

AAHMI MISSION

The mission of the African American Healthy Marriage Initiative (AAHMI) is to promote and strengthen the institution of healthy marriage in the African American community.

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AAHMI NEWSLETTER

The Assets for Independence Program (AFI) —A Must Read!

Did you know that in FY2010 over \$24 million was appropriated for the Assets for Independence (AFI) grant program and in FY2011, \$19 million will be available? Well, you're not alone! AFI (administered through the ACF Office of Community Services) enables community-based non-profits and government agencies to implement and demonstrate an assets-based approach for giving low-income families a "hand up" out of poverty.

What is AFI?

AFI projects help participants save earned income in special-purpose, matched savings accounts called Individual Development Accounts (IDAs). Every dollar in savings deposited into an IDA by participants is matched (from \$1 to \$8 combined federal and non-federal funds) by the AFI project, promoting savings and enabling participants to acquire a lasting asset. AFI project families use their IDA savings (including the matching funds) to achieve acquiring a first home, capitalizing a small business or enrolling in postsecondary education or training. Additionally, all AFI projects provide basic financial management training and supportive services such as financial education on owning and managing a bank account or credit card; credit counseling and repair; guidance in accessing refundable tax credits and specialized training in owning particular assets for the long term. The target population include:

- Those eligible for TANF
- Those whose household assets do not exceed \$10,000 in value (excluding a residence and one car).
- Those who are either eligible for the EITC or have total household income of less than two times the federal poverty level.

Since FY1999 (when AFI began), nearly 62,000 individuals have opened IDAs. More than 24,000 participants have used their accumulated IDA savings and match funds for an asset purchase. Par-

ticipants are saving upwards of \$880 in their IDAs on average.

Who Can Apply for AFI Grants?

Your agency can apply for a grant if it is: (1) a non-profit organization (including faith-based and community groups); (2) a state, local, or tribal government agency applying jointly with a non-profit; (3) a community development financial institution partnering with a community-based antipoverty group; (4) a low-income credit union partnering with a community-based antipoverty group or (5) a consortia of organizations and agencies that target multiple service areas. Grantees customize their AFI projects to meet the needs of the populations and geographic areas they serve. The average AFI project grant is approximately \$350,000 for a five-year grant period, but awards can be as high as \$1,000,000. Funding announcements are published at www.grants.gov and at www.acf.hhs.gov/grants.

Evaluation Findings

HHS recently released research findings that AFI project participants derived substantial benefits from having access to an IDA and related services. For example, by the end of the third year after opening an IDA, the home ownership rate had increased by 17.9 percentage points to 41.2%; the percentage of business owners increased by 8.3 percentage points to 24.1% and 46.3% of participants had engaged in some post-secondary classes or coursework including college and vocational or technical training. Comparisons to a corresponding national sample of demographically matched AFI-eligible non-participants showed that AFI savers were significantly more likely to be homeowners, own a business, or pursue post-secondary education than non-participants.

For more information, contact the **Office of Community Services** at (866) 778-6037 or by emailing info@ldaresources.org.

***Split Refund
Option: Purchase
U.S. Savings
Bonds!***

Tax Filers may directly purchase U.S. Savings Bonds in 2011 with their tax refunds. Filers can check off on their tax returns that they want to use part of their tax refund to electronically purchase savings bonds. This is a feature of the IRS split refund policy.

Split Refunds allow filers to directly deposit part of a tax refund into a savings account, part into an Individual Retirement Account and the remainder into a checking account. In 2011, filers may also elect to receive the balance of their refund as a paper check mailed by the IRS.

Need more info?
Call (800) 829-1040

Focus on Fathers: Success Stories—David Kuegah Toyo A Home to Call Their Own



David Kuegah-Toyo shares a home with his large extended family. Kuegah-Toyo is a 37-year-old native of Togo, a small country in western Africa. Eleven years ago, however, he, his mother, sister, wife, and four children fled civil strife in Togo to the relative safety of a refugee camp. A small communal garden supplied the camp with most of its food, while fishing supplemented meals part of the year. The family gathered brush from the forest for fires each evening and slept under a thatch roof. The Kuegah-Toyo family came to the U.S. after intense interviews for a place in a United Nations resettlement project.

