Alameda County Community Asset Network

Participating Organizations

- California Reinvestment Coalition, San Francisco, CA
- Community Financial Resources, Berkeley, CA
- San Antonio Community Development Corporation, Oakland, CA
- Alameda County Public Health Department, Oakland, CA
- Cooperative Center Federal Credit Union, Berkeley, CA
- Federal Reserve Bank of San Francisco, San Francisco, CA

Please note that all data below was derived from the collaboration's nomination for the Collaboration Prize. None of the submitted data were independently verified for accuracy.

Formation
**Type of Collaboration:** Joint Programming to launch and manage one or more programs
**Geographic Scope:** County

**Collaboration Focus Area:**
- Community Development
- Housing
- Human Services

**Population Served:**
- Economically Disadvantaged
- Families
- Minorities

**Year Collaboration was Established:** 2007

**Goals Sought Through Collaboration:**
- Improve the quality of services / programs
- Address unmet and/or escalating community need
- Leverage complementary strengths and/or assets

**Reasons Prompting Collaboration:**
- Parent organization request
- Advancement of a shared goal

**Who Initiated Collaboration:**
- Executive Director(s) / CEO(s) / President(s)
- Community leader(s) / organization(s)

**Number of Participating Organizations:** >10

**Nature of Funder Involvement:**
- Suggested / encouraged the collaboration
- Funded initial exploration

**Were Partners Added or Dropped?** Yes
As a founder and Steering Committee member of the Earn It Keep It Save It Free Tax Campaign, Urban Strategies Council (the Council) was long interested in the year-round income and asset building opportunities that were presented by the free tax prep. In 2006 the Council was charged with developing a collaborative that focused on financial education and banking/saving strategies for low-income people in Alameda County. In February 2007 Alameda County CAN (AC CAN) was born — a collaboration of service providers, financial educators and counselors, public agencies, advocates, and base-building groups — all committed to increasing the income and assets of low-moderate income people.

In order to find partners for the collaborative, the Council conducted an inventory of organizations from across the county who provided some kind of income or asset building activity with low-moderate income families. Those organizations were invited to a launch meeting and a collaborative planning process began whereby structure, initiatives and additional partners were identified. From the beginning, Alameda County CAN has been a democratic decision-making body and the Council has facilitated that structure.

ACCAN members were deliberate about setting guidelines for participation, clearly outlined in the membership application and structure documents included in this proposal. One notable decision was to exclude funders from the table for the first year of planning in order to allow the member organizations to be the driving force behind the work. AC CAN then developed levels of membership to allow a wide range of stakeholders to participate.

We continue to recruit new member organizations whose vision and practice align with the AC CAN mission. AC CAN seeks out organizations that help to fill the gaps in terms of services, geography or population served. The membership has more than double since the inception of AC CAN.

Management

Management Structure: Coordinating agency, with one or more staff dedicated to the collaboration

As a democratic decision-making body, AC CAN members designed the management structure of the coalition. The original structure in the planning year was extensive and included a Governance Committee, three subcommittees and monthly meetings of the entire group. In January/February 2009 AC CAN changed its membership structure to cultivate leadership, lessen the burden on time and resources of members, and use resources more efficiently. The new membership structure implements dues and creates clear categories of participation. The new committee and leadership structure “flattens” the meeting requirements and brings members to the forefront of AC CAN’s visibility in the community. The new structure has helped to promote member participation and “ownership” and is advancing program development and revenue generation. The AC CAN Steering Committee continues to drive the direction of the work and the sustainability of the coalition.

Challenges

Challenges to Making the Collaboration Work:

- Defining and measuring success
- Coordinating / merging / integrating operations
- Raising funds or integrating fund development to support the collaboration
- Costs of collaboration

AC CAN’s outcomes tracking challenges go hand in hand with the challenge of operational integration. Our member organizations have different systems for outcomes tracking and reporting within their own organizations. We have struggled to identify a tool or method that would allow them to report data to AC CAN that doesn’t duplicate their internal process and is significant to their participation in the collaborative. As a result and after many discussions, we have moved away from trying to track individual client outcomes and are instead interested in capturing the impact that the collaborative makes on the organizations themselves.

Fundraising and the cost of collaboration are often a challenge in good times, but in the midst of the economic crisis we’ve seen our funders turn more towards direct service providers of safety net services. While we understand and support these measures we also know that the work of this collaborative supports those very providers in terms of training and skill building, learning and referral community, tools and technical assistance. While we continue to frame our fundraising efforts in terms of the efficiency and effectiveness that we bring to service providers on the “front lines” of the economic crisis, we also promote our member organizations and ask funders not to take from one in order to support the other.

