

# Family Economic Success (FES) Framework

What is family economic success? When families succeed economically, it means:

- ⊕ They can meet their immediate needs
- ⊕ They can envision a stronger and more secure financial future
- ⊕ They can move steadily toward achieving it for themselves and their children.

Family economic success is focused not just on the adults in a family, but on how their children are faring and will fare in the generation to come. The simplest way to express the underlying premise for strengthening family economic success is:

**Children do well when families do well,  
and families do better when they live in supportive communities.**

The Family Economic Success (FES) Framework offers a way for community leaders to build and strengthen strategies and efforts that constitute and build those supportive communities. The FES Framework, outlined here, both details and organizes the specific results that communities work with families to produce so as to increase their economic success.

The basic FES Framework is divided into:

## 1. **Community Action Readiness Goals**

A community that works together to improve economic success for low-income working families benefits if it starts with a good base of understanding and shared direction. It can do so by meeting these goals :

- ⊕ The community understands its primary **economic drivers** – and knows the trends underway that are affecting each driver.
- ⊕ The community understands the current **conditions and challenges of its low-income working families** – and specific family subgroups – in its economy.
- ⊕ The community understands the **infrastructure** it currently has available – and the additional capacity it needs – to address and improve the conditions and outcomes for working families.
- ⊕ The **community commits** to “closing the gap” for low-income working families.

## 2. **Family-Focused Results**

The community helps families connect and make progress on three lead outcomes:

- ⊕ **Earn It.** Working families earn a living that allows them to survive, thrive and raise their children in their community.
- ⊕ **Keep It.** Working families have access to and make good choices that safeguard their family income and lower their cost of living, forging stable and predictable financial lives.
- ⊕ **Grow It.** Working families accumulate and maintain assets that gain value and advance family and community prosperity over time.

Additional Framework tools – some of which are referenced in this Framework – can help community leaders assess and improve your readiness, inventory the existing FES support structure in your region, and consider specific strategies and options to produce FES results that are priorities for your region.

**Rationale.** All action takes place in the context of a community or region and the forces that shape and influence it. Many community and organization leaders make decisions about what to do to help families based on a little knowledge – and a lot of anecdotes, hunches and intuition. Sometimes this works well, and sometimes it does not. Since resources to help families are scarce, it helps to begin by taking stock of the current economic and social landscape of your community and the low-income working families you most want to help get ahead. This means looking at good available data, and also digging for the “story behind that story” that will help you understand and determine where you can best make a difference.

## Readiness Goal

1

For help, see  
Community Action  
Readiness  
Assessment Tool 1

### The community understands its primary economic drivers – and knows the trends underway that are affecting each driver.

The local economy has significant impact on the opportunities that are or will be available for family employment or entrepreneurship. It’s critical to understand not only which industries are employing people today, but what the trends say about how those industries are changing, and any new businesses or sectors that might be gaining hold as local employers. Always remember that trends involve and affect both businesses and their workers – so keep both in mind as you think about what drives your community’s economy.

## Readiness Goal

2

For help, see  
Community Action  
Readiness  
Assessment Tool 2

### The community understands the current conditions and challenges of its low-income working families – and specific family subgroups – in its economy.

Knowing who your low-income families are, where they live and work, and the conditions and trends they experience that most affect their ability to become stable and self-sufficient are critical pieces of ground truth. Keep in mind that situations can vary widely among specific racial, ethnic, ability, age, family situation, education and other subgroups.

When trying to identify the starting-point conditions or current status of FES Results for families today, always explore the specifics of the target populations that most concern the community. You might find both some common ground and some varying conditions with, for example, young parents, people with disabilities, summer youth, English language learners, non-custodial parents, the homeless, prisoners reentering society, immigrants, workers displaced in a declining industry, disconnected youth, women reentering the workforce after their children have grown, hospitality industry workers, etc.

## Readiness Goal

3

For help, see  
Community Action  
Readiness  
Assessment Tool 3

### The community understands the infrastructure it currently has available – and the additional capacity it needs – to address and improve the conditions and outcomes for working families.

The starting point for any new action is generally built on what is in place. This “community infrastructure landscape” can include organizations, pivotal leaders, available local expertise, educational, government and philanthropic resources, and public and private policy that are being (or might be) deployed to help – and of course, the content, strategies and approach of current programs or practices that assist families.

## Readiness Goal

4

### The community commits to “closing the gap” for low-income working families.

To change systems in a way that will help a community’s population of low-income working families reach economic success, local community organizations, agencies, businesses, educators and leaders have to work together with good data, a clear shared vision of the specific results that will make a difference for local families, a coordinated approach that ties together program, policy and services to make things easier for families, and a realistic understanding that they must be in it for the long-term.

**Earn It**

**Working families earn a living that allows them to survive, thrive and raise their children in their community.**

*This means that a family’s working members can qualify for a job in the region, they can find and land that job, they can keep it, they can create their own businesses locally, their jobs produce enough income to meet at least a basic family budget, and they advance in careers and income over time.*

