



Root to Fruit

Empowerment Economics
and Community Growth
at Chicago's **HANA Center**

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In Partnership With



Live Right. Know Your Roots. Live Strong. Live Together.

HANA Center’s mission is to empower Korean American, immigrant, and multi-ethnic communities through social services, education, culture, and community organizing to advance human rights.

Empowerment Economics Partners



Hawaiian Community Assets is a 501(c)(3) non-profit organization and is the largest financial and housing counseling agency approved by the Department of Housing and Urban Development in Hawai’i. Founded in 2000, the organization’s mission is to build the capacity of low- and moderate-income communities to achieve and sustain economic self-sufficiency with a particular focus on Native Hawaiians.



The National Coalition for Asian Pacific American Community Development (National CAPACD) was founded in 1999 by established community development practitioners who sought a unifying agent for systemic change at the national level. This was implemented by

disseminating national resources locally, sharing best practices and providing peer-to-peer support for organizations serving the nation’s growing Asian American Pacific Islander (AAPI) populations. National CAPACD is a progressive coalition of local organizations that advocate for and organize in low-income AAPI communities and neighborhoods. The coalition strengthens and mobilizes its members to build power nationally and further its vision of economic and social justice for all.



The Institute on Assets and Social Policy (IASP) is a research institute that advances economic opportunity and

equity for individuals and families, particularly households of color and those kept out of the economic mainstream. Our work furthers the understanding that assets and wealth are critical to household well-being and all families should have access to the resources and opportunities needed to participate fully in social and economic life. Working at the intersections of academia, policy, and practice, IASP partners with diverse communities to transform structures, policies, and narratives. Grounded in a social justice tradition, our research informs strategic action for racial and economic justice to achieve an inclusive, equitable society.

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PART

1

Executive Summary



“HANA’s youth empowerment is strengthening the voices of the next generation.”

Illinois state senator

Empowerment Economics at HANA Center

HANA Center is locally recognized in Chicago for providing a unique space for youth from a wide range of racial, ethnic, and linguistic backgrounds to lead and engage in their communities. They are also nationally recognized for their contributions to immigrant justice; just follow the sounds of Korean drumming at immigrant justice rallies and you will find HANA youth drumming up power.

This case study lifts up HANA Center’s cutting-edge approach to financial capability, which is shaped by their overall commitment to youth-led programming and community organizing. Low-income youth of color at HANA Center are redefining what it means to “own wealth” or “build assets,” demonstrating that their greatest asset is their collective power. Youth learn resource management and development skills and immediately apply them to organize social justice campaigns in their schools, neighborhoods, and communities. They conduct research and

teach each other about how wealth and power are distributed in their community, collectively developing new narratives about poverty and inequality. Then, they empower friends and family members by sharing these new skills along with their evolving identities, narratives, political priorities, and ways of thinking about financial well-being. This is “Empowerment Economics” in action.

Empowerment Economics is a multi-generational and culturally responsive approach to building wealth and power, developed by and for low-income Asian American and Pacific Islanders (AAPI) and other communities of color. The conceptual and practical basis for Empowerment Economics was established by Hawaiian Community Assets in 2017 and today this model is being implemented and adapted by organizations in low-income communities of color across the United States. Empowerment Economics addresses longstanding economic and racial injustices facing communities of color. It builds on the strengths, values, and relationships

“I really hope that I keep learning a lot more and hope that I can actually bring change . . . I don’t need to make something big, but if I do a small movement, I can create this little difference.”

HANA youth

of communities to reveal new ways of relating, defining wealth and well-being, and distributing power and resources to effect social change.

While honoring its Korean roots, HANA Center has been intentional about engaging with its increasingly diverse community. HANA’s multi-racial and multi-ethnic youth leaders creatively manage limited resources, leverage financial skills to organize for change, and, along the way, cultivate powerful political voices. Youth in the after-school program #DrummingUpPower learn traditional Korean drumming, financial capability, and life skills. In Fighting Youth Shouting Out for Humanity (FYSH), they work together to identify and take action on social justice issues relevant to their lives. Some return as mentors, interns, and staff to welcome and support their younger peers.

Promising Practices

Through on-site field work and interviews with HANA Center staff, youth, and community partners, we identified four promising practices that show how HANA Center skillfully integrates financial capability lessons into its foundational youth empowerment programming. At HANA youth are provided with opportunities to leverage what they learn through collective budgeting activities, campaigns for social change, and community events.

1. Youth-Centered Financial Capability Programming

HANA teaches financial capability as part of a holistic approach to well-being and validates the critical role that youth play in navigating financial systems and sharing resources with their families and communities.

2. Collective and Critical Identity Development

HANA encourages youth to develop strong identities as leaders by learning about and challenging the oppressive elements of economic systems that do not work for them. HANA cultivates collective resource management skills and steps back so youth can develop new ways of engaging with resources and power.

3. Cultural Rootedness and Creation of a New Culture

HANA celebrates youth’s diverse cultural roots, framing them as a source of strength and pride. They also provide space for the creation of a new multi-racial youth culture grounded in gender equity that reflects youth’s aspirations for the future.

4. Community Organizing through Financial Empowerment

HANA teaches community organizing skills through financial empowerment and leadership. Youth are strongly supported as they dedicate their collective assets to create campaigns, influence policy, and host community events that demonstrate their commitment to social change.

“These are good people and a good community, and they will support you if you need any support. They offer you free resources, they expose [you to] something other than just school.”

HANA youth

Empowerment Economics Outcomes

The outcomes we observed at HANA reflect how financial capability training, when embedded in community organizing and centered around low-income, diverse youth, produces assets that extend beyond what is traditionally defined in financial capability. These outcomes are cumulative, interconnected, and multi-dimensional. In addition to gaining financial management skills that are shared with family and community members, youth also develop their capability to assess and address systemic economic oppression. They build a variety of alternative assets that include leadership skills, collective power, new narratives about identity and well-being, and critical consciousness about the intersections of racial, ethnic, gender, and economic oppression. Some of these outcomes are unique to the context in which HANA Center operates, illustrating the potential of their youth-centered financial capability model that is grounded in community organizing. These findings contribute to the ongoing evolution of Empowerment Economics.

1. Intergenerational Financial Empowerment

Youth-centered financial capability empowers youth, their family members, and their communities to engage across generations and develop new ways of sharing and talking about finances.

2. New Narratives of Power and Well-Being

Youth form new narratives about finances, their identities, their roots, and their ability to create change.

3. Critical Consciousness of Interconnected Systems

Youth develop an acute understanding of systemic oppression and feel empowered to act

Recommendations and Conclusion

As HANA Center looks ahead, solidifying its mission will help current and future staff operate as a unified team. Growing its multi-lingual, multi-ethnic team will allow HANA to remain

“HANA is almost like a safe haven. You come here and you know you’re here to fight. As long as you’re fighting, nowhere else to go but up.”

HANA youth

connected to its community while staying true to its Korean roots. Our analysis and data from staff, youth participants, and key informants highlight the below key areas for HANA to prioritize in the coming years.

1. Connect Elders and Youth Through Intergenerational Programming

Develop a renewed emphasis on an intergenerational approach to services and programs.

2. Expand Outreach and Programs Through Multi-Ethnic, Multi-Lingual Staff

Hire more staff who can serve the diverse, multi-ethnic people in HANA’s community.

3. Develop Data Infrastructure via Integrated Database and Reporting Methods

Prioritize the creation of a central database and an integrated method of data analysis.

4. Build a Unified Community Through Coalitions and Partnerships

Develop stronger networks of like-minded partners and intersectional coalitions.

At HANA Center, the vision of “one” is not a distant aspiration, but a serious commitment that HANA intentionally seeks to embody and foster.



Combining social services and organizing is an evolutionary process and would be expected for any organization—when HANA Center was established through the merger of two older Korean American organizations, one leader said it was “like oil and water coming together.” However, those who visit HANA observe multiple ways in which HANA’s work and services reflect the value of “one.”

“HANA means one” serves as a significant grounding value for the organization. By prioritizing social issues identified by their members, HANA’s community-led and youth-led approach naturally fosters empowerment, inclusivity, and community transformation.

HANA embodies key empowerment practices of exercising, creating, and sustaining cultural connectedness and strengths. The organization’s flexibility allows it to serve and organize the Korean and broader Asian American communities along with other immigrant groups and communities of color. Through coalitions, partnerships, and internal programming, HANA engages with a multitude of social justice issues, driven by the voices and leadership of HANA’s executive director, staff, and youth. With tremendous support from participants, staff, partner organizations, funders, and the broader community, HANA Center is a catalyst for social change.

ROOT TO FRUIT: Empowerment Economics and Community Growth at Chicago’s HANA Center

PART 2

Positioning Chicago’s Korean community within a socio-political, racial, and place-based history. Empowerment Economics requires this acknowledgement of the historical and contemporary policies and power dynamics that contribute to inequities in wealth and power in our communities, recognizing that organizations like HANA Center are created as a direct response and action to fight such inequities.

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Describes the promising practices embedded in HANA Center’s model

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Profiles the outcomes that result from these practices

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Offers recommendations for HANA Center to further achieve its vision

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PART 6

Concludes with a summary of how Empowerment Economics offers a new way forward within anti-poverty and asset building work to generate wealth and power in other communities seeking to organize for social change.

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PART
2

HANA Center's Roots

Chicago: Indigenous Hub to Immigrant City

For hundreds of years before the earliest European settlers arrived, Chicago was a trading hub for Native American tribes. Here, as in many other cities in the United States, violence against indigenous peoples formed the bedrock of the city's foundations. Chicago grew over time after colonization and forced displacement of the Potawatomi, Miami, and Ho-Chunk peoples. Immigration to the city first began with the Irish in the 1840s, followed by others from Western, Eastern, and Central Europe and East Asia. Over the years, immigration to the area has grown to include many more nationalities, with each community developing its own asset story and leaving its mark on Chicago's history of place.

The Korean population in Chicago grew rapidly after the passage of the Immigration and Nationality Act of 1965, reaching 10,000 by 1972. The majority of those who entered the United States before the mid-1970s arrived as skilled and educated professionals; these immigrants mostly came from the upper class in South Korea and were known as "old-timers." In contrast, most of the immigrants who arrived after the mid-1970s—the "newcomers"—entered under family visas and represented a broader set of social classes. This population required resettlement services beyond what were offered through mainstream social service organizations. In 1972, Korean leaders formed Korean American Community Services (KACS) in the Albany Park neighborhood of Chicago to respond to "the acute problems that the first generation of Koreans were facing upon arrival in Chicago."

Figure 1:

