

BUILDING ASSETS, STRENGTHENING FAMILIES IN BALTIMORE



The Annie E. Casey Foundation is a private charitable organization dedicated to helping build better futures for disadvantaged children in the United States. It was established in 1948 by Jim Casey, one of the founders of UPS, and his siblings, who named the Foundation in honor of their mother. The primary mission of the Foundation is to foster public policies, human-service reforms, and community supports that more effectively meet the needs of today's vulnerable children and families. In pursuit of this goal, the Foundation makes grants that help states, cities, and neighborhoods fashion more innovative, cost-effective responses to these needs.

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INTRODUCTION

The Annie E. Casey Foundation moved its headquarters to Baltimore in 1994 and has played an important civic role in its hometown ever since by working with partners to improve the futures of at-risk children and their families. Over this time, Casey has invested in a range of civic partnerships and strategies, including education and workforce development initiatives, community-based programs, and revitalization efforts in East Baltimore focused on creating new pathways to opportunities for vulnerable children and families.

For the past decade, the Foundation's work has also helped Baltimore's low-income families develop new ways to achieve financial stability and, in turn, stronger lives. These investments in Baltimore reflect Casey's determination to find practical, effective approaches to help families maintain and build assets.

This report provides an overview of the key components of Casey's financial stability activities in Baltimore and, increasingly, the state of Maryland. It is a case study of how this multipronged strategy has been developed and implemented in Baltimore and offers insights for others doing this important work in their communities.

Challenges for Low-Income Families

The challenge facing low-income families in Baltimore and around the nation is stark. Many find it nearly impossible to build savings and accumulate assets that will generate financial security. They pay far too much for basic services, often lack financial expertise, and have inadequate access to the appropriate products and services they need to increase their income and accumulate wealth. During the recession and its aftermath, low-income families have become increasingly burdened with family debt but have few assets to draw on when confronted by a financial crisis such as a job loss or a long illness.

To help address this challenge, Casey has supported several strategies through the work of its Center for Family Economic Success. Some key focuses have been increasing the number of eligible families that file for the Earned Income

Tax Credit (EITC) and other tax credits, fostering the use of appropriate and affordable financial services, and providing families with financial knowledge and skills. Research has shown that such strategies can have important benefits. Indeed, the EITC, created in 1975 and expanded at the federal level several times since, has proven to be a highly effective tool for moving low-income working families out of poverty. In tax year 2009, the federal EITC provided nearly \$58 billion in refundable tax credits to more than 25 million low-income families. Maryland, as well as 23 other states and the District of Columbia, now offer a state EITC, which provides additional tax relief to working families.

Casey's commitment to financial stability in Baltimore has held steady over the past decade, with the Foundation supporting a range of local efforts that go beyond the EITC-focused projects. These investments have helped Baltimore have an effective asset-building infrastructure that touches the lives of many low-income families. Free tax preparation services, a thriving consumer rights organization, community-based financial coaching, foreclosure-prevention assistance and, most recently, financial education for residents of other areas of Maryland are now widely available.

Such asset-building work is often linked to other efforts to foster economic success for families, including job preparation services, workforce development training, job placement, and retention services and expanded access to public benefits such as food stamps or child care assistance. Research and experience have made clear that providing a full range of interrelated services is an effective way to help families strengthen their financial outlook.

Casey has by no means done this work alone in Baltimore. Many foundations and other partners have also recognized the importance of asset-building work and have made significant commitments. These collaborations and partnerships have been critically important and have allowed the work highlighted here to develop and expand. Together, these funders' projects have helped thousands of families. And the work in Baltimore has also influenced national policy regarding asset building.

A LEADER IN A NATIONAL MOVEMENT

Since the 1990s, the Casey Foundation has been a key investor in efforts to foster financial stability. It helped support efforts to strengthen federal and state policies related to the EITC and asset building. Casey helped fund efforts in communities across the country to expand the availability of free tax preparation services. The Foundation has supported national efforts to strengthen the financial stability field, such as the National Community Tax Coalition and the Doorways to Dreams tax-time savings initiative. And the Foundation has underwritten research and policy papers that make the case for such strategies both locally and nationally.

These investments and those of many other organizations have helped create a strong national network focused on financial stability. Around the country, local partnerships offer a range of services, including access to affordable financial products and financial coaching. The number of free tax preparation sites has grown enormously, and organizations have effectively publicized the high costs of commercial tax services and refund anticipation loans (RALs). At the policy level, groups focused on building assets have helped strengthen state and federal laws governing tax preparers, and have in the past several years focused on protections for homeowners facing foreclosure.

