

2009 ASSETS & OPPORTUNITY INSTITUTE



September 23-24, 2009 Washington, DC www.cfed.org/institute

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The 2009 Assets & Opportunity Institute, held September 23-24, 2009 brought together key advocates, policymakers, financial services providers, and researchers from the public and private sectors for a two-day forum on advancing policy change at the state level. The Institute worked to build a diverse constituency for action and prepared participants with concrete strategies for advancing policies included in the 2009-2010 Assets & Opportunity Scorecard - CFED's signature research on wealth, poverty, and the financial security of American families.

Focus of the Institute: Policies for Economic Opportunity

The 2009 Assets & Opportunity Institute will feature policy priorities essential for renewing and expanding economic opportunity for low- and moderate-income families, including:

- Lifting Asset Limits in Public Benefit Programs
- Housing Trust Fund
- State Earned Income Tax Credit
- State IDA Program Support
- Access to Health Insurance
- Early Childhood Education
- Payday Lending Protections
- Access to Quality K-12 Education
- College Savings Incentives
- First-time Homebuyer Assistance
- State Microenterprise Support
- Predatory Mortgage Lending Protections

Strategies and Resources for Policy Change

Participants will leave the 2009 Institute fully prepared with data, strategies and resources for their 2010 state legislative sessions. For each of the 12 policy priorities, participants received a comprehensive Resource Guide, which served as curriculum for each session and which can be used as a comprehensive how-to manual after the event. The Guides include information on policy design and adoption across the country, as well as communication and advocacy strategies.

Optional Hill Visits: Advocate for Asset Policies on Capitol Hill

On September 22, participants have the opportunity to educate members of Congress and their staff about the importance of asset-building policies and how asset-building programs in their states and communities are transforming people's lives. Legislators are more effective at drafting, promoting and supporting legislation after hearing from their constituents about local asset-building efforts. We hope you will join your colleagues in seizing this opportunity to build relationships with your elected officials and educate them about critical asset-building policies and opportunities.

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2009 Assets & Opportunity Institute Agenda

Pre-Conference Activities, Tuesday, September 22

2-5 p.m. **OPTIONAL CAPITOL HILL VISITS**

6-8 p.m. **INSTITUTE REGISTRATION**
Lower Level Foyer

Day 1 WEDNESDAY, SEPTEMBER 23rd

8-9 a.m. **REGISTRATION & CONTINENTAL BREAKFAST**
Lower Level Foyer

9-10:45 a.m. **OPENING PLENARY**
Grand Ballroom, Lower Level
Speakers: Andrea Levere, President, CFED
Jennifer Brooks, Director of State and Local Policy, CFED
Ida Rademacher, Director of Research, CFED

The *2009-2010 Assets & Opportunity Scorecard* provides a state-by-state analysis of the financial security and economic opportunities of residents, as well as what state governments can or should do to help them build and protect assets. This opening session will highlight key findings from the newly released *Scorecard*, including trends in outcome data and policy adoption across five issue areas: Financial Assets & Income, Businesses & Jobs, Housing & Homeownership, Health Care and Education. The session will set the stage for two days of deep learning related to the 12 policy priorities highlighted in the *Scorecard*.

Presentation: [Opening Plenary: The 2009-2010 Assets & Opportunity Scorecard](#)

10:45 - 11:00 **BREAK**
Lower Level Foyer

11 a.m.-1 p.m. **CREATING STRONG STATE ASSET POLICIES:**

CONCURRENT SMALL GROUP SESSIONS I

Each of the 12 policies outlined during the plenary session has the potential to leverage maximum benefits and build a strong basis for wealth and opportunity for each state's residents. But how should these policies be designed? How can advocates build a bipartisan coalition in support of these policies? During the Institute, you will learn exactly what it takes to create and advocate for these policies.

During each set of concurrent small group sessions, participants will choose one policy on which to focus. Each policy discussion will be led by two expert faculty who will share their deep content knowledge on the specific policy – the status of policy adoption nationwide, best practices in policy design and strategy, and advocacy and messaging. Sessions will provide participants the opportunity to ask experts about successful policy change efforts, share their own experiences and connect with others pursuing the specific policy.

