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Expanding Hope and Opportunity for Durham's Children:

Children's Savings Account Exploratory Conversation

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Durham, North Carolina

Summary of Pre-Meeting Interviews
by Leila Fiester
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EXPANDING HOPE AND OPPORTUNITY FOR DURHAM’S CHILDREN: Children’s Savings Account Exploratory Conversation

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Children’s savings accounts (CSAs) have emerged as a powerful tool for advancing economic and racial equity. Research finds that having a savings account from an early age improves a child’s [educational outcomes and social-emotional development](#) and leads to [positive parent-child interactions and practices](#). Children with savings earmarked for college report higher expectations for college and [identify as college bound](#). And a child with school savings is [three times](#) more likely to enroll in college, and more than [twice as likely](#) to graduate, compared with a child who has no savings. CSA programs give families more agency over their lives. And they give all kinds of funders and programs seeking to address income inequality and generational poverty a way to tackle the root causes—lack of financial assets and underdeveloped human capital among them—as well as their effects.

The power of this long-term but high-yield social investment has propelled the spread of CSA programs across the United States. They now exist in at least [38 states and the District of Columbia](#), reaching more than [4.9 million](#) children and youth, including more than [3.6 million children](#) from low- to moderate income families.

CSAs operate under the leadership of nonprofit organizations, government agencies, education institutions, credit unions, and coalitions of funders including community foundations, United Ways, and private philanthropies. [Six states](#) (California, Illinois, Maine, Nebraska, Pennsylvania, and Rhode Island) now automatically provide CSAs with seed deposits for every child born or adopted in the state, and Nevada provides CSAs for all kindergarten children in public school. The [top three goals](#) of these programs include:

- completion of college or career training (84%);
- promoting opportunities for young people to advance economically and achieve financial security (77%); and
- building parent/guardian financial capability (49%).

Several CSA programs have existed in Durham during the past decade, including [Saving for the Future Program](#); [Durham Kids Save](#); a youth savings account for [Student U](#) participants; [StepUp Kidz](#); and, most recently, Book Harvest’s [Book Babies Bright Futures](#) program, which launched in October 2021. Inspired by Bright Futures’ early traction and success in enrollment and implementation, Book Harvest is reaching out to stakeholders whose leadership, voice, and actions could help shape and implement a shared strategy to make the benefits of CSAs available to more families in Durham and beyond.

What are children’s savings accounts?

CSAs are long-term, asset-building accounts established as early as birth and allowed to grow over a lifetime. Typically, they are funded with an initial deposit of \$100 to \$1000 and built by contributions from family, friends, and the children themselves. Often, savings are encouraged by additional incentives, and account holders may receive age-appropriate financial education to grow the account. Savings usually are intended to fund higher education, home ownership, starting a business, or building retirement funds.

[“Hope in Concrete Form: Children’s Savings Accounts and the Save and Invest Economy”](#)

Book Harvest is hosting an initial group of these stakeholders on April 26 and 27, 2023 to learn more about the opportunities and challenges of CSAs, discuss common ground and the potential for collaboration, and brainstorm about next steps. In preparation for the group discussion, consultant Leila Fiester interviewed 28 of the invitees in advance (see Appendix A). This report from Ms. Fiester summarizes the interviewees' experiences, ideas, and responses, and it offers a starting point for the group discussion. It is organized around the following questions:

Is it a good idea to try to connect more—or all—children in Durham with a CSA? (pp. 2-3)

What could/should an expanded CSA strategy in Durham look like? (pp. 4-5)

What existing opportunities might give momentum and support to an expanded CSA strategy in Durham? (pp. 6-8)

What potential challenges should we anticipate? (pp. 8-10)

What would it take over the next six to 12 months to make CSA expansion possible? (pp. 10-13)

Please note that this is a draft document, intended only to support the April 26th and 27th exploratory conversation. If it contains errors, please [contact Leila](#) with corrections. The content represents only what was discussed during the 28 interviews; it is not intended to be a comprehensive summary of ideas or recommendations.

Is it a good idea to try to connect more—or all—children in Durham with a CSA?

Response to this question was almost unanimously positive. All but one interviewee expressed enthusiasm, although most tempered it with clear-eyed recognition of the challenges involved. What resonates most with people who want to further explore the idea is a belief that expanding the availability of CSAs in Durham would:

- Establish an early starting point for more families to get organized in planning for their children's future and considering their options. The opportunity to invest early in children's futures is especially valuable for families that are living month to month, driven by immediate concerns such as food, shelter, and bills, several parents said.
- Help children see themselves as college and career bound, and raise parents' aspirations for their children. Planting this seed early in a child's life is more transformative than holding out the promise of a scholarship after finishing high school; it drives better performance in K-12 grades and builds more momentum toward graduation and enrollment in college or other career training. And when everyone has a CSA, postsecondary education becomes something everyone can see themselves doing.
- Increase the likelihood of college going. Research at the University of North Carolina and elsewhere has shown that having even a small amount of money in a CSA makes high school graduates—especially, in UNC's case, Native American students—more likely to enroll in college.
- Help families become economically stable, build wealth, and break the cycle of poverty. "CSAs are one evidence-based way to support families to get to those goals," an interviewee said.
- Reduce the racial wealth gap experienced by many families of color, by making a resource often used in wealthier families available to more families with lower incomes.
- Provide a pathway into the financial mainstream for people who traditionally have been locked out or have relied on predatory services. CSAs benefit not only the children who open them but their parents, who may become "banked" themselves during the process. This opens the door for families to learn about other ways to keep and save more money for the future, especially when paired with financial education.

