

CONNECTS

CASEY

SUMMER 2008
A REPORT FROM THE
ANNIE E. CASEY FOUNDATION

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SHINING A LIGHT ON POVERTY—AND EFFORTS TO COMBAT IT

The Annie E. Casey Foundation has long worked to reduce poverty and improve opportunity by helping low-income working families succeed economically, thereby boosting the odds that their children will lead productive and happy lives.

In recent years, however, as more families have struggled to make ends meet and the political will to fight poverty has grown, Casey has ramped up its poverty reduction work. We have continued to support promising efforts nationwide to combat poverty, while also focusing on building the broad-based popular will needed to spur action by federal, state, and local policymakers.

“We’re choosing to adopt a more explicit position on poverty,” says Ralph Smith, the Foundation’s executive vice president. “This approach is about naming, framing, and acknowledging the fact that poverty is at the root of many of the challenges encountered in our work. Sustaining improved outcomes for children is enormously difficult when their families face so much stress and distress because of economic circumstances.”

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Sandy Johns Jr. relaxes with his wife, sons, and niece, at home in Baltimore where his participation in the JumpStart program (see INSITES) put him on the path to a family-supporting job as an electrician.



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The Annie E. Casey Foundation is a private charitable organization dedicated to helping build better futures for disadvantaged children in the United States. 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.

SHINING A LIGHT

CONTINUED FROM PAGE 1

The time to act is clearly now. Thirty-seven million Americans live in poverty—earning \$21,000 or less a year for a family of four. One in six American families gets by on \$20,000 to \$40,000 a year. More than 12 million children grow up in impoverished homes.

To counter the hopelessness and frustration that often undermine efforts to tackle the complex problem of poverty, Casey is spreading the word that there are known tools that can be and are being used to reduce poverty.

RAISING PUBLIC AWARENESS

In the fall of 2007, Casey helped launch *Spotlight on Poverty and Opportunity*, a strategic initiative aimed at making the problem of poverty, and solutions for fighting it, a central focus during the presidential campaign. These efforts include reaching out to the 2008 presidential candidates to take a stand on reducing poverty and providing a bipartisan platform, through the *Spotlight on Poverty* website, for opinion makers to offer their views on the issue. *Spotlight* is led by foundations including Casey, Eos Foundation, the George Gund Foundation, the California Endowment, the Louisiana Disaster Recovery Foundation,

the Stoneman Family Foundation, and a half-dozen other funders.

“With public awareness increasing, if we push a little bit harder, we might convince the next president to make a commitment to significantly reduce poverty,” says Michael C. Laracy, Casey’s public policy coordinator. “Iraq, health care, and the recession are going to top the agenda, but maybe we can move poverty up. This is a chance to create public will.”

The Democratic and Republican candidates have declared poverty a priority in their respective campaigns, and *Spotlight* not only brings attention to that achievement but also continues to generate a national discussion about poverty, opportunity, and economic mobility. “It’s important to have a sustained effort and commitment,” says Laracy.

Via its website (www.spotlightonpoverty.org) and public events, *Spotlight* serves as an informal clearinghouse for poverty-related work, providing the public, media, and policymakers with the latest news and opinions. In spring 2008, *Spotlight* issued a new report, *Seizing the Moment: State Governments and the New Commitment to Reduce Poverty in America*, with the Center for Law and Social Policy. The report shows that in just the last two years, ten states established poverty reduction initiatives that draw political and public attention to the issue



ANDRÉ CHUNG

through vehicles such as commissions and state summits. The extraordinary news is that since its release, at least three more states have established commissions, some of which include clear targets for reducing poverty.

Spotlight sponsored a bipartisan panel discussion on poverty reduction at the 2008 annual meeting of the Council on Foundations, raising interest among foundations and research and advocacy groups. A year earlier, in spring 2007, one of the council's main conference themes was poverty.

The Casey Foundation also has connected with the faith community and financial institutions on poverty reduction. And it supports research that produces credible, compelling data and shares best practices. "It is happening on lots of different levels," says Bonnie Howard, a Casey senior associate. "You need all those things in order to create something powerful."

TWO-GENERATION APPROACH

In its advocacy and grantmaking, Casey pursues a two-generation poverty reduction approach: Preparing children to succeed in school and graduate equipped for higher education, work, parenting, citizenship, and adult life, while helping working parents increase their income, build savings, and assets, and stabilize their finances.