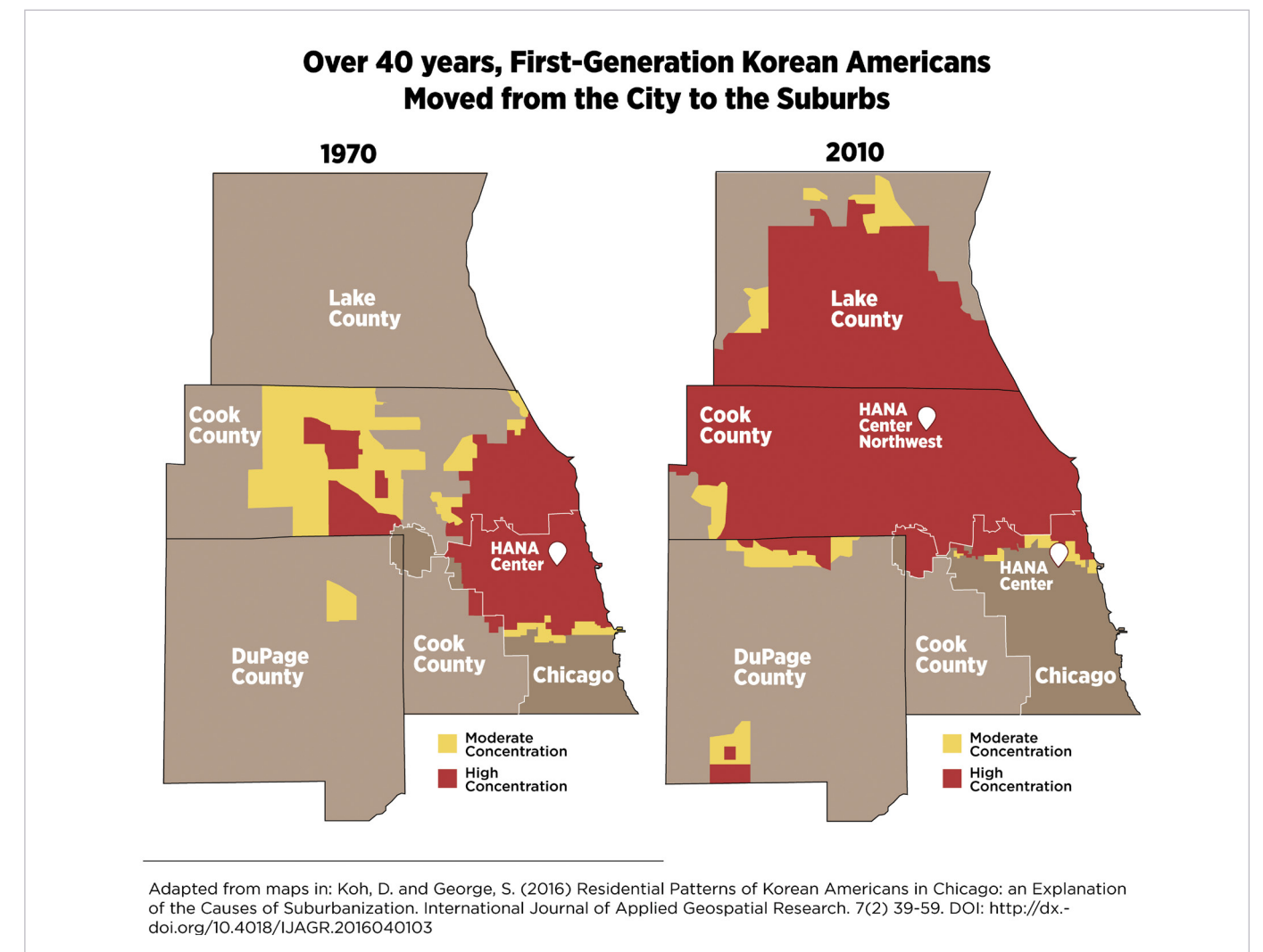
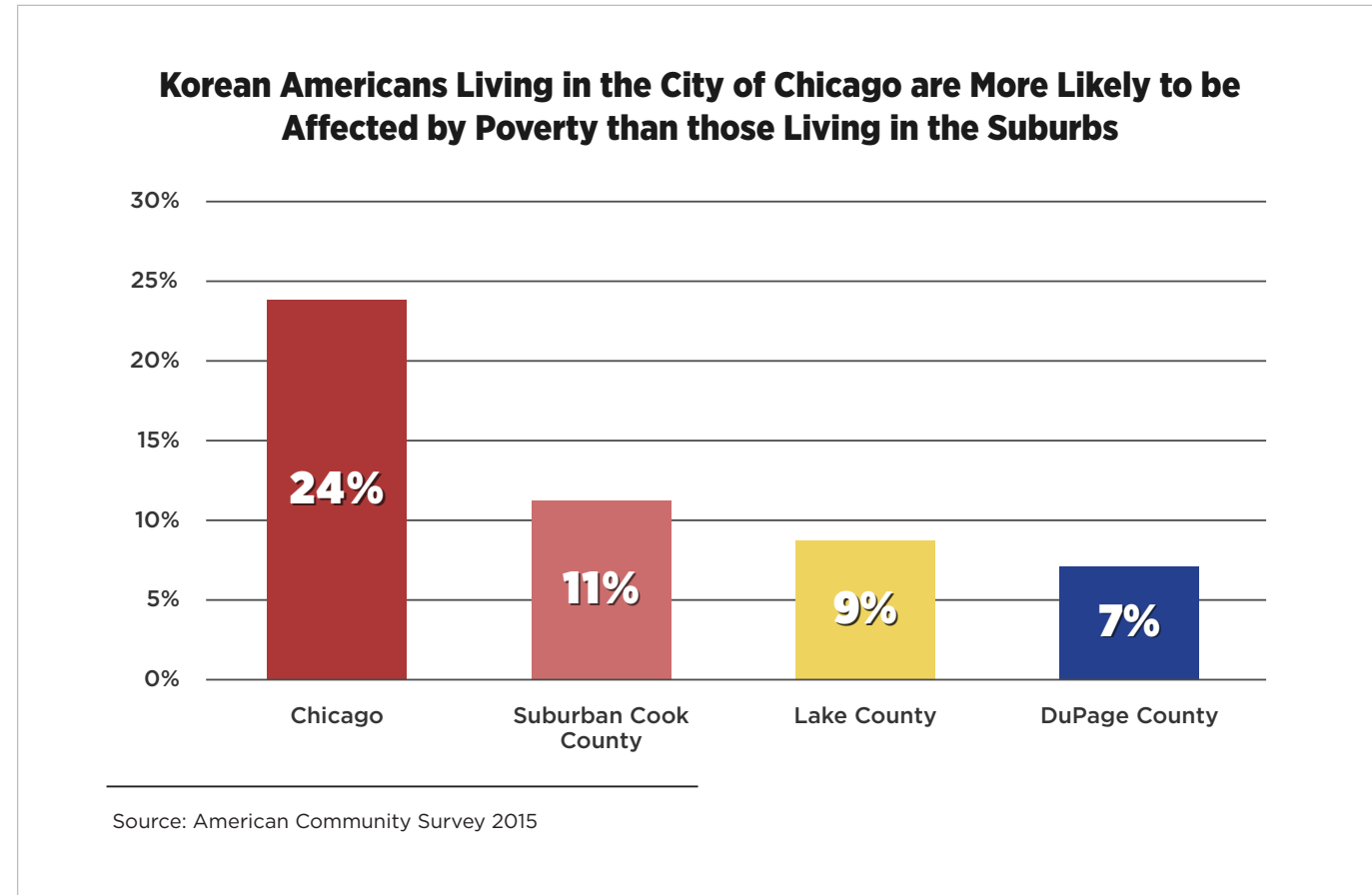


Figure 2:

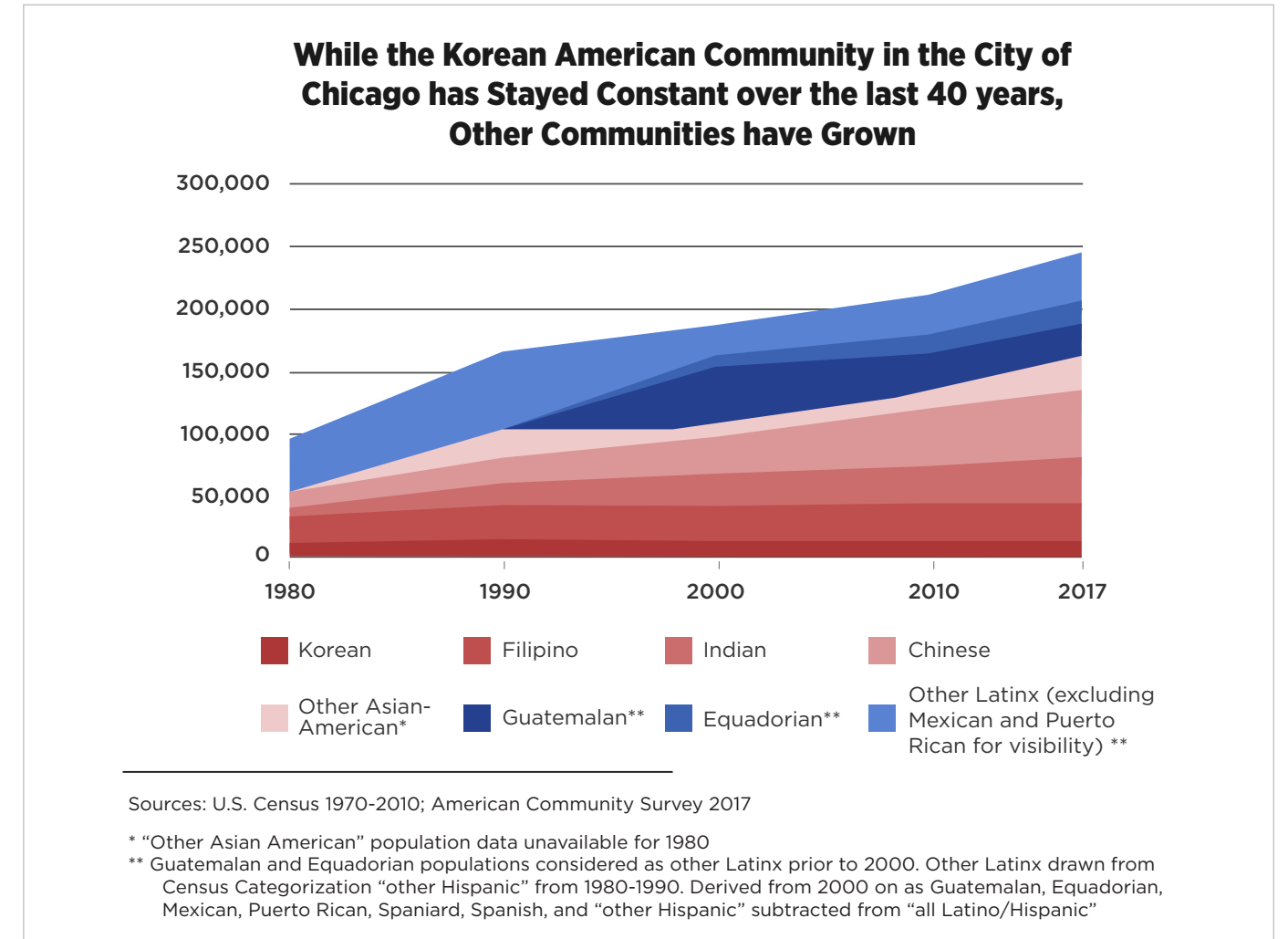


One unique aspect of the Korean community's asset development and immigrant integration story is their high rate of business ownership, which functioned as a pathway to economic stability for many Korean families—in particular, for those who came from privileged backgrounds. Despite high levels of education and professional qualifications, old-timers faced language and certification barriers and racial discrimination when looking for employment in Chicago. Consigned to low-paying jobs, they turned to entrepreneurship and leveraged human, social, and financial capital to carve out this pathway to economic mobility. This generation of Korean Americans played a crucial role in revitalizing Albany Park, a formerly booming area that had fallen on hard times as residents left for the surrounding suburbs. Responding to the city's proffered financial incentives to open businesses in Albany Park—during the 1970s, 70 percent of the storefronts along Lawrence Avenue were shuttered—entrepreneurial old-timers opened numerous small businesses, including grocery

stores, dry cleaning and laundry establishments, restaurants, travel agencies, and insurance companies. By 1990, 100,000 Koreans called Chicago home, with the majority concentrated in Albany Park, the heart of Koreatown. At the start of 1990, Albany Park had the most Korean immigrants in Chicago.

Similar to the evolution of many communities' asset stories, more well-to-do Korean immigrants left the city when they had accumulated sufficient financial capacity and moved to the northwest suburbs, in part to access the best available education for their children (Figure 1). By 1992, more than 60 percent of the Koreans in the city had moved to the suburbs. As Koreans with increased financial capacity left for the suburbs, many Korean businesses moved with them to maintain their clientele, while younger Korean Americans—many of whom felt more "American" than "Korean"—also left Albany Park, moving to other inner city neighborhoods. Simultaneously, economic growth in South Korea translated

Figure 3:



into fewer Koreans migrating to the United States. With changes like these, Albany Park's demographics shifted, and other immigrants moved in to the now-vacant homes and set up shop in former Korean business locations. Over the years, a combination of disinvestment and displacement led to a decrease in affordable housing, rising rent prices, and an increase in real estate taxes. Many lower-income residents, including Korean Americans, moved away.

The Korean American community began organizing in the 1990s to address some of these place-based inequities. In particular, the 1992 Los Angeles Uprising that followed the acquittal of the police officers who assaulted Rodney King is considered a critical "wake-up call" in the Korean American community. Known as Sa-i-gu, Korean for "April 29," this historical moment catalyzed

community-wide consciousness and action around what it meant to be Korean American in a racially and economically stratified United States. In part, Sa-i-gu was precipitated by the shooting of 15-year-old Latasha Harlins, an African American ninth grader, by a Korean storeowner barely two weeks after King's assault. Harlins' murder stoked the racial tension between the Korean and African American communities in Los Angeles, particularly when news emerged that Soon Ja Du, the storekeeper, would serve no time in prison. During the ensuing civil unrest, LAPD officers guarded wealthier, White businesses and neighborhoods, leaving over 2,000 businesses in Koreatown to burn. These events unsettled Korean communities across the country, and catalyzed Korean Americans' efforts to form coalitions with other communities of color, participate in anti-racist movements,

“HANA Center is an institution in the neighborhood. Even though displacement and racial dynamics pushed Koreans away from HANA’s area, they kept their location and adapted to the demographic shift, which is an asset to the neighborhood.”

