



**CHILDREN'S
SAVINGS
ACCOUNT
SURVEY OF PRIVATE
FUNDING 2015-2016**

INSIGHTS FROM
THE CSA FIELD



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Children's Savings Account (CSA) programs hold promise as a strategy to help to make postsecondary education a reality for more low and moderate income children. CSAs are programs that provide children (starting in elementary school or younger) with savings or investment accounts and financial incentives for the specific purpose of postsecondary education. In addition to their financial role, CSAs are associated with beneficial effects for parents and children, including improved educational expectations, socioemotional development, college access, and academic success.¹⁻⁹ The first CSAs appeared in the early 2000s, and the field has grown dramatically in recent years, so that by the end of 2016, more than 312,000 children in 29 states were enrolled in CSAs.^{10,11} This growth has been possible in large part because of support from philanthropy and other private funding sources. While 41% of CSAs received funding from a public source in 2016, 71% received foundation funding, and more than 40% were supported by corporations or businesses.¹¹

Most CSA programs in the U.S. today rely on funding from the private sector, including foundations, financial institutions, the corporate and business sector, and individual donors. Although public funding can be important for large-scale programs and those

in densely populated areas, private-sector funders are playing a critical role in the burgeoning CSA field, and interest from the private sector continues to grow.

CSA programs' funding structures differ greatly from site to site, and no complete picture of the funding landscape of the field has been published to date. To address this gap, the Asset Funders Network (AFN), with support from the Charles Stewart Mott Foundation, developed the first-ever CSA Survey of Private Funding (CSA Survey). The goal of the survey is to map out the private funding landscape for CSA programs in the U.S. during the period of 2015-2016. This first CSA Survey provides a baseline and will be repeated to track changes over time as the field continues to grow. Future CSA Surveys will build on these findings to provide insight for funders, CSA administrators, and policymakers.

This survey data provides the first-ever snapshot of the depth and breadth of the philanthropic support for the emerging field of CSA initiatives. This report describes the 2015-16 CSA Survey methodology, presents baseline data and key findings, and reflects on opportunities for the growing field.

THE CSA SURVEY: BACKGROUND AND METHODOLOGY

The CSA Survey was conducted between December 2016 and January 2017 via a combination of phone calls and emails. The sample included administrators of 62 CSA programs identified by AFN, the Mott Foundation, and the Prosperity Now CSA Directory (then CFED). For more details on the survey methods, see Appendix B.

This survey specifically focused on programs that enroll children from birth through elementary school and excluded programs that exclusively serve students in middle school or beyond. Important benefits of CSAs begin manifesting in early childhood, suggesting that programs that begin later cannot deliver maximum benefit. For instance, infants from low income families who receive CSAs have higher social emotional skills at age 4 than those without CSAs.¹ Additionally, parents of children with CSAs have higher academic expectations for their children starting in their infancy, compared to parents whose kids do not have CSAs.² Research suggests that social emotional skills and parents' educational expectations are important predictors of children's future college success.⁷ These findings suggest that CSAs targeting younger children (birth through elementary school years) are more likely to serve the intended purpose of increasing the educational aspirations of children and families,

with the potential of creating a college-going culture. Additionally, programs that start early in children's lives allow more time for families to accumulate savings for postsecondary education. Indeed, most CSA programs in the U.S. begin enrolling children by elementary school.

Private funding was defined to include financial support from philanthropic, corporate responsibility departments and foundations, financial institutions, and individual donors. It excluded public funds and crowdfunding, such as the 1:1 Fund.

CSA program administrators self-reported data for this report. As a result, the specific amounts may differ from official records. For instance, although we asked respondents for information about funding in a specific time frame (2015-16), there are some instances where programs reported their full endowed amounts. Future iterations of the CSA Survey will address this issue. Additionally, because the survey data came from CSA programs and not the funders themselves, this report only names a handful of high-profile funders. Table 7 in Appendix A summarizes the data collected on all active and fully funded CSA programs in this sample, by region, and Table 8 lists all emergent programs (still in planning phases and/or seeking funding).

THE CSA SURVEY

Each respondent was asked four questions about sources of private funding for their programs:

- 1 Did you receive private philanthropic support in 2015-2016?
- 2 How much?
- 3 For what period?
- 4 Was there a restricted purpose? If so, what was it?

CSAs targeting children through elementary school years are more likely to increase the educational aspirations of children and families, and potentially create a college-going culture.

KEY FINDINGS

HOW MUCH PRIVATE FUNDING?

Together, all active or fully funded programs received a total of \$36.5 million in private investments in 2015-16. Emergent programs, not yet fully funded, add an additional \$60,000 in private funding. Altogether, private funding sources contributed \$36,558,297 to CSAs during 2015-2016.

