

*Advancing the Economic Power of Low-Income Households: Program Planning Lessons
from the Field*
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ABSTRACT

For low-income families in ethnic communities in the Twin Cities, learning to save and manage money and to move up a career ladder is extremely challenging. Many such families may have had negative experiences with financial institutions and have scant knowledge of the American financial system. With little guidance from their elders, the younger generation—subject to the pressures of American consumer culture—often makes poorly informed financial choices. Two community organizations in the Twin Cities (Payne-Lake Community Partners and Twin Cities LISC) are working to change this situation by helping struggling households get ahead. By 2008, the two organizations plan to open two or more Centers for Working Families—a model developed by the Annie E. Casey Foundation—in the Twin Cities. These convenient neighborhood centers will provide low-income families with a variety of financial services in an unthreatening and trusted setting, teaching and counseling them how to use money wisely and build assets.

This paper focuses on the process the organizations used to determine what families from low-income and ethnic communities want and need and how to tailor CWF programming to serve them in the most effective way. The process significantly shaped the planning team's approach, in that it clarified a need for both employment and financial services that are seamlessly integrated.