Fortaleciendo la Familia Hispana:
APPROACHES TO STRENGTHENING
THE HISPANIC FAMILY

Summary of Best Practices
The National Council of La Raza (NCLR)—the largest national Hispanic civil rights and advocacy organization in the United States—works to improve opportunities for Hispanic Americans. Through its network of nearly 300 affiliated community-based organizations, NCLR reaches millions of Hispanics each year in 41 states, Puerto Rico, and the District of Columbia. To achieve its mission, NCLR conducts applied research, policy analysis, and advocacy, providing a Latino perspective in five key areas—assets/investments, civil rights/immigration, education, employment and economic status, and health. In addition, it provides capacity-building assistance to its Affiliates who work at the state and local level to advance opportunities for individuals and families.

Founded in 1968, NCLR is a private, nonprofit, nonpartisan, tax-exempt organization headquartered in Washington, DC. NCLR serves all Hispanic subgroups in all regions of the country and has operations in Atlanta, Chicago, Los Angeles, New York, Phoenix, Sacramento, San Antonio, and San Juan, Puerto Rico.

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July 25, 2009

Dear NCLR Affiliates:

It is with great pride that the National Council of La Raza (NCLR) presents its 2009 Family Strengthening Awards Best Practices Guide: *Fortaleciendo la Familia Hispana*. Now in its sixth year, the NCLR/Annie E. Casey Foundation Family Strengthening Awards (FSA) Program has become a benchmark of excellence for Affiliate-based programs that strengthen the Latino family. NCLR staff and Affiliates have embraced the awards as a unique opportunity not only to recognize such programs, but also to circulate model family strengthening practices throughout the NCLR Affiliate Network.

One of the many opportunities for highlighting these programs is this publication, a compilation of profiles of FSA winners. Each year, NCLR expands its library of award-winning best practices, and this library has become an invaluable resource for Affiliate Network members when developing and enhancing their own programs. This year, we are proud to highlight the three Affiliates selected to receive an NCLR/Annie E. Casey Foundation Family Strengthening Award: CLUES–Comunidades Latinas Unidas En Servicio, The Resurrection Project, and Women’s Initiative for Self Employment. This publication marks the beginning of the documentation and distribution of the 2009 awardees’ best practices for the NCLR Affiliate Network.

Award winners will also share their program highlights at the workshop, “Strengthening the Hispanic American Family,” during the 2009 NCLR Annual Conference in Chicago, which will provide a glimpse into each of the programs and give Affiliates a greater understanding of the family strengthening philosophy. Affiliates will also have an opportunity to gain a deeper knowledge of how the winning programs were developed and implemented through technical assistance training sessions that will be offered at the end of the year. The Conference workshop and training sessions will give Affiliates a forum for discussing potential solutions to the challenges they face in addressing problems in their communities and serving Latino families.

NCLR’s Family Strengthening Awards have been made possible through a valuable partnership with the Annie E. Casey Foundation (AECF). Since 1948, AECF has worked to build better futures for disadvantaged children and their families in the United States. The primary mission of the foundation is to foster public policies, human service reforms, and community supports that more effectively meet the needs of today’s vulnerable children and families. AECF believes that for children to have the opportunities necessary to achieve and grow up in a healthy environment, their families must have access to services and social networks that strengthen their ability to provide for and nurture their children. The factors necessary for strengthening families include opportunities to work, earn a decent living, and build assets; social networks that help isolated families link with friends and neighbors, as well as social, civic, and faith institutions; and accessible and responsive public services, such as good health care, decent schools, and fair and effective law enforcement. At NCLR, we are proud to know that our Affiliates provide these services and resources to the Latino community every day, offering support on multiple levels and strengthening families with a holistic approach.

All of the winning programs have demonstrated effective strategies to successfully meet the needs and challenges of their communities. They have demonstrated their commitment to serving and supporting Latino families in a comprehensive fashion, ultimately providing children an opportunity for advancement and success. I sincerely hope that the family strengthening best practices outlined in this publication will serve as a resource for NCLR Affiliates to enhance the services they provide to Latino families. I also hope this guide serves as a reminder of the power of our Affiliates to create solutions that improve opportunities for Latinos and strengthen our community.

Sincerely,

Janet Murguía
President and CEO
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PROGRAM SUMMARY

CLUES–Comunidades Latinas Unidas En Servicio’s Economic Advancement Services Program employs a linguistically appropriate and culturally competent family-centric model that helps Latino individuals and families overcome barriers to family stability. The Economic Advancement Services Program has grown out of what once was simply the Employment Division of CLUES, which has existed since 1987. Today, Education, Employment, Financial Empowerment, and Learning Together classes constitute the four components of the Economic Advancement Program (EAP). As a result of the holistic, integrated services of the Economic Advancement Services Program, clients improve their English language literacy and educational levels, obtain and retain better jobs, save and accumulate assets, learn the value of education, and develop skills to better support their children through school.

The clients advance along a self-sufficiency continuum in which they gain new linguistic skills, economic independence, financial stability, improved parenting skills, and academically and socially active children. All of this positive change in turn creates healthier home environments, strengthens the family, and builds up the community.