Since the welfare overhaul of the 1990s, Casey has championed a combination of strategies to promote "Family Economic Success." "Low-income, low-wealth parents need the skills, supports, and opportunities to work, earn, and save their way out of poverty," says Bob Giloth, director of family economic success at the Foundation. "You need programs and policies that help get people connected to jobs and careers that promise family-supporting wages and ensure opportunities to save, build assets, and buy a home."

This agenda also includes ensuring that work is accessible and available; that families have financial literacy skills; that they're protected from predatory lending practices;

and that low-income people don't pay too much for goods and services.

SUPPORTING STATE EFFORTS

One strategy Casey has long championed is expanding the use of the Earned Income Tax Credit (EITC), which is designed to lessen the tax burden for low-income families and supplement income. Casey has supported EITC awareness campaigns and free tax preparation sites. In 2007, ten states enacted or expanded their state-level EITCs, complementing the federal EITC and putting an additional \$1 billion into the pockets of low-income working families over the next five years. This was due in large part to efforts by Casey's national and state-level partners, supported by modest Foundation grants.

In 2008, Washington became the first state without an income tax to establish a state-level EITC, giving an additional tax break to an estimated 350,000 families.

Also on the state level, Casey has supported efforts to launch poverty reduction campaigns, providing modest grants, technical assistance, and best practices updates from its national staff and grantees. The Foundation has also helped provide on-the-ground assistance from people working in its *Making Connections* initiative sites as well as KIDS COUNT grantees.

At the 2006 annual gathering of KIDS COUNT grantees, 160 people learned about the United Kingdom's work to reduce child poverty by half in ten years and eliminate it in 20. "It was very well-timed to get people very charged up and excited," says Elizabeth Burke Bryant, Rhode Island KIDS COUNT executive director.

"Poverty is the cause of many of the bad outcomes we keep measuring and reporting and is one of the primary predictors of problems later in life," says Don Crary, who manages Casey's KIDS COUNT grantee network. "Yet, until recently, it's been hard to be specific about what a state could and should do around poverty."

The gathering inspired people from Wisconsin, Vermont, Delaware, and Connecticut to push harder on state-level poverty reduction work. Some are considering setting specific poverty reduction targets. "The story from Great Britain created a very dynamic and forceful picture, showing that with a concerted effort and the right policies, something really could be done," says Crary.

To help state policymakers, Casey also funded the development of a tool to measure how a family's eligibility for work-supporting benefits is affected when income rises. A slight rise in earnings can trigger a steep drop-off in benefits such as food stamps and child care subsidies, resulting in less money overall. "People get punished for working and earning more," says Laracy.

Developed by the National Center for Children in Poverty at Columbia University, the "family resource simulator" is now available for over a dozen states. To help shape policy and avoid so-called "benefits cliffs," advocates can use the tool to see how a state or federal rule helps or hurts a family.

Casey also funded the development of a tool by the Urban Institute to estimate the impact of several policies recommended in a 2007 report *From Poverty to Prosperity—A National Strategy to Cut Poverty in Half*. Issued by a task force of the Center for American Progress, a Washington, D.C., think tank, the report recommends ways the United States can set a poverty reduction target. It estimates that poverty could be cut by more than 25 percent by increasing the minimum wage, EITC, child tax credits, and child care subsidies. These estimates have helped popularize a poverty reduction agenda.

HIGHLIGHTING HIDDEN COSTS

To promote a consensus around helping low-income working families, Casey works with bipartisan organizations including the National Governors Association, the National Conference of State Legislatures, and the U.S. Conference of Mayors.



PAULA LERNER

With these partners, Casey funded a three-day policy institute in 2007 that helped state policymakers develop poverty reduction strategies. The ten state teams attending crossed party lines and government branches, providing rare collaboration. They learned about good ideas that have worked and developed strategic plans.

One well-received presentation focused on the high cost of being poor, a longstanding Casey effort to highlight the fact that low-income people often pay more than higher-income people for the same goods and services. “If you’re developing a wealth-building agenda, you can’t just look at the money coming in,” explains Bonnie Howard. “You have to look at the money seeping out and draining what could be used for asset building. There’s a justice issue there.”

