

Theory of Change



HOME REGION PROGRAM: ARKANSAS-MISSISSIPPI DELTA

Economic Asset Building

INDIVIDUAL AND FAMILY ASSETS AND SAVINGS

Owning a home or land has long been a key way to build wealth in America, but the Delta has faced a history of disinvestment and generational poverty. A lack of access to opportunity and the means to build assets impede residents' ability to thrive within their community.

The path to home ownership and generational wealth creation begins with understanding and tackling the unique financial challenges that exist in the Delta. Through 2030, we will invest in local opportunities and organizations that make building lasting financial stability a reality for all residents.

What we plan to do



Support financial literacy and asset building.



Expand home and land ownership opportunities.

How we plan to do it



Partner with local organizations to offer financial literacy programs, technical assistance and alternative lending products that build credit.



Support pathways to home ownership that reflect the local context and barriers to generational wealth.

Why we do it

Many Delta residents lack access to the financial tools and education needed to build or retain wealth. Financial literacy, credit access and technical support are foundational to household stability and long-term prosperity.



Home and land ownership are powerful drivers of intergenerational wealth, yet systemic disinvestment has left many Delta families without this opportunity.