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## **Family Economic Success Policy Platform**

### **Introduction**

Families with children are an essential part of San Francisco's social, economic and civic vitality. Yet, San Francisco has the lowest percentage of families with children of any city in the U.S. (14.5%).<sup>1</sup> Further, more than one-third of families with children report that they are likely to leave San Francisco within the next three years. Families of all backgrounds have identified the high cost of living as one of the major factors limiting their ability to live in San Francisco.<sup>2</sup>

The San Francisco Family Support Network (SFFSN) supports family retention by promoting strategies for families' economic stability, advancement and success. Family Economic Success is the ability of families to secure the financial resources to meet their needs and achieve their goals for themselves and for their children within one or two generations.<sup>3</sup>

The SFFSN seeks to raise awareness of the unique role the Family Support field can play to address Family Economic Success with a two-generation strategy that includes both parents and their children.

Working collaboratively, the Family Support Network has identified actions for state and local government, community-based programs, and families themselves focused on:

- Helping families make ends meet
- Supporting families to build and protect assets
- Increasing families' incomes
- Promoting educational opportunities for families
- Increasing funding to support Family Economic Success efforts

The SFFSN recognizes that the Policy Platform is a living document and plans to review the strategies every six months for further refinement.

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<sup>1</sup> U.S. Census 2000.

<sup>2</sup> City Survey 2007, San Francisco Controller's Office. In a multi-lingual, random sample of families with children, 36% expressed likelihood to leave in the next three years, down from 45% in 2005.

<sup>3</sup> California Family Resource Association.

## Policy Strategies

### I. Helping Families Make Ends Meet

The high cost of housing, child care, food, health care and other basic necessities are a challenge for families. Over a quarter of all families (nearly 27%) in San Francisco earn too little to make ends meet on the basis of the self-sufficiency standard. Working poor families lose access to almost all programs well before they earn enough to make ends meet.

**Objective 1: Increase access to food stamps, health coverage, and other programs and public and private benefits designed to help families make ends meet.**

#### A. Systems Change Actions

- 1) Support legislative action<sup>4</sup> initiated by the California Family Resource Association to change state and federal eligibility guidelines to close the gap between program eligibility and self-sufficiency for working families.
- 2) Encourage benefits providers and their partners to coordinate programs to streamline and leverage outreach and enrollment efforts.
- 3) Identify gaps in services and programs and raise awareness for them to be addressed.
- 4) Encourage benefits providers to explore and address barriers that limit access such as language, amount of paperwork, immigration status concerns, and cultural stigma.
- 5) Support efforts to engage employers in connecting families to public and community-provided resources.
- 6) Encourage funders to allocate resources to Family Support providers to provide benefits outreach to families.

#### B. SFFSN Internal Actions

- 1) Support SFFSN Members to inform families about benefits and assist their efforts to apply for, receive, and retain benefits.
- 2) Promote continuous and consistent sharing of updated information across city departments, community agencies and families directly regarding benefits.

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<sup>4</sup> Partnering with the efforts of other organizations and supporting legislative action may include committing signatures as appropriate, testifying, and disseminating information to members and parents.

- 3) Promote all SFFSN Members to use the Human Services Agency benefits screener including participating in its development, hosting trainings for direct service staff, conducting outreach for families, and encouraging agencies to include a link to it on their websites.

**Objective 2: Increase access to affordable child care.**

Systems Change Actions

Partner with the Child Care Planning and Advisory Council (CPAC) and their community partners in order to:

- 1) Expand the number of childcare subsidies and increase the income eligibility threshold.
- 2) Support the increase and coordination of funding to create an adequate supply of childcare that meets the needs of working parents, including infant and toddler care, full-day, family childcare, preschool, after school, emergency back up, flexible schedule, and drop-in care.
- 3) Raise awareness among employers about the return on investment of helping employees address their child care needs.
- 4) Educate employers about promising practices including flexible work schedules, community partnerships, employee assistance, and resource and referral programs - and encourage implementation.
- 5) Increase private sector investment in affordable child care including exploring the development of matched childcare savings accounts with contributions made by employers, employees, public, and private dollars.
- 6) Encourage employers to set up Section 125 plans to allow employees to pay for dependent care with pre-tax dollars.

**Objective 3: Increase access to affordable family housing.**

A. Systems Change Action

Partner with the Family Action Campaign of Coleman Advocates for Children & Youth and other community leaders to increase the supply of affordable, accessible, environmentally healthy housing available for families with children.

B. SFFSN Internal Action

Educate SFFSN Members about housing opportunities that do exist for families.

