

FOUNDATIONS FOR THE FUTURE



EMPOWERMENT ECONOMICS IN
THE NATIVE HAWAIIAN CONTEXT



*Design Concept: I Mua Kahua Waiwai
Art of Kapa: Dalani Tanahy*

The design in this report is called Kapa. It is made by using an Ohe Kapala, a type of stamp used to imprint the Kapa. To make the Ohe Kapala requires patience, diligence and focus. Similar to the journey of families in learning to manage finances while working with HCA. The end product, after creating an Ohe Kapala is the beautiful Kapa design.

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FOUNDATIONS FOR THE FUTURE

EMPOWERMENT ECONOMICS IN THE NATIVE HAWAIIAN CONTEXT

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In Partnership with



IASP Institute on Assets and Social Policy
The Heller School for Social Policy and Management • BRANDEIS UNIVERSITY

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Report Partners:

Hawaiian Community Assets (HCA)



Hawaiian Community Assets is a 501(c)(3) non-profit organization and is the largest financial and housing counseling agency approved by the Department of Housing and Urban Development in Hawai‘i. Founded in 2000, the organization’s mission is to build the capacity of low- and moderate- income communities to achieve and sustain economic self-sufficiency with a particular focus on Native Hawaiians.

Council for Native Hawaiian Advancement (CHNA)



Founded in 2001, CNHA is a national Native Hawaiian advocacy and intermediary nonprofit, with a mission of enhancing the economic, political, cultural and community development of Native Hawaiians. It is certified by the U.S. Treasury as a Community Development Financial Institution (CDFI), and by HUD as a certified housing counseling agency. CNHA delivers loans through its Loan Fund; fund raising assistance through its Hawaiian Way Fund initiative; Capacity Building services through the provision of training and technical assistance to Native Hawaiian community organizations; and public policy advocacy and civic engagement programming under its Policy Center. Annually, CNHA hosts one of the largest Native Hawaiian conferences, to bring community leaders, policy makers and experts in the many fields of community development together.

National Coalition for Asian Pacific American Community Development (National CAPACD)



The National Coalition for Asian Pacific American Community Development (National CAPACD) was founded in 1999 by community development practitioners who sought a unifying vehicle for systems change at the national level, as well as opportunities for collaboration among organizations serving the nation’s growing Asian American Pacific Islander (AAPI) immigrant and refugee populations. Today, the coalition comprises more than 100 organizations and institutions, from over 21 states and the Pacific Islands, coordinated out of offices in Washington, DC and Oakland, CA. As a national intermediary, National CAPACD invests in community-based organizations, provides resources to help member organizations with effective program implementation, and advances a national policy agenda that addresses the needs of low-income and marginalized members of a diverse AAPI community.

Institute on Assets and Social Policy (IASP)



The Institute on Assets and Social Policy (IASP) is a research institute that advances economic opportunity and equity for individuals and families, particularly households of color and those kept out of the economic mainstream. Our work furthers the understanding that assets and wealth are critical to household wellbeing and all families should have access to the resources and opportunities needed to participate fully in social and economic life. Working at the intersections of academia, policy and practice, IASP partners with diverse communities to transform structures, policies and narratives. Grounded in a social justice tradition, our research informs strategic action for racial and economic justice to achieve an inclusive, equitable society.

The recommendations and ideas included within this report do not necessarily reflect the individual or organizational viewpoints of the diverse stakeholders consulted in this project.

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I. Executive Summary

Within our lifetimes, the gap between the richest families in the U.S. and those living in poverty has grown increasingly wide. In 2013, the wealthiest families held twelve times the wealth of middle class families. Meanwhile, the poorest 10% of U.S. families have zero or negative wealth. This wealth inequality reflects the struggle of families to survive on low incomes, increasing job instability, and limited access to benefits and products that protect and build their wealth.¹ Families of color experience the most entrenched and profound disparities. Practitioners, policymakers, funders, and community advocates are increasingly looking to community-driven innovations to target the root causes of the racial wealth gap – particularly through financial capability programming.

The roots of today’s racial wealth gap stretch back to the birth of this nation. History also shows us the great strength, resiliency, and creativity of communities who survived extreme adversity and exclusion and “made a way out of no way.”² But, an inherent challenge to understanding the racial wealth gap experiences of different racial/ethnic groups is that rigid U.S. Census racial data categories do not necessarily align with how groups self-identify or account for the fluid and multifaceted nature of identity. Broad racial data categories and inconsistent classification of groups often generate misleading data that mask significant wealth building barriers faced by indigenous/Native peoples, Native Hawaiians, and Asian Pacific Islanders (API).³

This case study demonstrates how one organization, Hawaiian Community Assets (HCA), worked closely with its members and partners to build wealth in Native Hawaiian communities through financial capability programming. Because Native Hawaiians uniquely straddle both indigenous and API identities, this case study offers rare insight into the unique factors that may prevent or facilitate wealth building in these communities. While the Native Hawaiian experience does not speak for all Native peoples or API, this study fills a gap in research by shedding light on a group whose strengths and struggles are uniquely reflective of both indigenous histories and API experiences. Each region and ethnic group has a unique asset story shaped by people and place.³ This study illustrates the strong need for continued data disaggregation and rigorous qualitative and quantitative research into the mechanisms that protect and build wealth in Native and API communities. We hope our findings can inform the design, implementation and evaluation of future financial capability programs and lead to additional much-needed studies.

¹ The authors define “indigenous”, “Native Hawaiian”, and “API” later in the report. “Indigenous” is used throughout the report interchangeably with “Native”.

Financial capability supports wealth building through financial knowledge and access to meaningful financial opportunities. HCA’s curriculum, Kahua Waiwai, incorporates the following innovative and promising practices:

- Blending personal finance with cultural values from communities of color

Cultural values help inform our actions. Participants in financial capability programs adopt financial capability concepts if they can draw connections between their cultural values and the purpose behind and/or benefits of learned wealth-building strategies.

- Offering financial tools and education through shame-free dialogue

Talking about money, especially family financial struggles, often evokes emotions and vulnerability. Program participants can engage with financial concepts and discussion of family finances in a safe and supportive environment with peers who can directly relate to their own experiences.

- Integrating multigenerational programming and intergenerational learning

The kind of learning that stays with us often organically comes from our social and family networks. Program participants invited to participate in financial capability programming with their families may find the learning environment to be more accessible, motivating, and meaningful.

- Utilizing a community-embedded approach

Families may be wary of financial institutions that they are unfamiliar with or from past negative experiences.

Community-based organizations with established relationships and a trusted reputation are more likely to successfully reach and recruit participants who may benefit the most from financial capability programming.

These approaches lead to a wide range of positive outcomes at the individual, family, and community levels. Participants connect with concepts of resource management and cultivation that are rooted in Native Hawaiian history and culture, and apply these concepts to manage and cultivate their wealth in our current economy. Families gain knowledge and tools that increase their financial security and broaden their perspective about what is possible, getting closer to achieving goals such as debt reduction, higher education, homeownership, entrepreneurship, and more. Through intergenerational dialogue and learning, the Native Hawaiian community collectively builds wealth and power, while increasing their ability to set a foundation for, and determine their future.

The authors introduce the term “empowerment economics” to categorize this process and expand upon current approaches to financial capability. On the surface, what HCA offers to families is a classic financial capability program. But digging deeper into their approach, we found the seeds of empowerment economics in how these services and educational opportunities are designed, implemented in the community, and spread across generations. Empowerment economics is a culturally rooted approach to financial capability and asset building that reflects a community’s ancestral cultural values and sociopolitical history with wealth. Empowerment economics, the intersection between financial capability and culturally relevant and multigenerational programming, is an asset development framework that seeks to build wealth and power. Innovations at these intersections represent exciting directions for transformative policy, practice and philanthropy.

Recommendations for policy and practice are designed to lay the foundation for a Native Hawaiian

economic development and policy framework and are organized into three main categories:

1. Embed empowerment economics in policy and practice
2. Strengthen policies to address economic instability, income volatility and access to wealth building opportunities
3. Apply a “local” and “place-based” lens to policies, processes, and programs

We hope this research is one of many studies that will increase visibility for Native and API communities in the financial capability field and support ongoing policy advocacy. The asset stories within this report contain compelling examples of personal and family transformations, and illustrate the potential of financial capability programming to build wealth as well as political, social, and economic power for communities.



II. Building Wealth in Native and Asian Pacific Islander (API) Communities

Need for Improved Understanding of Native and API Wealth Status

Many Native and API families own little or no wealth, and live in segregated, high poverty areas where they face multiple barriers to economic mobility. Research in the assets field demonstrates how policies, institutional structures, and intergenerational wealth transfers exacerbate and perpetuate economic inequality among racial groups and deplete assets in communities of color.⁴ Yet, the specific sociopolitical context and asset policy environment varies for different racial and/or ethnic communities across the United States. Each region and ethnic group has a unique “asset story” shaped by people and place: historical and contemporary policies, institutions, and norms as well as divergent ethnic, cultural, immigration, and sociopolitical experiences.

This study contributes to a more nuanced understanding of the racial wealth gap for Native and API communities that reflects the diversity of languages, cultures, histories represented within these groups. While documenting wealth disparities by race/ethnicity is a worthy endeavor, “broad-stroke” racial/ethnic data categories do not always align with how people and groups self-identify around cultural and/or political interests.

APIⁱⁱ are the fastest growing racial/ethnic group in the United States. Yet, understanding the wealth positioning of Asian Pacific Islanders (API) is complex because of the lack of disaggregated data for subgroups in available nationally representative surveys.⁵ Following the Great Recession in 2009, median wealth measures position APIs on par with Whites. However, this ignores wealth gaps within the API community. Wealth inequality among APIs as a group is greater than Whites, with the gap between the wealthiest APIs and the poorest widening over time.⁶ The wealthiest APIs hold 168 times the wealth of the bottom 20 percent, a gap that is larger than for other racial/ethnic groups.⁷ This concentra-

tion of wealth held by a minority skews the median wealth for APIs upwards. The large wealth inequality among Asians also reflects vastly varied experiences with immigration, colonization, assimilation, and acculturation. Immigrant wealth differences partly reflect how their prior held wealth translates into wealth status or access in their new home (the “lateral” transfer of wealth).⁸ Racially exclusionary U.S. immigration policy exacerbates intragroup wealth inequality by selecting for individuals likely to have access to wealth – elites, professionals, and highly educated immigrants.⁹

Similarly, Native communities (including American

Indigenous Identity¹⁰

“Indigenous” generally describes the descendants of the first inhabitants of a place prior to colonization, conquest or the establishment of present-day boundaries. Sometimes called the “first peoples” or “first nations”, indigenous people exist all over the world. There is no “one” definition of indigenous identity under international law and policy.

However, the United Nations Working Group on Indigenous Populations created the following set of working concepts associated with indigenous identity:

- Self-identification as an indigenous person and accepted by the community as their member
- Historical continuity with pre-colonial and/or pre-settler societies
- Strong link to territories and surrounding natural resources
- Distinct social, economic or political systems
- Distinct language, culture and beliefs
- Form non-dominant groups of society
- Resolve to maintain and reproduce their ancestral environments and systems as distinctive peoples and communities

ⁱⁱ We use API to mean, “Asian Pacific Islanders” or “Asian Pacific Islander community.” The use of API as a term is complex. API originated in 1977 when the Office of Management and Budget (OMB) created racial/ethnic classifications for federal data collection and reporting in response to the civil rights movement. OMB defined API as: “A person having origins in any of the original peoples of the Far East, Southeast Asian, the Indian subcontinent, or the Pacific Islands.” In 1997, OMB replaced API with two new categories, “Asian” and “Native Hawaiian or Other Pacific Islander” to address need for disaggregated data. See Appendix A for further context on our decision to use the term API.

Source: Office of Management and Budget, “Revisions to the Standards for the Classification of Federal Data on Race and Ethnicity,” Federal Register 62, no. 210 (October 30, 1997): 58782.

Indians Alaskan Natives, Native Hawaiians, and other Pacific Islanders)ⁱⁱⁱ, across the U.S. differ in their wealth holdings and in access to institutions that protect and build wealth. Little is known about the wealth status of Native Americans because of the lack of available nationally representative survey data.¹¹ But, the economic challenges are clear: 60% of Native Americans outside of metropolitan areas live in concentrated poverty.¹² Emerging research indicates that there are differences in asset accumulation between American Indian and Alaskan Native (AIAN) tribes that are influenced by factors such as geographical location and degree of isolation, tribal enrollment, and regional concentration.¹³ Economic development in Native communities has also been shaped by tribal affiliations, political status, degree of government sovereignty, and experiences with forced assimilation and colonization.¹⁴ Native Hawaiians, as indigenous people,^{iv} can identify with many AIAN struggles but have a distinct history of land dispossession, discriminatory policies, resource cultivation, and resilience shaping their wealth and asset accumulation trajectory.¹⁵ Native Hawaiians and Native Americans share identity as Native/indigenous peoples, and often come together in political advocacy in this context. However, Native Hawaiians are not included in the U.S. Census term, “American Indian or Alaska Native” (AIAN) and are counted separately as “Native Hawaiian or Other Pacific Islander.”

This report profiles the asset story of Native Hawaiians in Hawai‘i, who uniquely straddle both API and Native identities. Although Native Hawaiians and Pacific Islanders are differentiated from the AIAN racial category within the U.S. Census, Native Hawaiian advocacy organizations strategically leverage their collective political power by maintaining a presence in both API and Native policy advocacy spaces. Hawai‘i also has the largest percentage of multi-racial individuals in the United States. The sample of participants interviewed for this study identified with a wide range of racial and ethnic identities, including indigenous, Pacific Islander, Latino, immigrant, multi-racial, API and/or white mainland. Thus, this case study offers unique insights that may inform wealth-building practices for different strands of Native and API communities across the U.S. A case study into Native Hawaiian asset building could be particularly valuable to those interested in leveraging innovative models for effective multi-issue, multi-racial policy advocacy.

Empowerment Economics

In 2000, two activists and longtime friends co-founded Hawaiian Community Assets (HCA) on the island of Maui to meet the needs of their community. Together, they developed a comprehensive approach to asset development drawing on the wisdom of kūpuna, their community elders. This approach is rooted in Native Hawaiian community-based views about wealth, focuses on developing family financial capability, and depends on the transfer of intergenerational knowledge and learning. HCA is now a nationally and internationally recognized organization and its financial capability curriculum, Kahua Waiwai: Building a Foundation of Wealth© (“Kahua Waiwai”) has been delivered to more than

ⁱⁱⁱ Authors use “Native American” and “American Indian” interchangeably.

^{iv} See figure “Indigenous Identity.”

13,000 families and 4,000 youth across Hawai‘i.

For indigenous practitioners and practitioners of color in the assets field, culturally relevant and multigenerational approaches are commonsense ways to successfully reach low- and moderate-income clients, especially in communities that value close familial ties. Yet, this approach to financial capability programming is under-researched. We found these elements so foundational to the design and outcomes of Kahua Waiwai that we developed a new term to build on and extend the concept of financial capability: **empowerment economics**.