Small group session options:

1. Lifting Asset Limits in Public Benefit Programs

Room: Salon 1, Second Floor

Faculty: Dottie Rosenbaum, Center on Budget and Policy Priorities

Dory Rand, Woodstock Institute

Facilitator: Jennifer Brooks, CFED

Many public benefit programs – such as cash welfare or Medicaid – limit eligibility to those with few or no assets. If individuals or families have assets exceeding the state's limit, they must "spend down" longer-term savings in order to receive what is often short-term public assistance. Yet personal savings and assets are precisely the kinds of resources that allow families to move off public benefit programs. States have discretion in setting or eliminating asset limits for a number of important programs.

This session will address:

- What can states do to eliminate or mitigate the impact of asset limits in Temporary Assistance for Needy Families, Medicaid and the Supplemental Nutrition Assistance Program?
- What are the best approaches for addressing asset limits? What are the pitfalls to avoid?
- What are the best arguments to press for elimination of asset limits?

Resource Guide: [Lifting Asset Limits in Public Benefit Programs](#)

PowerPoints: [Lifting Asset Limits - Dottie Rosenbaum](#)

[Lifting Asset Limits - Dory Rand](#)

2. Predatory Mortgage Lending Protections

Room: Salon 2, Second Floor

Faculty: Uriah King, Center for Responsible Lending

Diana Dorn-Jones, United South Broadway Corporation

Facilitator: Ida Rademacher, CFED

Predatory or abusive mortgage lending refers to a range of practices – including deception, fraud or manipulation – that a mortgage broker or lender uses to make a loan with terms that are disadvantageous to the borrower. The collapse of the housing market in recent years was fueled by the widespread promotion of these high-cost, high-risk, often predatory loans that borrowers could not afford. In 2001, predatory mortgage lending in the subprime market was estimated to cost Americans \$9.1 billion per year; in the wake of the current crisis, it is clear that the cost far exceeds even this estimate. Today, millions of Americans have lost their homes to foreclosure; 8.1 million more are expected to face foreclosure during the next four years; and still millions of others have been affected by the spillover effects of reduced property values, lost jobs and devastated communities.

This session will address:

- What have states done to curb predatory mortgage lending?
- What are the strongest forms of these policies?
- What strategies have been most effective in addressing predatory mortgage lending?
- What are the pitfalls to avoid?

Resource Guide: [Predatory Mortgage Lending Protections](#)

PowerPoints: [Predatory Mortgage Lending - Uriah King](#)

3. Early Childhood Education

Room: Salon 3, Second Floor

Faculty: Allison de la Torre and Albert Wat, Pre-K Now

Alexandra Forter Sirota, Action for Children North Carolina

Facilitator: LeElaine Comer, CFED

Early education – including pre-kindergarten programs for 3- and 4-year-olds – leads to higher earnings, higher overall economic growth, a more productive and versatile workforce, better health and lower crime. Policies that promote early childhood development create a foundation for later school achievement, workforce productivity, responsible citizenship and successful parenting. Pre-K programs prepare children for learning, both in school and later in the workforce, and are vital to a state's economic prosperity. States can fund high-quality early childhood education programs and ensure access to programs for all children, beginning with the most disadvantaged. States also can set guidelines for what constitutes a high-quality program, which can help consolidate fragmented school-readiness options and establish high-quality programming throughout the state.

This session will address:

- Which states have high-quality pre-K initiatives?
- What progress are states making toward voluntary pre-K for all initiatives?
- What are successful strategies for advocating for high-quality early childhood education initiatives? Where have advocates missed opportunities?
- How can advocates for children's issues and asset building work together?

Resource Guide: [Early Childhood Education](#)

PowerPoints: [Early Childhood Education - Pre-K Now](#)
[Early Childhood Education - Alexandra Forter Sirota](#)

1-2:45 p.m.