BACKGROUND

Need for the Program

EAP is designed for financially and socially disenfranchised low- to moderate-income Latino families in the seven-county region of the Twin Cities (St. Paul and Minneapolis), Minnesota. The program also reaches out to individuals who have difficulty understanding and accessing mainstream financial, employment, and educational systems and who are especially prone to predatory lending practices, jobs without benefits, and low educational levels. One of the main barriers preventing Latino clientele from understanding and participating in everyday activities in their communities is the existing linguistic and cultural differences, which can ultimately lead to increased vulnerability and isolation. Outlined below are other common challenges and barriers faced by the Hispanic families served by EAP:

- **Computer Skills**: As a result of low levels of education, clients face a digital divide because they cannot afford computers or, if they can, they do not know how to use them effectively (e.g., to search for job opportunities).
- **Culture**: Clients do not understand some of the cultural nuances, rules, and laws with respect to the educational, employment, financial, and health care systems.
- **Education**: Many of the Latino parents served by CLUES do not have more than a sixth-grade education, making it difficult for them to successfully assist their children with school.
- **Financial Skills**: Even after securing employment, clients often struggle to make ends meet because they are not accustomed to managing a steady income and do not understand how to budget and organize their finances.
- **Language**: English language skills are one of the main determinants of employment levels and success. Individuals with limited English language skills are frequently unemployed or working low-skilled jobs with little upward mobility, such as catering, cleaning, and factory work.

Population Characteristics

The 2005 update from the U.S. Census Bureau found that Minnesota’s Latino population grew at a rate of 247% over the course of 15 years (1990–2005), with the most notable increases occurring in south Minneapolis and east St. Paul, where CLUES’s two central offices are located.
According to 2007 estimates from the U.S. Census Bureau, the Hispanic population in Minnesota is 3.8% of the total population, compared to 7.9% in St Paul and 7.6% in Minneapolis.

Eighty-five percent of the clients served by EAP are low- to moderate-income, monolingual Latino families living in the Twin Cities area. The remaining 15% is composed of African Americans, Native Americans, African immigrants, and Hmong individuals. Furthermore, the average median household income in the target area is $44,478, compared to an average median income of $55,616 for a family of four in Minnesota.

The fast demographic shifts in the Latino community have had significant implications for the success of public schools, community economic stability, and the workforce in the Twin Cities. As the Latino population continues to grow in Minnesota, there has been a significant increase in demand for linguistically and culturally competent services that will help our clients overcome barriers to economic stability.

KEY ELEMENTS

Program Goals and Objectives

The overarching goal of the Economic Advancement Program is to create an integrated services plan in which all clients are able to advance economically above and beyond self-sufficiency and to live prosperous, financially stable lives in which both children and parents advance their levels of education. To this end, EAP’s four components focus on the following goals:

Goal 1—Employment: Shape clients’ job readiness by creating individualized employment plans, exposing them to numerous employment opportunities, and increasing their job skills.

- **Objective:** Help clients work with a counselor to develop an employment plan that addresses individual barriers to economic advancement and is designed for long-term sufficiency.
  - **Measure:** 100% of clients receiving one-on-one employment counseling will develop an employment plan.

- **Objective:** Improve client awareness of the job market and economic opportunities by having them participate in Hiring Days. During these sessions, CLUES’s community partners come to its offices to talk about their companies, discuss their hiring process, conduct interviews, and hire clients on the spot.
  - **Measure:** 100% of participating job seekers will enhance their chances of securing employment by attending Employer of Choice Hiring Days and community events.

- **Objective:** Increase clients’ skills in the job application process, time management, organizational management, job retention, and networking, among others, by providing a series of job readiness workshops and job clubs.
  - **Measure:** 100% of participating clients will become more efficient at job searching by attending job readiness workshops and job club activities.

- **Objective:** Support the expansion of a diverse work force by providing participants with the opportunity to meet employers committed to a diverse work force through CLUES’s “Many Cultures, One Dream Expo.”
  - **Measure:** 100% of clients participating in CLUES’s Expo will interact with companies working to diversify their company’s workforce.

Goal 2—Education: Increase clients’ educational levels through a ten-week instructional session that focuses on closing language and digital divides with English-as-a-second-language (ESL) and computer classes.

- **Objective:** Help dissolve language barriers that impede clients from obtaining good job opportunities by administering ESL and computer literacy classes.
Measure: An oral and written test will be administered at the end of the course; 100% of participating clients will improve their English language skills.

Goal 3—Financial Empowerment: Promote financial empowerment by increasing mainstream financial knowledge, from the basics of bank accounts to purchasing a home.

- Objective: Help clients write tailored budgets and incorporate financial planning into their long-term economic advancement plan, with the one-on-one guidance of financial counselors. 
  Measure: 100% of clients participating in the program will increase their knowledge of mainstream financial tools and practices.

- Objective: Increase financial literacy through a series of workshops, created in partnership with national banks and international institutions, on topics such as budgeting, saving, credit, identity theft, taxes, investment, and homeownership.
  Measure: 95% of clients participating in workshops will successfully access financial incentives within the mainstream financial system.