Empowerment economics does not solely adapt mainstream concepts of financial capability to certain cultures. Typically, culturally responsive financial capability strategies tailor financial literacy content so that nonwhite communities will better understand and, ultimately, adopt mainstream wealth-building practices. However, wealth building in this country historically came at great expense and harm to many communities because of cultural assumptions condoning the exploitation of land, natural resources, and human labor. This wealth building legacy is reflected in modern day wealth disparities for historically marginalized communities.

Empowerment economics acknowledges this past and reexamines underlying cultural assumptions about wealth and power in financial capability work. Instead, financial capability programming is rooted in the cultural values and frames of reference of Native communities and communities of color, and adapts mainstream concepts to these ways of thinking. The difference is subtle but significant, and results in an empowering learning process.

For Kanaka Maoli (Native Hawaiians), the ultimate vision for Native Hawaiian financial wellbeing is inextricably intertwined with community. This includes connections with past and future generations, cultural preservation and practice, survival as a people, and connections with land or place. It is about empowerment, self-determination and sustainabil-

ity of the natural resources that Native Hawaiians rely on for cultural practices and subsistence. Figure 1 illustrates this holistic Native Hawaiian perspective of community “waiwai,” or wealth.¹⁷ Economic development requires strong connections to others, to place, to past and future, and to self. The goal of wealth building, therefore, as Robin Danner points out (see textbox on page 7), is to build community and set a foundation for the future.

“The Western tool of hoarding dollars and of building financial strength is not the endgame – that is not the reason we seek to build wealth. We build it for the Native endgame: to spend it on and to invest it in Native goals, to achieve language revitalization, to attract our Native youths and immerse them in Native cultural values that will serve them to be economically self-sufficient, and to set a foundation for Native Hawaiian wellbeing...”¹⁶

- Robin Puanani Danner of Kava'i,
Sovereign Councils of the Hawaiian
Homelands Assembly

Innovating at the Intersections: Combining Financial Capability, Culturally Relevant and Multigenerational Programming

Conceptually, empowerment economics is an approach to asset development that sits at the intersection of literature and practice in financial capability, culturally relevant and multigenerational programming.

Ho‘oulu Lahui Aloha “Raising a Beloved Nation” Ecological Model of Native Hawaiian Wellbeing

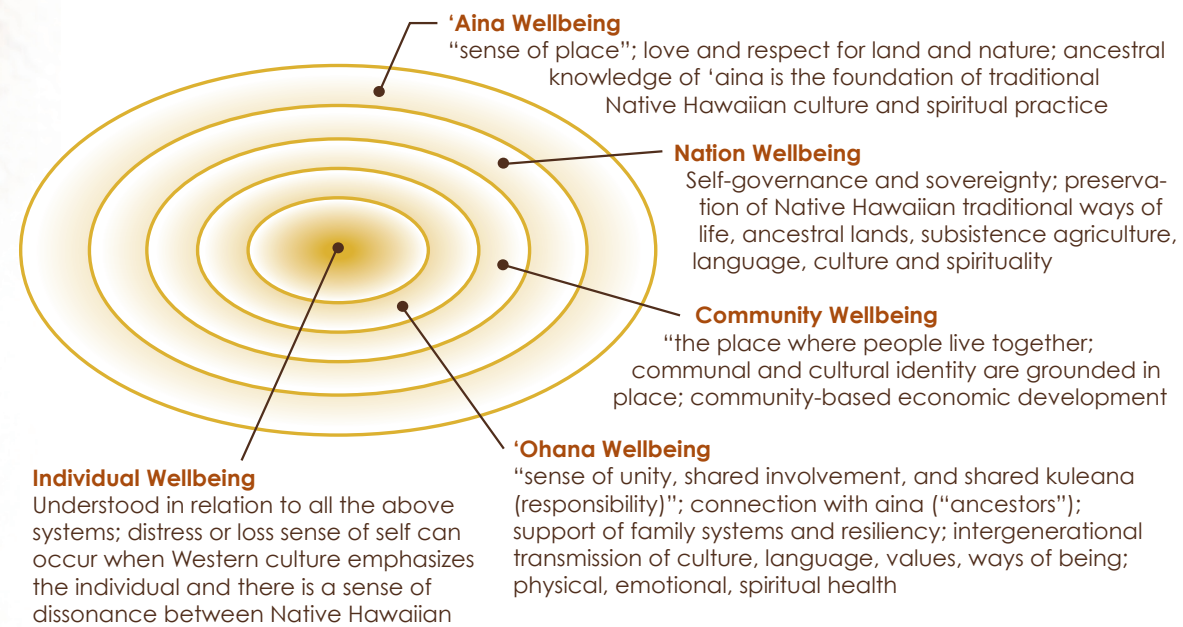


Figure 1 - Ho‘oulu Lahui Aloha¹⁷

Figure modified and synthesized from McGregor et al. (2003) article. Visual maintained content ideas but was re-formatted for consistency with report graphics.

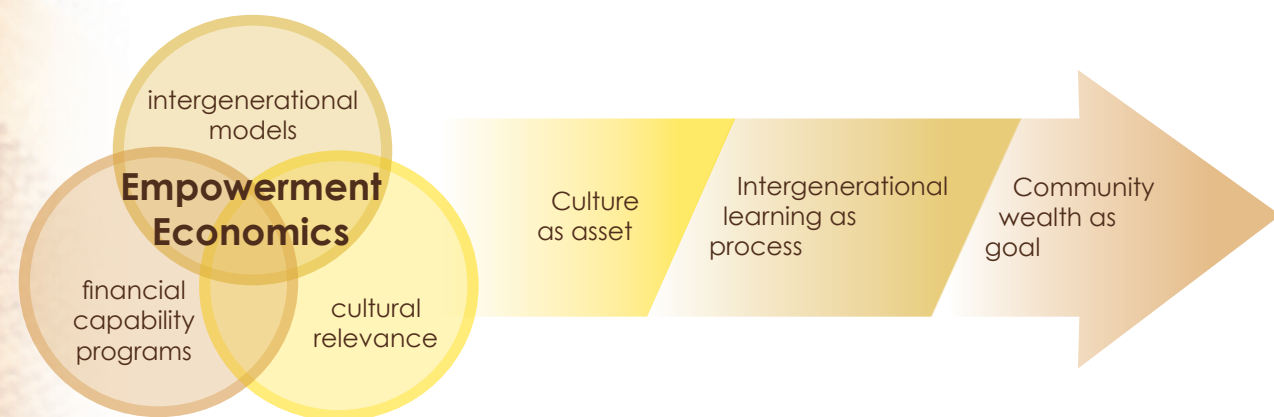


Figure 2 - Empowerment Economics

Financial Capability Programming

Financial capability refers to an individual’s knowledge and skills, access to resources and opportunity to act in their own financial best interests.²⁰ Johnson and Sherraden distinguish financial capability from financial literacy by applying an ecological framework borrowed from Amartya Sen and Martha Nussbaum’s notion of “capabilities.” They argue that financial capability results from the interaction between individual ability and structural

opportunity.²¹ Johnson and Sherraden claim more specifically that financial literacy is important, but it has little meaning in a context bereft of opportunity to access appropriate and high quality financial policies, instruments, and services. In other words, a financially capable individual has financial know-how (financial literacy) and access to meaningful financial opportunities (financial inclusion). Together, this gives them the freedom to act in their best financial interests. Financial capability programming, therefore, should address both individual financial literacy and access to opportunity.²² Many financial capability programs miss this nuance, focusing instead on the perceived deficits of participants. These programs operate on the assumption that if participants gain personal financial literacy/capability, they will have the skills and knowledge they need to access and build wealth.

Empowerment economics is rooted in a different set of assumptions, including the belief that nonwhite cultures hold inherent valuable knowledge and capabilities for cultivating wealth. Yet our society cuts off the avenues through which Native peoples and people of color can develop assets in accordance with their values. Empowerment economics is a process designed to recover, repair, and build avenues of opportunity for both families and communities.

Culturally Relevant and Culturally Rooted Programming

Empowerment economics moves away from holding up one “good” culture or set of beliefs and attributing financial problems to individual behavior or a failure to adopt mainstream culture (assimilation). Instead, this framework recognizes the value of many cultures and acknowledges the context of sociopolitical factors that limit an individual’s

choices and power. There is a long problematic legacy of social policy that used cultural analysis of individual behaviors to explain social outcomes and disadvantage for historically marginalized communities. Policymakers and researchers diagnosed poverty as the reflection of poor individual choices stemming from cultural beliefs and behaviors that deviated from “mainstream” culture.²³

“A society might do quite well at producing internal capabilities but might cut off the avenues through which people actually have the opportunity to function in accordance with those capabilities.”

- Martha Nussbaum, *Creating Capabilities: The Human Development Approach*¹⁹

Empowerment economics identifies the “hidden” cultures underlying power structures and systems. This framework flips the script by analyzing dominant cultural assumptions about wealth distribution. This is a fundamental reframing of how culture is thought about in relationship to financial capability, because it names social power, not culture or individual failure, as at the root of wealth inequalities. Furthermore, it suggests that we as a society have a lot to learn from how “minority” or non-dominant communities may understand power and wealth distribution. For example, the cultural values shared by many Native Hawaiians are not the cause of their socio-economic position as a group. Rather, the relative position of Native Hawaiians in U.S. society compared to other racial and ethnic groups reflects systematic exclusion from resources and opportunities that lead to economic wellbeing.

Source: McGregor, D. P., Morelli, P. T., Matsuoka, J. K., Rodenhurst, R., Kong, N., & Spencer, M. S. (2003). An ecological model of Native Hawaiian well-being. *Pacific Health Dialog*, 10(2), 106–28.

Self-efficacy, or one’s ability to effect change in their life, is closely tied to positive sense of self and identity. This suggests that for financial capability programs to be impactful and to lead to greater autonomy of participants, they must affirm and validate participants’ sense of self, which include their cultural values and ways of thinking. Culture is typically understood as “a frame of reference consisting of learned patterns of behavior, values, assumptions and meaning, which are shared to varying degrees of interest, importance, and awareness with members of a group.”²⁴

Culture also plays a role in cementing power relations when a program, curriculum, or system reflects the dominant culture and fails to acknowledge different values or beliefs from cultures that are othered or considered the “minority.” An example would be a financial capability program that focuses entirely on knowledge of western banking and credit systems and identifies people without this knowledge as deficient in some way. Reclaiming and re-centering Native or non-dominant cultures can challenge longstanding power relations and highlight the knowledge and assets inherent to these cultures. For example, the Kahua Waiwai curriculum begins each chapter with a story about how Native Hawaiian families approach wealth, resource management, trust and more. Recognizing that different cultures have a shared place in our society, reclaiming the right to practice one’s culture, and resisting the forced replacement of your culture (“assimilation”) are all ways to move towards more equitable, shared power and wealth structures.

Kahua Waiwai can be viewed as an example of culturally relevant pedagogy (CRP). Gloria Ladson Billings developed this approach to learning (originally applied to African American students in traditional academic school settings) as a type of pedagogy that results in academic success, cultural competence, and “sociopolitical consciousness – the ability to take learning beyond the confines of the classroom... to identify, analyze, and solve real world problems.”²⁵ Promising new research indicates that affirming culture and identity could positively improve learning outcomes. CRP theorizes that aligning teaching with learners’ cultural identity and critical sociopolitical engagement will substantially improve learning.²⁶ One CRP mechanism is its ability to mitigate “stereotype threat,” or the debilitating effects that deficit-oriented attitudes or negative stereotyping has on students’ learning and mental health.²⁷ The first large empirical study on CRP’s impact on Native Hawaiian students, found positive effects on socio-emotional wellbeing and academic scores.²⁸

Multigenerational and Intergenerational Programming

Native Hawaiian culture places a high value on family relationships and the perspectives of elders. Hawaiians commonly live together and pool resources, prioritizing family wealth over individual resources. Multigenerational living may function as a cultural practice and/or an economic strategy to protect against financial insecurity. Prior research has found that those who are economically vulnerable – immigrants, young adults – experience lower poverty rates when they live in multigenerational households.²⁹

This approach is not unique to Native Hawaiians. Growing numbers of Americans live in multigenerational families,^v especially in the wake of the great recession.³⁰ APIs are more likely than any other ethnic group to live in a multigenerational household, and Hawai‘i has the largest percentage of multigenerational households in the U.S.³¹

Practitioners and policymakers are increasingly experimenting with program models that address multiple generations within one family to address poverty and other social problems (see Appendix B).³² These approaches tend to draw on and knit together several funding streams and programs to simultaneously affect multiple factors such as elder isolation, parental educational achievement and income, and early childhood education. An example would be a workforce development program that is linked to a Head Start program and a home visiting service, thus influencing the economic stability and long-term wellbeing of multiple generations in one family.

An emerging and compelling area of research explains how a multigenerational approach to financial capability could contribute to the disruption of intergenerational poverty. Financial stress places the body and brain in crisis-mode, impairing skills associated with financial capability: self-regulation, impulse-control, and capacity for future goal-setting and planning (also known as “executive function”).³³ Educational interventions focused on boosting financial capabilities of multiple family members could directly and indirectly effect future generations, by reducing stress and improving executive function. However, reducing stress is only a first step. These interventions must be paired with access to wealth-building products and opportunities in order to improve family financial security


and help families invest in their children. Such an approach would raise expectations for future generations about what is possible (college, careers, etc).

Nonwhite families commonly have broader financial, social, and emotional ties to kin and extended family networks, making multigenerational programming a natural fit.³⁴ However, in the assets field, there is another important multigenerational factor to consider. The level of wealth that families have to share and pass on – not just their level of education, income, and financial capability - determines the economic outcomes of subsequent generations. Wealth held and passed on by white families greatly surpasses that held in Native communities and communities of color, contributing to our nation’s widening racial wealth gap. Inheritances, bequests, and intra-family transfers contribute to the racial wealth divide more than any other indicators, including education, income, and household structure. Thus, multigenerational approaches to financial capability align, not just with the values of many API communities, but also with the need to better understand how patterns of intra-familial wealth transfers and resource sharing might enhance asset building in Native communities and communities of color.

HCA’s approach to multigenerational financial capability programming is grounded in a deep respect for the knowledge and perspectives of elders. The Kahua Waiwai curriculum draws on ancestral and cultural practices and offers a financial capability approach appropriate for young children, youth, and adults. In addition, the program is experimenting with activities and events that encourage intergenerational learning. This includes interactions and learning opportunities within and outside of the classroom that are dynamic and multidirectional – adult to child, child to grandparent, grandparent to

^v The U.S. Census defines a multigenerational household conservatively as one that contains three or more parent-child generations. Using this definition, an estimated 3.8% of U.S. households were multigenerational in 2012. In contrast, the Pew Research Center uses a definition that includes households with at least two generations of adults, as well as those with a “skipped” generation. According to this more expansive definition, 11.2% of households in the U.S. are multigenerational.

Source: Fry, R. and Passel, J. 2014. Appendix B: Notes on Terminology and Methodology. Pew Research Center <http://www.pewsocial-trends.org/2014/07/17/dix-b-notes-on-terminology-and-methodology/>



parent, and elder to youth. In many Native Hawaiian and immigrant API households, younger generations who are more English-proficient and fluid with mainstream culture often help their families navigate systems and institutions. Many API also deeply distrust financial, service, or governmental institutions based on historical or homeland experiences, and instead may seek knowledge within their own trusted networks. Intergenerational learning can strengthen relationships, spread cultural values, increase trust, and foster understanding across difference.³⁵

Empowerment economics approaches financial capability as an intergenerational process and adapts curriculum to engage young children, youth, adults and elders in dialogue and co-learning for shared benefit. Conversations and ideas that begin at home can be explored and deepened in a workshop or financial counseling setting, and vice versa. Families learn, teach, and engage around finances based on their shared needs and for the benefit of their extended family networks. These learning opportunities can result in greater family financial security and opportunity when accompanied by direct policy and structural changes

that expand opportunity and equity.

