we can 
teach, the better they feel about providing good nutritious food for their families. Concentrating 
on mixing in other cultures with these classes and that has worked out well!

• Single mother of 3 children came from a homeless shelter. With the help of her case manager 
was able to secure housing or her and her children. While in the program she was able to obtain 
full-time employment, and obtain her GED. She accessed child care resources. She has since 
transitioned out of the program and has remained employed and housed

• Guiding them and sharing resources to families who needs them. A mom didn't have health 
insurance and needed to get it in order for her child to start school. I gave the immunization 
location at 555 Cedar to her to get free immunization.
Annotated notes:
Counselors report various ways they help clients to build assets, including budgeting, credit building education, job training and placement, accessing public benefits, as well as products such as credit building loans and individual development or matched savings accounts.

Counselors report obstacles including clients not having stable or consistent employment. “They may have a temporary job, then they’re out of work for 2 months, then they get a part-time job, so it’s hard to get out of survival mode and into asset building mode; they are stuck in basic needs mode.”

Another obstacle includes changing behavior or habits. “I find my clients don’t trust the banking system, they don’t want to operate in it, and they don’t want credit; (so we need to) peel back those layers and re-educate them about why it’s relevant”.

Counselor reports that some clients come in to access a benefit, but are not forthcoming about their cash flow.

Counselors report concerns about fees and consequences of the mainstream banking world; important to get clients to understand how important it is to balance their checking accounts, avoid insufficient funds charges, and to resolve outstanding credit issues.

Discussion on the importance of a vision of why it is important to enter the mainstream financial system; “if you operate in a cash economy, you won’t be able to access assets”.

There are some self-imposed obstacles, if clients don’t believe that credit is going to help them... “some may have heard a horror story about being in debt and they don’t want to get into it.” There are also external obstacles like asset limits: “a public policy that... as you earn more you lose more housing assistance, it’s a disincentive, leads to a mindset that I won’t be able to save and get ahead”.

“We say money buys choices, which are guided by values... a gentleman who filed bankruptcy 6-7 years ago, came to me and was right back in the same boat, $29,000 in credit card debt, working a very PT job, 5 kids, wife at home, could not work for whatever reason, no way to find a FT job, and he continued to make those choices. We can influence those choices...”
Counselors discuss the spectrum of methods of delivery of financial education, including receiving information online or via print media; phone or online counseling; group counseling, etc. “There is a need for each of those (options), depending on the client, some are so ashamed that online is their best first contact, they can put down all their information about debt, budget, their feelings and concerns, and then we process it and give them some options; a great next step is phone counseling, we can bounce ideas back and forth, and eventually we could possibly meet at one of our sites. But it might take a few contacts to get to that level. And some folks want to meet in person. It’s important to have those options to choose. Most people we reach online prefer a phone or face to face contact as a next step.”

On accessibility: counselor reports that having evening hours over phone and in person is important; we don’t want our clients to have to miss work and lose wages in order to receive counseling. One agency does not have regular evening hours, but does have evening financial education classes, so counselors sometimes make themselves available on those evenings for individual sessions as well.

On scams: some clients have paid $500 for “credit repair”, which involves a company disputing parts of the credit report, which temporarily raises your score; but after 2-3 months the disputes are found to be illegitimate and your score comes back down. It’s important for people to understand what is trustworthy, and when it’s better to just use your money to pay down your debts.

Counselor reports multiple reasons for clients giving up: “I have lists of folks who come in once... but don’t feel like they can do it and may not come back; the majority have debt, medical or student loans in default, credit card debt... it can be really defeating for them, they have all this debt and nothing they can do about it, so we have to ask them to come back when they have the resources, and to focus on other priorities first.

The FOC (Financial Opportunity Center) model can help us stay a bit closer to the client, so when they get to that point we can pull them back in.

**For funders:** Counselor reports that many people who don’t have enough income or stability to qualify for the products and services offered by agencies still have a critical need for financial education to equip them to avoid scams: “just because you don’t have a job, doesn’t mean that learning what to do during that time isn’t important... some folks enter into bad debt settlement scams when their backs are to the wall... so those folks who don’t fit (our requirements for providing services) are even more at risk, and there is no funding for folks in that gap... internally we hear that they are not our program participants, but they still need coaching.” “Those aren’t the people who give us the fundable outcomes, but they need the accountability and support; they won’t necessarily increase their credit score or income, even after a year, you can’t create the outcomes that funders look for.”
Another counselor states that sometimes it’s necessary to take actions that will lower your credit score and build up debt in the short term in order to stabilize.
Policy solutions: “we need a building assets bail out, like the banks got, but for individuals.”

“We need money allocated for people who fit the requirements, to be used to pay down their debt, without being tied to a negative credit rating, without a penalty for writing down debt”.

“We need mandatory financial education for kids in high school, with counselors involved... there is so much overspending on gadgets, toys, phones, food.

“We need more funding for advocacy efforts like this one, or efforts like the Commerce Commissioners’ financial literacy roundtable.” Another comment on the need for the kinds of small, open conversations like this focus group to be connected into larger venues with powerful officials like Commissioner Rothman-- we’ve identified a gap where (our insights) aren’t moving up from our experiences to those venues and decision-makers who can act on them”. “There are counselors who would love to share their stories like this”.

“There should be a brief questionnaire that customers of subprime products should have to answer correctly, to show that you understand the late fees, interest, etc.

There should be shared responsibility and accountability, both from consumers, but also from the banks and companies that are profiting from this. It’s too easy to say it’s the client’s fault.

On cell phone contracts: “everyone needs one, for job searching, contact with kids, and there are options for pre-paid phones, but for folks who get into contracts, maybe they lose a job and can’t afford the monthly payments, and it goes into collections. So they go from service to service, or their sister needs a phone so they open up an account in her name, and the fees are astronomical. A $250 bill can go to collections, and all of a sudden it’s a $2,000 bill.

Counselors mention the need for consistency in reports to credit bureaus. “They are only required to report auto loans, student loans, and credit cards... only things they are negligent on. There is a big push to have rent reported to credit bureaus. cell phone, utilities are never reported. It’s a constant struggle, and unfair.” Another counselor disagrees: “... if you add more reporting, it could be a mess.” Another counselor: “If we only report on lines of credit, then they should not report unpaid medical debts or cable or cell phone service.”