## II. Helping Families Build and Protect Assets

California ranks 36th in the nation in asset poverty - the proportion of households without sufficient assets to subsist above the poverty level for three months if income were to be interrupted<sup>5</sup> In San Francisco, 37.4% of the total population is asset poor compared to the state average of 29.1%.<sup>6</sup>

Most asset poor families do not actually live below the poverty line but have only a tenuous grip on financial security. Families need to accumulate financial assets to build their financial security and protect themselves in case of loss of income. Several studies have documented the positive effects of asset ownership on low-income families. Children in low-income families with assets do better in school and stay longer in school than children in low-income families without assets. Other studies show positive correlation between asset ownership and physical and mental health, both for adults and children.<sup>7</sup>

### **Objective 1: Promote family financial management through education.**

#### A. Systems Change Actions

- 1) Encourage financial management training strategies to be linked to suitable financial products and services, as well as to provide incentives to encourage family savings.
- 2) Support EARN's efforts to promote quality standards for financial management training for both youth and adults.

#### B. SFFSN Internal Actions

- 1) Promote linkages between Bank on San Francisco and SFFSN members in order to provide quality financial management training to parents.
- 2) Support SFFSN Members in understanding their potential role in supporting families' movement along the continuum of asset building - including debt reduction, savings plans, and awareness of predatory lending.
- 3) Promote linkages between SFFSN Members to appropriate referrals for consumer counseling, IDA programs, bank accounts, and financial education.
- 4) Encourage SFFSN members to promote developmentally appropriate financial literacy training for children and youth.
- 5) Develop and implement a financial management pilot project for Family Support direct service staff to ensure that they are equipped to advance their own economic well-being and

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<sup>5</sup> 2007-2008 Assets and Opportunity Scorecard – CFED.

<sup>6</sup> Local Asset Poverty Index – Asset Policy Initiative of California.

<sup>7</sup> *Working Harder for Working Families: Hunger 2008* - Bread for the World Institute.

are familiar with financial concepts, resources and supports that they can introduce to the families whom they serve.

**Objective 2: Increase opportunities for families with children to save for themselves and the next generation.**

A. Systems Change Actions

- 1) Support policy proposals and programs that would facilitate families' debt reduction.
- 2) Partner with Bank on San Francisco to provide free and low cost bank accounts and conduct targeted efforts to focus on families with children.
- 3) Encourage the expansion of public and private investment in local Individual Development Account (IDA) programs targeting families with children to eliminate wait lists.
- 4) Encourage the exploration of the creation of local children's savings accounts or other creative savings in the context of a two generation strategy to increase income.
- 5) Endorse asset legislative action initiated or supported by the California Family Resource Association and Asset Policy Initiative of California to facilitate asset building by families and create children's savings accounts.

B. SFFSN Internal Action

Support SFFSN Members to educate families about the value and details of the Working Families Credit savings bond option.

**Objective 3: Reduce or eliminate asset limits in programs that assist low income families.**

Systems Change Action

Support legislative action initiated by the California Family Resource Association or the Asset Policy Initiative of California to reduce or eliminate asset limits in public benefit programs that assist low income families.

III. Increasing Families' Incomes

Since 2000, San Francisco's families with children have been losing ground. The percentage of children in poverty is increasing - from 14.1% in 2000 to 16.2 % in 2002 - representing 17,485 more San Francisco children. Median family income has dropped from \$55,761 to \$53,087 while the cost of living increased. Research has documented the negative effect the stress of poverty has on families and children. Children, families, and community and government programs which help families make ends meet will continue to be strained unless long term programs and policies to increase families' incomes are developed.

**Objective 1: Ensure that workforce development policies, programs, and strategies are family supportive.**

A. Systems Change Actions

- 1) Encourage public and private sector employers to address families' workforce needs such as childcare linked to training, flexible schedules, and health care for dependents.
- 2) Encourage employers to institute workforce policies that facilitate and encourage employee participation in education and training such as tuition assistance, paid leave time, and flexible scheduling.
- 3) Encourage funding for Family Support agencies to partner with workforce developers and offer family supports that will help parents to complete job training programs and retain employment.
- 4) Encourage the policies and programs of the Workforce Investment Board to include the needs of families with children.
- 5) Support convenings, innovative practices and pilot programs to link the Family Support and community and economic development sectors to align efforts and advance the incomes of families.
- 6) Encourage the City to recognize and address the challenges of limited English speaking families in accessing employment and training opportunities.
- 7) Encourage monitoring and enforcement of the City's minimum wage laws.

B. SFFSN Internal Actions

- 1) Host convenings to link the Family Support and community and economic development sectors.
- 2) Support SFFSN Members to inform and educate parents to know their employment rights.

**Objective 2: Support families in reducing their tax burden and maximizing their credits including the Earned Income Tax Credit, Working Families Credit (WFC) and Childcare Tax Credit.**

A. Systems Change Actions

- 1) Encourage efforts to improve the reach and impact of the WFC program such as increasing the amount, innovations to incentivize saving, and first time bonuses.