Casey also has funded influential reports produced by the Brookings Institution

documenting the high cost of being poor in Kentucky and Providence, R.I.

Several developments have spurred a fuller, different, and more consequential national conversation about poverty reduction. “The country today is more prepared and ready to deal with poverty without demonizing poor people,” says Ralph Smith. “There is an emerging recognition that we cannot afford to have so much human capital lost because of poverty. We now know how to mitigate poverty’s harshest consequences, to create opportunity, to chart a path for people to escape. This provides the moral imperative to do something.”

TOP: Judy Perry, above center, a Providence, R.I., resident involved in her city’s poverty reduction effort, bakes a cake in her kitchen with relatives and neighborhood friends.

RIGHT: Denise Campagnano, right center, sits at home with her daughter and grandson in Connecticut where she has been involved in her state’s efforts to reduce child poverty.



PAULA LERNER

KIDS COUNT MESSAGE URGES JUVENILE JUSTICE REFORMS

Nearly 100,000 young people are confined in juvenile justice facilities in the United States on any given night. About 66 percent are there because of a non-violent offense. And the population in custody is disproportionately minority—with a 3 to 1 ratio of youth of color to white youth. These troubling statistics—and ways to improve them—are highlighted in the essay featured in the Annie E. Casey Foundation's 19th annual *KIDS COUNT Data Book*.

"The state and federal government must take a much closer look at the problems that are entrenched in the juvenile justice system," says Douglas W. Nelson, Casey's president and CEO.

"These often include harsh or abusive conditions; pervasive disparities in the treatment of youth by race and ethnicity; and disproportionate sanctions for minor and predictable misbehavior....With effective interventions, system reforms, and more effective policies, the system can produce better outcomes for young people."

During a June 12 Capitol Hill gathering of nearly 300 people that marked the release of the 2008 *Data Book*, policy-makers and the media were briefed on the essay, "A Road Map for Juvenile Justice Reform." The essay challenges local and state leaders to prevent unnecessary and inappropriate detention and incarceration, as well as to end abusive conditions. It also calls for an increased federal role.

Reforms recommended by Casey include:

- Implementing age-appropriate policies and interventions.
- Reducing reliance on secure confinement.
- Increasing reliance on effective community-based services.



At a Capitol Hill briefing to release the 2008 *KIDS COUNT Data Book*, panelists included, from left, Vincent Schiraldi, director of the District of Columbia Department of Youth Rehabilitation Services; Juan Sánchez, founder and CEO of Southeast Key Programs; Judge Jerrauld C. Jones, Norfolk Juvenile and Domestic Relations District Court; Grace Bauer, statewide community organizer of Families and Friends of Louisiana's Incarcerated Children; and Reginald Dwayne Betts, a poet and activist who was formerly incarcerated at age 16.

- Ensuring safe, healthy, constructive confinement conditions.
- Strengthening and empowering families to help young people succeed.
- Keeping children and youth out of the adult justice system.
- Reducing racial disparities.

The essay details lessons learned through recent research. This includes the importance of giving families a critical role in resolving delinquency and reforming practices that don't properly acknowledge the differences between youth and adults.

"There is a disturbing and increasing propensity to prosecute minor cases in the juvenile justice system that provides no benefit to public safety, but instead puts kids in harm's way," says Bart Lubow, Casey's director of programs for high-risk youth. But, he adds, Casey's Juvenile Detention Alternatives Initiative (JDAI) has proved "that reform is indeed possible." Since 1992, JDAI has worked to strengthen juvenile justice systems, make communities safer, help improve young peoples' prospects, and save tax dollars.

The *Data Book* also documents the latest trends in child well-being. This year's data show a slight improvement since 2000. However, the national trends are not on par with the well-being improvements that were seen at the end of the 1990s:

- Five areas improved—the child death rate, teen death rate, teen birth rate, high school dropout rate, and the number of teens not in school and not working.
- Four areas worsened—the percent of low-birthweight babies; children in families where no parent has full-time, year-round employment; children in poverty; and children in single-parent families.
- One area showed no change—the infant mortality rate.
- New Hampshire, Minnesota, and Massachusetts ranked the highest overall; New Mexico, Louisiana, and Mississippi, the lowest.

"Well-being indicators have largely gotten better for teens and worse for babies," says Laura Beavers, the national KIDS COUNT project coordinator. "The percent of babies born at low-birthweight continues to increase, with the 2005 rate the highest reported since 1968."

