



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. - according to the 2010 Census, only 14.6% of all San Francisco households include children under age 18. Between 2000 and 2010, the overall child population decreased by about 5%. Only 13.4% of San Francisco's population is under the age of eighteen, as compared to 21.3% in neighboring Oakland, 16.8% in Boston, and 15.4% in Seattle.

Further, one quarter of families with children report that they are likely to leave San Francisco within the next three years.¹ African American families are even more likely to leave, with 35% reporting they will do so. 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.

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.²

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 SFFSN has identified actions for itself, state and local government, private foundations, 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 the coordination and quality of Family Economic Success efforts

¹ City Survey 2011, San Francisco Controller's Office. In a multi-lingual, random sample of families with children, 25% expressed likelihood to leave in the next three years, down from 31% in 2009.

² Judy Chenoweth for the 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. In San Francisco 18.8% of families earn too little to make ends meet on the basis of the Family Self-sufficiency Standard which measures how much income a family needs to meet its minimum needs without public or private assistance³. The Standard is based on the costs families face on a daily basis – housing, food, child care, out-of-pocket medical expenses, transportation, and other necessary spending – and provides a complete picture of what it takes for families to make ends meet, contrary to the Federal Poverty Level.

A family of two adults and one infant would need to hold three full-time minimum-wage jobs to achieve the necessary self-sufficiency income of \$54,590. Families of all ethnicities struggle with making ends meet as 43.7% of African American, 35.6% of Latinos, 25.7% of Asian Pacific Islander, and 9.9% of Caucasian families have incomes below the Standards.

Working poor families lose access to almost all programs well before they earn enough to make ends meet. Among the households below the Standard, only 4.3% received Temporary Aid for Needy Families (TANF) and 8.5% received CalFresh (formerly known as Food Stamps).

Objective 1: Increase access to public benefits and private money saving programs⁴ designed to help families make ends meet.

A. Systems Change Actions

- 1) Support legislative action⁵ to change state and federal eligibility guidelines to close the gap between program eligibility and self-sufficiency for working families.
- 2) Identify gaps in services and programs designed to help families make ends meet, and raise awareness and provide recommendations for them to be addressed.
- 3) Encourage benefits providers and their partners to coordinate programs to streamline and leverage outreach and enrollment efforts.
- 4) Encourage benefits providers to improve engagement of families, by exploring and addressing barriers that limit access such as language, amount of paperwork, immigration status concerns, cultural stigma, and negative experiences with government institutions.

³ Dana Pearce on behalf of the United Way and the Insight Center for Economic Development, *Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California*

⁴ Private money-savings programs include those such as California Lifeline Telephone Program, California Low Cost Automobile Program, and the Pacific Gas & Electric CARE Program.

⁵ SFFSN's support of legislative action is disseminating information to SFFSN Members and families to engage in it.

- 5) Encourage funders to allocate resources to Family Support providers to connect families with benefits and money-saving programs.

B. SFFSN Internal Actions

- 1) Administer the San Francisco Family Economic Success Site Certification Program and the Family Economic Success Workshop Series on behalf of the San Francisco Family Economic Success Coordinating Council, providing training for staff to help families access public benefits and private money-savings programs.
- 2) Promote the coordination of benefits through serving on and providing staffing for and staffing the San Francisco Family Economic Success Coordinating Council.
- 3) Promote continuous and consistent sharing of updated information across city departments, community agencies and to families directly regarding benefits.
- 4) Promote SFFSN Members to utilize the BenefitsCalWIN website at their organizations for online eligibility screening and application for CalWORKs, Medi-Cal, and CalFresh, to train direct service staff on this tool, and to include a www.benefitscalwin.org link on their own websites.

Objective 2: Increase access to affordable child care and out-of-school time programs

Systems Change Actions

Support the efforts of the San Francisco Child Care Planning and Advisory Council and their community partners to:

- 1) Preserve and protect the number of available child care subsidies, and maintain the income eligibility threshold for families.
- 2) Support the increase and coordination of funding to create an adequate supply of early care and education and out-of-school time programs that meets the needs of working parents, including infant and toddler care, full-day, family child care, preschool, before and after school, summer programming, 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 and out-of-school time needs.
- 4) Educate employers about promising practices, including flexible work schedules, community partnerships, neighborhood-based employer networks, donated space for programs, employee assistance, and resource and referral programs - and encourage implementation.
- 5) Increase private sector investment in affordable child care and out-of-school time, including exploring the development of matched child care savings accounts with contributions made by employers, employees, public, and private dollars.