PROGRAMS WITH THE HIGHEST TOTAL LEVELS OF PRIVATE FUNDING

Levels of total private financial support for CSAs range from \$600 to more than \$12.2 million. Table 1 lists the programs with the highest level of private funding. These numbers do not represent programs' entire budgets, as CSA programs may also receive public funding, which was not captured by this year's survey. Notably, all 14 Promise Indiana programs are combined in the table because when considered together, they have \$1.57 million in private funding, putting them in the top five CSAs by private funding amount.

TABLE 1 | CSAS WITH THE HIGHEST LEVELS OF TOTAL PRIVATE FUNDING 2015-16

PROGRAM	LOCATION	TOTAL PRIVATE FUNDING	NUMBER OF SOURCES
HAROLD ALFOND COLLEGE CHALLENGE	ME: Statewide	\$12,231,500	6
NYC KIDS RISE*	New York, NY	\$10,000,000	1
BRILLIANT BABY*	Oakland, CA	\$3,665,000	4
TACOMA HOUSING AUTHORITY CSA	Tacoma, WA	\$1,720,000	6
PROMISE INDIANA (ALL PROGRAMS)	IN: 14 sites	\$1,659,154	55
KICKSTART TO CAREER	Barry County, MI	\$1,280,000	3

* Fully funded program, to launch in 2017

LARGEST SINGLE CONTRIBUTIONS

Although most CSAs benefit from numerous private funding sources, some CSAs benefit from a small number of substantial private contributions. Table 2 summarizes the largest *single* contributions from private sources.

TABLE 2 | LARGEST SINGLE CONTRIBUTIONS FROM PRIVATE SOURCES 2015-16

PROGRAM	LOCATION	FUNDER	AMOUNT
HAROLD ALFOND COLLEGE CHALLENGE	ME: Statewide	Harold Alfond Foundation via Alfond Scholarship Foundation	\$12,231,500
NYC KIDS RISE*	New York, NY	The Gray Foundation	\$10,000,000
BRILLIANT BABY*	Oakland, CA	Marc and Lynne Benioff	\$3,400,000
KICKSTART TO CAREER	Barry County, MI	Doug and Margaret DeCamp Foundation via Barry County Community Foundation	\$780,000
KICKSTART TO CAREER	Barry County, MI	Estate settlement via Barry County Community Foundation	\$500,000
SCHOLARS SAVINGS PROGRAM	El Monte, CA	California Community Foundation	\$500,000
TACOMA HOUSING AUTHORITY CSA	Tacoma, WA	Heritage Bank	\$500,000
TACOMA HOUSING AUTHORITY CSA	Tacoma, WA	Local Family Foundation (unnamed)	\$500,000
BOSTON SAVES	Boston, MA	Eos Foundation	\$500,000

* Fully funded program, to launch in 2017

MOST CSAs DRAW UPON SEVERAL FUNDING SOURCES

While some programs rely on only one or two funders, in most cases, several funders align to enable the CSA to operate. For instance, one organization may fund the seed deposits, while another may waive fees on accounts. In 2015-16, many CSAs attracted support from numerous funders, evidence of widespread and growing enthusiasm for these regional programs. Most notably, 55 different funders supported 14 Promise Indiana programs across the state. The individual programs under the Promise Indiana umbrella attracted between three and nine funders each. A similar pattern can be observed in other regions as well. The Prosperity Kids program in New Mexico attracted support from 11 different funders, and 10 funders supported College Kids St. Louis. Oakland's Brilliant Baby attracted support from eight different sources.

On the other side of the spectrum, a single, large gift can also provide critical support for a CSA. Indeed, there are 12 active or fully funded programs that are supported by only one private funder, and another five receive funding from just two private sources (as indicated in Figure 1 below). Importantly, some of these programs have benefitted from public funding in addition to private support. A handful of programs (five) also reported receiving no private support in 2015-16. Since the CSA Survey did not collect data on public funding sources, the proportion of support from private versus public funding is not known. Future iterations of the survey will address this. Figure 1 and Figure 2 summarize numbers of private funders for all CSAs in the sample.