- Complement efforts by organizations and programs that support children and families in other ways, especially those working with first-generation Americans.
- Raise awareness and engagement while contributing to the knowledge base on programs and policies that increase opportunities and supports for low and moderate-income children and families.

One interviewee opposed the idea of an expanded CSA strategy. This person’s concerns were:

- A CSA strategy involves savings accounts and financial institutions, which are part of “a system created by white people, not the people directly impacted.”
- Putting money in CSAs could undermine Black and Brown families’ ability to accumulate wealth, because it directs their money to institutions rather than passing it down within the family.
- Funding a CSA program could absorb philanthropic funds that could be spent instead on immediate needs in under-invested neighborhoods. “Our organization has received less than one percent of philanthropic dollars, but when white people go to funders they’re able to get massive amounts of money to ameliorate poverty—and poverty is not being ameliorated,” this interviewee said. “It’s just a small Band Aid over a massive, gaping, infested, diseased wound.”

Why many people like CSAs

“It’s a great idea. People need a chance, they need that opportunity when someone else says, ‘I care about your kids’ future.’”

—Parent

“I believe in aspirations driving actions, but too few enterprises allow young people to see a future and aspire to it. It is tragic, to me, when we’re living in a city that has a lot of prosperity, that people don’t see ladders to that prosperity. CSAs, well implemented, can become a vehicle for creating aspirations and making them concrete.”

—Economic mobility expert

“Giving value to saving money for education, making the point that it helps with your future, is fantastic. I would love for it to be part of how we talk to parents in early education.”

—Family program provider

“When all kids get [an account] it engages all families.”

—CSA expert

“Many colleges are grappling with how to provide scholarships or loans that are not too burdensome. There also are students at technical colleges who are homeless and could have benefited from an account that covered an apartment, food, and gas to get to campus.”

—College access expert

“I’ve heard from many parents that even though \$500 is not enough to cover the cost of college, along the way you develop positive financial habits and behaviors, and you now have reason to believe that a brighter future is possible. You are more compelled to invest in your child’s education and your own education.”

—CSA implementer

What could/should an expanded CSA strategy in Durham look like?

The pre-meeting interviews were not designed to drill deep into the details of an expanded CSA program, but they did elicit general thoughts about what some key ingredients or core “design elements” might be. Interviewees suggested that an expanded CSA program in Durham should have the following attributes.

1. Streamlined, family-friendly processes for enrolling in the program and opening a CSA

Recommendations include: enrolling all families and giving them the option to opt out, rather than requiring them to opt in; giving parents several options for opening an account (e.g., online, in person at a financial institution, or when enrolling in other programs); and providing individualized help, in person or via phone, as parents go through the process.

2. Connections to other programs and services that address families’ immediate economic needs

Long-term asset-building strategies, such as CSAs, and short-term remedies, such as support for families’ basic food, housing, and health needs, are both necessary to interrupt the cycle of generational poverty. It is essential to make sure these two types of support work together rather than diverting funding from each other—especially as the influx of technology firms into Durham increases pressure on affordable housing and other community infrastructure for residents with the greatest needs.

Several interviewees advocated pairing CSAs with cash supports to families, including universal basic income. “I feel that focusing on a child savings account without also pairing it with cash supports for families, which come in less restrictive ways that promote family agency, sometimes feels paternalistic,” one explained.

3. Financial education for parents and children

This would include age-appropriate guidance on budgeting for everyday expenses and emergencies, creating and maintaining savings, building assets, managing credit, and (for parents) creating a will and obtaining life insurance.

Financial education should engage account holders in both short-term budgeting and long-term planning; introduce them to strategies and mechanisms for building wealth; and, potentially, reduce the chance they might access the account in an emergency rather than saving it for postsecondary education. Providing financial education also may help CSA funders see a short-term return on their investment.

What people say about changing expectations and cultures

“I am hyper-focused on the future now, because my daughter wants to excel. I think now about what is the best environment for her to be in.”

—Parent

“We’re definitely going to be more prepared when my son [who has a CSA] gets to college than with my [older] daughter. That gives me some peace. I feel more confident about it.”

—Parent

“One of my favorite quotes is, ‘Culture will eat strategy for breakfast.’ The culture of this place has to be changed.”

—Anti-Poverty Expert

“If you think about scale as being when everyone identifies as being a member of this community, and their fates are shared, that’s scale not just as geography but as being part of a special place. When they have that local pride and sense of belonging, there’s nothing people won’t do.”

—Funder

Financial education should make the benefits of CSAs concrete for parents by laying out what a specific amount invested today can grow into over time and how it can be used to cover future costs they may not know about, such as college application fees. The information should be easily accessible in short, digestible increments delivered at times when parents can focus without distraction (e.g., during parent meetings, on phones, or via videos parents can watch at convenient times and share with relatives).

