

**LEARNING FROM THE ‘MASTER GARDENERS:’  
PROMOTING FAMILY ECONOMIC SECURITY WITH THE  
TOOLS OF COMMUNITY ACTION**

Jodi Sandfort  
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**INTRODUCTION**

It is my pleasure to be here. As I looked through my comments a few days ago, I realized that this speech – originally given to a regional training institute of Communication Action Agencies – really highlights the upper mid-west. While there will be many parallels you can draw to other regions, other states, I have been wondering if in these comments I am holding up a model of public – private partnership that might be more of a vision in some states, than a reality.

The picture of “master gardeners” I’m going to paint in this speech is – the outcome of a conversion I experienced during the last four years living in Minnesota. When I arrived, I was – frankly – skeptical about the Community Action world. I am an observer and student of organizations, particularly those human service organizations working with low-income people. In other states where I had lived, I had done research in some CAPs, read their newsletters, and seen the many challenges in your system. Many organizations seemed trapped in cultural and political-norms of the 1970s. They had not ‘reinvented’ themselves and, secure in their federal categorical programs, they had let the funding silos block them from responding to community needs. In fact, they seemed to me to be the victim of the success of their stable government funding.

Yet, after a few months, I began to hear about Minnesota's Community Action Agencies. I met the leaders and saw the tendrils of programmatic creativity sprouting from their system. Now granted – as a program officer in a major foundation there – my attention may have been directed to the new growth, rather than the rusty organizational machinery. But, as I've worked there longer, I have seen many examples of this innovation – particularly in the area of "Family Economic Security" which is the focus of our session this afternoon.

Today, to assist in our conversation, I would like to use an analogy. I would like to draw a picture of the Community Action "gardens" and of the individual "master gardeners" who have created colorful, abundant plots, in spite of – or perhaps because of – the changed political and social climate in this country.

I draw upon this analogy because in MN we don't take summer and growth for-granted. As a gardener, I enjoyed playing with the images. But – most importantly – I think adults can learn a lot when we think about what is common to us through a new lens.

So.....Let us begin with the garden itself.

## **I. Establishing the Garden Beds**

I've always been fascinated by the Communication Action movement. For me – and those whose sense of future policy possibilities was shaped more by the Reagan than the Johnson-

administration – the whole premise of CAPs is amazing. As you all know, the formation of this organizational network was built upon the assumption that, to quote Ed Zigler, “the government was obligated to help disadvantaged groups in order to compensate for inequality in social or economic conditions.”<sup>1</sup> This was the climate within which private community action agencies and your state departments of “economic opportunity” were established, as public – private partners in the ‘war’ to eliminate poverty from America. This is a unique history. Many nonprofits are formed in response to a local problem or need, such as support for home schooling parents or the need for HIV/AIDs services. Yet, most Community Action nonprofits were established because of a new social contract in the 1960s, an expressed commitment that government had a role in providing for those less economically fortunate.

In terms of my analogy, founders spent time establishing the garden beds -- creating the right soil, assuring a good mechanism for watering and routine care, putting in the edging needed to create the ‘right look.’ Beliefs – such as the conviction that people living in poverty must be meaningfully involved in the programs designed to help them – were part of the soil. A resulting practice of having significant number of low-income people on governing boards can be seen now, forty-years later. A dedicated public funding stream (which, granted has taken on many different names and forms over recent years) was identified at the national level and – some states like Minnesota – followed suit. A practice of working with a consistent government office was established and – I would argue those in this room benefited from having stable nonprofit organizations to work with to deliver public programs. In the spirit of a true ‘public / private’

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<sup>1</sup> Edward Zigler and Jeannette Valentine, ed. Project Head Start (The Free Press, Macmillan Publishing Company, 1979. 1997), pg. 6.

partnership, you recognized the importance of investing in the professional development of managers, leaders, and boards of directors in the nonprofits carrying out public policy.

