Achieving Scale in Asset Building:

Operational Challenges and Opportunities

From Individual Development Account Programs

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I. Executive Summary

Over the past several years, the Aspen Institute's Economic Opportunities Program (EOP) has conducted research on Individual Development Accounts as a tool for building assets among low-income individuals and families.

Since 2003, Aspen's Economic Opportunities Program (EOP) has released two reports on IDAs and their prospects for the future, and conducted multiple discussions with practitioners, leading thinkers, funders and technical assistance providers. The first of the papers identifies pathways for achieving greater scale, placing emphasis on investing in the next phase of product development and standardization and linking the IDA to existing asset-building strategies and infrastructure. The second paper assesses the market of IDA providers, their plans for the future under different policy outcomes and the potential role for infrastructure and support.

This final addendum to our research places the IDA studies within the broader exploration of scale that Aspen EOP has developed across the community development and asset building fields. In this paper, we draw upon key findings in the prior two papers, research surfaced through operational assessments and focus groups with select IDA practitioners, and updated planning for infrastructure development at the field level.

A major component of Aspen's scale work has been a series of Federal Reserve Bank meetings exploring pathways to scale across different fields in community development and asset building. In January 2006, Aspen hosted CFED in a "design charrette" at a Federal Reserve Bank of San Francisco meeting on scale (ScaleSanFrancisoJan06). CFED engaged in an in-depth planning session to achieve greater field-wide scale in IDAs with a focus on the infrastructure needed for future field growth.

Reflections from the IDA Research

This addendum paper attempts to integrate findings from the IDA research into the broader Aspen framework of achieving scale, to identify those features specific to IDAs that may challenge or inhibit broader adoption of IDAs and to inform ongoing field-wide discussions for greater infrastructure to promote more widespread IDA adoption.

In the second Aspen IDA paper, "A Report to the Field: Connecting Policy to Practice," the absence of large-scale policy to invest in IDA accounts was found to foster an uncertain policy environment that posed challenges to field-wide planning for the future. An increasing number of voices in the field acknowledge that some long-standing policy initiatives such as the Savings for Working Families Tax Credit may never present the pathway to greater scale originally anticipated. New and creative mechanisms must be promoted to link IDA incentives to existing federal and state policy initiatives, to build greater ties between IDAs and tax incentive programs such as EITC, and to establish new sources of potential matching funds for the IDA.

But policy is not the only obstacle to future IDA growth and development. Reviews, site visits and focus group discussions from select IDA programs around the country demonstrate obstacles to growth also derive from operational challenges and inefficiencies. There has been only sporadic investment in industry development for IDAs due in part to the wait-and-see approach as to whether large-scale asset account policy would precipitate the private sector to adopt and improve upon the model.

The research demonstrated that at least at the level of practice, there remains considerable confidence that IDAs will continue in one form or another in the next several years regardless of the passage of large-scale federal policy. Ongoing interest among state and municipal programs, the integration with other asset building strategies, particularly in the homeownership and financial education arena, and the prevalence of successful first-home club programs through the federal home loan banks has led many IDA practitioners to believe that the prospects for continued IDA delivery will remain positive for some time.

This prompted the research team to revisit the question of intermediate process improvements that could both create a more efficient, streamlined IDA in the short-term and lead to greater industry standardization in the long-term to enable a greater degree of scale and sustainability.

In returning our focus to the question of operations, we reflected upon some key dilemmas surfaced in focus groups and site visits that have direct implications for scalability and offer some recommendations to address these challenges:

1. **Asset building is a broad multi-faceted goal with many pathways to achieving it**. The key to overcoming challenges, obstacles and bottlenecks in operations is to develop concrete, achievable goals that lend themselves to clear metrics or measures of program success. IDA practitioners that we had spoken to throughout our research differed in how they framed the goal of the IDA. Some focused broadly on empowerment and transformational effects on savings behavior and control over finance, while others focus more specifically on the asset attainment goals of the IDA: homeownership, education, business development. Still others talk about the lasting impact on asset ownership years beyond the asset purchase.

   Establishment of consistent metrics across the field is hampered by multiple and varying goals. Increasing an individual's or family's assets lends itself to fairly concrete measurement, yet a strict measurement of before and after asset holdings may miss other factors in the family finances (such as increased indebtedness or inability to sustain over time the assets accumulated). Strict asset growth measurement also fails to capture the transformation component that so many

IDA practitioners passionately promote and which accounts for a large portion of the program costs (financial education, case management, etc.).

Because the goals may vary and the metrics are not clearly defined, practitioners struggle with the knowledge that substantial improvements occur among the individuals and families in their IDA programs but have difficulty expressing the actual impact vis-à-vis other asset building efforts, such as down payment assistance programs, soft second mortgages, increased student aid benefits and microcredit, which may offer lower cost-per-participant ratios.

Recommendation #1: Adopt standard metrics across the IDA field for each identifiable goal including less tangible "transformative" goals.
Each program should clearly identify the goals that they seek with their IDA program and tailor a set of metrics to be tracked according to these goals. These may vary depending upon the target population and the level of engagement needed by the program participants.

An increasing number of IDA programs have begun adopting principles of market segmentation implemented initially by the Assets for All Alliance and SF-EARN to discern which clients may pursue a fast-track with streamlined services and those in need of greater support and intervention. In these cases, the goals and metrics should differ according to the population served, with fast-track IDAs measured in terms of direct increase in assets (and, perhaps more importantly, net worth factoring in debt); and the greater support tracks developing metrics to track transformation in the form of behavioral and lifestyle changes throughout participants involvement in the program.

Funders should adapt their expectations and program reporting requirements to the appropriate metrics defined by the specific IDAs being offered.

2. **A lack of consistency in program delivery (standardization) has implications for scale.** The field has tremendous diversity and variety in the types of organizations that have implemented IDAs, including: community development organizations, social service agencies, financial institutions and housing agencies, among others. Each program operates uniquely from others, with different processes of implementation and different sources of funding with their own specific requirements.

   As cited above, the first EOP research paper found that not only is the IDA field not standardized across programs, but also many IDA practitioners continue to embrace customized approaches within their program. Thus, a strong resistance to scale results within each program as labor-intensive, customized processes focus on one-on-one work with each client, limiting the number of people that can be served by program staff. This labor-intensive or case management approach has its roots in the social service industry from which many IDA programs have sprung. The one-on-one approach raises many challenges, not only straining scarce programmatic and human resources but also often failing to systematically capture and document factors that most contribute to success for accountholders.

Standardization is often misunderstood in community development and service fields as contrary to responsiveness to the needs of underserved or low-income populations. This is a fallacy. Programs must seek more methodical approaches to researching and gauging market needs and develop appropriate program(s) or products to best meet the identified needs of that market segment. However, each product or program line must be standardized in terms of implementation and operations in order for the organization to bring it to any scale of delivery.

