

Building Boston's Credit-building Movement

Lessons from the Leadership Table

First sparked in 2015 and launched in 2017, Boston Builds Credit (BBC) is a collective impact initiative comprised of cross-sector leaders, practitioners, and consumers in Boston. We share the belief that credit is a force to bring about financial justice, equal opportunity, and economic dignity for all. We recognize the power of working together to transform the systems shaping economic inclusion citywide. Boston Builds Credit is a movement to make credit work for everyone. Drawing together partners from all sectors of civic life, we're helping Boston residents achieve a prime credit score, build wealth, and remove barriers to success. And we're working with the credit system to level the playing field and improve the financial health of residents throughout Boston.

Please visit us at BostonBuildsCredit.org for more information. The [Credit Builders Alliance's guide to planning a citywide credit building initiative](#) details lessons and tips and provides a picture of BBC's early evolution. Forthcoming reports from our third-party evaluation partners at Brandeis' Institute on Assets and Social Policy document BBC's early implementation.

Lessons from BBC's Leadership Team

We, as members of the leadership team, have been grateful for the sense of urgency we share about Boston's racial wealth inequality – encouraging us to leverage our passion and resources towards one vision and plan for change. We represent [Boston Mayor Martin J. Walsh's Office of Financial Empowerment \(OFE\)](#), [United Way of Massachusetts Bay \(United Way\)](#), and [Local Initiatives Support Corporation Boston](#) (LISC Boston).

This brief is a product of our purposeful step back from daily work to ask ourselves what we are learning in the first implementation year (roughly Fall 2017 through Winter 2019) and how we will apply lessons going forward. It is intended as a complement to valuable insights from investment in third-party evaluation and our emerging initiative-wide monitoring system. By documenting our embrace of innovation and shared learning here, we hope to strengthen bonds with current Boston partners and excite others to join our local movement. Meanwhile, it is our hope that other communities beyond Boston can benefit as they right-size expectations, avoid pitfalls, and translate our lessons to wise decisions for their own initiatives. As the larger credit-building field - including policy makers, financial industry leaders, and philanthropy – matures and grows we also hope our lessons reinforce commitment and investment.

This brief focuses on two dimensions of the leadership team's work in early implementation – (1) governing and managing a collective impact initiative and (2) strengthening the credit building ecosystem in one Boston neighborhood – Roxbury. Recognizing that our collective impact 'table' is the foundation for success and that the Initiative is quickly moving into full implementation, we want to ensure the table is set for continued success and expansion. Meanwhile, Roxbury's credit-building ecosystem was a major focus in year one, with planned work furthering services and connections both within Roxbury and in other Boston neighborhoods. Having said that, these hardly reflect the breadth of the Initiative's early implementation. For example, our lessons about incorporating a racial equity lens into the Initiative were many and hard won (see Brandeis' evaluation reporting) – and absolutely inform our near-term work.



The brief is organized around two guiding questions, and we separately present our lessons from 'looking back' and ideas for moving forward. After bringing our individual experiences together as a team we asked ourselves "Where might these lessons be applicable to our next phase? What do they tell us about moving forward?" and drew on the fields of collective impact and service system change to ground us. See our reading corner for some of those materials.

WHAT ARE WE LEARNING ABOUT GOVERNING BBC, A COLLECTIVE IMPACT INITIATIVE?

Trust is the special sauce but needs support.

The trust and respect among us, as individuals and organizations, eases and enables our collective work and has been 'the glue' in sustaining us over time. The path from a shared realization among like-minded professionals to a cross-sector partnership conducting a feasibility study, business planning, fundraising, and early implementation has been years long and windy. Trust kept us together and through hiccups.

But altruism is insufficient in the face of the daily grind of advancing a collective initiative of this scale. Each of us has limited time for BBC-specific work (and some of us are in organizations navigating real capacity constraints). Progress on some strategies also has been slower than we anticipated due, in part, to these constraints.

Meanwhile, in our transition from planning to implementation, we didn't fully specify and prioritize BBC's 'backbone' functions maintaining alignment among us and driving impact, nor fully specify how those needs would be met. This became clear as we owned our unrealistic expectation that hiring a project director would ease demands on our time for advancing strategies. Meanwhile, we failed to distinguish between *coordinating* our work (a backbone need) and collectively problem-solving and strategizing.

Our action-focused weekly meetings allow for valuable group work and updates, but they rarely provide for group *think* on the specific strategies each of us leads. We on the leadership team also value the ongoing credit-building education we receive from our project director, but again recognize it is not necessarily by design. Perhaps most importantly, we see how ambiguity about backbone needs and the project director role have meant some frustrations and may be slowing progress on Initiative strategies.