Though far from home, David and his family were not alone in their new country. Steve and Susan Bell, residents of Louisville, saw the Kuegah-Toyo family on a Web site seeking sponsors for resettling refugee families. The Bells got members of their Episcopal Church of the Advent to step up for the job. The church helped the family settle in Louisville and identified affordable housing and employment opportunities for David.

A hard-working man accustomed to struggling for his family's basic survival, David soon secured full-time employment at a local hotel at \$5.75 an hour. Just weeks after arriving in Louisville, he signed a lease for two adjacent two-bedroom apartments to shelter his seven-member family. Eight months later, he took a second full-time job paying \$7.65 an hour at a local aluminum factory. He put in at least 16 hours of work each day for over three months, eventually landing another factory job paying \$8.50 an hour with a quick start wage program, which jumped \$2.00 an hour after just two weeks. Conditions were better, but David's sister had recently resettled to Louisville, and his wife was pregnant with their fifth child. The two-bedroom apartments were getting crowded, and the rent and utilities were becoming challenges.

This is where Assets for Independence enters. Chris Shull, a case manager with Kentucky Refugee Ministries, told David about the Common Wealth Individual Development Account (CWIDA) Project. CWIDA is a project of the [Economic Success Program of the Center for Women and Families](#). Other key partners are the Louisville Metro Housing Authority and Republic Bank. The project offers participants a structured savings program with matching dollars, and the skills and support necessary to continue to save toward asset acquisition. Additionally, the CWIDA Project offers economic education to prepare participants for life-long independence. David contacted an IDA counselor, applied and began saving toward the purchase of his family's home. He continued putting in overtime at work and deposited much more than the \$20 monthly minimum into his IDA savings account. With the help of the Earned Income Tax Credit (EITC), David was able to make several extra deposits into his IDA account totaling more than \$1,000.

Perhaps the CWIDA Project's most diligent saver, David participated in budget and savings courses above and beyond the requirements. A man of few words, David listened intently during classes. Although still learning English himself, David often translated course content for his sister, who also was a participant. After several months of quiet observation, David raised his hand during a budgeting course discussion. Capturing a central point of financial management, he said, "It is good to meet the needs of the family rather than to worry about the wants." He further explained, "Many people worry about the wants of their children and families, even borrowing money to do so, but then they must work six months, eight months, a year to pay that money back. That harms them more."

David made saving a family affair, sharing his budget with his children each month and showing them how he was spending the family's money.

Three years later, on April 23, 2004, David and his family became homeowners. "Having our own home means a whole lot for our family. It gives us freedom and space," he says. David and his wife continue to save toward other goals, which include postsecondary education for David and their children. David does not expect success to come easily. He knows that most things worth having require hard work and commitment and that people—like the Common Wealth IDA Project—are often there to offer support and encouragement.

Spotlight on The Regions: Region V Conference on Family Financial Stability

By: Vander Green

ACF Region V hosted a conference on Family Financial Stability in Chicago on October 27, 2010. The conference was the first step in ACF Region V's **Financial Stability for Families with Young Children** (FSFYC) Project, which is a part of the agency's overall ASSET Initiative. This project focuses on families with young children because early childhood is a particularly critical developmental window and family financial stability is an important ingredient in helping families establish the foundation for children's future success. The overall goals of the project and summit are to:

- Foster collaboration between the early learning and asset building communities
- Make asset building tools and strategies accessible to families
- Raise awareness about the importance of asset development for families with young children

The conference focused on bringing together representatives in the greater Chicago area, choosing to target connections and relationship-building in a single metropolitan area. Participants came from a diverse group of organizations and agencies that provide services to low-income families with young children. The conference was also well attended by a wide array of federal staff responsible for administering the numerous ACF programs serving low-income families.

The meeting began with presentations from Cristal Thomas (HHS Regional Director) and Mark Greenberg (Deputy Assistant Secretary for Policy, ACF) who emphasized the importance of this initiative and placed it in the context of HHS/ACF's broader efforts to improve the lives of low-income families.

The meeting was facilitated by Mike Fishman (MEF Associates). His opening remarks emphasized the natural linkage between asset building and early childhood development programs, both in terms of their shared goals as well as the populations the two communities serve. Additionally, he explained that much of the work in this area is being driven by local innovation, and that FSFYC is an opportunity to enhance and expand these efforts. He restated that this meeting should serve as an opportunity for local organizations to begin to dialogue with ACF about how the agency can support their efforts.

