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Some Unexpected Ways Universities can Prime the Community Economic Engine: Asset Building for the Working Poor and the University Back Office

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Abstract

This article demonstrates how the university back office can enable ambitious implementation partnerships between institutions of higher education and community-based organizations. It examines the Individual Development Account Collaborative of Louisiana, a $4 million asset-building program operated by the National Center for the Urban Community at Tulane and Xavier Universities, which produced more than six hundred graduates in less than two years, most of them first-time home owners. The bookkeeping and administrative requirements imposed by governmental granting agencies often tax the capacity of even the largest nonprofits, which lack the sponsored research infrastructure that the Cold War university has developed in consequence of processing hundreds of grants and contracts annually. Small nonprofits are best at delivering services to local communities; Research-1 universities are practiced at managing large grants and contracts. The article concludes that the administrative side of such university-community partnerships deserves as much attention as their programmatic side.

In its everyday operations Tulane University doesn't do targeted investments in disadvantaged communities. A tier-one private research university located in a tony area of uptown New Orleans, the institution has scant incentive to revitalize blighted areas not immediately contiguous to the main campus. Tulane's economic activities have substantial impact even so. At eight thousand employees, the university boasts the largest payroll among private employers in the metropolitan area, generating nearly half a billion dollars a year in salaries and benefits. It brings in an additional $140 million annually in governmental grants and contracts. Tulane's real estate acquisitions—currently a $150 million expansion of a nearby satellite campus, plus the purchase of valuable riverfront land near the convention center for a projected riversphere museum and research facility—prime the pump of local economic development. But as significant as these economic benefits are, they don't reach the disadvantaged as directly as the university's ambitious community outreach initiatives. In fact, it is fair to call them trickle-down.

One economic intervention Tulane recently undertook, in partnership with Xavier University of Louisiana, the country's only black Catholic institution of higher education, has targeted nontraditional populations to great economic effect: the establishment and expansion of an asset-building program for the working poor called the Individual Development Account (IDA) Collaborative of Louisiana (IDACL). IDAs are matched savings accounts, sort of a poor man's IRA, that reward income-eligible participants who save toward the purchase of such allowable assets as homes, businesses, or postsecondary education; the only additional requirement is that participants receive financial education and work on repairing their credit; they also have to complete specific asset-training courses (on how to buy a home, for example) where appropriate.[1] The IDA reward structure is generous, ranging from a 2:1 to 7:1 match, with cumulative caps usually set in the low thousands during a participant's enrollment. The program administered by Tulane—or, to be more exact, by the National Center for the Urban Community at Tulane and Xavier Universities (NCUC)—operates at the generous end of the spectrum, matching every dollar saved with four dollars of IDA money, up to a maximum of $5,000. To date the IDACL and its predecessor organizations have produced nearly 800 IDA graduates, 445 of them new homeowners. Scattered across Louisiana's towns and cities, most of these graduates purchased their assets within two years of enrolling in the program—a pace that astonishes veterans in the industry. How to account for this overnight success? One explanation is the institutional support of higher education; another is the ability of participants in the state-funded programs to roll over preexisting savings accounts into IDA accounts, of which more later *(Yeoman 2004, 2-8)*. It is hard to imagine the IDACL growing to scale so swiftly absent this preexisting bureaucracy. The intricacies of a large-scale IDA program can tax the capacity of all but the largest nonprofits, and it isn't

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clear many of them are equipped to undertake initiatives of this scope and complexity. But because of the elaborate infrastructure built up during the last half century to manage science-based sponsored research activities, the Cold War university does enjoy this capacity *(Mohr and Gordon 2001, esp. 105–24)*. Today institutions of higher education must show they possess appropriate financial management and tracking systems in order to receive federal tax dollars *(Harrell 2005a; OMB 2004, 2003)*. The trick is figuring out how to leverage these management systems so that nonprofits can build their capacity by partaking of the university's. To the extent such synergy can be created, the grassroots economic development stimulated by IDAs unquestionably has the potential to transform lives and communities.