Partner organization

Approximately
12,000

Korean Americans live in Chicago, while the larger Cook County region is home to 36,000 Korean Americans.

and strengthen their political power. Korean American leaders organized peace marches and worked to rebuild their community alongside African American and Latinx neighbors. That year served as a turning point in Korean identity: After 1992, Korean immigrants no longer identified as just Koreans, but as Korean Americans. This evolving cultural identity and progressive political orientation is visible in 1.5- and second-generation Korean Americans today.

By the 1990s, most members of the Korean community who remained in Albany Park were young adults, elderly, poorer, or newly arrived. Primarily immigrants who had arrived as part of the second wave, they had not achieved the same upward economic mobility that the educated old-timers had through entrepreneurship. Recognizing the need to provide culturally relevant services and support to Korean Americans with limited resources or in the early stages of settling in the United States, Korean leaders founded the Korean American Resource and Cultural Center (KRCC) to serve and empower Korean Americans in the greater Chicago area in 1995. The new organization reflected the fact that Korean Americans’ needs extended beyond social services to political voice, representation, engagement, and active participation in the broader community, as well as cultural preservation.

Today, Albany Park and neighboring Irving Park have higher percentages of Hispanic/Latinx and Asian populations relative to the rest of Chicago. Approximately 12,000 Korean Americans live in Chicago, while the larger Cook County region is home to 36,000 Korean Americans. The Chicago metropolitan area has also seen an increase in several Asian American, Native Hawaiian, and Pacific Islander populations; Bangladeshi, Fijian, and Sri Lankan groups are the fastest growing populations.

As the number of Korean-owned businesses in Albany Park declines, the remaining small business owners are adapting their stores and outreach to cater to the variety of people surrounding them, including younger populations and a larger Hispanic/Latinx population. Similarly, community-based organizations are adapting their services and priorities to new populations; the neighborhood now looks different, but many of its newcomers still need social and resettlement services, like the first wave of Korean immigrants once did. As we will show, these communities are interconnected by their shared struggles, strengths, and visions. Through multi-ethnic/racial/generational programming and coalition building, HANA Center is increasing their impact and creating an adaptive community of change.

HANA Center: Providing Services and Growing Power

HANA Center was founded in 2017 after a merger between KACS and KRCC. It was a strategic effort to “bring our best selves together” and captured the spirit of first-generation Korean Americans passing along leadership of community work to a younger and more diverse second generation. As a hybrid organization that unites social services and community organizing, HANA multiplies KRCC’s and KACS’s original capacities to serve the community and organize for change. HANA’s many partners—from funders to community organizations to national coalitions—are inspired by this unique and bold organizational model.

“The merger brought up the social justice equity work that expands beyond just providing social services to Koreans in need, but ensures the whole community has a voice while providing culturally competent leadership.”

Funder

This hybrid model is perhaps most visible and highly developed in HANA Center’s Youth Empowerment programs. On the second floor of HANA Center’s large building, there is a vibrant corner, distinct from the other offices. There are couches, artwork and signs with inspiring quotes and powerful messages, photos of HANA youth performing Korean drumming at protests, and a bookshelf with critical literature not often found in public schools. This dedicated area is youth-owned, where participants come as they are, explore ideas, use their voices as loudly as they want, and co-create an environment that is inclusive and welcoming to all. There are many youth programs with opportunities for personal growth and discovery and amplification of youth voices—individual and collective. We focus our attention primarily on two specific

programs, #DrummingUpPower and FYSH, to highlight the outcomes and promising practices that are central to HANA Center’s practice of Empowerment Economics.

#DrummingUpPower brings together youth from Albany Park, Irving Park, West Rogers Park, and other neighborhoods across Chicago. The program provides a stipend combined with a wide range of programming ranging from homework help to financial capability lessons. For many participants, the stipend is their first source of income. It serves as an entry point into the world of debit cards and checks and an ongoing opportunity to practice the money management skills they learn through financial empowerment curricula and workshops. Though the stipend is an incentive for youth participation, many explained that its importance decreased as they built close bonds with their peers and realized the value of their learning at HANA Center.

#DrummingUpPower offers youth opportunities to develop a sense of belonging, confidence, and leadership in a non-competitive, inclusive environment. Youth perform traditional Korean drumming at cultural events, community marches, and festivals. In addition to cultural programming,

“After observing for a while, I really liked this space. The people are energetic. I know they’re passionate about whatever they’re talking about at the table. So that’s why I decided to stay. The money brought me here, but the heart kept me.”

HANA youth



Mission:
Empower Korean American, immigrant, and multi-ethnic communities through social services, education, culture, and community organizing to advance human rights.

Vision: HANA is committed to serving the diverse interests of our community - including immigrants, women, youth, people of color, low-income families, older adults, LGBTQ+ folks, and adoptees. In Korean, HANA means one. We are stronger together than we are apart. Our shared history and culture are our strengths. By combining our resources, we can accomplish more for ourselves than we can by ourselves.

Principles:
Live Right. Know Your Roots. Live Strong. Live Together.

#DrummingUpPower gives youth—almost all of whom are immigrants and/or youth of color—a chance to raise their voices on issues important to them and their communities. Since this program already had a culturally-rooted, empowering approach that focuses on collective/systemic change, when HANA Center incorporated financial capability skills into the youth leadership curriculum, it resulted in a unique application and model of Empowerment Economics.

#DrummingUpPower also serves as a gateway into FYSH, which is rooted in a vision of community organizing. Youth from the former program can make up missed sessions by attending a FYSH event or rally. FYSH members also often recruit their peers in this way. Most recently, FYSH youth organized their communities around issues such as the Deferred Action for Childhood Arrivals (DACA) program while continuing to educate their peers and partner with other organizations to strengthen coalition-building movements. While FYSH participants do not receive a stipend, as high schoolers in Chicago Public Schools, they can earn

“This particular center is amazing with all the programing they have to offer to the community. I come three times during a program session of 10 to 11 weeks. I observe the youth on the drums. ASM’s [After School Matters] goal as a partner is that teens learn, grow, think critically, and express themselves. I see them grow and develop stronger relationships within HANA Center. They learn 21st century skills and reflect on what they are learning. They are intentional about everyone speaking and interacting with each other. The group is minority-led, women led, and incorporates teen voices all along.”

Funder



service hours through FYSH. In a gesture of passing on the baton, HANA Center provides opportunities for FYSH youth to become paid fellows and interns, enabling them to grow their earning capacity, build leadership and organizing

skills, develop their resumes, and broaden their community connections. Through programs such as #DrummingUpPower and FYSH, youth learn that they are changemakers and can lead in their families and communities.

Youth Empowerment + Organizing Programs at HANA

#DrummingUpPower: #DrummingUpPower is a program offered in partnership with After School Matters designed to support high school youth through cultural education and leadership development. Teens will learn four different instruments used in pungmul, or Korean traditional drumming. We believe that our arts and culture can be healing and generative forces for building community power.

Fighting Youth Shouting Out for Humanity (FYSH): FYSH is HANA Center’s social justice youth leadership council. Stronger as one, we can create positive systems change that uplift the most vulnerable people in our communities. We make our voices heard by developing and leading campaigns, mobilizing young people to take collective action, educating legislators and holding them accountable, and sharing experiences and knowledge to fight and shout out for our collective humanity.

Gender Justice Mentorship Program: We provide a safe space where young men and women can learn, connect, and support each other to create a more gender equitable world where all of us are healthy and free.

PART

3

Promising Practices in Youth-Led Empowerment Economics

“I was too scared to ask people because I didn’t want to have a conversation about money . . . The financial empowerment from HANA Center gives us an opportunity to not be afraid to ask questions. It helps us understand our situation and how we handle our money and not let money be a stress factor for us, and instead have money be empowering for us.”

HANA youth



The following section focuses on four promising practices embedded in #DrummingUpPower and FYSH that are central to HANA Center’s practice of Empowerment Economics. We identified these practices through on-site field work and interviews with HANA Center staff, youth, and community partners. We describe how HANA develops empowered youth so that other financial capability leaders, youth leadership programs, and cultural practitioners around the country can learn from and apply or adapt these practices in their work.

HANA Center’s Promising Practices

1. Youth-Centered Financial Capability Programming

HANA teaches financial capability as part of a holistic approach to well-being and validates the critical role that youth play in navigating financial systems and sharing resources with their families and communities.

2. Collective and Critical Identity Development

HANA encourages youth to develop strong identities as leaders by learning about and challenging the oppressive elements of economic systems that do not work for them. HANA cultivates collective resource management skills and steps back so youth can develop new ways of engaging with resources and power.

3. Cultural Rootedness and Creation of a New Culture

HANA celebrates youth’s diverse cultural roots, framing them as a source of strength and pride. They also provide space for the creation of a new multi-racial youth culture grounded in gender equity that reflects youth’s aspirations for the future.

4. Community Organizing through Financial Empowerment

HANA teaches community organizing skills through financial empowerment and leadership, and supports youth as they dedicate their collective assets to influence specific policies and campaigns and host community events that demonstrate their commitment to social change.

PROMISING PRACTICE 1:

Youth-Centered Financial Capability Programming

Youth are important members of many low-income immigrant families and communities of color. They play a key role in translating and navigating financial concepts. HANA Center's youth-centered approach to financial capability recognizes youth as vital members of family systems and as changemakers in their communities. This approach also capitalizes on the youths' transition to adulthood and need to learn about finances, and supplements family earnings when sufficiently funded.

“Money wasn’t something I thought about. I didn’t have it, so therefore I couldn’t think about it or know how to think about it.”

HANA youth

In 2017, HANA Center was set to receive funding from National CAPACD to develop and implement a youth financial capability and asset-building program. When leadership discussed the new program with youth, their reaction was unanticipated: “What wealth?” they demanded, some with genuine anger. For many of the youth, who come from low-income backgrounds and/or have never received their own money, being taught wealth-building strategies made little sense—how could they increase their wealth when they had so little to start with? What money were they supposed to learn how to manage?

The youth spoke up—and HANA's leadership listened, learned, and conveyed these concerns to National CAPACD. HANA Center and National CAPACD then worked to restructure the program to align with the youth participants' lived experiences. HANA's leaders see this experience as an important lesson. Many community-based organizations are hesitant to challenge the expectations of funders or other external partners, because they risk losing funding or critical alliances. But in this case, HANA Center

“I’m the only citizen in my family. Everyone else is undocumented, so they turn to me for any help.”

HANA youth

acted on their commitment to step back and let youth lead, and the result was a meaningful, culturally relevant, and empowering financial capability program.

Prior to going to HANA Center, many of the youth had never formally learned about finances. For some, talking about money felt intimidating, irrelevant, or shameful. Sensitive to this fear, HANA Center intentionally integrates financial capability lessons into their broader approach to youth leadership and empowerment. They encourage participants to ask questions and figure out how to apply specific skills such as budgeting and spending plans, using a debit card, and understanding credit and interest to their own specific family circumstances.

While some youth had little prior experiences with finances, others had more than their share at a young age. Many of HANA's youth are either 1.5- or second-generation immigrants, and some are the only citizens in their families. Being

“My mom, who doesn’t really know any English, she takes me to the bank and we open up her checking account with them. And then they’re like, “Do you know what the annual interest rate is?” I’m like, “What? I’m in seventh grade! Why are you asking me this question?”

HANA youth

“My mom was a stay-at-home mom. A lot of my friends’ moms are also stay-at-home moms, so they didn’t have their own source of income. They just relied on the husband. And for them to see me and my friends being able to make our money—and if they needed money, they could come to us and not always have to go to our dad—that was really powerful for them because they’re like, “Now you’re in a place that I could never be.” It was a kind of connection with my mom where she was proud that I was able to help myself and the family at such a young age while still being a girl.”

HANA youth

bridges between their parents and dominant social institutions and culture, including financial institutions, can be difficult, especially for youth tasked with translating or handling official, important matters for their family. HANA Center equips youth with the skills they need to make their own personal financial decisions and enables them to contribute these skills to their families as well.

In addition to teaching financial capability skills, HANA provides youth with the necessary tools to implement their learnings in a low-pressure environment. For many, the stipend from #DrummingUpPower is their first personal earnings and HANA's safe space enables them to experiment with financial management decisions in a shame-free setting. They discuss how they want to use their stipends, share strategies for stretching their budget, and often work together to raise more money and save. The stipend also functions as an equalizer, as all youth receive the same amount and learn the same skills.

