

FAMILY ECONOMIC SUCCESS

COMMUNITY ACTION READINESS ASSESSMENT TOOL 1

Readiness Goal 1	<p>The community understands its primary economic drivers – and knows the trends underway that are affecting each driver.</p> <p><i>The local economy has significant impact on the opportunities available that are or will be available for family employment or entrepreneurship.</i></p>	
What geographic area should I use when I collect this data?	<p>The geography you select to define your community has a big effect on what data you can find about your its primary economic drivers.</p> <p>In this assessment tool, we focus on data available for just about any part of the United States. For Readiness Goal 1, that means you may or may not be able to look at the precise area you think of as your community – all depending on its geographic boundaries.</p> <p>The data sources we cite are all available for states, counties and large core cities. We suggest you start with your county or core city, then dig deeper if that doesn't tell you enough.</p> <ul style="list-style-type: none"> ▪ If the area you pick is bigger than one county, you can complete a set of these questions for each county in the area then add the results. ▪ If you want to use a smaller area – like a school district or a small city, then you are going to need to dig a bit deeper, and use data sources that are a little harder to manage. For example, American FactFinder, and Census data sets can sometimes fine-tune down to a smaller area, but the data may not be as recent and you will probably need someone with a good amount of data-finding experience to help you do that – like a university researcher. 	
Question 1: Is our community's population growing or declining?		
Why is this important?	<ul style="list-style-type: none"> ▪ The size of an area's population helps drive its economy and is a good indicator of whether the economy is improving or declining. ▪ When the population is growing, new jobs are needed to service the additional people and, when it declines, fewer service jobs are required. ▪ People tend to move out when a local economy is in decline and move in when it improves. 	
Where can I get data about this?	<p>U.S. Census Bureau's State and County QuickFacts http://quickfacts.census.gov/qfd/index.html <i>(Follow the link, select the geography you want, then select the data set you need)</i></p>	
What can this data source tell me about this?	<ul style="list-style-type: none"> ▪ Your county's or city's population for the latest year available ▪ How many households were in your county or city for the latest year available ▪ Your county's or city's population change from the last published census until the latest year available ▪ Your county's or city's population change from two censuses prior until the latest year available ▪ How all of these measures compare to similar measures for the state as a whole 	
Question 1. Is our community's population growing or declining?		
Data Item	My City or County	My State <i>(for comparison)</i>
a. Population for the latest year available		
b. Population in the last published Census		
c. Percent population has changed since the last Census		
d. Population from the Census before last		
e. Percent population changed from Census before last		
What should I look for in this data?	<ul style="list-style-type: none"> ▪ Is our population growing or shrinking? ▪ Is this trend getting faster or slower over time? ▪ Is this growth or shrinkage faster, slower or about the same as our state? 	

Question 2: Is the local economy growing, shrinking or stagnant?

Why is this important?	<ul style="list-style-type: none"> ▪ When the economy shrinks the community loses jobs, workers' wages stagnate or decline and their hours are cut. This reduces family income, making it harder to make ends meet. ▪ If the economy is stagnant – isn't growing by much – workers have a hard time finding jobs and advancing in a career. New graduates, people moving to the community and those with fewer workplace skills struggle to find jobs. ▪ If an economy is growing at a healthy pace – usually at least 2-3% per year – then wages tend to rise, it's easier for workers to find jobs and employers are more likely to take a chance on less experienced and less skilled workers, or those who might have a language or disability barrier.
Where can I get data about this?	<p>U.S. Census Bureau's County/ZIP Code Business Patterns http://censtats.census.gov/cbpnaic/cbpnaic.shtml</p>
What can this data source tell me about this?	<ul style="list-style-type: none"> ▪ The number of businesses in a county, metro area or zip code ▪ The number of employees in the county, metro area or zip code ▪ The total payroll of businesses in the county, metro area or zip code ▪ The average wages paid by businesses in the county, metro area or zip code (<i>must be calculated</i>) ▪ To help evaluate trends, the website provides similar statistics going back to 1998

Question 2. Is the local economy growing, shrinking or stagnant?	My City or County	My State <i>(for comparison)</i>
Data Item		
a. Number of businesses for the last published year		
b. Number of businesses five years earlier		
c. Percent change in number of businesses over 5 years*		
d. Number of employees for the last published year		
e. Number of employees five years earlier		
f. Percent change in number of employees over 5 years*		
g. Total payroll for all businesses for the last published year		
h. Total payroll for all businesses five years earlier		
i. Percent change in total payroll over five years*		
j. Average wages per position for the last published year**		
k. Average wage per position five years earlier***		
l. Percent change in wages over five years*		

CALCULATIONS – to get from the published numbers to the information we need: *Calculated as follows: $100 \times (\# \text{ last year} - \# \text{ five years ago}) / \# \text{ five years ago}$
 Calculated as follows: line g. / line d. * Calculated as follows: line h. / line e.

What should I look for in this data?	<ul style="list-style-type: none"> ▪ How is the number of businesses changing over time? ▪ How is the number of employees changing over time? ▪ How much is the overall business payroll changing over time? ▪ How are wages changing over time? ▪ How does this compare with our state as a whole?
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Question 3: What's happening to the most important industries in the local economy?

