

THE MIDDLEBURG INSTITUTE

JULY 2019

STATE OF THE COALITION

An assessment of asset building coalition engagement
in the Louisiana Capital Area.





CONTENTS

02

EXECUTIVE SUMMARY

03

ABOUT MIDDLEBURG INSTITUTE

04

COMMUNITY NEEDS ASSESSMENT

07

COMMUNITY PARTNER IDENTIFICATION

08

COMMUNITY PARTNER MEETINGS

09

LOGIC MODEL

13

RECOMMENDATIONS

14

APPENDICES

EXECUTIVE SUMMARY



In “State of the Coalition: an assessment of asset building engagement in the Greater Baton Rouge Metropolitan Area,” The Middleburg Institute (Middleburg) reports on the status of the Capital Area Asset Building Coalition.

In this report, Middleburg informs the audience of not only their mission and vision, but also their expertise in coalition-building across the financial capability and poverty landscapes (page 3). The demographics of poverty in Louisiana are outlined for the reader to fully understand the importance of work such as asset building, and a brief summary of community organizations involved in this space is also provided in the Community Needs Assessment section (page 4).

From here, Middleburg assesses and identifies viable community partner organizations willing, available, and motivated to participate in the process of asset building throughout the metropolitan region (page 7). From meetings with these community members and partners, an extensive logic model has been created: Middleburg details the methodology for the creation of the logic model (page 9) and provides an in-depth review of the final logic model’s inputs, activities, outputs, outcomes (short-term, intermediate, and long-term), and assumptions (pages 10 - 12).

Lastly, as a final deliverable to this report, Middleburg provides four recommendations to begin the process of ensuring the health, vitality, and future success of asset building coalition work in the Greater Baton Rouge Metropolitan Area (page 13). Recommendations include: (1) creating a refreshed and revised identity for the asset building coalition; (2) including Capital Area United Way as a partner, but not direct organizer, or asset-building efforts; (3) aggressively market the resources of 2-1-1 to both community partners and target service population; (4) host a resource fair in the fall or winter of 2019 to promote asset-building work currently being offered in the region.

Appendices, including references, formalized surveys utilized in the course of this assessment, and a listing of contributors are included at the end of this report.

ABOUT MIDDLEBURG INSTITUTE

The Middleburg Institute is a nonpartisan 501(c)(3) charitable organization, founded in 2013, whose mission is to raise the economic, educational and social level of low to moderate income communities. Its goal is to strengthen and improve their ability to maintain and preserve assets by advancing public policies and programs that build economic security over a lifetime. Middleburg's work is defined by and in collaboration with local, regional and national grassroots activists, business organizations, policy makers and community members, advocating for structural changes and solutions that promote social economic programs, and confront public policies that are barriers to building economic security over a lifetime.

Our current work on the ground has given us insight to grassroots building and community engagement work.

Since 2014 the Middleburg Institute was the peer collaborator and convener of LABEST, an asset building coalition that has been engaging legislators, grass root nonprofit organizations, educational institutions, and community advocates with an established a reputation as an effective advocacy collaboration. Its policy agenda was driven by data, research and input from marginalized communities. LABEST placed a strong emphasis on building an active coalition that employed listening sessions, voter education campaigns, leadership development trainings, community engagement, and mobilization to meet its goals. It was laser focused on the identification of the constituency it targeted (young emerging leaders, African Americans, Hispanics, women, and seniors), and implemented strategies that effectively mobilized them and increased their civic participation.