A Survey of the Field

So, what insights might HCA and an empowerment economics framework impart to financial capability work in other racial or ethnic communities? As part of this study, IASP conducted a survey of API practitioners that work within either majority API or multi-racial, multi-ethnic communities. Findings suggest that many organizations already find culturally relevant, multigenerational strategies to be important and intuitive in financial capability pro-

gramming. But, providers are seeking a shared understanding of evidence-based, best practices in the field. Through trial and error, practitioners bring important expertise about field-tested strategies and their experiments offer valuable opportunities to understand and document effective financial capability innovations. Our findings suggest a strong need for significant, multi-year funding to build the capacity of organizations to develop, implement, and evaluate effective and sustainable culturally relevant, intergenerational financial capability programs. See Practitioner's Perspectives on Culturally Responsive Wealth-Building Practices on page 11 to learn more about the survey and its results.³⁶

A Survey on Practitioner's Perspectives about Culturally Responsive Wealth-Building Practices

Very little is known about culturally responsive, multigenerational financial capability work. In March 2017, IASP, National CAPACD, and HCA surveyed programs leaders offering financial capability services to API communities to learn more about whether organizations are using multigenerational and culturally responsive frameworks.¹ And, if so, what are the challenges, perceived best practices, and needs in delivering multigenerational and/or culturally effective approaches in client services? We hope these practitioner insights pave the way for future research questions in building a rigorous evidence base for best practices.

The majority of survey respondents represented community development and advocacy organizations working primarily with low- to moderate-income API groups, as well as a diverse mix of other racial and ethnic groups. 54 respondents completed the questionnaire (47% response rate), and five participated in a follow-up inter-

view. Most respondents (80%) reported that a majority of their clients live in multigenerational households (three or more generations). Respondents identified major strengths in asset building among the API families they serve, such as traditions and values that emphasize strong family and community ties, and wealth building as a shared effort. As one respondent said:

"Culturally they are loyal, dedicated and hard working. They work as a family unit and don't leave anyone behind as they build and grow. They always want more for the next generation."

Respondents also described the many challenges to families' ability to build wealth, including too-low incomes and difficulty navigating complex financial system that felt linguistically and culturally inaccessible. Almost two thirds (59%) of respondents felt financial institutions were not responsive to the needs of families.

In response to families' urgent financial challenges, organizations offered a wide array of financial capability services. The most common included financial education or counseling (80%), workforce development or career development (55%), support opening bank accounts or credit lines (47%), and homeownership and financing assistance (43%). A clear majority of respondents reported using culturally relevant and multigen-

erational approaches in their programming, although we saw great variation on what practitioners identified as these strategies and how they implemented them.

Surveyed practitioners consistently identified culturally relevant approaches as the most effective way to reach API families with financial capability programming. Strategies included making programs "linguistically relevant" and engaging families through cultural customs, foods, and traditional storytelling. One participant noted that her program clients – largely college-aged students – were "hungry" for information about their cultural identity and history ***"because a lot of them don't get that learning anywhere... and so, it becomes a selling point for us"***.

Multigenerational programming was the second most frequently mentioned tactic that participants highlighted as highly effective. Most programs worked with age-specific groups (typically youth and/or the elderly). Practitioners named several added advantages for engaging multiple generations in a household. Some members of the family often acted as important messengers who shared financial capability knowledge and resources organically through their connections with and influence on other family and community members. Youth programming often offered practitioners an opportunity to build trust with other family members, which then helped them

be more open to exploring other services such as financial capability workshops.

Despite the importance and value placed on culturally relevant and multigenerational approaches, practitioners were frustrated by the lack of funding and resources to implement these strategies. One participant shared how difficult it is to convince funders about the value of multigenerational programming because some impacts are harder to measure than conventional indicators: "How do you track the impact when you're bettering the lives of everyone in the family and not just one person's credit score or one person's bank account?"

In sum, participants expressed a strong desire and need for additional supports in adopting multigenerational and culturally effective approaches. Eighty four percent of participants had never participated in workshops on multigenerational programming, while 74% wanted more knowledge of best practices in this area. Sixty eight percent of respondents wanted more information about culturally effective strategies in multigenerational wealth building, and 63% wanted to know how to fund multigenerational programming.

¹ Meg Lovejoy, Jessica Santos, and Angela Vo, "Being Culturally Responsive: Emerging & Innovative Wealth Building Practices in Asian Pacific Islander (API) Communities," National CAPACD, August 31, 2017.



III. A Case Study of Hawaiian Community Assets and Kahua Waiwai

How does a financial capability program that is both multigenerational and culturally relevant operate in Hawai‘i? What are some of the outcomes and impacts on families and communities? What are some promising practices and processes that other organizations can learn from?

This section of the report provides an overview of the sociopolitical, economic and cultural context that led to HCA’s founding and growth. It profiles the experiences of families served by HCA, identifies promising practices embedded in the financial capability curriculum, Kahua Waiwai, and offers recommendations for HCA and other organizations seeking to grow the field and build wealth in communities of color.

Data for this case study of Hawaiian Community Assets and Kahua Waiwai is drawn from 14 family interviews (conducted in a culturally relevant conversation style called “talk story”) with a total of 25 participants, 8 talk story sessions with kūpuna and other key stakeholders, data collected by HCA, 4 observations of Kahua Waiwai trainings, 1 staff focus group, 2 trainer focus groups, “windshield tours” of 8-10 homesteads on 3 islands, 1 community meeting, and a review of curriculum. See Appendix C for more information about research methods.

Sociopolitical, Economic and Cultural context

Native Hawaiian values are an integral part of Hawai‘i’s cultural and historical landscape, and inform families’ perspective about assets. Assets are, at their essence, resources. Natural resources in Hawai‘i were historically viewed as collectively owned, and therefore shared. Water, the foundation of agriculture and aquaculture for the island nation, is the root word in Native Hawaiian for “wealth.” Likewise, a waterfall “is a metaphor for the flow of wealth throughout Hawai‘i.”³⁷

[We] share food, clothing, and water. The Hawaiian word for ‘rich’ is actually water twice. Waiwai is ‘water, water,’ because if you have good water you could grow anything you want. You can drink, you can eat. [F10]^{vi}

Since wealth is the equivalent of having enough resources to sustain your family and community, many Hawaiians do not view individual wealth “building” or “asset accumulation” as a primary goal. Rather, wealth is created through the careful cultivation and stewardship of resources. This includes using what is needed but not more, and sharing assets with others. One participant pointed out how Hawaiian values informed his/her thinking about resources and commodities.

“The Hawaiian word for ‘rich’ is actually water twice. Waiwai is ‘water, water,’ because if you have good water you could grow anything you want...”

- Interview Participant [F10]

I think Hawaiian values are the best values: honesty, integrity, responsibility, taking care of it like it’s your big brother...when it comes to managing resources and commodities, you’re a better steward of it, and you’re not so greedy – you value it more. [Y1]

This perspective illustrates the resilience and resurgence of Native Hawaiian culture despite centuries of capitalism that have dominated the broader Hawaiian and U.S. economy. The Native Hawaiian population reached approximately 525,000 in 2010, one-fifth of Hawai‘i’s total population, and is projected to grow. Conservative estimates suggest that the population is nearing the size reported at the time of Western contact.³⁸ Upon Western contact, Hawai‘i lost two-thirds of its population and beginning in 1848, the traditional Hawaiian model of land stewardship was gradually replaced with a

Western model of private landownership.³⁹ The accompanying policies disproportionately benefited white settlers and multi-national corporations. When Hawai‘i was annexed by the United States in 1898 and made a territory in 1900, the Hawaiian language was banned from schools until a victory of grassroots indigenous social movements made it a recognized state language again in 1978. Despite the resurgence of Native Hawaiian language and culture within the last generation and even more

Results of an Unequal Past⁴⁰

27% of Native Hawaiian children attend public school in high poverty communities, compared with **13%** of non-Hawaiian children.

20% of Native Hawaiian young adults (ages 16-24) are neither in school nor in the workforce, compared to **14%** statewide.

Native Hawaiians with a bachelor’s degree earn **8%** less than the average adult with the same level of education statewide.

Native Hawaiians were hardest hit by the Great Recession and saw greater unemployment and poverty rates than the state as a whole between 2008-2011.

recent positive trends for Native Hawaiian wealth building, participants expressed clear frustration and historical trauma due to the loss or theft of their land, culture, and resources.

^{vi} The report authors use this notation to reference interview transcripts that have been coded and de-identified to respect participant confidentiality. Quotations have been edited for readability.

It’s our own land. 97% of the kids and people here don’t even speak our own language or Native language anymore. It’s ridiculous. And, it’s like every natural resource we had is always being taken away. [F19]

In 1921, the Hawaiian Homelands Commission Act set aside approximately 200,000 acres of land in a trust for Native Hawaiians. The Department of Hawaiian Homelands, a state agency, manages this trust. The implementation of the Hawaiian Homelands Commission Act is monitored by the Sovereign Councils of the Hawaiian Homeland Assembly, a state-wide association of trust land leaders and the local associations in each homestead. The Act allows Native Hawaiians to apply for 99-year leases to property if they can prove they were at least 50% Hawaiian. Today, approximately 10,000 lessees live in homestead communities across Hawai‘i. Some families are granted land with houses already included, while others receive an offer of land with no home, electricity, or running water. Meanwhile, multiracial Hawaiians or adoptees who face barriers in providing proof of Native Hawaiian ancestry are excluded from accessing this land.

My mom’s family has been living here for like, hundreds and hundreds and hundreds of years. They still have some properties [on another island] where my family is from. There’s no jobs [out] there so you can’t really build a house. We cannot move onto the land and we’ve got to worry about how we’re going to get fresh water. I don’t know. It’s just hard. [F10]

I can’t apply for Hawaiian Homestead because you have to be 50% Hawaiian to be on the list. And I’m not 50% so I can’t be on the list. [F11]

Families also spoke about long waiting lists, tracts of land that were leased to non-Hawaiians or corporations over families, and a history of mismanagement by the Department of Hawaiian Home Lands (DHHL). These issues caused them to wonder if the program is actually designed for their benefit. On paper, this policy was implemented to re-establish Native Hawaiian families’ ties with ancestral land for homesteading. But in reality, it segregated Native Hawaiians into small and disconnected tracts of land on each island. See Appendix D for maps of all homelands in the state as of 2010.

After living through these various forms of cultural and economic oppression and/or bureaucratic mismanagement, Native Hawaiians are clear that they are not waiting around or relying on others to secure a better future. The following participant described how DHHL’s dysfunctional approach led her to realize that they were going to have to manage their own land and resources. Interestingly, as described below, HCA’s co-founders had the same insight and came to the same conclusion, which is one of the main reasons they founded HCA – to prioritize the needs of Native Hawaiians in the absence of an administration that placed them as a priority.

We’ve got to be the caretakers. We have to be the stewards of the land that is given to us. You know, we can’t expect DHHL to actually do anything for us because they can basically not do much for themselves. [S1]

Hawai‘i has the highest per capita homelessness rate in the nation. With an intense shortage of affordable housing in one of the most expensive housing markets, overcrowding is common since large extended families often live together to make living costs sustainable. Hawai‘i also has the highest cost of living in the entire United States.^{42vii} Thus, families that are housed find it very difficult to achieve financial security. Low wages, high cost of living, policy barriers, and eligibility requirements for public benefits mean that many families stay poor despite working hard.

Toward a more equitable future⁴¹

Of the 68,973 housing units occupied by Native Hawaiians in 2015, **57.7%** were owner occupied.

Native Hawaiians are disproportionately overrepresented in agricultural, labor, and production jobs and underrepresented in professional and managerial positions, but this occupational gap is closing.

Native Hawaiian high school students report high rates of social support from an adult and reliance on family support during difficult times.

My friend, she’s a single parent. She has Section 8. She got cut off because we had an increase in pay and she made ten or twenty dollars more. And that cut her off from that support. That’s hard. That’s really hard, yeah. [F2]

^{vii} See textbox labeled, “Results of an unequal past,” for additional context on economic challenges for Hawaiian families.

It’s kind of hard in Hawai‘i. It’s hard for us to have a full-time job, or a couple full time jobs. On top of it, you know, we’re still living off the state, medical, EBT, because we need all the help we can get. And we have a daughter, so even if we bring home sixteen hundred in gross, you know, our rent is eight... [F10]

HCA participants described working hard, but due to the high cost of living, many families found it was difficult to keep up with bills, and even harder to accumulate enough assets to buy a house or be-

“Hawai‘i is not built and made for Hawaiians to survive and thrive”

- Interview Participant [F1]

come financially secure. Eligibility limits for social safety net programs are tied to the federal poverty line, and do not adequately support families who are trying to get ahead.

It’s good but I wish something would just change and make it a little bit more affordable for, not just the really low-income family, but an average family. Cause right now we’re not middle, there’s no middle class. It’s like you’re either poor or you’re rich. And I feel like I fall in between the middle class, you know? [F2]

This social, economic and political context has led many Native Hawaiians to the conclusion that despite working hard, they do not see or benefit from the fruits of their labor.^x One respondent put it best by saying, “Hawai‘i is not built and made for Hawaiians to survive and thrive.” [F1] Rather than cultivating family or community assets, their contributions help to maintain agribusiness, hospitality

or tourism, causing them to ask, “Lord, when is it going to be my turn?”

My husband worked hard. He’s in construction. Almost every community on this island, building, pavements and roads to go to lead to other people’s homes. And before we hooked up with Hawaiian Community Assets, he had that prayer and cried, and said, ‘Lord when is it going to be my turn.’ [F1]

Paradise or Pricey?^{43viii}

Hawaii consistently wins the dubious distinction of “Worst State to Make a Living” or “Most Expensive Place to Live in the U.S.” Average living costs are 2/3rd greater than other places in the U.S. Transportation costs are reflected in the high prices of basic goods on the Hawaiian islands. Energy costs are among the highest in the states – about three times what Californians pay.

Most Expensive Area: **Honolulu**
Average Home Price: **\$1,042,420**
Average 2 Bedroom Monthly Rent: **\$3000**
Half Gallon of Milk: **\$3.79**
Monthly Energy Bill: **\$455.51**
Doctor Visit: **\$110.63**
Four Rolls of Toilet Paper: **\$6.00**

funding.⁴⁵ Others advocate for either sovereignty or full de-occupation, both of which would make Hawai‘i fully independent of the United States of America and move towards singular citizenship.⁴⁶ Across these very diverse perspectives is a shared desire to put the control of resources, decision-making and policy authority into the hands of Native Hawaiians – in other words, granting them the right to determine their future.

