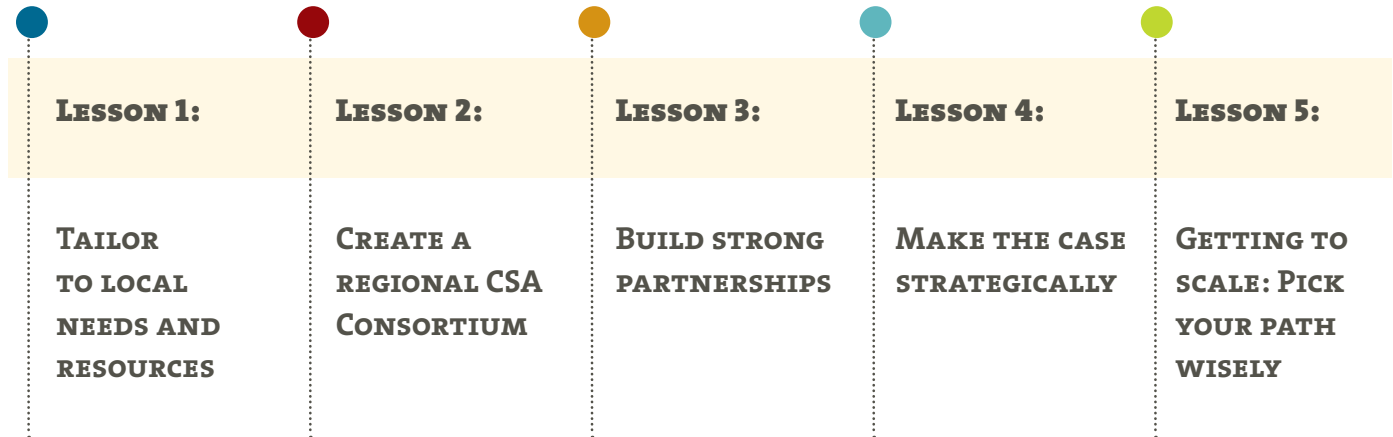


# VIII

## LESSONS FOR GROWING CSAs



New England's experience with building a thriving and successful regional CSA consortium offers many lessons for other regions. CSA policy and program growth will look different in every region. Thus, each area must select the lessons that they find most applicable to their circumstances.

### ● LESSON 1: TAILOR TO LOCAL NEEDS AND RESOURCES

While learning best practices from the field, our respondents were enthusiastic about tailoring programs to local needs and resources. On account types, funding structures, and approaches to scaling, there is no clear "best" approach. Some programs utilize 529 accounts, while others opt for more traditional savings accounts. Funding sources vary as well, including philanthropic sources, public funds, and financial servicing partners. The wide variability in account types and funding structures among New England's CSAs makes this point clear (See Table 1). Each program must choose based on its own goals and circumstances.

### ● LESSON 2: CREATE A REGIONAL CSA CONSORTIUM

Asked for advice for other regions, many respondents suggested creating a CSA consortium like New England's – and identifying a strong leader to convene it. A respondent from Maine emphasized the importance of strong leaders, information sharing, and key mechanisms for bringing people together:

*I think that they want to have champions that think about distribution of information as well as how to best bring people together. I think we've been very lucky in the New England region that we have a core group that I would call our champions, who've been very inclusive, want to make sure that they're inviting lots of people to the table, have really thought about how to distribute information out to the group, how to be able to engage people*

*in conversations, how to get resource information out to folks. That is what, in my opinion, has made Consortium and the collaboration so strong, is because people do feel engaged, do feel connected, have a way to get questions answered or seek input. And those mechanisms were put in place to support that. And I think that's key when you're talking about a regional approach. (Interview 9)*

The “mechanisms” s/he named include: holding in-person meetings, sharing meeting minutes, sharing articles and resources via a listserv, inviting guest speakers to talk at meetings, and holding webinars to discuss particular topics or share resources.