Opinions differed on whether financial education should be mandatory or optional. Most interviewees said that everyone should receive financial education but should not be forced into it. However, several people pointed out it is hard for people to save and plan for the future when they don't have enough money to cover present expenses and are probably already budgeting very creatively to get by. "In that case, the money spent on financial literacy training would be better used for short-term needs," one person suggested. Financial education "helps people who have some access to resources."

All interviewees agreed that financial education should be delivered by people who share the participants' lived experience, and it should be provided in culturally affirming ways so that it bridges, rather than widens, cultural divisions around wealth and wealth building. Several parents said this is especially important for Latinx parents, who may not expect their children to go to college and therefore may not see the value of a CSA.

4. Coordination with college planning services, beginning at an early age

Interviewees with expertise in secondary and postsecondary education say that pairing CSAs and financial education with college preparation will improve families' planning ability and make the payoff of saving for the future more tangible. "If we knew that families had education savings accounts, we could do outreach with them much earlier to explain how the money could grow, how much they would have available at graduation, and what opportunities that would provide. It would be great to have this conversation with all elementary and middle-school parents," one said.

5. A source(s) of regular contributions into the accounts

The purpose is to ensure that growth does not depend solely on family contributions. This could come in the form of incentives, bonuses, or matching funds.

6. Different levels of contribution into accounts, based on family income

The point here is that if accounts are available to *all* children in Durham, they should act to level the playing field rather than contributing to the wealth gap.

7. Intentional development of social capital focused on "a culture of saving"

The goal of this effort would be to get more families to adopt aspirations, beliefs, and behaviors that lead them to save for their children's future education—and then leverage their relationships to influence a larger group of friends, family, neighbors, and communities to make the same shift from spending or sharing all of their income to saving some of it. Leveraging relationships is a powerful strategy for scaling up culture change, because it normalizes behavior. As one interviewee put it, "If enough people read to their child, everyone assumes parents will read to their children, and if enough people save for their children's education, then everyone assumes that's how it should be done."

What existing opportunities might give momentum and support to an expanded CSA strategy in Durham?

Interviewees identified numerous activities, movements, and circumstances at the state, county, city, and federal levels that could potentially boost an effort to expand CSAs.

At the state level:

- North Carolina has a budget surplus of \$6.2 billion, and leaders have [proposed](#) using some of it for investments to address education inequities.
- On March 27, 2023 Governor Roy Cooper signed [Medicaid expansion](#) into law, making North Carolina the first state in five years to expand Medicaid through the legislative process rather than a ballot measure. Medicaid expansion is expected to provide health coverage to more than 600,000 people across the state. The fact that the state legislature passed the expansion bill, after years of opposition, has been attributed in part to constituent activism and to [consensus-building efforts](#) by groups in the state that worked with local hospitals, governments, chambers of commerce, businesses, and business groups to frame Medicaid as essential for working people.
- On April 6, 2023, State Sen. Natalie Murdock and Sen. DeAndrea Slavador introduced a bill to create a [baby bond trust fund](#). The fund would establish a savings account for every newborn in the state with a one-time state contribution of \$2,000, which the children and their families can augment and grow until the child turns 18, when the money could be used for postsecondary education expenses, purchasing a primary residence, starting a business, or investing in financial assets that provide long-term wages and wealth.
- On February 28, 2023, State Reps. James Roberson, Ashton Wheeler Clemmons, and David Willis introduced a bill to establish a [higher education savings account pilot program](#) in Duplin, Guilford, Madison, Union, and Wake counties. A similar bill by the same legislators drew bipartisan support in 2022 but did not advance out of session.
- Beginning in 2016, the state-funded [NC Promise Tuition Plan](#) has reduced student tuition cost to \$500 per semester at four UNC institutions: Elizabeth City State University and Fayetteville State University, which are HBCUs; University of North Carolina at Pembroke, which is a historically American Indian university; and Western Carolina University.
- [MyFutureNC](#) is a collective impact effort to close the educational attainment gap in North Carolina by ensuring that by 2030, two million North Carolinians have a high-quality credential or postsecondary degree. A nonprofit backbone organization supports state and local collaboratives involving leaders in education, business, and government. The effort is broadly supported politically, but perhaps less well-known at the ground level.

At the municipal level, Durham's county and city governments are investing in policies, programs, and infrastructure to support children in families. Linking to these efforts could help connect CSAs with other opportunities for all children in the minds of parents and policy makers, as well as provide access points to reach families for CSA enrollment. For example:

- The county invests more than \$5 million annually in [Durham PreK](#), a universal prekindergarten initiative that connects families with free and affordable early childhood education.
- The county received more than \$4 million in federal funds through the [American Rescue Plan Act](#) that have been designated for services and supports to families with young children.
- [Made in Durham](#), a partnership of leaders in education, business, government, and nonprofit organizations with youth and young adults, is aligning resources and initiatives to create an

education-to-career system with the goal of having all Durham youth complete a postsecondary credential and begin a rewarding career by age 25. The partnership's flagship program, the B.U.L.L.S. Initiative, focuses on financial assistance, certifications, and post-graduate support for careers in the area's growing life sciences industry.