MIDDLEBURG'S GUIDING VALUES

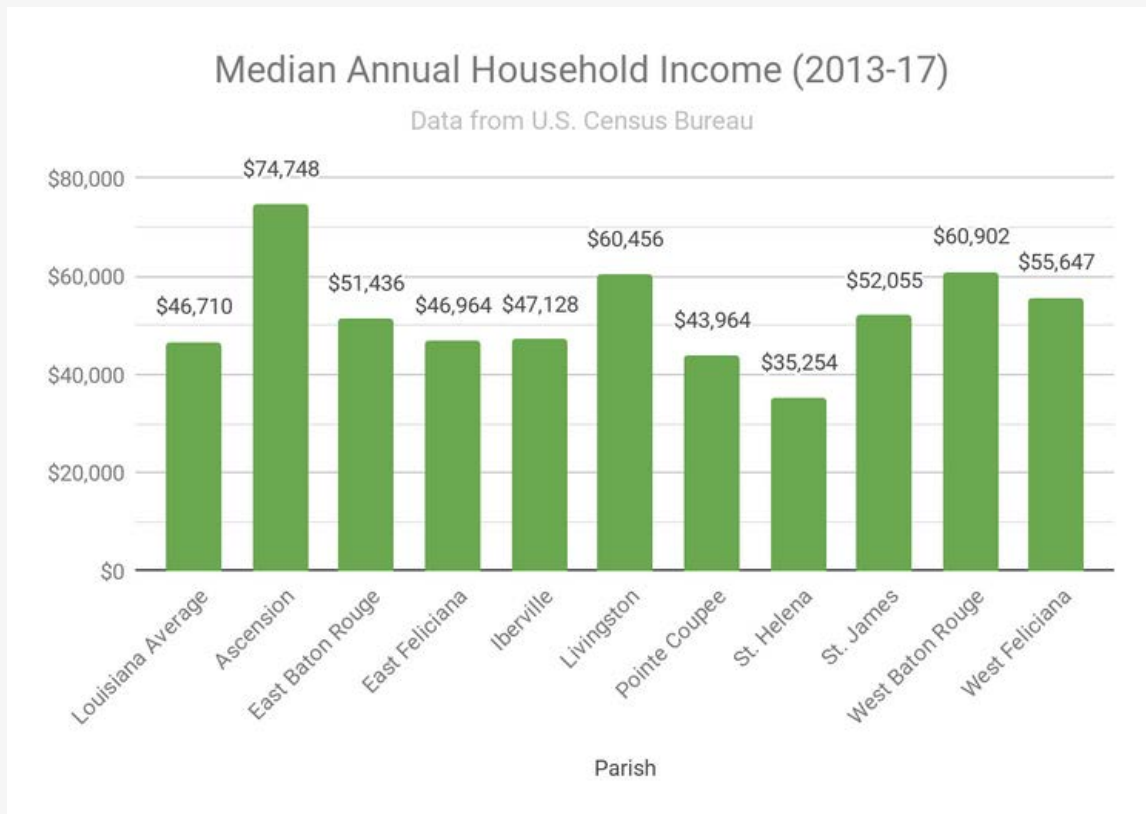
The Middleburg adheres to a set of values that focus on building advocacy capabilities, financial stability, community and civic engagement initiatives that reflect the R.E.A.L Concept described below:

- Share and exchange industry specific **Research** used to create public awareness and proven work tools that produce a collective impact.
- **Educate** and learn from our peers, policy makers and community leaders locally, regional & nationally.
- Identify and map key **Advocacy** campaigns and programs that focus on income disparities savings accounts. Closing the racial wealth gap with proven results in building economic security along with civic engagement in low-income communities.
- Work to support systematic change, identifying and supporting grassroots **Leadership** so that all people are included, valued and empowered.

Middleburg's historical and existing relationship with peer organizations and policymakers, its commitment to the principles of collaborations, and its ongoing grassroots work have positioned it to be an effective convener and administrator of the Capital Area Asset Building Coalition.

COMMUNITY NEEDS ASSESSMENT

The Capital Area of Louisiana (that is, the city of Baton Rouge and its surrounding parishes) is home to 852,347 people, close to twenty percent of the population of Louisiana. Many households in this vicinity face significant challenges in their pursuit of income stability. Costs of living increase year by year, and growing concerns include the rising price of childcare and lack of access to healthcare. Predatory lending and lack of access to savings also form some of the largest obstacles to the economic safety of the Capital Area's population. In the recently closed 2019 Legislative Session, a proposed cap to payday lending rates at 36% interest (HBP 528) died in committee (Louisiana Budget Project). Such legislation would, if passed, allow families more flexibility in avoiding or combating debt, as well as enabling them to prepare for crises.