Respondents also highlighted the importance of having a strong leader to convene and catalyze the movement, as the Boston Fed has done in New England. A respondent from New Hampshire stated, “I think you need...some kind of entity with the resources and the prestige of the Fed to be able to get the attention of a wide audience,” noting that this “does increase the participation levels and the willingness to listen and learn” (Interview 11). A respondent from Maine advised having a leader who is “really skilled at building a network and who's very passionate and committed to the issue, like Anthony Poore” (Interview 12). The convener need not be a Federal Reserve Bank. Other effective conveners might include nonprofit organizations, major funders, state treasurers or other public offices, and public colleges (Interview 25).

In creating consortium agendas, the facilitating entity should reach out individually to members to find out what issues they are facing and questions they would like to answer. Using this information, the convener can bring in experts, resources, and ideas to the group so that members can make decisions about what is right for them in their local context.

### ● LESSON 3: BUILD STRONG PARTNERSHIPS

Because CSAs generally require more than one administrative agency or other organization to operate, CSAs require ongoing collaboration

between agencies. Our respondents widely agreed that successful collaboration requires open communication and strong relationships. While our respondents reported that the specific stakeholders needed at the table will be community-dependent, lessons about building and maintaining strong partnerships cut across sectors.

#### **BUILD ALLIANCES INTENTIONALLY**

Respondents encouraged other regions to carefully build alliances and to share the work among partners. A respondent from Rhode Island suggested building alliances at a variety of levels in the state and making sure all stakeholders are on the same page:

*Look for the influencers in your state who share the same values that you do. Figure out your 30 second elevator speech to show them where this program can be useful to them and in line with their mission...This is definitely a “measure twice, cut once” kind of thing, and you need to have people – even if you think they couldn't have a problem with this – you've got to make sure before you go out and launch. (Interview 21)*

This respondent also encouraged her/his peers to share the workload with their partners, saying, “Don't be kind of a hoarder. There's just so much work that you have to have everybody pulling in the same direction.”

Other respondents noted that when efforts to build alliances are not successful, negative effects can arise. For instance, respondents from Vermont wished they had done more to bring the early child learning coalition into the CSA fold. “We could've tapped into those groups and gotten them to believe in CSAs and have them be champions” (Interview 18). Instead, when the CSA was up for funding, it ended up competing with early childhood programs for the funding, rather than working together to advocate for CSAs and other complementary services.

#### **PARTNER FOR OUTREACH**

Many respondents highlighted the crucial role that community partners can play in raising awareness

of CSAs and helping to enroll participants. A New Hampshire-based respondent saw the need for both “a strong, concise, articulate communications strategy at the statewide level,” as well as an “old school grassroots approach that’s very well-communicated to families and children and educators” (Interview 17). Organizations whose existing missions align with the CSA make excellent allies and allow the CSA to reach target audiences. For instance, in Connecticut, a respondent emphasized the CSA’s commitment to outreach:

*The only thing that keeps me up at night is the thought that we’re going to take this giant pot of money and we’re going split it up among people who would’ve had robust 529 accounts any way. So we do tremendous outreach in the state of Connecticut. We have our hands in every single school from K to 12. Every single year we talk to every principal and every guidance counselor. (Interview 7)*

To that end, Connecticut’s CSA, CHET Baby Scholars, built a partnership with a nonprofit called Read to Grow that focuses on children’s literacy. Read to Grow visits 53% of Connecticut babies in the maternity ward to deliver literacy packets. When Read to Grow began raising awareness about CHET Baby Scholars, this provided “first big bump” in enrollment numbers (Interview 7).