Key Family-Focused Earn It Results		Example Conditions
1	People are prepared for employment in the region.	<ul style="list-style-type: none"> <li>⊕ Job seekers have the basic life skills – attitudes, behaviors and reliability – to succeed in jobs in their region.</li> <li>⊕ Job seekers have the basic workplace skills – communication, language, math and technology –to succeed in jobs in their region.</li> <li>⊕ Job seekers have the education or training credentials they need to start on a career ladder in their region.</li> </ul>
2	People have pipelines and mentors that connect them to jobs.	<ul style="list-style-type: none"> <li>⊕ Job seekers can readily find and access job-search and job-matching programs that help them find available jobs.</li> <li>⊕ Job seekers can link to individuals who will help them identify, land and maintain jobs.</li> <li>⊕ People who create full- or part-time self-employment ventures access technical and financial assistance to improve their chances of business success.</li> </ul>
3	Families are equipped with the basic logistical support and services they need to find and maintain employment.	<ul style="list-style-type: none"> <li>⊕ Workers have a reliable, affordable and efficient means of transport to get to their jobs – and for other family needs.</li> <li>⊕ Workers find the reliable, convenient and appropriate child and dependent care they need to maintain a job.</li> </ul>
4	Workers hold jobs that pay wages and offer benefits that support a stable family life.	<ul style="list-style-type: none"> <li>⊕ Workers upgrade their skills and education credentials over time.</li> <li>⊕ Workers advance along a career pathway into better jobs in the region over time.</li> <li>⊕ Workers can access health care, dependent care and retirement assistance or benefits through their employer.</li> </ul>
5	Workers access all the available benefits that help them close the gap between family income and family expenses.	<ul style="list-style-type: none"> <li>⊕ Families can access information about and assistance for applying for all available benefits -- in one place.</li> <li>⊕ Low-income workers claim their Earned Income Tax Credit for all the years they qualify.</li> <li>⊕ Low-income workers claim the Child Tax Credit for all the years they qualify.</li> <li>⊕ Low-income families access other benefits – like food, dependent care, heating or rent assistance – that help them meet their monthly budget requirements.</li> </ul>

**Keep It**

**Working families have access to and make good choices that safeguard their family income and lower their cost of living, forging stable and predictable financial lives.**

*This means that a family sets financial goals, regularly uses appropriate and affordable financial products and services, improves its credit record over time, and obtains the family’s essential goods and services at reasonable prices.*

Key Family Focused Keep It Results		Example Conditions
1	People have financial capability to make and act on good financial decisions.	<ul style="list-style-type: none"> <li>⊕ Families have a household budget.</li> <li>⊕ Families set short-term and long-term financial goals.</li> <li>⊕ Parents and children have ready access to financial education information – integrated into school curriculum, public programs and the media they use.</li> <li>⊕ Families reduce their debt burdens and improve their credit ratings over time.</li> </ul>
2	People have access to fair and affordable financial options and products.	<ul style="list-style-type: none"> <li>⊕ Families use reasonably priced services, accounts, and products for their savings, checking and other financial transactions.</li> <li>⊕ Families get loans they need without using predatory lenders.</li> </ul>
3	People pay reasonable, affordable prices for basic products and essential goods and services.	<ul style="list-style-type: none"> <li>⊕ Family members – adults and children -- have convenient internet access, and don’t pay too much for it.</li> <li>⊕ Families have ready access to affordable basic goods and services – food, clothing, housing, household goods, and health care.</li> <li>⊕ Families who rent housing find quality affordable rental housing options convenient to their life activities.</li> <li>⊕ Families can purchase healthy food at affordable prices near where they live and work.</li> <li>⊕ Families have a reliable, affordable and efficient means of transport to get to school, shopping and other essential destinations.</li> </ul>
4	People access and use affordable tax filing services.	<ul style="list-style-type: none"> <li>⊕ Families do not pay unnecessary fees to prepare and file their taxes.</li> <li>⊕ Families can readily find free or low-cost tax preparation assistance near where they live or work.</li> <li>⊕ Families say “no” to using refund anticipation loans (RALs) to receive their refund a few days earlier.</li> </ul>

**Grow It**

**Working families accumulate and maintain assets that gain value and advance family and community prosperity over time.**

*This means that family members are saving, advancing their education, buying homes and acquiring other assets that improve their financial prospects over generations; they are caring for and maintaining those assets; and that the value of family assets increases over time.*

Key Family-Focused Grow-It Results		Example Conditions
1	Families have adequate short-term savings to cushion them during an emergency.	<ul style="list-style-type: none"> <li>⊕ Families consistently save money for emergencies.</li> <li>⊕ Families deposit a portion of their tax refund in savings every year.</li> <li>⊕ Families have built a savings account that will cover at least three months of basic family expenses.</li> </ul>
2	Families have developed a saving s habit and strategy for planned medium and long-term for purchases.	<ul style="list-style-type: none"> <li>⊕ Families deposit a portion of every paycheck into a longer-term savings vehicle.</li> <li>⊕ Families participate in asset-restricted savings programs like Individual Development Accounts.</li> <li>⊕ Families are building Children’s Savings Accounts or 529 plans that will help pay for higher education.</li> <li>⊕ Families are saving for retirement in tax-preferred accounts.</li> <li>⊕ Children participate in savings programs in school or civic clubs.</li> </ul>
3	Families are purchasing and accumulating appreciating assets that build wealth and economic stability over time.	<ul style="list-style-type: none"> <li>⊕ Families can find reasonably priced quality housing to purchase that convenient to their life activities.</li> <li>⊕ Families participate in cooperative and shared ownership housing (cooperatively owned mobile home parks, housing land trusts, self-help housing collaboratives).</li> <li>⊕ Families can readily find and qualify for affordable and fair mortgage products.</li> </ul>
4	Families leverage what they have for additional family and community asset development.	<ul style="list-style-type: none"> <li>⊕ Family entrepreneurs can access microloans to start and grow their businesses.</li> <li>⊕ Families readily access financing they need to pursue higher education and advanced skill and professional training.</li> </ul>
5	Families maintain the value of their assets.	<ul style="list-style-type: none"> <li>⊕ Families regularly maintain and improve their homes and property.</li> <li>⊕ Families improve the efficiency of energy, heating and cooling systems in any owned property.</li> <li>⊕ Families participate in cooperative and shared homeownership options that help protect housing value.</li> </ul>