On embedding financial education in community groups, classes, etc. “The relationship is the big part, do you have a trusting relationship with the client? I go into our (employment training) classes and teach about financial literacy, then over half of the participants typically request one to one sessions.” Another counselor: “We teach a version of the 4 Cornerstones, 4 classes on four successive Wednesday evenings, and folks hold each other accountable build relationships, keep each other motivated.”
Another counselor mentioned that it’s sometimes hard to deeply engage clients in a financial literacy curriculum or program if there is no pre-existing connection, or if it’s not connected to another project or program that helps them achieve goals related to employment, treatment for addiction, higher education, etc.; it’s not just about marketing.

Another counselor: our participants, with criminal backgrounds, are hired by our agency, and as part of their employment, they are paid to attend financial education classes.

One counselor suggested a useful analogy between chemical dependency counseling and financial counseling-- that there are stages of recovery, and most people go through relapses but are encouraged to stick with the process and overcome shame and isolation.

Burdensome reporting: we are spending half our time recording data, the required intake packet is 10 pages, we’re not getting the face time; it needs to be easier to do the reporting, to give us more time to build the relationship. The reporting almost guides the work more than we are able to guide our own work to allow us to deeply engage clients.

**Asset building practitioners focus group #2 annotated notes - Mora 4/26/2013**
Hosted by Lakes & Pines Community Action

Counselors discussed how they help clients build assets at tax time with direct debit cards and a cash sweepstakes to encourage saving at least part of their refunds; employment training, budgeting; incorporate financial education into Headstart parents meetings; vehicle donation program that helps clients budget for repairs, work on credit; and they have several FAIM account holders saving to purchase homes. They are interested in FAIM accounts for small business development and mentioned East Central Regional Development Commission as an entity that can provide microloans.

Headstart and social asset building: “Parents become part of our policy council, learn about how an organization works... they see our financial spreadsheets and approve each month. Our policy council is an actual governing board that approves budgets, hiring and firing. This is a feature of all Headstart programs.”

County social services counselor discussed the process of determining if clients are within asset limits in order to qualify for public assistance. “More times than not they don’t have those assets... until you get to older adults, they have retirement or IRAs... for example; a life-long worker gets hurt in an accident, has to stop working, and has asset in a bank account. They live off it while they apply for benefits, we’re trying to help them but they might be over asset limits if they are disabled. Older adults suffer because of that, they have to get rid of assets to qualify... we wish they would have an emergency fund, for medical assistance, that’s the biggest obstacle.

Several counselors report that wages in the area do not allow families to save and budget for assets.
Headstart staff talks about placing a teacher with several local childcare centers to meet their requirements and allow families who are working or in school to have childcare for extended hours in the morning. However, “Headstart regulations prevent us from being flexible enough to enter into more partnerships-- we had 12 contracted licensed family providers in the 7 county area, and we increased the quality of service by providing resources, training, etc., but when Headstart tightened their standards, we lost 11 of the 12 providers. The toughest part is the ratio of child to provider care; our state regulations require 1 provider for 10 kids, but Headstart requires 1 provider for each 6 kids, so family providers get knocked out. If they could hire an aide that would help, but Headstart also requires a bachelors or associates degree. Some of these regulations need to be lightened. In Pine City, they did an informal study, canvassed daycares to see what was stopping parents from enrolling kids, and they found transportation was an issue.

Another counselor reports that transportation is a big issue for work and to get to medical appointments. The state/county has a plan to reimburse people for this travel but it’s very strict. Also notes that medical and other debt is a growing issue.

Refund anticipation loans are an issue-- especially if there is a debt in collections that causes the refund to be captured after it is issued. Then the client has to pay H&R Block the debt, and they charge 62% interest.

Another local temp agency had H&R Block stuffers in with their paystubs around tax season.

Staff reports trying to approach local schools about teaching financial literacy, but was rebuffed. Counselors express interest in being involved in the creation of new financial literacy standards for social studies curricula.

Transportation issues & payday loans-- “we don’t have programs to help them get emergency car repairs, so they get a payday loan to fix their cars to keep their jobs... banks offer loans but you need higher credit. And car insurance is huge for getting people into payday loans-- let’s say you get stopped or get into an accident, and you are low-income and didn’t have insurance. You need a quick loan to get insurance, so you turn to a payday lender.”

Social assets-- “I have at least 3 people I could call (in an emergency). We work with people to build positive networks of support.”

Another counselor heard about a microloan program operated at a hospital in New Hampshire- for employees at the hospital, in case your car breaks down, for example, you can get a loan.

Mille Lacs Band-- a large employer and contributes to community agencies and causes. They provide loans to band members, but withhold part of their per capita to reclaim the loans. They do provide medical insurance to full-time employees. One staff reports a client who still earned minimum wage as a valet at Mille Lacs after 6 years. Counselors report some difficulty in maintaining consistent contact with band staff.
Advocacy-- counselor reports it’s difficult for some clients to tell their stories of hardship given the norms of privacy in the region, and the small town phenomenon that “everyone knows everyone”. Success stories from programs like FAIM are easier, they take pictures and get stories, and people are really receptive.

Another counselor reports on the challenge of having to focus on short term outcomes, even getting a client into a job, for funding requirements, without a focus on long-term self-sufficiency, it’s not sustainable. Getting over addictions, the issue of losing assistance too quickly with small gains in income, childcare issues, student loans, etc.

Financial institutions-- CAC partners with Greater MN Credit Union and Affinity Credit Union in Cambridge for their debit cards for tax refunds. Some reports of issues or concerns with the debit cards, from a maximum $300/day withdrawal that was not communicated.

Asset building practitioners’ focus group #3 May 16th 2013 notes- St Cloud
Hosted by Tri-CAP

Notes:
Counselors began by discussing major obstacles to asset building-- lack of good-paying, steady jobs (vs. minimum wage, seasonal, part-time) that match up with costs of living; and clients in survival/crisis mode. “They can’t build up savings because... all it takes is one flat tire, or a kid gets sick, or even the need for groceries... and (any money they have saved up) is gone. At tax refund time, it is gone in two weeks on paybacks to families, the basics, and some of it on (items like) flat screen TVs... when you have gone without for so long, you want that short-term gratification... if you are in poverty, and you get some money, if it’s not enough to lift me out of poverty (you think) I might as well have something temporary, it’s no use for a long-term investment to break generational poverty.”