- Objective: Assist clients in purchasing their homes with one-on-one counseling that helps individuals and families create budgets, improve credit scores, determine affordable mortgages, obtain information on how to acquire a home with a low or assisted down payment, and become familiar with the terms of purchasing a home.
  Measure: 50% of clients participating in Financial Empowerment activities will initiate the home buying process

- Objective: Provide free tax services that assist clients with federal and state tax questions, Individual Taxpayer Identification Number (ITIN) filing, property taxes, and free electronic filing tax services.
  Measure: 60% of clients assisted with tax requirements will successfully file their taxes as a result of these services.

Goal 4—Learning Together: Build a strong educational foundation for children and their families, characterized by clear communication and strengthened by unified goals, that is necessary for children to succeed in school, their community, and the future.

- Objective: Teach parents how to help their children during crucial developmental years while simultaneously building and sustaining a supportive network. All participants receive information on family structure and dynamics, family health and nutrition, the school system, community resources, legal issues and services, and financial issues and services.
  Measure: 100% of the parents that finish the program will become actively engaged in supporting their children’s academic and social education and will begin using community resources and services to do so.

- Objective: Increase children’s confidence and school readiness through a developmentally appropriate educational group that teaches children about productive family time, personal skills and abilities, nutrition and exercise, the doctor and emergencies, school, the library, decision-making skills, personal values, and how to save money.
  Measure: 70% of school-aged participating children will improve their overall school readiness and academic performance.

- Objective: Help children and parents develop and practice important skills for their roles in the family and the community. Through interactive parent-child educational sessions, families engage in arts and crafts, cooking projects, topic-related activities, and games that enhance communication and strengthen family bonds.
  Measure: 100% of parents will increase their ability to support and participate in their child’s education.
• **Objective:** Help participants build a supportive network with other parents and families in the program, while also increasing their personal independence. In addition to facilitating community networking, CLUES offers opportunities to participants to become volunteer mentors as a way of supporting their self-sufficiency and maintaining their relationship to the program. **Measure:** 100% of parents who finish the program will significantly develop their personal skills and become independent within their own supportive network.

• **Objective:** Facilitate understanding of and participation in American culture by introducing families to cultural resources, services, and opportunities available within their communities. Opportunities include financial services, recycling and energy conservation, library resources, legal services, and web-based resources, among others, access to which promotes community understanding and engagement. **Measure:** 70% of parents will access necessary family services including health, legal, and financial services.

**Services Provided**
- Employment Services
- Educational Services
- Financial Empowerment
- Learning Together/Aprendiendo Juntos

**Program Design**
See Program Goals and Objectives.

**Funding**
Some of the major funding sources for EAP include:
Ramsey/Hennepin counties in St. Paul and Minneapolis, MN; corporations and foundations such as Ecolab, Inc., Ameriprise Financial, Xcel Energy, Deluxe Corporation, Marbrook Foundation, RBC Wealth Management, Frey Foundation, and Mardag Foundation, among others.

- Foundations 8%
- Local Government 26%
- State Government 25%
- Federal Government 5%
- Corporations/Banks 10%
- Events 1%
- Other 25% (United Way and Individual Giving)

The annual budget for the Economic Advancement Program is well over $2 million. In 2008, the following clients were served by the Economic Advancement Services Program of CLUES:

- 978 clients were assisted with English proficiency classes
- 900 clients received free tax services
- 157 clients were empowered to make informed financial decisions and adopt healthy financial behaviors
- 732 clients received one-on-one job skills training assistance
- 1,170 clients attended the CLUES Many Cultures, One Dream Expo

The CLUES Economic Advancement Services Program serves nearly 4,000 clients per year, and this year it will grow to 5,000 thanks to a new contract secured with Ramsey County to provide welfare-to-work Minnesota Family Investment Program services.

**Partnerships**
CLUES partners with well over 230 companies for job placements, with the local and federal government to provide welfare-to-work services, and with many grassroots organizations in the
community. CLUES’s partners support the organization’s efforts to help the Latino community advance economically through the attainment of jobs, improved English language skills, financial knowledge, and attainment of “navigation skills” for the medical, financial, educational, and other systems that pose unique barriers for Latino families in the United States.

PROGRAM DEVELOPMENT TIMELINE

It would take at least two years for another NCLR Affiliate to establish a similar program. The infrastructure needed to be in place includes everything from a team of at least 15 people (including four managers for the various components and a director of the division) to a Career Resource Center where classes can be taught, and clients can use computers to look for job opportunities, create resumes, etc. It would be imperative for the Affiliate to partner with as many local businesses, banks, community-based organizations, and government entities as possible. The Learning Together curriculum can be purchased from CLUES and is needed to implement the Learning Together/Aprendiendo Juntos program.

OUTCOMES

Client Flow
In 2008, the Economic Advancement Services Program served nearly 4,000 clients. At least 400 clients (10%) go on to receive other services from the Economic Advancement Services program.

Specific Results over Time
Please refer to the objectives/measures under the Key Elements section of this document. All of the measures that were described in the Key Elements section were met in 2008.

Unanticipated Results
While the majority of clients served are Latino, CLUES’s offices are located in areas that are ethnically and racially diverse. African Americans, Native Americans, and African immigrants also make up the fabric of the local community. One unanticipated outcome of this program is that CLUES’s family-centric delivery model is applicable to all non-Latino cultures as well, making CLUES a comfortable place for diverse populations to find services. The organization developed its program model by hiring individuals who are culturally and linguistically competent in delivering the four components of the program to the aforementioned communities. The family-centric model itself does not need to be modified because families are central and core to all cultures.

