FINANCIAL EMPOWERMENT: THREE CASES

Featuring:
Baltimore City CAP,
Capstone Community Action,
and Community Action Partnership of Orange County
Financial Empowerment: Three Cases

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This document is intended for use by Community Action Agencies and other CSBG Eligible Entities within the Community Services Block Grant (CSBG) Network.

Publication Contributors
A special thanks to the following contributors to this publication: Lori Cunningham, Executive Director, Baltimore City Community Action Partnership; Dr. Denatra Green-Stroman, Deputy Director, Baltimore City Community Action Partnership; Adongo Matthews, Program Manager, Baltimore City Community Action Partnership; Mary Niebling, Community Economic Development Director, Capstone Community Action; Liz Scharf, Savings and Credit Program Coordinator, Capstone Community Action; Maureen Dougherty, Program Assistant, Capstone Community Action; Dolores Barrett, Director of Community Partnership & Services, Community Action Partnership of Orange County; Maribel Sarabia, Healthy Marriage and Families Program Manager, Community Action Partnership of Orange County; Ariel Sankar-Bergmann, Program Manager, Savings and Financial Capability, Prosperity Now.

Community Action Partnership
The Community Action Partnership is the nonprofit, national membership organization representing the interests of the 1,000+ Community Action Agencies (CAAs) across the country that annually help 17 million low-income Americans achieve economic security. Whether it’s a Head Start program, weatherization, job training, housing, nutritional assistance, energy assistance, financial education, or any of the other 40 distinct programs, CAAs work to make America a better place to live.

Learning Community Resources Center (LCRC)
The purpose of the CSBG Learning Community is to analyze Community Action outcomes and identify effective, promising, and innovative practice models that alleviate the causes and conditions of poverty.

The Learning Community, a project of the LCRC, is an opportunity for Community Action Agencies to build capacity to increase impact by:

- Capitalizing on Peer Knowledge and Expertise;
- Creating Effective Strategies; and
- Promoting Promising Practices

The Learning Community is comprised of topical Learning Community Groups (LCGs) which consist of a cadre of agencies that are currently working on a program or service delivery strategy related to each of the LCG focus areas. Learning Community members meet bi-monthly, either virtually or in-person and assist each other by discussing “what works”, sharing data findings, solving problems, and offering support for implementing new ideas.

The CSBG TTA Resource Center is also a project of the LCRC and serves as a wonderful compliment to The Learning Community as it is the “clearinghouse” for a broad array of resources to assist Community Action with its important anti-poverty work. The Resource Center allows for electronic submission of requests for T/TA, ensures the coordination of resources, and allows experts to meet the T/TA needs of the CSBG Network. It hosts a consultant bank; a resource bank which provides a broad array of evidence-based, evidence-informed and exemplary program practice models; a shared calendar; and a discussion forum. A valuable tool, the Resource Bank includes information, toolkits, webinars, articles and other information focused on a full range of services to alleviate the causes and conditions of poverty in communities served by the CSBG Network.

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The Learning Community is comprised of topical Learning Community Groups (LCGs) which consist of a cadre of agencies that are currently working on a program or service delivery strategy related to each of the LCG focus areas. The Financial Empowerment for Families LCG aims to design strategies to help families with low and moderate incomes stabilize their financial lives and rise above poverty.

The Learning Community followed a timeline including four phases, as illustrated below. This process takes place over the course of 20 months. Activities include a series of webinars, peer presentations, goal plans, implementation, and evaluation.

Each went through the process depicted in the graphic above. Learning Community Group Formation took place first as members focused on developing participant understanding of the Learning Community model, cultivating collaborative relationships, and building a shared vision of their goal plan.

Next, Knowledge Building emphasized opportunities for peer-to-peer learning, and research into the broader literature on the different subject areas. During this phase, the LCGs met during an intensive period which included resource review, best-practice presentations, emerging topic presentations, and goal plan finalization.

Third, Piloting focused on the implementation and evaluation of the programs and strategies, including the development of related resources for use by the broader CSBG Network. LCGs were convened regularly for updates/check-in on their progress, peer-to-peer support, and training and technical assistance by Subject Matter Experts (SMEs).