PROMISING PRACTICE 2:

Collective and Critical Identity Development

HANA youth learn more than just how to manage their own personal finances and accounts; the curriculum challenges youth to engage in collective budgeting and planning. In the same way that Korean traditional drumming isn't individualistic and needs all of its parts, financial empowerment at #DrummingUpPower emphasizes communal resource management—a healthy shared budget needs the participation of every member of the group. The youth decide together how to spend the money HANA allocates to the program's food and snack budget and reach a consensus. They check out prices at different stores, looking for ways to save and stretch their budget. Incorporating collective budgeting and consensus-building skills into the curriculum facilitates the co-creation of a community of peers working together toward a goal. For many, this is a culturally relevant approach that resonates with their aspirations for the well-being of their families and community. As one participant noted, “I think that if we learn, going back to the idea of educating, if we learn to save and build up our money, it's better for the well-being of the community.”

#DrummingUpPower and FYSH participants also collectively develop a critical understanding, or consciousness, of their place in their community and the broader economy. HANA staff give space for difficult conversations about topics such as the distribution of community resources and power, local and state policies that shape rights for immigrants and people of color, and racial and gender disparities in opportunities and outcomes. Core to the Empowerment Economics model, this approach to financial capability encourages people to understand and challenge the oppressive elements of economic systems that do not work for them. These dialogues empower youth to continuously develop their individual racial, cultural, and gender identities alongside their identities as youth leaders. For example, one youth observed that their ability to earn and learn financial skills transcends traditional gender-based roles in their culture.

“FYSH is gathering all these different youths from different neighborhoods in the city and having a leadership program where they can talk about issues that are very controversial. Not something you would normally learn or talk about in a normal classroom setting, but issues that are political and very immigrant-centered and revolve around minorities and empowering the minorities and youth itself.”

HANA youth

systems. Youth go to events and rallies to further their learning and broaden their worldview; recent coalition events included immigrant rights and LGBTQ+ summits. The campaigns they work on and the topics they discuss are meaningful and relevant to their lives. This space to identify the socio-cultural and economic issues that are important to them ensures a sense of ownership. While staff provide supervision, the youth know that HANA leadership trusts them to take charge of their space and shape the direction of the programs. Attending rallies, performing at events, discussing difficult and challenging issues, and teaching and leading their peers are all experiences that build critical consciousness, civic engagement, knowledge, and power.

PROMISING PRACTICE 3: Cultural Rootedness and Co-Creation of a New Culture

Through the #DrummingUpPower and FYSH programs, youth meet and interact with other immigrants and youth of color in a space where cultural roots, often treated as a marker of difference, are recrafted into sources of strength and identity. In Hawaiian Community Assets’ approach to Empowerment Economics, financial capability curricula and programming are rooted in Native Hawaiian cultural values. However, in HANA Center’s diverse setting, cultural relevance takes on a different form. HANA Center’s version of Empowerment Economics celebrates each participant’s cultural heritage and creates a multicultural space. Within this space, HANA’s practices foster intercultural dialogue and understanding across diverse participants, families, and communities. Youth co-create a new shared culture, one that resists systemic economic oppression, uplifts alternative economic values, and is grounded in their evolving collective identities.

For the youth, HANA’s centering of cultural identities and emphasis on providing culturally relevant programming is critical to their leadership development. One participant noted, “From HANA Center’s programs, I feel a connection. I’m an immigrant and I’m also Asian, so that certain

As youth explore and understand how they relate to the norms in their community, they become well positioned to mentor those coming up behind them. HANA Center supports continued leadership development by providing funding and opportunities for FYSH youth to become interns, fellows, and staff members. FYSH members choose their staff by participating in the hiring process and making their final recommendation. Leadership among FYSH participants is democratic and shared. Anyone is free to research a topic of interest and present it to the group members, who then vote on whether they will invest collective time and energy in learning about that issue. If the group votes in favor of learning more, the youth who proposed it takes on the responsibility of teaching their peers and facilitating discussions. Because the youth are the ones setting the conversation topics and their boundaries, they center what is important to them—not what others assume is relevant to them.

By stepping in and stepping back responsibly, HANA Center creates a space for the youth to grow and embody new identities. HANA encourages youth to identify the assets within themselves and their communities that they can draw on to change oppressive policies and

“It is not only an expert coming to give them a workshop on economics, but young people are part of designing the programming to make it relevant for all. They have some financial responsibility on it, and it is very empowering at their age because a community entrusts that responsibility on them. They work in collaboration—that is how HANA does all their work.”

Partner organization

connection between me and my peers, that ranks it higher than other programs I know of.” The strong emphasis on Korean cultural heritage at HANA has not deterred anyone from coming to #DrummingUpPower. The program uses Korean cultural references as examples and encourages youth to explore their own history and identity.

Youth benefit from this confluence of cultures and languages because their worldviews and networks expand. They learn to build connections across racial/ethnic, cultural, and economic backgrounds when they come together to practice drumming, manage budgets, and organize campaigns that are founded on shared aspirations. HANA Center encourages youth to engage in this ongoing reflective practice of identifying their roots while also co-developing a new multi-racial youth-centered culture that reflects their ideals for a better future.

Culturally, many youth have strong commitments to family and respect for their elders. HANA staff encourage youth to act on their own values while also understanding how they fit or challenge those of their families. For example, many of the FYSH youth are vocal about “citizenship for all” while elders in their community are silent. Youth become highly informed about current events and bring knowledge gained at FYSH home to their parents and siblings, planting seeds of thought and engaging in dialogue across generations. HANA teaches mutual respect, which allows youth to practice leading difficult conversations with people who hold different opinions.

One youth expressed, “Whenever I’m around the people at HANA Center, I’m always challenged but never judged.” A FYSH member pointed out that “in FYSH, we have an agreement to respect

“I think that has helped me to discover more about who I am . . . I think what HANA does is it helps me realize that even though we’re different, even though I may not be Korean American or even though I may not be Chinese American, I still have roots on this planet. And I have to recognize that those roots are gonna help me get somewhere.”

HANA youth

others, respect their opinions.” HANA “veterans,” youth who have been at HANA for a longer period of time, reinforce and pass on this welcoming and inclusive culture. As one explained, “The newer members talk to us and look for guidance—we’re always here to fill them in.” The culture of inclusivity and respect from the veterans and staff influences the environment and extends to all the youth. Together, they make the space feel safe for everyone, a place with “a chill vibe, like, ‘I can trust these people.’”

In addition to stepping back and letting youth direct the activities of the programs, there are significant ways in which the community steps in to lift them up. Besides offering homework help, HANA staff designed Free Application for Federal

“I think HANA Center gives us the opportunity to be able to do the things that we’re unable to do anywhere else.”

HANA youth

PROMISING PRACTICE 4: **Community Organizing through Financial Empowerment**

HANA Center teaches youth the basics of community organizing through their financial capability and leadership programs. While traditional Korean drumming and financial skills are foundational to #DrummingUpPower, the FYSH program best illustrates how youth leverage financial capability skills to design, fund, and manage campaigns to build power and grow community. The core financial capability lessons are designed to create strong youth leaders who can use those skills across multiple contexts to create lasting change in their world. Empowerment Economics emphasizes the protection and creation of community wealth and power, which includes political voice and action. This power is reflected at HANA Center in youth-led campaigns for social change. By practicing organizing, youth learn that one of the greatest assets they have access to is each other and that they can build “wealth” by growing and shaping their community.

For example, a group of young women created Womxn That Fight (WTF), a gender-based group born out of their frustration of experiencing micro-aggressions, tension, and conflict in the youth programs. Collectively, they first requested a loan from HANA Center, which they received. They then wrote and produced a thematic 'zine focused on dismantling patriarchy. They planned and hosted an event and sold enough copies of the 'zine to repay the HANA directors for the loan and still have a surplus. Practicing and applying the joint financial empowerment and community organizing skills they learned at HANA enabled them to adjust the way that patriarchy, one of the root causes of poverty and inequality in their communities, impacted their everyday lives. Since WTF, other gender-based groups have also formed to discuss toxic masculinity, queer identities, and other gendered analyses of youth social life.

HANA Center fosters a space in which youth feel emboldened to lead discussions, shape programs, share leadership, and organize campaigns. Each cohort of FYSH youth forges its own collective path because the youth trust that HANA Center will support them in the fight for justice. In one

recent organizing campaign, FYSH members were disappointed at the lack of representation of their own histories in the Chicago Public Schools curriculum and their inability to engage in classroom discussions on issues that matter to them. This frustration was deeply explored in FYSH through rigorous research, discussions facilitated by and for each other, and action. As a result, the youth organized a “Decolonize Our Curriculum” campaign and convinced three Chicago public high schools to pilot an inclusive English curriculum they developed.

In addition to supporting youth-led campaigns, HANA leaders also model community organizing by taking a clear stance on social issues facing their community and building coalitions. They are recognized as an active leader in multi-racial anti-racist coalitions in Chicago and beyond. For example, HANA Center played a role in helping establish Chicago as a truly sanctuary city and is currently working to eliminate Chicago’s gang database of over 134,000 people, the vast majority of whom are Black and Latinx. HANA Center helps youth recognize that community, when organized and unified as “one,” increases our ability to survive and thrive.

Student Aid (FAFSA) workshop days to help youth with their applications, understanding that many cannot get help from their families on this matter. HANA structures these days as open sessions for anyone interested in applying for FAFSA rather than drawing attention to someone’s financial situation—an intentional posture that a youth appreciated, noting, “They’d be like, ‘We’ll have a day for help with your FAFSA.’ They don’t sit you down to pick you out.” When it comes to being responsive, HANA staff and leaders have their ear to the ground, so to speak—youth know to speak up for their needs with the expectation that their community will be there.

Youth bring home to their families the financial skills they learn in financial management workshops, taking on the role of managing family finances, helping their parents set up bill payments, contributing to family expenses, and showing their parents and siblings how to budget and save. Many youth are motivated to contribute what they can to their family’s finances, even from their small stipend. HANA’s cultural orientation toward collective resource management reflects this reality for the youth, in which money is seen as a shared rather than an individualistic resource. One said, “I learned budgeting and that was very empowering. My mom doesn’t make money, she doesn’t handle money. For me, being able to take the lead on that was really empowering.”



“Coffeehouse 2k19: The Story of Us”

The annual summer Coffeehouse put on by FYSH is an extravagant event. The purpose of Coffeehouse is to raise funds for campaigns that FYSH members prioritize for action. Attracting high schoolers and community members from all over Chicago, Coffeehouse is an annual highlight for the FYSH youth and HANA Center. Each year, the FYSH youth deliver a memorable evening, generating financial resources in and through community and highlighting their priorities for social justice.

Preparing for Coffeehouse involves months of planning and draws on all the skills that the youth learn at HANA Center. From designing a campaign and deciding where the revenue will go to raising funds and managing the campaign budget, this is an entirely youth-led operation. The youth split into teams, each with specific responsibilities.

The youth brainstorm possible themes, throwing out ideas that they feel are meaningful to them and to their community. For 2019, they decided on “The Story of Us.” This thematic choice was both personal and practical—they wanted Coffeehouse to appeal to adults, because “they have more money than the children,” but it also had to be relatable to everyone, no matter their age.

This year, FYSH raised over \$4,000 from Coffeehouse 2k19; the money will go towards implementing a rapid response legal defense fund for undocumented people and the DACA Renewal Fund.

PART

4

“Roots Lead to Fruits”: Empowerment Economics Outcomes

HANA Center's Outcomes

1. Intergenerational Financial Empowerment

Youth-centered financial capability empowers youth, their family members, and their communities to engage across generations and develop new ways of sharing and talking about finances.

2. New Narratives of Power and Well-Being

Youth form new narratives about finances, their identities, their roots, and their ability to create change.