The Individual Development Account Collaborative of Louisiana is a good illustration of what the late Mitchell Sviridoff liked to call the paradox of small beginnings *(2004)*. The seed got planted in 1998 as a small, experimental program in a New Orleans public housing community where Tulane and Xavier were jointly administering a $10 million, five-year HUD grant to create a campus of learners. Called the Campus Affiliates Program (CAP), the grant was a sidebar to a Cooperative Endeavor Agreement between HUD Secretary Henry Cisneros, New Orleans Mayor Marc Morial, and Tulane University in which the university was named executive monitor for the city's troubled public housing agency. Tulane appointed its senior vice president and general counsel, Ronald Mason (currently president of Jackson State University), executive monitor.[2] Mason functioned as a quasi receiver, making wholesale staffing changes, streamlining financial operations, outsourcing the dysfunctional resident programming division to the Tulane-confected Institute for Resident Initiatives (IRI), and successfully applying for HOPE VI modernization grants to convert two of the city's most distressed public housing projects into mixed-income communities. About the only thing Mason failed to accomplish, due to insufficient authority, was build new housing. It would take another housecleaning at the Housing Authority of New Orleans (HANO) to accomplish that *(Russell 2004)*.

Meanwhile, the CAP program focused on a single public housing development, C. J. Peete. It became the site for a bevy of social service and educational initiatives reflecting the diverse interests and talents of participating faculty, students, and staff. Tulane's School of Public Health and Xavier's School of Nursing collaborated on health fairs and screenings for the community.

Tulane Business School members set up a barter program that circulated its own community-based currency—"More Better Bucks"—and organized a community garden. Xavier's Division of Education and its Office of Student Services operated after-school homework clinics in the C. J. Peete Community Center. There were peer-support mentoring programs for substance abusers and recreation programs for youth and senior citizens, complete with field trips. Hundreds of Tulane and Xavier students annually poured into the community, mixing with residents on terms of easy informality. Tulane's Office of Service Learning sprang from this burst of CAP energy, as did its counterpart program at Xavier. So did some scholarly research. Sociologists from Tulane conducted annual surveys and ethnographic studies; one dissertation emerged from the experience. Psychologists studied the traumatic impact of community violence on the young; social work professors published articles detailing their experiences in public housing *(Maurasse 2001)*.[3]

"Tulane's Office of Service Learning sprang from this burst of CAP energy, as did its counterpart program at Xavier."

CAP's most concrete impact was its computer-based case-management system for placing welfare leavers in jobs. Staffed by master's level interns from the Tulane School of Social Work, as well as job developers and case managers, many of them public housing success stories, hired from the community, the system functioned as an informal labor market, placing 1,140 HANO residents in jobs during CAP's first five years, and an additional 223 residents of assisted housing in "better jobs" afterward. This case management system would form an essential pillar of the IDACL.[4]

As already mentioned, NCUC's IDA program emerged from this mix of CAP activities. The brainchild of Lina Alfieri Stern of the Tulane Business School, the initial program involved no more than ten or so participants. It was inspired by the work of Michael Sherraden on how asset-based welfare could transform lives and end poverty if only the working poor were given the same government subsidies upper-income citizens receive in the form of mortgage interest deductions and tax-sheltered 401(k) retirement accounts. By the early 1990s a national movement had begun to coalesce around the concept of Individual Development Accounts *(Sherraden 1991; Oliver and Shapiro 1997)*. The

Washington-based think tank Corporation for Enterprise Development, with major financial backing from the Ford Foundation, had launched a multiyear American Dream Demonstration (ADD) project to test whether the poor would or could save, proving beyond question that they could *(Schreiner, Clancy, and Sherraden 2002)*. Other major foundations put a financial shoulder to the wheel. Lina Stern heard about IDAs at a small break-out session at a national conference. "The concept was elegant. It made perfect sense," she remembered. "Helping people build assets. Providing them with financial education" *(Stern 2004)*. Though not officially included in the study, her modest program was part of a burgeoning movement on behalf of new innovative social policy. When the ADD study was completed and Congress responded by enacting the Assets for Independence Act, appropriating $125 million to be administered by the Department of Health and Human Services, Tulane's own IDA program, still housed in NCUC, hastened to apply. In 2000 and 2001 it received two AFIA grants, one for $155,000, the other for $800,000 *(Miller-Adams 2002)*.