LUNCH PLENARY: INNOVATION POLICIES

Grand Ballroom, Lower Level

Speakers: Laura Arce, Senior Policy Analyst, CFED

John Davis, Partner and Co-founder,

Burlington Associates in Community Development

Gene Severens, Senior Advisor, CFED

Facilitator: Anne Li, CFED

The policy priorities and additional policies included the *2009-2010 Assets & Opportunity Scorecard* have all been adopted in statehouses across the country, in one form or another. However, there are many other policy proposals that have the potential to expand economic opportunity for thousands or even millions of people that are neither on the books nor widely pursued. CFED now includes a new set of "innovation policies" that take new and creative approaches to addressing social issues.

This session will highlight three of these policy innovations:

- Manufactured housing as a path to affordable homeownership
- A New Entrepreneur Tax Credit that would help disadvantaged start-ups reap the benefits of formalizing their businesses
- Shared-equity homeownership as a way for low-income individuals and families to become homeowners that would maintain home affordability for future homebuyers

Presentation: [Lunch Plenary: Innovation Policies](#)

3 p.m.-5 p.m.

CREATING STRONG STATE ASSET POLICIES: CONCURRENT SMALL GROUP SESSIONS II

Small group session options:

1. First-time Homebuyer Assistance

Room: Salon 1, Second Floor

Faculty: Garth Rieman, National Council of State Housing Agencies

Michele Watson, Virginia Housing Development Authority

Facilitator: Carol Wayman, CFED

Low- and moderate-income families face a number of barriers to achieving homeownership. Some can afford the monthly mortgage payment, but struggle to save enough money for the downpayment and closing costs. For others, the even tighter prime credit markets and enduring hazard of predatory subprime lending make it difficult to obtain an affordable, consumer-friendly mortgage product. Still others enter the homebuying process with little to no information about what to expect and how to protect their interests. State support for first-time homebuyers can help overcome these challenges.

This session will address:

- How can states support first-time homeownership?
- Which states provide a comprehensive package of products and services for first-time buyers?
- What strategies have been most effective in making first-time homeownership a priority issue for states?

Resource Guide: [First-time Homebuyer Assistance](#)

PowerPoints: [First-time Homebuyer - Garth Rieman](#)

[First-time Homebuyer - Michele Watson](#)

2. State Individual Development Account Program Support

Room: Salon 2, Second Floor

Faculty: Cynthia Winter and Janet Byrd, Neighborhood Partnerships

Tina Morris-Anderson, North Carolina Department of Labor

Facilitator: Carl Rist, CFED

One in seven Americans has zero or negative net worth. Twenty-three percent have so few assets that they could not stay above the poverty level for three months if their income were interrupted. There are, however, policies that help low- and moderate-income people build assets. State support for Individual Development Accounts (IDAs) is one example. IDAs are special savings accounts that match the deposits of low- and moderate-income savers, provided that they participate in financial education and use the savings for targeted purposes – most commonly postsecondary education, homeownership or capitalizing a small business. IDAs are important tools that make families more financially secure and communities more stable.

This session will address:

- What are the options for providing stable state funding for IDA programs?
- What comprises strong state support for IDA programs? Why have some states struggled with maintaining consistent state support?
- What can you do to build support for IDA state policy?

Resource Guide: [State Individual Development Account Program Support](#)

PowerPoints: [IDAs - Cynthia Winter and Tina Morris Anderson](#)

3. Access to Quality K-12 Education

Room: Salon 3, Second Floor

Faculty: Sandi Jacobs, National Council on Teacher Quality

Alex Johnston, Connecticut Coalition for Achievement Now

Facilitator: Stephen Crawford, CFED

Equal access to high-quality educational opportunities is a cornerstone of the public education system in the United States. Despite decades of education reforms, inequity persists in education spending and in the availability of high-quality teachers, particularly in areas with high concentrations of poverty. States have the flexibility, and the challenge, to develop their own standards and processes for funding education

in their state and to set requirements to help improve the quality of the teaching force across the state.

This session will address:

- What can states do to ensure that state education funds are spent equitably across districts?
- How can states ensure that the workforce of teachers is adequately prepared and licensed, and that all students will have effective educational instruction?
- Which states have reduced educational disparities? What are their strategies?