LESSONS LEARNED

Challenges
Merging four very different components that had originally worked independently (Employment and Education components operated separately for years) into one division and seamlessly integrating dozens of activities and initiatives to achieve the overarching goal to “enhance the quality of life of the Latino community in Minnesota” is an ongoing challenge.

Through a step-by-step exploration of how to address the most pressing and common barriers that families face, CLUES continues to draft working plans with ever-changing goals and initiatives that correlate to the needs of the community and provide a strong, supportive system.

While working on the integration of the programs, CLUES staff continue to promote culturally competent, family-centric approaches to the delivery of wrap-around services as best practices. Furthermore, CLUES’s staff know that cooperation is a critical component in the success of the program and another model for best practices.
What conditions must be met in order for the program to be successful?

- Steady stream of clients looking to improve their English skills, move forward in their careers, improve their finances, and gain knowledge about the educational, medical, financial, and other systems here in the United States
- Sufficient funds raised to provide the services
- Complete integration of the aforementioned components (internal referral capabilities, etc.)

REPLICATION

NCLR Affiliates can replicate the program by addressing the following criteria:

- Family-centric coordinated care delivery model: To meet all of the changing needs of the family, the services must be coordinated in such a manner that the family becomes an asset to individuals looking for work, improving English skills and financial skills, and pursuing further education for themselves and their children. When the family’s inherent support network is activated, then clients are able to successfully complete their programs.
- Cultural competency: To effectively deliver the family-centric coordinated care delivery model, staff must understand their clients from a cultural and linguistic standpoint. Cultural competence allows staff to gain insights into particular familial situations that may not otherwise surface or receive attention.
- Strategic business partners: To have a successful Economic Advancement Program, staff must work to build and maintain relationships with local and national partners, including funders, corporations, foundations, and government entities. Making connections, networking, and fostering relationships with key partners is critical to the success of the program.

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Family Strengthening Programs for Hispanic Communities
The Resurrection Project
Financial Services Program

PROGRAM SUMMARY

In 1990, driven to action by the blight and crime infecting their streets, six parishes in Chicago’s Pilsen neighborhood each contributed $5,000 in seed money to start an institution-based community organization to help area residents address these problems. Nineteen years later, The Resurrection Project (TRP), founded with a mission to build relationships and challenge people to act on their faith and values to create healthy communities through organizing, education, and community development, has leveraged that initial $30,000 to over $174 million in community reinvestment in the neighborhoods of Pilsen, Little Village, and Back of the Yards on Chicago’s southwest side. TRP works alongside residents to create healthy communities through vehicles like affordable housing, financial literacy, and promoting access to education and health care.

TRP’s Financial Services Program began with TRP’s inception in the early 1990s. Some of the organization’s first activities included holding homebuyer education workshops in church basements for Pilsen residents trying to purchase their first home. Today, TRP provides a diverse array of services to current and potential homebuyers through a multipronged Financial Services effort, including one-on-one homeownership and delinquency counseling, homeownership and financial literacy workshops, and community partnering. The Financial Services Program directly strengthens Hispanic families in its target areas by providing families with the education and training necessary to make wise financial decisions for their future. TRP is proud to be a partner in this neighborhood revitalization.

BACKGROUND

Need for the Program

Low income levels make it difficult for residents to afford rents that have increased 43% in the last decade. More than one-third of residents are paying more than the recommended 30% of their income on housing costs. As a result, more than one-fourth of residents in TRP’s target communities of Pilsen, Little Village, and Back of the Yards live in overcrowded housing. The needs of the families served stem from the following challenges: a need for affordable homeownership opportunities, a need for affordable rental opportunities, and a need for education to overcome language and cultural barriers that often prevent smart financial and banking choices.

TRP’s Financial Services Program helps families protect their assets and build wealth over time. At the same time, the organization’s foreclosure counseling efforts have become more important than ever in the face of the current economic recession, and TRP has modified its one-on-one services accordingly. In TRP’s primary target areas, foreclosure filings have risen 300%—from 295 foreclosures filed in 2005 to 952 filed in 2008. Because of the dramatic increase in the need for foreclosure counseling, TRP has, over the last year, streamlined its counseling process to be more efficient, and began implementing foreclosure prevention workshops in partnership with churches and other community institutions to increase awareness of the issue and inform homeowners of available resources. In 2008, TRP helped 50 families save their homes from foreclosure, saving $11 million in home equity from being lost from the community. From January 1 to April 30, 2009, TRP has already provided foreclosure counseling to 268 families at risk of foreclosure.

Population Characteristics

TRP serves families from the areas of Pilsen, Little Village and Back of the Yards. These neighborhoods, located on the southwest side of Chicago, have a combined population of
186,823 and are 75% Latino. TRP’s Financial Services Program is necessary because these families earn less than other greater Chicagoland householders. The average median household income in the target areas is $28,577, compared with an average median income of $75,400 for a family of four in the Chicago Primary Metropolitan Statistical Area.