Why is this important?	<ul style="list-style-type: none"> ▪ Industries become more and less important in the local economy over time. ▪ Different industries have different wage levels so an industry that has the many jobs might not be the one that provides the most – or the highest – wages. ▪ Knowing which industries are growing and shrinking, which employ the most people and which have the highest wages can help you focus your efforts to help families where the best opportunities lie.
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<p>Where can I get data about this?</p>	<p align="center">U.S. Census Bureau's County/ZIP Code Business Patterns http://censtats.census.gov/cbpnaic/cbpnaic.shtml</p>		
<p>What can this data source tell me about this?</p>	<ul style="list-style-type: none"> ▪ The county, metro area or zip code's annual payroll for all businesses the last published year ▪ How the businesses broke down by industry – such as forestry, manufacturing, retail trade, construction, finance and others – for the last published year ▪ How the businesses broke down in terms of number of employees in for the last published year ▪ To help evaluate trends, the website provides similar statistics going back to 1998 		
<p>Question 3. What's happening to the most important industries in the local economy? Data Item</p>		<p align="center">My City or County</p>	<p align="center">My State <i>(for comparison)</i></p>
<p>a. Which three industries employed the most people in the last published year?</p>		<p align="center">Number of Workers</p>	<p align="center">Number of Workers</p>
<p>Industry 1:</p>			
<p>Industry 2:</p>			
<p>Industry 3:</p>			
<p>b. How many people did they employ the most workers five years ago?</p>		<p align="center">Number of Workers</p>	<p align="center">Number of Workers</p>
<p>Industry 1:</p>			
<p>Industry 2:</p>			
<p>Industry 3:</p>			
<p>c. What percent did their employment grow or shrink over five years*</p>		<p align="center">Percent Change</p>	<p align="center">Percent Change</p>
<p>Industry 1:</p>			
<p>Industry 2:</p>			
<p>Industry 3:</p>			
<p>a. Which three industries had the biggest payroll in the last published year?</p>		<p align="center">Annual Payroll</p>	<p align="center">Annual Payroll</p>
<p>Industry 1:</p>			
<p>Industry 2:</p>			
<p>Industry 3:</p>			
<p>b. What was their payroll five years ago?</p>		<p align="center">Annual Payroll</p>	<p align="center">Annual Payroll</p>
<p>Industry 1:</p>			
<p>Industry 2:</p>			
<p>Industry 3:</p>			
<p>i. What percent did their payroll grow or shrink over five years*</p>		<p align="center">Percent Change</p>	<p align="center">Percent Change</p>
<p>Industry 1:</p>			
<p>Industry 2:</p>			
<p>Industry 3:</p>			
<p>CALCULATIONS – to get from the published numbers to the information we need *Calculated as follows: $100 \times (\# \text{ last year} - \# \text{ five years ago}) / \# \text{ five years ago}$</p>			
<p>What should I look for in this data?</p>	<ul style="list-style-type: none"> ▪ Are the industries that provide the most employment the same as those with the most payroll? ▪ How is the employment in these industries changing over time? ▪ How is the payroll in these industries changing over time? ▪ How does this compare with our state as a whole? 		

FAMILY ECONOMIC SUCCESS

COMMUNITY ACTION READINESS ASSESSMENT TOOL 2

Readiness Goal 2	<p>The community understands the current conditions and challenges of its low-income working families – and specific family subgroups – in its economy.</p> <p><i>Knowing who your low-income families are, where they live, and the conditions and trends they experience that most affect their ability to become stable and self-sufficient are critical pieces of ground truth. The situations can vary widely among specific racial, ethnic, ability, age, family situation, education and other subgroups.</i></p> <p><i>When trying to identify the current status of FES results or the starting-point conditions 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.</i></p>
What geographic area should I use when I collect this data?	<p>Information about the current conditions of and challenges of families is dependent on the size of the place you are looking at, but you can often get it at a smaller geographic level than economic data about the community. That’s good – because while the economy generally spreads across the entire community, the conditions of families can often differ in much smaller areas like neighborhoods and zip codes.</p> <p>Much of the information sources in this section are from the American Community Survey. One big drawback to this information is that the age of the information available is determined by community size.</p> <ul style="list-style-type: none"> ▪ Places with more than 65,000 can get estimates every year. ▪ Places with 20,000 – 65,000 can get estimates covering a three year period. ▪ Places with fewer than 20,000 have no recent data available. <p>Other data sources used generally report data only for States, metropolitan areas, large cities and counties. If the area you pick fits into one of the larger size ranges, your data collection will be fairly simple, and you can follow these instructions. If it is smaller you may have to find someone with a lot of experience digging out data, like a university researcher, to help. If your area crosses the boundaries reported by the American Community Survey, such as two school districts, you can complete a set of these questions for different parts of the area then add the results.</p> <p>We suggest you look at the suggested websites and check out the different geographies available, then pick the one that comes closest to the area you care about most.</p>
Question 1: How many families are poor or struggle to make ends meet?	
Why is this important?	<ul style="list-style-type: none"> ▪ If you are officially defined as “poor” in America, it can be hard or impossible to meet all your family’s basic needs. Poor people generally live shorter lives and are not as healthy as those with more income. And if you are poor, your children are likely to grow up to be poor too. ▪ Many families that make too much to be officially poor still can’t make ends meet. In most places it takes at least twice as much income as the “poverty level” to pay for basic food, shelter, clothing, health care, transportation and child care and to pay the taxes and fees government charges everyone. Twice the poverty level was \$44,100 for a family of four in 2009-2010.
Where can I get data about this?	<p style="text-align: center;">American Community Survey Table DP-3 (or DP3YR-3 for 3 year data in smaller areas): Profile of Selected Economic Characteristics — http://factfinder.census.gov/</p> <p style="text-align: center;"><i>From list on left select “Data” then “American Community Survey.” This directs you to a page listing datasets for different time periods. Pick a time period then select “Enter a Table Number” and type DP-3 or DP3YR-3 in the pop-up box</i></p>
What can this data source tell me about this?	<ul style="list-style-type: none"> ▪ How much income (including cash benefits) was received by families and households in our community? Including the mean, the median, and how many families and households fell in various income ranges,¹ ▪ What percentage of families and people in the community had income levels below the federal poverty level? Reported by the type of household, the percentage with children in the household and the age breakdown of those living in poverty (young children, all children, adults, working age adults and seniors).