Although not all participants we interviewed described involvement in political activism or civic engagement, many shared common frustrations with the way Hawai‘i’s economy

Some are channeling these frustrations into political action and are pushing for Hawaiian self-determination in its governance. On September 23, 2016, the Obama administration established a pathway that would allow for a formal government-to-government relationship with Hawai‘i, should it establish a separate political status from the U.S..⁴⁴ The same year a Native Hawaiian governance convention convened stakeholders across a spectrum of ideologies, from supporters of federal recognition to full independent sovereignty, to draft and ratify a constitution. For supporters of federal recognition, Native Hawaiians seek a relationship with the U.S. government similar to other Native American tribes that grant autonomy in directing resources towards their own interests while maintaining dual citizenship and access to federal and state

^{viii} Scott Cohn’s “America’s 10 Most Expensive States to Live in 2017”, CNBC News.
Eleanor Ross’s “Most Expensive Place to Live in the U.S.? Hawaii, Where Toilet Paper Costs More than Anywhere in the World”, Newsweek. Articles cite data from Council for Community and Economic Research “Cost of Living Index.”

has grown while leaving their families behind. Significantly, participants described these inequalities using collective language and referred to the loss of land and natural resources as one of their greatest challenges.

They have to stop building those million-dollar homes in areas that are agricultural. We can’t even save our own water. They divert it. We die. We starve. I mean our land is starved. So, that’s why people are moving. They can’t fight the system, the economic system has to change and I guess that’s why the Hawaiian Island is getting ready to oppose radically, the changes that are happening. [F11]

Today, Native Hawaiians are seeing progress in their efforts to reclaim their land, language, culture and way of living. Indicators in housing, employment, education and social support are showing promise. But there is a long road ahead to achieve greater equity. Elders stressed the importance of drawing on Native Hawaiian assets and working together in a network of government-based and non-governmental organizations to achieve their goals. HCA is just one of several organizations created by and for Native Hawaiians that is contributing to this positive social and economic change in Hawai‘i.

**Hawaiian
Community Assets
The Impact of HCA**

Hawaiian Community Assets, Inc. is a 501(c)(3) nonprofit HUD approved housing counseling agency and Native Community Development Financial Institution. For details about the origin of the organization and the services they offer, see page 26.

HCA provides more than 1000 families with financial education and counseling annually. The youth counseling program is expanding from serving ap-

proximately 750 youth each year from 2014-16, to serving a total of 877 youth from Jan-March of 2017.

On average, 85 families secure or sustain housing^x each year through HCA. The organization’s services are in high demand and from October 2016 - June 2017, HCA assisted over 116 families in securing or sustaining housing.

**HCA Qualitative
Impacts Based on
Family Interviews**

- Debt reduction
- Improved savings habits
- Increased understanding of credit
- Hope and relief
- Belief in what is possible
- Personal transformation
- Validating and (re)learning cultural values
- Improved decision-making
- Improved health
- Weight loss
- Regaining ability to work
- Improved relationships

Since the launch of its match savings account products in 2011, HCA has deployed \$769,015 into the local economy for housing payments, debt reduction, vehicle purchase and maintenance, medical expenses, small business start-up, post-secondary education and career training. In the most recent quarter, HCA staff deployed 78 matches totaling \$156,000. Because of Hawai‘i’s high cost of living and the socio-economic factors described above, many families utilize their matched savings to catch up on back payments on bills or reduce their overall debt. One participant described how this has a financial and psychological effect:



The Origins and Approach of Hawaiian Community Assets

Hawaiian Community Assets, Inc. (HCA) was co-founded in Maui by Blossom Feiteira and Kehaulani Filimoe'atu in response to the socio-economic position of Native Hawaiian families, specifically regarding access to housing and land. Elders stayed on waiting lists for a home for 30 or 50 years and some died on the list without ever having the chance to reconnect with the land. In Maui, homelessness continued despite the growing landscape of high-rise condos and tourist hotels. DHHL held community meetings in which names were called for a home but the families were not prepared with enough credit or financial security to secure the lease because the state hadn't communicated with or counseled families ahead of time.

This led HCA's founders to take matters into their own hands for their community. HCA was founded in **2000** with the charge to create a community development financial institution (CDFI) that would address the housing needs of Native Hawaiian individuals and families. After initially focusing on formation of a banking institution, HCA eventually settled on a mortgage broker operation within the existing nonprofit as the most efficient use of its capital resources. HCA staff developed lending programs for construction and long-term mortgages for use on Hawaiian Home Lands. They also worked with community elders to design the unique United States Department of Housing and Urban Development (HUD) approved homeownership and financial literacy curriculum - **Kahua Waiwai: Home-buyer Edition©** - adapted from standard HUD and Native American

curriculum to reflect local culture and values. In **2003**, HCA's co-founders were honored with a Leadership for a Changing World Award from the Ford Foundation for this innovative approach.

In **2008**, HCA released their second book, *Kahua Waiwai: **Building a Foundation of Wealth: 'Ōpio edition©***, designed for youth. As the preface of the book states:

Our purpose is to enable community members to realize the values that formed the foundation of traditional Hawaii's prosperity and shine a light on Hawaii's future, by sharing financial skills that help young adults make informed decisions for themselves, their family, and their community.

Finally, in **2014**, HCA released their third book aimed at children under 8 years of age, *Kahua Waiwai: **Building a Foundation of Wealth: Keiki edition©***. See below for a comprehensive discussion of the Kahua Waiwai approach and promising practices.

Today, HCA maintains its primary goal of increasing the success rate among Native Hawaiians pursuing home ownership. The organization provides a comprehensive set of financial capability services including:

- **Outreach** – staff members reside and work in homestead communities and have deep roots in civic organizations, schools, or other non-profit circles that assist with recruitment and word-of-mouth outreach
- **Financial education** – HCA now offers workshops based on the three editions of Kahua Waiwai, as well as microenterprise classes for aspiring youth business owners
- **Renter and homeowner programs** – families receive rental/homebuyer education, individualized housing counseling, tenant referral services, foreclosure and lease cancellation prevention



- **Individualized counseling** – HCA counselors meet with families to review budgets, credit, housing options, and overall asset goals. They continue to work with families until they reach their goals
- **Asset building** – HCA provides free tax preparation services and helps families gain access to the following matched savings accounts:
 - o **HCA MATCH** provides low- and moderate-income Native Hawaiians a 2:1 match on \$1,000 saved for housing costs related to securing a rental or purchasing a home
 - o **Punawai IDA** provides Native Hawaiians who are below 250% the Federal Poverty Guidelines a 2:1 match on \$1,000 saved for a financial goal
 - o **Youth MATCH** provides students who complete Kahua Waiwai Financial Education with a \$5 match at account opening and up to \$100 in matching funds for students who make monthly deposits with no withdrawals, when funds are available
- **Loan services** – through their community development financial institution (CDFI) arm, HCA offers loan packaging services, micro-loan products, and facilitates relationships with lenders and banks in the community

“[HCA is] better at communicating than the [Hawaiian Homelands commission] itself. It’s really been wonderful to have an asset like them in our community.”

staff described a rapidly growing base of support in the community as the word spreads about HCA’s classes, counseling and match services, and outcomes. One staff member said they were “busting at the seams,” and on some days they didn’t have enough phone lines to handle incoming calls.

HCA also plays a critical role in the financial and social service policy landscape. Senior staff members serve as the Housing Caucus chairpersons for the Council for Native Hawaiian Advancement and provide expertise in state and federal level policy advocacy efforts to

HCA is currently the largest provider of homebuyer and financial education services and products for Native Hawaiian families statewide, and is experiencing significant growth. In early 2017,

improve access to services and supports for families living with housing and financial insecurity. HCA helps families navigate complex bureaucratic systems while also working to improve those systems.

Hawaiian Homelands set up is very complicated and we’ve gotten a lot of our information about how to deal with that organization through Community Assets. Because the people there are so well trained in what the Hawaiian Homelands Commission rules and regulations are, they’re better at communicating than the commission itself. It’s really been wonderful to have an asset like them in our community. [F8]

Participants place high value on the fact that HCA offers culturally relevant and tailored services to assist Native Hawaiians in navigating the homeownership process. In addition, HCA stands out to many participants because they offer or advocate for financial products to help families build assets. Within the context of Hawaii’s largely unsupportive policy environment, this gives families hope.

I just didn’t know, being Hawaiian, that there are programs like this for us. We enrolled in a home ownership class and [the Executive Director], I swear to God he is Hawaiian, because he is the one fighting for us, and his class, that one class gave me hope. [F1]

HCA Quantitative Impacts

Based on HCA Data

Financial education and counseling:

- Families served: **13,005** (2006-2017)
- Youth served: **4,162** (2011-2017)

Housing:

- Families who have secured or sustained housing: **616** (as of June 2017)

Matched Savings (2011-2017):

- Account graduates: **451**
- Capital deployed: **\$925,051**

Lending (2014-2017)

- Loans originated - **184**
- Dollar amount of Loans - **\$337,654**
- Dollar amount of mainstream capital accessed after graduation - **\$1,312,790**

So, it's still a struggle but the relief is...the load on me is getting lighter because I know I'm halfway there to clearing [my debt] off. [F3]

Each family that joined us for a talk story session had a unique, complex, and ongoing financial story. Thus, the myriad ways that families begin to build assets once they become connected to HCA mirror these complexities. In addition to reducing debt, families built savings and savings habits and improved their credit. On a financial and psychological level, participants spoke of reaching a place where they could “make this work,” get out of “a really bad place,” and not owe anybody anything.

My goal is if I can get through this program, [the matched savings] will go to utilities, mortgage, whatever we need it to... what it's done for us, is make us keep on time with the payments, we're persevering with everything, because we want to make this work [F18]

Early on in our marriage, we had to go through a bankruptcy... that was one of our hardest times. [We] were living off of credit cards until we got into a really bad place and now, fast forward to almost ten years later, now it's going to be wiped off our credit. We don't owe anybody. [F41]

Several people described the relief, satisfaction, hope, and even “transformation” that came from working with HCA after long struggles. They began to see that they had different options, gained ownership of their financial stories, and began to take small steps in a new direction.

That one class gave me hope. And I looked at my husband and I said, “Honey, we can do this.” He put the belief in us... believed in us. We could do this, you know, own a home. [F1]

The following quote is about an elderly man who was pushed “out of his bounds” by his daughter to attend the Kahua Waiwai workshop as part of the qualification process for housing.

I said, “Dad, look, just do it.” I said, “You need the certificate to get you qualified.” I said, “Do you want a house?” He said, “Yeah.” Then you have no choice, I said, “Just go.” So, he came back and he was more motivated and more confident that he could be a homeowner, when all his life he thought they could never do it. You see how much his mind opened. Like, this is not our only option. This is not our last resort. We're not cornered animals. We can do things. It was amazing to see that transformation. [F12]

Finally, participants described how the positive changes they made in their lives with the assistance of HCA, and the decision-making abilities they gained, led them on a healthier path to overall wellbeing. For example, one woman became housed, lost eighty pounds, and no longer considers herself unable to work.

Look at me, how healthy I look! I lost eighty pounds since we moved into the new home. I had asthma, diabetes, high blood pressure. I have none of that today, because I have a home. Because I feel healthy. There's encouragement. This literally saved my life. It helped me get healthy again. At the time, I wasn't working. My two knees, I couldn't walk. I was walking with a cane, just a year ago, I had a cane. So, my future is bright. I'm thinking maybe I could go back to work. [F1]

Another woman made the decision to get divorced after the process of examining her financial history with HCA helped her to “wake up” and recognize the ways in which her husband was holding her and her children back from a healthy and stable life.

We recently just got a divorce. Throughout the marriage he was never financially supportive. He's always been home. Which has caused some burden on me. I've held up to three jobs. I think that taking time [in the Kahua Waiwai course] ... that is where I kind of woke up and said you you're not going to ever help me out with this. It wasn't getting any better after that meeting. But, at least I knew where I stood. That's the first step. After, I figure out how to divorce my husband. [F3]

These different types of personal and family transformations led us to explore and question whether HCA's approach goes beyond the bounds of traditional financial capability and approximates something closer to empowerment economics. The asset stories presented here demonstrate how Hawai'i's oppressive historical and contemporary policy context led many Native Hawaiians families to lose hope, feel cornered, and distrust governmental and social services. In contrast, HCA offers accessible products, hands-on assistance navigating systems, and educational workshops that align with Hawaiians' lived experiences. This aligns with the goals of

financial capability, which are to increase financial know-how (financial literacy) and access to meaningful financial opportunities (financial inclusion). As families experience these expanding capabilities, they become increasingly empowered to act in their best financial interests.

Kahua Waiwai: Approach and Promising Practices

Kahua Waiwai's approach to financial capability combines a set of promising practices that are embedded in the curriculum and may inform the design, implementation, and evaluation of future programs. These promising practices may be especially worthwhile for organizations led by, and for, Native communities and communities of color who seek to develop greater financial capability and cultural self-determination, while working to close the racial wealth gap. For a look at these Promising Practices in action at HCA, see Figure 3 on page 36.

Promising Practices:

1. Blending personal finance with cultural values from communities of color
2. Offering financial tools and education through shame-free dialogue
3. Integrating multigenerational programming and intergenerational learning
4. Utilizing a community-embedded approach.



Promising Practice 1: *Blending Personal Finance with Cultural Values from Communities of Color*

HCA's primary focus on home ownership stems from a philosophy that roots itself within the organization and every aspect of its work. The philosophy of Kahua Waiwai espouses the basic philosophy of "A Sense of Place." The home is viewed as a foundation (Kahua). Upon this foundation is built the family's spiritual values, teachings, and cultural traditions (Waiwai). It is the spiritual value of the home and its surroundings that provides stability and the opportunity for families to build a foundation for the future. Opportunities that help stabilize family life help to create a more stable community. Thus, it can be said that home ownership encompasses more than just the purchase of a house - it is an investment in the future. A strong foundation, if built properly, will serve generations to come.⁴⁷

All Hawaiian values are based around being good stewards of this land, taking care of the person next to you, and passing it on to the next generation. The Hawaiian system was a traditional barter system; people from the upper lands would manage the farmland, and they would head down at the end of the work day to the fisherman who lived closer to the sea, and they would trade. They managed their resources around them. And if you understand that, then you can actually apply [that] in today's times—I think investing, buying a home, buying land, is something huge because if I can have possession or ownership, that's something that I can pass down to my children. It's just a different form of managing resources. Instead of managing the resources around us, the land, the Earth, we're managing, in today's times, money. [YD1]

Kahua Waiwai's three editions incorporate stories from traditional Hawaiian resource management practices and artfully blend Native Hawaiian values with messages about financial capability that are applicable in the modern context. For example, respect of, and care for elders, is a core value for many Hawaiians. Kahua Waiwai instructors build on this value to explain programs like social security. Some people feel that the social security administration takes money out of their hard-earned paychecks and they never see the result. But when one Kahua Waiwai participant realized that the pot of money is used to take care of community elders, she understood the purpose of the payroll deduction, and felt that in fact it does fit within her larger financial goals and values.

So, you look at Social Security as, "why do I have to pay Social Security for? I'm not going to get that come back to me." His explanation was something like, "You're putting it in, to take care of the kūpuna, or something like that. That's what he said, and when he put it like that I was like, 'Oh,' now you don't feel as bad because you're putting them in right now for the kūpuna to get it, so it can take care of them." [S1]

As another example, trainers point to the ways in which families manage fishponds, which many participants can relate to or have heard stories about from their elders. They would "bank" their fish and feed them, allowing them to multiply, and only take out what they needed at any one time. Trainers then connect this idea to a savings account that can multiply over time, as long as the initial resources are managed and cultivated so they are not depleted. One participant recalled this example.