3. Critical Consciousness of Interconnected Systems

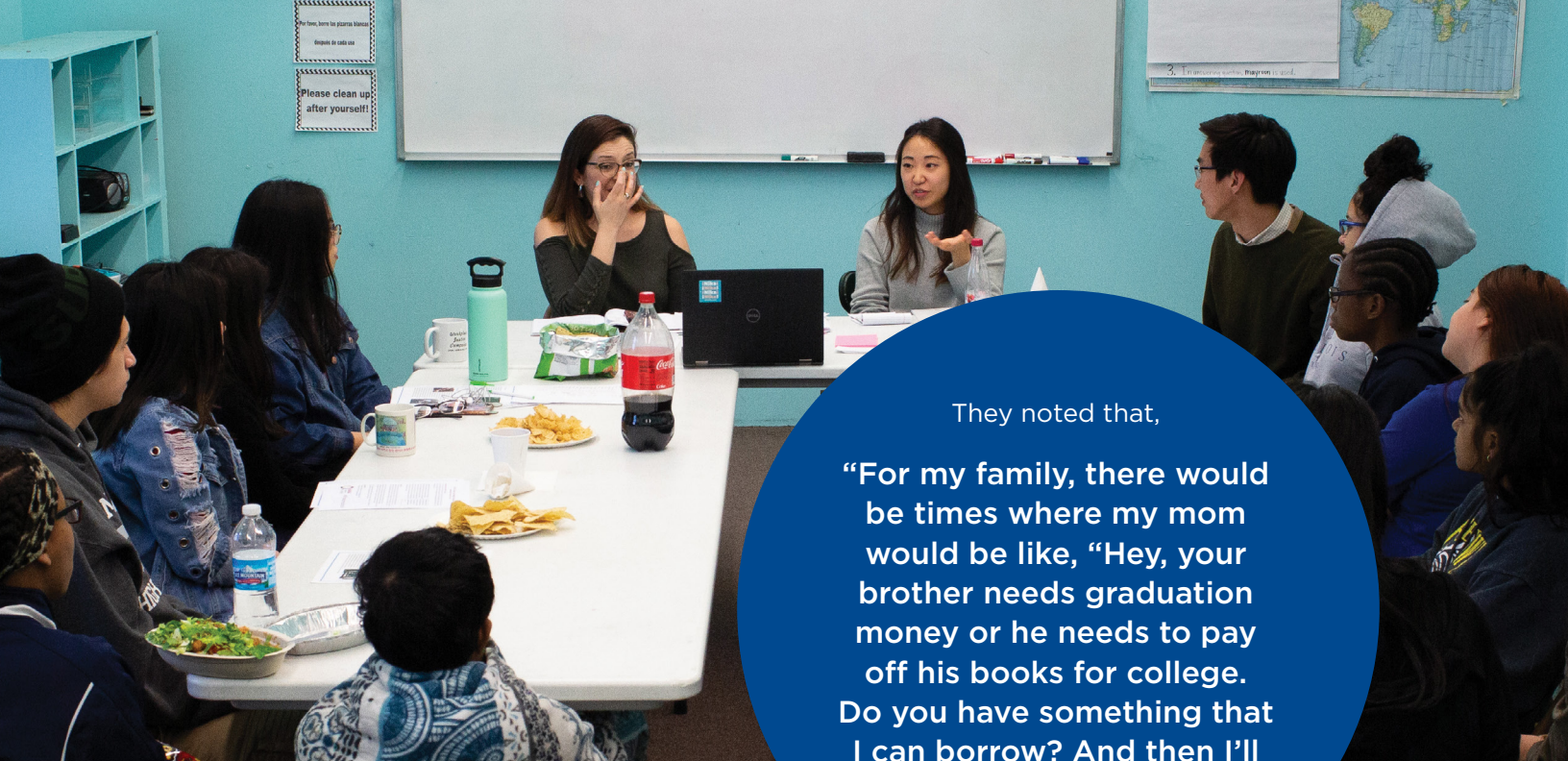
Youth develop an acute understanding of systemic oppression and feel empowered to act.

In 2018, HANA Center's executive director and six other Asian American and Pacific Islander (AAPI) leaders from across the country joined National CAPACD and IASP in a site visit to Hawaiian Community Assets to share promising practices and identify common aspirations and outcomes from their communities. IASP worked with these leaders and cultural practitioners to co-develop an evaluation framework that captures the holistic, multi-level, and transformative impact of Empowerment Economics (See Appendix A). In addition to financial capability and wealth, the framework emphasizes outcomes of power, new narratives, multi-generational connectedness, cultural connectedness, and well-being. Each of these outcomes extend beyond individuals to affect the families, communities, and systems in which they are embedded. To identify the main outcomes of HANA Center's approach to Empowerment Economics, we structured data collection during our on-site fieldwork to identify the ways in which HANA Center staff, youth, and community partners categorize the impact of the youth empowerment program.

We then thematically coded the data using the Empowerment Economics Evaluation Framework as a reference. We found that the outcomes correspond to the original framework, yet the outcome domains and levels of impact are holistic and interconnected. HANA Center's outcomes are characterized here in three themes.

Intergenerational Financial Empowerment

Developing financial skills at #DrummingUpPower, and broadly at HANA Center, makes youth feel equipped to navigate the financial system, and things like checks and debit cards become less intimidating and part of life. As their first exposure to earnings is paired with collective and individual lessons in financial management, youth are taught the baseline management skills necessary to plan for their future. For example, one youth described that learning and practicing budgeting and saving during #DrummingUpPower became a lifestyle habit, even after leaving the program.



They noted that,
“For my family, there would be times where my mom would be like, “Hey, your brother needs graduation money or he needs to pay off his books for college. Do you have something that I can borrow? And then I’ll pay you back.”

Since many of the youth assume positions of leadership in their families and communities, these skills and habits have ripple effects across generations. Most youth share the financial knowledge they learn at #DrummingUpPower with their parents, siblings, friends, and community members. Their newfound knowledge allows them to explore collective management and sharing of resources, knowledge, and skills within their larger networks. One youth articulated how their knowledge is tied to their family’s potential, noting, **“I have to support my family now, and I need to manage my money well and accordingly or else they won’t have that support that we need to learn as a family.”** Another talked about sitting down with their father and offering suggestions on the best way to approach their family’s finances:

“Okay, you have these different accounts—how are you planning on saving for that?” And he’s like, “I just put money in whenever I can.” I said, “I think you should look at it a different way.” And having that conversation, he was really thrown off—“What are you talking about? This is working fine.” I think it was weird for it to come from not even my sister or older brother, who is the eldest, but from me who is still in high school. He’s like, “Where is

she getting this from?” And showing him all the different things that I was doing, he said, “Oh, this makes sense.”

Developing financial capability also creates opportunities for youth to create new family narratives about finances. As youth learn and practice budgeting skills, they reflect on the responsibility they are embodying. Their new status as earners and managers of income is noticed by their families, whose responses range from encouragement or appreciation to directly engaging youth in the family’s financial livelihoods. One participant explained how earning the stipend has increased their financial responsibility at home, resulting in more instances of paying bills and sharing their income with family members.

Families’ recognition of youth’s roles as earners and keepers of money reflects the reality that many HANA Center youth are on the cusp of financial adulthood, positioned to bridge and advance their families’ earnings and power. Through this process, they build critical consciousness about their individual and collective economic livelihoods. Being seen as earners by their family also reminds youth that

saving and budgeting is in their own interest. One participant reflected that their mother reminds them of their financial responsibilities, such as graduation expenses, which led them to realize that **“Mom is not gonna be looking after me and she’s not gonna be giving me money. You’ve gotta look out for yourself. It’s like a need or want.”**

Greater responsibility to support and contribute to the family’s well-being pushes youth to think critically about meeting their individual needs/wants, tradeoffs it has for their family’s financial capacity, and what it means for their budgets. One said, **“It was something that we needed as a family and I didn’t feel so bad about giving it away,”** emphasizing their family’s financial needs and their own as interconnected. Another said,

“The third thing I save for is emergency things. I feel like that’s really important because there are times when my dad is like, “Hey, I hate asking for money but I need some money to make sure I can make that payment.” Because I don’t ever want my dad to feel ashamed about asking me for money, or feel like he can’t, I want to be like, “Yeah! Of course. Here.”

The youth also feel empowered to have conversations about finances with their parents or with their peers, which in itself is freeing and creates opportunities for solidarity.

Many of the youth at HANA Center share the experience of coming from a lower-income background. While that reality is stressful for many—thinking about college and the future—for others, their experience working and earning income is a strength: They reflect on their deeper appreciation and understanding of how financial management is a salient necessity in their lives. Comparing their experience to a friend’s, one youth said,

“It’s easier for me to work on a budget . . . We see how much we have and how that affects our day-to-day lives because our parents don’t always give us money. That’s different for us. That’s why we took away a lot of



One said,
“Now it’s a little easier for us to talk about money and finances and all these different things . . . Once we got comfortable with each other.. it was easier to talk about things like money, college, and know that there are different ways that we can handle it.”

learning here, versus someone who says, “I don’t see why this is relevant to me right now.”

It is clear that financial programs at HANA Center have multiple levels of impacts from individual youth to their families, friends, and the communities they live in. This is partly a result of the specific population of youth that come there—they are positioned to benefit the most from a monthly stipend or skills that increase their capacity to help their families. In this way, HANA Center is strategically cognizant of respecting youth as instrumental nodes for effectuating social change—not only do the youth have power, they also have roles in their networks to multiply learning and knowledge.



New Narratives of Power and Well-Being

The programs at HANA Center lead youth to form new narratives about themselves, their families, and their communities. Many are confident in themselves and their knowledge about issues, delineating noticeable changes in their personalities and character since joining HANA Center. One youth described being really shy and how they “wouldn’t talk,” but after being at HANA and learning leadership skills, they now have the boldness to speak up against injustice and wrong. The youth shared,

“I remember last year there was an incident where there was this kid who said the N-word . . . I remember this girl had to step out of the classroom because it was affecting her. That’s not funny. I speak up—“You shouldn’t be doing that. I don’t even know how does that even amuse you?”

Another said

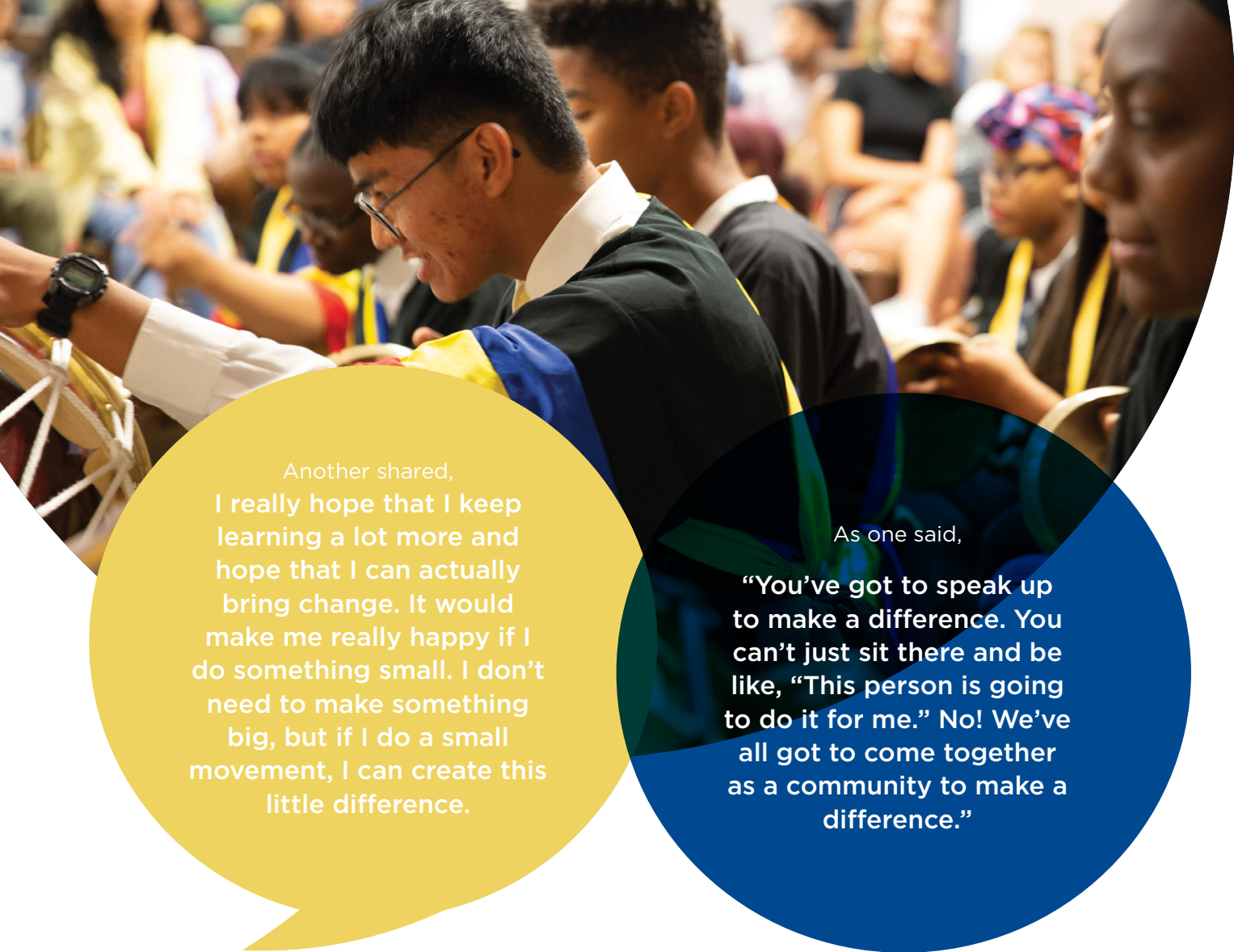
“I’ve been telling my parents what I do at HANA Center and they’ve been telling me they’re very proud. They’ve been telling me, “You have changed over the year.” I feel really proud to hear that from them because it’s like, “Wow! I can make a difference. I’m doing something in life.”