KEY ELEMENTS

Program Goals and Objectives

Goal 1: Increase homeownership for residents in TRP’s target communities and the greater Chicagoland

Objectives
- Educate families about the process of homeownership
- Help families achieve homeownership by assisting them with budgeting, saving money, and improving credit
- Increase homeownership in target communities through the development of new affordable homes

Goal 2: Maintain sustainable homeownership for current homeowners

Objectives
- Educate current homeowners on how to maintain homeownership
- Prevent foreclosure
- Participate in outreach and coalition work at the local, regional, and national levels

Goal 3: Improve the financial behaviors of program participants

Objectives
- Improve individuals’ credit scores
- Increase household savings
- See positive changes to household budgets

Services Provided

TRP provides a diverse array of services to current and potential homebuyers through its multipronged Financial Services Program, including the following components:

- **One-on-One Homeownership and Delinquency Counseling:** TRP works one-on-one with families to help them along the path towards homeownership. Counselors identify the short- and long-term goals each family must accomplish to become ready to buy a home and work with them on implementation. TRP also provides counseling to homeowners that find themselves in, or in danger of, delinquency, with a goal of mitigating the individual’s loss and protecting assets, often by acting as a go-between with the lender to assist in the negotiation of new terms for the borrower. This post-purchase counseling is more time-intensive, requiring an average of ten to 12 hours of dedicated staff time to work through a delinquency or foreclosure case.

- **Homeownership and Financial Literacy Workshops:** The core of TRP’s homeownership and financial literacy curriculum is the “ABCs of Homeownership” Workshop Series. It includes six to eight hours of classroom training and individualized counseling sessions. These pre-purchase workshops help prepare families for homeownership through group instruction and activities, educating potential homebuyers on the importance of finding the right loan in order to prevent future delinquency issues.

- **Community Partnering:** TRP works on the local level with other agencies, lenders, and lawyers, as well as on the state level with the Illinois Attorney General, to coordinate resources, make quality referrals, and discuss how best to address borrower delinquency issues as a community. TRP has also developed a relationship with the John Marshall Law School Predatory Lending Clinic, wherein two law students come out to TRP each semester to assist clients.
**Program Design**

The program seeks to break the cycle of poverty by empowering parents to take steps toward achieving the key component of the immigrant and American dream for their families: wealth creation. From learning about creating a budget or improving credit, finding the right affordable mortgage, receiving delinquency counseling to avoid foreclosure, getting connected to the right product for purchasing their first home, families take the steps that are timely and appropriate for them at the time. The results of this mission have a ripple effect: Children of immigrant families, growing up in a safe home and stable community, are more likely to succeed in school and go on to higher education.¹

Financial counseling and education is the key to helping these families save their homes, as well as preparing a new generation of educated and financially savvy homeowners. These parallel processes will ensure a healthy community for years to come.

TRP recognizes the increased need, especially in these economic times, for culturally sensitive, language-specific outreach and services for Latinos. To that end, TRP Financial Services counselors are trained around Latino-specific barriers to financial wealth and homeownership, including lack of credit history and lack of experience with financial institutions. TRP's Financial Services Program, in partnership with neighborhood organizations Instituto del Progreso Latino (Instituto) and Mujeres Latinas en Acción (Mujeres), has also started the new program, *Mujer Avanzando*. This innovative program targets working Latina immigrant mothers who are the heads of their household and earn between $10,000 and $30,000 per year, and provides comprehensive services in asset development and wealth creation, career path development, leadership development, and childcare in order to give these women the tools to improve the quality of life for themselves and their families. Through this collaboration which will serve 225 women over three years, TRP provides the Financial Services and Wealth Creation component of the program, Instituto will lead Career Path Development and Child Care, and Mujeres will conduct Leadership Development.

Finally, TRP’s two other initiatives, Community Development and Community Organizing, work hand-in-hand with Financial Services. Community Development’s two major components, Real Estate Development and Property Management, create affordable housing opportunities and help families build and protect wealth and create a more self-sufficient and healthier Hispanic community. Community Organizing offers opportunities to Financial Services clients to get involved in their neighborhood and communities in a comprehensive manner. More than just “homeowners,” TRP strives to create active, engaged community members.

**Funding**

Some of the major funding sources for TRP’s Financial Services Program include: National Council of La Raza, Local Initiatives Support Corporation, the Eleanor Foundation, the Chicago Department of Community Development, U.S. Department of Housing and Urban Development (HUD), National Foreclosure Mitigation Counseling, Bank of America, Polk Bros. Foundation, Charter One, and JPMorgan Chase.

The program’s total budget is $470,000 at approximately $414 per client.

The following list describes the program’s funding streams:

- Foundations 47%
- Local Government 6%
- State Government 0%
- Federal Government 18%
- Corporations/Banks 23%
- Events 0%
- Other 6%

Partnerships

TRP works on the local level with other agencies, member churches, lenders, real estate agents and lawyers, as well as on the state level with the Illinois Attorney General, to coordinate resources, make quality referrals, and discuss how best to address families’ financial issues as a community.

