

Policy Agenda

Challenge: Building Political Support for Asset-Building Policies

Are there ways to work together to expand resources for working families?

A few participants noted that the personal relationships forged and fostered were critical to the success of the asset-building agenda. One participant noted that joining outside coalitions and supporting outside efforts had helped foster relationships with other antipoverty advocates.

All agreed that if there were any tension among allies, it needed to be managed. The participants said that they needed to develop their message more in order to put the asset-building agenda on the continuum of moving people from poverty to prosperity (see Appendix H for the continuum diagram).

One way to jump into the conversation may be through hot topics such as predatory lending. Begin with asset protection and move to asset building.



Personal relationships forged and fostered are critical to the success of the asset building agenda.

Challenge: Determining How Broad or Deep an Asset-Policy Agenda Should Be in Light of Coalition Makeup and Political Environment

Participants agreed that, although focusing on three to four bills or policies per legislative session could still help link issues to the broader policy agenda, time was the biggest constraint on advocating on more issues. In one case, a coalition published a policy roster of bills that supported or did not support the coalition's priorities in addition to defining one big policy priority.

Some participants felt that building coalitions was critical to their work in advancing a broad agenda. Others found that starting with specific issues kept people engaged and that when the focus became wider, people tended to stop listening.

The presence of a broad or deep asset policy agenda is likely to be determined based on the political environment of the state.

“Because there is no formal structure in Hawaii, [we] can bring people in on specific issues. If [we] stop talking about assets and talk about something bigger, fewer people will take up the mantle. **Suggest focusing on certain things in the short term so people know where it fits into the bigger vision.**”—Andrew Aoki

“Pennsylvania Credit Union Association came up with a product to compete with payday lenders. Because we had a broad agenda, we were able to pull them in as a natural partner. **Because we had a broad agenda, different players can find a place.**”—René Bryce-LaPorte

Other suggestions:

- Limit the focus to three or four policies per session. This allows for opportunities to connect issues to the broader policy agenda because submitting testimony and getting down to meet with legislators take a lot of time.
- For policies outside the group's primary focus, there should be a few people engaged to allow advocates to weigh in on important issues.

“Keep working it even if it doesn’t get through to someone the first time. **Walk the walk—join their networks, too.** Sit in on working groups and be the ‘asset voice.’ [What has] been really beneficial to their case [is] to show how it fits in.”—Stephanie Upp

“Resistance has been from natural allies. **For people [who’ve been] playing defense for so long, they see it as another way to pull the rug out.**”—René Bryce-LaPorte

One participant suggested that tackling two agenda items per legislative session was more time-efficient. For example, the participant said, get behind the things with the most momentum and build an argument that is not a zero-sum game. “This would improve the overall economy”—a message that was gaining traction.

Challenge: Convincing Legislators of the Value of Asset-Building Policies in Tight Budgetary Times

Does passage of asset-building policies necessarily mean taking funds from other programs?

Illinois participants noted that a “gentleman’s agreement” among colleagues was that **no one says, “fund us, not them,”** and, when required, the parties proceed with a unified front.

Participants noted that having data and research available could show legislators how assets and asset-building policies could help the state’s economy.

Ben Mangan noted that a legislator had asked him to “compete against himself” regarding whether he should support IDAs or EITC. Mangan noted that both were important and referred to the poverty-to-prosperity continuum.

The Continuum Message

Asset-building policies are consistent with and complement traditional income-support policies. Support for asset policies does not have to result in a loss of safety-net programs. Support does not mean making an either-or choice or a new game. Rather, income-support policies are a part of a continuum helping people move from poverty to prosperity. See Appendix H for a copy of the Continuum of Asset-Building Opportunities by Heather McCulloch.