- In November 2022, Durham voters passed a [\\$112.7 million bond referendum](#) to fund new training centers in healthcare and life sciences at Durham Tech. The investment is intended to support pathways to careers with family-sustaining wages for local residents and to connect businesses in those industries with capable, diverse local talent.
- Although Durham County government has not yet approved a guaranteed basic income measure, County Commissioners Brenda Howerton and Nida Allam are founding members of [Counties for a Guaranteed Income \(CGI\)](#), a new coalition of county elected officials from across the United States working to ensure that all Americans have an income floor.
- With funding from county government, the [Durham Tech Promise](#) automatically provides recent high school graduates in Durham and Orange counties with up to \$1,000 a year for two years, to cover tuition and expenses. Promise programs are intended to ensure a tuition-free education for qualified students by using private or public support to cover the gap between federal financial aid and actual costs. The Durham Tech version uses a first-dollar approach, which means the local subsidy is applied first and thus is not reduced by the amount covered by federal grants and loans.

These initiatives operate in a rapidly changing regional context. Numerous major technology and life sciences companies are opening or expanding regional headquarters, research centers, advanced manufacturing facilities, and offices in the Research Triangle (e.g., Apple, Google, Amazon, Microsoft, Fujifilm Diosynth, Novo Nordisk, Merck, Eli Lilly). This will bring thousands of high-skills, well-paying jobs, but it also raises the stakes for preparing and connecting Durham's low-income, primarily Black and Latino residents to these jobs—while also meeting their immediate economic needs in a booming real estate market.

In the city of Durham, numerous child- and family-facing organizations have been or currently are involved in initiatives and programs that an expanded CSA strategy could build upon and help to advance, including:

- [Durham Children's Initiative](#) (DCI), which began in 2008 as the community-based nonprofit East Durham Children's Initiative (EDCI) and, in mid-2022, merged with Partners for Youth Opportunity (PYO). Durham Children's Initiative seeks to build pathways to equity by creating a pipeline of high-quality services for young people and their families, so that every local youth overcomes the barriers to their success and graduates from high school ready for college or a career.
- [Grown in Durham: Durham's Early Childhood Action Plan](#), a blueprint for strengthening Durham's early childhood systems. Durham Children's Initiative and Durham County government released the plan in September 2021 following a collaborative development process that involved parents, caregivers, early childhood providers, community leaders, and institutional leaders. Grown in Durham calls for an interagency, cross-system effort to address and dismantle the root causes of persistent disparities in early childhood outcomes, and it recommends actions to ensure that all children and families have their basic needs met, are learning, and are on track and ready to succeed, among other goals.
- Redevelopment of some properties belonging to the [Durham Housing Authority](#). The redevelopment, including transitioning to some mixed-income properties, raises questions about

whether an expanded CSA program might be an incentive for families to move back after the rebuilding period, or whether an expanded CSA program could be piloted in a redeveloped property.

- Several city leaders have urged support for [guaranteed income programs](#), including former Mayor Steve Schewel, former Council Member Pierce Freelon, current Council Member Mark-Anthony Middleton, and Duke University Prof. William A. (“Sandy”) Darity, Jr., although such an initiative has not yet been funded.
- Durham is home to numerous nonprofit organizations and coalitions that are working to address and eliminate poverty, both within specific neighborhoods and city-wide.
- Fidelity Investments is piloting [Invest in My Education \(ME\)](#) in Raleigh/Durham, Boston, and Dallas/Ft. Worth. Invest in ME provides individual scholarships to Black, Latino, and historically underserved students in underserved communities to help them overcome barriers to success and graduate debt-free from a two-year college, four-year college, or a certificate program. Ongoing supports include mentorship by Fidelity associates, internship/apprenticeship guidance, and financial education programming.

What potential challenges should we anticipate?

Challenges in [attracting support](#) for the idea of expanding CSAs in Durham could include:

- **Persuading leaders in the public, private, and philanthropic sectors that CSAs are worth funding at scale.** Although CSAs have some important champions at the local, regional, and state levels, more work is needed to build a critical mass of leaders who recognize the long-term value of investing in CSAs, will stay focused on the expansion effort, and can create enough momentum to attract funding. Durham also has less philanthropic presence than comparable cities its size, which may limit opportunities to attract those resources.
- **Persuading parents and community leaders that having even a small CSA can make a big difference.** For people unfamiliar with research findings on CSAs’ positive impact on students’ college-going identity and aspirations, regardless of the amount of money saved, it’s easy to focus on the small size of the account relative to the full cost of postsecondary education and assume that the account is more of a benefit for educational institutions than a tool to promote equity. Veterans of previous CSA programs say that some families and community groups “have contempt for things that appear charitable but don’t seem on the surface to make a big difference.” Others note that families dealing with multigenerational poverty may not believe it is possible to break the cycle.
- **Persuading organizations, agencies, and coalitions to work together on a shared CSA strategy.** Part of this challenge involves getting people to make CSAs a priority, given the multitude of programs, initiatives, and agendas that compete for attention. Another part involves positioning CSAs as something that complements other anti-poverty efforts rather than undermines them.