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Now the program took on new life, reborn as the Greater New Orleans IDA Collaborative and guided by an advisory committee of program managers, home-buyer training and credit counseling agencies, and community development officers from several local banks.[5] Its citywide reincarnation, however, didn't lead to immediate growth. Despite their apparent largess, AFIA grants are hard to administer. To receive federal funding, it is necessary to raise an equivalent amount in nonfederal funding—or be sufficiently well-off to front-finance operations until the match funding comes in, if it ever does. This matching formula makes it difficult for most nonprofits to budget operating costs or even maintain and hire a bare-bones staff. Then, if a program is so fortunate as to raise the entire match from the start, instead of watching it dribble in, as often happens, the AFIA formula restricts how much can be spent on operations. Current regulations require designating 85 percent of all IDA funds (the AFIA money plus the nonfederal match) for participant savings accounts and setting aside another 5.5 percent for financial literacy training and credit counseling. This leaves only 9.5 percent for administrative costs, a risibly meager sum in view of the program's bookkeeping complexities, which can be daunting.[6] To comply with federal reporting requirements for tracking various categories of revenues and expenditure, it is almost mandatory that the funding sources be deposited in multiple grant accounts. Three are AFIA-related: one for the participant match, another for financial literacy training and credit counseling, and a third for administration. Finally, because private funders usually require that their grant dollars be used to help only certain kinds of participants—city employees or residents of certain neighborhoods, for example—local IDA programs often need to set up three additional accounts to mirror their AFIA counterparts, for a grand total of six accounts *(Morris 2004)*. "That was some work setting up those accounts," said Tanya O'Rourke, an accountant in the university's Grants and Contracts Office. "We even drew up an instruction manual on what we did, listing the rules we had to follow. It was a challenge at the front end, but it made reporting easier at close-out"*(O'Rourke 2005)*. Little wonder that the U.S. Department of Health and Human Services' Office of Community Services, which administers the AFIA program, warns would-be applicants that "organizations need *additional resources* to cover administrative and other costs related to the program. . . ." *(DHHS 2004; emphasis added)*.

A quick overview reveals the nightmarish difficulty of trying to run an AFIA grant without sufficient operating funds. It's like beginning a large business with limited capital. The chief limitation is inadequate staffing—not just for bookkeeping but in case management as well. Unless small nonprofits are able to assign discretionary staff to help out with the IDA project, they'll never have enough personnel to manage the program dollars. Or they might find themselves yielding to the rob-Peter-to-pay-Paul temptation of reassigning to their IDA project agency personnel already certified as working 100 percent on a preexisting governmental grant. Such practices often land small community-based organizations in hot water with external auditors, resulting in steep penalties and a loss of funding. "I don't understand how small agencies can do it," O'Rourke added. "They don't have the system in place. I feel sorry for those who try it" *(2005)*. But NCUC was able to leverage the back-office expertise of the university—and Tulane's cradle-to-grave contract management approach to the nine hundred or so federal grants it processes each year—to make the AFIA program work despite the constraints. It is hard to imagine any but large institutions doing the same.

NCUC's IDA program never blossomed until the vagaries of national politics showered states with an antipoverty windfall to finance work-transition programs for welfare leavers. The federal bonanza materialized when welfare as we knew it (AFDC) was converted from an entitlement program into a block grant (Temporary Aid to Needy Families, or TANF).[7] After the rolls unexpectedly collapsed following the 1996 passage of the Welfare Reform Act, state governments, by prior approval, were allowed to keep the federal funding they would have received had the rolls remained at prereform levels. The only condition was that they expend the surplus to help welfare-eligible clients achieve self-sufficiency. Several states managed to use their antipoverty windfall to finance highway construction and tax cuts instead *(DeParle 2004)*. To its credit, Louisiana invested a substantial portion of its nonrecurring payout in expanding Head Start programs. With talk starting to fill the air about the blessings of an ownership society, state officials in Baton Rouge began looking favorably on the IDA concept. The National Conference of State Legislatures devoted almost a year to working closely with Louisiana officials to draft and enact legislation authorizing the use of TANF funds for IDA. When the Louisiana Department of Social Services finally released an RFP in 2002, NCUC applied for a one-year, $2 million grant to establish a statewide IDA collaborative. The Department not only funded the proposal; it quickly offered to double the award as well as tack a year onto the grant period. Better yet, the award came without AFIA's formulaic strings attached. "I believe in miracles," Lina Stern says. The generous funding made it possible to build an IDA program to scale on the platform of a university's research administration infrastructure. It was rechristened the IDACL, with participants in fifty-six of the state's sixty-four parishes. The geographical reach alone made it unique, since in the past money from federal programs like IDA usually went to the same four or five "entitlement" cities