We then discussed how to support clients to break through hopelessness and engrained habits. Some counselors said they thought incentives like matched savings through FAIM IDA accounts, or savers bonuses at tax-time, were significant and effective incentives. Other counselors said what is most important is to impress upon clients that they are financially responsible for their actions, and that there are consequences; that many people don’t believe that they will be caught and evicted, or that there will be other consequences for not paying utility bills, etc. Other counselors focused on the need for living wage jobs, and others said that there must be a more robust incentive for saving than something like $50 bonus. They brought up the Emergency Benefits Assistance program, which rewarded participants who made consistent utility payments with a $200 credit towards energy bills (now discontinued).
Counselor mentioned remarks by the new St Cloud police chief-- that it costs so much more to deal with people’s behavior on the “back end” with criminal behavior, instead of doing early interventions before someone goes to prison. Also discussed how criminal records essentially punish people twice-- first the original sentence, but then people can’t get jobs or housing, and so it’s like getting re-convicted every time you try to re-enter society. Counselor adds that so many people are receiving felonies even for minor crimes, especially youth of color, and then they are similarly punished twice: “a guy gets out of prison, has two weeks to find housing as a condition of probation and release, or else he goes back to jail”.

Asset limits example from a counselor: “When I was a single mom on AFDC, I used to put money into a small savings account for each of my kids for college, but my social worker told me, ‘if you reach a certain level of savings we’ll have to cut off your AFDC’, so I had to spend the college accounts. How do we expect our participants to get out of poverty? And 25 years later, this has not changed, when I work with displaced home-makers, if they want to get MFIP, they can’t put money away for their kid’s savings accounts.”

Discussion of welfare reform and focus on getting MFIP recipients to work only pushes them into low-wage, dead end jobs without letting them have the time to gain the skills and education for better jobs. “The workforce center tells my families, we are a work first program, but they are dead-end jobs, we are pushing people right into poverty”.

Counselors discussed transportation as a critical gap in supporting clients to gain steady income to begin building assets. “The bus system does not work for split shifts or evening shifts”. Comments that a realistic assessment of transportation needs also needs to include financial help to maintain a car, assistance with gas? ARA provided funds for vehicle repairs, car insurance, gas, as long as a client was searching for work. “Just like we need all stages of shelter, we need all stages of a transportation system across the board that works for people... for greater Minnesota, we need more help to maintain vehicles, public transit alone does not work.” “Put $500 into fixing a transmission instead of bus cards, and the client could have come up with the rest.”

Discussion of intangible assets: low-income people have networks, they cooperate but don’t see that as an asset or don’t always use it as much as wealthier people. Counselor commented that sometimes these networks of relationships can transmit or reinforce a culture of poverty; better to give people incentives and mentors who will encourage and support them to adopt better habits. Another counselor suggested incorporating a financial education class into something social, like a pizza party in a church basement, and provide child care; encourage people to bring a skeptical friend instead of letting that friend dissuade them from coming. More discussion of “culture of poverty”-- “sometimes people in poverty don’t really care, their friends are there and they are comfortable; if we want to push people to a place that we think is better, but they don’t even want to go, we need to define what we mean.”
Counselor comments that we need to make financial education mandatory in schools, and ask kids to bring things back to their parents.

Discussion of lack of access to mental health services (ARM) -- “lots of people we are seeing have mental health needs, there is a waiting list and not enough providers or resources, there are waiting lists for ARMS workers even for a diagnostic assessment... just to get targeted case management (TCM) you need a major diagnosis... some people could be productive with proper case management, and could get off SSI/SSDI and get back to work.

Advocacy discussion-- counselors have brought volunteers from Tri-CAP to the capitol, important but have also found that clients are scared and uncertain in that context. Also mentioned “reverse lit drops”-- where they ask their clients to take literature with them to give to canvassers or candidates that describe tri-CAP programs and priorities like energy assistance. Clients like that because it gives them something concrete to give canvassers and candidates, or at town hall meetings, instead of just passively accepting their talking points.

Asset based approach-- “we need to look at our clients from a strength based approach, not just their deficits. I will sit with a client and reinforce the positive things they have done, show them that their skills are transferable, and reframe their experience, so they don’t think they are not valuable, and will recognize what they bring to the table.”

Asset building practitioners focus group #4 annotated notes- Virginia 5/21/2013
Hosted by Arrowhead Economic Opportunity Agency

Counselors discuss the challenge of clients and families dealing in greater numbers with mental health issues that keep them from getting to work, or from getting involved in their kids’ education.

Related issue of young people with felonies, criminal records that makes it hard to gain employment. “We are stockpiling a bunch of youth, because of the employer background check... what we’re looking for is a second chance, and a lot of folks don’t get that.” Another related issue; if they have a felony clients cannot get subsidized housing, and there is a huge waiting list anyways. They cannot afford market rent. Counselors report receiving many calls from homeless people that they have to turn away for lack of resources. Also mentioned that there is less housing for singles than families. “We have more and more kids in Head Start with a parent who is incarcerated”. 
Transportation: with higher gas prices, clients sometimes have to quit jobs that are far away. “Transportation for Headstart families is huge, we cannot provide busses anymore, and attendance has gone way down, people can’t come in because of transportation issues, and our regulations say that without attendance we have to drop them from the program.” Then they may lose a job. Also mentioned that if clients do have cars, they often need a lot of repairs. They had a Blue Cross grant to pay for car repairs, which averaged over $300. Meanwhile, public transit is insufficient, as busses stop at 5pm. Rural ride programs are helpful, but only provide rides for 3-4 weeks, and then the client inevitably loses the job, just as they were starting to build confidence. These jobs often pay around minimum wage, so they cannot afford a car along with other necessities.

Another counselor mentions that wages in the area are too low to support having kids in daycare.

Overwhelming burden and complexity of social services system: “One person meets with so many of us, from CAP and the County.”