In these plots – created purposively to support policy implementation – certain ‘foundational plants’ were planted. Just as trees and shrubs play an essential role in any gardener’s plot, Head Start and Energy Assistance are essential Community Action programs. Others, such as emergency shelter and food shelves, are added by some agencies to respond to particular community needs and to gaps in local service provision. They add color and diversity, guaranteeing a consistent response year after year.

I want to emphasize how different this is from most nonprofits. At the University of Minnesota I teach a course about government – nonprofit relationships. In it, we talk about how what was innovative in the mid-1960s – to use nonprofits such as CAPs to implement public policy – has become a dominant strategy. In an era when government expansion is suspect, nonprofits are increasingly doing the work of government. Yet, what is also clear, is how few nonprofits benefit from the infrastructure – the attention to the garden beds – that the Communication Action Agencies enjoy. No longer does government mandate that the interests of the disadvantaged become embedded in governance structures; instead elected leaders espouse the values of using ‘the market’ and allowing people to ‘choose’ the most ‘efficient’ or ‘effective’ services. Public funding streams are rarely ear-marked for particular organizations. In fact, most nonprofits have multiple government agencies at various levels – federal, state, county, city – to whom they are accountable rather than stable government partners. Professional and management development is rarely funded. And membership organizations and public policy

coalitions are difficult to maintain, as nonprofits struggle to see what they have in common when they are competing for survival.

In contrast, in Community Action, you have many assets built into your very foundation. I see many examples where people within your ranks have used these assets to respond to the changed climate within which we find ourselves. For the rest of our time together, I would like to look at some of these examples. I believe they illustrate ways people have developed to care for their Community Action gardens so that their plots can provide relief and solace to those most in need in our communities. I believe that there are many ‘master gardeners’ among you.

## **II. The Changed Environment**

Before turning to the master gardener techniques and tools, I should probably say a bit about how the environment has changed for the Community Action garden. The climate change is obvious to many of you. In fact, those of you with many years of experience in community action must feel like you’ve experienced a hurricane, tsunami, and global warming, all in one life time. There are many indicators of the change, I would like to mention three that seem most relevant to our work.

First, of course, is the fundamental political debate about the proper role of government. After last year’s election, people began talking more explicitly about the political ‘polarization’ of American. Political stalemates, like the one we are currently experiencing in Minnesota regarding the state budget, only serve to emphasize to the public that leadership for the common

good is in short-supply. Government and its programs is seen as the problem, rather than the solution. Public opinion surveys report that nearly 3 out of 4 Americans are dissatisfied with the amount they pay in federal taxes.

George Lakeoff – a brilliant linguistic professor at Berkeley – has written some excellent books that delves into this issue. In one called, *Moral Politics: How Conservatives and Liberals Think* (that I highly recommend) he documents what he calls the two “worldviews.” By looking at public discussions, he charts two dramatically different ways of conceiving of morality, family life, and the role of government. At the center of the conservative worldview is what he terms the ‘Strict Father’ model in which high priority is given to moral strength (such as self-control and self-discipline), obedience to authority, and enforcement of established rules of behavior. In contrast, the liberal worldview centers upon an ideal of family life, he calls the ‘Nurturant Parent.’ In this paradigm, morality requires empathy for others and the helping of those in need. To help others, one must take care of oneself and nurture social ties. Obedience to rules comes out of respect rather than fear of punishment.

Lakeoff argues persuasively that people generalize from these family moral systems to larger issues. Because people commonly understand the nation as a family, the government as a parent, he contends that we take our moral systems of family and apply it to a moral system of government. Whether or not you fully buy Lakeoff’s analysis, his books offer a clear statement of the profoundly different worldviews that are shaping American political discussions at this point in history.