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in the state, leaving Louisiana's many small towns and rural communities (whose poverty is every bit as dire as that in New Orleans) on the outside looking in. The flexibility of the state funding enabled NCUC to build both a staff and an infrastructure capable of serving just about the entire state *(Wyatt 2005)*.

The windfall was hardly an unmixed blessing. It's not easy to spend $4 million in two years, let alone produce 500 IDA graduates—the contract deliverables set by the Louisiana Department of Social Services. The challenges seemed enormous at the time. Thanks to a sufficiency of operating funds, some were quickly managed: assembling a qualified staff, negotiating contracts (never an easy matter when lawyers are involved), nailing down budgets (thanks to Tulane's budgeting expertise). But a more complex—and time-sensitive—challenge was deciding how to roll out a statewide program. The decision could affect whether we achieved our deliverables and met contract benchmarks. The central question was the most appropriate service delivery vehicle. Should we amalgamate with such statewide nonprofits as Associated Catholic Charities (ACC) and mediate our outreach and service delivery through their well-articulated bureaucracy? Or was it better to identify and recruit nonprofits around the state with track records of producing home owners, training disadvantaged entrepreneurs, and doing financial literacy training and credit counseling? Our banking partners, through their statewide branches, had a good feel for who these local agencies might be. We chose the decentralized option. Rather than impose a top-down bureaucracy, we would build our network from the ground up, bypassing ACC, for example, to work directly with one of their affiliates, Catholic Housing Services. There wasn't time to train a plethora of inexperienced nonprofits to deliver unfamiliar services, or sufficient money to lead even seasoned nonprofits to launch onto untested waters. An added rationale for decentralizing frontline operations was to ensure that there would be a direct link between the client and specialized expertise.

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The process of identifying existing providers and producers proved more than invaluable; it was indispensable. The reconnaissance couldn't be done on the cheap. It required a huge expenditure of shoe leather on the part of the IDACL's statewide coordinator, Neill Goslin, who traveled around the state conducting, as it happened, capacity assessments of prospective partners. The feedback provided by those agencies—on the size of their caseloads, the extent of home buyer and entrepreneur training occurring in their hinterlands—helped us structure the division of labor into discrete fee-for-service activities, from recruitment and enrollment to account maintenance and financial literacy and home buyer training, and all stages of case management in between. It afforded an idea of how to allocate funds among regions of the state based on the past performance of their local providers. It enabled the identification of the strongest providers in each region should we need to call on them to provide case management assistance to smaller partners. We often had to turn to them for precisely this reason, giving the bewildered clients of local providers the guidance and supervision that overtaxed—or overwhelmed—local providers couldn't. At our periodical training symposia these stronger partners often acted as facilitators. They helped train the frontline staff in smaller agencies whose already overextended employees had often been further overcommitted by overeager executive directors seduced by the prospect of new money. (We designed a series of soft incentives—such as plaques and certificates—to keep these frontline staffers committed and engaged.) In a word, by constructing a network in which regional partners functioned as backups for weaker partners in their hinterland, NCUC was able to fashion a true collaborative—a decentralized network that radiated from a centralized hub through regional nodes to grassroots providers. It proved to be a dynamic system for building mutual capacity *(Goslin 2004)*.