Discrimination: “I was hired as a disparity job coach for Native American people-- the fact is that Minnesota is the second worst state in the US for hiring minorities. The amount of information (that confronts job-seekers)... complicated words, I could feel it, the pressure, this closes my mouth, it closes me up. Even whites are overwhelmed with all the words. If we could simplify the system a bit... so we take on the pressure (as counselors) instead of our participants... we have clients that get penalized, don’t know how to fill out paperwork. We’ve talked to other agencies, but it seems like they don’t want to explain. We need to develop more connectedness with employers, education institutions. Another counselor: “we have a very white culture, we have native Americans who come into our office with conflicts with white landlords about to evict them for smudging, a cultural practice. Even though they were doing nothing illegal, they decide to move out to avoid the eviction fight.

This leads to a lengthy discussion of social and cultural assets, since smudging is an example of a cultural asset. Counselors discuss how they are not able to focus enough on supporting clients to build social and cultural assets-- “we look at what a client does not have, but (cultural/social assets) open doors for people.” The Search Institute is mentioned as a resource that identifies social assets for young people; can we create a list of adult social assets, and support clients to foster these assets?

Success stories: there are successes every day, at Head Start for example, we are very invested in getting parents involved, and they take a lot of ownership, especially speaking to legislators and advocating for themselves.
“In Hibbing, we worked with someone through the disparities project, they came from Chicago, and we all worked together across our areas, got her rides to work, she got a job at Delta airlines. Then suddenly she quit, and we’re not sure why.” Another counselor reported that she had childcare issues, but she was interviewing for another job. Noted that it’s hard to stay closely in touch with clients after the move through a program, to measure long-term success.

Relating to social assets again, sometimes it takes a positive support network to help a client cope with the bumps in the road (childcare, transportation, so many more) as well as to cope with the shock of success that also brings someone out of even a negative “comfort zone”. Headstart promotes this model of developing a network with other parents.

Measuring long-term success: programs are funded for a short term, and incremental progress is not seen as successful enough to merit renewed funding. “The steps can be imperceptible... the people who are writing the grants don’t have a clue of the progress that was made”. “Head Start gets a bad rap if kids are not reading by the 3rd grade, but we only had them for a year or two, then they go to kindergarten, and parents that have been volunteering are suddenly discouraged from being involved beyond parent teacher conferences.”

We need more time to work with people to overcome inner challenges, to get the amount of education they will need to qualify for family supporting jobs. Example-- a client worked to overcome bad relationships, spent a lot of time with her counselor, wrote her goals on her bathroom wall, stayed focused despite her old network trying to pull her into bad habits, and she recently called her counselor to say that she completed her degree and is a nurse now. She said she has good daycare, and is happy to be paying taxes to pay back for the support she received. Noted that we need to break down those stories to see what contributed to the success.

Advocacy: “we need to be advocates with employers... we did presentations on disparity issues, (one counselor) did a presentation with employers and she made a connection person to person with that group, you could have heard a pin drop. There was a lot of misinformation.” Counselors discussed the need to share this information with legislators. Most legislators from our area are supportive on specific programs, but we should do more to coordinate around an ultimate goal over several sessions. Also noted the possibility of focusing on local issues with City Councils, HRA Boards, etc.

Tax prep: some issues surface, counselors could do more to get information out. Another counselor reports she got information from AARP about tax prep sites, put together a schedule and hand delivered it to her clients and families. EITC is a big underutilized program; a lot of people don’t think they should be filing taxes. Many people are in crisis or survival mode, and it’s hard for them to be proactive and plan around tax time. Discussion of a savers bonus to incentivize saving some of tax refund.
Success story: “we had an employment program with ARA (American Recovery Act) dollars, sustainable employment through training in trades, manufacturing, and construction. A client was homeless and living out of his truck, had a felony and could not get into public housing, he had kids. Now he is successful and has a fulltime job, and has a trailer home.”

Asset limits: a counselor noted there is a gap where clients get dropped from public assistance, and don’t qualify to keep their child in Headstart. If you are low income the first year, you stay eligible for the second year no matter what; but when you move into the following year, we have to re-examine their income, and they are not automatically eligible to stay in.

Success story and challenge-- “we had a supported work program that got cut by the state. Clients are put on a work site for 6 months to give them some employment experience and self-esteem, we help with transportation and childcare as well, but then the employer is supposed to pick them up after 6 months, and often does not, so they are dropped again... now we need advocacy with employers.”

More on social assets, trauma and brain physiology: counselor references Adverse Childhood Experience Study (ACES), that trauma can change the architecture in your brain, how you view the world and basic health. “That’s why we start young, with babies, and parenting skills. Trauma informed care is huge for us-- we just adopted a 5 year old, and the trauma from 0-5 was horrific. They want to medicate him like it’s ADD, but it’s the environment, and we will need to build new ‘highways in their brains’ that did not develop at an early age. We need more parenting groups.”

Counselors mentioned interest in expanding FAIM program.

Domestic violence and FAIM: example of a client who is married and participates in FAIM, then the asset is a marital asset. Can we untie it as a marital asset if they get divorced from an abusive spouse? They can’t save the money for a divorce.

Highest concern in Koochiching county is domestic violence. “Expertise is lacking... we just lost the agency, Range Womens Advocates. For people to get an MFIP waiver, they have to declare they are a victim of domestic violence. Domestic violence causes homelessness in rural areas more than anything else. We need to educate landlords on the laws that protect people from being evicted for calling cops for domestic violence.”

A homelessness study in Cook County discovered that women will stay in abusive relationships because there are no other housing opportunities, and the victim would have to leave whole family and support network to move out of the area for other housing.

Notes- MN Asset Building Coalition (MABC) practitioner’s focus group #5- Dec. 9th 2013
Hosted by Community Action Partnership of Suburban Hennepin County (CAPSH)
Programs that help CAPSH clients to build or secure assets:

Discussion began with **DACA—Deferred Action for Childhood Arrivals**—a federal program that allows undocumented young people to get a work permit, social security number in order to continue with post-secondary education and work. The cost is much lower with CAPSH—but there is still a $465 fee to ICE per youth. In 2013 CAPSH has worked with over 75 youth and received 60 DACA approvals, with the rest pending. Since high school completion is one requirement, they are seeing some youth who went back for their GED in order to quality; Maria worked with another young woman who was in high school, and she got approved and was able to get a scholarship to attend Augsburg College. Funding for the ICE fee is difficult, especially for families with more than one eligible youth. This pathway to legal residency is seen by many MABC members as a critical foundation to stabilize individuals in order to prepare them for secure employment, education and other forms of asset building.