Recommendation #2: A greater degree of standardization is critical to achieving economies of scale within programs and across the field as a whole. *An emerging network across the field should place a high degree of emphasis on not only researching best practice but also on developing and disseminating standardized policies, procedures and product lines for the IDA.*

Standardization should be developed and vigorously disseminated throughout the field through trainings and information sharing and through a system of incentives and oversight (either by accessing new pools of matching funds, free or low-cost materials, and systems development assistance).

Some degree of standardization has been influenced by federal funding sources regarding usage of the IDA and eligibility requirements. Other commonalities across programs have grown through the sharing of policies, procedures, agreements, budgets between programs (initially coordinated through CFED) and the development of best practices seminars and workshops currently offered through the Assets Alliance. Fragmentation within the field represented by multiple initiatives that lack coordination or integrated approaches has hampered efforts toward standardization.

This is an ideal role for a network structure surfaced in the IDA design charrette at the Aspen meeting in San Francisco. Ideas for this network that emerged during the charrette included forming a cooperative model that allows for joint purchasing, shared services and other ways to reach greater operating efficiencies, and a national match fund as part of the fundraising component of the network. Participation in such a network could hinge upon achieving certain performance standards and agreement to adopt certain operational practices that would enhance standardization across multiple programs and lead to greater economies of scale. The interest in establishing such a network is strong but the details of how it will function and how this will interact with other field players must be developed.

3. **While most IDA programs rely upon partnerships for program delivery, the field has failed to integrate within broader private-sector networks of asset building tools and financial services delivery.** While considerable progress has been made in recent years in moving IDA programs into a greater integration with

non-profit asset building strategies and efforts, they still remain far from integration with large-scale asset building tools employed by the private sector for middle- and upper-income people. At the neighborhood and community level, IDAs rely frequently on a complex series of partnerships among non-profit community organizations, asset training providers (homeownership counseling, business development) and support service providers. Essential to each IDA program are the partnerships forged with financial institutions to hold deposits and offer affordable mortgages. These partnerships are generally the only point of contact with private sector institutions (with the exception of pilots testing employer involvement with IDAs for low-wage workers). The degree of integration of the IDA accountholder and the financial institution is frequently limited, a complaint repeatedly shared by both financial institutions and the non-profit service providers.

This lack of integration with the financial institutions and also with other private sector asset building entities has established the IDA in a silo, isolating the accountholder from other asset building opportunities, including investments, long-term financial planning, other savings opportunities and insurance vehicles. In essence, the IDA has established a dual system. While attempting to prove that savings and investment were not unrealistic goals for low-income people, an alternative delivery system emerged that is much smaller, more resource intensive and with less access to the level of investment needed to grow.

Recommendation #3: A value proposition for linking IDA program participants to broader asset building opportunities is needed to engage more private sector players in a more concerted fashion.

On the asset attainment side there have been considerable strides in reaching out to the private sector, particularly in the housing market. As the mortgage industry has become increasingly competitive and the reach into low-income markets more desirable, IDA programs have begun breaking out of these silos with more flexible mortgage opportunities. What we have learned from these partnerships and connections is that there must be a value proposition for the financial institution. In the case of the housing and mortgage markets, these value propositions have been established, particularly in appreciating housing markets.

More can be learned and explored by finding the value proposition with other asset building and asset protection opportunities such as: health, life and disability insurance, financial and retirement planning, mutual funds and others.

4. **Not all models are scalable. Defining an IDA model that may be scalable may not be the IDA "program" used today.**

   In the first EOP IDA research paper, Aspen pointed out that if scale is to be a goal of the IDA field, a new model would be needed. The typical IDA program with intensive customized support services and education is not scalable.

   The current IDA model faces considerable operational challenges. In addition to the lack of consistent metrics and the small and fragmented nature of the programs, there is a considerable need for operational infrastructure that is offered across the industry.

   Recommendation #4: Greater resources need to be devoted to clear, results-driven field infrastructure.

   The development of infrastructure in the form of shared technology platforms, back-office service providers and processes, uniform operational procedures, and policies and methodologies can promote standardization across programs as well as better and more scalable models.

   While many acknowledge the need for greater infrastructure, the process for the research and development of such infrastructure remains unclear. These conversations have been developing over the past several years, yet there still are no clear organizational leaders with concrete business plans for developing and building infrastructure. During the IDA charrette in San Francisco, the participants began to sketch out options for how this network or infrastructure may be structured.

   This network should be driven by performance and results and with programs joining upon meeting certain criteria and standards that will enhance opportunities to implement standardized materials, systems and documents across multiple programs. Careful attention to the strategic development of this body will be essential for its ultimate success.

   Targeting more resources toward the establishment of a results-driven network could encourage greater uptake, attracting new and/or existing field players to take greater roles in planning such a network. Funding should be treated as an investment and directed toward the planning and development of infrastructure rather than general operating support for an additional organization or program.

5. **Financial education is often cited as a key component to the IDA, yet we lack a good theory of change for financial education.**

   Financial education is repeatedly cited as a key component to IDAs. It also accounts for a significant portion of program costs, yet very little is known about the quality of financial education across the field both in content and delivery mechanisms. For financial education, as in asset building, there are multiple potential outcomes but little is known about the actual impact it has had in participant success.

The Center for Social Development's research on the American Dream Demonstration program found a positive correlation on saving outcomes from financial education of up to 10 hours, but no clear effect on savings outcomes with more than 10 hours of training. These findings are significant and are among the few concrete measurements addressing the effectiveness of financial education not only throughout the IDA field but among the broader asset-building field. However, they are limited to looking at the impact on savings of certain financial education curricula. There remain considerable areas of research to determine the impact of financial education on other aspects of an individual's financial situation (indebtedness, creditworthiness, mortgage-readiness, ability to manage entrepreneurial activity, etc.).

We simply don't know enough about the impact of financial education programs on increasing assets, reducing indebtedness and contributing to greater financial health for individuals and families. We know even less about the variance of effectiveness across the field both in terms of the curriculum and the methods of delivery. Future investment in financial education standards and testing as well as tracking its effectiveness on a variety of asset-building aspects would enable better decision making on how important a "driver" financial education is toward achieving asset building metrics.

Recommendation #5: More funding should be dedicated to research on the effectiveness of financial education on a broad range of goals and metrics.

Existing research provided some insight into the impact that initial financial education can have on savings patterns; however, other variables and outcomes have yet to be measured, including impact on improving credit scores, levels of indebtedness, use of debt, accumulation of assets, and net worth increases.

Many financial education curricula focus on money management in initial sessions so it may not be surprising that the greatest impact on savings outcomes occurs after those first 10 hours. However, most curricula offer more than simply money management, including components on reducing debt, improving credit standing, developing debt management plans, setting goals, as well as savings and investment tools.

As financial education programs proliferate beyond the IDA field a comprehensive study of effectiveness of financial education programs that includes an analysis of both content and delivery and provides consistent measurements is urgently needed. Greater funding resources dedicated to studies of financial education would be a worthwhile investment for both the IDA field and beyond.

II. Background on the field

With the decline of large-scale social programs, greater responsibility has been placed on low-income households to build sufficient reserves to withstand emergency and economic setbacks. The diminution of the social safety net forces more individuals and families living paycheck to paycheck to develop their own personal safety net and to become more adept at planning for their financial future.

