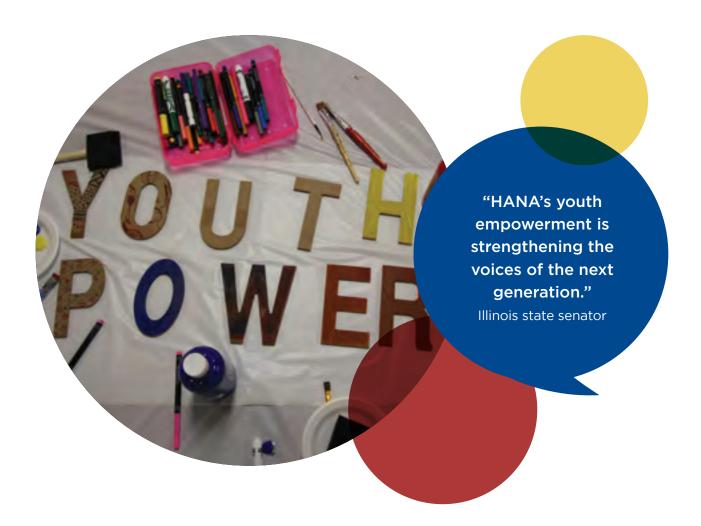


Executive Summary





Empowerment Economics at HANA Center

HANA Center is locally recognized in Chicago for providing a unique space for youth from a wide range of racial, ethnic, and linguistic backgrounds to lead and engage in their communities. They are also nationally recognized for their contributions to immigrant justice; just follow the sounds of Korean drumming at immigrant justice rallies and you will find HANA youth drumming up power.

This case study lifts up HANA Center's cuttingedge approach to financial capability, which is shaped by their overall commitment to youthled programming and community organizing. Low-income youth of color at HANA Center are redefining what it means to "own wealth" or "build assets," demonstrating that their greatest asset is their collective power. Youth learn resource management and development skills and immediately apply them to organize social justice campaigns in their schools, neighborhoods, and communities. They conduct research and teach each other about how wealth and power are distributed in their community, collectively developing new narratives about poverty and inequality. Then, they empower friends and family members by sharing these new skills along with their evolving identities, narratives, political priorities, and ways of thinking about financial well-being. This is "Empowerment Economics" in action.

Empowerment Economics is a multi-generational and culturally responsive approach to building wealth and power, developed by and for low-income Asian American and Pacific Islanders (AAPI) and other communities of color. The conceptual and practical basis for Empowerment Economics was established by Hawaiian Community Assets in 2017 and today this model is being implemented and adapted by organizations in low-income communities of color across the United States. Empowerment Economics addresses longstanding economic and racial injustices facing communities of color. It builds on the strengths, values, and relationships

"I really hope that I keep learning a lot more and hope that I can actually bring change . . . I don't need to make something big, but if I do a small movement, I can create this little difference."

HANA youth

of communities to reveal new ways of relating, defining wealth and well-being, and distributing power and resources to effect social change.

While honoring its Korean roots, HANA Center has been intentional about engaging with its increasingly diverse community. HANA's multiracial and multi-ethnic youth leaders creatively manage limited resources, leverage financial skills to organize for change, and, along the way, cultivate powerful political voices. Youth in the after-school program #DrummingUpPower learn traditional Korean drumming, financial capability, and life skills. In Fighting Youth Shouting Out for Humanity (FYSH), they work together to identify and take action on social justice issues relevant to their lives. Some return as mentors, interns, and staff to welcome and support their younger peers.

Promising Practices

Through on-site field work and interviews with HANA Center staff, youth, and community partners, we identified four promising practices that show how HANA Center skillfully integrates financial capability lessons into its foundational youth empowerment programing. At HANA youth are provided with opportunities to leverage what they learn through collective budgeting activities, campaigns for social change, and community events.

1. Youth-Centered Financial Capability Programming

HANA teaches financial capability as part of a holistic approach to well-being and validates the critical role that youth play in navigating financial systems and sharing resources with their families and communities.