¹ The term “household” refers to the people occupying a housing unit. The Census Bureau reports on two basic types of households that they call “family” and “nonfamily.” A family household includes at least two persons related by birth, marriage, or adoption – and can include others not related to them. A nonfamily household includes either a person living alone or people who are not related to anyone else living with them.

Question 1. How many families are poor or struggle to make ends meet? Data Item	My City or County	My State <i>(for comparison)</i>
a. What is the median household income for the most recent year reported?		
b. What was the median household income five years earlier?		
c. What percentage did household income change over five years? *		
d. What percentage of families lived below the poverty level for the most recent year reported?		
e. What percentage of families lived below the poverty level five years earlier?		
f. How much did the percentage of families living in poverty change over five years? **		
g. What percentage of families with related children under 18 lived below the poverty level for the most recent year reported?		
h. What percentage of families with related children under 18 lived below the poverty level five years earlier?		
i. How much did the percentage of families with related children under 18 living below the poverty level change over five years? **		
j. What percentage of families with female householders, no husband present and related children lived in poverty for the most recent year reported?		
k. What percentage of families with female householders, no husband present and related children lived in poverty five years earlier		
l. How much did the percentage of families in poverty with female householders, no husband present and related children under 18 change over five years? **		

CALCULATIONS – to get from the published numbers to the information we need *Calculated as follows: $100 \times (\# \text{ last year} - \# \text{ five years ago}) / \# \text{ five years ago}$
**Calculated as follows: $\# \text{ Last year} - \# \text{ five years ago}$

What should I look for in this data?

- How do incomes and poverty rates in our community compare to those in our state?
- Are the trends getting better or worse over time?
- Is our median income above or below 200% of the federal poverty rate for a family of four (\$44,100 in 2009-2010) – and by how much? *If the median income is near or below 200% of poverty, then that means that many families have trouble meeting their basic needs.*
- How does the percentage of families with related children under 18 living in poverty compare to the overall percentage of families living in poverty? Are families with children better or worse off?
- How does the percentage of families with female householders, no husband present and related children under 18 who live in poverty compare to all families with related children under 18 in poverty? *This can help you understand how single parent families are doing compared to other families.*

Question 2: How do families obtain their income and how much do workers typically earn?

Why is this important?

- The occupations, economic sectors and industries people work in affect how much income they have, what benefits they receive, how stable that income is over time and how well they do when they retire.
- The way families get their income tells you a lot about the conditions they live in and the prospects for those conditions getting better.
- Families who rely on public assistance, Social Security or Supplemental Security Income (federal disability payments) and don't have other sources of support often have a tough time making ends meet, let alone getting ahead.
- The median (midpoint in a range) earnings of families and households can be good indicators of how well your community's families fare overall.
- If average incomes are much higher than median incomes, then there's likely a big difference in income between those earning the most and the income of most of the people in the community. This usually also signals that a community's middle-class is small or a lot of economic under stress.
- The median earnings for full-time year-round employment for men and women can tell you a lot about the quality of jobs and how hard people have to work to get by.

<p>Where can I get data about this?</p>	<p>American Community Survey Table DP-3 (or DP3YR-3 for 3 year data in smaller areas): Profile of Selected Economic Characteristics — http://factfinder.census.gov/ <i>From list on left select “Data” then “American Community Survey.” This directs you to a page listing datasets for different time periods. Pick a time period then select “Enter a Table Number” and type DP-3 or DP3YR-3 in the pop-up box</i></p>				
<p>What can this data source tell me about this?</p>	<ul style="list-style-type: none"> ▪ The economic sectors in which people work ▪ The number of families with earnings, and those who receive cash public assistance, Supplemental Security Income, Social Security Income, other retirement income and food stamps ▪ The median earned income for households, families and individual workers ▪ The median earnings of full-time, year-round male and female workers 				
<p>Question 2: How do families obtain their income and how much do workers typically earn? Data Item</p>		<p>My City or County</p>		<p>My State <i>(for comparison)</i></p>	
<p>a. What’s the mix of occupations among civilian workers in our community?</p>		<p>Number</p>	<p>Percent</p>	<p>Number</p>	<p>Percent</p>
<p><i>Management, professional and related occupations:</i></p>					
<p><i>Service occupations:</i></p>					
<p><i>Sales and office occupations:</i></p>					
<p><i>Farming, fishing and forestry occupations:</i></p>					
<p><i>Construction, extraction, maintenance and repair occupations:</i></p>					
<p><i>Production, transportation and material moving occupations:</i></p>					
<p>b. What industries employ the civilian workers in our community?</p>		<p>Number</p>	<p>Percent</p>	<p>Number</p>	<p>Percent</p>
<p><i>Agriculture, forestry, fishing and hunting, and mining:</i></p>					
<p><i>Construction:</i></p>					
<p><i>Manufacturing:</i></p>					
<p><i>Wholesale trade:</i></p>					
<p><i>Retail Trade:</i></p>					
<p><i>Transportation and warehousing, and utilities:</i></p>					
<p><i>Information:</i></p>					
<p><i>Finance and insurance, and real estate and rental and leasing:</i></p>					
<p><i>Professional, scientific and management, admin., and waste management serv.:</i></p>					
<p><i>Educational services, healthcare, and social assistance:</i></p>					
<p><i>Arts, entertainment and recreation, and accommodation and food services:</i></p>					
<p><i>Other services except public administration:</i></p>					
<p><i>Public administration:</i></p>					
<p>c. What economic sectors do the civilian workers in our community work in?</p>		<p>Number</p>	<p>Percent</p>	<p>Number</p>	<p>Percent</p>
<p><i>Private sector wage and salary workers:</i></p>					
<p><i>Private sector self-employed workers:</i></p>					
<p><i>Private sector unpaid family workers (work unpaid in a family-owned business):</i></p>					
<p><i>Government sector workers:</i></p>					