However, the skills, knowledge and tools necessary to develop such reserves have long been denied to low-income people as asset limits on social programs discouraged families from building savings or purchasing assets. Historically, low-income families that managed to save their way out of poverty often did so in spite of, not due to social policy and programs.

In recent years, asset development as a strategy has gained greater currency both as sound policy and good practice. Individual Development Accounts (IDAs) have served as a prototype for asset-based programs and policy in the United States for the past decade. These structured savings accounts provide incentives and supports for low-income people to save for homeownership, higher education and business capitalization, and are an important tool linking access to savings mechanisms with long-term asset accumulation.

IDAs were initially tested on a small scale through a privately funded demonstration program run by the Corporation for Enterprise Development (CFED) in 1995. The demonstration, the American Dream Demonstration, had the vision of building an empirical base of evidence to support rollout of universal asset accounts. Bipartisan legislation establishing a larger-scale, federal demonstration program -- Assets for Independence (AFI) -- passed shortly thereafter in 1998. AFI has provided matching funds and small program support to more than 200 organizations in 50 states. Perhaps as important, savings accumulated in IDA accounts were waived from asset-limit tests on public assistance in most states, enabling people for the first time to transition from public assistance and build savings simultaneously.

In the past ten years, CFED, the leading support organization for IDAs, estimates that between 500 and 1,000 IDA programs have launched across the country, offering an estimated 20,000 accounts for low-wealth Americans to save toward high-return purposes such as higher education, homeownership and small business capitalization. The 2004 IDA Program Survey with responses from 293 IDA programs showed that IDA accountholders are primarily low-income and people of color. Responses show that 81% of accountholders earn less than $30,000 per year and 70% are people of color. [1]

Advocates for asset-based policy seeking to achieve greater inclusion in the ownership society have used initial findings from the demonstration programs to show that access to

[1] "Assets", 2005, Number 1, p. 7: CFED (www.cfed.org)

savings tools with the incentive of matched savings has enabled thousands of Americans to build savings and to leverage these savings into high-return assets.

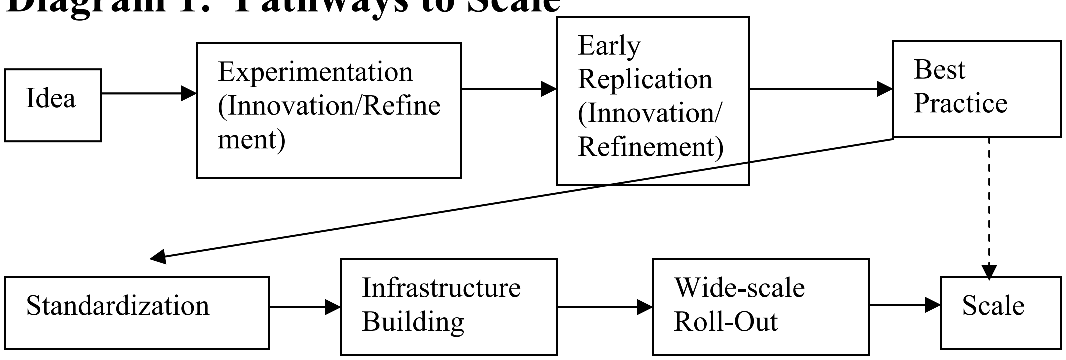
However, after a decade of practice, IDAs remain a relatively small-scale asset building strategy. While they have had a strong reported impact on the lives of participants and accountholders, their ability to reach the estimated 20-40 million Americans that remain asset poor is limited. While many in the IDA field remain committed to continuing to grow and serve the thousands of individuals whose lives they've touched and improved, others have struggled with the challenge to determine whether and under what circumstances the IDA can move from its present pilot stage, characterized by delivery through small, relatively short-term savings initiatives in community organizations, to broader delivery systems with the goal of universal access by all low-income and asset poor Americans.

III. Framework for Achieving Scale

Simultaneous to its IDA research, Aspen has conducted research into achieving scale in community development activities ranging from the microenterprise field, the development finance field, earned income tax credit field and the alternative financial services industry to determine the key drivers for moving small-scale programs and organizations to widespread acceptance and usage. The scale research has probed how products and product delivery can reach beyond small cottage industries, operating on a local, customized basis, to a standardized national industry in which products are widely available to large segments of the target population.

Aspen's research into scale in the community development field elaborated an ideal framework for bringing products to scale.

Diagram 1: Pathways to Scale



Current foundation and nonprofit thinking typically focuses on the first four steps, attempting to leap from best practice to scale. The model above departs in a number of ways from the conventional model and conception for getting to scale in the development of the asset-building field. For example:

- The identification of, and dissemination of information on, best practices in a field is, in and of itself, insufficient for getting to scale.
- Scale is not possible without some degree of standardization.
- No field can go to scale without appropriate infrastructure, and this infrastructure must be consciously invested in and built.
- While "replication" is part of the process, scale occurs not through fortuitous replication but deliberate "roll-out."

In essence, this framework adds three additional, but critical steps to the process: standardization, infrastructure and roll-out.

Standardization: Consistently delivering a high quality product or service that is uniform across customers. Standardization is often resisted in the community development and asset building fields by the notion that each product or program must be customized to local conditions and individual beneficiaries. The first Aspen IDA research paper studied the resistance to scale and provided some insight into establishing greater standardization throughout the field. IDA programs are rarely standardized across programs, but also many IDA practitioners embrace customized approaches to each client. Thus, a strong resistance to scale results within each program as labor-intensive, customized processes are implemented limiting the number of people that can be served by program staff.

Infrastructure: Development of new infrastructure is the codification of new ideas into widely available systems, products and services. Without the development of supporting infrastructure, replication and scale are not possible and promising demonstrations remain nothing more than a series of isolated efforts. This infrastructure has several components, among them: *Industry infrastructure, technology platform and uniform documentation* (procedures, protocols and methodologies). The second EOP paper studied the current industry infrastructure for the IDA field, finding that the infrastructure has developed to respond more efficiently to policy opportunities and not for product development. Despite a fairly extensive evaluation and data collection process, research that is conducted is generally more targeted to policy input rather than process improvements or system improvements.

Deliberate Roll-out: Widespread adoption of new practice by actively fostering, through appropriate incentives, the development of systems and a supporting infrastructure necessary to facilitate and institutionalize change. By contrast, "replication" assumes that the merits of new innovations will be self-evident and that individuals, organizations or communities will, in isolation, copy the innovation discovered or initiated in another locale.

IV. Assessments: Site visits and focus groups

In order to determine how IDAs in their current form could be adapted to achieve greater scale, the IDA research team conducted operational assessments of three IDA programs and focus groups with three other IDA programs to determine operational strengths and weaknesses, and methods for overcoming obstacles and bottlenecks to the effective operations of these programs. (Additional information from two of the operations assessments is attached as Appendix A.)