Indeed, when many community-based organizations are involved in raising awareness about the CSA, it builds interest among busy parents. A respondent from New Hampshire observed that because the average parent has “a million other things going on,”

*If I only see that CSA in like one spot, and I have to go online and like figure it out and it’s a real pain, I’m not going to do it. But if I hear about it from my pediatrician, I hear about it from my school principal, I hear about it from Head Start, ...the more I hear and the more that I see from different institutions that I encounter with my kid, the more likely I am to go check it out and to do it. (Interview 17)*

### LINK TO AN EXISTING SYSTEM

Many CSAs are delivered through existing systems, such as schools or hospitals. Such integration necessitates close partnerships between administrators, funders, account managers, and other players. A respondent from a national organization underscored this point, saying,

*I don’t know of any [CSAs] that are totally standalone. There’s just no way to do it well if it’s not integrated in some way. So that most often means integrated in the schools, but it can also- it could also mean integrated into early childhood stuff, or into college access stuff, or into two-generation approaches. (Interview 25)*

### ● LESSON 4: MAKE THE CASE STRATEGICALLY

Stakeholders across a wide range of sectors and political orientations see the value of CSAs differently. Our respondents provided a range of examples of how to tailor the CSA message to specific audiences. Two lessons that cut across audiences are using research to make the case and demonstrating “what’s in it for them.”

### USE RESEARCH

Our respondents highlighted the value of research and program evaluations in demonstrating CSAs’ potential to legislators, potential funders, partners, and other decision makers. A respondent from Rhode Island explained how s/he was convinced of CSAs’ value when s/he went to see a talk given by a leading CSA researcher:

*I was blown away by his material. His talk was incredible to me. I’ve been in this area a long time, and not a lot of things blow me away any more. The fact that it was scientifically based, that kids who had savings’ chances of going on to college and graduating from college improve so much that it amazed me. I wondered how we could do this in Rhode Island. (Interview 21)*

Another respondent emphasized that to build successful partnerships and integrate CSAs into existing structures, it is essential to make the case using research tailored to your audience: “So

finding ‘What’s the common ground? What’s the evidence from CSAs that would speak to whatever that sector is, whatever that funder’s interest is?’” (Interview 25). To most effectively utilize research findings, it may be necessary for CSA advocates to translate research from wordy white papers into “more easily digestible” formats (Interview 23).

### “WHAT’S IN IT FOR ME?”

A second strategy for making the case is to show your audience how a CSA aligns with their existing priorities, or, in other words, tell them “what’s in it for them.” A respondent from a national organization explained that her/his major strategy for “getting to the next conversation” with potential partners and funders is to demonstrate how “CSAs help them accomplish what is already their mission...or their primary interest” (interview 25). A respondent from New Hampshire echoed this idea for state policy audiences, saying, “I would look at what are the key issues in that state and see if you can develop an argument around children’s savings accounts playing a role in helping to address that particular issue or issues in that state” (Interview 11).

### TAILOR YOUR MESSAGE

Our respondents discussed several strategies for tailoring the CSA story to the interests of diverse stakeholders, including concrete examples of the types of information, data, or frames that are most effective with various audiences. These are summarized in Table 2.

## ● LESSON 5: GETTING TO SCALE: PICK YOUR PATH WISELY

Another lesson for other regions is to carefully consider their approach to scaling – and take the best approach for their local context. Our respondents described the advantages of two approaches: starting small and expanding gradually, or aiming for state- or city-wide coverage from the start.

First, some programs in New England, such as Massachusetts and New Hampshire, have started small (at the town or school district level) and then branched out once they have learned what works

for sub-populations (e.g., rural v. urban, varying education levels.). A respondent from Rhode Island said of this approach,

*I think it also helps the program get stronger. You know, you’re building stronger roots. So when you try to move it into different areas, it’s already got something that you can look back at and say, ‘Look at how well it worked here. Let’s try it.’ (Interview 5).*

In this vein, several respondents pointed to the Promise Indiana model, in which a CSA started in one community and has continued spreading to others with funding and technical assistance from the Promise Indiana team. A Vermont respondent explained,

*If we’re not able to get state funding, we’re not going to be able have a universal statewide program, likely, in Vermont at least – and that’s probably true for other states. That this model of starting it in one community and then people seeing the good things that come about as a result of that, and then another community nearby adopting it and then another one and another one— I really feel like that might be the way for these to spread in the future. (Interview 15)*

Respondents also emphasized that when a program starts small, it is important to design it with scalability in mind. One way to do this, according a respondent from New Hampshire, is to make sure the program is “not reliant on high levels of personal contact” (Interview 11).