FIGURE 1 | ACTIVE FUNDED CSA PROGRAMS BY NUMBER OF PRIVATE FUNDERS

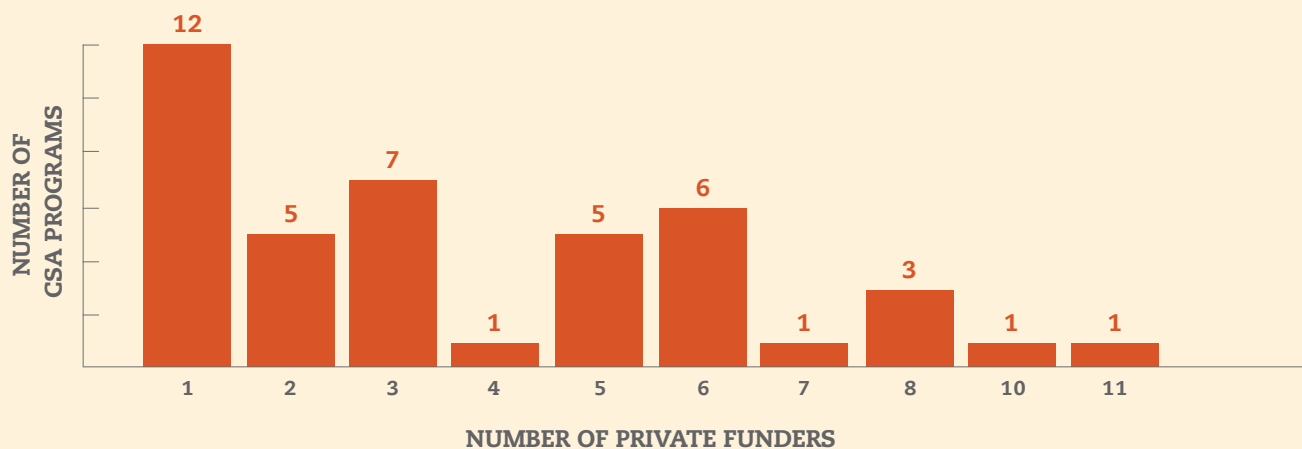
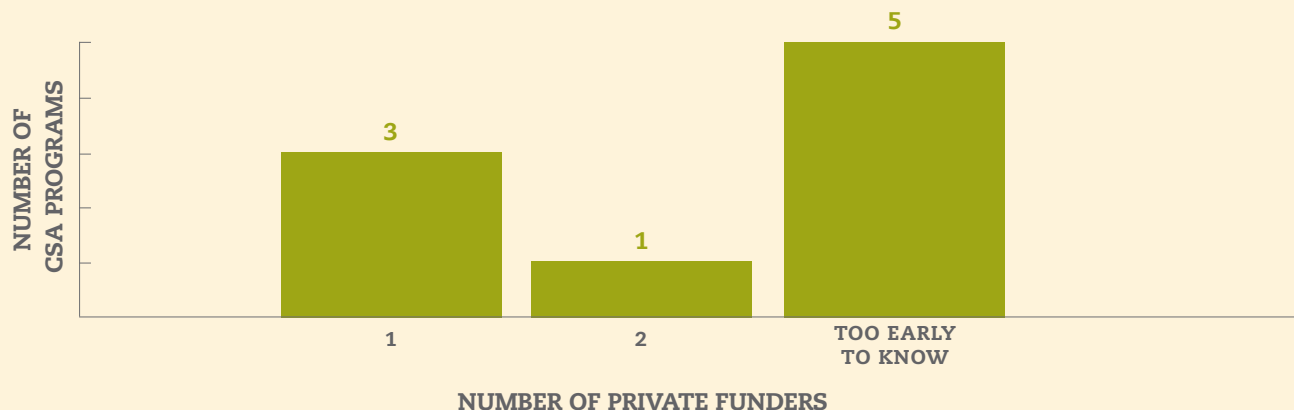


FIGURE 2 | EMERGENT CSA PROGRAMS BY NUMBER OF PRIVATE FUNDERS



*Note: 5 Programs reported receiving \$0 in private support

SOURCES OF FUNDING

As noted in the background and methodology section, the CSA Survey defined private funding to include financial support from philanthropy, corporate responsibility and foundations, financial institutions, and individual donors outside crowdfunding activities. Altogether, the CSA Survey catalogued 110 institutions or individuals that contributed private funding toward CSAs in 2015-16, in the form of 168 unique grants or funding lines (Table 3). Foundations are the most common type of organization providing financial support to CSAs, with 56 foundations offering a total of 80 grants. Financial institutions, including banks, credit unions, and investment banks are the second most common source of financial support for CSAs, with 29 financial institutions providing 31 grants.

TABLE 3 | SOURCES OF FUNDING BY CATEGORY

FUNDING SOURCE	INSTITUTIONS/INDIVIDUALS	GRANTS/CONTRIBUTIONS
ANONYMOUS DONOR	1	1
CIVIC ORGANIZATIONS	3*	11
CORPORATION	6*	14
FINANCIAL INSTITUTION	29	31
NONPROFIT HEALTH SYSTEM OR HOSPITAL	5	10
INDIVIDUAL DONORS	n/a*	11
NATIVE AMERICAN NATION	1	1
NONPROFIT ORGANIZATION	3	3
UNITED WAY	6	6
FOUNDATIONS		
COMMUNITY FOUNDATION	20	24
CORPORATE FOUNDATION	2	2
FINANCIAL INSTITUTION FOUNDATION	2	4
FAMILY FOUNDATION	18	19
HEALTH FOUNDATION	4	4
INDEPENDENT FOUNDATION	10	27
TOTAL	110	168

*In addition to the three specific civic organizations and six specific corporations that were identified, many CSAs reported receiving support from unnamed civic organizations or corporations. Similarly, several programs noted receiving contributions from individual donors without specifying the identities of those donors. These are reflected in the Grants/Contributions column but not in the Institutions column.