**Homebuyer counseling** was also discussed—many clients need help with credit repair, as they have gotten into trouble in college or afterwards, with unmanageable credit card debt, defaulted cell phone accounts, and other issues. They also need higher paying jobs.

There was general agreement from practitioners that using utilities payments to establish credit-worthiness is not an ideal solution to the credit issue, since many residents pay other critical bills first. Rent was seen as a better option.

**VITA site**—CAPSH runs their own site with technical assistance from AccountAbility MN, and they helped leverage over $1m in refunds in the 2012 tax season. They see one challenge in attracting and retaining volunteers—Lynne had an idea to reach out to local community colleges to see if they can offer credit to accounting or MBA students to serve as volunteers. We also discussed the income limits for eligibility—less than $35,000/yr. for individuals and less than $50,000/yr. for families. Sometimes that can cause clients to be rejected for this service, so practitioners were interested in raising the income eligibility guidelines.

**Consumer protection**—apparently some companies like H&R Block are becoming de facto “banks” for customers who take out refund anticipation loans, and then continue to roll over the loans through the year. They actually come to see the company as their bank, and use these loans through the year against their anticipated refund.

**Foreclosure prevention**—there are fewer cases, some very desperate or tough cases where a borrower has redefaulted on a prior loan modification, but servicers are generally easier to work with. We discussed a new FHA program that allows a small subset of eligible borrowers who have experienced foreclosure to get back into home ownership within a year, with budget counseling.
Need for dependable vehicles and risks of abusive auto loans—what if we attached some sort of eligibility for a good auto loan to your tax refund? One counselor reported seeing a client who had 3 repos (repossessions) of her cars on her credit history, which means that each new auto loan had more abusive terms than the last one. “If you get into a bad car loan, you can kiss that future home purchase goodbye”—the car purchase really damages credit. Counselors agreed that there is a need for more options, since Ways to Work only works with single heads of households, but singles and seniors need reliable cars too. Apparently PRISM just closed their car repair shop. Car insurance was also noted as an issue.

Middle class squeeze—several counselors noted during their comments that they find a number of households are just above income eligibility requirements, but make little enough income that they are in real need of CAPSH’s services.

Asset limits—one counselor who works with formerly homeless clients to get Emergency Services Grants (ESGs) noted that there is an income guideline of 30-50% of Area Median Income (AMI) to qualify for ESGs. But many people who come to her from the Hennepin County paid shelter system have already experienced a strong disincentive to work (the shelters take a substantial amount of each paycheck), so when these clients are preparing to look for an apartment, even with 3-6 months of rental subsidy from CAPSH, they are often told that they have not earned enough to qualify. The private apartment complexes also refuse to count child support or the rental subsidies as income; some buildings will include food stamps, and some won’t. One incident took place where an apartment manager tried to force a client to swipe her child support debit card, they refused to give her the card back until she did, so she canceled the card. Clients also often get just 7 hours per day of childcare assistance, so they are late to pick kids up, and child protection gets called. Apartment complexes are also refusing to rent to people with a foreclosure on their record, treating it like an Unlawful Detainer (UD).

Serving seniors—it’s very difficult reaching senior citizens and overcoming either pride at not wanting to depend on “public assistance” of any kind, or mistrust of strangers. One counselor worked with her own mother for 5 years before she finally agreed to apply for SNAP. Positive feedback that the County has a shorter form for seniors to apply for benefits. CAPSH counselors do proactive outreach to senior high-rises, and over time have built trust and seen rising participation, but still would like more. Attempts at holding seniors workshops on scams and budgeting saw very low participation and was discontinued.

Serving diverse populations—some counselors expressed the desire that more immigrants would make use of CAPSH services. Translation is sometimes an issue. Another counselor reported that sometimes non-English speakers come to Homestretch workshops and don’t indicate that they need translation, so they are getting very little from participating except the certificate at the end. One attempt at a weekday afternoon Spanish-language homebuyer workshops was not successful, could have been timing. Another ECFE group in Eden Prairie has been proactive and reached out to bring several counselors in at different times as speakers to a group of Somali mothers, very successful. Another counselor said at a previous workplace, they partnered with local immigrant led organizations and put flyers at their offices, which boosted turn out.
One last issue raised—some clients are in dire financial straits but still send large tithes to their churches each month. A very delicate issue.

Notes- ACCAP asset building practitioners’ focus group Aug 28 2013

People seem to be overextended, no emergency funds-- even if they get tires for a car, to get to work, they have to miss a mortgage payment in order to access money for emergency, a lot of families had an emergency fund, that would help them get over that obstacle... they’re having to choose either medical, an emergency, or pay their house payment... then they fall into foreclosure... they have to make lifestyle choices, life-changing choices, they may not have a vehicle to get to work... I see people who used to have savings, the economy has hit them they lost their job; they can’t rebuild, then home at risk. The only reason they are getting back on the road is lenders are helping them modify, they get back on track. If they qualify, it works. The mortgage payment is the choice they are making.

The ability to save, finding the extra money when on a tight budget... most of my FAIM clients, don’t have a lot of assets, they are just starting out, low income, single parents, so for them most of them are just surviving, trying to be able to find the extra 20-40/month is a definite challenge, so I try to work with them on little things, try to save a dollar a day, don’t always get that caribou coffee, once they start seeing it it’s easier. I see people not making a deposit, I hear, there isn’t a lot of extra cash, these are folks without homes, trying to get back, too.

STAGNATION/INSTABILITY OF JOB MARKET
One of the primary factors over last 10-15 years is job stability, it’s very common the average person has a job for 2-4 years instead of 10-15 years, extended periods of unemployment between jobs, recently when people are re-employed they are at lower wages, the traditional approach to helping low income people has focused on providing public subsidies, where in fact the thing that’s lacking is we haven’t changed the minimum wage in how many years, the public has gotten strapped, fed up, tired of programs when in fact its indirectly allowing businesses to pay poverty wages...