The statewide collaborative would never have achieved its dynamism without the determination of the participants themselves. The working poor are hard-bitten and sore. They are used to being hustled. Their neighborhoods swarm with check-cashing outlets, rent-to-purchase furniture stores, exploitative tax preparation companies, and other assorted financial predators *(Lord 2004; Caskey 1994)*. They greeted the four-to-one IDA match with suspicion. It has to be a scam. Where's the catch? Disabusing them of that skepticism wasn't easy. Nor was it simple to keep them from getting discouraged by contract legalese and dropping out of the program altogether. This is when case management counseling becomes essential. Questions posed by clients had to be answered quickly; you couldn't put them off by referring them to a bank officer, who lacked the time and interest to clear up their confusion. But once participants suspended their disbelief and got past their discouragement, the IDA program became a life-changing experience. Clients took to financial literacy classes and credit counseling sessions with the avidity of new converts. They worked two and three jobs to amass the necessary savings, or worked extra hours on an existing job. They scrutinized spending habits, scrubbed budgets, cut back on soft drinks and fast food. "The IDA program changed my life and the way I'm living now with my two children," one new home owner wrote the governor. "I worked three jobs while saving and now we're living our dream," wrote another. "I have become wiser about the purchases I make while shopping. The program has helped my daughter continue her education. I had to make major sacrifices to come up with the matching fund, but it is worth it," added a third. And so on and so forth *(Magee 2004; Tatum 2004; Wright 2004; Yeoman 2004)*. It probably helped that clients had a short time period, often no more than eighteen months, to meet their savings targets and fulfill program requirements.[8] Moreover, the fact that clients were permitted to roll over preexisting savings accounts into IDAs enabled IDACL to focus on clients nearest to being mortgage ready. The combination of generous cash incentives, rollover authorization, and abbreviated program period concentrated participant attention and motivation in ways few would have expected. But Michael Sherraden had envisioned as much as early as 1991: "tangible assets . . . stimulate people to improve themselves" *(1991, 156)*. The IDACL's experience in this arena certainly bears him out.

At bottom, it was this unleashing of participant energy and rekindled hope that prodded the network to improve service delivery. If a case manager in a small community fell down on the job, the client would quickly let us know, and straightaway we would work with regional partners to remedy the defect. If our own bureaucratic inefficiencies impeded progress, those same clients wouldn't stop badgering us until they were satisfied. "We had some very demanding clients," said Neill Goslin *(2004)*. It is one of the paradoxes of social life in modern America that the black poor cling more tenaciously to the American dream than upwardly mobile African Americans who have already experienced its blessings *(Hochschild 1995)*. That stubborn faith, often defying objective reality, doubtless explains the extraordinary determination with which the disadvantaged pursued the dream of home ownership and business and educational opportunity when presented with a legitimate chance.

But the changes wrought by the IDA program were not just psychological; they were also economic. The 445 new home owners produced by the IDACL and its progenitor programs amassed an estimated total of almost $38 million in residential property sales; add to this the nearly $34 million in projected finance charges over the life of their mortgages, plus the $4,000 in estimated closing cost fees generated by each of these sales, and you have an economic ripple effect of significant proportions. There are economic multiplier formulas for calculating economic impact. Ours is based on a 19:1 ratio: that is, every dollar originating from an IDA account produces an additional $19. The formula may be too generous. But reducing the multiplier by half, or even by 75 percent, still yields a sizable economic windfall, especially for disadvantaged communities. The social policy implications of these financial results can't be oversold. Even as African Americans have narrowed the income gap with whites, the wealth differential between the races remains stubborn and stark, due to the accumulation of historic inequities. IDAs clearly have a role to play in leveling the playing field on which assets are won and lost *(Oliver and Shapiro 1997)*.