FIGURE 3 | SOURCES OF CSA FUNDING BY CATEGORY

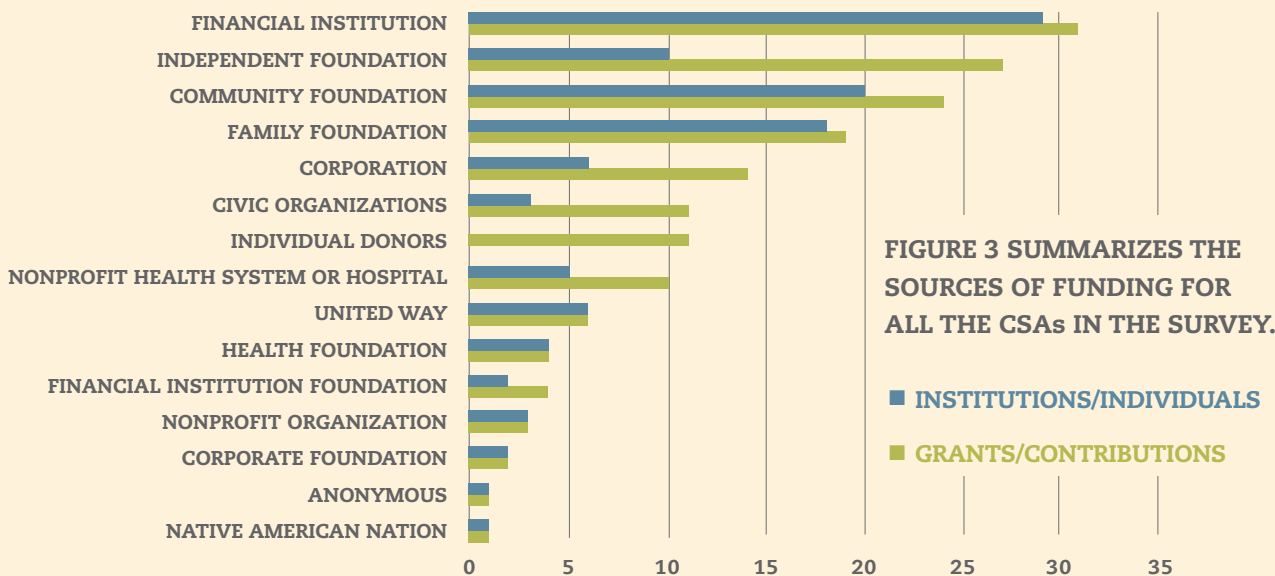


FIGURE 3 SUMMARIZES THE SOURCES OF FUNDING FOR ALL THE CSAs IN THE SURVEY.

COMMUNITY FOUNDATIONS AND FAMILY FOUNDATIONS ARE KEY INVESTORS

Community foundations and family foundations have emerged as important sources of support for CSA programs across the U.S. In 2015-16, 20 different community foundations invested in CSAs (Table 4). Notably, 13 of the 14 Promise Indiana CSAs received investments from community foundations in 2015-16. Similarly, 18 family foundations supported CSAs nationwide (Table 5).

TABLE 4 | COMMUNITY FOUNDATIONS SUPPORTING CSAs, BY STATE

STATE	COMMUNITY FOUNDATION (CF)	PROGRAM SUPPORTED
CA	California CF	Scholars Savings Program (El Monte)
IN	Benton CF	Promise Indiana: Benton Community
IN	Blackford County CF	Promise Indiana: Blackford County
IN	Central Indiana CF	Promise Indiana: Marion County
IN	Community Foundation of Whitley County	Promise Indiana: Whitley County
IN	Howard County CF	Promise Indiana: Howard County
IN	Kosciusko County CF	Promise Indiana: Kosciusko County
IN	LaGrange County CF	Promise Indiana: LaGrange County
IN	Lawrenceburg County CF	Promise Indiana: Lawrenceburg Community
IN	Marshall County CF	Promise Indiana: Marshall County
IN	Noble County CF	Promise Indiana: Noble County
IN	Northern Indiana CF	Promise Indiana: Fulton County
IN	Portland Foundation	Promise Indiana: Jay County
IN	Steuben CF	Promise Indiana: Steuben County
ME	Maine Community Foundation	Harold Alfond College Challenge
MI	Barry County CF	KickStart to Career
NH	New Hampshire Charitable Fund	Centsible Families
NM	Albuquerque CF	Prosperity Kids
NC	Reidsville Area Foundation	Reidsville CSA
TX	Communities Foundation of Texas	Dollars for College CSA Pilot