Some of our many partners include:

- Member Institutions and Allies: Providence of God Church, St. Adalbert Church, St. Ann Church, St. Paul Church, St. Pius Church V Church, St. Procopius/Holy Trinity Church, St. Francis of Assisi Church, Assumption B.V.M. Church, Epiphany Church, Good Shepherd Church, Our Lady of Tepeyac Church, St. Agnes Church, St. Roman Church, Holy Cross/IHM Church
- Instituto del Progreso Latino (partners in Mujer Avanzando program)
- Mujeres Latinas en Acción (partners in Mujer Avanzando program)
- 20+ members of the Pilsen Planning Committee (PPC) and the PPC’s Housing Task Force, which the Director of Financial Services co-chairs.
- Internal Revenue Service
- Mexican Consulate
- Center for Economic Progress
- Melrose Park Community Center and Our Lady of Mt. Carmel
- John Marshall Law School Predatory Lending Clinic
- Legal Assistance Foundation
- Other Chicago HUD-certified housing counseling agencies
- Local Initiatives Support Corporation
- University of Illinois at Chicago
- Chicago Department of Community Development
- Chicago Community Land Trust

PROGRAM DEVELOPMENT TIMELINE

An NCLR Affiliate already offering real estate development services would take approximately six months to develop and begin securing funding for the program, after which implementation can begin. The program must be operating effectively for a minimum of one year in order to apply to HUD to be a certified housing counseling agency. Affiliates not currently participating in real estate development or those not interested in that line of business, would be advised to partner with a nonprofit or other credible affordable housing developer in their local service areas.

OUTCOMES

Client Flow

The Financial Services Program directly strengthens Hispanic families in its target areas by providing families with the education and training necessary to make wise financial decisions for their future. In the last year, TRP provided one-on-one financial services counseling to 877 families and conducted 83 workshops serving 683 families related to finances and homeownership for first-time homebuyers and current homeowners. In this process, TRP was able to assist 24 families close on loans totaling $3.9 million in community reinvestment, and help 50 families save their homes from foreclosure, saving $11 million in wealth from being lost from the community. In 2009, TRP is on its way to servicing over 600 families in foreclosure counseling alone.

Specific Results over Time

Evaluation at TRP has played a major role in delivery of services and has demonstrated that clients who participate in our services increase their knowledge of financial systems and, in the process, strengthen their families’ well-being. The table below describes each of the program’s goals, specific objectives, and measures:
Unanticipated Results

It has only been in the last one and one-half to two years that foreclosure counseling and the outcomes related to this service have become so critical to the program. In the past, when the housing market was stronger, most of our measurable outcomes focused around the creation of homeownership. Today, we are more aware of the need for foreclosure intervention services, and therefore the need to track our outcomes in that area.

One unanticipated, but positive, outcome we have recently observed is the high success rate in the Mujer Avanzando program. Because it is a pilot program, we expected to spend time evaluating what did and did not work and modifying the curriculum. We have been pleasantly...
surprised to see so many women that enter the program stay with it and, in a relatively short amount of time, improve their overall quality of life (e.g. finances, leadership, self-esteem)—including a few women who are well on the road to homeownership.

LESSONS LEARNED

Challenges
As the housing market has continued its decline over the last one and one-half years, and the lending industry has gone through major transformation and consolidations, a significant challenge has been insuring that all Financial Services staff have the most current knowledge to provide the best possible support to families in danger of delinquency and foreclosure. The commitment and dedication of the Financial Services program team helped meet this challenge; to share information, team meetings began with sharing the latest developments in the mortgage industry and news related to TRP-specific neighborhoods. Additionally, all of TRP’s Financial Counselors have completed more than 50 hours of foreclosure and financial counseling training.

Other best practices over the year included regular team meetings, a streamlined intake and counseling process beginning with the first point of contact with the TRP receptionist, and flexible service hours to accommodate families with varying work schedules.

REPLICATION

NCLR Affiliates that would like to replicate the Financial Services Program at their local site will need to have or develop the following criteria:

• Experienced and committed staff—The success of TRP’s Financial Services relies on staff that are fully trained to provide an array of financial services. Additionally, staff often deal with difficult issues and must be dedicated to the mission of the organization.
• Cultural sensitivity, including bilingual staff and understanding of the community served—Staff must understand the cultural influences and barriers affecting families’ abilities to reach self-sufficiency. The majority of our families served prefer to speak Spanish, therefore, all front-line staff must be bilingual in English and Spanish.
• Collaboration with community partners—Many services already exist throughout the community. NCLR Affiliates should not hesitate to partner with organizations that have already gained expertise in a particular area. Our families face multiple barriers, and creative partnerships allow us to better serve families.
• Creativity and adaptability—Especially given today’s economy and the changing needs of our community, organizations and programs must be flexible and willing to make changes that will allow them to provide better service and be more effective.
• Comprehensive and integrated services—NCLR Affiliates must understand the complex and dynamic nature of families’ needs and structure their programs to be prepared to meet those needs. For example, all of TRP’s initiatives work interdependently to create healthy families and healthy communities. Financial Services clients looking for affordable housing opportunities are connected with TRP’s new Adoquín Homes for ownership, or our Property Management division to discuss affordable rental apartments.