The curriculum was very near to the cultural aspects of Hawai'i. So, I think that really helped to tie things together. They would use a fishpond to explain or to connect a savings account. Things of that nature where in the Native Hawaiian culture, it is about connection. So, I like how the Kahua Waiwai curriculum was able to do that. Find comparisons. [T2]

Mainstream corporate ideas about wealth coupled with decades of cultural oppression sometimes obscure traditional knowledge and can make it difficult for Native Hawaiians to recognize what they already bring to the table. When asked, "what do you think that mainland or corporate financial institutions like banks could learn from Native Hawaiian values?" one interviewee had a hard time responding:

That's a hard question. I haven't even thought of it like that. I mean, I always thought that the Native Hawaiians learn much from the corporate or mainland styles.

Because we're way out here, we're always behind. So I don't know how to answer that one. [F40]

Kahua Waiwai challenges the idea that Native Hawaiians are behind, or that being poor implies that a person has inherent or learned deficits that need to be changed. In contrast, the curriculum directly points out that Hawaiians already have the knowledge they need to succeed, while providing an education about current financial tools (such as credit) and resources (such as matched savings) that are available to families. The following quote demonstrates how one participant learned from the lesson about fish ponds and applied this to his/her own debt:



I was just thinking of the one idea... [our ancestors] would just fish what they needed for that specific day. But now they're going out and they're fishing and they're just cleaning the ocean out. So as far as relating to finances... when I first got my credit cards I used to spend more than I needed, and I found myself in a lot of debt. And then feeling like I was just working to pay that debt off.

So I learned from that. It's better to keep within the Hawaiian culture just to get what I need. You know, not stock pile. [F5]



Promising Practice 2: Offering Financial Tools and Education through Shame-Free Dialogue

As described above, structural factors such as the high cost of living mean that many of HCA's families do not have enough income coming in to support ongoing savings habits. Nevertheless, HCA staff and families alike emphasized that positive financial habits are a critical piece of the puzzle when establishing a healthy relationship with personal finances, and there is an element of basic financial education that is necessary for all people. Many expressed having to learn hard financial lessons at a young age, and on their own:

Finance-wise, basically I had my first baby when I was fifteen and it was a real slap in the face on how to grow up and figure out your finances quickly. [T1]

Nobody taught us about credit from school, so when we were young, we made mistakes it was hard to come back from. [F12]

Several participants wished they had been able to go through the Kahua Waiwai workshop or work with HCA earlier in their lives. Community feedback was instrumental in HCA's decision to create multiple versions of Kahua Waiwai, especially the 'Ōpio and Keiki editions for young adults and children.

HCA does not judge people for their past financial decisions or challenges. Rather, Kahua Waiwai trainers provide families with introspective and instructive tools that lead participants to have a greater awareness of, and power over, their finances. Instructors encourage openness, and utilize humor and humility rather than shame when facilitating activities. They also encourage people to view resources from a "plentiful" perspective rather than a "scarcity" perspective. This is congruent with the idea that the Earth provides and all people have the responsibility to manage and cultivate resources to meet family and community needs, never taking more than they need.

For example, in a homeowner workshop, the trainer lightly joked about how hard it is to save, especially when you have limited resources coming into the home and you find yourself hungry and driving by your favorite fast food place on the way home from a long day at work. The participants laughed, agreed that they could relate, and the consensus was that saving is hard. Some felt they needed to be harder on themselves or learn strategies to save more. The trainer, however, encouraged people to throw out all of their old ideas about scrimping and saving.

She instead suggested that people think about every dollar that comes into their home as having a clear value and purpose. The resources in the home, collectively, form part of a "spending plan." The group agreed – spending is much more fun than saving! In developing their spending plan, families needed to work together to identify their financial goals and priorities, and assign dollar amounts to each one. This creates a natural conversation about trade-offs, and the avoidance of overspending, but places the control within families to make decisions that work best for them. This approach creates space for difficult conversations and decision-making processes. However, it also maintains a focus on positive goals and the resources that families have, rather than those they do not.



Instructors also gently encourage families to openly examine familial, societal or cultural messages they may have received growing up that hold them back from achieving their potential. Through group and interpersonal dialogue, they explore gender roles, how and when people feel it's appropriate to ask for help, how children assume household responsibilities and learn to respect resources, and much more. They also address stigmas about poverty, homelessness, or financial insecurity. Participants noted some contradicting and powerful cultural values that made it difficult for them to ask for help when needed. On the one hand, money was seen as "dirty" and something that "only crooks have," not some-

thing to invest and grow. On the other hand, money comes from hard work, so if you don't have money, it's because you aren't working hard enough.

My family was sort of like, "only crooks have money." You've got to work hard for your money. Just go to work. Everything was just work, work, work. We never had people saying, "invest your money, preserve your credit." [F12]

See with us, it's not like we don't have family, because a lot of us are family. But, what it is, it's private. We are too ashamed to ask people for help. [F3]

These messages make it difficult to have open conversations with family members about money. They also obscure the many tools that families actually use to build wealth, such as investing in high yield accounts or building and preserving credit.

Participants who took that leap and engaged in these initially uncomfortable conversations with elders, children and friends, learned about the creative and intelligent resource management strategies that those they knew had already been using. Through dialogue, therefore, participants uncover concrete ways to improve their financial situation. They also uncover the hidden strengths and capacities inherent within their family and community, some of which may resonate with what they learn in Kahua Waiwai. This reinforces the idea that Kahua Waiwai does not solely teach external financial literacy concepts to participants who do not have this knowledge. Rather, the curriculum draws on and builds up the knowledge embedded in the Native Hawaiian people, culture, and environment to enhance economic wellbeing. For example, one participant was impressed to learn from an uncle that he had paid off his mortgage, and then put the same amount each month into a retirement account. She was inspired to do the same and build up savings after paying off her credit card:

I learned this not only from the class, but also from an uncle of mine. Every month he just puts [a certain amount of money] away, like it's his mortgage. It's a habit. And so, same thing when you're paying down things too, when you pay off one [debt], take that fifty bucks or whatever it was that you were paying for that one, no go think and put it back in your spending plan, put it to the next payment. So, I'm like oh, I'm going to do that now. This time around, I'm a little bit more conscious and I know what I've got to do. It's easy to fall back in that habit. But so much good things come out of that class. [S1]

HCA pairs financial education with accessible wealth-building products that meet the needs of families. Examples include incentivized Individual Development Accounts (IDAs) for youth that require no minimum balance and have no fees; loan modifications for families facing foreclosure; and matched savings accounts that participants can utilize to meet their asset goals, including paying down debt or accessing higher education or homeownership. Like so many of HCA's services and products, the loan modification program started because families were facing foreclosure and banks were ill prepared to work with Native Hawaiian families to find a resolution. HCA stepped in and was the first to offer this service:

At the time no banks were doing loan modifications. It was really something brand new. And there was no capacity [at the] banks. And I mean no capacity anywhere to deal with this. And so, that's how our foreclosure program stated. [KS1]

HCA requires participants to go through the Kahua Waiwai curriculum in order to access their wealth-building products, and the classes provide families with realistic tips to help them maximize small dollar savings. As the following staff member reported, combining education with accessible products has paid off:

IDAs were so critical in access to capital. And with the microloans, the IDAs, we're starting to see that open up doors. Just our numbers of folks who've gotten rentals or purchased homes or prevented foreclosure. Since we've had these IDAs, we're seeing a big uptick in the number of folks who are having resolution... because, now they have access to capital. Or they have access to a credit score [when] before, they didn't. And then that kept them from getting the mortgage. We've seen more families be able to make it over that hurdle. [KS1]



Promising Practice 3: *Multigenerational Programming and Intergenerational Learning*

Kahua Waiwai is considered a multigenerational program for three main reasons:

- 1) The curriculum has been tailored and developed into separate editions that target

at least three generations: children, adults and young adults/youth, and prospective homeowners.

- 2) In each class (where possible), participants are encouraged to bring other family members. This is both a logistical consideration – parents with young kids do not have to find daycare – and a conceptual one that helps to foster the types of dialogue among family members about credit, spending plans, interest, debt, and other key topics from the curriculum.
- 3) Kahua Waiwai takes a family-oriented and multigenerational approach to personal finances. Rather than assuming that the goal is for individuals to accumulate as much wealth as possible, the curriculum is rooted in the idea that wealth can be managed, cultivated, and passed on to create stable families and foundations for the future.

Participants described attending the Kahua Waiwai workshop and then “dragging” other family members along. This informal word-of-mouth communication is powerful as a marketing tool. It is also evidence that participants found some level of value or utility in the course and wanted their own loved ones to benefit from it as well.

I dragged my dad to the class. And, I told everyone I could tell about the HCA class. I was like, you have to go. It's very educational in a sense that you can relate to everything that they're going to talk about. So, this program, I felt was a great bridge for the people I knew and where they wanted to be. [F12]

Hawaiian Community Assets, my grandmother introduced us to the program, and then I kind of had to drag my mom into it, because she didn't really want to participate, but, you know, I'm really proud of her because, with that matched saving program,

she finished it way before I did. She was consistent and she was hard on herself and actually got the grant and that was good. You know, I'm so proud of her. [F11]

When participants drag their kids or parents along, they naturally create multigenerational classrooms. As one trainer described, Kahua Waiwai provides a space for the cultural practice of “talking story” and learning from elders in a society that has fewer and fewer of these spaces available:



And within each group, we'll have multi-generations. Sometimes we'll have a group member, an elder, talking. And they get to take control, or talk about all this stuff that they grew up with in their family, and what it was like, or what they believed it was like. And you see them kind of light up because they're not living that life right now. In our culture that's a big deal, being able to sit and speak with your elders and [gain] from their knowledge. I see this playing out in our activities and then when we have them share and present their work, once again they have that time to shine and to talk again. These conversations in our day-to-day lives are not happening because of the way we live. And so, that's just one way where I see our culture, the way that we do things, just happening and playing out in class itself. [T1]

The success of Kahua Waiwai ultimately depends on its ability as a pedagogical tool to empower families to take financial action, when and where opportunities arise. A key mechanism for broader community empowerment and autonomy over resources is inter-generational teaching and learning. Kahua Waiwai’s ‘Ōpio version was developed collaboratively with youth, and designed so that youth could share key messages from each lesson in culturally relevant and non-threatening way with elders.

For HCA, it was critical to get the youth involved at a center point. But we also knew that we needed it to be in a nonthreatening way, right? So, we needed to give the kids enough information where they could share with mom and dad or kūpuna and then be this transfer of knowledge and this sharing of knowledge. There’s that deference by younger folks making sure they’re not going to [offend their elders] or feel ‘kūpuna-ed’. What kūpuna says goes, right? And you’re not going to question them, right? But if it comes in a simple form... that’s where we’ve taken the focus. [KS1]

Many respondents described financial lessons that they learned from their family members after they had attended Kahua Waiwai. This includes two-way, reciprocal teaching/learning relationships within and across generations such as between peers, parent-child, child-grandparent, etc. The following quotes illustrate how one participant tried to pass on what s/he learns to his/her kids, and how one participant learned from and was inspired by his/her daughter.

Well I think it’s definitely trickled down because whatever I learned I passed down to them [my kids] and tried to be helpful to them in trying to build their own credit. Instead of me just purchasing everything and then having them pay me when they get paid. I encouraged them to get at least one credit card and then to pay it off. [F5]

Yeah I think my oldest daughter she’s really good at saving. In two weeks she’s able to put some [money] away. Which I was never able to do. With three kids I was constantly needing to buy something for somebody. But she can do that, she doesn’t have any children...but [she] kind of inspired me to be more careful about my spending. [F5]

In addition to learning personal or family financial strategies, respondents appreciated that Kahua Waiwai reinforces and demonstrates the concept of managing community resources so they will be available to future generations.

What Kahua Waiwai does for, not only the community, but for us individually, is make us realize, “hey you’re living on your land, yeah you own the house but not the land itself, because that’s community, it’s leased, right?” Now I see and I visualize why the homeowners take care of the house, but not the property. But I’m thinking to myself, “You’re going to live this from generation to generation, why not clean your yard? Take care of the property. Although you don’t own it,

one day your children will.” [F18]

This type of community asset development is especially important for some respondents who worry about whether future generations will be able to afford to live in Hawai‘i. In particular, these participants wonder whether younger generations will gain this knowledge from their kūpuna, given the fact that families live in more “separated” ways than before:

When I was going to school we had kūpuna come up to the school. I think that has a lot to do with life and living. There isn’t that connection anymore. That’s not to say that there cannot be, but they’ve been separated for so long already. [KS2]

Financially here in Hawai‘i would be a struggle for the next generation. They’re not going to be able to buy a house here in Hawai‘i. [F19]



Promising Practice 4: Community-Embedded approach

Kahua Waiwai offers a community-embedded, interactive approach to financial capability programming. HCA intentionally recruits and hires Kahua Waiwai trainers who are trusted members of their community. This means that trainers are from similar backgrounds, many have gone through the program themselves, and they identify as lifelong learners.

We [the trainers] are here very much in the same struggles understanding a lot of what you’re doing. That’s what makes the change. And that’s not necessarily the sense in the

curriculum but [my trainer] taught me something that she does with her little kids at home, which I then have started with my little kids at home. And now I share it in the class and when the class hears it, they’re like, “Oh, that’s such a good idea.” [T1]



This community-embedded approach creates trust and an environment in which teachers share their own relatable experiences and financial strategies. In addition, the Kahua Waiwai curriculum is highly interactive. Participants have the opportunity to hear from other families in similar circumstances and engage in group activities to problem solve. This models the Native Hawaiian community-based approach to wealth building, and helps participants put their own struggles into the context of the wider community.

I think interacting with the other families [made a difference for me.] I was thinking, God I thought I had problems. So, I always say to myself. Just think of other people that don’t have what we have, that should be more than enough, you know. You have a roof over your head, you have food on the table and you have clothing and you have your family. What else do you need? I think for me it was interacting. [F18]

These relationships and connections provide a foundation for meaningful dialogue, reflection, and

decision-making. They also provide a space for youth and families to critically analyze their socio-economic situation in the context of larger shared struggles and societal inequality. Although to our knowledge the curriculum was not explicitly designed to raise consciousness about structural inequalities, HCA's history and the shared experiences of Native Hawaiians with poverty and inequality naturally lead some participants to engage in these topics. One instructor explained that she doesn't shy away from these conversations with youth. Rather, she encourages them, knowing that acknowledging historical trauma may empower youth to recognize the positive aspects of their culture and become empowered in their financial lives.