RESOURCE CORNER

All publications listed below can be found on Casey's website (www.aecf.org) in the Knowledge Center unless otherwise noted. To find a publication, click on the Knowledge Center and use the search engine by entering the publication title into the "keywords" box.

2008 KIDS COUNT DATA BOOK

The 19th annual *KIDS COUNT Data Book* offers national and state-by-state information and trends on the condition of children and families in the United States. It also includes an essay offering a road map for reforming the nation's juvenile justice system. A booklet including the essay plus a three-page chart of state-by-state data on child well-being and a contact list for state KIDS COUNT grantees is also available. Another handy tool is a Data Wheel offering a quick-and-easy way to see how your state ranks overall and on measures of child well-being from infant mortality to child poverty and teen births. Recent statistics on more than 100 indicators of child well-being also are available at www.kidscount.org/datacenter. The site offers interactive features that help you create customized maps, compare geographic areas, and search by topics.

CLOSING THE ACHIEVEMENT GAP SERIES

To ensure that young people graduate from school ready to succeed as adults, Casey has focused on supporting quality school choices and strong connections between schools, families, and communities. The series provides seven reports on topics including charter schools; district schools; school vouchers; school, community, and family connections; measuring educational results; how Casey's education grants attract other philanthropic support; and work supported by the Foundation's education program.

CONNECTING PEOPLE TO JOBS: NEIGHBORHOOD WORKFORCE PIPELINES

This report documents how San Antonio, Louisville, and Seattle/White Center developed pipelines that connect families to jobs by linking residents, schools, community organizations, workforce agencies, and elected officials. The report and a companion brochure can also be found on the Casey website by clicking on *Major Initiatives* and then on *Making Connections* and *Resources*.

IMMIGRANT INTEGRATION IN LOW-INCOME URBAN NEIGHBORHOODS

How do immigrant families fare in U.S. inner cities compared to native-born minority families? They face similar economic hardships, to varying degrees, but have strong potential to become a part of the economy, according to a Casey survey of residents in ten vulnerable urban neighborhoods that are part of *Making Connections*. The survey is included in this report prepared with the Urban Institute, which found that families with children, across all groups, are especially vulnerable.

SPOTLIGHT ON POVERTY

What will John McCain or Barack Obama do to reduce poverty in the United States if elected president? Find out this and more by visiting www.spotlightonpoverty.org. This is the website for *Spotlight on Poverty and Opportunity*, an initiative by Casey and other foundations to draw attention to poverty reduction work. The website provides the latest activity and thinking on the topic.

INSITES

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FALLA LEBNER

CITY AND STATE EFFORTS TO CURB POVERTY BUILD ON CASEY WORK

When Judy Perry saw the recommendations made by a mayoral task force on how to reduce poverty in Providence, R.I., her first thought was: “Oh wow. They really heard us.”

Perry conducted focus groups with residents of low-income Providence neighborhoods, including her own, and relayed their concerns to Mayor David Cicilline’s Poverty, Work and Opportunity Task Force. After the task force developed strategies, Perry ran them past residents.

Because of this resident involvement, Perry is optimistic that the November 2007 recommendations will increase opportunities for Providence’s children and families, including her own. “Our job as residents now is to make sure that the

strategies are implemented,” says Perry, 49, who raised four children as a single parent and now lives with her daughter and two grandchildren.

Perry particularly likes the poverty prevention recommendations of the task force, whose work has been funded by the Casey Foundation and guided by Rhode Island KIDS COUNT. “Not being able to help my children because of fear, intimidation, and really not understanding the process,

Judy Perry, a Providence, R.I., neighborhood leader who conducted focus groups with residents that helped shape her city’s recommendations to reduce poverty, greets her granddaughter Faith and son Michael.

I wanted to help my grandchildren and other children,” says Perry, a former teen parent.

To reduce Providence’s poverty rate—25 percent overall, 36 percent for children—the task force’s two-generation approach includes:

- Helping low-wage workers and job seekers improve skills and obtain quality jobs through adult education and training.
- Connecting youth to jobs and college through career exploration and development.
- Making work pay through supports such as the Earned Income Tax Credit, health insurance, and child care subsidies.
- Reducing the high cost of being poor by developing affordable banking services, reducing predatory lending, and improving financial education.
- Preventing poverty by providing early education, teen pregnancy prevention, and supports for teen parents.