These models included:
- Assets for All Alliance
- San Francisco EARN
- Lower East Side People's FCU
- United Way of Greater Los Angeles
- Michigan IDA Partnership
- Greater New Orleans (Louisiana) IDA Collaborative

The thrust of the research was to distinguish different models of implementation of the IDA, to determine roles of different organizations in the IDA operation, challenges and bottlenecks, and to ascertain how processes may be altered to enable the IDA programs to better achieve their goals.

In the first three sites, the research team adapted continuous process improvement (CPI) models to assess the effectiveness of IDAs in achieving stated goals and to determine where processes may be improved to enable greater metrics to be achieved. In the latter three sites, the team conducted focus groups with program partners on roles and responsibilities, challenges and bottlenecks and opportunities for program improvement and enhancement.

Five of the six sites developed elaborate and seemingly effective structures of partnership. Assets for All Alliance operated the most elaborate and intensive management structure with two managing partners that chart direction, select program partners and monitor performance of nine program partners. The Michigan IDA partnership, the Louisiana Collaborative and United Way of Greater Los Angeles, were managed by a single lead agency working with multiple partners through either sub-contracting and/or grantmaking arrangements. The Michigan IDA Partnership and the Louisiana Collaborative had the broadest reach of member organizations coordinated through a central statewide body.

By contrast, the Lower East Side People's FCU implemented the IDA program as a single-agency relying upon referrals to outside agencies to meet the financial education requirements and asset building training as necessary. Unlike the others, the credit union was able to both implement the program aspects and handle the account management functions. However, this site was the smallest in terms of program size and scope, and was seen from the outset as a means of offering added support to certain targeted members not qualifying for larger agency programs (loan programs, credit repair and financial education).

For each, there were clear challenges:
- Scale of operations. While the programs varied in size (in terms of both active participants and graduates) from fewer than 100 total IDA participants to over

1300 total participants, the results were still small-scale given the total investment of resources.

- Other transformative effects unmeasured. While most asserted that the IDA is much more than just a homeownership, microenterprise or education support program, there were limited methods used to test this. Applying pure metrics of asset change of individuals or families participating in the program failed to capture some of the more qualitative changes that were reported to be occurring within families in terms of improved money management, greater control over their financial lives, increased sense of economic opportunity and well being and self-esteem.
- Variation in the delivery of financial education. For several programs, the financial education was cited as the most costly portion of the program and was asserted to be critical to program success. Yet, the effectiveness of financial education was not tested or evaluated systematically. There were tremendous variations in financial education delivery both across programs and within them.

1. Success Factors: Factors that Enhance Growth

Success factors were gathered both from self-reported information, including studies and evaluations, as well as from the on-site assessments. These factors that contribute to program success have been grouped into two main areas: **strategic success factors** and **operational success factors**. The former identifies overall program design factors that enhance program effectiveness, while the latter identifies characteristics specific to the operations.

The collaborative structure, when successful, was seen to complement each organization's core competencies by tapping expertise of partners. The collaborative structure was also seen as widening and diversifying the distribution system of IDAs beyond that of any one agency and widening the circle of learning about effective practice beyond a single agency.

The Assets for All Alliance had considerable operational advantages, including: high functionalization in operations, strategic planning and goal setting, performance tracking and reporting, clear accountability, and a defined procedure for addressing non-performance or problems. But there is considerable investment in maintaining relationships and communication among partners. Lead partners tend to take on the majority of duties and responsibilities and carefully track performance of other partners.

Strategic success factors derive from thorough planning and the elaboration of a business plan. These include:

- Clearly defined roles, responsibilities and outcome measures (usually limited to outputs and graduation rates)
- Accountability and monitoring of progress on measures

- Achievement of economies of scale by back-office centralization, enabling recordkeeping, banking relationships and other administrative duties to be centralized and standardized within the program.

Operational success factors identified from a review of all the programs include:

- ***Business knowledge***: Having strong business acumen and knowledge among lead partners helped to promote the design and implementation of a more effective business model. The field has yet to hone or refine the most appropriate business model for a scalable IDA but several of the sites studied here considered their programs to be innovators in the field and actively sought to improve the initial one-size-fits-all IDA model. Key shifts identified included: market segmentation of target population with tailored tracks (or product lines) for these markets, pre-screening or underwriting of participants to determine appropriate bundle of services appropriate to needs, centralization of certain functions including data management, account tracking and reporting for greater efficiency.

- ***Funding***: Centralized fundraising and standardized reporting for funders generated considerable efficiencies for collaborative programs given the need to patch together resources from multiple sources. Having a single entity responsible for fundraising, investor relations, and accountability and grants management established greater efficiencies than multiple small-scale programs. Clear organizational expertise in developing and maintaining funders/investors is essential. In the single agency model, all fundraising responsibilities fell on the agency and the program was not always placed high on the organizational priority list. Among the higher performing collaborative models, fundraising was a major priority of the lead agency and reinforced by clear program goals, frequent reporting of quantitative data based upon program metrics as well as capturing some qualitative information on program participants.

- ***Metrics***: The development of clear and discernible metrics did vary by program. The partnership agreements drafted by lead partners and signed on an annual basis specify goals, targets, process milestones and interim data points. Quarterly reports are compiled with program statistics to track and alert a program to problems before situations become critical. This is considered both a strategic success factor and an area for improvement. Many of the program metrics were designed for a funding or policy audience rather than for assessing internal operation. Program metrics remained fairly broad and focused largely on outputs.

- ***Care in choosing and maintaining partners***: Lead partners generally select community and financial institution partners and have ultimate control over who remains in or out of the program. While the term collaborative is used to describe the multi-agency model, few functioned in a democratic fashion. Generally, lead partners took responsibility for program management duties, recruiting and terminating partnerships, as necessary. These partners engage in due diligence of partners determining the ability and commitment of potential partners for carrying out their duties. The lead partners invest in building relationships, emphasizing credibility and trust through frequent meetings with partners, so all can exchange ideas, making certain all are on 'same page'. As there is a contracted ability to eliminate non-performing partners, performance standards are more easily enforced. Nonetheless, partnerships do require an investment in terms of human and political capital, and, in practice, are not as easily enforced as appears on paper. Few sites had undergone frequent terminations of lower-performing partners.

- ***Strong functionalization***: In general, the partnership models had a higher degree of functionalization than the single agency. In an effective partnership model, every agency and individual in process knows what their job is and what they have to do to complete it. This is specified in the partnership agreements ahead of time so that all are clear. Those partnerships that provided more standardized reporting functions to their partners found greater consistency across the program.

2. Risk Factors: External factors that inhibit or retard growth

The operational assessments and focus group discussions have identified both overall strategic and operational challenges common sites.

Strategic risk factors or challenges include:

- **Attrition:** Attrition, and concerns over attrition, remains one of the most cited risk factors among all programs. Even in programs with relatively high retention rates (76% for Assets for All Alliance) the attrition of clients is considered a challenge both for individuals and the program itself. The Alliance has found that people tend to drop out during the first or last six months. With most program costs invested in the first few months of the program, they have devised solutions to increase retention -- such as requiring ACH or direct deposit, selective recruiting, targeting classes and case management -- toward the beginning and the end. Other programs are looking at pre-emptive methods to identify accounts falling dormant (or with limited activity) to encourage rolling accumulated savings into other savings vehicles and freeing up IDA slots earlier for those on a waiting list.