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In the end, however, it was imperative that this statewide collaborative be anchored in a major institution such as a university. Success depended not merely on the experience of local partners and the energy of participants. It also turned on Tulane's experience administering large grants and contracts, not to mention its wherewithal to handle large cash flows. IDA programs require more than front-financing as they await reimbursement from funding agencies for expenses already incurred; somebody—or some office—needs to ensure that those funding agencies are properly invoiced in timely fashion, which can't be done before certifying that each expenditure is allowable, every reporting requirement met, and all regulations complied with *(Rigby 2005)*. Moreover, for large collaboratives such as the IDACL, it's useful to have technological expertise at hand to establish and maintain a dynamic online case management system. For example, the Web-accessible online system operated by the Louisiana collaborative allowed partnering organizations to submit applications, add case notes, produce monthly reports, and submit and track invoices for services rendered to participants. "Invoices were paid quickly," said Kathy Wyatt, director of the Small Business Development Center at the University of Louisiana at Monroe, "and for a small organization with limited resources that's very important" *(2005)*. The online system also offered a forum for announcing training events and sharing learnings. It served as a one-stop site for downloading relevant documents and FAQs. And, like everything else about the IDACL, it was continually tweaked, improved, and customized in response to input from the partnering agencies that used it.[9]

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Finally, there was the challenge of closing a mortgage according to time-sensitive schedules. To process the IDA check, training certificates and bank statements had to be gathered. To ensure that clients weren't being gouged with exorbitant finance charges, good-faith interest rate estimates had to be obtained. If the client was receiving a soft second mortgage or drawing on dedicated bond funds, more complex details needed addressing. And everything had to be synchronized with the title company or the lawyer handling the closing on a timetable made all the edgier by the high anxiety of first-time home buyers still struggling to believe the American dream was actually in reach. Following the closing, central office staff had to work with the university's grants and contracts personnel to ensure the collection and proper filing of the HUD1 Settlement form. "You have to be willing to wear many different hats," says program manager Donna Darensbourg *(2004)*. Changing headgear on the fly can be stressful. Small nonprofits unable to stay on top of such myriad challenges risk getting buried in an avalanche of red tape and punitive audit findings. By managing the onerous details for them, through the grants and contracts mechanisms developed by the Cold War university over more than a half century of disbursing governmental largesse, the IDACL freed its nonprofit partners to do the things they do well instead of performing the tasks they do poorly, if at all. It is a case study in how administrative mutuality can produce a whole greater than the sum of its parts.

Lee Benson, Ira Harkavy, and John Puckett have urged university-community partnerships to work with local communities to carry out an implementation revolution, now that power and resources are devolving back to states and municipalities. Theirs is a Deweyan challenge to academics to knock down the walls separating theory and practice, to change the world instead of merely understanding it. “No big problem that really matters (e.g., poverty, environmental degradation, illiteracy, hunger, poor schooling, urban crises) can be solved and understood without academics and practitioners working closely together,” they wrote *(2000, 24)*. The kind of implementation revolution they envisioned—placing service-learners in the community or linking the research interests of scholars with, say, the nutritional needs of the disadvantaged—differs markedly from that launched by the IDACL. Ours, quite frankly, has been weaker on the academic but stronger on the administrative side. Perhaps this is how any academically initiated implementation revolution should begin: with much carrying of administrative water to help make an enterprise work, followed by careful analysis and evaluation to understand why the thing did—or did not—succeed. It is a sad truth, too little noticed or commented upon, that many attempts by universities to engage the urban community have been lackluster at best, utter failures at worst. Peter Szanton has enumerated their depressing record in his invaluable study, *Not Well-Advised (2001)*. The differing cultures of academia and government often militate against real-world success. Scholars by temperament and training prize originality for its own sake and are quick to inflict insights that city officials and frontline bureaucrats never requested, much less know how to use. The only exceptions are hands-on efforts by scholars who work with local agencies to effect change recommended by their own studies *(Szanton 2001)*. The statewide IDA collaborative delineated here falls in that category. It emanated not from a professor’s study but the back-office infrastructure of the modern university. And it derived its effectiveness from the latter’s institutional memory and experience at managing governmental money. Its strength was prosaic, bureaucratic, and routine, but no less valuable for being prosaic.

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Endnotes

1. Some programs allow participants to save toward home improvement or the purchase of an automobile. The IDACL has a small home-improvement IDA program. Support for these types of purchases, however, is not the norm.