- 2) Encourage the City to identify funding for sustainable, strategic, and culturally competent outreach and marketing materials which, to the extent feasible, combine efforts across multiple tax season initiatives.
- 3) Encourage the exploration of approaches for using tax season programs and strategies to connect families to other non-tax benefits such as child care services, health insurance, food stamps, low-cost bank accounts, and financial education.
- 4) Encourage employers to implement section 125 plans that enable employees to utilize pre-tax dollars for expenditures on health care, dependent care, and transportation.

#### B. SFFSN Internal Actions

- 1) Support SFFSN Members to educate families about available tax credits and to help them complete the Working Families Credit application.
- 2) Support SFFSN Members to educate working parents about how they can maximize savings through use of Section 125 plans made available to them by their employers.
- 3) Encourage SFFSN Members to consider serving as free tax preparation sites in neighborhoods of need.

#### IV. Promote Educational Opportunities For Families

Since the city's present and future economic success depends upon a capable, educated workforce, it is imperative that adults take advantage of educational opportunities while also strengthening their children's ability to become effective learners. Numerous studies have demonstrated the strong link between reading proficiency and future employment. In fact, children who read below grade level at the end of the third grade are most likely to be unemployed as adults. Furthermore, children who enter kindergarten unprepared for success rarely catch up and will probably read below grade level at the end of the third grade.

Family support and education services are an effective way to promote children's and parents' lifelong learning and earning. Communities need strong family support and education programs that improve children's early learning experiences at home, connect families to important community services, and encourage parents to continue their own education. In addition, these efforts also require that schools are ready to meet each child's needs and continue to maximize opportunities to engage families in their children's education and well-being in kindergarten and beyond. Adult education for parents will increase their earning potential for their families.

#### **Objective 1: Increase School Readiness**

##### A. Systems Change Actions

- 1) Encourage increased funding for school readiness activities in Family Support programs.

- 2) Encourage First 5 San Francisco's School Readiness Initiative to be expanded to all neighborhoods.
- 3) Encourage the development of a citywide school readiness campaign.
- 4) Encourage the coordination of kindergarten transition efforts.

#### B. SFFSN Internal Actions

- 1) Support SFFSN Members to assist families to enroll their children in high quality early childhood programs.
- 2) Encourage SFFSN Member to link with early literacy organizations, museums, and other cultural institutions.
- 3) Explore connecting SFFSN Members with trainings and resources to provide ongoing support/education groups that encourage positive parent-child interactions, language development, higher-level thinking skills development, and social and emotional well-being, as well as provide early identification of learning delays and disabilities.
- 4) Encourage SFFSN Members to maintain a library of children's books.

### **Objective 2: Increase Family Literacy**

#### A. System Change Action

Support Jumpstart's efforts to encourage the collaboration and coordination of Family Literacy programs.

#### B. SFFSN Internal Actions

- 1) Encourage SFFSN Members to offer Family Literacy programs.
- 2) Encourage SFFSN Members to take parents and children on field trips to libraries and get library cards.
- 3) Encourage SFFSN Members to maintain a library of books on parenting as well as fiction that will be of interest to parents.

### **Objective 3: Increase the Quality of Public Education**

#### A. Systems Change Action

Partner with SFUSD, Parents for Public Schools, Coleman Advocates, and Support for Families to ensure that all San Francisco children receive a quality public school education.

## B. SFFSN Internal Action

Encourage SFFSN Members to support parents to take an active role in their child/children's education.

### **Objective 4: Increase Adult Literacy & Education**

#### A. Systems Change Actions

- 1) Support adult education to be available at locations and hours convenient to parents throughout the City.
- 2) Encourage adult education programs to be located at sites where drop-in child care is also available.
- 3) Promote partnerships between Family Support providers and City College and increased funding as needed to allow an expansion of Adult Basic Education, GED preparation, and English-as-a-Second Language to Family Resource Centers with adequate space.
- 4) Promote partnerships between Family Support providers and home-based instruction providers.
- 5) Support policies that expand financial aid to non-traditional students.

#### B. SFFSN Internal Actions

- 1) Encourage SFFSN Members to take parents on field trips to sites where adult education is offered to allay fears about enrolling.
- 2) Support SFFSN Members to be able to inform parents about financial aid resources for education.

## V. Increase Funding for Family Economic Success Efforts

The Family Support field can play a unique role to address Family Economic Success with a two-generation strategy that includes both parents and their children. Funding resources to support programs, strategies, and innovative pilots that advance Family Economic Success are critical and should complement rather than supplant funding for core Family Support services.

**Objective: Encourage public and private funders to expand funding to include resources for Family Economic Success efforts.**

#### A. System Change Actions

- 1) Identify and develop strategies to engage additional funders.

- 2) Host a funders convening to explore resources, gaps, and opportunities for Family Economic Success funding.
- 3) Encourage public and private funders to provide funding for Family Support providers to address their staff's family support needs such as childcare, flexible schedules, and health care for dependents.

B. SFFSN Internal Action

Participate in and support the development of the Family Economic Success Workgroup.