Lastly, during the Practice Transformation phase peers shared reports on the impact of their projects and developed resources for use by the larger CSBG network.

The cases that follow will take readers through the process, from formation to practice transformation, in three different agencies across the United States. These, as well as others within the learning community, exemplify the intention Community Action has to provide holistic services to improve the lives of low-income individuals and families and alleviate the causes and conditions of poverty.
Introduction

Financial instability remains one of the most persistent barriers facing many Americans in their efforts toward self-sufficiency. Across income levels, improving financial capability can be a daunting and overwhelming task that requires a level of knowledge and access to reputable financial products that is out of reach for many Americans. This issue becomes compounded for those in poverty, when managing debt and planning for the future can create competing priorities for families with limited income. Over the course of the last 30 years, human services organizations have sought to provide financial capability services to families in need. However in light of limited staff capacity, many have struggled to provide sufficient coaching and referrals for these individuals in addition to the numerous other services that they are already providing.

Financial empowerment is much more than simply providing financial capability services to low-income individuals; it is about designing integrated and purposeful strategies that can be adapted to fit the individual needs of each client in an effort to help them stabilize their financial lives and rise above poverty. Community Action Agencies have a vibrant history of finding innovative ways to connect their financial empowerment strategies with existing services to increase the impact and availability of financial products and services for people living in poverty.

This case study will highlight the efforts of three Community Action agencies that have participated in a 20-month Learning Community Group: Baltimore County Community Action Partnership, Capstone Community Action, and Community Action Partnership of Orange County. These three cases, as well as others within the Learning Community, exemplify the intention Community Action has to provide holistic services to improve the lives of low-income individuals and families and alleviate the causes and conditions of poverty.

The Research and Logic Behind Our Group Approach

The Center for Financial Inclusion defines financial capability as “the combination of knowledge, skills, attitudes and behaviors needed to make sound financial decisions that support one’s well-being.”

It is a complex set of factors, both internal and external, that play a critical role in the daily lives of Americans regardless of their income. However research that has been conducted over the course of the last 15 years shows that low-income Americans face some significant challenges when seeking to make improvements in this area of their lives. First, the vast majority of low-income individuals reside in

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states that lack sufficient access to reputable financial products and services. Based on their 2016 nationwide assessment of adult financial literacy, the Center for Financial Literacy at Champlain College found that 77% of the adult American population live in states that were ranked as C+ and below on their comprehensive 59-point financial literacy grading scale. As a result of limited access to these services, many individuals living in poverty have begun to rely increasingly on alternative financial habits to finance their monthly budgets. According to the 2017 National Foundation for Credit Counseling (NFCC) Consumer Financial Literacy Survey, 39% of U.S. adults reported rolling credit card debt month-to-month, with 16% saying they roll over $2,500 or more in credit card debt every month. Most troubling however, is the continued stigma that exists around receiving professional financial guidance. Despite over 80% of adults reporting that they feel as if they would benefit from professional guidance for many of their day-to-day financial decisions, only 24% said that they would seek guidance from a professional non-profit organization if they needed help.

In light of these persistent obstacles and the nuanced nature of financial capability, it is essential for Community Action Agencies to offer financial empowerment services that are relevant and adaptable to the needs of individuals in their communities. While there are numerous approaches and strategies for connecting clients with the help that they need, lessons learned from the field indicate that integrated service-delivery programs have both a higher rate of client success and are more sustainable for agencies that are often working with limited resources. Research compiled by the Working Families Success Network shows that when services are offered as a part of an intentional, integrated approach, clients were three to four times more likely to achieve a “major economic outcome” – such as paying down debt or getting a job - than when compared with single service recipients. The business case for integrated approaches is also quite positive, where a global study funded by the Citi Foundation indicated a positive correlation between integrated service delivery and decreased program costs for organizations offering financial capability services.