Resource Guide: [Access to Quality K-12 Education](#)

PowerPoints: [Access to Quality K-12 Education - Sandi Jacobs](#)
[Access to Quality K-12 Education - Alex Johnston](#)

5-7 p.m.

NETWORKING RECEPTION

Room: Salon D&E, Lower Level

Day 2

THURSDAY, SEPTEMBER 24th

7:30-8:30 a.m.

CONTINENTAL BREAKFAST

Lower Level Foyer

8:30-9:45 a.m.

MORNING PLENARY: RACE, ASSETS & THE ECONOMY

Grand Ballroom, Lower Level

*Speakers: Meizhu Lui, Director of the Closing the Racial Wealth Gap Initiative,
Insight Center for Community Economic Development*

Facilitator: Kim Pate, CFED

The 2009-2010 Scorecard data reveal deep disparities and economic disadvantages when minority households are compared with white households. Compared with white households, minority households are more than twice as likely to be asset poor, three times as likely to have a high-cost mortgage loan and four times as likely to be unbanked. While 71.5% of white Americans own their homes, only 48% of minorities are homeowners. Roughly one in three white Americans has a four-year college degree, compared to only one in five minorities. This financial disparity between minority and white households has persisted over the years, raising serious questions about the basic fairness of an economic system that continues to produce such outcomes.

This session will highlight the current racial wealth gap and engage participants in a discussion of the policies that advocates can push for to close the gap.

Presentation: [Morning Plenary: Race, Assets and the Economy](#)

Handout: [Principles for an Inclusive Society](#)

9:45-10:00 a.m.

BREAK

Lower Level Foyer

10 a.m.-Noon

**CREATING STRONG STATE ASSET POLICIES:
CONCURRENT SMALL GROUP SESSIONS III**

Small group session options:

1. College Savings Incentives

Room: Salon 1, Second Floor

Faculty: Mike Leach, Southern Good Faith Fund

Margaret Clancy, Center for Social Development

Facilitator: Carl Rist, CFED

Post-secondary education is one of the best investments an individual can make in his or her economic future. A college degree means higher earning potential and can be a stepping-stone to building wealth and achieving economic security. However, escalating costs discourage many from pursuing post-secondary education. One way to make the cost of post-secondary education more affordable and increase participation by lower-income individuals is to create incentives for individuals and families to save for college. One way to incentivize savings is to match an individual's deposits into a 529 college savings account or provide a tax credit that reimburses accountholders for the deposits they have made.

This session will address:

- Which states have taken the lead to create incentives for low-income individuals and families to save for college?
- What are the most effective ways to structure an incentivized college savings plan?
- What are the best arguments for promoting college savings? What are the pitfalls to avoid?

Resource Guide: [College Savings Incentives](#)

PowerPoints: [College Savings Incentives - Carl Rist](#)

[College Savings Incentives - Mike Leach](#)

[College Savings Incentives - Margaret Clancy](#)

[Arkansas's Aspiring Scholars Matching Grant Legislation](#)

2. State Microenterprise Support

Room: Salon 2, Second Floor

Faculty: Teresa Lemmons, Washington State Microenterprise Association

Jason Friedman, Friedman Associates

Facilitator: Kim Pate, CFED

There are more than 20 million microenterprises in the United States, representing 17% of all private employment. Microenterprise is a proving ground for new entrepreneurs and a key income generator and economic revitalization strategy in communities with weak job prospects. In addition, microenterprise helps people move out of poverty and off public assistance and helps poor households build wealth. Yet these smallest of businesses often find it difficult to find the capital, training and

technical assistance they need to start and grow successfully.

This session will address:

- What can states do to support microenterprise and microenterprise development organizations?
- In states that have been successful, what are their strategies? What pitfalls did they have to avoid along the way?
- How can federal and private funding sources be leveraged?
- How can advocates build support for microenterprise in their own states?