2. Collective and Critical Identity Development HANA encourages youth to develop strong identities as leaders by learning about and challenging the oppressive elements of economic systems that do not work for them. HANA cultivates collective resource management skills and steps back so youth can develop new ways of engaging with resources and power.

3. Cultural Rootedness and Creation of a New Culture

HANA celebrates youth's diverse cultural roots, framing them as a source of strength and pride. They also provide space for the creation of a new multi-racial youth culture grounded in gender equity that reflects youth's aspirations for the future.

4. Community Organizing through Financial Empowerment

HANA teaches community organizing skills through financial empowerment and leadership. Youth are strongly supported as they dedicate their collective assets to create campaigns, influence policy, and host community events that demonstrate their commitment to social change.

"These are good people and a good community, and they will support you if you need any support. They offer you free resources, they expose [you to] something other than just school."

HANA youth

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Empowerment Economics Outcomes

The outcomes we observed at HANA reflect how financial capability training, when embedded in community organizing and centered around low-income, diverse youth, produces assets that extend beyond what is traditionally defined in financial capability. These outcomes are cumulative, interconnected, and multidimensional. In addition to gaining financial management skills that are shared with family and community members, youth also develop their capability to assess and address systemic economic oppression. They build a variety of alternative assets that include leadership skills. collective power, new narratives about identity and well-being, and critical consciousness about the intersections of racial, ethnic, gender, and economic oppression. Some of these outcomes are unique to the context in which HANA Center operates, illustrating the potential of their youth-centered financial capability model that is grounded in community organizing. These findings contribute to the ongoing evolution of Empowerment Economics.

- 1. Intergenerational Financial Empowerment Youth-centered financial capability empowers youth, their family members, and their communities to engage across generations and develop new ways of sharing and talking about finances.
- 2. New Narratives of Power and Well-Being Youth form new narratives about finances, their identities, their roots, and their ability to create change.
- 3. Critical Consciousness of Interconnected Systems

Youth develop an acute understanding of systemic oppression and feel empowered to act

Recommendations and Conclusion

As HANA Center looks ahead, solidifying its mission will help current and future staff operate as a unified team. Growing its multi-lingual, multi-ethnic team will allow HANA to remain

"HANA is almost like a safe haven. You come here and you know you're here to fight. As long as you're fighting, nowhere else to go but up."

HANA youth

connected to its community while staying true to its Korean roots. Our analysis and data from staff, youth participants, and key informants highlight the below key areas for HANA to prioritize in the coming years.

- Connect Elders and Youth Through Intergenerational Programming
 Develop a renewed emphasis on an intergenerational approach to services and programs.
- Expand Outreach and Programs Through Multi-Ethnic, Multi-Lingual Staff Hire more staff who can serve the diverse, multi-ethnic people in HANA's community.
- 3. Develop Data Infrastructure via Integrated Database and Reporting Methods
 Prioritize the creation of a central database and an integrated method of data analysis.
- 4. Build a Unified Community Through
 Coalitions and Partnerships
 Develop stronger networks of like-minded
 partners and intersectional coalitions.

At HANA Center, the vision of "one" is not a distant aspiration, but a serious commitment that HANA intentionally seeks to embody and foster.



Combining social services and organizing is an evolutionary process and would be expected for any organization—when HANA Center was established through the merger of two older Korean American organizations, one leader said it was "like oil and water coming together." However, those who visit HANA observe multiple ways in which HANA's work and services reflect the value of "one."

"HANA means one" serves as a significant grounding value for the organization. By prioritizing social issues identified by their members, HANA's community-led and youth-led approach naturally fosters empowerment, inclusivity, and community transformation.

HANA embodies key empowerment practices of exercising, creating, and sustaining cultural connectedness and strengths. The organization's flexibility allows it to serve and organize the Korean and broader Asian American communities along with other immigrant groups and communities of color. Through coalitions, partnerships, and internal programming, HANA engages with a multitude of social justice issues, driven by the voices and leadership of HANA's executive director, staff, and youth. With tremendous support from participants, staff, partner organizations, funders, and the broader community, HANA Center is a catalyst for social change.

