



Strengthening Rural Families

Helping Working Families
Earn It, Keep It and Grow It

A Community Process

Presentation for Rural LISC XV

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The Question?

How can our place's organizations
work better

- both individually and together -
to organize and deploy our
resources and savvy
*to advance the economic success
of our low-income families?*

A Little Spelling/Vocabulary

Ru-F-E-S

- Rural
- Family
- Economic
- Success

Annie E. Casey Foundation

What We Believe

Children do well when their families do well.

Families do better when they live in supportive communities.

Annie E. Casey Foundation

What We Believe

There is a "high cost of being poor."

The work of RuFES is
to move rural families
from income to assets
over time.

Using the RuFES Framework

- **Step 1: Organize and Think Families First!**
Who are your RuFES target families?
- **Step 2: Think RuFES!**
Earn It Keep It Grow It
- **Step 3: Think about Your Community/Region!**
Resources, Trends, Inspiration
- **Step 4: Set Your RuFES Action Priorities**
*Which goals? What can you do NOW?
What more do you need to know?*



Step 1: Organize *and* Think Families First!

What does it **mean**
to keep
your eyes on the RuFES prize?

Assemble a RuFES Action Team

Organize a place-based team to create a RuFES agenda and act on it, including people who:

- Can make and act on decisions
- Are issue experts, but want to work across issues
- Work with, connect to, are or have been the “working poor”
- Represent a full diversity of professions - *include economic development and business!* - geographies, cultures, and so forth
- Will stick with it - and have some self-interest in doing so

A Start: The Moral - *and a story*

Start with poor working families -
and start where they are at.

The Tupelo Story

So think of yours as we go...

The RuFES Family Targets

Rural Population Segments

- Employment/Occupation Groups
- Gender Groups
- Ethnic/Racial Groups
- Geographic Groups
- Family Status Groups
- Age Groups
- Disabled Groups
- Disaster-Struck Groups

Conditions that Perpetuate FE Stress

- Income-Poor
- Asset-Poor
- Benefits-Poor
- Lack Employment Opportunities/Skills
- Lack Employment Ladder
- Lack Employment Supports
- Lack Dependent Services

What do you know about your low-income families?



Step 2: Think RuFES

What does it **mean**
to advance
rural family economic success?

What Is RuFES?

Three RuFES Family Outcomes

When you advance Rural Family Economic Success,
you help struggling families:

- Earn It
- Keep It
- Grow It

You KNOW what "It" is!

Outcomes and Goals are...

Observable conditions that you can measure or assess in some way to show that change is being achieved for your target families.

In our FES Family Goal inventory, we phrase goals as positive conditions - as what would be true if families really were doing well.

RuFES Goals can help build strong strategies *three ways...*

They can help you:

- Discover and Diagnose what is keeping your target families from getting ahead
- Choose and set Action Priorities for your RuFES effort
- Measure Progress, revise your course and set a new one

Earn It Outcome

Working families are earning a living that allows them to survive and thrive in their community.

This means that a family's working members can qualify for a job in your region, that they can find and land that job, that they can keep it, and that they can earn a family-sustaining wage and advance their careers over time in the region.

Earn It Goals - 1

Qualifying for a Job

- Job seekers have a high school diploma or GED.
- Job seekers have the basic soft skills -- attitudes, behaviors, and life skills -- that they need to succeed in jobs in the region.
- Job seekers and workers have the basic communication and workplace skills they need to succeed in jobs in the region.

Earn It Goals - 2

Landing and Keeping a Job

- Job seekers get connected to available job opportunities in the region.
- Job seekers and workers can find and afford the dependable, convenient and appropriate child and dependent care they need to maintain a job.
- Job seekers and workers have a reliable, affordable and efficient means of transport to get to their jobs.

Earn It Goals - 3

Advancing in a Career

- Working family members hold jobs that pay a wage that supports a stable family life.
- Family members hold jobs that offer health, retirement, insurance, leave and/or other benefits.
- Family members are building skills that qualify them to hold better jobs in their communities.
- People who want to start and grow businesses find the technical and financial support that improves their chances of success.

Keep It Outcome

Working families access a full range of financial services and programs that help them protect their income and lower their cost of living in their community and region.

This means that a family has a mainstream banking relationship, a good and improving credit record, and is taking advantage of all the tax benefits and public and private programs that will help them protect their income and lower their cost of living in the community or region.

Keep It Goals - 1

Establishing Financial Health

- Families are using reasonably priced savings and checking accounts and other financial services.
- Families get loans they need without using predatory lenders.
- Families reduce their debt burdens and improve their credit ratings over time.

Keep It Goals - 2

Protecting Income / Decreasing Costs

- Families know about and take full advantage of tax benefits that enable them to retain as much of their income as possible.
- Families know about and take full advantage of public and private vouchers, subsidies and services that help them reduce their cost of living.
- Families find affordable basic goods and services - food, clothing, household goods, housing and health care - in their communities.

Grow It Outcome

**Working families - and their communities
- are accumulating and maintaining assets
that are gaining value over time.**

This means that family members are saving, advancing their education, purchasing homes and any assets they need to improve their prospects; they are caring for and maintaining those assets, and that the value of those assets in the community is increasing over time.

Grow It Goals - 1

Accumulating Family Assets

- Family members regularly save money - and more of it - over time.
- Working families find, finance at competitive rates, and purchase quality homes in the community.
- Working families are building retirement-restricted financial assets.
- Entrepreneurial families are able to start a new business in the community.

Grow It Goals - 2

Increasing the Value of Family Assets in the Community

- Children of working families get early childhood and K-12 education that prepare them to succeed in life.
- Young people attain education levels that improve their family's economic status.
- Family-owned businesses in the community endure and grow.
- Working families maintain and improve their home and business assets.
- Working families' housing stock in the community is increasing in value.
- Young people remain in the community - or return after completing their education - to work and raise a family.
- Families stay - and want to locate - in the community.

So That's What...

RuFES Looks Like
When It Happens!

*Rule of FES:
One outcome is not enough.*



Step 3: Think about Your Region

What does it **mean**
to advance rural
family economic success
in your community?

In your community/region:

- **Data / Reality Check:** What are the primary trends affecting *Earn It, Keep It, Grow It* outcomes for your Target Families in your place?
- Which of the RuFES goals are the current primary sticking points in keeping your Target Families from getting ahead? (Big Hint: Ask THEM!)
- Take your Regional Inventory: Who's doing what here and now in your place to address those goals? How well is it going?



Step 4: Set Your RuFES Priorities

What will YOU do
to advance rural
family economic success
in your place?

Set a Short-Term Action Plan

- Doable steps over a three-six month horizon
- Choose a few RuFES Goal Priorities:
 - A few low-hanging fruit goals
 - A few tough nuts to crack goals
- What's going on in your regional inventory on those goals? Analyze to find the gaps.
- Research and choose strategies: service tweaks and innovations, policy changes (rules, behaviors, legislation), collaborations, start new stuff!

Set a Short-Term Action Plan

- Set steps
- Assign responsibility
- Assemble resources
- DO IT!
- Schedule check-in points
- Report, analyze, revise

Questions?

Now for a Real Live Story
of a region that...

Tried This At Home!