TRP believes that with a committed staff open and prepared to collaborate and implement new practices, the potential for replication within other organizations is extremely high.
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PROGRAM SUMMARY

Alternativas para Latinas en Autosuficiencia (ALAS) is the umbrella program for all of Women’s Initiative for Self Employment’s training programs and services in Spanish. The first program of its kind in Northern California, ALAS was launched in 1990 in hopes of helping low-income Latinas overcome barriers to economic self-sufficiency. The ALAS program helps clients facing substantial and unique challenges to succeeding in their businesses build self-confidence and learn business management skills in a supportive environment. The program consists of three main services: an entrepreneurial training workshop entitled Mi Plan de Acción, a 25-session business management course, Paso a Paso: Construyendo Tu Negocio, and Avance, a membership-based program that provides continuing financial and technical support for graduates building their businesses. Women’s Initiative provides ALAS services in six counties at eight public-transportation- and handicap-accessible locations across the San Francisco Bay Area.

BACKGROUND

Need for the Program

Many of our clients are new immigrants, often isolated with limited education and very limited English language skills. Most clients have had little or no exposure to computers or the Internet, and despite already being highly entrepreneurial in finding ways to earn an income, many come from families or communities in which woman business owners are extremely rare and often not encouraged or supported. Through culturally and linguistically competent training, micro-financing, and ongoing support services, ALAS helps low-income Latinas overcome barriers, build self-confidence, and achieve financial independence for themselves and their families.

Population Characteristics

Latinas represent 42% of all clients served by Women’s Initiative. All of the ALAS clients we serve are considered low-income as established by the U.S. Department of Housing and Urban Development (HUD) guidelines and approximately 9% are welfare recipients. Thirty-six percent of our ALAS clients have only rudimentary English-language skills and 22% have limited or no English proficiency. Among our current pool of ALAS clients, 19% have been identified as single mothers, the average family has 2.15 children, and the clients have an average of 10.8 years of education. Forty-five percent of ALAS clients are 40 years or older.

KEY ELEMENTS

Program Goals and Objectives

Goal 1: To gain business skills that are critical to launching a business and/or finding higher wage employment

• Objective: Participants will engage in a self-assessment workshop to determine whether they are ready to start a business.
  Measure: Seven hundred and fifty prospective ALAS clients will enroll in an entrepreneurial readiness workshop, Mi Plan de Acción.

• Objective: Participants will engage in a comprehensive business management course.
  Measure: Four hundred and eighty ALAS clients will enroll in Paso a Paso.
• **Objective:** Eighty percent of participants will graduate from the business management course.
**Measure:** Three hundred and eighty Latinas will graduate from *Paso a Paso* with a business plan.

**Goal 2: To become successful business owners**

- **Objective:** ALAS graduates will participate in ongoing business training and support services.
  **Measure:** One hundred and ninety graduates will enroll in *Avance*.

- **Objective:** ALAS graduates will start, stabilize, and/or expand their businesses.
  **Measure:** At least 60% of graduates will start up, stabilize and/or expand their businesses.

**Goal 3: Participants will access loans and other asset building tools**

- **Objective:** Graduates will apply for and receive Women’s Initiative microloans and Individual Development Accounts (IDA) savings accounts.
  **Measure:** Seventy-five new borrowers will access loans to capitalize their business or establish IDAs.

**Program Design**

ALAS provides a robust array of programs and services in Spanish that help our clients turn their dreams into thriving businesses. These programs include:

- **Mi Plan de Acción** (My Business Action Plan)
  This entrepreneurial readiness workshop provides clients with their first exposure to Women’s Initiative/ALAS. During the session, participants learn about Women’s Initiative’s services and complete a self-assessment of their business readiness skills that helps them determine whether they are ready to start their own business.

- **Paso a Paso** (Simple Steps to Business Success)
  Once clients decide that they are ready to take their business ideas to the next level, they can enroll in *Paso a Paso*, a 25-session business management training course. During the course, clients build the technical and interpersonal skills needed to develop, launch, and expand a small business. To graduate, clients must attend at least 90% of the classes, complete all of the homework assignments and most importantly, submit a trainer-approved business plan.

- **Avance** (SuccessLink)
  Upon graduation from the *Paso a Paso* course, clients are eligible to enroll in *Avance*, an umbrella program that offers continuing business training through a variety of educational vehicles such as workshops, seminars, action groups, one-on-one coaching, and customized technical assistance. *Avance* also expands clients’ networking opportunities to meet with other business professionals and industry leaders through quarterly connect events held in each of our regions. This innovative program exposes graduates to new markets and potential customers, introduces them to professional associations that can help their businesses grow, and provides clients with new resources and information to meet their individual business needs.

- **Financial Services**
  ALAS graduates are eligible to apply for financial assistance, including microloans and IDAs. Our relationship-based loans range from $500 to $25,000 and help clients start up and expand their businesses. Women’s Initiative also helps graduates open IDAs, providing a two-to-one match incentive, to help them save and build assets up to $6000.

**Funding**

Some of the major funding sources of our ALAS program include the following: Ameriprise, ASML, Chevron, Comerica Bank, Delta Dental, Evelyn and Walter Haas, Jr. Fund, Merrill Lynch, The San Francisco Foundation, Y & H Soda Foundation, and Zellerbach Family Foundation.
The complete ALAS Program Budget is $2,080,000 at $1,520 per client.