- **Policy uncertainty:** The uncertainty over future federal, state and local policy supporting asset building and IDAs particularly generated concern among several of the larger scale programs. As surfaced in the second Aspen IDA paper, this uncertainty was more likely to affect larger-scale collaborative programs in terms of future planning than smaller programs, which seemed more optimistic about continuing to tap small-scale funding flows to keep their programs operating. For the larger collaborative programs mostly studied here, the future of securing steady streams of matching funds affected their ability to strategically plan their future program work.

- **Inconsistent funding goals and reporting needs:** Several programs grappled with the specific requirements and goals placed upon funding streams by foundations, government agencies and others. Different funding sources and requirements could create confusion among partner agencies and at times among participants because IDAs were tailored to the matching requirements (in terms of eligibility of participants, amount of time saving, use of funds, etc.). To develop more standardized reporting and greater efficiency for the program, several programs, including Assets for All Alliance and Michigan IDA Partnership, developed their own template reporting forms to provide quarterly updates on progress on goals for funders. Not all were successful in getting funding sources to accept standardized reports.

- **Financial institution problems**: While the IDA has been a strong interest among key advocates within the banks, the product does not offer sufficient volume to be standardized. Integration between account management and database management at the program level has not systematically occurred. Duplication of data entry and tracking of accounts at the program level is required as data is not easily transferred from the account management systems at the financial institution to the data management system at the program. This duplication is costly in terms of personnel costs but also increases the potential for human error in account information. Online banking has made access to account information by the program easier in recent years, with the non-profit staff being able to directly download live account information at any point rather than wait for monthly statements. However, this still requires an account-by-account review. Moreover, participants must then wait for updated information to be made available through the program. The MIS programs that have been developed for IDA programs to manage information have largely focused on data management for funder or policy reporting not on facilitating account management between the program and accountholder. Online IDAs have been piloted but the link with the financial institution data has not been addressed.

  Key challenges that have surfaced as a result are:
    - Participants being required to bring account cards to make deposits
    - Inaccurate information with bank (wrong addresses, etc.)
    - Unable to be well served by multiple financial institutions.

- **Moving beyond IDAs**: Potential IDA program participants often need more than just the IDA. This has prompted the proliferation of "case management" as a major cost area for IDA programs. People who fall short of savings goals may face a range of other problems and challenges. Rather than recreating elaborate one-on-one work within each IDA program, more strategic outreach is needed with other support organizations available to the target population. As more programs are beginning to segment their market, some populations will need more support. Programs need a strategic process for addressing those with additional needs through referrals and partnerships with support organizations. Similarly, those people that proceed rapidly through the IDA may be able to benefit from greater access to financial planning and investment tools. Certain programs are working on increasing both pre-IDA and post-IDA support. Pre-IDA includes: linkages to social service supports, workforce development agencies, basic banking services and free tax preparation. Post-IDA support includes linking to retirement and investment vehicles, and long-term financial planning.

Operational risk factors or challenges identified include:

- **Operating Costs:** The greatest challenge is the cost of delivery for each IDA account. Streamlining program delivery while maintaining high retention rates poses substantial hurdles for programs. The operating budget remains high, raising long-term sustainability challenges; although, many advocates in the field will passionately argue that the costs of delivery of all these services is comparable or less when compared to social service programs generally. The IDA is challenged by its need to prove that it can be scaled up to allow for universal access one day. This means that operating costs will continue to be scrutinized. No large-scale program has been able to find a sustainable formula for the IDA and administrative funds remain a much-needed source of support for the field.

- **Staff turnover**: Staff turnover that leads to a disruption of continuity in communications is of significant concern to both the lead and community partners in several programs. Documentation problems also surface when turnover produces a condition where training of new staff is not sufficient to ensure that there is a clear understanding of and adherence to program procedures. This allows room for interpretation, which thwarts efforts toward consistency and standardization.

- **Disruption in communications and documentation inconsistency**: Maintaining ongoing communication among partner agencies can pose considerable challenges. Successful programs have regular meetings to keep communication flowing. However, many partner agencies juggle multiple programs and responsibilities and may not be able to remain as engaged with attending consistent meetings and trainings. This is further challenged in programs that cover large geographic areas. The Michigan IDA partnership established regional hubs to maintain continued contact throughout the state. However, implementation of program policy or procedures can vary and central staff devoted considerable time and resources to overall management of communication flows. As mentioned above, this is exacerbated by staff turnover at different levels.

- **Data integrity:** Several cited data integrity as a challenge to smooth operations. This could relate both to the integrity of account information but also to the different benchmarks or milestones required to advance through the programs. Those programs that provided financial education through partners and required all participants to complete a defined number of hours of training had to track and maintain records from each partner. This required partners to research and resolve each problem of this type on an individual basis. The Lower East Side program did not offer financial education initially, providing instead a list of pre-qualified providers. They required proof of attendance in the form of a certificate prior to graduation of the program. This reduced tracking of data at the IDA program level as the burden of proof was shifted to the participant and the financial education provider. Other programs, such as Assets for All Alliance, offered financial education at the partner level and tracked progress centrally. This required considerable effort in getting program attendance records from each partner.

- **Quality of volunteers:** Many IDA programs rely upon volunteers for financial education in order to keep program costs down. Over-reliance on volunteers, however, can and has inhibited smooth operations. Volunteers are more likely to fail to show and have less training and engagement with program procedures. Volunteers should be used more on a long-term commitment basis.

- **Inconsistency in financial education delivery:** Certain Collaborative partners had well-tuned financial education classes and consistent delivery of quality education. These programs received high marks from participants and central program staff indicated a reflection of that in the performance of IDA accountholders in progressing through the system. Other partners provided education of varying degree and quality. As the Collaborative was put together, each partner took responsibility and therefore had autonomy over their financial education work. However, the Collaborative did not have consistent measurements across the programs to determine what impact the education had on participants, or if there was a way to link quality of education delivery with impact on savings, credit repair and improvement, or greater preparedness for asset purchase. Because this is a highly functioning IDA program, this may offer the ideal setting to test more concrete evaluation measures of success in financial education delivery.

Operational Assessments: A framework

In assessing some of the key operational challenges in the most successful of IDA programs, it is helpful to identify particular areas for the IDA field to work on. Based upon the site visits and discussions with IDA practitioners, the program team identified the need to establish key goals and metrics to track success that would be consistent throughout the field. Once these metrics are clearly established, it will be easier to determine what the key drivers are (or factors that influence achieving the metric) and what needs to be done to improve those drivers.

