

Roundtable on Underserved Populations:

Particular groups with low-income populations remain even more underserved with asset building services than others. These include, among others, the disabled, the re-entry population, veterans, the elderly, victims of domestic violence, and single fathers. The roundtable on underserved populations outlined some of the key challenges faced in reaching out to such groups:

- There is a lack of information about what is available; it is not only individuals in need of the services who lack information, it is also the agencies that work with them.
- Existing services are underfunded.
- People with disabilities struggle to overcome stigma; their resulting reluctance to disclose their disability can further compound problems with outreach and provision of information.
- People with disabilities and/or substance abuse problems are vulnerable to financial victimization – being taken advantage of by others.
- Income and asset limits on benefits act as a disincentive for people to seek additional income or to try to save money.
- The resources that are available to help these groups are usually crisis oriented -they only kick in when someone has already hit a crisis, and then do not provide support for people as they move out of crisis through recovery mode. What this means is that people don't get the support they need to prevent the crisis (they get the help too late) and when they are ready to move on and away they are not supported in this (the help does not provide for 'steps out'), and risk either being too afraid to take the next steps, or fall back into crisis.

Potential solutions to try to overcome these challenges include:

- More funds for programs that work (supported employment that provides transitional support, housing support that includes 'next steps')
- Greater inter-agency/program collaboration – focusing on being proactive versus reactive – linking people with support before they go into crisis.
- Improved services such as 211 that enable clients/agency staff to immediately connect clients with additional support they cannot provide directly. Note that for experienced agency staff this already happens as they have built up networks, but those connections are often not institutionalized.
- Stronger peer support systems.
- Public awareness education for clients, agencies and the general population about the specific needs of this population.
- Regular sharing of best practices.

Specific support that could come from the Asset Building Collaborative includes:

- Lobby for funding for asset building programs for underserved groups, including making the 'value proposition' case for such funding.
- Provide a linkage/networking mechanism for different agencies/programs to connect/collaborate with each other (ongoing online/database mechanisms plus actual in-person convening).
- Share best practices/proven impact studies.