

State and Local Government Family Strengthening Initiatives

Policy Brief No. 16

Welfare reform and the need for efficiency in a tight fiscal environment have led state and local governments across the country to develop infrastructure and initiatives that provide crucial support for low-income families.

Introduction

Forty percent of children in the United States live in low-income families with parents who have difficulty providing them with basic necessities such as housing, food, and health care.¹ Regardless of one's views about government responsibility for caring for poor families, it is clear that government has a significant role to play. Welfare reform and the need for efficiency in a tight fiscal environment have led state and local governments across the country to develop infrastructure and initiatives that provide crucial support for low-income families. This policy brief highlights examples of family strengthening initiatives implemented by state and local policymakers to foster interagency coordination, level the economic playing field for families, focus government resources, and foster cross-sector collaboration.

Efforts to Foster Interagency Collaboration

State agencies administer a variety of programs and benefits for low-income families, but many families

have difficulty participating in these programs. Most were created at different times with different funding streams and have evolved separately with little or no coordination regarding program requirements.²

Governors have established task forces and children's cabinets to foster interagency cooperation and improve services.

Gubernatorial Task Forces

Governor's Task Force to Strengthen Alabama Families

The Governor's Task Force to Strengthen Alabama Families, created in February 2004 by Governor Bob Riley and supported by a grant from the Annie E. Casey Foundation, is charged with recommending ways to redesign and strengthen Alabama's health and human services system. The task force recommended the creation of family service centers in every Alabama county. These centers are designed to meet local community needs and

mobilize local public and private resources to deliver preventive, comprehensive services. The task force released a guide on how to create a family service center and highlighted an existing network of 13 centers that created standards for service delivery and center administration that were enacted into law. The task force is also pilot-testing a coordinated health and human services delivery system in two counties. Six state agencies in these counties are using an automated common benefits and services screening tool to create a one-stop entry point for services regardless of which agency a family first contacts.³

Governor's Task Force for Working Families (Pennsylvania)

In April 2004, Pennsylvania Governor Edward Rendell established the Governor's Task Force for Working Families to identify strategies to build the incomes and assets of working families, promote financial education, and protect families from abusive financial services.⁴ One of the task force's recommendations was the creation of a financial education clearinghouse, and, as a result, the Department of Banking in April 2006 launched a new, user-friendly website about personal budgeting, loan information, and banking options. The site also allows visitors to look-up community-based resources such as housing counselors, university cooperative extension offices, programs and services in their area.⁵

Task Force for Financial Independence (Delaware)

In 2001, Delaware Governor Ruth Ann Minner created the Task Force for Financial Independence, which led to recognition of financial education as a

work activity for TANF recipients^a, more families claiming the Earned Income Tax Credit (EITC) through public education campaigns, and the adoption of an economic self-sufficiency standard to calculate what it takes to raise a family without any public support.⁶ The task force also recommended creating a state EITC, which was signed into law in August 2005.⁷

Children's Cabinets

Approximately 16 states have established a Children's Cabinet to develop and implement a shared vision across state agencies for improving child and family outcomes. Cabinets typically include top executives from relevant government agencies providing services to children and families and often include private stakeholders such as parents and youth representatives, business leaders, advocates, and the heads of community based organizations. Their activities include setting goals with measurable outcomes for their member agencies to achieve, making funding and policy recommendations to their governor, and pooling diverse funding streams to improve service delivery across agencies.⁸

^a It is unclear whether financial education will continue to be allowed as a work activity since the U.S. Department of Health and Human Services (HHS) issued new TANF regulations in June 2006 that require education and training to be directly related to a specific job. (See HHS' Fact Sheet on Welfare Reform: Interim Final Regulations, available at <http://www.aphsa.org/Home/Doc/ACF-TANF-Interim-Final-Regulations-Fact-Sheet.pdf>)

One of the goals of the New Mexico Children's Cabinet was to increase the availability of child care to parents working their way off welfare. With the Cabinet's leadership, the state allocated federal tax relief money to child care assistance, allowing New Mexico to raise the eligibility standard to parents living at 150 percent of poverty and to enroll an additional 3,500 families.⁹ The Maine Children's Cabinet piloted an integrated case management initiative that coordinates services among community-based public and private child and family service providers. Families participating in the pilot reported working with fewer service providers from different agencies, resulting in less duplication and confusion over services. Since 2002, more than 600 staff members from public and community-based agencies have received cross-systems training as part of the initiative.¹⁰

Policies and Practices to Level the Economic Playing Field for Families

More than 80 percent of children in low-income families have at least one parent who is employed, but does not earn enough to make ends meet.¹¹ State and local governments have enacted tax credits, updated wage laws, and promoted asset building as a path to economic self-sufficiency for these families.