Table 1 below offers examples of goals, metrics, drivers and processes for IDAs:

Goals	Metrics	Drivers	Process
Asset Building	Examples of appropriate metrics. Low-income households: • Increase assets • Increase their net worth • Enhance their earning potential • Develop appropriate mix of assets to deal with short-term and long-term needs	Factors that influence or drive the achievement of metrics: • Having a relationship with a financial institution • Financial education on savings • More appropriate savings and investment products\vehicles • Achieving higher paying jobs • Greater asset protection (insurance) • Reducing indebtedness	How to improve the driver: • Use of multiple financial products and services; assessing impact • Identifying effectiveness of financial education • Assessing match of savings vehicles available and participant needs • Increased earnings to afford monthly payments • Degree to which participants plan for asset protection • Quality of credit repair and debt management work.
Financial Empowerment and Engagement	Examples of metrics • Getting more unbanked individuals into banking system • Getting more people to use high-yield savings products • Better credit scores • More appropriate investment vehicles • Making better choices in the financial market	Factors that influence or drive the achievement of metrics: • Addressing reluctance or concerns of unbanked • Increase access to affordable and high-yielding products • Quality credit counseling • Financial planning • Financial education	How to improve the driver: • Test effectiveness of financial education on bringing people into banking system. • Improve links between IDAs and other financial products • Track effectiveness of credit counseling on improving credit scores. • Engage formally trained (trusted, independent) financial planners.
Changing behavior to save more and be more financially in control	• Number of depositors • Growth in deposits • Average savings levels • Improved debt:income • Better credit scores	• Increased scale of IDAs • Financial education • Increased earnings • Quality credit counseling	• Establish greater efficiencies, more secure funding streams • Effectiveness of education: what do we know about it? • Effectiveness of credit counseling

V. Implications for Field Infrastructure and Funding Recommendations

The table above is more of a sample of how we can begin to identify the key processes to increase IDA effectiveness. The application of this model across the IDA field to identify key operational areas for improvement is challenged by the lack of consistent goals and metrics and standardized processes across the field to assess.

There are a few standards that have been established for federally funded programs under the Assets for Independence (AFI) program. These are:

- Uses: homeownership, microenterprise and education.
- Target Population Eligibility: IDAs are limited to individuals and families whose incomes are at or below 200% of poverty, are EITC eligible, or are TANF eligible.
- Maximum federal funds allowed per account of $2,000 per individual or $4,000 per household.

In the operational assessments and focus group discussion, the following areas surfaced as being important for establishing a more consistent framework for greater application of operational improvements to the field.

Funders could maximize their investments by making coordinated investments in the development of standards and infrastructure. Future funding for field development should be targeted to activities that will enhance operations of existing and future programs.

Some recommendations for how the funding community can foster operational and strategic improvements in the IDA:

1. **Differentiate goals and metrics to the needs of the target population.** Development of consistent goals and frameworks for different IDA programs. While several programs have begun differentiating program goals and metrics based upon the needs of the different populations they serve, these goals and metrics should be clearly stated for each IDA program they operate. Thus, clear metrics should be identified for each market segment being served: fast track or streamlined, intermediate or standard IDA accountholders, high need populations. In each, the goals sought and metrics used would be specific and appropriate to the target population. Once adopted, field wide discussions should be held to gather input on appropriate metrics and drivers for achieving these goals.

2. **Move from best practice discussion to next phase of standardization and infrastructure building**. There are seminars and workshops that focus on best practices of select institutions and information sharing among members of the field. These discussions need to move to the next step of documentation of standard formats, policies, procedures and protocols in the operation of an IDA program. Greater research is needed into consistent and standardized financial education curriculum and delivery, as current program delivery and quality varies

dramatically. Certifications and standards can be developed and adopted in order to establish consistent methods across multiple programs. Prior discussions on certification and standards in the IDA field were explored in-depth by CFED but were not implemented due to concerns of additional reporting and administrative burdens on the programs. These discussions need to be revisited with clear financial incentives available for those who opt in. This standardization would therefore be adopted on a voluntary basis by programs responding to incentives.

3. **Support systematic data management system to interface with large financial institutions.** Doorways to Dreams piloted an online account management system with several pilot IDA programs across the country. This system was developed and tested in the hopes that a universal policy would be adopted that would establish a clear market for the system among financial institutions and private sector companies. While the universal policy through Savings for Working Families is not likely to proceed, there are lessons to be learned about the viability and functionality of this system for current and future IDA programs. Assessments of the capacity and feasibility for transferring this technology or similar alternate technology to either multiple programs or a single entity that could serve as a data and account management provider to the field could dramatically reduce time spent on data entry of account information from financial institutions statements as currently continues in the field. Working with a single provider and financial institution, such as Citibank, could provide the opportunity for significant market advantage for that institution in the holding and maintaining of IDA accounts nationwide. Clear incentives will be needed for the financial institution in terms of volume and integration strategies with other asset building products within the institution.

4. **Foster greater integration and links with mainstream asset building tools such as financial planning provision and insurance products (health, life, disability).** The IDA risks helping the establishment of a bifurcated asset building system with one route for low-income people to take for asset building and another for middle and income people. IDA practitioners have not only the unique opportunity but also the responsibility to be more fully versed and conversant on a broader range of asset building tools available to middle-income people, such as insurance products and investment vehicles. Today's IDA financial education providers and counselors focus on the basics of budgeting and to a lesser degree banking and credit repair. However, their knowledge and background in investments and the development of long-term financial plans are very limited. Many come from a social service or community background with limited exposure to these products themselves. Greater outreach must be done to private sector experts on financial planning to devise a menu of appropriate investment and insurance products for lower-income families as they begin to accumulate savings, so that those earnings are both leveraged and protected. Greater integration of programs with broader asset building tools will also enable the non-profit sector to advocate within these industries for the development of the most appropriate and useful tools and strategies. Breaking out of the non-

profit silo and into the broader mainstream asset-building arena will make programs more effective communicators of information and advocates for change. Funders should encourage the highest degree of training and expertise possible among IDA practitioners charged with financial education and counseling.

5. **Pursue collaborative effort to develop standardized industry infrastructure (or networks) and for raising national matching funds.** At this point, a lot has been learned in the field on improving the business model. To date, these learnings are being disseminated through studies, reports and best practices trainings and workshops. The formation of an operational network, as surfaced during the IDA design charrette, that would provide standardized materials, policies, procedures and systems can foster greater and more consistent adoption of improved IDA products and programs. This network must be first and foremost established as an operational network not as a support organization, trade association, policy or research entity. It should have a results-driven business plan geared toward both investors and its customer base (practitioners nationwide). Incentives or benefits to participating in the network must be clearly identified in terms of cost-savings, reduced administrative burdens and marketing opportunities. The funding community can help support this network with initial investments and with consistent feedback on the business model. Similarly, plans to establish a national matching pool from private-sector funders can ensure ongoing viability for the more advanced IDA model programs.

Appendix A:

Success And Risk Factors Effecting IDA Program Operational Processes

Analysis by Allen Y. Moy

General Information

1. The objectives of this survey were as follows:
   a. Isolate those process factors that enhance the growth of an IDA Program
   b. Isolate those process factors that retard the growth of an IDA Program
   c. Given items a. and b. above, assist IDA Programs with development of mechanisms for sharing or development of tools and techniques that increase the probability of success or mitigate risk factors which slowdown or prevent Programs from reaching scale.

