

**LS&Co. and Levi Strauss Foundation Case Study**  
**EARN: Helping People to Build Assets – and Better Lives**

Getting ahead in today's economy depends on much more than having an income. For many working families and individuals, the grip of poverty is often one paycheck or one unforeseen crisis away.

Levi Strauss Foundation grantee EARN in San Francisco works with the federal government and private donors to provide working-poor people with the same tools middle- and higher-income people use to create financial stability – money management training, access to financial services and matched savings accounts to invest in a home, education, small business and retirement. On behalf of its clients, EARN has opened nearly 2,100 accounts since 2002 with more than \$2.5 million saved, making it the fastest-growing organization of its kind in the United States. By establishing the Asset Policy Initiative of California, EARN also builds support for government policies that will help take these programs to scale, helping many more low-income people access tools and opportunities to grow and preserve assets for themselves and for future generations.

EARN's clients are living proof that assets can be leveraged to create opportunities and long-term economic stability. A father of two purchased a truck for his house cleaning business, allowing him to serve many more clients and dramatically increase his income; a teenage parent who grew up in public housing is working toward her MBA; and a woman who works as a cleaning lady was able to buy a three-bedroom house where she, her daughter and her mother now live.

Learn more at <http://www.sfearn.org>.

*“In 2001, when LSF seeded the launch of EARN, nearly all other corporations were downshifting their commitments to avoid risk, and consequently, to forego progress. But in the spirit of innovation, LSF pushed forward with its commitment to social and economic solutions that create new cycles of prosperity for low-wage workers. This visionary culture keeps Levi Strauss & Co. and LSF at the forefront of corporate social responsibility and results in meaningful, lasting effects in the communities in which they operate.”*

– Ben Mangan, President and CEO, EARN