2. Under pressure from the new Republican majority in Congress to place the Housing Authority of New Orleans in federal receivership, against the wishes of Mayor Morial, Cisneros viewed the Tulane arrangement as a way to propitiate both parties. It failed to appease key Republicans, however.

3. Research that came out of CAP included M. Dempsey, S. Overstreet, and B. Moely, "Approach and avoidance coping and PTSD symptoms in inner-city youth," *Current Psychology: Developmental, Learning, Personality, Social 19* (2000): 28–45; S. Gallini and B. Moely, "Service-Learning and engagement, academic challenge, and retention," *Michigan Journal of Community Service Learning* Fall 2003: 5–14; S. Kreutziger, R. Ager, J. Lewis, and S. England, "A critical look at a contemporary welfare-to-work program in the light of the historic settlement ideal," *Journal of Community Practice 9*(2) (2001): 49–69; S. Kreutziger, R. Ager, E. Harrell, and J. Wright, "The Campus Affiliates Program," *American Behavioral Scientist 42*(5) (1999): 827–39; S. Overstreet, M. Dempsey, D. Graham, and B. Moely, "Availability of family support as a moderator of exposure to community violence," *Journal of Clinical Child Psychology 28* (1999): 151–59; S. Overstreet and S. Braun, "A preliminary examination of the relationship between exposure to community violence and academic performance," *School Psychology Quarterly 14*(4) (1999): 380–96; S. Overstreet and S. Braun, "Exposure to community violence and post-traumatic stress symptoms: Mediating factors," *American Journal of Orthopsychiatry 70*(2) (2000): 263–71.

4. The case management system was also adapted to the competitive welfare-to-work program that NCUC administered for the city 1998-2003.

5. Members of the advisory committee included the local head of Neighborhood Housing Services, her counterpart at

Consumer Credit Counseling Services, and representatives from Hibernia National Bank, Whitney National Bank, the United Bank and Trust Company, and the Federal Reserve Bank of Atlanta. Later, representatives joined from Bank One and Fidelity Homestead Bank.

6. These are currently under review by the Department of Health and Human Services, but it will require an act of Congress to make changes in the rules.

7. Over the past decade or so, Washington has witnessed a block grant revolution, as entitlement programs such as welfare have devolved back to the states in the form of cash grants absent the usual restrictions on how the money can be spent. Some of these experiments are dubious at best, disastrous at worst. But the AFIA program is one federal program that might benefit from being block-granted back to the states.

8. Our experience with abbreviated time lines is at variance with the findings of the ADD study, which found that late enrollees in the program (that is, those whose enrollment period was foreshortened) experienced less success *(Schreiner, Clancy, and Sherraden 2002, 45)*.

9. The system was designed and administered by Peter Mok and Ian Johnson. See http://idacola.tulane.edu/.

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About the Author

Lawrence N. Powell is professor of history at Tulane University in New Orleans and a former Guggenheim Fellow. He has written and edited nine books and numerous articles. His most recent book is *Troubled Memory: Anne Levy, the Holocaust, and David Duke's Louisiana*, published by UNC Press in May 2000, which won the Lillian Smith Book Prize from the Southern Regional Council for the year 2000 and the Kemper and Leila Williams Prize for 2000 from the Louisiana Historical Association. It was also named by Booklist as one of the ten best Holocaust books of the year and was a finalist for the National Jewish Book Award in the category of the Holocaust.

He was vice-chair of the Louisiana Coalition against Racism and Nazism (which he helped found) and a board member of the Amistad Research Center. At present he is the executive committee chairperson of the Southern Institute for Education and Research, serves on the Executive Committee and the Advisory Board of the Orleans Parish Workforce Investment Board, and is a board member of the Louisiana Endowment for the Humanities. For five years, until June 2005, he served as executive director of the Tulane-Xavier National Center for the Urban Community (NCUC).

Additionally, he was the chairman of the Amistad Center's 1989 National Civil Rights Conference and the 1996 Plessy Centennial Conference. In 1998 he received the George Washington Lucas Community Service Award from the New Orleans branch of the NAACP. In 1999 he was named Louisiana Humanist of the Year by the Louisiana Endowment for the Humanities.