There's still a lot of anger about colonization and many of them are not really in a place where they want to learn the new ways of finances because they're still pissed that they have to. And so, connecting back to the Hawaiian values is super important there because it can say like, "Okay, yes, I get that you don't necessarily want to do it this way, because of that anger that you have there. I only have four hours. I cannot heal you in that moment. But what I can do is tell you, our people did it pretty much exactly the same way. You know, that every single aspect of the way your finances are, can very much all be linked there. So, by choosing not to be involved, you're literally saying, 'Well, I don't want to know this part of my history either.'" A lot of the times when I point that out, it changes. [T1]



Kahua Waiwai utilizes an educational strategy that understands where participants are coming from, including the conflicting viewpoints and financial realities with which they are wrestling. Kahua Waiwai empowers workshop participants to identify their own strengths and weaknesses, work out their own solutions, and draw on their personal values to craft financial strategies that "feel right."

I think Kahua Waiwai is really good at going on each concept and finding that common principle, through sharing the culture and letting the audience find it...because it's easier when you decide for yourself that you're going to do something. If anything, it lasts longer and means more, you're more committed to it if it's something that you feel is right for you. [T1]

This pedagogical approach encourages participants to create a culture of ongoing learning so that people can leave the workshop and take on a lifelong teaching and learning role when it comes to financial capability. For some, understanding systemic inequalities

that are the roots of their financial problems may lead to greater advocacy and community collaboration focused on systems change. HCA's educational and financial counseling role positions them well to support the development of critical consciousness about historical and structural inequalities. It also provides space for families to leverage the strengths they bring to the table. As some participants mentioned, these strengths include resourcefulness, spirituality and faith, family, the ability to cultivate resources, and resilience. One participant described how growing up with limited resources cultivated in

"I said, well I want to own a house. I know that. I said that's where I want to start. I tried to call the realtor and she was so rude. She was like, no. 'I can't help you. Your credit is terrible.' So I said, well I'm going to become a realtor."

- Interview Participant [F12]

her an ability to laugh at herself as well as an ongoing determination to "make it a damn good day:"

I think, one of the values is, we've got to learn to laugh at ourselves and laugh at what's around us because this island makes you strong. You have to be resourceful... we have to be innovative and figure things out, you know. So, we pay five dollars for a gallon of gas. You guys have seen that. So when you plan stuff, we're mindful. Say, if we're going to travel sixty miles for a day at the beach we're going to make it a damn good day. [KS2]

Kahua Waiwai encourages participants to weave their strengths into their own unique asset story. With Hawai'i's high cost of living, many youth are considering moving out of state to find affordable

housing and establish their families. A few young families have made intentional choices to stay and maintain the livelihoods of their ancestors by cultivating and living off the land to the greatest extent possible. One participant attributes this decision to her ongoing cultural education and consciousness that "it's never about the money."

You know what actually made me come back to homesteading. It's not even about the degree. It's not even about money. I think it actually came from, part of my education going into the culture, because if you really understand the culture, it's never about the money. So, I mean I could have been educated in something else and became a teacher and I would have still not had that concept of wanting to be back on the land. [S1]

This is one path, but in order for more young Hawaiians to stay and thrive in Hawai'i, there will need to be multiple paths open to them. HCA in no way encourages one path over another, or expects that all youth will forgo the wider consumer culture and live off the land. Instead, Kahua Waiwai lays out values and trade-offs, providing participants with the ability to reflect on what is most important to them and make choices with all of the tools available to them. Some of these changes are small, such as putting small amounts of savings aside, growing their own food, accessing public benefits when possible, being entrepreneurial, and learning how to navigate educational and housing systems on their own. One respondent described growing food to supplement her family's inadequate income:

Financially you have to do what you've got to do. We can only provide so much income on our own. You know, we grow our own food and stuff... bananas hanging from the macadamia nut trees over there. We've got avocado trees. We've got coconut trees. We've got, you know, liliko'i, and guava and... we know that we can supplement our food. [F15]

Other changes are larger and more dramatic. One participant had such a negative experience with a realtor when she went to buy a house that she decided to become a realtor herself to learn the system and help others.

I said, well I want to own a house. I know that. I said that’s where I want to start. And I tried to call the realtor and she was so rude. She was just so rude and I was like, oh you’re not going to help me. She was like, no. “I can’t help you. Your credit is terrible.” She was like, “You have to call a loan officer. You have to figure this out, then call me back.” Well I didn’t realize the shock of that. So I said, well I’m going to become a realtor. [F12]

When people, through a combination of education, life experiences, and dialogue and counseling identify a path in which they can maximize their own potential and achieve financial wellbeing, it benefits the larger community. Kahua Waiwai contributes to this process by providing a curriculum that was created by and for Native Hawaiians and reflects who they are.

You said an important word though, “reflection.” It’s true. When they look in this book, it is reflective of who they are. And they can make that connection. [T2]

The Native Hawaiian asset story is complex, yet perhaps Kahua Waiwai’s greatest contribution is to point out that the story goes on and the end is unwritten. HCA gradually moves families from feeling that their fate is pre-determined to realizing that there is greater room for freedom and self-determination in their story.



HCA’s Promising Practices in Action

Promising Practice 1: Blends personal finance with cultural values from communities of color	Promising Practice 2: Financial tools and habits thorough shame-free dialogue	Promising Practice 3: Multigenerational programming and intergenerational learning	Promising Practice 4: Community-embedded practice
Kahua Waiwai’s culturally relevant pedagogy supports learning engagement and retention	Learning strategies from Kahua Waiwai peers who share similar struggles are more likely to be adopted and perceived to be feasible	Experiential learning in a realistic context and authentic tasks encourages learned material to be applied outside of the classroom	Kahua Waiwai’s culturally affirming curriculum, hands-on activity-based learning with strong teachers who are trusted community members
Kahua Waiwai affirms Native Hawaiian identity and considers traditional ways of thinking regarding resource / wealth distribution on par Western capitalism	Kahua Waiwai delivered as peer-learning housing ownership workshop when families seek support to buy first home and/or navigate DHHL	Kahua Waiwai created by kūpuna (elders) and refined through community process with Native Hawaiian youth, individuals facing homeless, and other community stakeholders	Kahua Waiwai trainers are members of the Native Hawaiian community and often themselves graduates of the program; curriculum integrates Native Hawaiian language and cultural events in educational activities; peer-to-peer learning
	Every Kahua Waiwai participant is treated as an expert in their own right and invited to share knowledge with others	Kūpuna (elders) and Native Hawaiian youth worked together to create the Kahua Waiwai curriculum and ensure it accurately reflected cultural values and practice	HCA provides important jobs by intentionally hiring community members, including former Kahua Waiwai graduates, as trainers and staff. HCA also actively advocates to remove barriers and increase access to resources for Native Hawaiians
	Kūpuna (elders) may be reluctant to appear to need help, but may be more open to participation in Kahua Waiwai where they are invited as experts		
	Families practice financial skills in groups and receive real-time teacher and peer feedback		

Figure 3

Recommendations For HCA: Program Implementation and Evaluation

We had the distinct pleasure of visiting HCA at what felt like a key moment in the organization's history. It was clear that HCA was in fact “busting at the seams,” with staff working in makeshift spaces, phones ringing off the hook, and new opportunities to spread Kahua Waiwai coming up on a regular basis. As we wrapped up our fieldwork, HCA was preparing to move into a larger space at their main office in Oahu and exploring partnerships to implement Kahua Waiwai, Keiki edition with school-age children. It is very likely that HCA will continue to grow in reach and impact, as Kahua Waiwai increasingly becomes institutionalized as part of the educational landscape for multiple generations in Hawai'i.

Kahua Waiwai's design, and the holistic approach that HCA uses in working with families are incredibly strong. However, as programs and organizations grow, it can be difficult to maintain fidelity to this high-touch, comprehensive model. Some trainers expressed difficulty in getting and keeping families engaged due to the length of time and commitment required to change longstanding financial habits, as well as the paperwork and logistics required in working with staff and families across multiple islands and locations. Eight hour classes are difficult to fill because families and trainers have multiple work and family commitments. Yet people felt it was helpful to repeat the information and contact over time.

I think if we had it each year, because they're looking at it, opposite side of the island, just to be consistent. Again, there was no follow-up pertaining to that. And I only got a follow-up because of my actions. But I didn't think anyone was going to contact me or even see what I wrote. [F40]

I think the only problem I've seen is that it was just a lot of paperwork. And so, I think a lot of the people we encouraged, they almost got discouraged. You know, the following up, maybe they could do more following up. You know, like letting the people know where they're standings are. [F1]

Instructors were creative and often focused on certain chapters of Kahua Waiwai, leaving other lessons for families to work through on their own. Families also expressed variation in quality of the training and in response times from trainers. More than one participant chose to work directly with a core trainer on Oahu, despite the fact that they lived on another island and had access to a local trainer there. This was because they felt the quality of follow-up was higher from the core staff. Some questions facing the organization in the near future will be:

- Is it worth sacrificing fidelity to the model in order to engage more families?
- Are there ways to monitor the quality of program implementation across islands to ensure families have access to the same core elements?
- Is there a “light touch” version of Kahua Waiwai that can be offered in a shorter, introductory way to children and families who do not have time or are not ready to engage fully in the time-intensive, holistic work of family financial capability?

One of the advisory council members reinforced that HCA was never designed to solve financial problems for people. Rather, if families are ready to work on their own challenges, HCA is there to work with them and empower them with tools and knowledge over the long term. She said, “the train comes around multiple times, and you hop on it when you are ready.”

Despite their best efforts, many families found it difficult to save and achieve their financial goals. HCA may want to continue advocating for free or low-fee financial resources and products that put families' asset goals within reach.

Another thing that they should actually have [are resources about] more places for help on saving our money, I know it's hard for the Hawaiians to even get a lot of money but trying to promote more incentives, you know? [F2]

One of the few programmatic suggestions we received was that Kahua Waiwai could strengthen their approach to make it more intergenerational rather than just multigenerational. This would require designing events that are outside of regular workshops, creating activities that different generations can engage in together, and tailoring the content to foster even more dialogue and decision-making within families. This could include developing some family-oriented worksheets that kids

take home and do together with their parents and grandparents, or having open houses or home visits to foster dialogue between generations and offer HCA services to the entire family.

One of the suggestions that I think might be helpful, was maybe making the book a little more family oriented, like having things that the family can plan together. When you sit down and do this budget you can actually do it with the kids and how we can incorporate them. So, like making the book more like a family activity book. [T1]



An open house with parents...I do home visits a lot, so if you can get a home visit with a family that cannot do an open house and just take the book to show them what their child is working and the value in it and also maybe a handout for them to have. Maybe there's something in their information on finance that could benefit them cause they have a resource to call. [F40]

Finally, HCA has made some effort to track outputs and outcomes over the years, based on services offered. However, the organization has yet to develop a comprehensive evaluation. At this stage, we highly recommend that HCA seek resources to develop an organization-wide evaluation plan and accompanying database that all program managers, trainers and counselors could populate on a regular basis.

This would help HCA to develop an understanding of the most effective interventions they offer, as well as the extent to which their approach results in overall economic wellbeing and empowerment. This type of evaluation would also contribute to the broader field, helping to establish an evidence base regarding financial capability programming and empowerment economics.

The Process and Practice of Empowerment Economics

Empowerment economics is a financial pedagogical approach that aims for individual and collective cultural and financial empowerment. It is an aspirational concept that, in practice, could lead to more inclusive economic structures. Our hope is that practitioners of empowerment economics see financial capability programming as a means to build a community’s capacity for collective action and organizing. Wealth and power are inextricably connected in this country; so, wealth building necessitates conversations about power building. By thinking of financial capability in terms of a community’s ability to reclaim both wealth and power, we can move towards imagining and creating inclusive economic alternatives where all communities can thrive.

Empowerment is a process rooted in the belief that people have skills and abilities, but need circumstances and opportunities in order to express them. Empowerment literature claims that new abilities are best learned through active practice in a learning environment that mirrors real life as much as possible, and not in context-removed training exercises. The empowerment process develops a sense of control, the converse of a sense of dependence. It fills people with energy, and it is self-nourishing.⁴⁸ When combined with the concept that Native communities and communities of color have inherent capabilities for cultivating wealth, the key to empowerment economics is a process that enables marginalized communities to identify, express, and build upon their inherent capabilities. The result is an expansion of individual freedoms, an increase in agency, and the ability for people to individually and collectively improve their economic standing.

Empowerment economics as a process includes:

- Financial education approaches that reclaim and highlight inherent capabilities rooted in cultural knowledge, translating them into modern-day applications for asset protection and growth
- Greater access to wealth building resources and opportunities that sometimes produces greater access to other forms of social, cultural and political capital
- An intergenerational learning process through which participants reconnect with their ancestral and familial knowledge and assume autonomy over financial resources
- A collective, community-building approach to financial capability that enables participants to connect with others like them who share common characteristics, struggles and solidarity

- Dialogue that connects curriculum to real life activities and experiences inside and outside the classroom and fosters co-learning between students, teachers and family members
- Growth of critical consciousness in individuals, communities, and institutions about structural inequality, and reflection on their relationship to and role in complex historical and sociopolitical factors that profoundly shape family financial wellbeing

For Native Hawaiian and other API cultures that value interdependence and interconnectivity between the person, family, community, and environment, a holistic, intergenerational financial capability approach is a natural extension. A similar approach may also be applicable to other cultures and ethnic communities across the United States. However, to our knowledge, the processes outlined above have yet to be consistently incorporated into financial capability programs in the U.S. or evaluated for impact. As this case study demonstrates, HCA approximates many of these processes in their Kahua Waiwai curriculum, and is well positioned to develop a comprehensive model for empowerment economics as they develop and grow.





IV. Recommendations for Policy, Practice, and Research

In light of our findings, we offer ideas for policy, practice and research that integrate multigenerational and culturally relevant lenses across targeted wealth-building opportunities. Far from a comprehensive policy agenda, the goal of this section is to provide concrete, actionable, and accessible ideas for practitioners, policymakers, and funders to move forward and build on into the future.

1. Embed Empowerment Economics in Policy and Practice

How could an empowerment economics approach reframe current ways of thinking regarding financial capability policies, practice and research? This approach challenges the asset-building field to rethink assumptions that the failure to accumulate wealth is a reflection of individual behavior, such as a failure to save or to spend “appropriately.” The vast majority of families we interviewed had strong habits and financial knowledge. However, despite working hard and spending “right,” they were simply unable to make ends meet because of structural limitations that were beyond their immediate control. An economic empowerment framework asks us to fully consider the role of sociopolitical and cultural context in shaping financial decision-making.