In addition to a large body of work outside of the CSBG Network, The Results Oriented Management and Accountability (ROMA) framework that Community Action Agencies operate under guides agencies away from service provision and toward a strategic thinking model. This

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model includes comprehensive services and the engagement of other community partners and community members to support positive change. In turn, this works to meet the primary mission of the CSBG network: elimination of poverty/reducing the effects of poverty.7

Since 2015, the Learning Communities Resource Center (LCRC) has sought to take a closer look at various ways that Community Action agencies have incorporated financial empowerment in their service delivery strategies through its Financial Empowerment for Families Learning Community Group (LCG). Over the course of this 20-month research and piloting project, 13 Community Action agencies from across the country came together in an effort to increase their capacity to fight poverty more effectively through the administration of robust, integrated, and evidence-informed financial empowerment strategies. Participants in this group were guided in their efforts by financial empowerment and public policy think tank Prosperity Now (formerly CFED). Utilizing the Building Financial Capability: A Planning Guide for Integrated Services toolkit created by Prosperity Now, group members were led through an intensive process to implement and evaluate an integrated financial empowerment service delivery program at their agency. As highlighted in the toolkit, strategic planning, access to current research, and an understanding of agency capacity are essential elements of an informed financial capability approach. As an essential part of the Learning Community process, all of these project elements were explored and discussed in a peer-learning format. By creating a space for agencies to learn from each other in real time, participants had the opportunity to use each other’s insights to strengthen their financial empowerment approach.

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7 F. Richmond and B. Mooney (2012) “Introduction to ROMA” Version 5.0
Case 1: Baltimore City Community Action Partnership

Since its creation in 1965, Baltimore City Community Action Partnership (Baltimore City CAP) has strived to empower and serve those in need living in Maryland’s largest city. With a service population of over 622,000, the dedicated staff of this public Community Action agency is able reach an impressive 40,000 homes each year. By providing opportunities for low-income households through education, financial empowerment, housing and energy services, food resources and capacity building, Baltimore City CAP seeks to support the 148,000+ residents of Baltimore that are living in poverty on their journey to self-sufficiency.

Three members of the Baltimore City team enrolled to be a part of the Learning Community process: Executive Director Lori Cunningham, Deputy Director Dr. Denatra Green-Stroman, and Southeast Community Action Center Program Manager Adongo Matthews. Through their participation in the Financial Empowerment for Families LCG, their goal was to create a new financial empowerment strategy that would improve community knowledge of and access to financial capability services, establish partnerships with other organizations in the field, and increase agency resources to offer financial coaching to clients in need.

As such the main focus of their effort in the LCG was to create a more integrated financial empowerment approach that would enhance staff capacity to engage with clients, relying on their peers to provide insights on strategies, resources, and measurement tools that prove impactful in this work.

Over the course of the piloting process, the Baltimore City team engaged in several important steps to bring their financial empowerment vision to life. First and foremost, they sought to ensure that an intentional reference to their financial empowerment strategy was present in all client intake and case management interactions. They did so by working to incorporate ROMA crisis-to-thrive scales in their client intake process, and using financial capability scales and a referral plan that were developed in collaboration with Prosperity Now to further case management work. To amplify these efforts, the Baltimore City team next strove to improve staff capacity by refocusing select positions to include a specific financial empowerment focus and sending agency leadership to participate in national financial education conferences. With these crucial elements in place, the agency was also able to bolster its financial capability offerings by establishing a summer financial education & employment program for young adults, offering updated and more frequent Your Money Your Goals trainings, and creating meaningful partnerships with local organizations with a vested stake in the community.
While the Baltimore City CAP team was able to accomplish a great deal during their time in the cohort, a number of barriers were encountered during this process. Unexpected staff losses created challenges in the agency’s efforts to increase its financial capability offerings. As a result, the team had to scale back initial efforts to expand their VITA services program. Maintaining sufficient funding was an additional set-back, which led to the delay of a proposed IDA program that was anticipated to compliment other asset development programs that are currently offered by the agency. A final barrier that was reported by Baltimore City was determining effective client retention and case management strategies. Issues with incentivizing participation in financial education workshops, coupled with staff inconsistency with using the new intake process proved to be a sticking point that required extensive thought and adaptability from the Baltimore City team.

Despite these barriers, the current outcomes of Baltimore City practice transformation include:

- Development of financial capability scales and a referral plan
- Establishment a Financial Capability Program Manager role within Human Services Manager Position
- Creation of a financial empowerment/employment summer program that reached 8,000 young adults
- A decrease in Baltimore’s unbanked and under-banked residents through opportunities made via their VITA program

All of these outcomes and other accomplishments of their work are presented in the graphic on the left.