At HANA Center, youth learn the importance of “knowing your roots” and that “roots lead to fruits.” For many of the youth, HANA Center’s emphasis on knowing their cultures and history and seeing their roots as a source of strength leads to a new sense of appreciation for their background. They also share an awareness that others in their community—and in their families—do not have the opportunities that they have at HANA Center to learn and grow. One voiced, *“I’m so fortunate to be in this kind of place and this kind of community, to be surrounded by all these kinds of things and be educated.”*

As youth develop new identities as leaders in their families and engage with their parents around finances, they begin to understand their family’s financial situation within the context of our unequal society. Some youth changed the

way they talk about and relate to their parents as a result. One youth developed a new sense of respect for their parent’s ability to support them with limited resources. They explained,

“Because I started making money—it was my money—my parents were a little bit more open about how they were managing their money. And I kind of learned, “You actually don’t make as much as I thought.” They’re not as well-off as I thought. The fact that they can support me and my siblings is amazing. From there, I wanted to be able to help my family whenever they need me to. So right now I’m working two jobs and I pay all of my school tuition, even though my parents helped my older siblings.”



Another shared,
I really hope that I keep learning a lot more and hope that I can actually bring change. It would make me really happy if I do something small. I don't need to make something big, but if I do a small movement, I can create this little difference.

As one said,
"You've got to speak up to make a difference. You can't just sit there and be like, "This person is going to do it for me." No! We've all got to come together as a community to make a difference."

The youth understand the importance of sharing their learning with members of their families and communities, building shared power, and forming new strengths-based narratives. One participant said, **"There's a language barrier between me and my family, but there are things I know they should also know this. And I can bring it back to them through HANA Center."**

But learning does not start and end at HANA Center—HANA takes the classroom to the streets. Youth perform Korean traditional drumming at rallies and events, "drumming up power." FYSH youth organize and march in the streets of Chicago, hold community events, and public demonstrations. The youth find strength in their collective voice, which exhibits counter-narratives to what they were taught in schools and sometimes at home. They know the power of coming together as a community and the importance of speaking up. Critically, the youth

have an acute understanding of the necessity of fighting for justice themselves, not depending on others to do it in the future.

Critical Consciousness of Interconnected Systems

HANA youth have an awareness of themselves in relation to the structures they are part of, including their families and communities. For many, HANA Center shows them that they matter and have power. With the majority of the youth coming from cultural backgrounds in which a hierarchy of age is embedded in the culture, HANA expressly encouraging them to speak up and exercise their opinions is almost revolutionary. One participant said, **"We don't need nobody to explain to us, 'Here's what's happening.' No—we actually hear it ourselves. It's kind of sad that some people don't see that**

and think, 'Oh, they're young, they don't know what they're talking about.'" On the contrary, the youth at HANA Center have strong voices and a clear understanding of social justice. They are deeply aware of systemic inequalities and are eager to catalyze change. One youth noted,

"When we watch the news, I talk with my mom about it—"Mom, what do you think?" And she'll talk with me about that. She told me one time, "You do realize what's happening in the world and you do want to make a difference." I said, "Yeah, I'm not that blind. I can see what's happening and it really affects me."

Another said,

"During my time here, I've learned so much stuff, especially about community and about empowerment. Especially the youth itself, how we as being young, we can make a huge difference even though we're very different from adults. But the youth itself can actually create a lot of difference in our community."

In many instances, the lessons that youth learn at HANA Center deepen their understanding of how their racial, ethnic, gender, and cultural identities

can be both sources of oppression and strength as they seek economic stability and mobility. For many youth, seeing their culture and history as an asset helps to ground their identity in cultural and familial roots, providing them with a sense of belonging and identity in a White-centric society. This process of identity development is rooted in a deep understanding of the intersectionality of justice issues. Through learning about social justice issues at HANA Center, youth develop a critical consciousness of the world around them, articulating thoughts on systemic injustice and racial and/or gender oppression. While some walk into HANA Center caring deeply about a specific justice issue, many leave seeing the interwoven reality of "justice for all."

Developing this awareness of injustice and the confidence that they can "break barriers" is empowering. Many youth spoke of translating their learning into action and of daring to dream about making a difference in the world. One said,

"The more I accomplish and become a better person—and also teach that to future generations of how to become a better person, how to be proud of who you are, where your family is from—what I want to accomplish is become a better person and make a mark here in this world."

One said,

What I've learned is that immigrant justice is racial justice and racial justice is justice for all. When we say the pledge of allegiance and we say "justice for all," it's not being fulfilled until everyone is being provided with justice. For me, justice comes in all forms: People being able to apply for citizenship without barriers, people being able to go to hospitals and schools without the fear of being detained, people being able to confront the police without being killed or detained—things like that, where you have these confrontations in these different institutions. If people aren't aware of the barriers that are holding them back, of knowing your rights or knowing that this is illegal—once we break that barrier, more justice will come for more people.

PART

5

Achieving the Vision of “One”: Strengths, Challenges, and Recommendations

Diversity, equity, and inclusion have become buzz words for many social justice-oriented organizations across the country. But at HANA Center, the vision of “one” is not merely a theoretical commitment, especially as HANA also means “one” in Korean. This commitment is taken seriously and put into practice in several ways. HANA thoughtfully centers Korean and other non-White cultures while simultaneously embodying a message and creating a space of radical inclusivity. From staff to youth program participants, those who come to HANA Center see many ways in which their work and participation reflect the value of “one.” Though participants are fully aware of HANA’s “Koreanness” and its emphasis on empowering the Korean community, they note that, in reality, HANA serves many different people.

maintains strong roots in the Korean American community, even as many families move farther into the suburbs. Many Korean American families continue to visit HANA to meet their living needs (e.g., housing services, legal services, citizenship and immigration counseling, daycare center). These services contribute to its standing and good reputation among community members.

At the same time, HANA has also seen an increase in non-Korean immigrants reaching out for services. At current capacity, staff utilize their multilingual capacities by acting as translators and working with diverse clients. For example, staff who can speak Korean work more closely with senior Korean Americans. The organization’s flexibility allows it to serve and organize the Korean and broader Asian American communities along with other newer immigrant groups and communities of color.

HANA’s intentionality in welcoming and including everyone lets participants see commonalities in their struggles, experiences, and efforts to create change. Particularly for the organizing staff, “HANA means one” serves as a significant grounding value. As a staff member remarked, “Even though a lot of the work that we do—being pro-immigrant, pro/anti-whatever—all those words still come down to the fact that everyone has to be on the same page or else nothing gets done.” For youth, this inclusive environment where they are co-learning and building community fosters critical awareness about commonalities and intersections across cultures, race and ethnicity, and immigrant experiences.

This is not easy work. When HANA Center was established through the merger of KACS and KRCC, one leader said it was “like oil and water coming together.” Combining social services and organizing is an evolutionary process at HANA, as would be expected for any organization. While the merger has opened up the opportunity to expand organizational reach and impact, leadership must continue to closely facilitate the transition from transactional service provision to transformational work. HANA’s many external partners also recognize the inherent challenges and conflicts that come with this commitment to “one.”

“Even though their name and mission statement—it says to empower Korean Americans—they also understand they have such a diverse group of people coming here and needing these services, that they make it accessible to all these different people.”

HANA youth

Inclusivity is an outcome of HANA’s community-led and youth-led approach. The organization prioritizes social issues that are identified by their members, which is empowering to youth and produces transformational outcomes in their community. In doing so, HANA embodies key empowerment practices of exercising, creating, and sustaining cultural connectedness and strengths. This approach ensures HANA

“There must have been cultural and generational challenges to combine both organizations, but HANA’s executive director has been a great leader. It is important for us as funders to ensure that HANA’s voice is included in social policies that affect youth.”

Funder

“I perceive HANA Center as a home for a lot of different identities and people. It speaks to their name and HANA meaning one. Even Filipino communities want to use their space for arts and other programs, because HANA is welcoming and accommodating. They are very inspirational, and other organizations see it as a model and wish to grow as much as HANA Center.”

Partner organization

“People working alongside us, including me, go to them for advice. It has a lot to do with the people. HANA’s executive director has a lot of experience in organizing and foundations and is a fierce advocate for the community; her analysis is powered on how that influences the community.”

Partner organization

“I feel like youth organizing at HANA Center really for me embodies the vision of the merging of social services and community organizing. One of our first steps to do that was really connecting each social service arm to youth organizing.”

HANA staff

“Not only does it serve to build partnerships for job seekers, but we work with small businesses and immigrant community businesses then I think that also is a big part of how we build financial power and structure for our communities. Obviously also a livable wage. Employment opportunities, all of that I think is connected.”

HANA staff

HANA enjoys tremendous support from participants, staff, partner organizations, funders, and the broader community. External partners lauded the organization for being a leader and a pillar in the community, driven by a clear analysis of systemic issues, engagement with a broader community of immigrants, and an increasing presence in anti-racist activism. To accomplish any one of these, particularly during a time of transition, is noteworthy. They noted how impressive it was that the organization was able to make a difference amidst funding and political challenges and demographic and community changes. HANA Center is seen by its external partners as impactful in all of these ways, in addition to providing social services for diverse families and individuals.

By centering inclusivity and social justice as part of their organizational culture, HANA has encountered several challenges. Not all staff and community members are committed to transformational work at the same level. Some KACS staff members who worked in social services were uncomfortable with HANA Center’s reorientation to advocacy and social justice and left during the merger. As one staff member observed, “You could kind of see people

transitioned out, they left. Right now, you look at the staff and you see all new faces pretty much, compared to when we were KACS before.”

For some members of the Korean and Asian American communities, HANA’s organizing priorities and strong, vocal political orientation are apart from the need for social services. There may also be a generational gap that prevents closer engagement by older and senior community members. Some Korean elders in the community questioned whether the organization should take clear stances on issues such as rights for undocumented immigrants and were uncomfortable with the strength, clarity, and power of HANA Center’s organizing spirit. For example, issues that are central to youth engagement at HANA Center include DACA action, decolonizing school curricula, LGBTQ+ issues, and reproductive justice. It is difficult to predict to what extent these gaps in engagement can be bridged. While HANA’s external voice is represented by strong policy and organizing work, and many passionate staff carry the same ethos, there are others who would prefer to come

to work and do their job while keeping their political opinions private. The youth programs described in this case are the most developed in terms of combining social services and organizing, and other programs at HANA could learn from this approach.

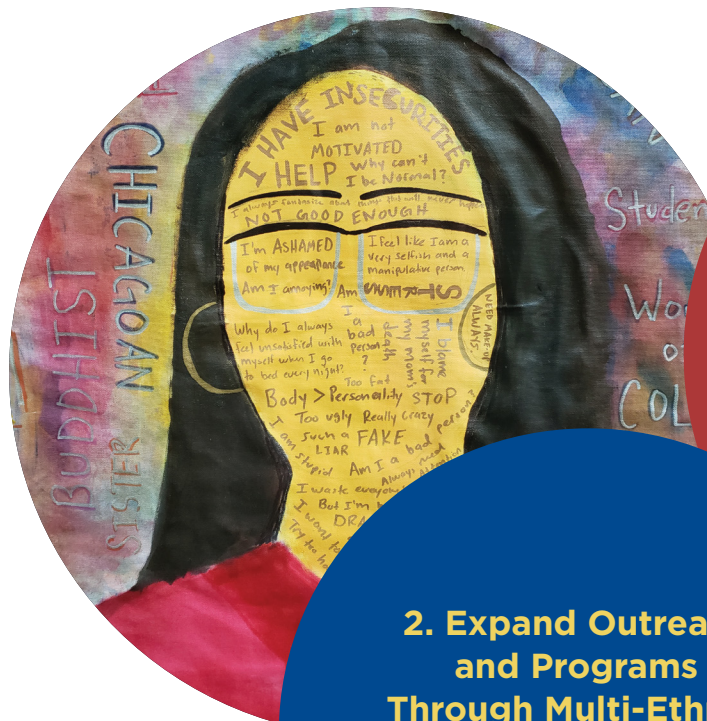
As HANA integrates organizing into each of its programs, they address a single issue from multiple angles, for different outcomes. For example, workforce development at HANA Center means providing direct services such as skills training or language classes while simultaneously working with surrounding businesses to advocate for livable wages and employment opportunities.