Challenges in [encouraging broad enrollment](#) in the program might include:

- **Persuading families to enroll their children in the program.** Many parents and caregivers, especially those that are recent immigrants or undocumented, distrust unfamiliar programs—especially those that ask for sensitive information such identification cards and Social Security numbers, which the parent may not have or know. Many are leery of offers that seem too good to be true by promising

“free money”; they worry they might have to pay the money back, or it will be taken away if they do something wrong, or the money will count as income and jeopardize their eligibility for food stamps or subsidized housing. Parents who do not speak English, and those who are uncomfortable with online technology, face additional obstacles, as do those who have transportation problems if the enrollment site is far away. One interviewee speculated that Black parents may be less likely to open an account at a financial institution closely associated with the Latino community, thinking that the opportunity is only for Latino families. Interviewees also raised concerns about the challenges faced by families that are unhoused and cannot provide a permanent address, and those dealing with an abusive family member whom they fear may try to steal the money.

- **Making the opportunity represented by a CSA tangible to parents and caregivers.** Implementers of CSA programs say that more and better tools are needed to help parents understand, in very concrete terms, the benefit of prioritizing these long-term investments when they have so many immediate financial needs.
- **Overcoming a perception among families that “this is just nonprofits thinking they know what’s best for us.”** Even if the strategy involves close partnership with community-rooted groups and leaders who have lived experience, some people may see a CSA program as paternalistic in “dictating” how families allocate limited resources or “giving gifts with strings attached.” This perception could be heightened if the program mandates financial education, although one interviewee suggested it might be minimized by giving families agency to access the funds in an emergency and by making an intentional effort to frame the program as part of other, less-restrictive economic supports such as cash assistance.
- **Identifying families who have not enrolled, to conduct targeted outreach.** It’s hard even for a single program to know why specific families have not opened a CSA, or to know “in the moment” which families involved in program activities are and are not enrolled. “We can expose families to [the opportunity] but it’s hard to pinpoint which families need special follow-up,” an implementer

What people say about encouraging enrollment in CSAs

“When I heard about the savings account, it was a stressful time. I was experiencing instability around my housing, my safety, my income. And then there was the pandemic, and day care and schools went bonkers. So I put [enrolling] on the back burner. Now, things have stabilized. I have more income, and I’m not worrying day to day about if I can eat or pay my bills. That’s freed up time for me to think about [enrolling in the CSA].” —Parent

“When I was under the poverty line, I didn’t want to feel this is a handout. They didn’t make it feel that way, which appeals to a lot of parents.” —Parent

“It takes someone trusted to bring it into the parent space. You need one person to take a step forward for others to follow.” —Parent

“The main thing is to keep the focus on parents and empower them with knowledge about the college experience and their own careers. The future of children always builds on parents’ experience.” —Parent

“There has to be financial education, and some avenue for providing people with the tools to use CSAs most effectively. If you just give people CSAs, it’s like you’re giving them a car but haven’t taught them how to drive.” —CSA Implementer

said. Unless tracking mechanisms were put in place, expanding a program city-wide would magnify the challenge.

Challenges in managing and administering the program are likely to include:

- **Managing the financial administration of CSAs.** Program implementers say it is important to partner with financial institutions that are flexible when working with unbanked or undocumented families, understand the cultural nuances of families being served, and are willing to spend extra time with parents who are confused by the process. Parents often need many reminders and repeated outreach to collect the necessary documents and get signed up, which has implications for program staffing. Representatives of financial institutions, meanwhile, say it is time-consuming for them to train their staff to administer CSAs, especially when many different types of accounts, offered through different organizations or programs, are involved. (Having multiple types of CSAs available from different programs, each with its own rules and processes, also can be confusing for parents.) It is also time-consuming to provide the individualized support that many families need, some of which occurs during community outreach events outside of the regular workday.

While the customized approach is useful for the families that CSAs are intended to support, financial institutions that have to make a profit may find it burdensome. These challenges could be addressed by standardizing procedures, setting up processes in ways that reduce costs, and/or obtaining grants to offset the extra administrative costs. However, the program and financial partners would need to put these components in place before recruiting families.

- **Providing case management for account holders.** There should be some way to make sure participating children and families receive any supports with which the CSA is paired (e.g., direct cash assistance, financial education) and are aware of opportunities to augment their savings.
- **Staying connected to account holders over time.** Maintaining ties is both a matter of tracking the account holder's address changes so the financial institution can send statements, and also staying engaged with the child and family to keep them aware of the account and interested in growing it. It's one thing to do this for a program that enrolls 100 children in CSAs, but another to do it for [65,000](#) families across the city or [104,000](#) families county-wide.

What would it take over the next six to 12 months to make CSA expansion possible?

Interviewees recommended 10 actions to pursue a Durham-wide CSA strategy.

1. Conduct a listening tour.

This suggestion is consistent with the promise to “do nothing about us without us.” It is also practical: Most people are skeptical of new initiatives unless they have had a chance to offer their thoughts, reactions, and advice first. Listening to diverse opinions and perspectives about whether an expanded CSA strategy is (a) desirable and (b) feasible, before getting too far down the road, will surface useful information that can shape the strategy's design and implementation. These conversations should occur in communities across Durham and with people who may be affected by the program, those whose support is needed to get it off the ground, and those who may oppose the idea.