Overall the team members of Baltimore City CAP are pleased with the progress that they feel the agency has made in their efforts to strengthen their financial empowerment approach. Going forward, Baltimore City CAP plans to continue in this work by seeking additional funding to support the numerous financial capability services that they offer, strengthening is partnership with the Federal Deposit Insurance Corporation (FDIC), and developing a comprehensive economic empowerment workshop series for professionals in the financial coaching field.
Case 2: Capstone Community Action

With a service population of just under 20,000, Capstone Community Action seeks to advocate for economic justice for all Vermonters by working with low-income individuals and families to alleviate the conditions of poverty. Through the provision of numerous self-sufficiency services such as Community Economic Development (CED), Family and Community Support Services, Head Start, and Weatherization, Capstone staff is able to support a number of inspiring outcomes in their tri-county services area in central Vermont.

CED Program Director Mary Niebling, Saving and Credit Program Coordinator Liz Scharf, and Program Assistant Maureen Dougherty coordinated Capstone’s participation in the Financial Empowerment LCG to develop a strategy for integrating financial capability services into their landmark self-sufficiency program, Community Kitchen Academy (CKA). CKA is a 12-week job training program for low-income, at risk individuals who are interested in working in the culinary field. Pairing an intentional financial empowerment strategy with the work being done through this program was of critical importance to the Capstone team because the clientele engaged in this work represent a particularly vulnerable segment of their service population with an intense need for increased access to reputable financial capability services. In order to enroll in CKA, clients must be unemployed or unemployable and receiving an income at or below 100% of the federal poverty level ($24,600 per year for a family of 4 in 2017).10

With the goal to create relevant and accessible financial capabilities opportunities to supplement this project, the Capstone team embarked on their journey to develop a more intentional financial empowerment approach in this work.

In order to align their new financial empowerment strategy with the existing work of CKA, the Capstone team envisioned incorporating three financial capability services with the program:

- Financial capability workshops focused on budgeting, managing credit and debt, and planning for the future;
- Basic credit repair counseling, which would entail pulling credit reports and meeting with students to review and develop an action plan, and;
- Intensive 1-on-1 financial coaching

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10 Office of the Assistant Secretary for Planning and Evaluation (ASPE). U.S. FEDERAL POVERTY GUIDELINES USED TO DETERMINE FINANCIAL ELIGIBILITY FOR CERTAIN FEDERAL PROGRAMS. https://aspe.hhs.gov/poverty-guidelines
Working closely with CKA Instructor Chef Dave Eyler, Liz coordinated agency efforts to pilot this new aligned services approach. The planning process began by identifying opportunities for including financial capability trainings in the existing CKA curriculum. This resulted in a detailed schedule that included regular financial capability discussions during CKA class sessions, in addition to dedicated timeslots for follow-up intensive coaching sessions for interested students. Once the schedule was drafted, a next important step was to obtain support and buy-in from CKA program partners. After receiving sign-off from all other invested parties, Capstone staff began implementing the proposed supplement financial capability services and were able to achieve a number of promising outcomes. Over the course of their participation in the 20-month LCG, the Capstone team incorporated three financial education classes into the training curriculum for three cycles of the CKA program. Participation in their intensive 1-on-1 coaching sessions was also impressive, as the majority of project participants took part in the credit repair counseling sessions with several going on to receive continued financial coaching after completing the program.

A number of important obstacles were encountered by the Capstone team in this process, many of which were a direct result of the financial capability challenges facing their clients. First, the fact that their students were unemployed made it difficult to create accessible action plans for those taking part in the intensive 1-on-1 counseling sessions. This issue was also compounded by several students having little to no credit, limiting their options to notably improve their financial situations during enrollment in the program. Chiefly however, remained the reality that the highly vulnerable nature of CKA’s target clientele makes them an extremely challenging group to consistently engage.

A depiction of Capstone’s overall efforts is displayed on the left.

With the onset of their improved CKA project, Capstone Community Action will continue to be a recognized organization for financial capability training in central Vermont. Future plans for the Capstone team involve following up with successful graduates of the program who are now employed to see if they are taking steps to improve their financial capability.