With the support of the Casey Foundation and others, Baltimore organizations have taken exemplary steps in deploying financial stability strategies in a coordinated, place-based way. They have built a strong and interconnected local infrastructure focused on tax preparation, asset building, financial education, and policy. They have implemented best practices from the national field, tested innovative ideas and pilots, and become leaders in national and local advocacy on issues affecting low-income families. This history in Baltimore demonstrates how a wide range of financial stability strategies can be linked together to improve outcomes for families.

NURTURING THE BALTIMORE CASH CAMPAIGN



The Baltimore CASH Campaign is recognized as a highly successful nonprofit coalition that promotes products and services that help low-income families achieve financial stability.

Its history dates back a decade to 2001, when Casey supported a Baltimore convening to expand affordable tax preparation services, increase the use of the EITC, and promote other asset-building strategies. Research at the time showed that 28 percent of Baltimore City taxpayers filed for the EITC; overall, though, national statistics showed that 15 percent of eligible families were failing to file for this important benefit. The city had few free or low-cost tax preparation services. Consequently, many low-income tax filers were using expensive tax-filing businesses and taking out high-fee RALs, both of which significantly diluted the financial impact of the tax credit.

With Casey's support, several organizations began working to establish a new citywide network to expand tax preparation services, increase financial literacy training, expand the availability of affordable financial services, and expand the use of Individual Development Accounts, which are used to encourage personal savings. The effort brought together partners from across the city, and the organization was named the Baltimore CASH Campaign, which stands for Creating Assets, Savings and Hope. In addition to the Casey Foundation, the campaign has had a core group of funders that have been critical to its stability and ability to grow.



Money Power Day, sponsored by the Baltimore CASH Campaign, provides financial management resources to attendees.

Today, the Baltimore CASH Campaign is the lead organization in marketing and outreach about the federal and state EITCs and other tax credits for low-income workers in the city. Over the past decade, the campaign and its partners have provided tax preparation assistance to more than 67,000 low- and moderate-income tax filers, helping them claim more than \$40 million in federal EITC payments. The campaign also connects clients to asset development

Baltimore CASH Campaign Results 2001-2011

Total Tax Returns Prepared	67,864
Total Federal Refunds	\$95,813,371
Total Federal EITC	\$40,451,509
Total State Refunds	\$24,934,141
Total Tax Prep Fees Saved*	\$10,179,650
Number of Volunteers Trained	1,913

*Based on estimated cost of \$150 per return

resources, including financial counseling, home-buying workshops, and innovative savings programs. Its annual Money Power Day draws more than 1,200 people to an all-day event focused on helping low-income families build stronger finances. More than 50 service providers take part, and there are workshops on buying a home, investing, and more than a dozen other topics.

Finally, the campaign also advocates for policy changes that will improve the financial security of low-income families. In one prominent example, the Baltimore CASH Campaign participated in a national pilot to promote the purchase of U.S. savings bonds during tax time. In the first year of the pilot, clients served by the Baltimore CASH Campaign purchased more than \$20,000 worth of savings bonds. Over several years, this approach grew increasingly successful both nationally and locally. In 2010, the IRS began allowing all tax filers to use their refunds to purchase savings bonds at tax time.

The success with the savings bond idea underscores the Baltimore CASH Campaign's determination to find new ways to assist families. "Our job is to consistently connect with families—beyond the tax preparation services we offer—so they have the same access to quality financial services that someone with more resources would have," says Sara Johnson, the campaign's director. "We see the tax preparation process as an entry into someone's financial life."

Vital Savings for a Working Family



Teffany Horn saved hundreds of dollars through the Baltimore CASH Campaign's tax-preparation services and invested in her future by purchasing U.S. savings bonds.

For many years, Teffany Horn relied on a national tax preparation company to prepare her returns each year. But the service carried a high cost—\$250 for the returns. Getting the refund early, through a refund anticipation loan, was convenient but imposed an additional cost of \$200. And the proceeds of the refund were put on an electronic bank card, requiring Horn to pay a fee every time she accessed the funds, which significantly diluted the value of her refund.

Horn, a Baltimore resident raising four children by herself, stopped using the private preparer after she heard about the free service provided by the Baltimore CASH Campaign. She saves the fees she once paid and in 2011 was able to use a portion of her sizeable refund to help build her long-term finances—by purchasing three savings bonds for \$150 each.