d. How do local families get their income – and how much do they get?		Number	Percent	Number	Percent
<i>Families with earnings (wages and salaries from work performed):</i>					
<i>Mean (average) earnings – in dollars:</i>		\$	N/A	\$	N/A
<i>Families with Social Security income:</i>					
<i>Mean (average) Social Security income – in dollars:</i>		\$	N/A	\$	N/A
<i>Families with Supplemental Security Income (federal disability payments)</i>					
<i>Mean (average) Supplemental Security income – in dollars:</i>		\$	N/A	\$	N/A
<i>Families with cash public assistance income:</i>					
<i>Mean (average) cash public assistance income – in dollars:</i>		\$	N/A	\$	N/A
e. How much money do families, households and workers bring home?		My City or County		My State	
<i>Median household income:</i>		\$		\$	
<i>Mean (average) household income:</i>		\$		\$	
<i>Median family Income</i>		\$		\$	
<i>Mean (average) family income:</i>		\$		\$	
<i>Median non-family income¹:</i>		\$		\$	
<i>Mean (average) non-family income¹:</i>		\$		\$	
<i>Median family Income</i>		\$		\$	
<i>Mean (average) family income:</i>		\$		\$	
<i>Median earnings for workers:</i>		\$		\$	
<i>Median earnings for male full-time, year-round workers</i>		\$		\$	
<i>Median earnings for female full-time, year-round workers</i>		\$		\$	
What should I look for in this data?	<ul style="list-style-type: none"> ▪ Which occupations have the most jobs in our community compared to the state? ▪ Which industries employ the most people in our community compared to the state? ▪ What sectors employ people in our community compared to the state? ▪ What might the occupations, industries and sectors employing people suggest about the opportunities for workers to get good jobs in our community? ▪ How do the ways people in our community get their income – and the amounts they receive from each – compare with the state? ▪ What does this tell me about the challenges our community’s families face? ▪ How do median and mean (average) household, family and non-family¹ income compare to the federal poverty level? To twice the federal policy level (\$44,100 for 2009-2010)? What does this tell us about the ability of families to meet their basic needs? ▪ Is there a big difference between median full-time earnings for men and women and median earnings for workers? If so, what does this tell us about the ability of different types of families to meet their basic needs? 				
	Question 3: Which workers have the most trouble finding jobs?				
Why is this important?	<ul style="list-style-type: none"> ▪ Sometimes families are struggling because jobs are hard to come by in a community. ▪ Once someone has been looking for a job for a long time they may become discouraged and drop out of the workforce. ▪ Some groups have more trouble finding jobs than others. ▪ If a shortage of jobs is a problem in my community, training and services that help people get ready for employment, find and keep jobs or advance in a career might not be effective unless paired with efforts to improve the community’s economy. 				

<p>Where can I get data about this?</p>	<p align="center">Bureau of Labor Statistics / Local Area Unemployment Statistics http://www.bls.gov/lau/tables.htm <i>Select the correct table for the place, data set and year from the list provided on this page</i></p>	
<p>What can this data source tell me about this?</p>	<ul style="list-style-type: none"> ▪ Annual and monthly unemployment² rates for large cities, metropolitan areas, counties and states ▪ Employment status of the civilian noninstitutional population³ in states by sex, race (white & black only), Hispanic or Latino ethnicity, marital status, and age (teens vs. adults) - available statewide only 	
<p align="center">Question 3. Which workers have the most trouble finding jobs?</p>		
<p align="center">Data Item</p>	<p align="center">My City or County</p>	<p align="center">My State <i>(for comparison)</i></p>
<p>a. What is was the unemployment rate for our community last year?</p>		
<p>c. How did the unemployment rate differ by gender in my state? <i>(for latest year available)</i></p>		
<p align="center"><i>Unemployment rate for men:</i></p>		
<p align="center"><i>Unemployment rate for women:</i></p>		
<p>d. How did the unemployment rate differ by race and ethnicity in my state? <i>(for latest year available)</i></p>		
<p align="center"><i>Unemployment rate for white people:</i></p>		
<p align="center"><i>Unemployment rate for black or African American people:</i></p>		
<p align="center"><i>Unemployment rate for Hispanic or Latino people:</i></p>		
<p>e. How did the unemployment rate vary by marital status in my state? <i>(for latest year available)</i></p>		
<p align="center"><i>Married men with spouse present:</i></p>		
<p align="center"><i>Married woman with spouse present:</i></p>		
<p align="center"><i>Woman who maintains a family with no spouse present:</i></p>		
<p>f. How did the unemployment rate vary by age in my state? <i>(for latest year available)</i></p>		
<p align="center"><i>Teens age 16 to 19</i></p>		
<p align="center"><i>Adults age 20 and greater</i></p>		
<p>What should I look for in this data?</p>	<ul style="list-style-type: none"> ▪ Overall, how big a problem do we have with there being enough jobs in our community? ▪ Are there big differences between unemployment rates for men and women? For people of different racial and ethnic backgrounds? For people with different marital status? For teens and adults? ▪ Which groups in my community are most likely to be unemployed? 	
<p align="center">Question 4: How does poverty break down by race, age and other characteristics in our community?</p>		
<p>Why is this important?</p>	<ul style="list-style-type: none"> ▪ Poverty affects some groups more than others – and this can differ from community to community. ▪ Working with people with different characteristics – like ethnicity, gender, age, family status or educational attainment – requires different communications and service methods, strategies and tactics. 	
<p>Where can I get data about this?</p>	<p>American Community Survey Tables S1701, S1702 and S1703 — http://factfinder.census.gov/ S1701 – Poverty Status in the Last 12 Months S1702 – Poverty Status in the Last 12 Months for Families S1703 – Selected Characteristics of People at Specified Levels of Poverty in the Past 12 Months <i>From list on left select “Data” then “American Community Survey.”</i> <i>This directs you to a page listing datasets for different time periods.</i> <i>Pick a time period then select “Enter a Table Number” and type S1701, S1702 or S1703 in the pop-up box</i></p>	