A second and related indicator of the climate change is the scarcity mentality and insecurity embedded in many dimensions of modern American life. Recently, a few authors on the talk-show circuit have been pointing out that although we possess more conveniences, more choices, more freedom than in any other time in human history, Americans are not happy. Although today's average American lives better than most royalty in history, the amount of discontent and depression is growing in our society. The evening news emphasizes death, destruction and moral failing. I am really struck by the paradox that exists. While the top fifth of Americans have considerable wealth, there is little feeling of abundance. Instead, most families feel like they are struggling to get by, to keep everything in the air. People feel constantly stretched and –as we all know all too well – time is a resource in short supply. Parents with children – regardless of their income and education – feel caught between the pressures of work and home, social judgment and inflated expectations. The title of a recent book that garnered significant public attention, in fact, summarizes the sentiment well. It's called, *Perfect Madness: Motherhood in the Age of Anxiety*. When you are caught in what feels like a struggle for survival, it is difficult to feel compassion, to feel generosity to 'low income' people, or to vote to dedicate your tax dollars to their assistance.

The third indicator that I would note of the change in climate since the CAPs were established is the way the public thinks about the poor. In the 1960s, the public believed that in a society of wealth, poverty could be eliminated. Truly. Contrast that with recent polls. While poverty is recognized as a significant problem, most Americans are not sure it is possible to eliminate poverty.<sup>2</sup> The proportion of Americans who see society divided into 'haves' and 'have nots' is

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<sup>2</sup> Polls analyzed in, "Achieving the American Dream: A Meta-Analysis of Public Opinion Concerning Poverty, Upward Mobility, and Related Issues," by Meg Bostrom (see footnote 5 for full citation).

the highest it has ever been. And most people are convinced both that the gap will continue to grow and that there is little that can be done about it. This attitude – and the different sense of the appropriate role of government – is clearly reflected in the change in 1996 from a cash “public assistance” program to which all citizens were entitled to one that is time-limited and focused on “personal responsibility.”

I look at these indicators and others and conclude that this is not a temporary storm or a 5 year drought. Compared to when the ‘War on Poverty’ was declared, we have experienced a real, systemic climate change. It is a real change in the social contract.

In my role at the McKnight Foundation, I have really learned to look at how such a change is accomplished. From where I sit, I have come to believe that it has occurred because of a highly focused, precisely engineered campaign that was sustained over many years. Private resources were strategically invested in institutions to create ways of talking about and privileging market-based government rather than civil-society government. Progressive funders did not invest in this way, being more mesmerized by ‘letting a thousand flowers bloom’ to fuel democratic debate. In the last five years, progressive, private funders have begun to talk in new ways. Many of us have begun to practice strategic philanthropy that seeks to use multiple tools in addition to grant-making – forming networks, commissioning and publishing research, analyzing media frames of social issues, investing in content-rich intermediary organizations that can work to improve conditions in a social policy field. Many of these tools have been used in the “family economic security” arena by McKnight, Ford, Annie E. Casey Foundation, and others.



What is interesting for me in relation to our discussion today is how these private, philanthropic tools – coming from a sector that enjoys much more latitude than the public or other nonprofits – are being combined with public sector innovations. In fact, I believe only by combining resources will we be able to help Community Action gardens thrive. As I see the master gardeners among you who have been working in this changing climate, developing techniques, tools and tricks to help their own plots to flourish, I want to hold up some of their practices. It is only after seeing them that you can think about bringing their strategies into your own plots. It is only after seeing them that I can consider how rare, private philanthropic investments can add the most value in

### **III. Master Gardener Techniques, Tools and Tricks**

Given the time that we have this morning, I can only highlight a handful of these techniques. Yet, hopefully, by focusing on these, you will be able to think about which can be brought into your own plots. By focusing on these, I will be able to think about how my rare, philanthropic resources can be invested to have the most impact.

Sometimes, master gardeners see environment changes. They observe the amount of water decreasing or note the increased power of the sun's rays and respond by going right to foundational trees and shrubs and changing their form. The shape of the plant must be altered, pruned to allow for new growth or grafted to grow in a different direction.