Already under way is Bank on Providence, a project involving financial institutions that develops new bank products to encourage low-wage families to open bank accounts and avoid predatory lenders. Two efforts to improve employment opportunities also have begun—developing a neighborhood workforce pipeline and strengthening enforcement of a city requirement that businesses receiving city support hire residents.

The task force was heavily influenced by Casey’s Family Economic Success agenda and long, multi-layered involvement in Providence, including on-the-ground work by Casey’s *Making Connections* initiative, Rhode Island KIDS COUNT, and Casey Family Services as well as resources from Casey national staff and grantees.

“There is tremendous overlap in the strategies outlined in the report and *Making Connections* Providence,” says Garry Bliss, the mayor’s policy director. “Let’s take those experiments that worked in *Making Connections* neighborhoods and find ways to make sure that all families in the neighborhoods that would need them benefit.”

After Mayor Cicilline decided to pursue poverty reduction, Bliss was influenced by a Casey-funded report documenting the high cost of being poor and met with *Making Connections* staff in Providence. They offered input in building advocacy,

developing resident leaders such as Judy Perry, developing strategies informed by residents, and using data and a results-oriented approach to set priorities and measure progress.

Casey also funded research on poverty in Providence, and Rhode Island KIDS COUNT brought its extensive experience with advocacy, data collection, and policy analysis. “It’s important that the work be data-driven, with constant, continuous benchmarking and tracking of whether we’re going in the right or wrong direction,” says Elizabeth Burke Bryant, the organization’s executive director.

Beyond Providence, poverty reduction work is also being waged at the state level. In 2007, Rhode Island legislators created a commission to explore ways to help low-income families increase their income and assets. One of the commission’s champions, State Sen. Juan Pichardo, represents the *Making Connections* neighborhoods and is a member of the Providence task force.

“We created a readiness,” says Wendy Chun-Hoon, former *Making Connections* Providence site team leader, who is now chief of staff for Maryland’s Secretary for Human Resources. “Casey brought state, city, and local players together for one cohesive conversation about alleviating poverty: ‘We have a problem here. What are we going to do about it?’”

CONNECTICUT WORKS TO MEET POVERTY REDUCTION GOAL

Denise Campagnano burst into tears when she received a \$3,000 tax refund, thanks to the federal Earned Income Tax Credit (EITC). “That made such a big difference,” recalls Campagnano, who was a divorced parent with five children under age 13 and working as a low-paid factory clerk when she first received the refund. “It’s hard not to be emotional.”

After saving her EITC money for several years, Campagnano put a down payment on a house. “Buying a home is an asset and creates stability for your family,” she says. “When your children are in a home and a neighborhood, they’re always going to do better in school and feel engaged.”

Today, Campagnano, 58, is the proud mother of several college graduates, a devoted grandmother, and the asset development supervisor at a community action agency in eastern Connecticut. She has been working to pass a law to enact a state-level EITC, which is among several recommendations of Connecticut’s Child Poverty and Prevention Council.



Chatting with work colleagues at a community action agency in Willimantic, Conn., Denise Campagnano, center, has worked for legislative approval of a state-level Earned Income Tax Credit to help low-income residents.

The council is the outgrowth of a 2004 state law pledging to cut Connecticut's child poverty rate in half by 2014, making the state the nation's first to set a poverty reduction target. But local advocates for children, including Casey staff and grantees, acknowledge that the law has produced few results.

"The Foundation is keenly interested in supporting achievement of this goal," says John Padilla, a Casey senior fellow based in New Haven. "Many people are not aware of the state law, but there's been a public will and awareness process going on."

Progress has occurred primarily in early childhood education and housing policy. In 2007, state legislators approved \$60 million in new school readiness funds for low-income children and legislation encouraging the construction of affordable housing in suburban communities.

But in 2008, the state-level EITC failed once again to be approved. Efforts to push for it will likely be put on hold until the economic climate improves, says Jim Horan, executive director of the Connecticut Association of Human Services, which is Casey's Connecticut KIDS COUNT grantee.

Instead, advocates for children will focus on engaging leaders beyond their normal circle, including the business community and city and federal officials. "The child poverty goal has been a rallying point for advocates," Horan says. "We're going to try to influence from the outside."