BBC LEADERSHIP TABLE

The BBC leadership table has been comprised of six¹ professionals representing three lead partner agencies, supported, as of fall 2017, by a director housed at United Way. We use a variety of tactics to collectively define strategy, raise resources, and advance the work across organizations and with only one dedicated staff person. Weekly phone meetings and bi-monthly, in-person retreats, along with a cloud-based file sharing system and participant database, serve our day-to-day needs of decision-making and communication as well as larger strategy development.

Governance structures with 'just-right' formality ensure lead partner creativity and steady progress.

Informality in BBC's governance has been an asset – enabling and speeding our progress. Each of us is free to creatively do 'our own thing,' while aligning with shared credit-building principles. Our lead partner from the Mayor's Office of Financial Empowerment (OFE) independently pursued and secured funding for service provision from a novel source. Informality meant she nimbly leveraged an opportunity consistent with both OFE and BBC goals, but without delays securing 'approval' from the leadership table. Similarly, our lead partner from LISC Boston independently pursued a partnership with the Boston Ujima Project² to reach Boston's entrepreneurs – a distinct population of credit building consumers. Again, LISC Boston is leveraging an opportunity for its own work while advancing BBC goals, without bureaucratic delays.

We appreciate that a commitment to BBC is not predicated on having leaders go "too far off mission" or abide by one "right way" to do this work. In fact, **a significant insight from Year One is that when lead partners do BBC work that is 'mission close,' it best leverages their own relationships and assets, and speeds progress.** The development of a small business financial coach by LISC Boston is a great example. As LISC Boston had been working with many entrepreneurs and providing them with micro loans, they realized some entrepreneurs' poor credit scores precluded their access to traditional loans. LISC Boston saw this as a discrete example of BBC's larger credit building priority – among a population they had a direct connection to. Our lead partner at LISC Boston defined and advanced the position of a small business-specific financial coach. By contrast, when lead partners act as 'good citizens' to advance work that is less tied to home mission, progress is slower.

Our informality (and trust) affords valuable space for debate and disagreement at our table – which are common and productive. Finally, this ‘big tent’ nature of BBC appears to make our relationships with less-likely partners more possible – such as financial institutions and credit bureaus.

But the informality in BBC governance also has had its costs. Our lack of an articulated decision-making process that includes the executives of our lead partner organizations resulted in ‘going back’ to cover bases as BBC’s public information campaign was being developed. This doubling back required extra time and some duplicated effort – all the more ‘expensive’ given our limited resources.

Moving Forward with BBC’s Governance

The time is ripe for revisiting BBC’s governance and infrastructure. These lessons from Year One are a prime motivation. We are encouraged that the collective impact field recognizes such refinements are likely as initiatives move from planning to implementation phases.

We see two immediate next steps:

- Refine and formalize our framework for collaboration to ensure we meet BBC goals via new ideas, movement from ideas to action, and with a combination of resources. The relevant dimensions of the framework should include the structures (e.g. leadership team/steering committee, action or working groups, and the backbone), roles, and communication (within BBC and to partners, residents, external stakeholders).
- Emerging from this shared framework, develop a clear mandate for the leadership team/steering committee and Terms of Reference, as well as for the backbone functions. Relevant dimensions include guidelines for decision-making, funding flows, conflict resolution, and adding new partners. Clearly defined backbone functions, who and how they will be met, and priorities and responsibilities for the project director are all critical to include.

Throughout, our interest is in maintaining the lightness of governance and structure that has served us well to date, leaving as much power and autonomy within lead partners and working groups to innovate and advance the work.

We will likely consider the Constellation Model of Collaborative Social Change given its strengths for an innovative collaboration such as BBC. This is a flexible form of affiliation that enables organizations to work together in constellations. Leadership is balanced, the work is action-focused and ‘coordinated self-interest’ is seen as the best way to build on core competencies, while maintaining autonomy and carrying out the shared goal of advancing economic inclusion in Boston.

With this increased clarity about our governance structure we can codify roles for community partners and residents. We regret not formalizing community roles earlier and are eager for their partnership now. As suggested above (and wisely highlighted in Brandeis’ Year One evaluation reporting), we see that their partnership will ensure the success of both our ongoing design and execution along several dimensions – from reaching the greatest number and breadth of consumers to ensuring services are accessible, linguistically and culturally appropriate, and empowering.

Beyond strengthening Boston’s credit building ecosystem, community roles in BBC governance and implementation also will serve our emerging systems change efforts. Finally, as we aim for a citywide credit building movement, embedded community leaders further a shared ownership of BBC that is essential for lasting change.

WHAT ARE WE LEARNING ABOUT SATURATING AND CONNECTING CREDIT BUILDING SERVICES IN ONE NEIGHBORHOOD?

“Piecing together” existing service-providing partners eases and speeds progress towards a neighborhood credit-building ecosystem that is saturated with accessible services.