- 6) Encourage employers to offer Section 125 Cafeteria Plans to help employees to save for dependent care with pre-tax dollars.

B. SFFSN Internal Action

Provide training for staff through the Family Economic Success Workshop Series to help families access existing child care resources and subsidies.

Objective 3: Increase access to affordable family housing⁶ at all income levels

A. Systems Change Actions

- 1) Support the efforts of the Mayor's Office of Housing, HOPE SF, city agencies, community partners and other community leaders to implement the 2006 Working Group on Housing-Related Family Retention Policies to increase the supply of affordable, accessible, environmentally healthy housing available for families with children.
- 2) Support the efforts of the Mayor and Board of Supervisors and the Housing Trust Fund Working Group to develop proactive solutions that create funds to ensure the building of affordable, accessible, environmentally healthy housing available for all families with children.

B. SFFSN Internal Action

Provide training for staff through the Family Economic Success Workshop Series to help families access existing family housing opportunities and rental assistance programs.

⁶ According to the U.S. Department of Housing and Urban Development, the definition of affordable housing is that a household pays no more than 30 percent of its annual income on housing.

II. Helping Families Build and Protect Assets

California ranks 40th 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 interrupted⁷. Asset poor households would not have enough savings or wealth to provide for basic needs during a sudden job loss or a medical emergency. In San Francisco, 26.2% of households with children are asset poor and 49.7% of single parents are asset poor.⁸

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. The continuum of asset-building opportunities begins with access to mainstream financial services and moves on to savings opportunities, investment opportunities, and asset preservation measures.⁹

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.¹⁰

Objective 1: Promote family financial management through education.

A. Systems Change Actions

- 1) Encourage financial management training strategies to be linked with suitable financial products and services, as well as to provide incentives that encourage family savings.
- 2) Support the efforts of the San Francisco Office of Financial Empowerment's Smart Money Network to promote quality standards for financial management training for both youth and adults.

B. SFFSN Internal Actions

- 1) Promote linkages between the San Francisco Office of Financial Empowerment's Smart Money Network and SFFSN members in order to provide quality financial management training for families.
- 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 collaboration and formal referral linkages between SFFSN members and agencies that provide financial services, such as consumer counseling, Individual Development Account programs, bank accounts, lending circles, and financial education.

⁷ 2012 Assets and Opportunity Scorecard – CFED – Corporation for Enterprise Development.

⁸ 2010 Assets and Opportunity Profile: San Francisco - CFED

⁹ Heather McCulloch for the Water and Elise Haas Fund, *Building Assets While Building Communities*, 2006

¹⁰ Bread for the World Institute - *Working Harder for Working Families: Hunger*, 2008

- 4) Encourage SFFSN members to promote developmentally appropriate financial literacy training for children and youth.
- 5) Provide financial management training for Family Support direct service staff to ensure that they are equipped to advance their own economic well-being, and 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 the San Francisco Office of Financial Empowerment to provide access to free and low cost bank accounts, low-interest rate emergency loans, and financial counseling and planning services, as well as to 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.
- 4) Support the City's Kindergarten to College universal college savings program and encourage the promotion and expansion of programs that facilitate and encourage families saving for college.

B. SFFSN Internal Actions

- 1) Provide training for staff through the Family Economic Success Workshop Series to help families access opportunities to save for themselves and their children.
- 2) Support SFFSN Members to educate families about the value of having a credit union or bank account, and utilize direct deposit for all forms of income, including wages, public benefits, tax refunds, and the San Francisco Working Families Credit.
- 3) Encourage SFFSN Members to promote savings and financial education opportunities to families, such as the Kindergarten to College program

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

Systems Change Action

Support legislative efforts that eliminate asset tests to create "categorical eligibility" for public benefits, such as the change that was enacted within CalFresh through Assembly Bill 433.

III. Increasing Families Incomes

Increasing families' income is essential for them to afford the high costs of living in San Francisco. Despite higher salaries in San Francisco than in other California cities (a median family income of \$71,304), the percentage of children in poverty continues to be a concerning 10.89%, and is much higher in some communities and neighborhoods than others.¹¹ Research has documented the negative effect the stress of poverty has on families and children.¹² 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.¹³ Workforce development for families through training and employment in fields that provide living wages, benefits, and advancement potential is key to increasing their incomes.