<table>
<thead>
<tr>
<th>Successes</th>
<th>Challenges</th>
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<tbody>
<tr>
<td>• Eye opening experience for students</td>
<td>• Scheduling financial classes and 1:1 times</td>
</tr>
<tr>
<td>• Well received by students</td>
<td>• Many students have no credit history or poor credit</td>
</tr>
<tr>
<td>• Some took advantage of continued financial coaching</td>
<td>• Not currently employed—difficult to take actionable steps</td>
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<tr>
<td></td>
<td>• CKA target candidate makes them an extremely challenging group to work with</td>
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Case 3: Community Action Partnership of Orange County

Community Action Partnership of Orange County (CAPOC) is a California-based Community Action agency that serves the 3.1 million residents of Orange County, 12.4% of whom are families and individuals living below the federal poverty level. Its mission is to enhance the quality of life in Orange County by eliminating and preventing the causes and effects of poverty by mobilizing and directing resources to programs that assist, educate and promote self-sufficiency. Some of these projects include Nutrition Education Obesity Prevention program (NEOP), weatherization and utility assistance, an extensive food bank network, and their Healthy Marriage & Families program.

Back in 2015, Community Partnership & Services Director Dolores Barrett and Healthy Marriage and Families Program Manager Maribel Sarabia joined the Financial Empowerment LCG in the hopes of accomplishing two goals related to the agency’s financial empowerment approach. First, they wanted to receive guidance and technical assistance on the administration of their new Healthy Marriages and Families project. Earlier that year, CAPOC was awarded a 5-year Healthy Marriage and Responsible Fatherhood grant through the Department of Health and Human Services (DHHS). In addition to providing families with communication and conflict resolution counseling, this initiative also seeks to presents clients the opportunity to receive financial empowerment coaching. Secondly, the CAPOC team was interested in learning more about how to fully integrate a financial empowerment strategy in their overall service delivery approach.

Looking particularly at their Healthy Marriages and Families project, the new nature of this work meant that the CAPOC team would need to engage in a thorough community assessment process before they would be able to fully ascertain what types of strategies would be most relevant and accessible for their clients. And in doing so, they quickly learned that the breadth of financial capability topics that their clients were eager to learn more about exceeded what they would be able to provide without an intentional integration strategy in place.
The CAPOC team spent the first five months of their time in the cohort laying a strong foundation for increased staff and agency capacity. Utilizing the in-depth review of the Building Financial Capability toolkit during LCG discussions facilitated by Prosperity Now, CAPOC began by developing a set of financial needs assessment tools to administer to current recipients of their financial capability services. A snapshot of this assessment tool can be seen on the right. Responses to these surveys then informed the types of services and education that would be most impactful for families in need. The team then used this information to engage in regular planning calls with project stakeholders to clarify expectations and ensure that a cohesive financial empowerment approach was present in all service interactions. Finally, the CAPOC team developed a communications schedule to receive regular updates from program facilitators in an effort to receive real time updates on client and project progress.

From February 2016 through the duration of the cohort, CAPOC engaged in the piloting of their new integrated financial empowerment approach. Three major barriers were reported by the CAPOC team in their efforts. Most prominent was maintaining open lines of communication with project staff. Given the often unpredictable schedules of those living in poverty, keeping up with the initially proposed communication schedule provide difficult for financial stability facilitators working on the project. Client retention and engagement also posed an obstacle to maintaining momentum in this work. Finding ways to effectively incentivize client participation is a perennial challenge in financial capability work, and the CAPOC team often connected with their peers in the LCG to discuss strategies to overcome this issue. Lastly, CAPOC was tasked with finding ways to address varying levels of program understanding across their project staff.