ACF staff, both regional and central offices, provided overviews of the various programs that are most relevant to FSFYC. Presenters included:

- Kent Wilcox, ACF Region V Regional Administrator
- Kathy Penak, Regional Program Manager, Child Care
- Kay Willmoth, Regional Program Manager, Head Start
- Stefanie Whorton, AFI Resource Coordinator, Office of Community Services

Tameka Ramsey (Oakland Livingston Human Services Agency) offered her experience administering the SEED Initiative in Pontiac, Michigan, a program providing children savings accounts to Head Start families. Her presentation highlighted the logistical and programmatic challenges associated with operating the program, as well as key lessons learned regarding "selling" a savings program to low-income families.

The summit concluded with two breakout sessions, based on the following topics: Individual Development Accounts and Getting Banked, and Financial Literacy Education and Earned Income Tax Credit (EITC).

COMING TO DALLAS, TX!
January 18-20, 2011



Department of Health and Human Services / Administration for Children and Families

REGION VI FAMILY STRENGTHENING SUMMIT:
Building Assets for Families with Young Children

January 18 - 20, 2011

Marriott City Center
650 North Pearl Street
Dallas, Texas 75201

Who Should Attend: Community Non-Profits - Community Action Agencies - AFI Grantees - Head Start - Child Care - Child Support - TANF - Early Childhood Development - Refugee Communities - Financial Services - Faith-Based & Neighborhood Partners

Come and learn ASSET initiative strategies that include:

- Financial education;
- Access to affordable mainstream financial services;
- Consumer counseling, credit and debt counseling;
- Individual Development Accounts (IDAs);
- Tax prep services and access to the Federal tax credits; and
- Other federal benefits and related approaches.

The ASSET initiative brings asset building services to low-income families across the nation. The initiative is coordinated and funded by the Office of Community Services, Assets for Independence (AFI) program.

For more information, visit www.assetforfamilies.org. Online registration Coming Soon to the Site!

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Youth Insights!: Lake County Michigan Youth Moving from Dream to Reality

By: Elma Z. Goodwin

Michigan youth are moving their dreams to reality through their participation in the Lake County Young Ambassador Art of Leadership Program (YAAOL). If you attended the past three AAHMI conferences, you will remember this group wearing bright red shirts and sitting at the front of every event. In addition to attending the AAHMI conference, they participated in the *YAAOL Team Building Experience Through Community Leadership Academy*. This program works with high school students who have made a commitment to be a leader in our world. The goal of the program is to provide students the opportunity to demonstrate and expand their ability to be coachable, compassionate, committed, and courageous. This is accomplished through the leadership program's five elements of Curriculum, Activities, Coaching, Community Service Projects and Life Plan.

Another component of the YAAOL is the Individual Development Accounts (IDA) to help youth reach self sufficiency by continuing their education and training. These IDAs offer them an opportunity to match their saving at a rate of 2:1; however, saving goals must be for college or trade school. In addition to monetary benefits, participants learn how to acquire and sustain employment, expand their communication skills, manage finances, and have a vision for higher education and careers.

We can conclude that these youth are on the right track of turning their dreams into reality and we wish them continued success on their journey to self sufficiency.

For more information on the YAAOL/IDA program, contact Mary L. Trucks, Executive Director, at 231-757-3785 or fivecap@fivecap.org.

Tax Tips from your friends at the IRS!

The IRS **Volunteer Income Tax Assistance Program (VITA)** and the **Tax Counseling for the Elderly Program (TCE)** offer free tax help for taxpayers who qualify!

The VITA program is designed for low-to-moderate income people who cannot prepare their own taxes; these sites are generally located at community and neighborhood centers, libraries, schools, shopping malls and other convenient locations. Most even offer free electronic filing! **To locate the nearest VITA site, call (800) 906-9887.**

The TCE Program provides free tax help and basic income tax preparation to people aged 60 and older. As part of the IRS-sponsored TCE program, AARP offers the tax aide and counseling program at more than 7,000 sites nationwide during the filing season. **For more information on TCE, call (800) 829-1040. To locate the nearest AARP Tax-Aide site, call (888) 227-7669 or visit the AARP website.**

All Around ACF: The ASSET Initiative

The ASSET (**A**ssets, **S**avings, **S**upport, **E**ducation and **T**raining) Initiative is a collaborative effort across ACF to bring the benefits of asset building to more low-income individuals and families. Asset building is an approach to overcoming poverty that emphasizes the value of enabling individuals and families to plan for long-term success, use sound money management practices and join the economic mainstream. Especially when combined with other support services, the asset building approach helps families to achieve financial stability.