One clear example of this change in Community Action is the way the Head Start program has changed over the last fifteen years. It began when a few Head Start grantees noticed that increasing numbers of their families were working, were needing a program that both nurtured

their children's development and allowed them to be cared for them during work hours. So some began to experiment with the program, opening child care centers themselves or partnering with existing child care providers to offer full-day, full-year programs. By the late 1990s, the Head Start Reauthorization Act reinforced this direction by privileging these grantees and reducing barriers to collaboration. In the terms of my metaphor, the Master Gardener credentialing program started to include this type of adaptation in their 'best practices' manual.

I think the gardeners who initially resisted this technique are surprised at how it has enhanced the garden. The initial research about the consequences of this change suggest increased parental satisfaction and numerous organizational benefits, such as more resources for salaries and staff training. As more evidence has been gathered about the importance of reliable early childhood education for both children's brain development and job retention, the success of this programmatic change could not be more important.

A second example focuses on efforts to enrich the color of a garden in the long-term. I think here of attempts by CAPs to help low-income families in their communities access federal and state tax credits. As federal income support programs shifted from direct assistance to that offered through the tax system, CAPs -- working on the front-lines -- began to develop ways to help families access to these resources. As all of us know, preparing tax returns can be complicated and intimidating. It is doubly so the first time you have to file or if you struggle to read English. In fact, it is estimated that only 68% of those low-income Minnesotans eligible claimed their tax credits.<sup>3</sup> Furthermore, as many of you know, for-profit tax preparers have

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<sup>3</sup> CDF Minnesota, analysis of 2004 data.

responded to the market and both developed high fee structures and offered high-interest, predatory ‘refund anticipation loans.’<sup>4</sup>

In light of all of this, many CAPs did what they needed to. Some staff began to do taxes for clients. Others began to utilize volunteers through RSVP (Retired Senior Volunteer Program). They were, in effect, planting annuals – responding to a need in the community in the best way they could given the resources available.

Recently, though, some CAPs in Minnesota have begun to plant perennials – invest in more sustainable ways of providing tax preparation through volunteers. When I first started to develop the family economic security portfolio at McKnight, I heard of a small nonprofit, Accountability Minnesota, that offered free tax sites throughout the metro area. As I learned more about their approach, I realized that this organization could act as an incredible resource throughout the state, as we tried to bring free tax preparation ‘to scale’ and make it available to more low-income families. Last summer, when CAP directors heard from Accountability Minnesota’s Executive Director at the Community Action Association conference, they agreed. Between October and December, a number attended training and when the 2004 tax year began in January, four CAPs provided free tax assistance in this new, more complete and sustainable way. In fact, the Community Action Duluth coordinated this tax assistance with their financial literacy and IDA program. They also brought bank representatives on-site to encourage clients to ‘bank’ portions of their refund. Other CAPs have signed on for 2005. Still others are working with the

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<sup>4</sup> Alan Berube and colleagues at the Brookings Institution, Center on Urban and Metropolitan Policy are doing the most extensive tracking of private tax preparer practices. In Minnesota, Children’s Defense Fund has tracked this problem and issued reports. The most recent, “Keeping What They’ve Earned: Working Minnesotans and Tax Credits.” (February 2005) is available on their web site, <http://www.cdf-mn.org>.

AARP program, Tax Counseling for the Elderly (TCE) to systematize their use of volunteers. Through partnering with these organizations that possess concrete skills and time-saving systems, these CAPs have invested in a sustainable way to help clients access valuable tax credits. Like perennials, this investment will keep flowering year after year.