As HANA Center transitions from the merger into its present and future reality of integrated organizing and social services, one way to further this vision would be to solidify HANA’s mission, which in its current form does not fully capture

the foci and nuances of the different programs. Revisiting HANA’s mission statement would also further integrate the services and organizing departments, which will help HANA staff operate as a unified team and avoid silos. As HANA seeks to serve its increasingly diversifying community, prioritizing and growing their multi-lingual, multi-ethnic team would provide a way for HANA to remain connected to its community while staying true to its Korean roots.

Our analysis and data from staff, youth participants, and key informants highlight the following four recommendations that HANA can focus on in the coming years.

Recommendations for HANA Center



1. Connect Elders and Youth Through Intergenerational Programming

Develop a renewed emphasis on an intergenerational approach to services and programs.

2. Expand Outreach and Programs Through Multi-Ethnic, Multi-Lingual Staff

Hire more staff who can serve the diverse, multi-ethnic people in HANA's community.

3. Develop Data Infrastructure via Integrated Database and Reporting Methods

Prioritize the creation of a central database and an integrated method of data analysis.

4. Build a Unified Community Through Coalitions and Partnerships

Develop stronger networks of like-minded partners and intersectional coalitions.



1. Connect Elders and Youth Through Intergenerational Programming

Aspiration

One of the key aspirations for both staff and youth is to create more multi-generational programming. HANA Center offers programming for multiple generations, including an on-site preschool, workforce development and worker empowerment, and services for older adults. While this multi-generational infrastructure in place, staff believe that it could be more fully utilized. Several staff members brought up the importance of bridging the “generation gap” and better integrating youth and adult efforts. They see value in creating avenues for youth and adults, especially seniors, to work together. The youth share similar sentiments, wanting more opportunities to collaborate and learn with people both older and younger than themselves. They view multi-generational programming as an important factor in building community and creating shared experiences.

Recommendation

With these perspectives in mind, our suggestion is for HANA to place a renewed emphasis on an *intergenerational* approach to services and programs. HANA can create and seek opportunities for children, youth, and adults to learn together, organize together, and work together. This could take the form of HANA's leadership engaging youth in adult-organizing work or HANA-related decisions, or developing a college readiness or financial empowerment program for the entire family.

2. Expand Outreach and Programs Through Multi-Ethnic, Multi-Lingual Staff

Aspiration

Youth, staff, funders, and other stakeholders believe in the importance of obtaining more resources to expand HANA's outreach and programs. While many youth expressed their appreciation of HANA staff's ability to provide

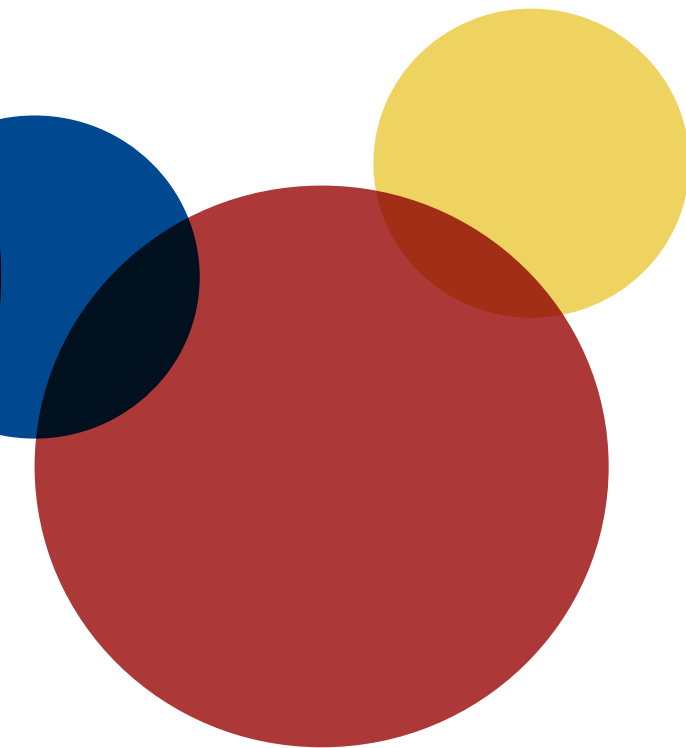
relevant programming as needs arise, this flexibility and needs-oriented approach also stretches the HANA staff. Funders, staff, and youth alike recognize that while HANA's roots are Korean, the community it serves is diverse and multi-ethnic.

“The population that we're actually serving in Chicago is not Korean. A lot of people travel from the suburbs, who are Korean, to come here. But those who live here and who need to organize are not Korean. I've really tried to be intentional about having programming and things that make sense in language for the Spanish-speaking community and the relationships that I try to build externally. I make sure that they're diverse.”

HANA staff

Recommendation

HANA should consider strategic ways to reach out to the different ethnic communities in the area and continue to change the assumption that HANA is a “Korean center.” We recommend that HANA seek resources to hire more staff who can serve the diverse, multi-ethnic populations living in Albany Park and the surrounding neighborhoods. HANA's staff are highly dedicated and capable, and they are clearly deeply invested in serving their communities. Hiring more like-minded, community-oriented staff will enable HANA Center to develop further programming, expand outreach, and ensure that existing staff are not overworked. The youth and staff at HANA are visionaries—with increased organizational capacity, HANA could spread its practices and programming further while also reaching deeper needs in immediate and broader communities.



3. Develop Data Infrastructure via Integrated Database and Reporting Methods

Aspiration

The interconnected, multi-level outcomes illustrated in this report are often difficult to articulate to staff, funders, partners, and other key stakeholders. Staff expressed a hope that HANA Center develop an integrated internal reporting infrastructure. Staff recognize the importance of a systematic, shared method of evaluation and reporting and a more efficient way of compiling data and stories for internal learning and for external partners. Currently, each HANA program tracks and analyzes its own data, and program staff report to different directors. Existing HANA infrastructure allows for successful quantitative data analysis by program but not by participant, and methods for collecting qualitative data remain loose and ambiguous.

Recommendation

Our recommendation is for HANA to prioritize the creation and maintenance of a central database

and the development of an integrated method of data analysis and evaluation. This would help HANA Center better track the community members it serves and ensure that staff across programs operate as a team and not in silos. An integrated database would assist staff in identifying needs and accomplishments and create a more unified approach to HANA's service and organizing programs. This would also be beneficial in efficiently highlighting successes for funders interested in HANA's work.

4. Build a Unified Community through Coalitions and Partnerships

Aspiration

The individuals invested in HANA's vision dream beyond the doors of HANA Center, aspiring to build coalitions. HANA is already recognized throughout Chicago and the United States for its intersectional approach to building collective power, with other community groups, partners, and funders expressing their appreciation of and admiration for HANA's vision of the importance of

“When I attended marches and protests, I always saw HANA Center members with their drums at the forefront of the marches—young people and elders. HANA was one of the strongest organizations at the protest and the only non-Latino or Black organization that was very vocal, never afraid to let their voices be heard. HANA Center are brothers and sisters in la lucha, doing their best to advocate for pro-immigrant policy and doing their fair share for social justice.”

Funder

fighting for justice for all. Reminiscent of one of the original reasons for the merger, staff believe that a well-coordinated coalition is a more effective and powerful way of serving their communities and “moving as one in Chicago.” A youth voiced the wish that HANA would open a branch that served the South and West Sides, pointing out that many families in those areas are immigrants and often under-resourced.

Recommendation

Now that HANA has successfully laid the groundwork for an integrated approach to organizing and social services, the organization could further develop stronger networks of like-minded partners throughout Chicago and beyond. HANA's strong presence in the Chicago community and other organizations' expressed interest in modeling their own structure and programs after HANA's are opportunities for expanding partnerships and building powerful, intersectional-minded coalitions. This approach can lead to implementation of HANA's promising practices in other organizations, creating additional epicenters of community-led growth and power.

PART

6

Empowerment Economics for Social Change



“One thing that I noticed a lot is the people that were part of FYSH and people that this community touched, the majority of them became leaders in their respective colleges”.

Former youth participant

For generations, communities of color including Native Americans, African Americans, immigrants, and others have grappled with the exclusionary patterns and White Western norms that characterize the U.S. economic system. They have also developed innovative and culturally relevant ways to engage with and/or resist this system while actively managing and growing resources and power. Our ongoing characterization of Empowerment Economics honors that history. HANA’s multi-ethnic youth empowerment programs reinforce that multi-ethnic, multi-racial work requires building interconnected communities seeking social change through community engagement.

Empowerment Economics is unique as a framework that is co-developed and evolving to intentionally and assertively counter harmful assumptions and practices in the anti-poverty and assets fields. For too long, through historical erasure, policymakers have obscured the root causes of poverty and inequality, attributing a disproportionate level of responsibility for one’s economic position to the individual. Through theoretically colorblind narratives and programs, social services ignore our nation’s racialized past and current discriminatory practices in financial, housing, employment, health, and other sectors. Organizers have not adequately leveraged the distinct yet linked experiences of Asian, Latinx, Black, White, and other youth that create opportunities for collective action. Policies and programs operate in artificial silos—separating

out immigration, higher education, and anti-poverty strategies, for example—that preclude and prevent indigenous and holistic approaches to community well-being.

Empowerment Economics shows us another way. HANA Center taught us how Empowerment Economics operates in a multi-racial, multi-ethnic community. We learned how to create inclusive, welcoming spaces that allow for the creation of new, intersectional identities. We understand the complexities inherent in a cutting-edge model of a social service and advocacy organization that is not afraid to take a stand on issues that will shape Chicago’s future. Through honest conversations with people from multiple perspectives, we acknowledge the tensions present in a multi-generational community with strong cultural values that affect family members from different generations in different ways. We let go of preconceived notions about what financial capability programming should look like and saw how important it is to allow youth to lead. Most importantly, we respect and admire how youth with low levels of financial resources have redefined the idea of “wealth building” to include practicing creative and collective forms of resource development and management that build assets in multiple forms: financial resources, collective power, youth-led perspectives, new narratives, leadership, and advocacy. HANA Center’s strong roots are producing fruits in a new generation of multi-ethnic leaders, organized as one, and empowered to build social change.

APPENDIX A: Empowerment Economics: Building Community Wealth and Power



This is the second case to emerge from a multi-year research partnership between the National Coalition for Asian Pacific American Community Development (National CAPACD), Hawaiian Community Assets (HCA), and the Institute on Assets and Social Policy (IASP). Our first case study, Foundations for the Future: Empowerment Economics in the Native Hawaiian Context (2017), illustrated HCA's culturally relevant, multi-generational, and empowering approach to financial capability and established the conceptual and practical basis for Empowerment Economics.

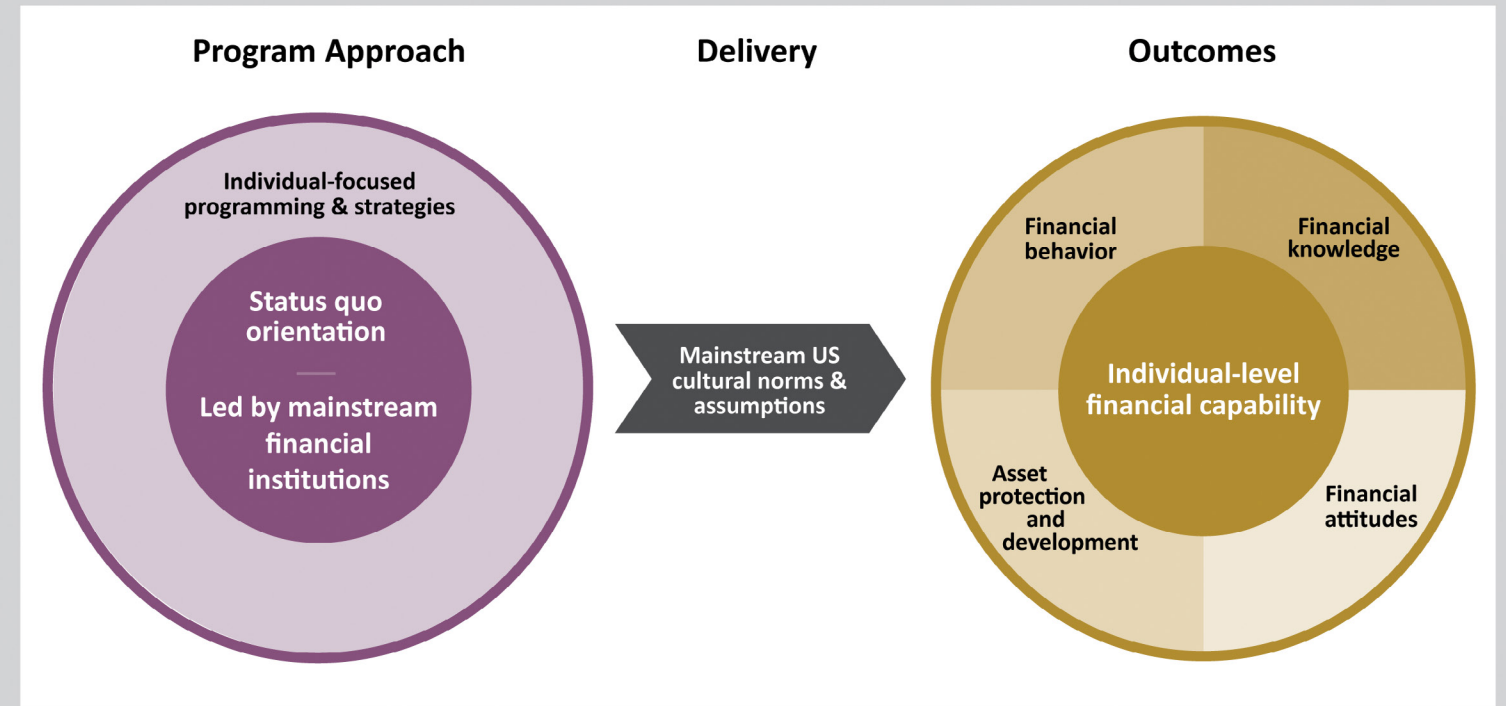
In 2018, HANA Center's executive director and six other Asian American and Pacific Islander (AAPI) leaders from across the country joined National CAPACD and IASP in a site visit to HCA to share promising practices and identify common aspirations and outcomes from their communities. IASP worked with these leaders and cultural practitioners to co-develop an evaluation framework that captures the holistic, multi-level, and transformative impact of Empowerment Economics. Building on this collaborative work, National CAPACD, IASP, and HANA Center formed a partnership in 2019 to develop this case study highlighting HANA Center's unique organizational practice of Empowerment Economics within their Youth Empowerment program.