State EITCs

State Earned Income Tax Credits (EITCs) build upon the success of the federal EITC to raise living standards for low-income working families, encourage asset building, and provide relief from state and local taxes paid by these families.¹² Nineteen states and the District of Columbia have enacted EITCs. All but one of these state EITCs are based on the federal EITC, using federal eligibility

rules and setting their credit as a percentage of the federal credit. Sixteen state EITCs are refundable, with families receiving the full amount of the credit even if it is greater than a family's tax liability. The other state EITCs are non-refundable, where the credit can only be used to offset a family's income tax. The cost of a state or local EITC depends on whether it is refundable, the percentage of the federal credit at which the state credit is set, and the number of families that claim the credit.¹³

Several states will consider creating or expanding a state Earned Income Tax Credit during the 2007 legislative session because of growing state revenues and a changing political climate.¹⁴ In addition, three local jurisdictions currently have EITCs. New York City and San Francisco provide a percentage of the federal EITC, while Montgomery County, Maryland, matches the state EITC.¹⁵

Minimum Wage and Living Wage Laws

The federal minimum wage of \$5.15 per hour was last raised in 1997 and annual minimum wage earnings of \$10,300 are below the federal poverty level.¹⁶ However, 20 states and the District of Columbia have passed laws requiring employers to pay wages higher than the federal minimum.¹⁷ In addition, 130 local governments have adopted living wage laws, which require businesses that have government contracts or receive government financial assistance to pay wages that enable a worker to provide for a family's basic needs without government assistance.¹⁸

Asset Building Strategies

The National League of Cities' Asset Building Project provided the opportunity for selected cities to participate in site visits to other cities that have implemented innovative asset building strategies.

Phoenix and Baltimore were two of the “model” cities.¹⁹

Phoenix—Financial Literacy

The Phoenix Department of Human Services offers financial education classes that are primarily intended for low- and moderate-income families, many of whom receive free tax preparation services through the city’s federal Earned Income Tax Credit outreach program. In fact, city officials see the classes as a “natural next step to their EITC outreach efforts so that they can educate residents on using their EITC refunds to save and potentially move toward economic stability.”²⁰ The Department of Human Services partners with other city agencies and nonprofit organizations to recruit low-income families to attend the classes.

Baltimore—Homeownership Incentives and Counseling

The City of Baltimore offers financial incentives to help low- and moderate-income families buy homes and requires residents to receive one-on-one homeownership counseling from a city-approved counseling agency before applying for any incentives. The Employee Homeownership Program, designed to assist city employees to become homeowners within the city limits, provides \$3,000 down payment and closing assistance. An additional \$750 is available for city employees who purchase homes in neighborhoods targeted for investment by the city’s Healthy Neighborhoods Initiative. The city also sponsors home buying fairs and neighborhood trolley tours and provides \$3,000 awards to the first 50 homebuyers who attend the tour and sign a sales contract within 90 days of the fair. Finally, Baltimore’s Live Near Your Work Program is a partnership between participating

employers and the city designed to encourage homeownership near place of employment. Employers match the city’s \$1,000 grants.²¹

Efforts to Focus Government Resources

Policies are often developed in response to specific problems and do not address the underlying or inter-related needs of low-income families. In addition, funding streams, and not family needs, often drive programs and services.²² This section explores family strengthening platforms and Children, Youth and Families budgets, which enable government leaders to look beyond specific problems and programs to develop a more holistic approach to serving low-income families.

City Platform for Strengthening Families

The National League of Cities created a platform that recommends various ways in which mayors, council members and senior city administrators can improve outcomes for children, youth and families.

The first section of *A City Platform on Strengthening Families and Improving Outcomes for Children and Youth* identifies the “essential infrastructure” that is needed in every community for sustained progress. An example of this infrastructure is a commission or task force that brings together all community stakeholders to identify needs and opportunities. The second part of the platform offers a set of specific action steps that communities should take in each of seven areas: early childhood development; youth development; education and afterschool; health and safety; youth in transition and at risk; family economic success; and neighborhoods and community.²³

The family strengthening platform is guiding numerous local initiatives that strive to better meet

the needs of children, youth and families. The City of Grand Rapids, Michigan, is using the platform to improve the quality of its afterschool programs and to strengthen its youth council. The platform is also being used in Brighton, Colorado, as a framework for the development of a youth master plan.²⁴ The mayor of Tualatin, Oregon, turned the platform into a checklist and then identified the areas in which the city has already taken steps that are related to the platform's recommendations as well as areas in which the city is not yet engaged and opportunities for future progress could be explored.²⁵