Impact
Internal Efficiencies and Effectiveness:

- Human resources - Shared and/or improved training and professional development
- Greater ability to allocate resources to areas of need - Greater ability for each partner to focus on core competency
- Improved marketing and communications, public relations and outreach - Improved marketing and communications, public relations and outreach

Community Impact:

- Greater coordination of services (less overlap, duplication, fragmentation)
- Collaboration has served as a model for others

While outcomes tracking has been a challenge for AC CAN in terms of measuring the impact our efforts have on the clients of our member organizations, we have been able to measure our impact on those organizations. In a 2009 survey, our member organizations reported on the value of AC CAN:

1. Networking: 100% of respondents have used AC CAN for networking and relationship building; 94% have increased their network or created new partnerships because of AC CAN
2. Tools and Resources: 80% of respondents have used the Online Resource Directory. Of those, 92% found it “useful” to “extremely useful” and said that it has increased their capacity to do their work.
3. Training and Technical Assistance: 87% have participated in trainings, conferences, or webinars because of their affiliation with AC CAN

AC CAN also tracks the use of our online tools and resources. From May09-May10 1797 the website received 1797 visits and over 4000 page views. We know that approximately 20% of those were visits to our Online Resource Directory and 17% to the Online Resource Directory. Our Banking Menu has a data capture function that captures a person’s anonymous responses to a “best fit” product screening survey and associates those responses with the organizational ID of the member.

AC CAN members also co-founded a new collaborative, the Health-Wealth Connection Collaborative to bring the asset building and public health fields together and co-hosted the Health-Wealth Connection Symposium on June 23rd, 2010. We are constantly looking for ways to leverage our collaborative voice to move our respective field and support others endeavoring to do this work.

Model

AC CAN is a groundbreaking model in the asset building community. Since our inception we have been asked to share our strategies for process, structure and content. We have helped to foster the development of three additional county asset building collaborative in the Bay Area and have developed a learning community with those partners. Two of those counties have asked to share our online tools and we are in the process of developing a geographic screening function on our website that will allow us to expand both the Resource Directory and Banking Menu to serve organizations and clients in adjoining counties. AC CAN sits at a regional table trying to tackle questions collaborative referral and service tracking and outcomes measurement. AC CAN members also co-founded a new collaborative, the Health-Wealth Connection Collaborative to bring the asset building and public health fields together and co-hosted the Health-Wealth Connection Symposium on June 23rd, 2010. We are constantly looking for ways to leverage our collaborative voice to move our respective field and support others endeavoring to do this work.

Efficiencies Achieved

AC CAN achieves economic and operating efficiencies by 1) allowing member organizations to focus on their strengths rather than trying to be a “jack of all trades”, saving staffing and development costs 2) conducting professional development, disseminating best practices among providers, increasing effectiveness and efficiency, and 3) keeping money in families and communities by promoting financial education, services and products; teaching consumers to avoid predatory financial products and connecting them to low-cost alternatives.

1. Focus on Strengths, Avoid Duplication. AC CAN has developed tools and resources that allow our member organizations and the broader community to benefit from collaboration, whether through referral or pooled information. Providers no longer have to sift through multiple information sources to match their clients with a quality product or service that meets the client’s needs.
   a. Online Resource Directory is an in-depth referral tool searchable by keyword, service, agency and location with a login system that allows members to update and edit their profile. The Resource Directory of members allows for inter-agency referral. 80% of survey respondents have used the Online Resource Directory. Of those, 92% found it “useful” to “extremely useful” and said that it has increased their capacity to do their work. In the past year, AC CAN dedicated staff resources to work with member organizations to update and expand organizational service information. AC CAN committee meetings and Stakeholder forums were used to discuss new resource information added to the Directory. The Resource Directory was also presented to front line service providers at WIC, Alameda County Public Health, and First 5 agencies.
   b. Online Banking Menu to connect clients with the “best fit” financial products for their particular needs and preferences.
The Banking Menu is an in-depth survey of entry-level financial products logic coded to 10 questions that help identify “best fit”. A provider goes through the online tool with their client, and the responses to the questions 1) eliminate products that the client is not eligible for and then 2) rank the remaining products in order of “best fit” for that person’s needs and preferences. The tool also includes a Google mapping function to show bank and credit union locations and a data capture function that records the provider’s user ID, anonymous client survey responses, and which products were chosen.

AC CAN tracks the use of our online tools. Google Analytics show the following usage during the period, May 12th 2009 through May 12th 2010.

Page: Number of times Accessed
AC CAN home web page 1906
Resource Directory 690
Banking Menu 407
--Best Fit Logic questionnaire 514

2. Share Best Practices, Increase Effectiveness. By increasing the effectiveness of providers and sharing best practices, we are allowing providers to focus on the clients they serve and give the highest quality service. This saves staff time and promotes success from the get-go.

a. AC CAN pools resources to provide trainings and professional development for members, including scholarships to the CFED Assets Learning Conference in both 2008 and 2010, and in-depth Financial Coaching training in both 2009 and 2010. We are also conducting a training series that includes sessions on Popular Education & Social Change for Service Providers, Results Based Accountability and Outcomes Tracking, and webinar training on AC CAN’s tools and resources.

b. AC CAN members contribute their collective expertise to create the highest quality tools. The AC CAN Intake Sheet for Financial Services is described by one of our members as “the bomb – the best intake tool ever. It tells me the entire picture of a person’s financial life”. We’ve also created a client “Action Plan” tool, a financial counselor “tip sheet”, a flyer for how to talk to clients about new banking regulations, and a catalogue of financial education curricula as they relate to the specific needs of diverse client populations.

c. AC CAN regularly conducts "Toolkit Trainings" for organizations in order to share our resources, build our coalition and solicit feedback from the field. In 2009 we trained all of the Alameda County Volunteer Income Tax Assistance (VITA) sites in our online tools and resources to serve their clients. This year we are making that training a webinar in order to make it more accessible and hand’s on.