STUDENT LOANS
high student loan debt is a huge issue, 25-30k debt, and not always able to get a job to support that so they cannot buy a home and save for the future, there’s all kinds of programs, 529s retirement accounts, but most of our clients’ basic income does not allow surpluses to take advantage of those programs-- biggest obstacle for poorer people assets, retirement accounts for work. Most places that do partial matching of retirement accounts often have a period of vesting of 3-5 years, but since the average person does not stay employed that long, they don’t get vested. To their credit, ACCAP employees vest after 6 months (confirm?)-- this is the biggest obstacle -- wages so low they can’t take the match, and if they do, more likely than not they won’t get employers share after vesting, this is hugely detrimental... one other thing is MEDICAL CARE-- the cost not only the premiums taking a larger share of peoples paychecks, but the deductibles, out of pocket, with LMI, taking way too much as percentage of income, a burden on a lot of people.
EMPLOYMENT (OTHER) CRISIS AND USE OF CREDIT CARD DEBT
I did LSS counseling for a few years, opened my eyes to the misperception that people have accumulated credit card debt because they are irresponsible, that’s not the biggest reason--what I found was, in periods of unemployment, reduced income, they used the resources that are available to keep things going as long as they can, it’s 100% predictable that if they lose their job and have credit, they use all resources, they soon have debt up the yin yang; common perception is they have to readjust their budget, but LMI folks don’t have a lot of fat in the budget, but the reality was that the basic core problem was unstable employment, lower wages.

CHILDCARE
Cost of childcare-- extremely expensive, we see clients have to make the decision of someone stay home, childcare is more expensive than getting a job, so if the cost was less than they could make it to work, sometimes it does not make financial sense to do that. Reduction of job benefits for older workers, folks have to deal with temp agencies, no 401K or health insurance, they are not building anything for their future, struggling to keep up, people are living longer, survive longer but with what? Scraping to pay healthcare costs.

We’re now seeing people who have never even been on assistance before-- someone lost a job, and once they lose a job, it’s hard to come back from, credit card debt.

FINANCIAL EDUCATION & COMMERCIALISM
Financial fitness education- Jan- we need to make sure it’s available during a crisis. My dream is everyone would have access to the help needed to get into a spending plan, how to get out of a crisis, work towards making smaller payments, make sure you plan ahead, people, no matter the income, can save... start in the schools, in college, PEOPLE CAN SAVE, even .50/day. I’m experiencing this with school clothes, commercialism, why would I pay $100 for tennis shoes, so much pressure on young families, if there could be more info out there, you can be yourself, you don’t have to conform, all these companies are making money off of them, and it’s a crisis right away, you have to do it this way, you have to spend this, even though you can’t afford it. I’ve had clients say “why can’t I have everything like everyone else has, I have the right to all this stuff”... I see it with different cultures, not understanding why that’s such a demand. Esp. immigrants.

TRADITIONAL MORTGAGE SERVICING MODEL ASSUMES STABLE EMPLOYMENT
If you look at the history of the mortgage crisis, it points out that traditional loan servicing model, based on the assumption of stable employment/income, and did not fit the circumstances, so they come up with more flexible servicing models. Now Fannie/Freddie have more flexibility.... MN housing is great but lacks enough flexibility in servicing actions. Rural housing did this-- people could get ahead on a payment and actually “bank” payments-- if you make an extra payment, when it gets to be full, it counts as a payment. If folks could bank payments-- Rural development did this-- folks could get ahead, so if something... I’d love to see MN Housing have this flexibility.
MN Housing loans serviced by one of the banks, people are getting in and getting qualified, by the skin of their teeth, and they don’t learn how to asset build, it puts them at risk, I feel like I’m seeing a lot of MN housing loans, I’m saying how did they get in here in the first place, and new FHA loans, they’re getting in still, a missing link with budgeting, families that are over 40, 50, have never budgeted, never talked about money, they sit in our offices and they say they’ve never done this before, you have a low interest loan but are at risk, they say they’ve never learned this. A family came in, the husband/wife had never talked about money, it caused a mental issue with him, had to get help for, but she called back and thanked me, “you opened up the door, he’s getting better, thanks.”

A house is so much more expensive than people realize, the upkeep, then something falls apart, you just don’t realize.

LENIENT UNDERWRITING AT MN HOUSING
So many people get qualified for... not the payment they can afford, but for something more than that, the mortgage companies based on what they feel they can afford, not all of their debt, just the debt on their credit report, does not include child support or daycare, they need to be qualified on what they really take home, esp. with the cost of healthcare, your net can be half, not the gross pay.

(We) are doing home buyer education, credit scores are overrated by far, because life is going to happen.

POST-PURCHASE HOMEBUYER EDUCATION AND BUDGET COUNSELING
Post purchase counseling, post purchase budget counseling, even high income levels, they needed budget counseling to have an emergency fund. Kristina brought up-- did you realize you need curtains, furniture, even a bathroom, stuff that’s not part of the plan, never mentioned by the lender... “after you buy, come and see me again”... did you remember to get post-purchase budget. Families need to have budget counseling, not just the debt reduction thing done in the past, I’m talking about budget counseling on a monthly basis, I know it sounds costly... emphasize counseling, not planning, counseling is objective, no commission, no steering, actually looking at their real income, debt, real life and how to plan ahead.

NACC COUNSELING CONFLICT OF INTEREST- FAIR SHARE FEES
When people seek NACC credit counseling, keep in mind they are primarily in existence to sell debt management plans-- they make profits, the credit card companies “fair share” fees as a collection agency, it’s not designed to provide no hidden agenda... they want you to sign up 20% or more... but the failure rate is over 50%... a debt management plan is good if you can do it, you don’t want to do it for 2-3 years, still have the debt, then file bankruptcy, when in fact an honest recognition...

PRIVATE DEBT MANAGEMENT COMPANIES- HIGH FEES
Debt management companies, a lot of private ones out there, we’re talking about private ones... I’ve had people come in there, they show me the plan, and the first $5,000 goes to the debt management company itself!
Asset building for higher income categories, they have no options, no matched savings, we all assume it’s just LMI having issues and it’s not, would be nice to see something for higher income level ... Jan- to bring into the legislature, it’s important to bring this in-- they get tired of hearing about “those poor people”, it’s because they’re lazy, but there are people with degrees... they need to hear this crisis affects people making six figures, but start with lower income...