² Persons aged 16 years and older, who had no employment, were available for work except for temporary illness and had made specific efforts to find employment during the 4-week reference period. Persons who were waiting to be recalled to a job from which they had been laid off need not have been looking for work to be classified as unemployed.

³ People who are not employed in the military, incarcerated or otherwise institutionalized.

What can this data source tell me about this?

- The number and percent of individuals (S1701) and families (S1702) are in poverty by a variety of factors including: age, gender, race, educational attainment, employment status and work experience
- The number and percent of individuals (S1701) and families (S1702) at 50%, 100%, 125%, 1150%, 185% and 200% of poverty
- Family poverty status by the families' number of children, number of people, number of workers and sources of income (S1702)
- Characteristics of people at less than 50%, less than 100% and less than 125% of poverty, including age, gender, race, educational attainment, employment status, living arrangement, citizenship status and disability status (S1703)

Question 4. How does poverty break down by race, age and other characteristics in our community? Data Item	My City or County		My State <i>(for comparison)</i>	
	Number	Percent	Number	Percent
a. How does family poverty break down my race in my community? (S1702)				
<i>Families with a householder⁴ who is white (alone):</i>				
<i>Families with a householder who is black or African American (alone):</i>				
<i>Families with a householder who is American Indian or Alaska Native (alone):</i>				
<i>Families with a householder who is Asian (alone):</i>				
<i>Families with a householder who is native Hawaiian or Pacific Islander (alone):</i>				
<i>Families with a householder who is some other race (alone):</i>				
<i>Families with a householder who is two or more races:</i>				
<i>Families with a householder who is Hispanic or Latino of any race:</i>				
<i>Families with a householder who white alone, not Hispanic or Latino:</i>				
e. How does educational attainment affect poverty for families? (S1702)				
<i>Householder is less than a high school graduate:</i>				
<i>Householder has high school diploma or GED</i>				
<i>Householder has some college or an Associates Degree:</i>				
<i>Householder has a Bachelor's Degree or higher:</i>				
f. How does the number of workers in a family affect poverty? (S1702)				
<i>No workers:</i>				
<i>One worker:</i>				
<i>Two workers:</i>				
<i>Three or more workers:</i>				
g. How does employment and source of income affect poverty? (S1702)				
<i>Householder worked:</i>				
<i>Householder worked full-time year-round:</i>				
<i>Family received Supplemental Security Income:</i>				
<i>Family received Social Security income:</i>				

⁴The householder refers to the person (or one of the people) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded.

b. How many children are living in poverty in my community? (S1703)	Number	Percent	Number	Percent
<i>Children in extreme poverty (less than 50% of poverty level):</i>				
<i>Children in poverty (less than 100% of poverty level)</i>				
<i>Children living near or below the poverty level (less than 125% of poverty level):</i>				
c. How does the number of children in a family affect poverty? (S1702)	Number	Percent	Number	Percent
<i>No children:</i>				
<i>1 or 2 children:</i>				
<i>3 or 4 children:</i>				
<i>5 or more children:</i>				
d. How does the family living arrangement affect poverty? (S1703)	Number	Percent	Number	Percent
<i>Married couple households in poverty:</i>				
<i>Female householder, no husband present in poverty:</i>				
<i>Other living arrangements in poverty:</i>				

What should I look for in this data?

- Patterns about poverty and race
- Patterns about children in poverty and size and types of families they live in
- Patterns about poverty and education
- Patterns about poverty and work
- Patterns about poverty and income source

Question 5: How affordable is rental housing in our community?

Why is this important?

- The poorest and most vulnerable families in our communities are often renters.
- Rent is often the biggest expense for the poorest families in our communities.
- If rents consume too much of a family's income, there may not be enough left over for other basic needs.

Where can I get data about this?

HUD Fair Market Rent Data Set— <http://www.huduser.org/portal/datasets/fmr.html>
From list of HUD data sets select the most recent data set entitled: "Individual Area FY20?? FMR Documentation " (?? = year)
This directs you to a page where you can enter your geographic area.

What can this data source tell me about this?