2. Engage community members as co-designers.

This advice has racial, economic, and geographic aspects. It is important that decisions about who gets a CSA, what account holders are expected to do, how families will be recruited and enrolled, and so on are made jointly with and by the people for whom CSAs are designed, and not just by more affluent whites or their organizations. And, again, there are practical angles: Low- to moderate-income families are most familiar with the challenges needing solutions, so their input is crucial; and the parents who help to create the program will become trusted “cultural ambassadors” to other families. Interviewees suggest working with parent leaders and community-based organizations to reach parents and establish a consistent feedback loop

3. Develop a collaborative planning and design group.

This group needs to bring a combination of technical knowledge, culturally relevant wisdom, leadership, energy, and connections to the table. The planning group has the task of articulating the vision and goals for the CSA program; taking stock of the programs, organizations, and initiatives in Durham that could/should play a role; proposing the model, scope, funding sources, and implementation approach; proposing metrics and a process for measuring success; fostering collaboration among partners; navigating competition among priorities, agendas, and strategies as decisions are made; and, at least until a leadership entity is formed or designated, managing all the other recommended actions.

4. Promote a new narrative.

Gaining support for a scaled-up CSA effort will require shifting the practices, beliefs, and even cultures of many stakeholders, from parents who distrust the opportunity or think it’s not for them to policy makers who question the necessity. To change their minds and behaviors, the CSA strategy will need to promote a new narrative that:

- Creates in all Durham residents a sense of connectedness, belonging, and identity as a contributing member “whether you have money or not,” and positions CSAs as “an invitation to actively participate, to leverage your own value”;
- Lifts up the positive results attributable to CSAs (not just the negative outcomes averted) for both generations, children and caregivers; and articulates the pathway by which having a CSA creates a launchpad to economic well-being;
- Emphasizes the notion of shared fates—that when one person thrives, we all thrive—to counter the harmful old narrative that struggling individuals should just pull themselves up by their bootstraps;
- Highlights CSAs’ role in increasing equity, so that people understand “this isn’t just about compassion, it’s also about building a just community”;
- Contextualizes CSAs as an investment in the future and in “the hopes and aspirations that everyone has and that we all want to feel and experience”; and
- Encourages a unified, integrated response to the proposed CSA expansion.

5. Document and apply lessons from other endeavors.

To bolster the new narrative and to inform program planning, collaborators should look for examples from other cities that have piloted and scaled up similar efforts, compile their lessons, and use the information to strengthen both the plan and the case for an expanded CSA program.

6. Find or develop tools to explain the benefits of a CSA to parents.

The materials used to enroll participants (for an opt-in model) or inform families whose children are automatically enrolled (for an opt-out model) should be simple, easy to understand, and translated into all relevant languages. Descriptions of how CSAs work should include testimonials by parents whose children already have CSAs; examples of how much money an account can earn over time with different levels of deposits; and examples of what those dollar amounts can buy (e.g., transportation for three college visits, textbooks for one semester, half of a trade certification course). The information should include findings from research and experiences in other communities on the benefits of having CSAs, both in the present and the future. The materials should include written documents, infographics, and videos, and they should be easily accessible online.

One boy's savings story

“My son is seven, and he has a Book Babies Bright Futures account. He’s saving and putting his own money in. He has a piggy bank that LCCU gave us, and he’s completely filled it with coins. He says, ‘I want the number to be bigger. I want to go to LCCU tonight!’ Then we go and he puts it in the account, and he tracks the amount. We go after his birthday, and maybe in the summer when school ends, and in December after the holidays. It’s a fun day for him, and it’s a great habit.”

—Parent

7. Develop a communications strategy to make the case and build momentum.

Using the new narrative, build a messaging strategy that will help all key audiences understand how CSAs increase hope and opportunity in the short term while also supporting the long-term goals of ending poverty and achieving equity. The communications should include:

- The rationale for giving a CSA to every child and why it’s important to start as early in the child’s life as possible;
- Information on what CSAs are, how they work, and how they can and cannot be used—“the who, what, when, where, why, and how”;
- Lessons, research findings, and data from successful CSA programs in Durham and elsewhere, including data on the growing prevalence of universal CSA programs;
- Personal stories detailing how having a CSA has helped real children and families, including the short-term impact on parent/caregivers’ and children’s mindset; and
- The message that public support for an expanded CSA program is not an example of big government, and in fact it aims to make people less dependent on public assistance.

8. Identify champions and secure their support.

Two types of champions are needed: those who can advocate for an expanded CSA program and attract money, attention, and public will; and those who can take the lead in establishing and administering the program. The former type of champion includes political leaders, such as state legislators, the mayor, county commissioners, city council members, and school board members; local business and civic leaders and organizations, such as the Chamber of Commerce, and national or international businesses that have a local or regional presence; neighborhood leaders and community-based organizations; and leaders of institutions of higher education. The latter type of champion should be a person(s) and institution(s) that see this as a centerpiece of their work, vital to their mission, and worthy of sustained effort; who already have an established relationship with the communities the strategy aims to reach; and is able to bring diverse partners together to collaborate.