In the end, the CAPOC team was able to overcome many of the challenges that were posed in this work and ended their participation in the cohort by rating themselves as a 4/5. Due to the strength of their planning process and their new financial needs assessment tools, CAPOC will go on to provide financial services integration trainings for their Family Resource case managers and staff, deepen their established partnerships in their financial stability efforts, and begin building a more robust training and referral network for staff and clients alike.
Conclusion

Financial empowerment is all about providing clients with the skills, knowledge, and resources that they need to make the choices that are right for them. The three cases outlined above suggest that this is much more likely to occur when agencies employ a financial capability approach that is intentional, integrated, and flexible to the needs of clients and staff. A critical element of this strategy is to ensure that staff capacity (both the quantity of staff and access to training resources) is adequately addressed so that clients are receiving the support they need to make important financial decisions. In addition to looking inwardly, agencies can also utilize their connections in the community to establish relationships with other reputable organizations in the area.

Communities across the nation have unique needs that Community Action Agencies have the special purpose to address accordingly. This requires unique services, as well as service delivery strategies to effectively meet those needs. Each agency that strives for this holistic approach will determine the approach that works best for their customers and the community they serve, but the keys to success in the graphic below can be leveraged in any approach for ultimate success.

Thank you to our case study participants:

**Baltimore City Community Action Partnership**
Lori Cunningham, Dr. Denatra Green-Stroman, and Adongo Matthews
http://human-services.baltimorecity.gov/community-action-partnerships

**Capstone Community Action**
Mary Niebling, Liz Scharf, and Maureen Dougherty
http://capstonevt.org/

**Community Action Partnership of Orange County**
Dolores Barrett and Maribel Sarabia
http://www.capoc.org/

Questions? Let us know!

**Learning Community Resource Center (LCRC) Team**
Tiffney Marley, Project Director
tmarley@communityactionpartnership.com
Jarle Crocker, Director T/TA
jcrocker@communityactionpartnership.com
Courtney Kohler, Senior Associate
ckohler@communityactionpartnership.com
Hyacinth McKinley, Program Associate
hmckinley@communityactionpartnership.com
Liza Poris, Program Associate
eporis@communityactionpartnership.com

**Financial Empowerment Subject Matter Expert**
Ariel Sankar-Bergmann, Prosperity Now
asankarbergmann@prosperitynow.org

For More Information

View the Learning with the Learning Community: Financial Empowerment Webinar Presentation
Resources Shared from the Financial Empowerment for Families LCG

Your Money Your Goals- New Tools for the Front Line
This presentation prepares agencies to explore and utilize the Your Money, Your Goals toolkit and other free, field-tested tools.

Behind on Bills?
These tools can help you handle money emergencies, cut down on stress from mounting bills, and build your finances to where you want them to be. They are designed to fit all needs, whether that means short-term financial help, longer-term financial health, or something in between.
www.lcrcweb.com/2017/09/22/behind-on-bills/

Building Financial Capability: A Planning Guide for Integrated Services
This guide is for community-based organizations interested in integrating financial capability services into existing programs. The tools walk organizations step by step through the process of developing an integration plan to determine how best to provide financial capability services.
www.lcrcweb.com/2016/05/26/buildingfinancial-capability-a-planning-guide-forintegrated-services/

Getting Help for Elder Financial Exploitation
This resource provides several avenues for native communities to report elder financial exploitation and seek justice.

Your Money Your Goals: Focus on People with Disabilities
This companion guide contains information, tips, and tools based on the insights from people with disabilities and from organizations that serve the disability community.

Improving the Financial Security of Head Start Parents
This presentation reviews different programs and tools available to further advance the needs of Head Start families in your community.

Making the Most of the IIM
This worksheet can help members of native communities make the most of their IIMs.

Your Money, Your Goals: Focus on Reentry
The Focus on Reentry companion guide is designed to complement the Your Money, Your Goals toolkit in ways that can help address the unique financial challenges facing individuals pre- and post-release from incarceration.
www.lcrcweb.com/2017/09/22/your-moneyyour-goals-focus-on-reentry/
Savings and Asset Limits

This worksheet may help native communities understand the tribal benefits available to them and any restrictions or asset limits.


Using Values to Set Goals

This worksheet may be used to help communities identify and understand their values as well as use these values to establish goals.


Your Money Your Goals: Focus on Native Communities

This guide contains additional information, tips, and tools based on the wisdom of tribal staff and organizations that serve Native Communities.

www.lcrcweb.com/2017/09/22/your-money-your-goal-focus-on-native-communities/
The Promise of Community Action

Community Action changes people’s lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.