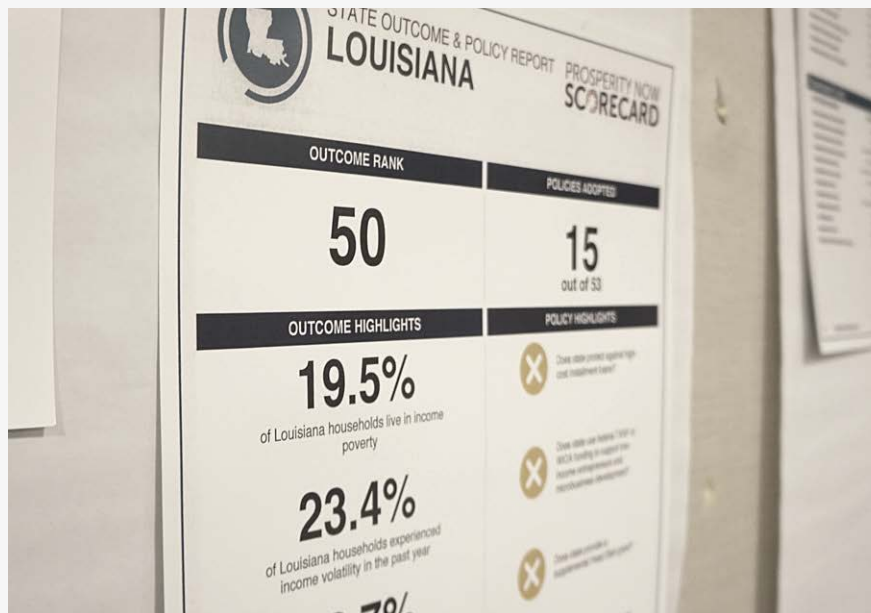


The majority of Capital Area parishes show median household incomes greater than the state's average (see Fig. 1), but economic security still remains an issue for many area residents. According to the most recent Louisiana ALICE report, even Ascension Parish, which has the highest median income of the area, still has 12% of its residents at or below the Federal Poverty Line, while 22% of its households qualify as ALICE, unable to meet the threshold for a minimum household budget (2019). As a result, in 2019, only half of Louisiana residents reported having emergency savings, while 17.1% of residents surveyed reported being unable to see a doctor due to cost (Prosperity Now).

Louisiana also shows intense racial stratification on economic lines, as Prosperity Now displays in their 2019 State Outcome and Policy Report. For instance, in Louisiana, “the homeownership rate of White households is 76% compared to 47% for Black households and 44% for Latino households” (Prosperity Now, 2019). Moreover, the state’s household median income varies drastically; in 2019, the household median income for white families was \$57,217, while for Black families it was only \$28,222. Considering that Black households make up 32% of Louisiana’s population, work needs to be done to address these needs.

In the Capital Area, many nonprofits and charities work to alleviate the symptoms and causes of poverty through service, advocacy, and education. Religious-affiliated groups, including Catholic Charities and the Faith Fund, P.R.E.A.C.H., and H.O.P.E., provide economic education at the ground level, especially in the city of Baton Rouge itself. Governmental organizations at the state and regional level, such as the Office of Social Services of East Baton Rouge, also help this population. The Mid-City Redevelopment Alliance, a nonprofit organization focused on homeownership in Baton Rouge, and the Middleburg Institute, which focuses on financial literacy and security, target low and middle income households in the area.

Many of these organizations receive partnerships and donations from the financial industry. Of particular note here are the numerous banks that operate within Louisiana, including Gulf Coast Bank and Regions Bank, who have a vested interest in increasing income stability in this state. Bank On Baton Rouge, a coalition between Baton Rouge’s city government and various financial institutions, provides services to citizens who wish to open bank accounts in the area. While these entities do considerable good work in the community, access to the services they provide remains an issue for many families. To be brief, in order to increase income stability in the Capital Area, much still needs to be done.



PROJECT SCOPE

STEP 01

PERFORM ASSET BUILDING
PARTNERSHIP PROSPECTING,
SURVEYING, & ENGAGEMENT

STEP 02

FACILITATE PLANNING SESSIONS WITH
ENGAGED COMMUNITY PARTNERS

STEP 03

DEVELOP LOGIC MODEL

STEP 04

IDENTIFY RECOMMENDATIONS TO
ENSURE SUCCESS OF ASSET BUILDING
COALITION EFFORTS IN THE GREATER
BATON ROUGE METROPOLITAN AREA,
INCLUDING DEVELOPMENT OF
MONITORING SYSTEMS & WORK PLAN



COMMUNITY PARTNER IDENTIFICATION

Since 2015, community partners have been involved in supporting free tax preparations services provided through Capital Area United Way and its collaborative partners. Though originally gathered together in support of tax time operations for low-income populations throughout the Greater Baton Rouge Metropolitan Area, over time the mission of the collaborative group of organizations evolved to focus more holistically on financial capability services and resources, not just tax preparation.