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

A. Systems Change Actions

- 1) Support the Mayor's 17-Point Jobs Plan.
- 2) Encourage the policies and programs of the San Francisco Workforce Investment Board to include the needs of families with children.
- 3) Partner with the Citywide English-as-a-Second Language Workgroup to encourage the City to recognize and address the challenges of limited English-speaking families in accessing employment and training opportunities.
- 4) Support Coleman Advocates for Children and Youth jobs campaign working towards providing accessible job creation strategies for low income, working class families of color in San Francisco.
- 5) Encourage public and private sector employers to address families' workforce needs, such as child care linked to training, flexible schedules, and health care for dependents.
- 6) 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.
- 7) Encourage workforce developers to work with Family Support providers to offer family supports that will help parents to complete job training programs and retain employment.

¹¹ American Community Survey 2010

¹² Family Informed Trauma Treatment Center -*Understanding the impact of trauma and urban poverty on family systems: Risks, resilience, and interventions*, 2010

¹³ National Center for Children and Poverty - *Childhood and Intergenerational Poverty: The Long Term Consequences of Growing up Poor*, 2009

- 8) Support convenings, innovative practices and pilot programs to link the Family Support and economic development sectors to align efforts and advance the incomes of families.
- 9) Encourage monitoring and enforcement of the City's minimum wage laws, wage theft ordinances, and health care access laws.

B. SFFSN Internal Actions

- 1) Connect SFFSN Members to information about the Mayor's 17-Point Jobs Plan and Coleman Advocates for Children and Youth Our Jobs, Our Future campaign.
- 2) Serve on and coordinate the Citywide English-as-a-Second Language Workgroup.
- 3) Host convenings to link the Family Support and community and economic development sectors.
- 4) Partner with the Office of Labor Standards Enforcement collaborative to support SFFSN Members to inform and educate families about 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, Child Credit/Additional Child Tax Credit, and the Child and Dependent Care Credit.

A. Systems Change Actions

- 1) Support the continuation of the San Francisco Working Families' Credit program to increase families' draw down of the Earned Income Tax Credit.
- 2) Encourage the piloting and testing of new approaches for using tax season programs as a launch pad to successfully connect families to other non-tax benefits such as low-cost credit union and bank accounts, financial education, business development training, income supports, low-cost health coverage, and CalFresh.
- 3) 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 using Section 125 Cafeteria 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. Promoting Educational Opportunities For Families

Since the City's present and future economic success depends upon a capable and 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.

The partnering of Family Support with education services is 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, support school-age children to develop their potential, and encourage parents to continue their own education. In addition, these efforts require that schools are ready to meet each child's needs and continue to maximize opportunities to engage families in their children's education.

Research consistently shows that parent participation contributes to higher student achievement.¹⁴ When parents are more informed about the educational system in the classroom, school and district levels, they are more likely to be engaged in their child's education, and are more likely to become partners in improving academic achievement.

As San Francisco is a city of immigrants, English-as-a-Second Language (ESL) education is critical for many families to advance economically. Yet according to City College of San Francisco statistics, only 9% of all students in ESL Levels 1-4 (beginning) make it to Level 5 (intermediate) - which is the level at which career and technical education programs begin. Many parents do not participate in classes at City College, because of the lack of child care, large class sizes, and intimidation with navigating large institutions.

Objective 1: Increase school readiness, reduce early chronic absenteeism, and increase summer learning in order to increase grade level reading

A. Systems Change Action

Engage in the development and successful implementation of the San Francisco Grade Level Reading Campaign focused on increasing school readiness, reducing chronic early absenteeism, and decreasing summer learning loss.

B. SFFSN Internal Actions

- 1) Host convening with SFFSN Members and key stakeholders, such as Early Care and Education providers and SFUSD, to address the issues of increasing school readiness, reducing chronic early absenteeism, and decreasing summer learning loss.