Focusing on partnerships with organizations “in the business” of service provision fed our progress in Roxbury. First, **our like-mindedness about social services for social change eased conversations** – particularly between providers and lead partners from United Way and LISC Boston – as we ‘spoke the same language.’ Our pre-existing relationships with Roxbury providers also afforded a strong foundation to explore new ways to work together – for example, LISC Boston and the Roxbury Center for Financial Empowerment had already been working with Roxbury-area entrepreneurs. Second, **the density of service providers within Roxbury meant we had a wealth and variety of potential partners** (a catalyst for our credit building ecosystem unlike most Boston neighborhoods).

Partnering with service providers was efficient. It eliminated the need for BBC to have direct service staff, itself, or contract for credit building services. This freed-up BBC resources for reinforcing the *quality* of services in Roxbury. Our project director was able to launch the Roxbury Community of Practice, below, and our lead partner at United Way further integrated the training and resources of the Working Families Network of Massachusetts into Roxbury. With a service-providing network emerging, it also was particularly easy to weave in additional services from beyond neighborhood boundaries that are under lead partner purview – the light touch Financial Check up developed by the Boston Tax Help Coalition and United Way strategic grants for financial coaching, as examples.

PLACE-BASED CREDIT BUILDING

Central to BBC's initiative is a rich and integrated system of quality credit-building services accessible to all Bostonians. We envision a network of community partners as the foundation, directly providing credit-building services (or serving as distribution channels) and direction to safe credit-building products. Quality and connections will be maintained through a community of practice among credit-building specialists and are supported by year-round opportunities via United Way's Financial Empowerment Learning Institute. Finally, a citywide public information campaign will foster consumer demand.

In Year One, BBC sought to apply this vision of Boston's ecosystem by saturating and connecting credit building service *in one neighborhood* – Roxbury. BBC engaged a sizable group of service-providing partners focusing on Roxbury residents (with the Roxbury Center for Financial Empowerment, of the City's Office of Financial Empowerment, as the hub), delivered a range of services, and launched a community of practice. Our planned public information campaign is in development now.

While service providing partners mitigated the need for direct BBC services, the staff and location of the City of Boston's Roxbury Center for Financial Empowerment has been critical in our progress in Roxbury – a resource made possible by the City's commitment to BBC. The Center and staff deliver credit-building services directly to the community and support BBC partners' integration of credit building into their own service delivery, and, importantly, in ways that align with the financial priorities and goals of Roxbury residents.

Our emerging thinking (and complemented by recommendations from Brandeis' Year One process evaluation) is that **if we expand the Roxbury service-providing network to include residents then the appropriateness, quality, and accessibility of credit-building services in Roxbury will grow even further.** Some ideas include the roll-out of a planned 'ground strategy' and enlisting community ambassadors as financial coaches. The reach and accessibility of credit-building services are limited, thus far, due to language of materials and providers. Something we would need to tackle with this Roxbury expansion.

We also imagine that **if we expand the Roxbury network to include *non-service* providing organizations then the saturation of credit-building services in Roxbury would grow – particularly the number and diversity of access points.** Here we envision faith-based organizations, schools, bank branches, and small businesses as key partners. Familiarity eased our outreach to service-providers thus far, but outreach and engagement to these 'distant' neighborhood actors will require relatively more time and manpower; greater support and oversight by BCC would also be needed for later service provision by/through them.

Weaving connections within a neighborhood's credit-building eco-system takes time and a flexible toolbox of tactics.

Multiple rounds of outreach meetings were needed to codify credit-building partners in Roxbury, over nearly a year of planning and early implementation and by several of us on the leadership team. See Brandeis' reporting on the process evaluation of the Roxbury pilot for more details. Rather than a straight line, iteration was the name of the game. In our experience, conducting outreach meetings with ground- or mid-level staff of organizations, alone, required additional meetings with organization executives with the authority to formalize a partnership. Conducting outreach meetings before an initiative project director was hired required an additional round of 'introductory meetings' later.

Flexible meeting formats and approaches were key. Large, group format meetings and asking, "What do you do in this space?" enabled providers in one neighborhood to hear from one another about activities in the credit-building and adjacent spaces. Our meeting of roughly 15 Roxbury organizations during the planning phase lifted up, as examples, the efforts of one community development organization focusing on student debt (Urban Edge) and another's efforts to support homeownership (Nuestra Comunidad). This meeting enabled a first small change in the ecosystem - organizations communicating about their credit- and credit-adjacent services to one another. Immediately valuable to BBC's objective of connecting services in Roxbury, such group sharing also fostered enthusiasm within the ecosystem for credit-building and connecting via BBC.

Complementary, one-on-one meetings enabled connections among the right partners, and at the right time. In our experience, this format allowed some organizations to comfortably communicate their "lack of fit" with BBC given organization mission or services, or an organization's limited interest in connecting at this time.