TABLE 5 | FAMILY FOUNDATIONS SUPPORTING CSAs

FAMILY FOUNDATION	PROGRAM SUPPORTED
AUGUSTA BROWN HOLLAND PHILANTHROPIC FOUNDATION, INC.	Louisville Goes to College
BAMFORD FAMILY FOUNDATION	Tacoma Housing Authority CSA
BENTER FOUNDATION	Fund My Future
DAVID AND LUCILLE PACKARD FOUNDATION	Oakland Promise: Brilliant Baby
EOS FOUNDATION	Boston Saves
FRIEDMAN FAMILY FOUNDATION	Oakland Promise: Brilliant Baby and Kindergarten to College
GRAY FOUNDATION	NYC Kids Rise
HAROLD ALFOND FOUNDATION VIA ALFOND SCHOLARSHIP FOUNDATION	Harold Alfond College Challenge
HELLMAN FOUNDATION	San Francisco Kindergarten to College
J. C. KELLOGG FOUNDATION	Oakland Promise: Brilliant Baby
JOHN T. GORMAN FOUNDATION	Harold Alfond College Challenge
KOSHLAND FAMILY FOUNDATION	Oakland Promise: Brilliant Baby and Kindergarten to College
LOGAL FAMILY FOUNDATION (UNNAMED)	Tacoma Housing Authority Children's Savings Account Program
MCCUNE FOUNDATION	Prosperity Kids
OLIVE B. COLE FOUNDATION	Promise Indiana: Noble County and LaGrange County
SAM L. COHEN FOUNDATION	Harold Alfond College Challenge
THOMSON FAMILY FOUNDATION	Dollars for College
WALTER AND ELISE HAAS FUND	Oakland Promise: Brilliant Baby and Kindergarten to College

MAJOR FUNDERS SUPPORT MULTIPLE PROGRAMS

Several funders provide support for multiple programs. For instance, the Lilly Endowment supports all 14 Promise Indiana CSA programs. Most of this support is funneled through the Wabash YMCA and then distributed to CSA programs in the state. Another major supporter of Promise Indiana programs is Parkview Health, which supports six individual Promise Indiana programs. The Citi family of companies has invested in four CSAs, two through the Citi Foundation and two through Citi Community Development. The Wells Fargo family of companies also supports three CSAs. Table 6 summarizes funders that are supporting three or more programs.

The Charles Stewart Mott Foundation provided support to three CSAs during the study period. Notably, the Mott Foundation has also invested in numerous CSA efforts for the purposes of program development, furthering CSA policy, and linking CSAs to the college access movement in order to move the CSA field forward. Because the 2015-16 CSA Survey focused on funding provided directly to CSAs for program operation, it did not capture support for evaluation, policy work, or other aspects of CSA field development provided to agencies that do not run CSAs directly.

TABLE 6 | FUNDERS SUPPORTING THREE OR MORE CSA PROGRAMS 2015-16

FUNDER	SUPPORTED PROGRAMS	LOCATION	TOTAL SUPPORTED
LILLY ENDOWMENT	Promise Indiana programs: All	IN: 14 counties	14
PARKVIEW HEALTH	Promise Indiana: Kosciusko, LaGrange, Noble, Steuben, Wabash, Whitley	IN: 6 counties	6
CHARLES STEWART MOTT FOUNDATION	Harold Alfond College Challenge Promise Indiana: Wabash County San Francisco Kindergarten to College	ME: statewide Wabash County, IN San Francisco, CA	3
CITI			4
CITI FOUNDATION	Children’s Aid Society CSA	New York, NY	
	Bright Future Fund	UT: 3 counties	
CITI COMMUNITY DEVELOPMENT	Kindergarten to College (Oakland Promise)	Oakland, CA	
	Scholars Savings Programs	El Monte, CA	
WELLS FARGO			3
WELLS FARGO ADVISORS	College Kids St. Louis	St. Louis, MO	
WELLS FARGO BANK BRANCH	Wabash County Promise	Wabash County, IN	
WELLS FARGO FOUNDATION	Building Brains and Bank Accounts	Birmingham, AL	

DISCUSSION

This survey provides a picture of strong private investment in CSAs in the United States. It is apparent that while a single, major funder can have a substantial impact, so too can a collection of more modest contributions. Indeed, most CSAs are made possible by several funding organizations aligning their efforts and funding different aspects of the CSA—the seed, the match, or the account costs. The collection of Promise Indiana CSAs, with between three and nine funding lines each, suggests widespread and growing enthusiasm for CSAs in the funding community in that state. This pattern has also appeared in New Mexico’s Prosperity Kids program, College Kids St. Louis, and Oakland California’s Brilliant Baby program, with 8 to 11 funders each. Both funders and CSA programs can tune into these examples to learn lessons about how to spur this kind of excitement and enthusiasm in their own regions.

Community foundations, family foundations, and other mission-centric philanthropies appear to be important contributors to CSA programs. With strong ties to their communities and a long-term view of results, these organizations appear ready to invest in long-term benefits for the children they serve. For instance, the Charles Stewart Mott Foundation has supported several strategic aspects of CSAs as part of its mission to help students graduate from high school both college- and career-ready. Organizations like the United Way are also important supporters of CSAs because, like community foundations, they are funded by the community, have flexibility in their spending priorities, and can serve as pass-through organizations.