Resource Guide: [State Microenterprise Support](#)

PowerPoints: [State Microenterprise Support - Kim Pate](#)

[State Microenterprise Support - Jason Friedman](#)

[State Microenterprise Support - Teresa Lemmons](#)

Handouts: [Microenterprise Development: Part of the Solution for Washington SMA Public Policy Achievements](#)

[WA Microenterprise Act](#)

3. Access to Health Insurance

Room: Salon 3, Second Floor

Faculty: Enrique Martinez-Vidal, AcademyHealth

Ann Dunkelberg, Center for Public Policy Priorities

Facilitator: Kasey Wiedrich, CFED

More than half of personal bankruptcies in this country are partly the result of medical debt. Rising health care costs and gaps in insurance coverage mean that many families are one serious illness or accident away from financial insecurity. While roughly one in six nonelderly Americans – nearly 45 million people – lack health insurance, one in three low-income nonelderly Americans are uninsured. States can enact a range of policies to reduce the number of uninsured individuals. They can expand eligibility for public programs, subsidize the costs of private insurance and mandate coverage extensions for those whose benefits would otherwise be terminated.

This session will address:

- What strategies have states used to expand health insurance coverage?
- What lessons can be learned from previous efforts in states, both successful and unsuccessful?
- What role can states play in national health care reform?
- How can advocates build support for health care reform in their states?

Resource Guide: [Access to Health Insurance](#)

PowerPoints: [Access to Health Insurance - Enrique Martinez-Vidal](#)

[Access to Health Insurance - Ann Dunkelberg](#)

Noon-1:15 p.m.

LUNCH PLENARY: CONNECTING STATE ASSET POLICY TO THE FEDERAL AND MUNICIPAL CONTEXT, PARAMETERS AND OPPORTUNITIES

Grand Ballroom, Lower Level

Speakers: Carol Wayman, Director of Federal Policy, CFED

Veronica White, Executive Director, New York City Center for Economic Opportunity

Facilitator: Don Baylor, CFED Board Member; Center for Public Policy Priorities

Federal, state and local policy are linked; each level of government has interrelated powers, limitations and opportunities to expand economic opportunity for low- and moderate-income families. Within federal parameters, states have a range of options for action: they can build on positive federal policy, e.g., through a state Earned Income Tax Credit (EITC); exercise discretion where they have it, e.g., by eliminating asset limits in some public benefits programs; and innovate where no federal policy exists, e.g., by matching the deposits of those who save in a 529 college savings account. Similarly, local policy is contextualized by both state and federal policy. Municipalities have the opportunity to: build on both state and federal policy, e.g., through a local EITC; exercise discretion, e.g., by deciding on allocations of federal or state funding; and innovate where the state or federal government has yet to step up, e.g., using zoning powers to limit payday lenders.

This session will focus on the relationships between the levels of government, as well as the opportunities and challenges to ensuring governments work together in support of financial security and opportunity for families.

1:30-3:30 p.m.

**CREATING STRONG STATE ASSET POLICIES:
CONCURRENT SMALL GROUP SESSIONS IV**

Small group session options:

1. Payday Lending Protections

Room: Salon 1, Second Floor

Faculty: Uriah King, Center for Responsible Lending

Diana Dorn-Jones, United South Broadway Corporation

Facilitator: Leigh Tivol, CFED

Predatory payday lending refers to the practice of repeatedly making small, short-term loans at annual interest rates that average about 400%, which trap borrowers in a cycle of debt. These loans are referred to as "payday loans" because they are marketed to cash-strapped borrowers as a way to cover expenses until their next paycheck. Because the entire loan is due on their next payday, most borrowers find they cannot afford to pay off the loan and are forced to "roll over" the loan, incurring more interest and fees. A typical borrower pays back \$793 for a \$325 loan. Predatory payday lending drains low-income communities, especially communities of color, of millions of dollars each year.

This session will address:

- What have states done to address predatory payday lending?

What are the strongest forms of these policies?

- What strategies have been most effective in addressing predatory payday lending? What are the pitfalls to avoid?