"It was so convenient to buy the bonds while I was doing the tax returns," Horn says. "I thought, 'Let me just save some money now.'"

Horn, a pharmacy technician, benefits from the EITC and child credits. Her refund of several thousand dollars goes to basic expenses such as furniture or clothing for her children.

"There's always something they need," she says.

MARYLAND CASH CAMPAIGN



The strong success of the Baltimore CASH Campaign helped generate interest in a statewide organization that would complement work in Baltimore and promote similar efforts in other areas of Maryland. Casey pro-

vided critical start-up funding for the new statewide group, which formally launched in July 2007 with Robin McKinney as its director, and continues to support the organization.

The Maryland CASH Campaign quickly expanded its work by providing strong advocacy on asset-building issues. The need for such an organization grew as the non-profit Maryland Center for Community Development, which had been a leader in asset-building issues, went out of operation.

During the 2011 tax season, sites affiliated with the Maryland CASH Campaign prepared 14,461 tax returns, generating more than \$22 million in state and federal refunds, including \$8 million in EITC refunds.

The Maryland CASH Campaign's first major advocacy effort focused on building a coalition that pushed for licensing paid tax preparers. Volunteer tax preparers were finding that paid preparers were producing inaccurate, sometimes fraudulent tax returns, with no state oversight. The campaign assembled a coalition of lawyers, accountants, organizations doing free tax preparation work, and consumers—a powerhouse team that convinced the Maryland General Assembly in 2008 to act, making Maryland the third state to license the industry.

The successful initial legislative effort gave the new statewide organization strong credibility, which has allowed it to continue to achieve a series of policy successes that benefit low-income families. The campaign has supported an increase in the Maryland EITC, with the refundable credit going from 20 percent to 25 percent of the federal credit. And the organization led the effort to ban certain kinds of expensive payday loans being delivered by online vendors and to allow Maryland



The Maryland CASH Campaign supports financial education classes around the state.

state tax refunds to be “split” among more than one account, to encourage savings.

Along with its advocacy work, the Maryland CASH Campaign supports local organizations that provide tax preparation and other asset-related services, through regular meetings and webinars and through the development of financial education tool kits. As of early 2011, the campaign was working with local tax preparation organizations in 14 of Maryland's 24 local jurisdictions; it plans to reach all 24 by 2013. During the 2011 tax season, sites affiliated with the Maryland CASH Campaign prepared 14,461 tax returns, generating more than \$22 million in state and federal refunds, including \$8 million in EITC refunds.

In 2010, the Maryland CASH Campaign piloted the Maryland CASH Academy. Partner organizations receive centralized training and then offer local financial education classes with support from the campaign.

“A lot of organizations were talking about doing financial education, and they were bumping into each other,” says McKinney. “Our goal was to impose some order, create a structure for the classes, create a coordinated calendar, and provide training to increase the effectiveness of the classes.”

Since May 2010, the Maryland CASH Academy has served 1,245 people through 136 classes. The Maryland CASH Campaign is continuing to build a statewide network of affiliates providing tax preparation, financial education, and other services that lead to financial stability.

PROTECTING CONSUMERS



Along with promoting asset-building strategies, Casey and other philanthropic

organizations recognize the critical importance of protecting working families from unscrupulous business activities that drain consumers' resources.

The Maryland Consumer Rights Coalition was founded in 2000 to focus on statewide education and advocacy to protect the interest of consumers. It began receiving Casey support in 2002. The Baltimore-based organization provides information to consumers and has become a leading voice for state residents.

The coalition has published reports on a range of consumer topics, including a widely distributed pamphlet about the pitfalls of buying a used car, and on abuses by credit card companies marketing to college students,

abusive mortgage lending and foreclosure practices, and the risks that payday lenders create for working families.

"We really focus on helping families 'keep it,'" says Marceline White, executive director of the coalition, referring to the Casey Foundation's three-pronged approach to family finances and assets: Earn It, Keep It, Save It. "We're trying to make sure there is clear, transparent information about these financial transactions. It's getting back to basics so people can make informed decisions about their money and have the opportunity to invest it and spend it wisely."

The coalition has also become an effective force in advocating for stronger legal protections for consumers and more effective regulatory enforcement. Working with other partners, the coalition has helped pass laws that strengthened oversight of debt-settlement companies, curtailed the ability of payday lenders to operate in Maryland, and gave more protections to homeowners facing foreclosure.