The political reality is that there is not much taste for new gov’t funded programs, so the FAIM program, what I’d love to see if MN housing have piggy back, more micro-lending, so you’d have FAIM, they would have the ability to do micro-loans.. a revolving loan fund for FAIM graduates like $1,000, to start business, access a loan...

FAIM was brand new in 1999, we want financial fitness classes, required, develop a business plan, hands on training to build that asset,

ADMIN/COACHING FUNDING
And pay the FAIM coordinators to do it... I don’t know where this happened years ago, people in power think that non-profits will do it magically... if we have money for FAIM coordinators... AND add asset of a car... and could part of it be micro-lending, then they pay it back into revolving loan fund. We’ve got the foundation in FAIM, backed in DC.

SOCIAL ASSETS
You see social assets more from other cultures; we could learn more about how they support each other, like the olden days, when families, extended families live together, we see that in multi-generations. I think it’s happening more in our own communities, for families that have lost their home, they’re realizing the resource of pooling together to make one payment, they’re finding it may not be such a bad thing, maybe grandma looks after the kids, everyone can succeed, not looked at as a negative thing as much as it used to be. Some cultures do that.

FORECLOSURE PREVENTION OUTREACH
We get copies of every foreclosure notice going out, we send postcards; it’s incredible at how few people call us... (and yet for those who do come to us) I don’t think we’ve ever had someone say it’s a waste of time. Maybe it’s a waste of time, we set up a table at the library, when people come in tell them about foreclosure, we go to grocery store, setting that up so we can get in at Cub, library was not as much of a success-- (we thought) people lose their internet, cancel their phone, so they may go to the libraries... we are getting a very diverse group, because of population in Anoka County, white is predominant, but Columbia Heights has a large Somali population, diversity is up, African culture more and more of that, we have ESL next door, like United Nations, or resource fair, there are so many languages, Arabic, people who are translating, Spanish...
Since 1991 when Michael Sherraden wrote his book, (Assets for the Poor), it was a catalyst for IDAs; other than that what has come out? Tax policies. In a free society people have a right to make poor choices, we cannot always prevent people from making poor choices, and we can give them the education

ROI is a good tool to make the case.

**SMALL BUSINESS DEVELOPMENT**

In small business, people come in in default, they are not getting appropriate education to run a small business, to piggy back on small business, I refer to SCOR-- a place to send people who are starting a business to mentor, in St Paul, former executives, the Workforce Center has focus groups that can help people, the support out there is good but the foundation to build on... no go to local organization for business development... Karen had her own small business.

ACCAP started a thrift shop, Anoka Tech professor came in from St Cloud and sat down with 3 of us, we needed to put together a business plan to start this, he was thrilled but maybe there’s a missing link; colleges, esp. tech schools do have some courses on business development, accounting, connect IDAs in small business area should have those education pieces, we do budgeting.

Anoka Ramsey Community College and a technical college, we got a professor there... the technical is more basic skill based vs. a curriculum, they don’t want to invest four years, community colleges are more available.

At Anoka tech, they teach skills, 9 months-1 year, but people do not know how to get into a business, and consult, how do you bill, they don’t have a foundation.

The German model of apprenticeship is lacking, companies complain they can’t find educated people but they won’t apprentice people in. Some jobs do have it, plumber, electrical, we could learn from them.

**TAX PREP**

AARP comes in and does tax prep independently in this building, they use a conference room, this is a county owned building, they allow AARP to take that piece, and we refer.

Some clients have no taxes for four years; they are too high income to get it for free... AARP... coaching is a better concept, financial coaching, as a frame, for the legislature

What I like about FAIM and micro lending, we know that most jobs created are by small businesses, if that can encourage more people to start successful small businesses.
Mentorship, a lot of baby boomers out there with a lot of experience, could do mentoring, noticed it up north, signs “have you mentored today?”, mentorship group, coming out of city hall, in small towns, near Crosby MN, some have folded, antique shops, folded, coffee shop folded after 6 months, to keep our town alive, formed mentorship groups, reach out to mentors, in group setting.

We did paper bag lunch with Medtronic, amazing how many people showed up for foreclosure prevention, I met a Wells Fargo contact, they have lunch hour, all about getting the word out to employees, they have a name for it, a lot of folks came out, they have an HR coordinator...

Wells Fargo did brown bag lunches on all types of topics, if you want to learn a different part of the bank, or departments. All variety of topics

Medtronic, Hoffman (assembly line $10-11, part of Pentair federal cartridge- Pentair-- part of federal cartridge)... large businesses esp. in south end. Go to executive first.

Asset building practitioners focus group #6 notes- St Paul 5/20/2013
Hosted by CLUES- Communidades Latino Unidas En Servicio

Notes:
Discussion begins with assets and credit: people with bad credit can’t build assets. Credit is an asset and a liability; everything is more expensive if you have bad credit. It’s harder to find a good job with bad credit. For low and moderate income clients, accessing credit is tough; even finding an institution that will give them a second chance and that is not predatory is difficult. Those banks that offer free checking accounts to entice the un- and under-banked into their institutions are not doing enough to help folks improve their credit.

One counselor comments on the importance of information to build credit from a young age, how to be a good consumer, and how credit follows you around throughout your life; and how that information is scarce in modern society.

Another counselor describes how clients are often in survival mode, not “thrive” mode-- you don’t think about the future, everything is needed right now. Also lack of information for vulnerable minorities in their own languages, and organizations like those represented here are overextended with clients and a lack of funding. One counselor notes that she sometimes gets enough time to work with a client, around 2 years, but often not that much time.

Across income brackets, the need to be motivated and to understand the choices you have been making, and what you will need to choose in order to thrive. Understanding resources that are available. “A broad definition of assets encompasses savings account, a good credit score, productive assets, knowing how to interview.”
Negative experiences-- “a lot of barriers have to do with their past experiences, if they had a credit card and drowned themselves in debt; they now have a bad attitude towards debt and credit cards...” “Money is emotional... we have to get beyond balance sheets and accept the paradigm shift into behavioral economics... a huge obstacle is getting past the emotion that’s tied to survival mode.”