9. Organize a campaign.

It will take an organized course of action to achieve the goal of expanding CSAs across Durham, and that means launching a campaign. Steps include:

- Identifying the handful of people and organizations that, if supported and aligned around the notion of creating an equitable launchpad for young people in Durham, could “fire up everyone’s aspirations and forge a pathway” to better opportunities.
- Aligning the many programs, initiatives, and coalitions (within and across Durham communities and the city, county, and region) that are addressing parts of the pathway. The alignment process includes scrutinizing the efforts to gauge their traction, impact, and potential for scaling up.
- Infusing the idea of expanding CSAs into other planning efforts, such as the [liberatory design](#) process that United Way and the Chamber of Commerce are using to explore “our shared priorities—what we want to see in Durham—rather than the shared ask,” to stress-test the CSA-expansion concept and build support for it. This could involve organizing a broad co-design process focused on the overarching question of what Durham needs to create an equitable launchpad for its children and families.
- Broadcasting the new narrative widely, and getting everyone to use the language and messages consistently so the themes pervade Durham culture.
- Collecting and disseminating persuasive evidence about what happens when an idea like this catches fire and how it benefits everyone—from the young people who can now get postsecondary education to the colleges and training programs that receive them, the businesses that employ them, and the families they can now support.
- Identifying funding sources and arranging funding. Although a campaign doesn’t need to secure all the money up front, it will need to attract some investment. It’s especially important to engage

What people say about a campaign to invest in Durham’s children and families

“This is a very frameable idea. Whether someone is far to the left or far to right, the idea of self-determination and self-sufficiency resonates.”
—*Nonprofit/civic leader*

“We need lots of people to say, ‘We have been trying to tackle socioeconomic issues that plague this city: poverty, lack of affordable housing, racial disparities, etc. Making sure that every child born in a low- or moderate-income family gets one of these bank accounts is another way of approaching that issue.’”
—*Funder*

“I believe all of our elected officials believe our kids are our future and want to make investments for the short and the long term. But saying we are willing to put money in the pot for a child who is just one month old, it’s hard for some to grasp the return on investment of that.”
—*Higher education expert*

“Angel investors invest in startups all the time when they know that four of five will fail. I wish we could go to some investors and say, ‘This is not an entitlement program, we’re investing in interrupting intergenerational poverty. Poverty is like gravity: you have to reach escape-velocity to reach middle class.’”
—*Funder*

“So much of what we do addresses the symptoms but not the roots of poverty. CSAs get to the root: building assets and hope for a better future.”
—*Funder*

“Knowing your community has invested in you to go to college is important.”
—*College access expert*

political leaders in discussions about funding CSAs as a way to build the next generation of young people with the education, resources, and opportunities needed to achieve their dreams.

10. Build the campaign into a movement.

A campaign lays out a path to achieve change, but getting the idea to penetrate a place deeply and widely usually requires a movement—a collective effort by numerous people who act on their shared beliefs to make the vision a reality. As an interviewee explained, “Without a community movement, you can have interesting experiments that may touch 500 to 1,000 people, but broader impact calls for conversation among innovators who are trying to crack the issue of going from 500 to 10,000. We tend to have micro-experiments in Durham, not the collective vehicles for shared action. And unless you have the collective mindset and muscle to do it, these are abstract concepts.”

What does it take to build a movement? Community-change expert David Dodson likens the ingredients to the spark plug, fuel, and oxygen needed to run an engine. The spark plug is a person or organization who proposes the change and kicks off a broader discussion about it. The fuel—the catalytic element that helps the spark grow—is capital; a movement needs investors. Oxygen keeps the engine of change moving forward, and in a movement it often comes from community engagement and organizing that catalyzes action from the ground up. Civic leaders, activists, and grassroots groups that are mobilizing communities, and the funders and nonprofit organizations that support them, provide the oxygen.

Takeaways

Most interviewees like the idea of expanding CSAs to more children in Durham. They favor a strategy that is connected and coordinated with other organizations, programs, and initiatives trying to reduce poverty and achieve equitable outcomes for children and families.

Interviewees see numerous activities, movements, and circumstances at the state, county, and city levels that could potentially boost an effort to expand CSAs. However, they also realize there will be challenges in attracting support for an expanded CSA program, encouraging broad enrollment, and managing and administering the program.

If stakeholders move forward, interviewees want the process to be collaborative, inclusive, and co-designed with parents and other members of the communities for which the program is intended. They want to build on lessons and relationships from previous and current CSA programs in Durham and elsewhere, and from other large-scale efforts to change a public narrative, expectations, and outcomes.

The interviews summarized here suggest broadly shared eagerness to explore the idea further and willingness to be part of the conversation.