2. Methodologies used in this survey varied but included one or more of the following in a visit to any single IDA Program:
   a. Review of existing policy/procedural documentation
   b. Interview with applicable operational personnel
   c. Process observation

3. IDA Programs were selected for inclusion in this survey based on a number of factors, i.e., maturity, size, management methodology, innovation and sometimes, just how representative/similar the organization was to other IDA Programs. Factors were not weighted in any way. Basically, an organization was included in this survey if it was felt that their inclusion would help in achieving the objective indicated in item 1. above.

4. Note that whatever IDA Programs were selected for inclusion in this survey, all selected Programs still shared the following common characteristics:
   a. Restrictions/Targets - individuals with low income and asset bases
   b. Program Tools:
      1) Structured long term savings plans (always tied to educational classes regarding asset building) designed to better the economic situations of those individuals indicated in step 4.a. above on a permanent basis
      2) Monies deposited into eligible IDA plan accounts by the plan participants are matched on a 2 to 1 ratio or better via a number of different organizations and/or government entities
      3) Typical examples of matched fund usage might be:
         a) Vehicle purchase for job related purposes
         b) Home purchases/repairs
         c) Education/Training
         d) Micro-Enterprise development
         e) Retirement Accounts
         f) Mechanisms are available in IDA Programs for emergency withdrawal of saved but not matched funds

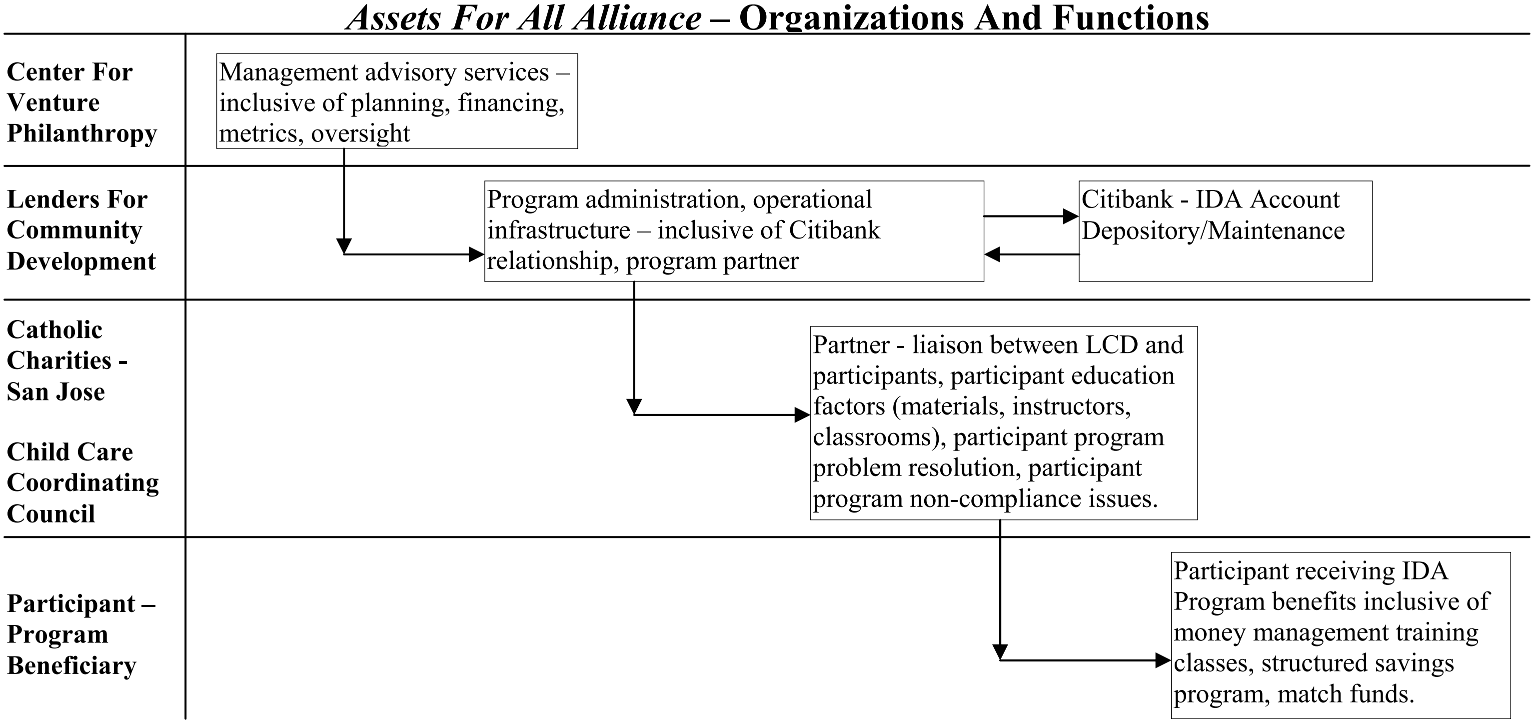
Note*: Again, the items indicated in step 3) above are only examples of matched fund use; allowable matched fund usage varies with individual IDA Program.*

To illustrate the process and methodology used for an operational assessment, following is an example of an assessment of one IDA program at a point in time, the Assets for All Alliance.

1. Process Map of *Assets for All Alliance* IDA Program:

Note: The *Assets for All Alliance* IDA Program is considered to be one of the most mature, largest and well funded Programs of this type currently in operation. Resulting from both its financial and management advisory resources, it may be projected that the *Alliance* demonstrates certain operational advantages, i.e. division of labor/functionalizaton in operations, planning and goal setting, performance tracking and reporting, etc. that might not be available to other IDA Programs. The process map below was included to assist those not familiar with the *Alliance's* structure in following this discussion more easily.

Assets For All Alliance – Organizations And Functions



2. Please observe the following regarding the above map:
   a. The **Center for Venture Philanthropy** serves the role of investment banker in the *Alliance* providing management advisory services, financing and oversight to the Lenders For Community Development
   b. The **Lenders For Community Development** administers the program and provides various levels of administrative and operational support to the program partners, inclusive of handling banking relationships/requirements
   c. The Program Partners (**Catholic Charities – San Jose** and **Child Care Coordinating Center** were interviewed for this survey, but they represent only two Partners in the *Alliance*'s network) interface with the participants and support the participants via education/social programs to successfully navigate through/complete program requirements
   d. The **Participants** are the end users in the process, receiving both education and funds

Note: The functional lines in the above map are not always so clearly delineated, especially on the part of the Lenders For Community Development. One of the major strengths apparent in the *Alliance* is the commitment of the LCD organization in making the IDA Program a success. When LCD feels it is necessary, they will interface with any group indicated on the process map directly and does what they feel is necessary to resolve a problem, facilitate a solution or correct a situation. This does not exclude actually performing the duties of an IDA Program partner if required.