Settings for effective financial education-- one counselor notes that one to one counseling is preferable, as people in trouble are ashamed to share in larger groups. Another counselor says they have small classes with 12-15 participants, and over several days of 3 hour workshops, they get comfortable, and can come back afterwards for more. Another says that offering a range of options helps us meet people where they are at.

Examples of young participants with terrible student loan debt burdens, one person had $80,000 in debt. Young people use student loans for living expenses, they need to learn this is a bad strategy and will saddle you with so much debt you have no future, no retirement. Another example-- a client in foreclosure was 2 years past due on mortgage, they were able to get a loan modification through HAMP, but post-modification the client is still facing a deficit of $300/month, so we did more counseling, budgeting, found more resources. We would love to provide this level of service more often but we are stretched thin.

Another example: client was unemployed, wife has fixed income social security, her benefits change every month based on the husband’s income, and the food benefits change every month, so every month we had to submit a new package to the lender, and after 9 month of this he gave up. These servicing guidelines need to change. We have a single point of contact, but what good is that if we try to reach that person 10 times per week with no results?

Social assets: circles of support have been active in many cultures for many generations, and can help build relationships. You’re borrowing money from your circle, and establishing or improving credit, and there must be communication, and trust, in order for a lending circle to work. So far, all our lending circles have been working as planned. One of the first participants was already able to save to pay their immigration paperwork for citizenship, another paid for school expenses. Some clients want the first pay-out to pay high interest rate loans. Counselors confirm that payments into lending circles are reported to credit bureaus as a loan. Another counselor asks if a lending circle could be approached by another person for a loan? Answers that it might be better to connect that person with 4 others with whom to initiate a new lending circle to pay $100/month each.

Advocacy: one organization has a strong advocacy/organizing class for low-income participants to learn about making change in their communities, choosing their own issues, and learning about how different public institutions work. One client decided to advocate for police officers to better understand how to identify and work with residents suffering from mental illness. Another counselor reports they are just starting to work on advocacy programming. Another just created a new strategic plan that includes building an advocacy base from clients, many of whom have trouble with asset limits. Some groups collect stories, or invite FAIM participants to testify at the legislature.
Discussion of the possibility of training a cohort of participants in communications strategies, to go out across organizations to collect stories. Importance of finding non-traditional allies, including business-owners in rural communities, labor unions, faith communities.

Tax prep-- one immigrant organization reports at least 60% of clients have documentation issues and cannot get EITC. Another counselor shares that after immigration reform, or once you have citizenship, you can go back with past 3 years filings to collect past EITC and other credits. This could really add up!

Discussion of attempts to challenge “windfall culture” and get clients to save some of refund, while many clients use refund to pay past due bills. They send a postcard to client base “consider savings”, which had some impact in encouraging clients to prepare more for tax time.

Counselors discuss the idea of asking counselors across the state to incorporate this step of encouraging clients to change plans for tax time in order to try to save more? One counselor writes “20 ways you can use your tax refund” in their organizational newsletter.

Brief discussion of insurance-- counselors remark that for clients in crisis mode, thinking of purchasing insurance is beyond them at that moment.

Counselor suggests adding a “train the trainer” component to MNABC’s planned regional advocacy workshops.

Story of African American executives who started a loan fund in north Minneapolis to lend to small businesses. Could that work for individuals who need small dollar loans? A second pool of money was from Dept. of Economic Development, the MN Working Capital Fund-- where a non-profit receives money from the state as collateral for individual loans.

Question is asked-- can we get CFED to send asset poverty rates for MN/Twin Cities broken down by income levels?

Final comment-- one organization is expanding lending circles to Mankato.
Participating Organizations

A Place For You
Anoka County Community Action Program Inc.
Arrowhead Economic Opportunity Agency
Austin HRA
Bii Gii Wiin Community Development Loan Fund
Breaking Free
Camphor Fiscally Fit Center
Community Action Partnership of Ramsey and Washington Counties
Community Action Partnership of Suburban Hennepin
Cenneidigh-KCQ Inc.
CLUES
Community Action Duluth
Community Action of Minneapolis
Community Action Program
Cornerstone Advocacy Service
Dakota County Affordable Housing Coalition
Dakota County CDA
Dept. of Corrections
EMERGE Community Development
Employment & Training Center
FamilyMeans
FamilyMeans Consumer Credit Counseling Service
Fond du Lac Reservation
Freeborn County Crime Victim's Crisis Center
Goodwill Easter Seals: Saint Paul, Minneapolis, Saint Cloud, MN
Gssi
Habitat for Humanity
Head Start
- ACCAP
- Arrowhead Economic Opportunity Agency
- CAP
- CAPRW
- CCRR
- Heartland Community Action Agency
- Lakes and Prairies CAP
- NWCA
- PICA
- Reach Up
- SEMCAC
Heartland Community Action Agency
Higher Ground
Hmong American Partnership
Independent contractor
Inter-County Community Council
Isanti County Family Services
KCQ, Inc.
Lakes and Pines CA$C, Inc.
Lakes and Prairies Community Action Partnership
Latino Economic Development Center
Lutheran Social Service of Minnesota: Willmar, Minneapolis, Saint Paul, Duluth Saint Louis Park, Brainerd, MN
MACV
Mahube-Otwa Community Action
Mille Lacs Early Education
Minnesota Consortium for Citizens with Disabilities
Minnesota Valley Action Council
Neighborhood Development Alliance
Neighbors, Inc.
New Pathways, Inc.
Northland Area Family Service Center
Northwest Indian OIC
Our Savior’s Community Services
Ours to Serve House of Hospitality Village of Hope
Parents In Community Action, INC
Pillager Family Council
Prairie Five CA$C, Inc.
Prepare + Prosper (formerly AccountAbility MN)
Project for Pride in Living
Rice County Dollars and Sense
Rice County Habitat for Humanity
Rise INC
Scott Carver Dakota CAP Agency
Se MN Rural Education & Resource Center
SEMCAC
Sole- proprietor, Indian Hsg Consultant
Southern Minnesota Regional Legal Services, Inc.
Southwest Minnesota Private Industry Council, Inc.
TCC Action
Three Rivers Community Action Program
Tri-County Community Action Program
Tri-Valley Opportunity Council Inc.
Upper Sioux Community Social Service
West Central Minnesota Small Business Development Center
Western Community Action
Wilder Project Quest
YWCA St. Paul