Resource Guide: [Payday Lending Protections](#)

PowerPoints: [Payday Lending - Uriah King](#)

2. Housing Trust Fund

Room: Salon 2, Second Floor

Faculty: Mary Brooks, Center for Community Change

Janet Byrd, Neighborhood Partnerships

Facilitator: Laura Arce, CFED

For both homeowners and renters, affordability is all too often out of reach. More than 45% of homeowners and 37% of renters spend more than one-third of their income on housing costs. High costs and elevated credit requirements in recent years have made it more difficult for those with modest incomes to afford a home. Many of those who are not ready or able to buy a home are forced to accept substandard or unsafe rental housing in order to find a residence that they can afford. Housing trust funds are one way that states can help make housing and homeownership affordable for low- and moderate-income individuals and families. For more than 20 years, housing trust funds have used dedicated public monies for a variety of affordable housing solutions, including preserving affordable rental housing, addressing homelessness, construction and rehabilitation of affordable housing, helping families become first-time homeowners, emergency repair and foreclosure prevention.

This session will address:

- Which states have secured a dedicated funding source for their housing trust funds?
- How can other funding sources be leveraged?
- How should housing trust funds be managed and administered?
- How have advocates built policy support for state housing trust funds?

Resource Guide: [Housing Trust Fund](#)

PowerPoints: [Housing Trust Fund - Mary Brooks](#)

[Housing Trust Fund - Janet Byrd](#)

3. State Earned Income Tax Credit

Room: Salon 3, Second Floor

Faculty: Nick Johnson, Center on Budget and Policy Priorities

Sean Noble, Voices for Illinois Children

Facilitator: Amr Moubarak, CFED

One of the largest and most effective wage support programs for low- and moderate-income families is the federal Earned Income Tax Credit (EITC). It lifts more than 5.1 million Americans – including 2.6 million children – out of poverty each year. Studies have shown that some families use EITC payments toward significant purchases – such as a house – and to pay off debts. Families can also use the credit they receive each year to start saving for the future. States can enact their own EITCs that build

on the federal credit.

This session will address:

- What are the key elements of a strong state EITC? Which states' policies include these elements?
- How can federal funding sources be leveraged?
- What arguments have worked best to win a state EITC? What are arguments made by oppositions?
- How can advocates build a coalition to support a state EITC?

Resource Guide: [State Earned Income Tax Credit](#)

PowerPoints: [State Earned Income Tax Credit - Nick Johnson](#)

[State Earned Income Tax Credit - Sean Noble](#)

3:45-4:45 p.m.

AFTERNOON PLENARY: MAKING THE CASE FOR GOVERNMENT INVESTMENT IN ASSETS & OPPORTUNITY POLICIES

Grand Ballroom, Lower Level

Speaker: Patrick Bresette, Associate Program Director of Public Works, Demos

Facilitator: Jennifer Brooks, CFED

Expanding economic opportunity for American families will require not only new and creative policies but also the public will to implement them. Unfortunately, dominant perceptions about how the economy works and the proper role of government in addressing economic challenges are stumbling blocks to creating the necessary public support for change. Inaccurate assumptions about who pays for and who benefits from social policies (i.e., that "the poor" don't pay for, but do reap the benefits of government largesse) further decrease potential support for a governmental role. In addition, some of the messages that have been used to advocate for asset-building policies tend to reinforce a story of independence – "pulling yourself up by your bootstraps." Making the case for governmental support of asset-building policies requires a sense of their collective benefit and the interdependence inherent in broadly shared economic well-being.

This session will share new research by Demos on public perceptions of the role of government and suggest ways to frame an assets and opportunity agenda in ways that appeal to the public, media and policymakers.

Presentation: [Afternoon Plenary and Closing](#)

4:45-5 p.m.