Through formal and informal surveying methods, The Middleburg Institute has identified the following organizations as members of current Capital Area Asset Building Coalition, and engaged them in further assessments and future strategy development.

- Bank On Baton Rouge
- Capital Area United Way
- Catholic Charities Diocese of Baton Rouge
- City Of Baton Rouge
- designsINTERACTIVE
- Create your World
- East Baton Rouge Parish Library
- Entergy
- F.U.E.L., Inc.
- Fat Cat Technology
- Goodwill Industries
- Gulf Coast Bank
- Home Bank
- HOPE Ministry of Pointe Coupee
- Johnnie Domino Productions LLC
- Jozef Syndicate
- Jump\$tart Coalition
- Keller Williams Real Estate
- Mid City Redevelopment Authority
- Modified Insights & Analytics
- Office of Social Services/EBR PARISH
- PREACH
- Real Wealth Family Financial Values
- Red River Bank
- Regions Bank
- Results.org - BR Chapter
- St Vincent de Paul
- The Faith Fund
- The Middleburg Institute





COMMUNITY PARTNER PLANNING SESSIONS

COMMUNITY PARTNERS WERE ORGANIZED THROUGH FOUR PLANNING SESSIONS IN 2018 & 2019 TO DETERMINE STATE OF THE COALITION, CREATE A LOGIC MODEL FOR FUTURE PLANNING, AND PROPOSE RECOMMENDATIONS FOR FUTURE COALITION SERVICE DELIVERY. DETAILED MINUTES OF PARTNER PLANNING SESSIONS AVAILABLE UPON REQUEST.

PLANNING SESSION	DATE(S)
COMMUNITY PARTNER PLANNING SESSION 01	OCTOBER 2018
COMMUNITY PARTNER PLANNING SESSION 02	NOVEMBER/DECEMBER 2018
COMMUNITY PARTNER PLANNING SESSION 03	JANUARY/FEBRUARY 2019
COMMUNITY PARTNER PLANNING SESSION 04	APRIL 2019

LOGIC MODEL

THIS SECTION DEFINES THE METHODS FOR LOGIC MODEL COMPILATION AND CREATION.



A Logic Model is a detailed approach to describing how desired outcomes and impact will be achieved by a given program. For coalitions of entities with no dedicated staff, this logic model approach has proven more likely to engage members and result in specific and attainable goals around which they can collaborate. The Logic Model approach was utilized for this report.

A modified reverse approach to developing the Logic Model was used in this case. First, the IMPACT or long term outcomes that the program wished to achieve were determined by the group. Then, the group was asked to envision activities that could achieve the desired impact and look at the Inputs (resources) needed to perform the Activities and accomplish the Outputs, Short-term, Intermediate, and Long-term Outcomes. Assumptions that are implicit in the model and Contextual Factors outside of the control of the program that could impact outcomes were also identified.

LOGIC MODEL - INPUTS & ACTIVITIES

INPUTS

Organizations

- Bank on Baton Rouge
- Bancorp South
- Catholic Charities
- EFCU
- Hope Ministries
- Louisiana Jump\$tart
- Middleburg Institute
- National Campaign for Financial Literacy
- Pelican Federal Credit Union
- Pelican Neighbors
- Campus
- St. Vincent de Paul
- Trustage Linfins
- Capital Area United Way
- 211 System
- VITA Program

- Participants who are motivated to do what is necessary to achieve financial well being

- Services available in 10-parish region, especially St. Helena, East Baton Rouge, East Feliciana, Point Coupee, Ascension, and West Feliciana



ACTIVITIES

- Clearly define members rolls and expectations
- Build trust among coalition members
- Develop communications strategy to increase awareness of service among providers and general public
- Create a digital footprint for coalition with links to providers
- Ask target population what they need

Member organization provide direct services:

- Financial Education
- Credit Counseling
- Emergency Assistance
- Payday Loan Alternative
- Micro Loans
- Job training

Identify gaps in services & recruit providers

- Peer Support Groups
- Affordable stable housing
- Affordable and accessible health care
- Entrepreneurship /self-employment training
- coaching
- Develop outreach strategy for coalition/providers in targeted parishes
- Recruit needed providers
- Build out 211 system to include CAABC services
- Create referral and networking system for providers
- Engage community leaders including those of faith based organizations
- Help build capacity of members
- Identify training and leadership opportunities