My third example illustrates how some CAP leaders are helping their staff gain new skills and getting technical support from nontraditional partners. Five years ago, Minnesota began its statewide pilot of an Individual Development Account (IDA) program and many in the CAP network stepped up to implement the program. This experience has yielded new relationships with banks and over 1,000 families who have amassed savings. As CAP staff moved from administering cash assistance programs to helping people save, they began to learn incredible things. Suddenly, credit scores began to take on new importance, as did the various banking practices that cause barriers for low-income people. They learned of seemingly endless stream of predatory schemes designed to rob families of their precious earnings. These experiences helped the state's Office of Economic Opportunity see a gap in the convention knowledge base of CAP staff, both those working with IDAs and in other program areas. By combining federal grants, foundation investments from McKnight, and local-home grown expertise, they developed a curriculum, *Four Cornerstones of Financial Literacy*, and used it to train front-line staff about a number of new topics -- budgeting, debt reduction and asset building, building good credit, consumer protection and financial institutions. They developed a great web-site <http://www.helpmnsave.org> that provides resources to help staff when they hit stumps. They also helped modify this curriculum for organizations working in the Hmong and Latino communities and are working with new metro-based nonprofits to implement it.

I highlight this effort because the actions of the state's OEO office are notable. They are not just taking the role of the old Agricultural Extension office that responded to gardeners' questions about pests and mildew on leaves by consulting a reference book. Instead, this state agency responded to the fields' IDA experience by gathering resources to support the new work. They met new partners and created new tools, they 'reinvented' their way of providing training and technical support.

In Minnesota, other state-wide partners also help provide Communication Action agencies with training and ongoing technical support in areas related to Family Economic Security. The Homeownership Center, for example, supports CAPs and other nonprofits working with low-income people wanting to buy a home through a standardized curriculum and funding. The state's Children's Defense Fund has developed a web-based tool <http://www.coveringallfamilies.org> that allows volunteers to determine families' eligibility for publicly-subsidized health insurance, care child care subsidy, food support, and other benefits. In fact, during the last year, the master gardeners at Tri-CAP in St. Cloud partnered with CDF to place trained college students at their tax preparation sites. While families waited to get their taxes done, they were able to sit down with these students and learn about the other programs for which they were eligible. The students volunteered for ten weeks, providing a valuable resource to Tri-CAP that was facilitated by CDF.

In these ways – through the efforts of OEO, Home Ownership Center, and CDF – Minnesota’s CAP gardeners have a number of resources to support the abundance growing in their community plots.

My fourth example also highlights the importance of changing the day-to-day routines within Community Action agencies, much as the daily watering and weeding schedule need to be adjusted as summer progresses. One clear example is the implementation of the Self-Reliance Achievement Scale. This tool allows organizations to track the consequences of programs on people’s lives, regardless of whether or not they draw down two, five or ten funding streams. Another gardening tool – the CAP-Integrator – is stream-lining the intake process, helping with reporting requirements, and making it easier for CAPs to coordinate with other human service agencies in local communities. For those of you inside the CAP system, it is probably easy to look at these tools and see how they aren’t working according to the operating instructions – this doesn’t work, that doesn’t work. But, I have to say –as someone outside your world, as someone who regularly looks at the way nonprofits try to represent their added value to external stakeholders – the results are impressive. *Thousands* of families reducing energy consumption, *tens of thousands* receiving help completing tax forms, *hundreds of thousands* of homes receiving delivered meals. While the tools might not operate always as the operating instructions suggest, I think it is important to remember that most nonprofits don’t have these tools appearing in their mail-box, in a brown, card board box. The fact that CAP agencies are on the delivery route will allow you to better tend your gardens in the new climate facing human services.

My final example focuses on public communication. Over the last forty-years, the intensity of the sun, the incessant pounding of the rain has weathered the “anti-poverty” signs labeling the CAP gardens. I might go so far as to say that, in many cases, these signs have been hit by children’s bats, knocked about by snow-blowers, and backed into by pick-up trucks. The new climate requires a new way of communicating with the public about the work. No longer will people find appeals for the “needy” or the “poor” compelling. In this environment, we must find a new language to capture the imagination of the public and new spokespeople to convey it.