- The Fair Market Rent (FMR) is the rent level at or below which a family with median income could rent half of the standard housing units in the community.⁵ FMR Rent includes the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service.
- When compared to median income, it can tell us how likely it is that families in our community can afford the places available to rent and still have enough left over to meet other expenses.

Question 5: How affordable is rental housing in our community?
Data Item

My City or County

My State
(for comparison)

a. What is the Fair Market Rent in my community for An efficiency apartment:

a. What is the Fair Market Rent in my community for A one-bedroom apartment:

a. What is the Fair Market Rent in my community for A two-bedroom apartment:

a. What is the Fair Market Rent in my community for A three-bedroom apartment:

a. What is the Fair Market Rent in my community for A four bedroom apartment:

What should I look for in this data?

- How do these rents compare with Median Family Income, Income of single parent households, families of different races, and other groups reported earlier in Questions 1 and 2?
- How do they compare with my state as a whole? Are rents more affordable or less affordable?

⁵ A rental unit that is more than two years old, is located on less than 10 acres of land, rents for cash-rent, has a full kitchen and full plumbing and does not include meals in the rent.

Question 6: Do families receive the tax benefits they are due without using refund anticipation loans?

Why is this important?	<ul style="list-style-type: none"> ▪ Tax benefits like the Earned Income Tax Credit (EITC), the Child Tax Credit (CTC) and the Alternative Child Tax Credit (ACTC) lift millions of families out of poverty, but about one family in four that qualifies doesn't file for one or more of these credits. ▪ Tax preparation firms often trick or pressure families into taking out very expensive Refund Anticipation Loans (RAL) which allows families to receive their refund a few days earlier than they would via direct deposit.
Where can I get data about this?	<p>Brookings Institution EITC Data Set— http://www.brookings.edu/projects/EITC.aspx <i>Follow this link then select your geography and the most current tax year</i></p>
What can this data source tell me about this?	<ul style="list-style-type: none"> ▪ How many taxpayers in your area receive the major Federal tax credits for low-income working families like the EITC and CTC. ▪ How many taxpayers utilized a Refund Anticipation Loan. ▪ The number of returns prepared by volunteer tax assistance programs, individual filers, paid preparers or the IRS online free-file assistance program.

Question 6: Do families receive the tax benefits they are due without using refund anticipation loans? Data Item	My City or County	My State <i>(for comparison)</i>
a. Number of tax returns submitted for my place during the last available year.		
b. Number of EITC returns submitted		
c. Percent of EITC returns submitted <i>(calculated as 100 x line b / line a)</i>		
d. Number of CTC returns submitted		
e. Percent of CTC returns submitted <i>(calculated as 100 x line d / line a)</i>		
f. Number of ACTC returns submitted		
g. Percent of ACTC returns submitted <i>(calculated as 100 x line f / line a)</i>		
h. Number of returns with RALs		
i. Percent of returns with RALs <i>(calculated as 100 x line h / line a)</i>		

What should I look for in this data?	<ul style="list-style-type: none"> ▪ How do families in my community compare to families elsewhere in the state when it comes to using the EITC, CTC and ACTC? Do we seem to be doing as well or not as well in getting the word out to families about these important tax benefits? ▪ Does my community have a higher number of ACTC filers than the state? If so I may have more very low-income filers. If not, and if I'm working in a place I know has lots of low income families, then there may be a problem with people knowing about and filing for this important credit. ▪ How many families in my community are getting RALs? If my community doesn't have organizations that offer alternative low-cost RALs then there's a good chance that every one of these families is paying way too much to get its tax refund.
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FAMILY ECONOMIC SUCCESS: COMMUNITY ACTION READINESS ASSESSMENT TOOL 3

Readiness Goal 3	<p>The community understands the infrastructure it currently has available to address and improve the conditions and outcomes for working families.</p> <p><i>The starting point for any new action is generally built on what is in place. This community infrastructure can include organizations, pivotal leaders, available local expertise, government and philanthropic resources and public and private policy that are being or can be deployed to help – and of course, the content, strategies and approach of current programs or practices that assist families.</i></p>
Why should I assess community readiness to take on Family Economic Success?	<ul style="list-style-type: none"> ▪ Communities already have a range of activity and programs underway that aim to help working families – and it is typically (though not always) a good strategy to build on what you have rather than set up redundant or competing services. ▪ Community action groups and funders sometimes develop or support new programs or approaches without being fully aware of what is in place, and how effective it is at targeting working families. It is good practice to take an inventory before designing or taking action. ▪ Existing efforts may have a lot of lessons to offer about what works – or doesn’t – for families in your community. Conducting an assessment can help bring those lessons to light and share them with others – which may lead to better, more coordinated action.

Assessing Community Readiness to *Earn It*

Key Result #1: People are prepared for employment in the region.

Program, Service or Condition	Does it happen or exist? <i>Yes, No or Don't Know</i>	How good is it? <i>Scale 1-5 5 = Excellent</i>	How available is it for working families? <i>Scale 1-5 5 = Excellent</i>	Is there policy to support it, improve it or impede it? <i>Explain briefly</i>	Is it connected to other issues and actors in ways that help working families? <i>Explain briefly</i>	Comments, Observations and Questions We Must Answer
Public schools graduate students with strong basic academic, social work and life skills						
GED services are available						
Adult ESL services are available						
Remedial services are available for youth or adults with deficient academic, social, work and life skills						
Community colleges or trade schools prepare workers for the jobs that exist in our community						
There is an organization or group that						

coordinates these services with other important services for families and workers						
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Key Result #2: People have pipelines and mentors that connect them to jobs