Another important source of funding for CSAs are organizations, such as community, corporate and family foundations, that have historically supported traditional college scholarships and have recently shifted toward early award scholarships linked to CSAs. Because traditional scholarships often go to people who are already college bound, the early award approach can make scholarship money accessible to more people and widen the pool of applicants pursuing postsecondary education. Additionally, early award scholarship programs can deepen the impact

of financial aid dollars through CSAs’ documented impact on educational aspirations and a college-going identity.^{2,5} For instance, Barry Community Foundation, the primary funder of the KickStart to Career program in Barry County, Michigan, has increased its emphasis on early scholarships as a way to enhance the impact of its financial investments. The Community Foundation of Wabash County is also developing a program for fourth through eighth graders to earn small scholarships through in-school achievements.

The CSA Survey also highlights the crucial role that financial institutions play in funding and supporting CSAs, as 29 different financial institutions support CSAs nationwide. Through AFN’s other work, it is clear that financial institutions often provide support by waiving fees and providing accounts free of charge. Such support from local financial institutions may be particularly important in states whose 529 plans still have barriers in place, such as high minimum deposits and monthly deposit requirements.

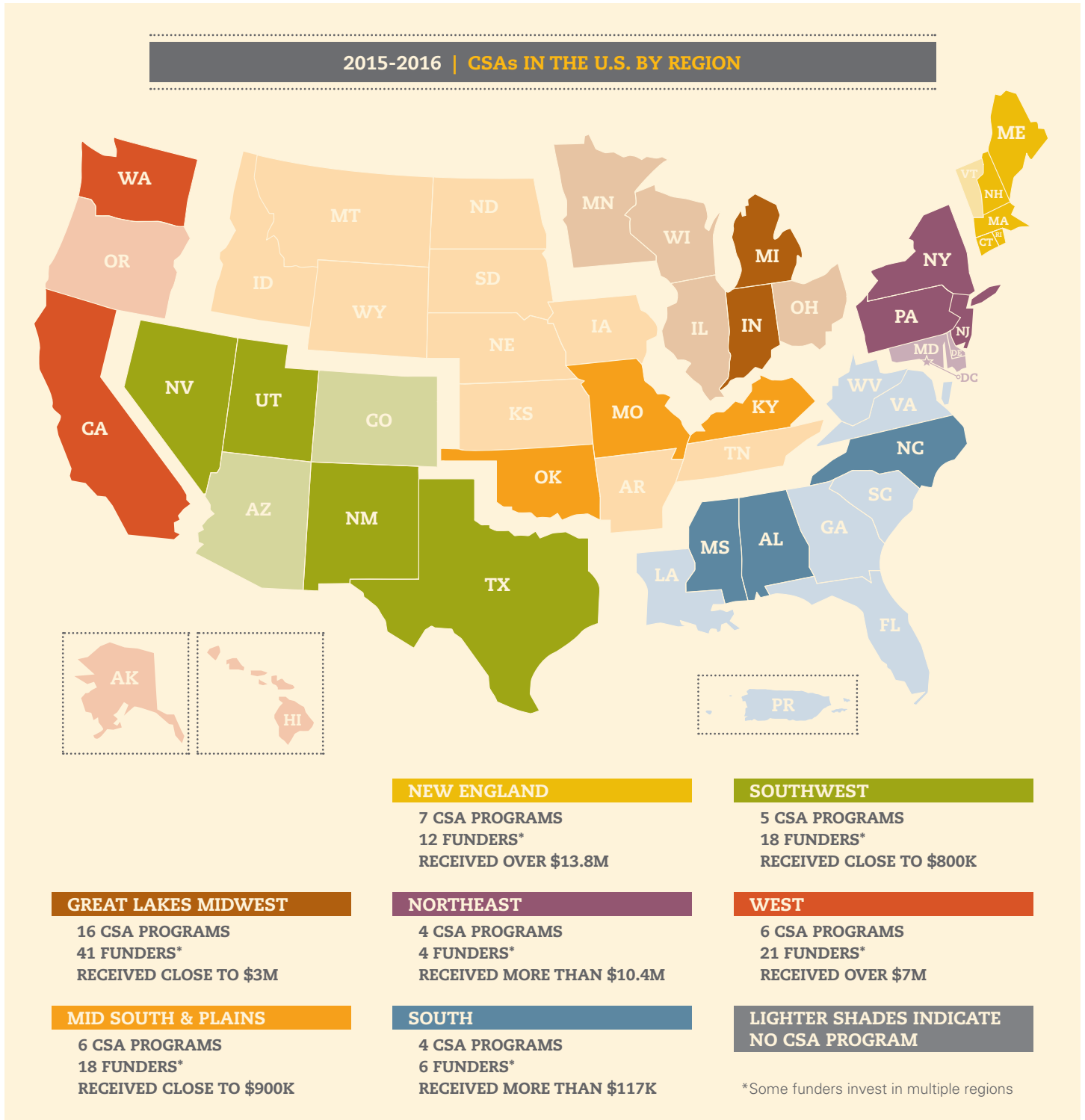
NEXT STEPS

The 2015-2016 CSA Survey provides a baseline snapshot of a dynamic, growing field. The landscape of private funding for CSAs has transformed dramatically over recent years, and it continues to evolve rapidly. The CSA Survey, conducted biennially, will be a valuable tool in tracking the development of the field over time. Future iterations of the CSA Survey will add to this baseline knowledge by including the specific use for each funding commitment (e.g., funds for program investigation and development, general use, matching funds, or other