Children, Youth and Families Budget

The Forum for Youth Investment and The Finance Project released a guide to help policy makers develop a Children, Youth and Families (CYF) budget. A CYF budget shows overall investments in children, youth and families, not just spending by department. For example, San Francisco classifies its budget by department and by theme, such as family support, enrichment and youth development, and health and wellness. Such information helps policy makers to align spending with priorities and reallocate resources toward higher priority programs. Philadelphia significantly increased the proportion of its budget for children's preventive and development services after reviewing CYF budget data.²⁶

Efforts to Foster Cross-Sector Collaboration

Public-private partnerships allow government agencies to harness more of a community's resources and leverage public dollars to reach additional low-income families. The following examples demonstrate the effectiveness of cross-sector collaborations in creating a comprehensive system to strengthen families.

Prosperity Campaign of Hillsborough and Pinellas Counties (Florida)

The Prosperity Campaign of Hillsborough and Pinellas Counties is a coalition of more than 150 public, private, and nonprofit organizations that helps low- and moderate-income families with free tax preparation and financial education. Coalition members include city and county government agencies, banks and chambers of commerce, and local nonprofits such as the United Way of Tampa Bay, which helps to fund and lead the campaign. During the 2005 tax season, the campaign prepared more than 16,400 tax returns, with refunds totaling \$14.8 million. More than 3,000 households claimed the Earned Income Tax Credit, a 30 percent increase over 2004, and over 1,500 households claimed the Child Tax Credit, a 15 percent increase from the previous year.²⁷ The campaign is affiliated with community-based financial education programs, which encourage families to invest their refunds in needs such as safe housing or getting out of debt. The Prosperity Campaign is also promoted as a way to improve the economy by bringing in and circulating more money into the local community.

Predatory Lending Solutions Project of Montgomery County (Ohio)

The Montgomery County Board of Commissioners created the Predatory Lending Solutions project, the first of its kind in the nation, to help families avoid predatory lending. The County Board provided more than \$1 million to the project with funds generated from housing bonds, recordation fees, and a local affordable housing trust fund. It also committed \$440,000 from Temporary Assistance for Needy Families (TANF) funds for a community outreach and education campaign about predatory lending.²⁸ Project partners include a nonprofit fair housing

organization, a nonprofit credit counseling agency, and the local legal aid society. In addition to community outreach and education, the project has a hotline for homebuyers to report potential abuses and an intervention team to investigate complaints, negotiate with offending lenders, and initiate litigation.

The project also commissioned an independent study on the local impact of predatory lending that found rapid growth in foreclosures, with a disproportionate share from sub-prime lenders who were targeting low-income and minority residents. Community groups used the study to advocate for anti-predatory lending laws. In just one year, the project helped to cancel more than \$94,000 in unjustifiable credit insurance and had contact with more than 9,000 county residents.²⁹ The project also created a website for homebuyers, www.dontriskyourhome.com, that includes an example of a predatory lending contract and questions to ask a loan officer or mortgage broker.

Indianapolis Family Strengthening Coalition

The Indianapolis Family Strengthening Coalition is a partnership of families, public officials, neighborhood residents, and nonprofit, business, faith and community leaders. It is funded by the city government, foundations, and private health and human service organizations. The coalition convenes “Family Circles,” which are neighborhood-based, small-group discussions around family strengthening, and an annual Family Strengthening Summit. It also coordinates the Indianapolis Asset Building Campaign, which provides free tax preparation services for qualifying families and access to financial services and education. The coalition identified four priority results: families are healthy and safe, financially secure, engaged in

each others’ lives, and engaged in the community. Each priority result’s volunteer committee is developing specific indicators and action plans to help the community achieve these results. The coalition also published a report with statistics on how families are doing in these four areas.³⁰

Recommendations

State and Local Governments

Create the infrastructure for a comprehensive approach to strengthening families.

A governor’s task force or children’s cabinet can foster interagency cooperation, increase public awareness of child and family issues, and improve service delivery.³¹ Cities can also adopt a family strengthening platform as a blueprint for improving outcomes for children and their families.³²

Improve access to benefits with automated systems.

State and local government agencies can implement automated systems to provide a one-stop entry point for services and benefits regardless of which agency a family first contacts. Such systems show great promise for expanding benefits outreach, improving access, and promoting interagency coordination while reducing administrative burdens and other barriers.³³

Support financial education and protect families from predatory lenders.