CLOSING REMARKS

Grand Ballroom, Lower Level

Speakers: Jennifer Brooks, Director of State and Local Policy, CFED

Bob Friedman, Founder and General Counsel, CFED

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featured story

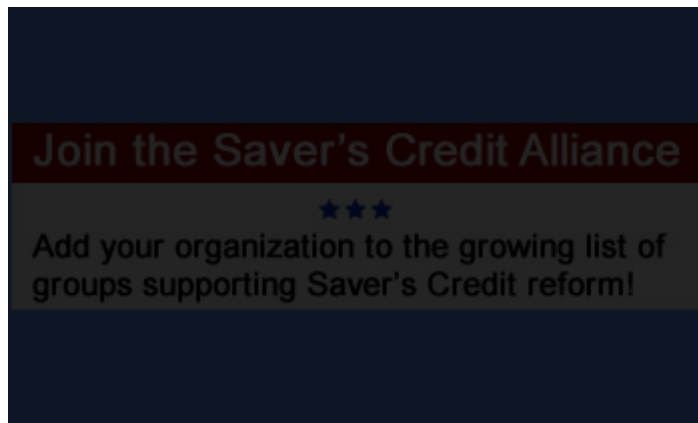


"For too long, people with disabilities have been relegated to the margins of society,"

exclaimed Megan O'Neil, Access to Assets Project Coordinator at the World Institute on Disability (WID). "Asset-building programs give people the support, selfconfidence, and opportunity to become economically self-sufficient and truly integrated into society."

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CFED (Corporation for Enterprise Development)

expands economic opportunity by helping Americans start and grow businesses, go to college, own a home, and save for their children's and own economic futures. [More](#)



Individual Development Accounts

Individual Development Accounts (**IDAs**) are matched savings accounts that enable low-income American families to save, build assets and enter the financial mainstream.



Manufactured Housing Initiatives

CFED's manufactured housing initiatives, IM HOME and ROC USA, expands opportunity for owners of manufactured homes and ensure they receive the same treatment and benefits as owners of any other type of home.



Saving for Education, Entrepreneurship and Downpayment Initiative (SEED)

SEED is a multi-year national initiative to develop, test and impel matched savings accounts and financial education for children and youth.



The Self-Employment Tax Initiative (SETI)

SETI explores use of the tax code and "tax day" to scale-up delivery of financial services and business literacy to millions of start-up micro and small businesses annually.

LEGISLATION

Join the Saver's Credit Alliance

Support expanding savings incentives to 50 million low- and moderate-income Americans

President Obama Announces Savings Agenda

Purchase Savings Bonds on Tax Returns

INNOVATION

Behavioral Economics website launched

2009 Innovator-in-Residence Mindy Hernandez applies behavioral insight to the asset building field

SETI

Local Partners Announced

For the 2010 Tax Season SETI is partnering with 15 organizations that will collectively serve nearly 14,000 emerging microbusinesses

TOOLS



2009-2010 Assets & Opportunity Scorecard

[+ Special Report on Net Worth and Homeownership](#)

[+ State of the Field; Opportunities for Growth](#)

[+ Assets Learning Conference Presentations](#)

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featured story



Louisa Padilla is a new homeowner.

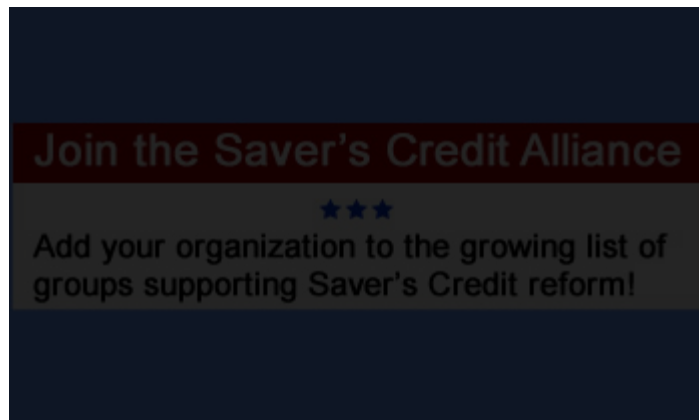
She's a single mother who recently purchased

a manufactured home. Louisa was unfamiliar with manufactured homes, and a skeptic. But seeing the house allayed any of her concerns.

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expands economic opportunity by helping Americans start and grow businesses, go to college, own a home, and save for their children's and own economic futures. [More](#)



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