The following list describes the program’s funding streams:
- Foundations 32% (City of Oakland, City of Alameda Community Development Block Grant (CDBG), San Francisco Mayor’s Office of Community Investment)
- Local Government 6% (City of Oakland, City of Alameda Community Development Block Grant (CDBG), San Francisco Mayor’s Office of Community Investment)
- State Government 3% (Contra Costa County – Community Services Block Grant)
- Federal Government 9% (Women’s Business Center, Marin, Concord and Oakland – U.S. Small Business Administration)
- Corporations/Banks 23%
- Events 11%
- Individuals 12%
- Other 4% (Service Fees)

**Partnerships**

Women’s Initiative/ALAS partners with a great network of enterprises, with the local and federal government, and other community-based organizations. Among its partners, Women’s Initiative works with the following organizations to achieve its goals: California Association for Micro Enterprise Opportunity, Association for Enterprise Opportunity, U.S. Small Business Administration, The National Hispanic University, San Mateo Adult School—SMART Center, St. Francis Center—La Casita, La Familia Neighborhood Resource Center, Canal Alliance, the Spanish Speaking Citizens’ Foundation, the Unity Council, La Clínica de la Raza, and the Mexican American Community Services Agency, Inc.

**TOTAL POST-TRAINING HOUSEHOLD EQUITY**

Initiative works with the following organizations to achieve its goals: California Association for Micro Enterprise Opportunity, Association for Enterprise Opportunity, U.S. Small Business Administration, The National Hispanic University, San Mateo Adult School—SMART Center, St. Francis Center—La Casita, La Familia Neighborhood Resource Center, Canal Alliance, the Spanish Speaking Citizens’ Foundation, the Unity Council, La Clínica de la Raza, and the Mexican American Community Services Agency, Inc.

**PROGRAM DEVELOPMENT TIMELINE**

Women’s Initiative estimates that it would take another NCLR Affiliate approximately six to twelve months to establish a similar program, providing that the following components are in place: strong partnerships with at least five community-based agencies serving a low-income Hispanic
population; a broad and sustainable funding base; bilingual and bicultural staff members in the positions of Client Services Coordinator and Small Business Trainer.

OUTCOMES

Client Flow
In 2008, the ALAS program served 1,100 unduplicated clients that engaged in the following services (clients may participate in more than one service):

- **Mi Plan de Acción**: 900
- **Paso a Paso**: 440
- **Avance**: 160
- Financial Services: 70

Specific Results over Time
Evaluation of the program has demonstrated that clients who participate in ALAS’s services dramatically increase their wealth and improve their rates of homeownership. In July 2008, Women’s Initiative released a landmark report that provides a comprehensive look at the impact of its microenterprise training program on minority women, including Latinas. *Closing the Wealth Gap Through Self-employment* revealed the following:

- Latina clients who participated in Women’s Initiative business training from 1998 to 2007 saw the largest relative gains in business equity, growing over 3,000% ($6,780) from an average of $260 (median: $0) before training, to an average of $6,996 (median: $0) two years after training.
- Latina clients who participated in Women’s Initiative business training from 1998 to 2007 increased their average overall household wealth by $91,156, moving from an average of (negative) -$5,684 (median: $40) before the program to an average of +$85,472 (median: $16,612) two years after training.
- Latina clients who participated in Women’s Initiative business training from 1998 to 2007 nearly tripled their rate of homeownership, increasing from 11% at program entry to 32% two years after training.

Unanticipated Results

- Two-thirds (66%) of Women’s Initiative/ALAS participants open checking or savings accounts with formal banks.
- Graduates typically increase their savings an average of 8% within one year and 60% within two years after training.
- The jobs created by Women’s Initiative/ALAS program participants are well-paying, quality jobs. Average wages for all employees reported in previous interviews was $16.45 per hour—a significant increase over California’s minimum wage.

LESSONS LEARNED

Challenges
Women’s Initiative has learned a number of lessons in the course of developing, implementing and evaluating the ALAS program. One of the main challenges discovered is that many ALAS clients have limited experience and exposure to using computer technology prior to enrolling in the *Paso a Paso* course. To address this challenge, Women’s Initiative now provides training to its Small Business Trainers on how to effectively introduce and utilize computer technology with adult learners. In addition, Women’s Initiative has added three additional sessions to the *Paso a Paso* course.
a Paso course to allow additional time for participants to learn and utilize the technology in the classroom.

Women’s Initiative has also noted that it is necessary to modify its traditional outreach and recruitment strategies to engage ALAS clients in its program. Now, its bilingual and bicultural client services team develops targeted outreach strategies to reach potential ALAS clients, including developing relationships and referrals with partner organizations; giving presentations about the program at community gatherings, churches, and vocational schools; distributing flyers at community locations including local markets, libraries, and Laundromats; and making public service announcements on Hispanic radio and TV stations.

Finally, Women’s Initiative has observed that ALAS clients are more reluctant to apply for microloans, for fear of making themselves financially vulnerable. To address this challenge, Women’s Initiative’s Small Business Trainers and financial services staff build trust with the clients and provide educational information during the business training course about our micro loan program. As a result, 45% of all microloans are awarded to ALAS clients.

REPLICATION

NCLR Affiliates that would like to replicate the ALAS program at their local site will have to have the following criteria:

• Substantial demand for business management training among low-income Latinas
• Strong partnerships among community based organizations to assist with outreach and referrals
• Broad and sustainable base of financial supporters (foundations, corporations, individuals, government)

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