ASSET Initiative Goals

The goals of the initiative are to: (1) increase availability of asset building opportunities; (2) bring Assets for Independence programs to more communities; (3) identify effective asset building practices; (4) coordinate asset building across ACF programs and (5) equip ACF staff to succeed with asset building strategies. The initiative currently involves eight components that target particular populations or crosscutting tools. The components are:

- Fathers and Families
- Families with Young Children
- Native Americans
- Refugees
- People with Disabilities
- Survivors of Domestic Violence
- Financial Education
- Tax Credits and Tax Filing Assistance

ASSET Initiative Strategies

The asset building approach uses six key strategies that ACF staff, grantees and other partners can share with the individuals and families they serve. The strategies are:

- Financial education—teaches, shares, and connects families to information about earning, saving, spending and investing.
- Getting banked: Accessing mainstream financial institutions—banks and credit unions provide a secure place for families to store and access money.
- Managing credit and debt—families often need assistance to establish a positive credit history, repair existing bad credit and get out of debt.
- Tax credits and filing assistance—low-income families are eligible and can access thousands of dollars in tax credits.
- Accessing Federal and State benefits—low-income families are eligible for government benefit programs that can provide more funds for savings.
- Savings and Individual Development Accounts (IDAs) - matched savings accounts help low-income families by matching every dollar they save.

ACF is excited to collaborate and partner with agencies within ACF as well as private and public sector entities in implementing this initiative. Together we can make progress in reducing poverty among America's families!

Spotlight on Health: Prevention is the Best Medicine By: Barbara Andrews, MPH, CPH

“An ounce of prevention is worth a pound of cure.” It’s an old, but still accurate adage. No doubt about it, it is preferable to avoid health problems rather than having to treat them. Who wouldn’t want to avoid the anguish of seeing loved ones in pain, personal suffering and unnecessary financial expense? African Americans suffer disproportionately from many conditions, including diabetes, heart disease, stroke, some cancers and HIV/AIDS that may be exacerbated by insufficient prevention and screening.

There are many steps that individuals can take to improve their health outcomes including eating healthily, exercising regularly and avoiding tobacco use. Parents can improve health outcomes for their children, first by getting appropriate prenatal care and subsequently with well-baby and well-child visits. Although some of these steps can be taken independently, often one needs the care of a health professional. Sadly, many Americans do not receive adequate preventative health care, including regular check-ups, health screenings and monitoring of critical measurements like blood pressure and cholesterol. Some of the major barriers to accessing preventive health care have been affordability and the availability of primary care.

The Affordable Care Act (ACA) will help to make prevention and wellness services more accessible and affordable. For example, health plans will be required to cover preventive services such as mammograms and colonoscopies without charging a deductible, co-pay or coinsurance. Most young adults will be allowed to stay on their parents’ health plan until they turn 26 years old. Certain preventive services, such as annual wellness visits, will be provided free for seniors on Medicare. The ACA includes provisions designed to increase the number of primary care doctors, nurses and physicians assistants and attract and retain medical professionals in underserved areas. More complete information about the provisions of the Affordable Care Act and how the law will benefit African Americans is available at www.healthcare.gov. You can read more about healthy living and disease prevention at <http://www.nlm.nih.gov/medlineplus/healthyliving.html>

Prevention is the best medicine—it helps you to stay healthy, avoid or delay the onset of disease, lead productive lives and reduce the cost of health care.

A Message from the Healthy Marriage/Responsible Fatherhood Specialists...

My colleagues were happy and saddened at the same time when we learned that Bill Coffin, Special Assistant for Marriage Education was retiring as of December 31, 2010. Bill has been not only a great educator and mentor on issues related to marriage education, but to many of us—the “glue” that held us all together. We will miss the daily informational “clips” and Bill’s special way of communicating—short and simple! We wish him and his family all of the best and hope that Bill remains an advocate for healthy marriage as a one of the considerations for moving families from poverty to self sufficiency.

Darlene Tart, Special Initiatives Coordinator