Some of you know Scott Miller, who has been talking about ‘beyond welfare’ and ‘circles of support’ in Iowa. This idea requires forming a circle of 2-5 people committed to helping a family out of poverty. Not only does it bring resources to families in need, but it creates new spokes-people that talk about the face and consequences of poverty in local communities. In some early childhood reform work I’ve been involved with at McKnight, we’ve learned first hand how important new words coming from non-traditional spokespeople can be. When local police chiefs and Directors of the Federal Reserve Bank talk about the benefits of quality early childhood education, different types of people listen.

This direction mirrors some advice coming out of recent research undertaken by Douglas Gould for the Ford Foundation about how to talk about poverty.<sup>5</sup> After in-depth analysis of media and public opinion, they conclude that most Americans still believe that poverty is a moral failing. Most also believe that the American Dream is attainable for those who work hard. Given this

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<sup>5</sup> The Ford Foundation reports are the following: “Between a Rock and a Hard Place: An Analysis of the Portrayal of Low-Wage Workers in the Media (2002)”; “Achieving the American Dream: A Meta Analysis of Public Opinion (2002)”; “Responsibility and Opportunity: An Analysis of Qualitative Research Regarding Communicating the

reality, the communications experts suggest that our message can be better heard if we talk about low-wage work in economic terms. The slogan that seems to get the most traction is “For an Economy that Works for All.” In the last few years, Gould and Associates did trainings in 12 states (including Minnesota) and their web page <http://www.economythatworks.org> offers many good resources for helping us all talk about these issues differently, in ways that capture the publics’ imagination, in ways that catch the attention of those who have zoned out the ‘poverty’ discussion for years.

There are clearly more examples of innovation to promote Family Economic Success and I hope we can talk more about them in our more informal discussion. Last summer, for example, McKnight began having meetings with state-wide agencies involved in asset development, financial literacy and public policy reform. This group has evolved into the MN Saves network, a growing collection of systems-level player who want to efficiently direct public and private investments to support your gardens. Recently, I’ve also been struck by an emerging opportunity for the CAP organizations involved in the state’s IDA program. In my work, I’m increasingly approached by other nonprofits – who don’t have the foundation you do to build upon – who are starting IDAs for other disadvantaged populations. I believe you could have a role in teaching these new players some of the lessons learned from you five years digging in the soil.

#### **IV. Concluding Thoughts**

Before ending, I want to make explicit that I did not use this metaphor to make light of the real challenges of poverty and inequality in our communities. We are at a time when the gaps between the rich and the poor in this country are shocking. Twenty-eight million jobs – almost a



quarter of all jobs – cannot keep a family of four above the poverty line. Low-income workers are almost three times more likely not to have finished high school and – without this diploma or additional training – they have little ability to succeed. Yet policy makers seem unwilling to considering how government can address these problems and, instead, seem to have an obsession for minimizing tax payments.

Yet, I do believe that we have part of the solution to these challenges. If we combine the creativity and the innovations of the master gardeners in the CAP network, with the increasingly sophisticated state-level resources, and the flexibility of private, philanthropic investments we will be more effective. Making *real* change requires adapting foundation-funded communications frames or state-wide technical resources, modifying them to the local conditions in the gardens that you are given to tend. In these gardens, you see the needs of real people in your community. In these gardens, you innovate with various tools, fertilizers, new watering techniques to respond to these needs. Sometimes this involves changes the shape of foundational Community Action programs, as we have seen with Head Start. Other times it might involve planting perennials that will continue to bloom year after year through collaborations to do tax preparation or relying upon new resources to improve staff knowledge. In the new environment, you must draw upon all of the resources available to you, show off the expertise of your staff, and use your unique positions to talk differently with people in your local communities about low-income workers

Many of you know, that getting the right garden requires sharing plants with others and enhancing your tool shed with insights you pick up at conferences like this. I hope my

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Regarding Communicating the Issues of Low-Wage Work.” All are available at <http://www.douglasgould.com>.

comments today have helped you to think anew about that which you know and glean a few insights.

It is my privilege to spend this morning with you. You should be proud of the work you do, proud of the public service you demonstrate every day. I look forward to our ongoing conversation.