Finally, **taking a relational rather than transactional approach in outreach meetings encouraged productive conversations moving towards partnerships.** We started with a good degree of openness about what each partnership

would look like – which we found valuable. Each organization has constraints that we needed to understand and balance with an appropriate ask (an issue of potentially greater import in neighborhoods where service providers are fewer and burdens greater). We must continuously ask ourselves how we can ease alignment of each organization's priorities with BBC goals – just as in our leveraging alignment between missions of our own home organizations and the larger BBC vision discussed above.

Our emerging thinking is that some of **this openness to defining the nature of partnership also may have slowed the pace of formal commitment**. At the time of initial outreach in Roxbury, details on what BBC could provide were limited, as well as the value-add of partnering. Clarity on reporting requirements was also lacking. Altogether, potentially making decision-making by service providers harder. We see that clarity on 'the what' and value proposition of partnering with BBC is particularly valuable given that BBC is such a multi-faceted initiative and, in an arena (i.e., credit building), often less familiar. By contrast, later meetings benefitted from greater clarity about partnering with BBC.

Taking this notion further, one idea is that **if we invite Roxbury service-providing partners to jointly develop a leadership team of themselves then coordination in the ecosystem and the quality of services will grow**. This leadership group could co-design the Community of Practice (COP) to best meet their needs (e.g. defining COP goals, objectives, structures, processes, roles/responsibilities). This same leadership group would enable partners to incorporate credit building into their work and for individual staff to be credit building ambassadors at their own organizations.

Weaving power mapping and organizational assessments into the outreach effort ensured we were strategic in exploring partnerships. Throughout, time spent on educating provider leadership and staff on credit and credit-building was an essential precursor to productive conversations.

Moving forward with our place-based ecosystem building

We will bring our momentum in Roxbury to our next phase, tempered, perhaps, by the reality that forging credit-building partnerships takes considerable time and effort. Therefore, **our larger strategic decisions about next steps in the ecosystem within and beyond Roxbury are best made after formalizing the BBC leadership table and governance** (above).

In the meantime, **our priority is in finalizing and implementing the public information campaign**, a critical component of our vision. This campaign and supporting materials are essential for our work (including completion of a 'BBC partner toolkit') in areas of the city where our connections are fewer and service-providing partners less dense. Campaign materials will be equally valuable for ensuring the cultural and linguistic appropriateness of communications to the residents with whom we hope to work– within and beyond Roxbury.

CONTINUING TO LEARN AND IMPROVE TOGETHER

This is big and important work with few guideposts for advancing a citywide credit building movement. We are excited that investments in our learning muscle – via rigorous reflection, ongoing monitoring, and third-party evaluation – are already bearing returns for the leadership team's work. This excitement is equaled with our enthusiasm for learning with our local partners and Boston residents. Future reflection sessions, such as the 'step back' feeding this brief, will include them. Altogether, rigorous research and lessons from practice and lived experience will strengthen BBC and its work to make economic inclusion a reality in Boston.

NOTES

1 There was one membership change between planning and implementation with the departure of Bob Van Meter as executive director of LISC Boston.

2 A place-based investment fund, controlled democratically by community members to support businesses, real estate and infrastructure projects that would otherwise struggle to find financing. See www.ujimaboston.com.

READING CORNER

Cabaj, M. and L. Weaver. 2016. *Collective Impact 3.0: An evolving framework for community change*. Ontario, CA: Tamarack Institute.

Center for Social Innovation (n.d.) *Constellation Model of Governance*. Retrieved from <https://socialinnovation.org/constellation-governance-model/>

Darling, M., Gruber, H., Smith, J. and J. Stiles. 2016. Emergent Learning: A Framework for Whole-System Strategy, Learning, and Adaptation, *The Foundation Review* 8, 1.

Foster-Fishman, P.G., Watson, E.R. 2011. The ABLe Change Framework: A conceptual and methodological tool for promoting systems change. *American Journal of Community Psychology*. 49(3-4):503-16

Gill, Z., Dakin, P., & Smith, C. 2017. *Building from the basics: approaches to governance and collaboration in Australian Collective Impact initiatives*. Canberra: Australian Research Alliance for Children and Youth (ARACY).

ACKNOWLEDGMENTS

Boston Builds Credit is possible because of the leadership and support of Boston Mayor Martin J. Walsh's Office of Financial Empowerment, the United Way of Massachusetts Bay, and Local Initiatives Support Corporation Boston. We are sincerely grateful for founding sponsorship by Citi Community Development and leadership support from Bank of America, and Patricia and Jonathan Kraft. The continued energy and skills from BBC's community partners and Boston residents are invaluable. Thanks to Keri-Nicole Dillman, PhD for facilitating our Year One Meaning Making Session and preparing this brief.

Building Boston's Credit-building Movement

Lessons from the Leadership Table

May 2019