LOGIC MODEL - OUTPUTS & SHORT-TERM OUTCOMES

OUTPUTS

- CAABC member Cooperative Agreements
- Regular coalition meetings
- Communications Strategy
- Conference on resources available
- Website
- Social media accounts
- Gap analysis in services and locations
- Middleburg proposal
- Tools to facilitate conversations around money and other resources
- Outreach strategies
- New coalition members
- Expanded 211 system
- Resource manual
- Financial Success Guidebook

Individuals & families receive/develop:

- Budget
- Credit action plans
- Emergency assistance
- Loan applications
- Job skills

SHORT-TERM OUTCOMES

- Functioning coalition
- Good relationships among members
- Members refer clients to services with comfort
- Members and general public access coalition resources with ease
- Members know where to refer participants for additional services
- Coalition membership covers full spectrum of services
- 211 serves as point of entry for participants
- Members have increased capacity and community support
- Group of certified facilitators available

Participants experience

- Improved credits scores
- Decreased debt
- Increased savings
- Increased access to capital
- Job opportunities
- Expanded support network
- Stable housing/home ownership
- Access to affordable healthcare
- Increased access to transportation
- Expanded childcare options
- Better use of tax refunds
- Decreased energy costs
- More small business
- Greater income supplementing self employment



LOGIC MODEL - INTERMEDIATE & LONG-TERM OUTCOMES

INTERMEDIATE OUTCOMES

- Established network of resources
- Functioning system of referring clients to appropriate services

Participants will experience

- Balanced family budget
- Good Credit
- Sufficient savings to meet emergency needs
- Stable employment
- Ready access to capital
- Reliable support network
- Home ownership
- Affordable health care
- Affordable mental health care
- Reliable transportation
- Affordable childcare

LONG-TERM OUTCOMES

- Network widely known and used as community resource
- Coalition synergies have a significantly increased impact of services
- Significant number of previously low resources people will have financial security, own assets, and above average net worth
- Income and wealth gap will have
- narrowed in area



LOGIC MODEL - ASSUMPTIONS

- Coalition members remain committed and willing to devote a reasonable amount of time to developing the coalition.
- Trust develops among coalition members.
- Coalition member provide services with professionalism and cultural sensitivity.
- Coalition becomes a trusted resource of community it serves.
- There are no significant economic downturns affecting the region.
- There are no major natural disasters affecting the region.

RECOMMENDATIONS

THE MIDDLEBURG INSTITUTE WOULD LIKE TO FORMALLY RECOMMEND THE FOLLOWING ITEMS FOR EFFECTIVE CONTINUATION AND EVOLUTION OF THE CAPITAL AREA ASSET BUILDING COALITION.

RECOMMENDATION 01 - REFRESHED & REVISED IDENTITY

To bring new energy and purpose into the coalition of partners working on building financial capability in the region, a refreshed and revised identity (name, branding, etc.) is recommended..

RECOMMENDATION 02 - SEPARATE FROM CAUW

As the asset building coalition evolves from its original created vision (as an ad-hoc committee to expand the Capital Area United Way's VITA services) into a full-service financial capability organization, community partners in the region have consistently suggested that the asset building coalition no longer reside under the auspice of the Capital Area United Way.

Instead, it is recommended that Capital Area United Way remain an active partner and occasional sponsor of projects and initiatives of the coalition. It is recommended that future efforts of coalition management be led by a partner experienced in coalition-building, with a goal of expanding current resources and services delivered by coalition members and community partners.

RECOMMENDATION 03 - AGGRESSIVELY MARKET 2-1-1

Familiarity with the services of 2-1-1 by participating community partners is limited, at best. It is recommended that Capital Area United Way direct resources toward an aggressive marketing & outreach campaign to (1) engage more community resources and partners across the region and (2) advertise the resources to the community.

RECOMMENDATION 04 - RESOURCE FAIR, FALL 2019

To engage the community in the launch of the newly revived asset building coalition, and offer a venue for community partner organizations to provide resources and services on a mass-scale, it is recommended that a community resource fair be organized and hosted in fall/winter 2019. At this resource fair, additional 2-1-1 marketing and upcoming VITA appointment scheduling are suggested and requested by partners. CAUW has been recommended as prime sponsor of the event, which should be child and multi-modal transportation friendly to best serve the target demographic of the asset building coalition.