Appendix A: Interviewees

We were not able to interview everyone invited to the April 26-27 meeting because of time and scheduling constraints, and we look forward to capturing the thoughts of people who were not pre-interviewed in the report of the in-person meeting. The 28 interviewees are:

Tabitha Blackwell

Executive Director
Book Harvest Durham

J.B. Buxton

President
Durham Technical Community College

Javiera Caballero

Council Member
Durham City Council

Randy Chambers

President
Self Help Credit Union

Victoria Chavis

Program Director, Duke College Advising Corps
Duke University

Keith Daniel

Co-Founder and Managing Director
Resilient Ventures, LLC

Roxann Dixon

Parent Leader
Village of Wisdom

David Dodson

Senior Fellow and Past President
MDC

Cate Elander

Early Childhood Coordinator
Durham County Cooperative Extension

Maria Garcia

Book Babies Coordinator
Bright Futures parent, Book Harvest

Eric Guckian

President and CEO
United Way of the Greater Triangle

Jovonia Lewis

Founder and Executive Director
Empowered Parents in Community (EPIC) NC

Mila Meekins

Realtor, Mila Meekins Real Estate
Bright Futures parent, Book Harvest

Sen. Graig Meyer

Member, North Carolina Senate
D-Orange, Caswell, Person counties

Melanie Mitchell

Trustee
Angelina Merenda O'Bar Trust

Carl Rist

Consultant
Former VP and Senior Fellow, Prosperity Now

Brianna Kennedy

Director of Programs
Durham Public Schools Foundation

Rep. James Roberson

Member, North Carolina House of
Representatives
D-Wake County

Andrea Rodriguez

Family Engagement Coordinator
Student U

Camryn Smith

Executive Director
Communities in Partnership

Sterling Speirn

Interim CEO
CF Leads

Joy Spencer

Executive Director, Equity Before Birth
Bright Futures parent, Book Harvest

Taquoia Street

Founder, The Dream Initiative
Bright Futures parent, Book Harvest

Gabe Treves-Kagan

Vice President of Development
Latino Community Credit Union

Amber Wells

Community Engagement Analyst,
City of Durham
Bright Futures parent, Book Harvest

Julie Wells

Consulting Specialist
Strategic Conversations

Mel Williams

Co-Founder, End Poverty Durham
Pastor

Tim Wollin

Operations Director
StepUp Durham

Appendix B: Questions to explore further

If people decide to move forward with an expanded CSA strategy, interviewees suggested considering the following questions. Note: This is not a comprehensive list, just a starting point.

1. Where will funding come from, and how much do we need?

- What's the best way to tap into the vast private and public resources in Durham?

2. Who will be eligible to have a CSA?

- Should all children get an account regardless of the family's income level, or just children within a specific economic group? If the latter, what are the parameters? If the former, will children in less affluent families receive larger contributions (progressive funding)?
- At what age will children become eligible for the CSA?
- What are the geographic limits—only in the City of Durham? If so, how long does a child have to live in Durham to become eligible? In Durham City and County? What about portions of the city that are in Wake or Orange counties?
- What about children who are undocumented?
- What happens to the account if a child dies?

3. What will be the process for co-designing the program?

- Who will be involved?
- How will we prioritize people with lived experience in leadership and decision making?
- How will we ensure that meetings and events are accessible to people who have language, child care, transportation, or work schedule constraints?
- What technologies and strategies will we use to make sure information reaches everyone?

4. What CSA model would be best for Durham families?

- Will enrollment be opt-in or opt-out?
- Who will own the account?
- Who will administer the accounts? How many financial institutions, and which, will be involved?
- Where and when will enrollment occur, and who will be responsible for enrolling families?
- When will money be contributed to the account (up front or in the future)?
- How much is the seed contribution? Will there be subsequent contributions, other than by the family? If so, at what points and for how much money? Will family contributions be matched? If so, is there a cap?
- Will incentives or bonuses be available to engage children and caregivers in saving more? If so, how much, for whom, and what will trigger the payments?
- How will ensure that the financial institution(s) is/are accessible to families?
- Will children and/or parents receive financial education? If so, will it be mandatory or optional—and for everyone or just some participants? Who will provide it?
- What can the money be used for? When can it be accessed? Can the account be accessed for emergencies?

5. What are the opportunity costs of investing in CSAs?

- If we direct funding to universal children’s savings accounts, what else isn’t getting funded?
- Is there a way to fund CSAs without diverting money from other important needs?

6. What categories of child/caregiver/family-facing programs and organizations should we coordinate with to make CSAs more widely available in Durham? How do we connect with each of these partners and allies without burdening them?

- Education (K-12 schools, afterschool programs, colleges and universities, certification and training programs)
- Newborn and early childhood care and education
- Child and youth programs
- Parent engagement
- Family support
- Faith
- Health care
- Parks and recreation
- Libraries, children’s museums, and other community institutions
- Others

7. How, and how often, will we communicate with caregivers about the accounts?

- How can we best use communications about CSAs to improve parents’ knowledge about financial matters and career opportunities for themselves, too?

8. How would we get a CSA program to scale?

- What is our definition of “at scale”?
- If we start small and then build out, what’s the definition of “small”?
- How quickly should we plan to scale up, and how will we know when we’re ready?

9. What can we learn from similar efforts, including but not limited to those involving CSAs, in Durham and elsewhere? What previous and existing efforts would be especially instructive, especially about:

- Changing narratives, mindsets, and cultures
- Aggregating, bundling, and integrating initiatives to achieve collective impact
- Scaling up a collective effort to create a sense of community identity
- Connecting low-wealth individuals with savings or banking opportunities other than CSAs (e.g., [America Saves](#), [BankOn](#))

10. Who will convene this process going forward?

- Who will lead it?
- Who will support it, and in what ways