Program, Service or Condition	Does it happen or exist? <i>Yes, No or Don't Know</i>	How good is it? <i>Scale 1-5 5 = Excellent</i>	How available is it for working families? <i>Scale 1-5 5 = Excellent</i>	Is there policy to support it, improve it or impede it? <i>Explain briefly</i>	Is it connected to other issues and actors in ways that help working families? <i>Explain briefly</i>	Comments, Observations and Questions We Must Answer
The public workforce system is readily available to help connect workers and jobs						
There is a convenient local place for workers to connect to services and supports that help them find and keep employment (e.g., Centers for Working Families)						
Special populations such as English-language learners or people with disabilities have convenient access to specialized services they may need to find and keep jobs						
Employers are heavily involved in designing the programs and services that help workers meet the specific needs in their industry						
Strategies are in place for ensuring that the workforce needs of important economic sectors in the community are addressed						
An organization or group coordinates these services with other important services for families and workers						

Key Result #3: Families are equipped with the basic logistical support and services they need to find and maintain employment.

Families can access public transportation options that get them to work, childcare, education and training, service providers and other important destinations						
Services exist to help low-income families find, finance and maintain quality, efficient, reliable and affordable automobiles						

Families have access to services that help them find quality licensed childcare services when and where they need them						
Program, Service or Condition	Does it happen or exist? <i>Yes, No or Don't Know</i>	How good is it? <i>Scale 1-5 5 = Excellent</i>	How available is it for working families? <i>Scale 1-5 5 = Excellent</i>	Is there policy to support it, improve it or impede it? <i>Explain briefly</i>	Is it connected to other issues and actors in ways that help working families? <i>Explain briefly</i>	Comments, Observations and Questions We Must Answer
There are enough licensed childcare providers available to meet families' needs						
Licensed childcare services are available in locations where families need them						
Licensed childcare services are available during the hours when families need them (e.g., days, nights, weekends)						
Families can afford or can access subsidies to help them afford quality licensed childcare						
There is a quality rating system or other convenient mechanism for families to ascertain the quality of available childcare						
An organization or group coordinates these services with other important services for families and workers						
Key Result #4: Workers hold jobs that pay wages and offer benefits that support a stable family life.						
Services are available to help workers identify, understand, assess and choose career paths that are available in their community						
Education and training services are available to help workers gain the skills necessary to advance in the careers available in their community						
Employers partner with organizations in the community to provide their workers with the training they need for the employer to remain competitive and their workers to advance						

economically						
Community or trade organizations assist businesses in finding a range of affordable benefits packages						
Program, Service or Condition	Does it happen or exist? <i>Yes, No or Don't Know</i>	How good is it? <i>Scale 1-5 5 = Excellent</i>	How available is it for working families? <i>Scale 1-5 5 = Excellent</i>	Is there policy to support it, improve it or impede it? <i>Explain briefly</i>	Is it connected to other issues and actors in ways that help working families? <i>Explain briefly</i>	Comments, Observations and Questions We Must Answer
An organization or group coordinates these services with other important services for families and workers						
Key Result #5: Workers access all the available benefits that help them close the gap between family income and family expenses.						
A system or program exists to help families gain access to information about all the benefits available to them in one place						
A system or program exists to help families apply for all – or many of – the benefits available to them in one place and/or using one application.						
The community has an active program to get the word out to families about important benefits and tax credits they may be overlooking						
An organization or group coordinates these services with other important services for families and workers						

Assessing Community Readiness to *Keep It*

Key Result #1: People have financial capability to make and act on good financial decisions.

Program, Service or Condition	Does it happen or exist? <i>Yes, No or Don't Know</i>	How good is it? <i>Scale 1-5 5 = Excellent</i>	How available is it for working families? <i>Scale 1-5 5 = Excellent</i>	Is there policy to support it, improve it or impede it? <i>Explain briefly</i>	Is it connected to other issues and actors in ways that help working families? <i>Explain briefly</i>	Comments, Observations and Questions We Must Answer
Financial coaching or counseling services are available for families.						
Trustworthy credit counseling and credit repair services are available for families who want to improve or repair their credit.						
Financial education is integrated into the public programs and the media families use.						
Financial education is integrated into the school curriculum in the community.						
The community has programs to provide early warning to, identify and help families in a financial crisis – such as foreclosure.						
An organization or group coordinates these services with other important services for families and workers						

Key Result #2: People have access to fair and affordable financial options and products.

Families have access to reasonably priced check cashing services						
Low-cost or free checking and savings accounts with consumer-friendly policies, practices and fee structures are available						
Families can access financial products designed to help them build a positive credit history						
The community has programs and services that help families get loans for daily needs without						

using predatory lenders							
Program, Service or Condition	Does it happen or exist? <i>Yes, No or Don't Know</i>	How good is it? <i>Scale 1-5 5 = Excellent</i>	How available is it for working families? <i>Scale 1-5 5 = Excellent</i>	Is there policy to support it, improve it or impede it? <i>Explain briefly</i>		Is it connected to other issues and actors in ways that help working families? <i>Explain briefly</i>	Comments, Observations and Questions We Must Answer
Families can obtain financing for purchase of major assets (cars, appliances, etc.) at reasonable rates and terms							
Reliable, reasonably-priced remittance services are available							
An organization or group coordinates these services with other important services for families and workers							
Key Result #3: People pay reasonable, affordable prices for basic products and essential goods and services.							
The community has a self-sufficiency index that helps families, employers and policymakers understand the mix of income and benefits required to meet basic needs							
The community has markets that sell healthy food at affordable prices near where families live and work.							
The community has stores and outlets that offer families ready access to affordable basic clothing and household goods.							
The community has programs or services that help families find and get into quality affordable rental housing options convenient to their life activities.							
Utility services that families rely upon are available, affordable and reliable.							
The community has healthcare services that offer families ready access to doctors and preventive care when they need them.							