APPENDIX A - REFERENCES

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APPENDIX B - SURVEY 1

Organization Name *

Contact Name *

First

Last

Phone *

Email *

What community needs are addressed by your organization? *

- | | | |
|--|--|---|
| ☐ Affordable Housing | ☐ Banking | ☐ Children Savings Accounts |
| ☐ Disaster Services | ☐ Education | ☐ Financial Coaching /Integrati... |
| ☐ Food Security / Nutrition | ☐ Free Tax Prep | ☐ Grassroots Advocacy |
| ☐ Heir Property | ☐ Media /Public Awareness | ☐ Micro-enterprise Development |
| ☐ Veteran / Military Family Serv... | ☐ Other | |

Would an asset building coalition allow your organization to? *

(Please check all that apply)

- ☐ Increase services
- ☐ Expand services
- ☐ Enhance services
- ☐ None of the Above

The most important function of coalition *

(Please check all that apply)

- | | |
|--|---|
| ☐ Capacity building for member agencies | ☐ Communications and marketing |
| ☐ Information sharing | ☐ Policy and advocacy |
| ☐ Public education | ☐ Research |
| ☐ Resource sharing | ☐ Strengthening partnerships |
| ☐ Training | ☐ Other |

APPENDIX C - SURVEY 2, PART 1

Organization Name *

Name *

First

Last

Email *

I. Please arrange in order of significance the challenges that you think low income families face in achieving financial stability (the ability to pay for all basic needs, have enough left over to save or pay down debt, and have an emergency savings fund of \$500 to \$800) : *

- ⬅ ➡ Cost of health care
- ⬅ ➡ Cost of child care
- ⬅ ➡ Cost of food
- ⬅ ➡ Rent burden
- ⬅ ➡ Access to resources
- ⬅ ➡ Insufficient work skills and / or education
- ⬅ ➡ Lack of soft skills
- ⬅ ➡ Institutional barriers to entry in the workplace
- ⬅ ➡ Lack of transportation
- ⬅ ➡ Insufficient understanding of financial systems and money management skills
- ⬅ ➡ Poor credit
- ⬅ ➡ Institutional barriers to access to credit
- ⬅ ➡ Prevalence of predatory lenders

APPENDIX C - SURVEY 2, PART 2

Please add challenges that have been over looked:

II. Please indicate which if any of the barriers listed below does your organization have programs to address. *

	Yes	No
Emergency financial support	☐	☐
Financial literacy/ Money management skills training	☐	☐
Skills training	☐	☐
Education completion (high school/GED)	☐	☐
Entrepreneurship training and/or other business skills training	☐	☐
Advocacy for policies that remove Institutional barriers to entry in the workplace	☐	☐
Transportation issues	☐	☐
Affordable childcare	☐	☐
Legal Services	☐	☐
Credit repair and counseling	☐	☐
Advocacy to remove the barriers to access to credit or providing loans with alternative underwriting criteria	☐	☐

APPENDIX C - SURVEY 2, PART 3

Please add services that have been over looked:

III. In which of the following parishes does your organization provides services? Mark all that apply. *

- | | | |
|---|---|---|
| ☐ Select All | ☐ Ascension | ☐ East Baton Rouge |
| ☐ East Feliciana | ☐ Iberville | ☐ Livingston |
| ☐ Pointe Coupee | ☐ St. Helena | ☐ St. James |
| ☐ West Baton Rouge | ☐ West Feliciana | |

IV. Approximately how many people does your organization provide direct services in the ten parishes listed above? *

Select One ▼

V. Approximately what percentage of the clients your serve in the ten parishes list above is low to moderate income. Low to moderate income is defined as income less than 80% of mediana income and in most of the ten parish area above is income for a family of four of less than \$47,880. *

Select One ▼

APPENDIX D - CONTRIBUTORS

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SPECIAL THANKS

- Edy Addison, Capital Area United Way
- Alexis Anderson, PREACH
- JC Craig, CFPB's Tax Time Savings Team
- Jim Haslett, VITA Volunteer Lead
- Irby Hornsby, City of Baton Rouge
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- Charles Rabalais, Insurance Navigator, Baton Rouge
- Jessica Sharon, Pelican State Credit Union

**"Alone we can do so little.
Together we can do so
much."**

HELEN KELLER



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