incentives); capturing in-kind contributions by financial institutions and other institutional partners; collecting information on strategic investments in CSAs; and documenting public funding sources. In these ways, the biennial CSA Survey will inform how private philanthropy is supporting CSAs and characterize changes in the landscape of private funding to expand our understanding of the field.

APPENDIX A

PRIVATE FUNDING DATA FOR ALL CSAs IN THE SURVEY BY REGION

This section includes a map and tables summarizing the private funding sources for all CSAs in the survey. CSA program administrators presented self-reported data for this report, and thus specific amounts may differ slightly from official records. Because the survey respondents were from CSA programs and not the funders themselves, specific funders are not identified by name in this section. Interested AFN members can contact AFN for more specific information.



APPENDIX A

PRIVATE FUNDING DATA FOR ALL CSAs IN THE SURVEY BY REGION

TABLE 7 | ACTIVE AND FULLY FUNDED CSAs IN THE U.S., BY REGION

PROGRAM NAME	STATE	TOTAL PRIVATE FUNDING 2015-2016	NUMBER OF PRIVATE FUNDERS
GREAT LAKES MIDWEST			
KICKSTART TO CAREER	MI	\$1,280,000	3
LANSING SAVE	MI	\$4,000	1
PROMISE INDIANA: BENTON COMMUNITY	IN	\$58,580	8
PROMISE INDIANA: BLACKFORD COUNTY	IN	\$55,400	3
PROMISE INDIANA: FULTON COUNTY	IN	\$50,625	5
PROMISE INDIANA: HOWARD COUNTY	IN	\$95,000	3
PROMISE INDIANA: JAY COUNTY	IN	\$138,536	8
PROMISE INDIANA: KOSCIUSKO	IN	\$146,293	5
PROMISE INDIANA: LAGRANGE	IN	\$92,625	7
PROMISE INDIANA: LAWRENCEBURG COMMUNITY	IN	\$47,000	4
PROMISE INDIANA: MARION	IN	\$125,000	3
PROMISE INDIANA: MARSHALL	IN	\$70,000	3
PROMISE INDIANA: NOBLE COUNTY	IN	\$57,425	5
PROMISE INDIANA: STEUBEN COUNTY	IN	\$112,350	5
PROMISE INDIANA: WABASH COUNTY	IN	\$537,000	6
PROMISE INDIANA: WHITLEY COUNTY	IN	\$73,320	6
TOTAL PROMISE INDIANA PROGRAMS	IN	\$1,659,154	55
MID SOUTH AND PLAINS			
COLLEGE KIDS ST. LOUIS	MO	\$64,300	10
CSAs FOR DEPENDENTS OF DE LA SALLE GRADUATES	MO	\$600	1
FUTURE FORWARD SCHOLARSHIP ACCOUNTS ST. LOUIS	MO	\$327,600	1
LOUISVILLE GOES TO COLLEGE	KY	\$20,000	1
OKLAHOMA NATIVE ASSETS COALITION, INC.	OK/ MO	\$482,482	5
SEED OK	OK	\$0	0