¹⁴ Michigan Department of Education – *What Research Says about Parent Involvement in Children's Education in Relation to Academic Achievement*, 2002

- 2) Provide or connect SFFSN Members to trainings and resources on working with families to increase school readiness, reduce chronic early absenteeism, and decrease summer learning loss, such as those that promote positive parent-child interactions, language development, social and emotional well-being, and early identification of learning delays and disabilities.
- 3) Support SFFSN Members to develop and provide effective early literacy programs.
- 4) Support SFFSN Members to assist families to enroll their children in high quality early childhood programs.
- 5) Encourage SFFSN Members to build partnerships with and connect families to early literacy organizations, libraries, museums, and other cultural institutions.

Objective 2: Strengthen expanded learning opportunities for school-age youth before and after school

A. Systems Change Action

Partner with San Francisco Unified School District - ExCEL and Early Education Departments, Department of Children, Youth and Their Families, and San Francisco Out-of-School Time Coalition to ensure that all San Francisco school-age children have access to quality expanded learning programs before and after school.

B. SFFSN Internal Actions

- 1) Encourage SFFSN Members to incorporate the best practices and principles of youth development, such that school-age participants have opportunities to build meaningful relationships, to feel physically and emotionally safe, to build leadership skills, to be decision-makers, and to get involved in their communities.
- 2) Encourage SFFSN Members to incorporate learning opportunities for school-age participants that are active, collaborative, and meaningful as well as that support skills development and expand their horizons, such as higher education preparation and employment readiness.

Objective 3: Increase the quality of public education through increased family engagement

A. Systems Change Action

Partner with SFUSD, Parents for Public Schools, Coleman Advocates, Parent Teacher Association, Support for Families, and others to increase family engagement in, and knowledge about, the public education system, in order to improve its quality.

B. SFFSN Internal Actions

- 1) Provide trainings to support staff to help parents understand, navigate, and engage in the SFUSD.

- 2) Encourage SFFSN Members to support parents to take an active role in their child/children's education both at home and at school.
- 3) Encourage SFFSN Members to provide educational opportunities for families to learn about the public education system and how to engage in it.

Objective 4: Increase access to adult education and English-as-a-Second Language education for parents

A. Systems Change Actions

- 1) Support ESL and Vocational ESL education to be available throughout the City at locations and hours convenient to parents at sites where drop-in child care is also available.
- 2) Promote partnerships between Family Support providers and City College, and encourage increased funding as needed, to support English-as-a-Second Language classes to be provided at Family Support sites with drop-in child care.

B. SFFSN Internal Actions

- 1) Encourage SFFSN Members to connect families to sites where adult education is offered, such as City College of San Francisco, through field trips to campuses and guiding them through the financial aid application and enrollment processes.
- 2) Coordinate and support the Citywide English-as-a-Second Language Coordination Workgroup.
- 3) Promote partnerships between Family Support providers and home-based English-as-a-Second Language instruction providers, such as Refugee Transitions.

V. Increasing the Coordination and Quality of Families Economic Success Efforts

Families are best supported to advance economically when Family Economic Success efforts are coordinated and services are quality. Effective, comprehensive, mutually reinforcing strategies and investments in workforce development, family economic support, and community investment need to be linked and sequenced to achieve optimal success. By focusing and integrating their resources, policy makers can support a critical number of families to move up the economic ladder.¹⁵

Objective: Support the coordination and quality of Family Economic Success efforts

A. System Change Actions

- 1) Support the goals of the San Francisco Family Economic Success Coordinating Council to:
 - a) improve cross fertilization of ideas and learning across key FES stakeholders
 - b) identify effective strategies for FES
 - c) leverage/bundle FES resources and initiatives
 - d) identify gaps or ways to improve utilization of available resources or services
- 2) Partner with the San Francisco Family Economic Success Coordinating Council to develop a network of FES Certified Sites throughout the City to ensure that all families can access quality FES support.
- 3) Promote the implementation of San Francisco Standards for Promoting Family Economic Success by funders and programs as a tool for planning, providing, and evaluating quality FES services.

B. SFFSN Internal Actions

- 1) Serve on and coordinate the San Francisco Family Economic Success Coordinating Council.
- 2) Coordinate the San Francisco FES Site Certification Program on behalf of the San Francisco Family Economic Success Coordinating Council.
- 3) Conduct trainings on the San Francisco Standards for Promoting Family Economic Success.

¹⁵ Annie E. Casey Foundation - *Building Strong Financial Futures for Families and Communities: A Framework for Family Economic Success*