In late 2007, a bipartisan panel of national experts helped the council prioritize among 67 recommendations in its original ten-year plan to reduce child poverty. This effort, supported by Casey, streamlined the recommendations down to 13. They include pushing for income supports such as the state-level EITC; child care subsidies for all low-income families with income up to 200 percent of the federal poverty level; education investments in areas such as teacher quality, early childhood, and postsecondary education; and supports to strengthen family structure, such as teen pregnancy prevention.

More progress in meeting these goals is clearly needed. Almost 11 percent of children statewide are living in poverty, and the rate is much higher in large cities—for example, 43 percent in Hartford and 35 percent in New Britain. Connecticut also has the nation's number one income disparity gap between rich and poor. "We have to do better by our children," says Padilla.

BALTIMORE PROGRAM OFFERS "JUMPSTART" TO GOOD JOBS

Sandy Johns Jr.'s hourly wage has risen from \$10 to \$13.50 in the two years he has worked as an apprentice electrician. With anticipated raises about every six months, it will likely reach over \$20 per hour when he completes his four-year apprenticeship.

"As long as I continue to work hard and do well in school, the pay raise is going to stay there. We definitely have a bright future," says Johns, 31, who lives in Baltimore with his wife, a stay-at-home mother, and two young sons.

Johns laid the groundwork for his new career by participating in JumpStart, a three-month program that helps Baltimore residents escape low-wage work by creating a pathway to high-wage construction jobs. "It really sparked my interest and gave me a boost of confidence," says Johns, a former grocery store clerk.

Becoming a licensed electrician, plumber, or carpenter isn't easy. But it can be particularly challenging for underemployed people. They often lack the necessary skills and connections to secure an employer-sponsored apprenticeship that requires work by day and school by night.

JumpStart helps people clear this hurdle by strengthening their math, basic construction, and job interviewing skills as well as by connecting them to construction companies offering jobs and potential apprenticeships.



Working at a Baltimore County site, Sandy Johns Jr. is midway through a four-year apprenticeship as an electrician that he expects will lead to a well-paying new career.

Since 2006, JumpStart has produced 130 graduates—all African American, most men, and about 70 percent ex-offenders. Sixty-two percent have been placed in jobs and 26 graduates have become apprentices. The average wage of people entering JumpStart is \$7.96 an hour. The average current wage of a JumpStart construction worker is \$12.82 an hour.

“Individuals that can get placed and become apprentices won’t be in poverty,” says Jason Perkins-Cohen, executive director of the Job Opportunities Task Force (JOTF), a Baltimore nonprofit that administers JumpStart. “It is a true career ladder. Individuals have an opportunity to change their lives completely.”

JumpStart is the result of a collaborative partnership between JOTF; Goodwill Industries, which recruits participants; and the local chapter of the national trade organization, Associated Builders and Contractors Inc., which provides training. It receives funding from the Casey Foundation as part of the comprehensive support it is providing in a major redevelopment of East Baltimore. Other JumpStart funders include the Abell Foundation, the Open Society Institute, and the Weinberg Foundation.

Twenty-eight Baltimore-area employers have hired JumpStart graduates. In a related Casey-supported effort, developers are being asked by East Baltimore Development Inc., the

nonprofit managing the redevelopment, to commit to hiring residents. Developers are also required by the city to contract with minority- and women-owned businesses. “You can train people to death, but if there are no jobs, you’re stuck,” says Patrice Cromwell, a Casey senior associate. “We want to make this a win-win for developers and residents.”

JumpStart also helps with another key ingredient for successful employment—a car to get to construction sites. It has helped 30 students buy used cars by sponsoring their participation in a low-income car ownership program that enables people to purchase a donated car for about \$1,000 with a guaranteed loan.

JumpStart also addresses other barriers that prevent low-income people from driving. With the program’s financial assistance, 52 students completed driver’s education training, which costs about \$300, and obtained licenses. “Without a car, individuals really couldn’t be placed,” says Perkins-Cohen. Buying the car “changes their lives and also helps them establish good credit.”

For Sandy Johns and his family, who are economizing by living with Johns’ parents in their row house, two other important assets are vital to their long-term economic security. “I want a home of our own and to provide for my children’s education,” says Johns. “I’m saving now.”