Keeping a Veteran in His House

Kevin Matthews served his country in Iraq. In 2008, after leaving the military, he bought a modest house in Northeast Baltimore. The next year, physical problems stemming from his tour of duty led to him lose his job in the wastewater treatment business.

Unable to work and relying mainly on disability payments, Matthews, 30, used up his retirement savings and his young son's college education fund on bills and mortgage payments. The main challenge was the mortgage; for months he tried to get his mortgage holder to consider a loan modification—with no results. Eventually he was evicted, and all of his belongings in the house were taken.

The Maryland Consumer Rights Coalition highlighted Kevin Matthews' experience with an illegal foreclosure in a documentary screened around Maryland.

With help from a nonprofit legal aid organization, Matthews mounted a successful lawsuit and regained his house after

a ruling that the foreclosure had not been handled lawfully. "The way they went about the whole process was wrong," Matthews says. "I don't want a handout; I want a chance to get back on my feet and have an affordable mortgage."

Matthews is one of several Maryland consumers who agreed to recount how they had been mistreated for a 2011 documentary produced by the Maryland Consumer Rights Coalition. *Stealing Trust: Marylanders Speak Out on Frauds, Scams, and Financial Abuses* highlights Matthews' story as well as abuses in the debt-settlement and home-improvement fields. Some, like Matthews, lost homes; others lost their life savings. The accounts by average Marylanders provide gripping, first-person testimonials about the problems that unscrupulous businesses can cause. But the documentary also highlights the need for stronger state laws and oversight—one of the coalition's key goals.

"People were willing to come forward and tell their stories because they don't want to see this happen to other people," says Marceline White, executive director of the coalition. "This will help us make the case with policymakers for stronger laws."

PRESERVING A CRITICAL ASSET

BALTIMORE HOMEOWNERSHIP PRESERVATION COALITION

Homeownership helps families build wealth and remain financially stable. Foreclosures deplete this wealth, ruin credit

records, and destabilize neighborhoods. These principles led to the creation of the Baltimore Homeownership Preservation Coalition in 2005. With support from Casey and other funders, including the Open Society Foundations and Baltimore's Goldseker Foundation, the coalition has played a vital role as the real estate market suffered one of its worst downturns in history.

The need for such work is enormous because the number of foreclosure filings in Baltimore has soared. In the first quarter of 2011, foreclosure sales accounted for 43 percent of all real estate sales in the city.

Housed within the Baltimore Neighborhood Collaborative, a project of the Association of Baltimore Area Grantmakers, the coalition focuses on providing information to members who work on the front lines to prevent or mitigate foreclosure. It offers marketing and outreach services to help renters and homeowners obtain the professional services they need to avoid foreclosure, and collects and analyzes data that can be used to raise awareness about foreclosure and inform policy decisions.

The need for such work is enormous because the number of foreclosure filings in Baltimore has soared. In the first quarter of 2011, foreclosure sales accounted for 43 percent of all real estate sales in the city.

The coalition has produced a series of documents to help struggling homeowners avoid foreclosure, including one titled *Mortgage Late? Don't Wait*, which urges homeowners to be proactive with their lenders and to seek professional help. Another pamphlet gives renters advice on their rights if their homes are foreclosed on. The coal-



The Baltimore Homeownership Preservation Coalition works to prevent foreclosures across the city.

tion has also mounted several radio and television campaigns to give homeowners and renters vital information about foreclosure.

In addition, the coalition has provided important support to a statewide network of housing counselors, key players in a statewide foreclosure-prevention strategy. And coalition-funded work is producing data about foreclosures in certain Baltimore neighborhoods to help policymakers better understand how the real estate market is being affected.

"Foreclosure remains a major problem in many Baltimore neighborhoods, and each foreclosure harms the community," says Sally Scott, the coalition's former senior staffer. "The coalition has been using as many tools as we can develop to help reduce the number of families who are losing homes."

A COMMUNITY APPROACH TO ASSET BUILDING



BON SECOURS COMMUNITY WORKS

Casey is committed to community-based asset-building work in Baltimore through its longstanding support of the Bon Secours Community Works organization (known previously as the Bon Secours of Maryland Foundation). Located in an economically struggling area of West Baltimore, Bon Secours works with clients who often must overcome significant barriers to economic success, including substance abuse issues, low educational attainment, and criminal records.