3. (**S**)uccess And (**R**)isk Factors In the *Alliance's* Operational Processes:

Reporting Area	**Factor (S)/(R)**	**Factor Description**	**Comments**
Center For Venture Philanthropy	S	1. Depth of business knowledge 2. Planning ability 3. Metrics 4. Ability to fund an operation to stability	Refer to IDA Collaboratives Toolkit Document – Rawlins and Stuhldreher for 12 step IDA development process. Covers actions from beginning research to start IDA Program to reaching self sustaining status. Refer to section in document for example of Memorandum Of Understanding which demonstrates metrics that can help keep an IDA Program on track and alert a Program to sources of problems before situations become critical. There is also a section on unit costing that might prove useful for Program budgeting. This document currently can only be obtained via Margot Mailliard Rawlins at the Center For Venture Philanthropy until it is placed on the CFED website.
	R	1. Communications 2. Documentation Both as effected by staff turnover.	Staff turnover leading to a disruption of continuity in communications. Documentation problems also surface when staff turnover situation produces a condition were procedural documentation is found but no underlying policy stating reason for procedures are located. General Note – Macys Northeast, circa 1980-1990, developed a process for handling this type of situation and might be worth discussing.
Lenders For Community Development	S	Build relationships with partners emphasizing credibility, trust	Schedule meeting with partners frequently so all can exchange ideas, making certain all are on 'same page'
		Functionalization/Division of Labor	Everybody in process knows what their job is and what they have to do

Reporting Area	Factor (S)/(R)	Factor Description	Comments
		Care in choosing partners	Use due diligence in determining ability and commitment of potential partners for carrying out their duties
		Monitor for partner compliance	Are participant's being treated properly?
		Management Information Systems	Ability to add queries to current MIS IDA system to customize for their needs – Sonia Delgado Villa of Lenders for Community Development has indicated a willingness to share these queries with other IDA Programs
		Perform record keeping/banking relationship functions, other administrative/support/infrastructure functions for partners	Perform duties which partners are not staffed to do or do not have the expertise to handle
		Review case management items with partner	Make certain that partners have resources necessary for participant to complete program
		Facilitate problem resolutions encountered by partners	Respond to partners request for assistance where possible
		Contracted ability to eliminate non performing partner	Not often needed but contract makes it easier if situation arises
		Overall and universal commitment of staff	To be determined at time of hiring – perhaps via hiring of personnel in IDA Program
	R	Staff turnover situation at financial institution used for IDA Program	Other than reporting situation to assigned bank relationship officer, this is a learning curve situation
		Cannot get financial institution to automate account feeds – a situation that forces manual input and attendant chances of data entry errors	Attempt functional requirements document explaining what has to be done and why. If no success, nothing can be done unless moving to another bank, which is more compliant, is an option
		Problems instituting new polices	Should prepare a draft to indicate changes and obtain approval of involved parties. Make certain sufficient lead time has been given to all parties so they can alert their staffs of the change before implementation is started
		Banking Problem – IDA Program participant does not bring IDA Account Card into bank at time of transaction – major problem as bank retains all IDA participant files on manual records at one branch only	Explain situation to IDA participant and reinforce during training programs

Reporting Area	Factor (S)/(R)	Factor Description	Comments
		Banking Problem – Incorrect address on bank's file for IDA Program participant	Have bank enter addresses on application forms only on very last night of IDA training and reinforce during subsequent money management courses importance of keeping address current at bank
		Banking Problem – At time of match fund account withdrawals – wrong participant addresses and/or account numbers	Must verify all account information (IDA participant's account and match fund account numbers) and participant's address on all paperwork prior to bank receiving paperwork
		Banking Problem – Not all branches familiar with IDA Account Card/Program	IDA Program relationship officer to email/send out hard copy explanation and facsimile of IDA Account card.
Catholic Charities – San Jose	S	Comprehensive approach to asset building not limited to IDA Program	Prepares participants to better manage assets via a three part program – 'cradle to grave' method: 1. Banking for all (basic banking skills, bill paying, taxes). 2. IDA matched savings program (skills needed to obtain IDA Program goals, budgeting, debt management). 3. Retirement Savings (tax-deferred programs, investment skills)
		Developing close relationships with clients leading to thorough understanding of clients and their needs	1. IDA Program participants recruited from other social service programs administered by CCSJ. 2. IDA Program participants are hired by CCSJ and those participants recruit other candidates into IDA Program.
		Extensive support network	Ability to offer participants other social services (workforce development, housing, etc.) which support participants in completing IDA Program requirements. The importance of communicating with participant in native language (CCSJ has communication network of 26 languages) should not be disregarded.
	R	Policy conflicts regarding spending of matched funds leading to confusion for participant	Currently resolved via discussions with IDA Program administration, long-term fix requires agreement of CCSJ with Program administration regarding ownership (control/spending) of assets.

Reporting Area	Factor (S)/(R)	Factor Description	Comments
		Data integrity	Mostly regarding participant's mandatory attendance of IDA Program classes. Particularly effected are participant's attending 'off site' classes were there attendance may not be entered into database tracking this information. Requires CCSJ to research and resolve each problem on this type on an individual basis. Likely to remain a problem unless centralized system is developed allowing attendance information to be keyed in on site at time of class attendance.
		Quality of volunteers	1. As IDA Program trainers – don't always show up for class. No warning, no phone number to reach them. CCSJ has mentioned use of paid instructors as a solution. 2. Data entry problems – consistency of data entry quality by Program administration has led to manual research and reconciliation of records by CCSJ. CCSJ requests more careful screening of volunteers when staffing for this function.
Child Care Coordinating Center	S	Knowledgeable IDA Program recruiters	Very well trained - able to clearly explain the advantages of the IDA Program to potential participants
		Applicability of IDA Program to participants leads to a low Program attrition rate.	Specific to this organization – a large number of participants in this IDA Program are already in regular classes/training programs. The IDA Program helps finance these efforts.
		Advance notice of coming IDA Program classes	Allows participants to schedule accordingly
		Flexibility in scheduling of IDA Program classes	Aids participants in juggling regular classes/training programs and IDA Program classes
		Applicable foreign language network	Large number of participants are given the advantage of having IDA Program classes held in their native language
	R	Better prescreening of IDA Program candidates	A number of individuals attempting to enter the IDA Program were clearly not eligible candidates. This will be rectified in the future by applying a prescreening process applicable to these individuals.

Reporting Area	Factor (S)/(R)	Factor Description	Comments
		More frequent IDA Program enrollment sessions	Participants, because of their class/training demands could not always attend an enrollment session. A larger spread of enrollment sessions would be helpful.
		Conflicts between IDA Program classes and other participant's regular academic/training classes	Per above "Flexibility in scheduling of IDA Program Classes" would further be helpful if a larger variety of classes were made available so participants might attend different IDA Program classes even if they only have the same time slot available each week.
		Internal Situation – Class Calendar Maintenance	A number of different individuals are maintaining IDA Program class calendars. All calendars are not always synchronized. In future, information for all class calendars will be forwarded to one individual so IDA Program classes can be better coordinated.