Empowerment Economics is a multi-generational and culturally responsive approach to building wealth and power, developed by and for low-income AAPI and other communities of color. Empowerment Economics addresses longstanding economic and racial injustices facing communities of color in the United States

and builds on the strengths and values of specific communities to reveal new ways of relating, defining wealth and well-being, and distributing power and resources to effect social change. This approach extends and builds on the concept of financial capability, which emphasizes knowledge and skills training, paired with expanded access to asset-building products and opportunities. The financial capability model of asset building is rooted in the assumption that individuals living in poverty can and should learn to save, and that over time they will be able to climb out of poverty by filling knowledge gaps, changing spending or savings behaviors, and resolving barriers to accessing financial services. Under this approach, the key markers of success are individual wealth building through participation in mainstream financial institutions.

In contrast, Empowerment Economics challenges the assumption that individuals are solely responsible for their financial situation and can climb out of poverty if they change their savings behavior or relationship with mainstream financial institutions. This framework prioritizes critically conscious, culturally relevant methods to build collective wealth and power, transformation at multiple levels including individual, family, community, and systems, and adaptability to other communities of color. The following logic model and evaluation framework illustrate the Empowerment Economics approach, mechanisms, and potential evaluation metrics that continue to be co-developed and refined in partnership with National CAPACD, Hawaiian Community Assets, and community leaders across the country.

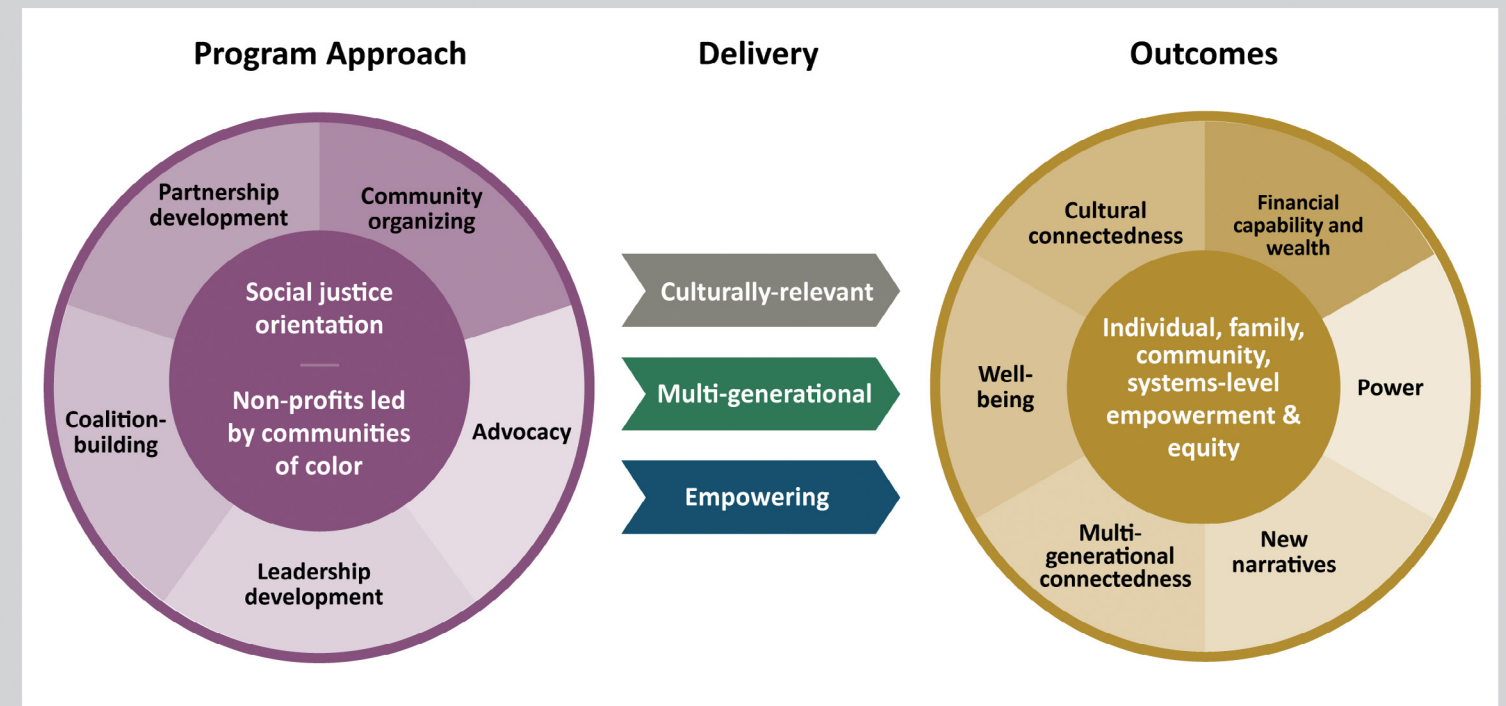
Logic Model 1: Traditional Financial Capability Approach



Left Inner: Organizations are typically financial institutions (e.g., banks, credit unions) seeking to help families fit in to mainstream economic institutions and cultural ideals.
Left Outer: Programming and strategies focus on individual change independent of systemic causes of economic inequality.

Arrow: Delivery based on mainstream US economic/cultural norms focused on individual wealth accumulation.
Right Inner: Program goal is to enhance financial capability on individual level.
Right Outer: Indicators assess various components of individual financial capability.

Logic Model 2: Empowerment Economics Approach



Left Inner: Organizations led by and for communities of color with social justice orientation.
Left Outer: Community-building strategies address root causes of inequality.
Arrows: Delivery is culturally relevant, multigenerational, and empowering.

Right Inner: Program goal is to achieve empowerment and equity (racial, gender, economic) at the individual, family, community, and systems levels.
Right Outer: Indicators assess components of equity and empowerment at the individual, family, community, and systems levels.

Empowerment Economics Evaluation Framework Matrix

Locus of Impact	Individual Level	Family Level	Community Level	Systemic Level
Focus of Impact				
Financial Capability & Wealth	<ul style="list-style-type: none"> Financial behavior Financial attitudes Financial education Financial knowledge Financial self-efficacy Financial well-being Financial capability Financial stability Training & educational attainment Access to education and workforce training 	<ul style="list-style-type: none"> Family/household background information Family/household financial status Family/household financial dynamics Housing stability & costs 	<ul style="list-style-type: none"> Community resource sharing and exchange Community wealth Community access to financial services Community access to high quality education Community access to high quality workforce development opportunities Community access to child care, public benefits & case management. 	<ul style="list-style-type: none"> Policies and practices at the local, state, and national levels which support equity, empowerment, and self-determination for communities of color
Power	<ul style="list-style-type: none"> Civic engagement & political participation Critical consciousness of systems of power and privilege Social justice activism Self-efficacy & self-determination 	<ul style="list-style-type: none"> Family participation in civic life, politics, or social activism. Family self-advocacy 	<ul style="list-style-type: none"> Strategic & intersectional political alliances Political representation & advocacy by and for the community 	
New Narratives	<ul style="list-style-type: none"> Resistance to internalizing "blame the victim" narratives about poverty, racism, and sexism Creation/adoption of new personally empowering narratives & identities Engagement in social movement activity to create more empowering narratives about marginalized groups 	<ul style="list-style-type: none"> Multigenerational exchange about and resistance to harmful subordinate group narratives Creation/adoption of new empowering family stories about strengths, assets, and wealth 	<ul style="list-style-type: none"> Resistance to "blame the victim" narratives about causes of inequities within community Community action to create/adopt affirmative narratives about communities of color 	
Multi-generational Connectedness	<ul style="list-style-type: none"> Identity rooted in multigenerational family history Valuing the importance of teaching & learning from other generations 	<ul style="list-style-type: none"> Multigenerational interdependence and solidarity between family members Multigenerational family resilience 	<ul style="list-style-type: none"> Multigenerational sharing of cultural knowledge and practices Solidarity between generations in a community or program setting Community leadership roles and development opportunities for youth and elders 	
Cultural Connectedness	<ul style="list-style-type: none"> Rootedness in cultural, spiritual, and historical identities Facility navigating cultural identities and assuming power in white spaces 	<ul style="list-style-type: none"> Multigenerational sharing of cultural, spiritual, and historical practices & values 	<ul style="list-style-type: none"> Community engagement & organizing efforts are culturally and linguistically rooted 	
Well-Being	<ul style="list-style-type: none"> Perceived personal safety Food security Physical health Psychological & spiritual well-being Individual & cultural resilience Health beliefs & attitudes Health behaviors Strong social connections/networks Healing from trauma 	<ul style="list-style-type: none"> Safety in the home Family food security Family cohesion/solidarity Family caregiving and receiving Family influences on health Family healing from trauma 	<ul style="list-style-type: none"> Clean, safe, green neighborhoods Community health status High quality, accessible, culturally rooted community health services High quality community services & amenities Community social connectedness Promoting process of reconciliation and healing from community-wide historical trauma 	

APPENDIX B:

Research Questions and Methods

The purpose of this case study is to identify promising practices in program delivery, evaluation, and community empowerment at HANA Center, share lessons that can inform other organizations, and advance the field of Empowerment Economics. Specific to HANA's youth programs, we ask the following questions:

1. Demographic and Community Contexts
 - a. What are the communities that HANA has historically served and currently serving?
 - b. What are the factors/changes that are affecting HANA?
 - c. What is the story of place and people connected with HANA?
 - d. What are the complexities of the intersections at which HANA Center operates?
2. Youth Programming and Empowerment Economics at HANA
 - a. How does HANA implement a dual model of social services and advocacy?
 - b. What are HANA's promising practices in youth Empowerment Economics?
 - c. What are the outcomes of HANA's youth programming?

In addition to highlighting the work of HANA Center, we elucidate key elements of Empowerment Economics that are particularly relevant for organizations working at the intersection of multi-ethnic and immigrant contexts. In reference to broader lessons from this case study, we ask the following questions:

3. Empowerment Economics in Multi-Ethnic, Multi-Racial Communities
 - a. What are the key elements of Empowerment Economics that are especially relevant for working in a multi-ethnic, multi-racial community?
 - b. What are the aspects of the Empowerment Economics framework that are foundational/grounding, fluid/evolving, and require further study?

To conduct this case study, a team of three IASP researchers conducted on-site fieldwork for five days at HANA Center and collected the following data:

- 3 focus groups with HANA staff
- 2 focus groups with youth participants of #DrummingUpPower and FYSH
- Observation of #DrummingUpPower and FYSH activities
- 5 qualitative in-depth interviews with HANA staff
- 10 qualitative in-depth interviews with youth leaders
- 9 qualitative in-depth interviews with external stakeholders
- Content review of HANA Center's curriculum, reports, and other relevant materials

Researchers created descriptive and analytic fieldwork memos. All data were compiled and analyzed through inductive codes generated from the site visit and deductive codes from the Empowerment Economics evaluation framework. De-identified quotes used throughout the report are representative of these broader themes and are provided to center the voices of youth, staff, and community partners.

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