To address these complicated issues, Bon Secours offers a range of services to its clients, in keeping with Casey's Center for Working Families strategy. First, Bon Secours helps clients improve their job readiness and provides workforce development services. Its clients also go through a screening process to find out if they are eligible for certain public benefits that can be critically important to a household budget.

Bon Secours offers financial education and coaching, along with other approaches to support longer-term asset building. Clients first receive financial education in group classes, followed up with individual interactions. All clients also receive free or low-cost tax preparation services, and many receive help resolving debt problems, cleaning up poor credit histories, establishing a savings



Financial coaching is a component of Bon Secours' approach.

plan, or purchasing a car. Several clients have also gone on to purchase homes with assistance from the program. Our Money Place, a nonprofit financial services center that Bon Secours helped launch in partnership with a community group, Operation ReachOut SouthWest, provides affordable check-cashing and other financial services in a community that lacks any commercial banking outlets.

In 2010, 250 people took part in the workforce development program, 1,500 had their taxes prepared for free or for a low cost, and more than 140 took advantage of financial management workshops, opened savings accounts, or took part in home purchase counseling.

In 2010, 250 people took part in the workforce development program, 1,500 had their taxes prepared for free or for a low cost, and more than 140 took advantage of financial management workshops, opened savings accounts, or took part in home purchase counseling. Offering such a wide array of help is needed to adequately serve people who live in the area.

"This work is, by definition, challenging and the results are incremental," says George Kleb, executive director, Bon Secours Community Works. "But we're able to help people achieve a wholeness in their lives. They're in control and self-directed in their lives again, maybe for the first time. We're giving them the tools to build stronger lives."

Program Teaches Financial Basics and Changes Lives

During the nearly two decades that Barbara Davis abused drugs and landed a felony conviction, she didn't imagine that one day she would ever hold down a steady job, manage her own savings account and household budget, and plan to purchase a home.

With support from the Our Money Place Career and Financial Development Program, located at the Bon Secours Community Support Center, Davis is doing that and more.

"With this program, I feel like every day is another step closer to a better me," says Davis, who credits the program's support with helping her land a job as nanny for two school-age children. "The people here genuinely care. It feels like a family."

Through the program, clients learn more than how to land a job—they learn how to manage the money they earn, how to use it wisely, and how to save and build assets to achieve longer-term goals.

Davis, 41, says when she first started working steadily, she often would rush out and spend her money. Through the program, she learned to prioritize her spending.

"I learned about layaway," she recalls with a laugh, adding that she has also begun a Christmas savings account. "And I learned that just because I have money doesn't mean I need to spend it all."

Davis says the program also provided credit counseling, which helped her identify who she owed and how much so that she could develop payment plans to resolve her debts.

She has begun attending homeownership classes, through another program, to learn about the process of buying a home.

More than the tangible personal successes, Davis says she most values the confidence that the program helped her regain. She doesn't take lightly that a couple has entrusted her as a live-in nanny for their two boys.

"For someone to trust me, that means a lot," says Davis.



Barbara Davis found employment and achieved stronger financial stability after receiving services from the Our Money Place Career and Financial Development Program, sponsored by Bon Secours Community Works.

A NEW DIRECTION FOR PROMOTING FINANCIAL STABILITY

Finding convenient ways to connect low-income families with community programs that promote financial stability is a challenge. In Baltimore, the Casey Foundation and other funders are supporting a new, wide-ranging approach to help families obtain important support services.

The Financial Stability Pathway project, launched in 2011, builds on the success of the Asset Platform, a national, web-based resource for nonprofits and agencies that provide financial education, coaching, asset development and other support services (www.assetplatform.org).

The program will seek to connect at least 300 families to financial stability services in its first year and more in subsequent years. The Financial Stability Pathway project, which will be evaluated by the University of Maryland School of Social Work, could serve as a model for expanding the number of people taking advantage of important services that strengthen family finances.

In the new project, which is being led by the Maryland CASH Campaign, local financial-stability resources will be added to the Asset Platform website, giving Baltimore residents and nonprofits a one-stop source of information on services such as financial education, credit repair, and affordable banking products.

In addition to the expanded web resources, the Maryland CASH Campaign will manage a network of Baltimore providers offering financial stability services to low-income families. A selected group of organizations will recruit low-income residents to take part in the project.

The program will provide a set of incentives to encourage people to participate and enroll in financial stability services. For example, enrollees could receive incentives for taking part in a financial education course or obtaining a U.S. Savings Bond.