The community has a program to help families access health insurance or other means to pay for essential health services.						
Program, Service or Condition	Does it happen or exist? <i>Yes, No or Don't Know</i>	How good is it? <i>Scale 1-5 5 = Excellent</i>	How available is it for working families? <i>Scale 1-5 5 = Excellent</i>	Is there policy to support it, improve it or impede it? <i>Explain briefly</i>	Is it connected to other issues and actors in ways that help working families? <i>Explain briefly</i>	Comments, Observations and Questions We Must Answer
Reasonably-priced high-speed Internet services are available throughout the community.						
Libraries or other community facilities provide convenient, free or low-cost Internet access for families without computers.						
Services are available to help families find and purchase quality, reasonably priced car and homeowners/renters insurance.						
An organization or group coordinates these services with other important services for families and workers						
Key Result #4: People access and use affordable tax filing services.						
The community has free or low-priced tax preparation services available for families and low-income entrepreneurs.						
The community has programs or services in place that offer families realistic and convenient alternatives to expensive or predatory refund anticipation loans.						
The community, agencies and businesses have active programs to get the word out to low-income working families about EITC, CTC and other tax benefits they may be overlooking.						
An organization or group that coordinates these services with other important services for families and workers						

Assessing Community Readiness to *Grow It*

Key Result #1: Families have adequate short-term savings to cushion them during an emergency.

Program, Service or Condition	Does it happen or exist? <i>Yes, No or Don't Know</i>	How good is it? <i>Scale 1-5 5 = Excellent</i>	How available is it for working families? <i>Scale 1-5 5 = Excellent</i>	Is there policy to support it, improve it or impede it? <i>Explain briefly</i>	Is it connected to other issues and actors in ways that help working families? <i>Explain briefly</i>	Comments, Observations and Questions We Must Answer
Programs and services in the community encourage and support small regular savings deposits by families (e.g., America Saves)						
The community has programs that encourage and help families to save a portion of their tax refund.						
An organization or group coordinates these services with other important services for families and workers						

Key Result #2: Families have developed a savings habit and strategy for planned medium and long-term for purchases.

The community has an IDA program.						
The community has a program that matches families' contributions to their state Section 529 college savings plans.						
The community offers advice and encouragement to help workers understand and make effective use of available retirement programs and capture available matching funds.						
Schools in the community offer savings programs for children.						
There is an organization or group that coordinates these services with other important services for families and workers						

Key Result #3: Families are purchasing and accumulating appreciating assets that build wealth and economic stability over time.

Program, Service or Condition	Does it happen or exist? <i>Yes, No or Don't Know</i>	How good is it? <i>Scale 1-5 5 = Excellent</i>	How available is it for working families? <i>Scale 1-5 5 = Excellent</i>	Is there policy to support it, improve it or impede it? <i>Explain briefly</i>	Is it connected to other issues and actors in ways that help working families? <i>Explain briefly</i>	Comments, Observations and Questions We Must Answer
The community has programs that help low-income first-time homebuyers (e.g., down-payment and/or mortgage assistance, homebuying clubs).						
The community has a self-help housing program.						
The community uses land trusts, cooperative ownership or other mechanisms to help maintain the stock of affordable homes.						
An organization or group coordinates these services with other important services for families and workers						

Key Result #4: Families leverage what they have for additional family and community asset development.

The community helps families obtain scholarships and financing they need to pursue higher education and advanced skill and professional training.						
Families who want to start or run businesses have access to entrepreneurial education and business coaching services.						
The community offers sources of loan capital for micro-business start-up and expansion						
An organization or group coordinates these services with other important services for families and workers						

Key Result #5: Families maintain the value of their assets.

Program, Service or Condition	Does it happen or exist? <i>Yes, No or Don't Know</i>	How good is it? <i>Scale 1-5 5 = Excellent</i>	How available is it for working families? <i>Scale 1-5 5 = Excellent</i>	Is there policy to support it, improve it or impede it? <i>Explain briefly</i>	Is it connected to other issues and actors in ways that help working families? <i>Explain briefly</i>	Comments, Observations and Questions We Must Answer
The community has rehabilitation assistance available for low-income homeowners						
The community provides weatherization and/or other home energy efficiency programs and services to low-income families						
The community offers training to help car owners learn how to maintain their vehicles.						
The community offers training to help homeowners learn how to maintain their properties.						
The community has home maintenance assistance programs to help low-income homeowners maintain the value of their homes						
An organization or group coordinates these services with other important services for families and workers						

Program, Service or Condition	Does it happen or exist? <i>Yes, No or Don't Know</i>	How good is it? <i>Scale 1-5 5 = Excellent</i>	How available is it for working families? <i>Scale 1-5 5 = Excellent</i>	Is there policy to support it, improve it or impede it? <i>Explain briefly</i>	Is it connected to other issues and actors in ways that help working families? <i>Explain briefly</i>	Comments, Observations and Questions We Must Answer
The community provides targeted weatherization services to help low-income homeowners maintain the affordability of their housing by reducing energy costs						
The community has a program to help preserve heirs property or apportioned tribal land <i>(if applicable under your state law)</i>.						
An organization or group coordinates these services with other important services for families and workers						