State and local governments can partner with community-based organizations to create or expand financial education classes for youth and adults and can partner with employers to provide financial education in the workplace.³⁴ Policymakers can curtail predatory lending practices by improving enforcement of lending and consumer protection

laws and by increasing lending by mainstream financial services in lower income communities.³⁵

Promote the federal EITC and enact a state or local EITC.

State and local governments can fund an Earned Income Tax Credit (EITC) outreach campaign to encourage eligible families to claim the federal EITC. The State of Washington spent \$316,000 on a public information campaign that led to an increase of \$29 million in EITC refunds in a one-year period.³⁶ State EITCs lift additional families out of poverty and provide relief from state and local taxes.³⁷

Family Service Organizations

Organize a family strengthening coalition.

A family strengthening coalition can raise the visibility of family issues, set priorities, and spur action on them.³⁸ Family service organizations can take the lead on recruiting public and private sector partners as well as low-income families and community leaders.

Partner with state and local government agencies.

Family service organizations can participate in EITC outreach campaigns and connect the families they serve to government initiatives.

Conclusion

Low-income families face many barriers to accessing government programs that can help lift them out of poverty. Government agencies, family service organizations, and community leaders need to identify these barriers and implement solutions to overcome them. There are multiple strategies that policy makers can consider, depending upon the

assets and challenges in their state or community. This policy brief provides a very small sample of the wide range of initiatives that state and local governments, often together with the private sector, are undertaking to support and strengthen families.

Resources

National Center for Children in Poverty

<http://www.nccp.org>

The National Center for Children in Poverty (NCCP) is dedicated to promoting the economic security, health, and well-being of America's low-income families and children. NCCP's Family Resource Simulator (FRS) is a web-based tool that shows how state and federal policies interact and affect low- to moderate-income families. NCCP's website also provides information on policy choices, demographics, and economic conditions for all 50 states, and allows users to build custom tables and compare states.

National Governors Association (NGA) Center for Best Practices

<http://www.nga.org/center>

The NGA Center for Best Practices develops and implements innovative solutions to public policy challenges for governors and their key policy staff. The Center's Social, Economic & Workforce Programs focus on best practices, policy options, and service delivery improvements across a range of current and emerging issues, including economic development, workforce development, employment services, and social services for children, youth, low-income families and people with disabilities.

National Human Services Assembly, Family Strengthening Policy Center

<http://www.nassembly.org/fspc>

The National Assembly's Family Strengthening Policy Center seeks to describe practice-based approaches to strengthening families raising children in low-income communities and policy implications. Relevant FSPC policy briefs include:

- *Work-Plus: Boosting the Bottom Line for Low-Wage Working Parents*
- *Increasing Access to Needed Benefits: The New Technologies*
- *Curtailing Predatory Lending: Helping Families Grow Economic Assets*
- *EITC Toolkit for Nonprofits*

National League of Cities, Institute for Youth, Education and Families

<http://www.nlc.org/iyef/>

The Institute for Youth, Education, and Families (YEF Institute) helps municipal leaders take action on behalf of the children, youth, and families in their communities. The YEF Institute focuses on five core program areas: education and afterschool; youth development; early childhood development; safety of children and youth; and family economic success.

State EITC Online Resource Center

<http://www.stateeitc.com/contact/index.asp>

Provides easy access to research and resources about state Earned Income Tax Credits and efforts to enact the credit in particular states.

The Forum for Youth Investment

<http://www.forumforyouthinvestment.org>

The Forum for Youth Investment is dedicated to helping communities and the nation make sure all young people are Ready by 21™: ready for college, work and life. The Forum works with state and local leaders who come together across systems and sectors on a regular basis to help them shape and improve approaches to youth policy, as well as the policies themselves. This work often leads to reports and tools that can support and further efforts underway in other localities.

Endnotes

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This series of policy briefs produced by the Family Strengthening Policy Center seeks to describe a new way of thinking about how to strengthen families raising children in low-income communities and how this approach can and should influence policy. The premise of "family strengthening" in this context, and as championed by the Annie E. Casey Foundation, is that children do well when cared for by supportive families, which, in turn, do better when they live in vital and supportive communities. The series describes ways in which enhancing connections within families and between families and the institutions that affect them result in better outcomes for children *and* their families.

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This brief reflects the findings and views of the Family Strengthening Policy Center, which is solely responsible for its content. For more information or to access other family strengthening policy briefs, visit www.nassembly.org/fspc.

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