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“The Maryland CASH Campaign has always advocated for low- and moderate-income taxpayers by providing them with the financial education programs needed to insure financial stability for their families,” says Robin McKinney, director of the Maryland CASH Campaign. “The Financial Stability Pathway project will expand access to these programs, helping our clients achieve their goals and earn incentives along the way.”

BROAD SUPPORT FOR FINANCIAL STABILITY WORK IN BALTIMORE



A network of partnerships has helped strengthen families by promoting asset building, homeownership, and financial education.

Along with the Casey Foundation, dozens of foundations, nonprofits, and businesses have invested or partnered in the Baltimore financial stability work and in building local capacity highlighted in this report. These investments have been critical to the success of these efforts.

Among the funders has been the Baltimore-based Abell Foundation, which has provided ongoing support for efforts to strengthen families' assets, with a focus on the Baltimore CASH Campaign and the Baltimore Homeownership Preservation Coalition. Abell also supports programs that help families to apply for public benefits and own cars. Program officers at Abell recognize that such work complements workforce development and other efforts.

"We realize that many of the workforce programs we fund move people into jobs that pay \$9 an hour, which is above minimum wage, but is still not enough to support a family. We view income supports as a way to boost people's income," says Melanie Styles, an Abell program officer. "With the EITC and food stamps, for example, a single-parent family of three can increase its income by over \$5 an hour."

Tracey Barbour-Gillett, another Abell program officer, says supporting homeownership is a critical component of promoting financial stability.

"After years of gains in homeownership, and the subsequent economic downturn, we realize that homeowners facing the loss of their homes and communities saddled with vacant properties need our help," Barbour-Gillett says. "As public funding for nonprofits continues to decline, our funding of groups like the Baltimore Homeownership Preservation Coalition and its members ultimately benefits families through the preservation of their most valuable asset and the stability of communities."

"The funders come to the table with different priorities. But that diversity helps to make the program effective as a whole."

The Harry and Jeanette Weinberg Foundation has also supported a range of asset-building efforts, including both the Baltimore and Maryland CASH Campaigns and Bon Secours Community Works. Weinberg has also supported work at the community level to promote homeownership and prevent foreclosures, efforts to foster asset-building among seniors, and a program that helps working families obtain reliable cars, a requirement for many people to hold a job. Weinberg is also supporting a new initiative by the Credit Union Foundation of Maryland and the District of Columbia to train bilingual tellers to help Spanish-speaking customers avoid predatory financial service providers and preserve assets.

Marci Hunn, program director for workforce development at Weinberg, thinks the funding collaborations have been extremely successful in expanding the reach of asset-building programs in Baltimore.

"We are proud to be a part of the solution," Hunn says. "The results of the Baltimore CASH Campaign, for example, over the past seven or eight years have been impressive. They've helped save working families at least a million dollars annually through the EITC, which we think is extremely important."

"The funders come to the table with different priorities. But that diversity helps to make the program effective as a whole."

The five community-based organizations highlighted in this report, Baltimore CASH Campaign, Maryland CASH Campaign, Maryland Consumer Rights Coalition, Baltimore Homeownership Preservation Coalition, and Bon Secours Community Works, have received key support from the following organizations:

Aaron Straus and Lillie Straus Foundation	Harry and Jeanette Weinberg Foundation
Abell Foundation	Internal Revenue Service
Alvin and Fanny B. Thalheimer Foundation	Job Opportunities Task Force
Aspen Institute	M&T Bank
Associated Black Charities	Maryland Department of Housing and Community Development
Baltimore City Mayor's Office	Maryland Legal Aid
Baltimore Community Foundation	Municipal Employees Credit Union
Baltimore Housing	National Council on Aging
Baltimore Neighborhood Collaborative	National Disability Institute
Bank of America	NeighborWorks America
Bon Secours Health System Mission Fund	Open Society Foundations
Center for Economic Progress	Open Society Institute—Baltimore
Citi	PNC Bank
Citi Foundation	Securityplus Credit Union
CitiBank	Seedco
CitiFinancial	Sisters of Bon Secours
Clayton Baker Trust	State Employees Credit Union
Doorway to Dreams Fund	T. Rowe Price Foundation
Eddie C. and C. Sylvia Brown Family Foundation	The Zanvyl and Isabelle Krieger Fund
Enterprise Community Partners	U.S. Department of Health and Human Services
Federal Reserve Bank of Richmond	United Way of Central Maryland
Fund for Change	Woodside Foundation
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