2. Strengthen Policies to Address Economic Instability, Income Volatility and Access to Wealth-Building Opportunities

Social programs that set basic living standards (i.e. food or transitional assistance) should take into consideration that many struggling families are forced to patch together multiple jobs to make ends meet in exorbitantly expensive housing markets like Hawai‘i. Between 2012 and 2014, JPMorgan Chase Institute data showed that 4 out of 10 people experienced greater than a 30% change in their month-to-month income.⁵⁰ For many of the

EMPOWERMENT ECONOMICS

Ways of Thinking	Opportunities/Ideas for Action
Use a Multigenerational Framework in Policy and Programming	<ul style="list-style-type: none">• Work closely with Native Hawaiian practitioners and community members as the state of Hawai‘i shapes and implements a two-generation approach, ‘Ohana Nui, to reassess all of its programming and service delivery models while documenting their process for future practice⁴⁹• Index the federal poverty level to reflect local cost of living and account for multiple incomes and multigenerational households that are functionally within the poverty level
Address structural limitations that create barriers for families and individuals to build assets for long-term financial stability	<ul style="list-style-type: none">• Update public benefit payments to be released on a more graduated scale and at higher income thresholds in high cost of living areas• Expand Medicare to include housing benefits• Partner with community-based organizations to increase the cost-effectiveness and efficiency of public benefit administration
Integrate Cultural Affirmation, Community Knowledge, Self-Efficacy, and Agency in Financial Capability Programming	<ul style="list-style-type: none">• Expand and fund capacity-building opportunities for indigenous groups and communities of color to establish and maintain community-based financial institutions• Cultivate and invest in partnership opportunities between financial capability program providers and mainstream financial institutions to offer low- and no-cost financial products• Build the capacity of community-based providers, state and federal agencies, and financial institutions to shape policy and programs through authentic community participation and thoughtful, culturally relevant processes
Identify Multi-level Systemic Interventions through Financial Capability Programming	<ul style="list-style-type: none">• Embed financial capability programming in state institutions that engage families, such as the public school system and public benefits programs• Integrate financial capability programming within the Workforce Innovation and Opportunities Act and one-stop center services• Establish funding at the local, state, and federal government levels for financial empowerment and asset-building programs (i.e. HUD housing counseling programs) for communities of color• Provide greater incentives for Federal Deposit Insurance Corporation (FDIC)-insured financial institutions to make dollar investments through the Community Reinvestment Act• Align public and private funding to support innovative models that integrate civic engagement into financial capability programming

families we interviewed, fluctuating and unpredictable income levels (“income volatility”) without the support of robust benefits made it difficult to weather sudden crises or build and protect wealth.

Many of these ideas align with the United Nation’s adopted “Social Protection Floors” recommendations which propose that social protection against poverty, vulnerability, and social exclusion is a basic human right.⁵¹

3. Apply a “Local” and “Place-Based” Lens to Policies, Processes, and Programs

Research shows us that the place you live has profound implications for upward economic mobility. In our field interviews, many dedicated Native Hawaiians shared stories on how they worked to make Homestead communities into vibrant and resilient neighborhoods, rich with culture and community. Yet, many neighborhoods like these also face significant challenges from decades of divestment and structural racism such as concentrated poverty, under- or unemployment, underfunded schools, housing stock pressures, and crumbling infrastructure. Place-based interventions, or policies and programs at the community or neighborhood level, offer an opportunity to address racial and economic equity by targeting many factors within these community “ecosystems”.



The need for self-determination for Native Hawaiians and a strong connection and identity to place and the land was a common thread in our interviews. Hawai‘i, in and of itself, across its islands is uniquely diverse and culturally distinct from much of mainland U.S. considering the tremendous geographical, socioeconomic and cultural diversity differences between urban Maui and rural Molokai. In our findings, families in distress consistently reported the detrimental effects of rigid policies, such as eligibility requirements and other hoops they must navigate while also seeking resources to alleviate financial crisis. Blood quantum and other race, ethnic criteria for service eligibility also worked as a complication for Native Hawaiian families, a community that is projected to be 66% multiracial by 2040.⁵³

The below items represent exciting opportunities for diverse sectors within the Native Hawaiian community to co-develop a comprehensive empowerment economics platform that could serve as the foundation of economic development policies for a new government.

WEALTH-BUILDING OPPORTUNITIES	
Ways of Thinking	Opportunities/Ideas for Action
Meet families’ basic survival needs first and protect them from income volatility and financial instability	<ul style="list-style-type: none">Align wages with cost of living(Re)Design workplaces and work-based policies that center family-work balance and promote economic wellbeing and stability (i.e. predictable and flexible scheduling, paid leave, consistent and robust benefits)Reformulate federal poverty rate or use the Supplemental Poverty Measure, and issue new guidance to agencies on implementation and program development (i.e. consider adjusting federal poverty line to take into account multi-generational households with multiple incomes)
Empower families to build wealth	<ul style="list-style-type: none">Adjust or eliminate asset and eligibility limits and asset tests to encourage families to save and utilize bank accounts; reduce state administrative burden and cost; reduce public benefits dependency and likelihood of relapse; remove barriers to critical resources in times of crisis⁵²Reform tax incentives that disproportionately funnel money to the wealthiest households and use tax opportunities to create valuable wealth-building opportunities for low- and moderate-income families (i.e. EITC expansion to include younger and older workers; reforming the mortgage interest deduction tax policy)Invest in asset-building policies like IDAs or CSAs and readily available retirement savings options for low-income workers
Enable families to protect the wealth they have	<ul style="list-style-type: none">End predatory lendingSupport community banking, credit unions, community development financial institutions, and friendly and accessible financial products (i.e. youth savings accounts)Protect tenants and renters from exploitative landlords, sudden rent increases, or eviction (i.e. rent control, maintaining affordable housing and rental unit stocks)



Recommendations for Further Research

There is a clear need to build the body of rigorous evidence for multigenerational, culturally relevant financial capability programming. To date, little is known about the efficacy of financial capability models and their effects on changes in financial behavior and asset security. Evaluations in this area are too nascent to draw definitive conclusions. Rigorous empirical data is limited since many financial capability programs are new, were not designed with evaluation in mind, and/or face significant challenges in collecting data (See Appendix F).⁵⁴ Qualitative and quantitative methods, community-based participatory research, and participatory action research methods capture the processes and nuances in implementation, processes, and contextual factors that influence program effectiveness and efficiency. An important consideration is the development of more useful quantitative measures that capture important family and community level outcomes, such as wellbeing measures or improved self-efficacy that are implicated in financial capability interventions.



Areas of inquiry include:

- Disaggregating data by racial and ethnic groups in federal and state data collection will enable researchers to conduct more nuanced analyses
- Measuring indicators of individual and collective empowerment (and not just asset accumulation) such as:
 - Holistic family- and community- level indicators of wellbeing;
 - Psychosocial characteristics associated with financial capability (i.e. self-efficacy)
- Cultivating a robust body of financial capability case studies that illustrate how innovative programs work in communities of color, with special attention to communities that are underrepresented in research such as API and/or indigenous peoples
- Documenting the process of programs as they are being developed and building evaluation into programs from the onset
- Establishing partnerships between policymakers, practitioners, philanthropy and researchers to design and evaluate the impact of innovative, community-led financial capability programs

LOCAL OR PLACE-BASED LENS

Ways of Thinking	Opportunities/Ideas for Action
Invest with future generations of Native Hawaiians in mind	<ul style="list-style-type: none">• Regulate and protect Hawaiian resources from exploitation to ensure that Native Hawaiians have access to land, housing, business ownership, sacred and ancestral sites and natural resources needed for cultural practices• Provide tuition assistance for Native Hawaiians through Native Hawaiian Home Lands Trust• Support Native Hawaiian language revitalization and immersion in cultural values
Create place-based initiatives at the neighborhood and city level	<ul style="list-style-type: none">• Identify sites for place-based, multigenerational wrap-around interventions such as Homestead communities in Hawai'i or low resource communities• Create and sustainably fund a vision of holistic wellbeing for a community; one which integrates "whole family" case management, coordinated services and relationship-building over several years
Support cultural preservation in neighborhoods through community-driven and conscious development	<ul style="list-style-type: none">• Increase local supply of affordable housing stock• Protect cultural neighborhoods by preventing community displacement due to gentrification• Improve processes to increase low and moderate-income family homeownership• Hire community developers who understand culturally relevant community engagement and value listening to residents on what they identify as important facets of community life (i.e. require these skills for developers to be competitive in public contract bids and Request for Proposals)





V. Conclusion

Managing your time, your money wisely. Because we're only here for a short period of time and then we die and then the next generation comes in. So that's how life goes. To me, money is not everything. But you need it to get by, to survive, to establish... your wealth in this world. You know, it's totally new to us, because we only just share: "Oh, you need a fish, share a fish." [F10]

Wealth, power and policy are inextricably interwoven in America. Wealth inequality has profound implications for our society's stability and the future of American democracy. While the struggles for racial and economic justice are not new, we are in a moment where family financial frustrations are creating political ripple effects. Addressing the roots of American wealth inequality requires an assessment of the underlying assumptions threaded through these systems. Empowerment economics expands on financial capability by reclaiming and rebuilding the core assumptions about resource ownership and the distribution of wealth and power in our country. An empowerment economics framework acknowledges and is rooted in different sets of cultural assumptions for how resources and wealth are shared in our society.

For example, how we "define" family is a core and fundamental assumption underlying policy, practice, programs and research that tangibly impacts children and families. In our research, multigenerational Native Hawaiian families struggled to navigate current policies and eligibility requirements for various federal, state and local programs that often relied on antiquated and narrow definitions of the "traditional" or "nuclear" family. Native Hawaiians face an additional and uniquely complex bureaucracy based on rigid "blood quantum" eligibility requirements. Families who did not fit state or federally mandated molds were often left stranded while trying to access the resources they need in crisis. This experience is not unique to Hawaiian families. As of 2015, less than half of children in the U.S. lived in "traditional" two-parent households, and multigenerational living is on the rise.⁵⁵ While many cultures value multigenerational family arrangements, communities who disproportionately face social and economic exclusion often have to rely on family members to weather financial challenges such as income instability and unpredictability. Where access to opportunity and social safety nets fail, families and even "chosen family" (non-blood related friends who function as family) step up to meet critical needs. "Family kinship networks" frequently extend beyond the "two married parents-children" household model to provide much-needed economic support and wealth building investments.⁵⁶

Many innovative financial capability programs strive to reimagine systems where communities can not only survive but also truly thrive. Although place-based and other com-

munity-based initiatives are uniquely tied to their context, these new approaches provide an opportunity to identify common elements of promising practices, especially community processes that are translatable to other communities. For example, coalition organizations such as National CAPACD already facilitate peer-to-peer knowledge sharing and learning for its very diverse members of community-based organizations. Many communities face similar challenges and find that effective strategies in one community might be easily modified to meet another community's needs. The authors look forward to seeing this work grow as policymakers, practitioners, philanthropy and researchers continue to learn from each other about the theory and practice of empowerment economics; a new paradigm which aims to advance equity, build wealth, and create foundations for the future.





Appendix

A. Rationale for Use of API Terminology

The authors deferred to the advisory council of Native Hawaiian stakeholders, honored kūpuna (Native Hawaiian elders), and respected Native Hawaiian cultural practitioners in choosing API as the best term for this report. Rationale included:

- Many Asians and Pacific Islanders may not have legal citizen status (“have recognition as American”), may be legal status-variant, or have another complicated formal relationship (e.g. resident “non-immigrant”) with the US.
- API appears to be the most strategic and meaningful term for the report’s community partners. The advisory council members expressed that they felt the term offered the most leverage for policy advocacy by drawing on collective power for Asian and Pacific Islander communities facing shared struggles at the federal level.
- While the scope and size of this study spotlights the challenges Native Hawaiians face in navigating mainstream financial institutions and in building wealth, advocacy organizations serving other Pacific Islander communities and API practitioners have identified common challenges, indicated interest in, and affirmed the direct relevancy of sharing strategies and best practices to best support their membership.

The term Asian or Pacific Islander (API) originated in 1977 when the Office of Management and Budget created racial and ethnic classifications for federal data collection and reporting in response to increased public pressure for accountability around issues of race within the context of the civil rights movement.ⁱ OMB defined API as: “A person having origins in any of the original peoples of the Far East, Southeast Asian, the Indian subcontinent, or the Pacific Islands”.ⁱⁱ Other terms within this space may include Asian American and Pacific Islander, or AAPI, and Asian Americans Native Hawaiians and Pacific Islanders (AANHPIs). The author defers to API in lieu of AAPI as many Asians and many Pacific Islanders due to the complex, racialized, and changing nature of US immigration policy where many Asians may not have legal citizen status (“have recognition as American”), may be legal status-variant, or have another complicated formal relationship (e.g. resident “non-immigrant”) with the US.

In research exploring wealth inequality and race, scholars and community advocates saw that the overly broad, all-encompassing API “bucket” led to misleading aggregate numbers in federal data sets that render certain groups “invisible, absent from and thus silenced, or inadequately represented or distorted in the research, data, programming, and policies”. API, despite its complexity, may still be used to indicate intergroup coalitions and solidarity efforts and build collective movement and power around shared challenges and struggles .

Within the push for disaggregated data by ethnic group within the large Asian and Pacific Islander umbrella, there was particular attention on the importance of parsing out the experiences of Pacific Islanders from Asians in data. In 1997, OMB replaced API with two new categories, “Asian” and “Native Hawaiian or Other Pacific Islander” (NHOPI) in response to this need for more nuanced, disaggregated data. Studies suggest that unique challenges faced by Native Hawaiians and Pacific Islanders (NHPI) in wealth inequality, education, health, and other social measures are glossed over by aggregate data characterization of API. Descended from the skillful seafarers who first navigated and cultivated societies over 20,000 Pacific Islands prior to European contact, NHPI encompass the Native Hawaiians, Samoans, Chamorros, Fijians, Tongans, Marshallese, Chuukese, Tahitian, and others in the Micronesian, Melenasian, and Polynesian Pacific Islander peoples. Within NHPI, there are over 20 distinct cultural-linguistic groups with complex differences and sociopolitical histories that have demonstrated strength and resiliency in surviving tremendous historical trauma (western diseases, war, colonization, genocide, forced assimilation, land occupation, mass displacement, immigration). Unlike the immigrant trajectories of many Asian American communities, many NHPI share in the struggle for sovereignty and self-determination as indigenous peoples and have complex and evolving relationships with the US government.

B. Multigenerational (Including Two-Generation) vs. Intergenerational Programming

	Characteristics	Example
Single-focus	<ul style="list-style-type: none">• One-directional learning• Direct service to an individual• May indirectly impact other generations	Delivering quality, free early education to three- to five-year olds
Multigenerational	<ul style="list-style-type: none">• Engages two or more generations• May involve implementing “wrap-around” services to multiple family members• Goal may include improved outcomes for all participants, child-only, or adult-only	In an effort to improve student learning, a school district locates a food pantry at a local elementary school and an onsite community health center for students' families and community members to address families' unmet health and food security needs
	Two-Generation <ul style="list-style-type: none">• Multigenerational model that typically serves two contiguous generations (often both parent and child receive services from external agent)• One-directional learning	
Intergenerational	<ul style="list-style-type: none">• Multi-directional learning• Intentionally designed to facilitate interactions between multiple generations• Relational and reciprocal• Collaborative/co-learning community	Providing parents of early child care participants with parenting skill workshops and career development counseling

C. Methods

This study was designed as a case study of the Kahua Waiwai program run by HCA, which is contextualized by a review of relevant literature and a survey of API financial capability practitioners. Case studies are effective at answering “how and why” questions, and are “preferred in examining contemporary events, but where the relevant behaviors cannot be manipulated.” Case studies are designed to examine a specific phenomenon in a broader context and to separate out processes, mechanisms, and interactions that may be relevant or informative to a wider field of study and/or practice.

Our primary data sources were interview and observational data collected through two weeks of fieldwork on site in Hawaii. These methods were chosen to elicit individual perspectives and narratives about multigenerational financial capacity building work in the National CAPACD membership, with a deep dive into HCA’s Kahua Waiwai program. We selected a qualitative approach to this study because we assessed the field of financial capability in API communities as nascent, emerging, and in need of a rigorous examination of historical and contemporary processes and relationships. We assess the quality of our research within a broad framework that includes: a) a worthy topic, b) rich rigor, c) sincerity, d) credibility, e) resonance, f) significant contribution, g) ethics, and h) meaningful coherence.