Secondly, we also heard critiques about the “start small” approach from those who support going directly to full scale. A respondent critiqued small-scale programs as ultimately ineffective, saying,

*My heart goes out to my colleagues in other states who are trying to put this thing together town by town and county by county and city by city. You know, they have these sort of piecemeal or patchwork quilt kind of things, so they get a bank to seed 200 accounts here or 2,000 accounts there...I think some of that becomes almost more draining and administratively difficult than it should be. And I think ultimately, we’re going to have to see sort of bigger, more broader, [sic] overreaching programs. (Interview 7)*

However, the respondent also recognized the value that small scale CSAs add to the field through lessons learned from implementation:

*But I also think that every single one of those county-wide, citywide, town-wide programs that are out there are invaluable to all of us right now because they help to build that drumbeat and*

*they help build the case, and any specifics that they track over time are going to be, I think, really helpful. (Interview 7)*

Ultimately, the decision of scale depends upon the local context, available resources, and political climate.

**TABLE 2: CASE MAKING LESSONS BY AUDIENCE**

Audience	Lessons
Funders	<ul style="list-style-type: none"> <li>• <b>CSAs are a cost-effective investment.</b> CSAs are “a very high-return, relatively low-cost investment if what you want to get to is the kind of workforce you need, the kind of family financial stability that you want...” (Interview 25)</li> </ul>
Legislators	<ul style="list-style-type: none"> <li>• <b>Focus on outcomes with a shorter time horizon than graduation rates.</b> More immediate outcomes like decreased rates of maternal depression and boosting toddlers’ social-emotional skills can “tug at heartstrings a little more effectively” (Interview 7).</li> <li>• <b>Connect to related efforts already underway.</b> For instance, CSA advocates in New Hampshire have begun making connections with the 65/25 Initiative, whose goal is to have 65% of the workforce earning a postsecondary credential by 2025 (Interview 11).</li> </ul>
Conservative-leaning stakeholders	<ul style="list-style-type: none"> <li>• <b>Highlight improved quality of life.</b> Rather than focusing on asset-building, talk about CSAs’ potential to “significantly alter the economic future of the state and therefore impact the quality of life in our state” (Interview 11).</li> <li>• <b>Note culture of saving.</b> Highlight CSAs’ potential to “build a culture of saving and investment,” which “will be associated with lower levels of need for government assistance” (Interview 11).</li> </ul>
Financial institutions	<ul style="list-style-type: none"> <li>• <b>Share statistics on account uptake.</b> Financial institution partners stand to gain new clients, boost the number of active accounts, and attract new investments (Interviews 5, 8).</li> <li>• <b>Focus on shared interest.</b> Financial institutions may primarily have a profit motive, while public partners may have more focus on LMI families (Interview 7). Focus on the overlap between the two: An inclusive program helps both goals.</li> <li>• <b>Invite them to a meeting.</b> Staff from Connecticut’s CSA invited their 529 fund manager to a CSA consortium meeting to help make the case (Interview 7).</li> </ul>
Families	<ul style="list-style-type: none"> <li>• <b>Financial support.</b> Be clear that families can receive seed deposits, matching funds, and other incentives simply by having an account, making deposits, or reaching milestones (Interview 12).</li> </ul>
Less college-focused areas	<ul style="list-style-type: none"> <li>• <b>Focus on training to attain higher wages</b> In areas where going to college is not in the “ethos,” it can be helpful to emphasize earning a credential that enables people to earn a living wage (Interview 22).</li> </ul>