3. Money for Families Stays in Communities. AC CAN helps families keep more of their hard earned money, save and invest in their children and families, and be financially capable. All of this translates into economic vitality for our communities.

a. The AC CAN Savvy Consumer Curriculum helps consumers build a "filter" for predatory financial traps (i.e. rent-to-own, pawn shops, payday loans, check cashing, etc), deconstruct media messaging and “vote with their dollars”. The Curriculum is coupled with a product referral to allow consumers to locate and potentially electronically enroll in low-cost, quality products that meet their needs. Ultimately, we hope to give consumers the power to be economic “ambassadors” for their families and their neighborhoods, keeping more money in their budgets and the local economy.

Savvy Consumer EXAMPLE: Payday Loans
- What Payday Loans Cost YOU: $500 payday loan + $75 every time it’s flipped + 9 flips per year average borrower = $675 collected over time and the average borrower still owes the $500. This means a $500 loan costs $675, $1175 total owed which translates into a 400% annual interest rate for the average payday loan
- What Payday Loans Cost YOUR NEIGHBORHOOD: If 10% of West Oakland residents (2000 people) borrow $500 using a Payday Loan, and it costs them $675 in interest that’s $1,350,000 that is being leached from West Oakland.
- What the Alternative Saves YOU: People’s Federal Credit Union, a division of Self-Help FCU, Free for anyone who lives, works, worships, or goes to school in Oakland to join. $25 deposit into Savings Account required.
  • Signature Loan
  • $500 minimum; $5000 maximum
  • 12.75% interest (subject to change)
  • Alternative credit considered
  • Ability to pay/ current income considered
  • 10 day grace period; 4% late fee of scheduled payment amount
  • No loan application fee
You pay $35 on a $500 loan!
- What the alternative saves YOUR NEIGHBORHOOD: If 10% of West Oakland residents (2000 people) borrow $500 at People’s instead of a Payday lender, and it costs them $35 in interest that’s $70,000 - a neighborhood savings of $1,280,000!!!

By building the capacity of our member organizations and passing that on to clients and consumers, AC CAN achieves multiple layers of benefits. The Collaboration Prize would allow us to ramp up our efforts and more effectively measure the impact of our work.

Evolution
With the collapse of the economy, AC CAN members, service providers on the “front lines” were stretched more thinly than ever before. Resources and time were thin, and collaborative tool development took a back burner to the pressing needs of serving families in crisis. Our membership recognized that while the process of developing our collaborative had been valuable, the time was ripe to promote efficiency in how we operate. In response, in January/February 2009 AC CAN changed its membership structure to cultivate leadership, lessen the burden on time and resources of members, and use resources more efficiently. The new membership structure implements dues and creates clear categories of participation. The new committee and leadership structure “flattens” the meeting requirements and brings members to the forefront of AC CAN’s visibility in the community. The new structure has helped to promote member participation and “ownership” and is advancing program development.

While “asset building” has been a popular cause in recent years, AC CAN has consistently maintained that building and protecting both income AND assets are essential to the financial health of working families. In the midst of an economic crisis we see an increased urgency to help families meet basic needs, stabilize their incomes and begin to build financial health on the road to restoring or building their assets. AC CAN recognizes that organizations have different sets of expertise and resources to serve clients along a continuum of income and asset building – from enrolling in public benefits to employment training to retirement planning. What began as an effort to build a robust resource and referral network, tools for financial counselors, and connect people to low-cost financial products has grown into a capacity building coalition for organizations “on the front lines” of the economic crisis in order to make their work more efficient and effective as they try to do more with fewer resources.

In September 2009, AC CAN conducted a survey of our member organizations and found the following:

• 100% of respondents have used AC CAN for networking and relationship building
• 94% have increased their network or created new partnerships because of AC CAN
• 87% have participated in trainings, conferences, or webinars because of their affiliation with AC CAN
• AC CAN Members serve over 24,600 clients and 127 organizations in Alameda County
• Over 26 staff at AC CAN Member organizations serve clients/customers in income and asset building:
  • 80% Financial Education
  • 60% Asset Building
  • 50% Banking Products, Debt and Credit Repair, and Housing Assistance
  • 40% Benefits Enrollment and Financial Advocacy
  • 30% Employment

Recently, our membership decided to conduct more advocacy work in recognition that there are structural issues impeding the success of our mission to increase the income and assets of low-moderate income families. Any successful advocacy takes numbers; we’re working on leveraging the experience of our member organizations and their clients to promote policy and systems change.

Truly, AC CAN is more than the sum of its parts. In this season of scarce resources and a frayed economic fabric, no collaboration could be more relevant; we are proud to forge ahead together.