Our research was shaped by the following questions that were identified by National CAPACD and HCA as significant areas of inquiry regarding financial capability programming.

1. What is known about existing models, their characteristics, and potential challenges for intergenerational and multi-generational financial capability programs that serve low- and moderate income Asian American Native Hawaiian and Pacific Islander populations (AANHPI)?
2. How do the multigenerational asset building approaches currently employed by National CAPACD members contribute to the delivery and efficacy of financial capacity building services for the AANHPI community?
3. How can the Native Hawaiian experience inform the practice of other National CAPACD members seeking to adopt multigenerational asset-building approaches?

Listed below is an overview of our fieldwork data collection, interviews, and observations. For interviews, we employed a Native Hawaiian culturally relevant mode of family interviewing called a “talk story” model. Talking story is a context-rich conversation that integrates rapport building, mutuality, and invites the interview participant to shape knowledge and share expertise. Our community partner, HCA, through the leadership of staff and the director, emphasized the importance of grounding our work by talking story with kūpuna, community leaders and elders. These talk story sessions are congruent with key

stakeholder interview methods that are widely utilized in case study research.

In-depth documentation of HCA and Kahua Wai Wai:

- Family experiences with asset building through HCA and Kahua Wai Wai
 - Sources: 14 family interviews with 25 total participants; HCA data
- Identification of best practices embedded in Kahua Wai Wai
 - Sources: 4 training observations (3 Keiki classes, 1 homeowner workshop); 1 HCA staff focus group; 2 trainer focus groups; family interviews; 2 youth developer interviews; review of curriculum
- Understanding of the economic & socio-political context that led to formation of HCA and Kahua Wai Wai
 - Sources: 8 talk story sessions with Kūpuna, HCA founders and Board members, and other organizational leaders; “Windshield tours” of 8-10 homesteads on 3 islands; 1 community meeting

API Practitioner Survey

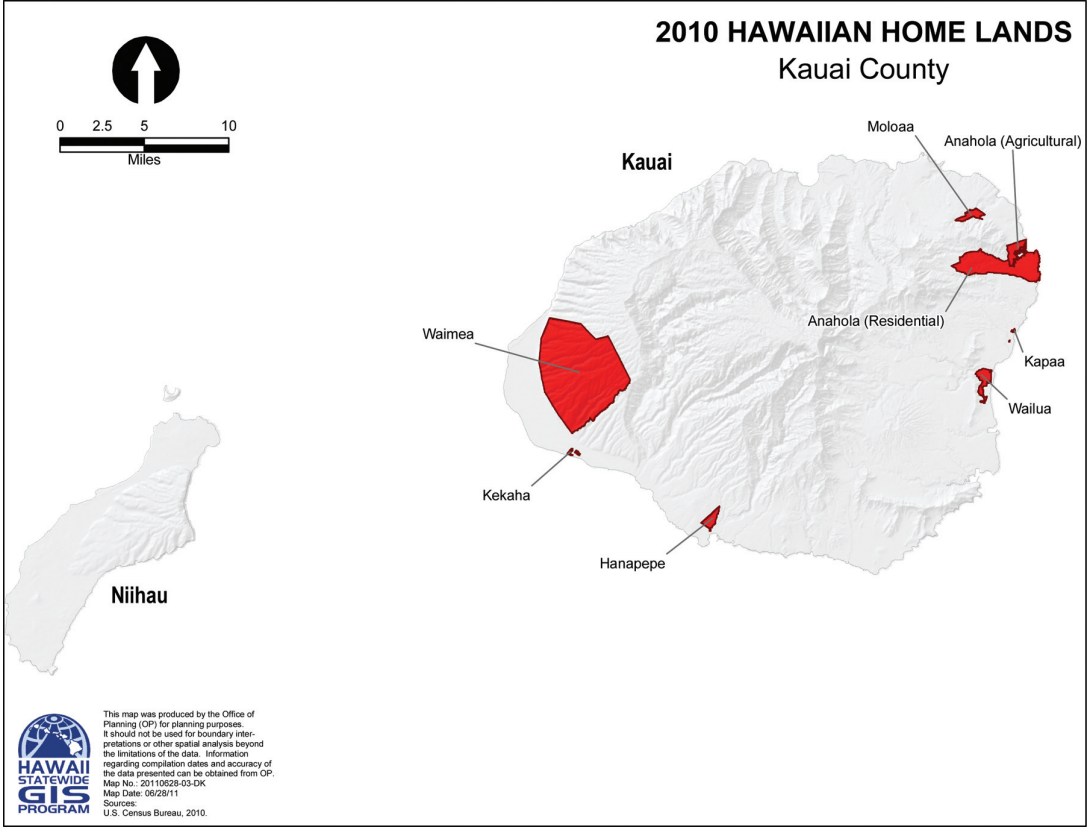
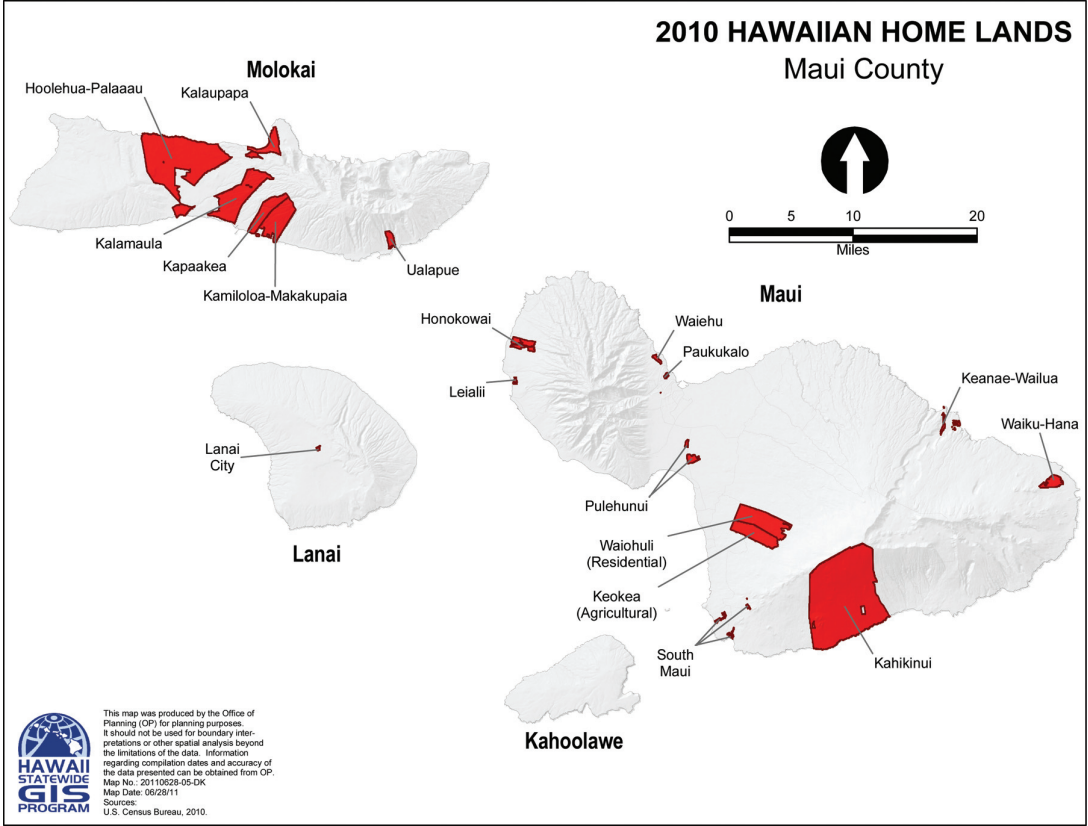
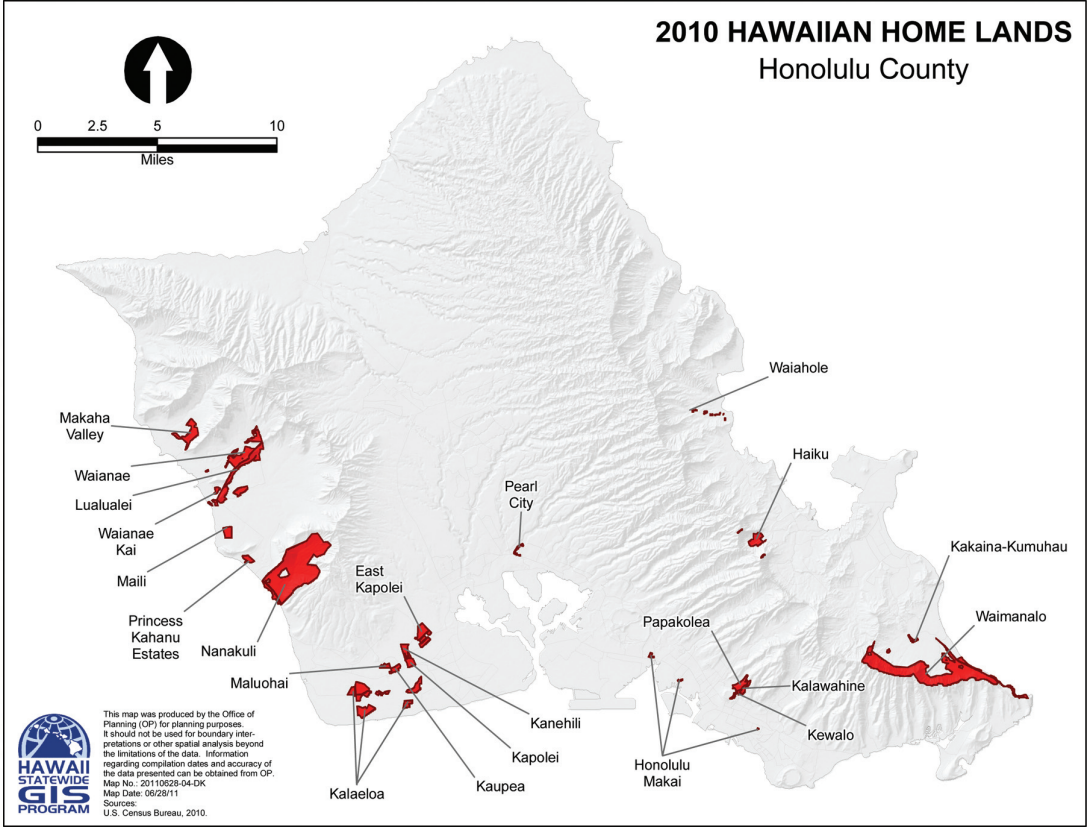
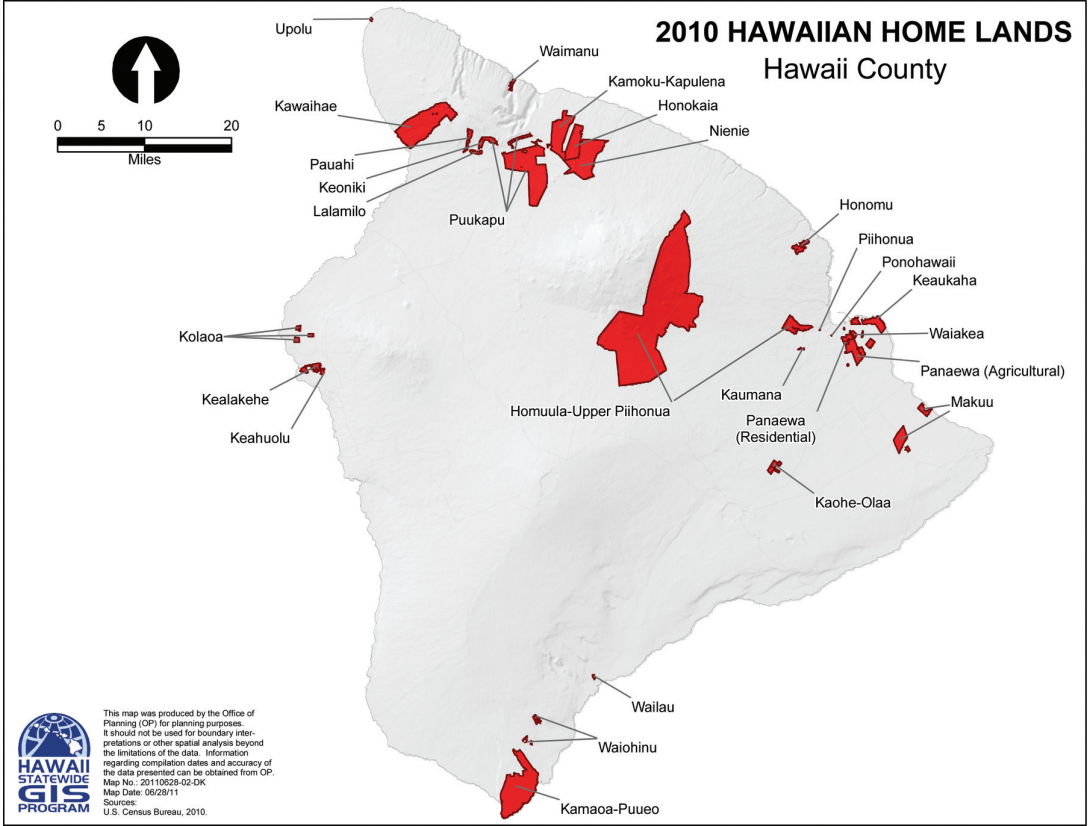
- Sample drawn from National CAPACD membership
- 115 respondents invited to participate in online survey:
 - 49 were members/partners of National CAPACD
 - 66 were Native Hawaiian stakeholders
- 47% (n=54) respondents returned survey results.
- In-depth interviews with 5 practitioners to further draw out additional nuance in practice, including underlying assumptions of program theory of change

Interviews and focus groups were recorded, transcribed, and methodically coded line-by-line based on deductive and inductive themes using Atlas.ti®, a qualitative analysis software. Overarching themes were triangulated with data from observations and reports provided by HCA and partners, and synthesized into findings.

National CAPACD created and facilitated three meetings with an advisory council comprised of experts in native Hawaiian and API asset building, practitioners, policy advocates, and philanthropic leaders. Researchers vetted initial findings with this group and refined the analysis based on feedback to more accurately contextualize data in a process that integrated elements of community-based, participatory, and action research.



D. Maps of Hawaiian Homelands



F. Evaluation and Practice Challenges in Financial Capability

The following chart summarizes evaluation and practice challenges facing the field, indicating the need for further investment and innovation.

Evaluation & Practice Challenges in Financial Capability
Majority of studies are not rigorous**
Diversity of program models renders them difficult to compare
Financial capability programs desire to impact financial behaviors but often are not designed that way*
Educational impact fades over time, which affects long-term effectiveness of financial capability programs
*Financial literacy explains only 0.1% of financial behavior changes in comparison to other educational interventions **Positive bias in results because programs are opt-in ("self-selection bias") and rely on self-reported assessments

Source: Fernandes, D., Lynch, J. G., & Netemeyer, R. G. (2014). Financial Literacy, Financial Education, and Downstream Financial Behaviors. *Management Science*, 60(8), 1861–1883.
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