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TABLE 7 | ACTIVE AND FULLY FUNDED CSAs IN THE U.S., BY REGION

PROGRAM NAME	STATE	TOTAL PRIVATE FUNDING 2015-2016	NUMBER OF PRIVATE FUNDERS
NEW ENGLAND			
\$EEDMA	MA	\$50,000	1
BOSTON SAVES	MA	\$500,000	1
CENTSIBLE FAMILIES	NH	\$38,000	2
CHET BABY SCHOLARS	CT	\$0	0
COLLEGEBOUNDBABY	RI	\$1,054,000	2
HAROLD ALFOND COLLEGE CHALLENGE	ME	\$12,231,500	6
INVERSANT	MA	\$0	No new funds
NORTHEAST			
ACORN FUND COLLEGE SAVINGS ACCOUNTS	NJ	\$275,000	1
CHILDREN'S AID SOCIETY CSA	NY	\$150,000	1
FUND MY FUTURE	PA	\$30,000	1
NYC CSA/NYC KIDS RISE	NY	\$10,000,000	1
SOUTH			
BUILDING BRAINS AND BANK ACCOUNTS	AL	\$12,500	2
DURHAM KIDS SAVE	NC	\$67,092	2
LOU SAVES	MS	\$4,915	1
REIDSVILLE CSA	NC	\$33,000	1
SOUTHWEST			
BRIGHT FUTURE FUND	UT	\$15,000	2
COMMUNITY ACTION AGENCY OF SOUTHERN NM CSA PROGRAM	NM	\$0	No private funding
NEVADA COLLEGE KICK START	NV	\$0	No private funding
PROSPERITY KIDS	NM	\$486,000	11
DOLLARS FOR COLLEGE CSA PILOT	TX	\$298,154	6
WEST			
OAKLAND PROMISE: BRILLIANT BABY	CA	\$3,665,000	4
OAKLAND PROMISE: BRILLIANT BABY AND K2C	CA	\$585,000	4
OAKLAND PROMISE: KINDERGARTEN TO COLLEGE	CA	\$450,000	2
KINDERGARTEN TO COLLEGE (SAN FRANCISCO)	CA	Unknown due to timing and allocation of multiyear grants	3
SCHOLARS SAVINGS PROGRAM (EL MONTE)	CA	\$630,000	3
TACOMA HOUSING AUTHORITY CHILDREN'S SAVINGS ACCOUNT PROGRAM	WA	\$1,720,000	6

APPENDIX A

PRIVATE FUNDING DATA FOR ALL CSAs IN THE SURVEY BY REGION

TABLE 8 | EMERGENT CSA PROGRAMS IN ALL REGIONS, STILL IN PLANNING AND/OR FUNDRAISING PHASES

PROGRAM NAME	STATE	TOTAL PRIVATE FUNDING 2015-2016	NUMBER OF PRIVATE FUNDERS
ARKANSAS STATEWIDE CSA	AR	\$0	No present philanthropic support
LOS ANGELES UNIVERSAL CSA	CA	\$0	No present philanthropic support
DISTRICT OF COLUMBIA CSA	DC	\$0	No philanthropic discussions yet
CALDWELL SAVES 1 ST	ID		No present philanthropic support
RUSSELL GOES TO COLLEGE	KY	Unknown	1
DOLLARS FOR COLLEGE (EXPANSION OF PILOT)	TX	\$25,000	2
FORTWORTH/CATHOLIC CHARITIES	TX	\$10,000	1
HOUSTON	TX	\$0	No philanthropic discussions yet
VERMONT UNIVERSAL CHILDREN'S SAVINGS ACCOUNT PROGRAM	VT	\$25,000	1

TABLE 9 | PROGRAMS EXCLUDED FROM SAMPLE

PROGRAM NAME	STATE	TOTAL PRIVATE FUNDING 2015-2016	NUMBER OF PRIVATE FUNDERS
I CAN SAVE	OH	Unknown	4
I HAVE A DREAM FOUNDATION COLLEGE SAVINGS PROGRAM	IA	Unknown	
KC SCHOLARS	KS/MO	Unknown	1
MINNEAPOLIS CSA**	MN	Unknown	
MS CHILDREN'S COLLEGE PROGRAM	MS	Unknown	
URBAN ED ACADEMY	CA	Unknown	

Note: These programs were excluded from the sample and not counted in any totals in the report.

APPENDIX B

DETAILED METHODS

Between December 2016 and January 2017, AFN staff contacted administrators of 62 CSA programs identified by AFN, the Mott Foundation, and the Prosperity Now CSA Directory (then CFED) that enroll children from birth through elementary school. AFN staff called each program up to three times and followed up by email. If CSA Survey staff received no response after three attempts or if the respondent failed to provide data by the deadline, the program was listed as unresponsive. Two programs were unresponsive, and three opted not to disclose the information requested. One additional program, still in planning phases, had no specific information available. In total, the CSA Survey collected data on 56 programs. Table 10 offers an overview of the sample and those excluded.

TABLE 10 | SAMPLE OVERVIEW

SAMPLE	COUNT
TOTAL INCLUDED	56
RESPONDED TO SURVEY	56
EXCLUDED FROM FINDINGS	6
DECLINED TO PROVIDE INFORMATION	3
UNRESPONSIVE	2
NO INFORMATION AVAILABLE	1

The sample includes programs in three categories (summarized in Table 11): First, CSAs currently in operation are categorized as Active Programs. Second, programs that have secured adequate funding and are ready to launch are referred to as Fully Funded. Finally, those currently in the planning phase of development but are lacking complete funding are referred to as Emergent Programs. Programs in the second category are included with Active Programs in this analysis.

TABLE 11 | CSAs BY PROGRAM STATUS

CATEGORY	NUMBER OF PROGRAMS
ACTIVE CSAs	44
FULLY FUNDED CSAs	3
EMERGENT CSAs	9

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