Dear Colleagues,

The coronavirus pandemic has exposed so much about where we can do better as a society. We have read the headlines, heard the grim and heroic stories, and seen the statistics. While we are reeling from the impacts of COVID-19 and experiencing great loss, we are also looking ahead with resolve. We are stronger than this pandemic. Pulling together, we see our way forward.

Our nation is at a turning point. Now is the time for us to decide if we are going to rebuild the already-broken infrastructure we had or seize this moment to create a more equitable and prosperous future for all families. If we choose to work toward a meaningful recovery, the good news is that we don’t have to look far or start from scratch. Local leaders across states, communities and sectors have been working on innovative solutions prior to the pandemic.

In Ascend’s overarching efforts to help foster and scale up effective family-supportive policies, we partnered with experts to identify best-in-class thinking to address policy and practice on a wide range of issues, including child care, health insurance and health care, employment benefits, and public programs. We have captured them in Ascend’s newest report: Principles and Innovations to Drive Family Prosperity.

The report illuminates effective strategies from community partners, the public sector, and the private sector. We surfaced six core principles that lead to stronger family-supportive policies, including equity, transparency, integration, comprehensiveness, effective implementation, and allocation of adequate resources. The innovations shared in the report exemplify ways that employers are applying the principles and strengthening their businesses as a result.

These principles and innovations were important to our nation’s families before the pandemic, and they are essential now. They can serve as a benchmark for how decisionmakers are responding to the coronavirus and setting families up for success in a post-pandemic world. Combined with our Family Prosperity Innovation Community Index, which showcases solutions and resources available to increase the economic mobility of all families, this report is a guide and an inspiration for innovation. Policymakers and businesses of all sizes are looking for ways to support families and workers in a time of uncertainty – and this community’s timely ideas offer long-lasting solutions.

We hope you find them useful as we all strive to chart a clear path for family prosperity.

Sincerely,

Anne Mosle
Vice President, the Aspen Institute
Executive Director, Ascend at the Aspen Institute

Marjorie R. Sims
Managing Director, Ascend at the Aspen Institute

Sarah Haight
Assistant Director, Network & Outreach
Ascend at the Aspen Institute
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EXECUTIVE SUMMARY

PRINCIPLES AND INNOVATIONS THAT DRIVE THE CYCLE OF FAMILY PROSPERITY

This report offers Ascend at the Aspen Institute’s perspective on opportunities for employers to support principles and innovations that drive the cycle of family prosperity. While they were developed and implemented pre-pandemic, the principles and innovations featured here underscore the increased importance of thinking big, and thinking differently, about ways to ensure that more caregivers and children benefit from family-supportive policies and practices. In this new vision of the future of work, family health and well-being are drivers of economic growth, not only for individual children and families but for our communities, cities, and country. For instance, employees with low incomes will know about and receive the same benefits as other workers. A comprehensive array of additional programs and supports for employees with low incomes and their families — such as child care and transportation assistance, mental health counseling, mentoring, and education — are integrated into job benefits. And employees do not have to choose between meeting their work and their family responsibilities.

The Aspen Family Prosperity Innovation Community closely examined and shared innovative models like these. From a series of convenings and projects conducted in
2018 and 2019, Ascend identified six core principles as necessary to achieve the vision of good jobs for all parents, including and especially those with low incomes: equity, transparency, integration, comprehensiveness, effective implementation, and allocation of adequate resources.

The principles this report lays out are essential today, as families and communities grapple with the economic, social, and health impacts of COVID-19. These principles provide a foundation upon which employers and organizations can begin to build or continue building strong policies and practices for families with low incomes:

1. **Equity.** In an equitable workplace, employees can work and fulfill their roles as parents and caregivers because they have sufficient time and resources to do so. Employers can meet their financial bottom line while also being supportive of employees. Employers consider gender, racial, and economic equity, paying special attention to populations that are disadvantaged and often excluded from benefiting from policy to make sure they have access to benefits that level the playing field. Employment is accessible to everyone, including parents who have transportation barriers, children with disabilities, and/or immigrant/refugee status.

2. **Transparency.** Employees receive adequate information about programs and policies related to worker issues so they fully understand and can access them. According to JUST Capital’s research, key issues requiring transparency include whether the company: pays men and women equally; prioritizes diversity and equal opportunity in the workplace; offers paid time off and paid parental leave policies; provides supplementary or backup day care services; allows flexible working hours; publishes formal policies for professional development and skills training; and provides tuition reimbursement. The efficacy of information that employers provide to employees is assessed and measured, and feedback loops exist and work effectively to share information.

3. **Integration.** Employer-provided programs acknowledge and support the connections between physical, emotional, and economic health, recognizing that economies, companies, and communities all thrive when workers are physically and emotionally well and able to support their families.

4. **Comprehensiveness.** Employers collaborate with other stakeholders across sectors to create a constellation of programs and choices that enable employees to thrive in their work and family lives.

5. **Effective implementation.** Policies promote shared responsibility and mutual goals for employers and employees. Employers enact family-supportive policies consistently and fairly. Implementation of the policies is effectively monitored, assessed, and refined if necessary.

6. **Adequate resources.** Employers allocate sufficient resources to support the benefits they are providing. In addition to benefits for individual employees, private sector employers incentivize and fund workplace benefits, such as leave banking, lactation supports – and even “a desk of one’s own” (see box below).

These principles play out in innovative ways within key categories of support for working parents, including in the areas of: adequate pay and benefits; transportation; child care policies; enhanced opportunities for workplace learning, skills development, and training; and workplace training. Throughout the report we share examples from community partners, the private sector, and the public sector to illuminate the interplay of the principles and the innovations, which include:

1. **Adequate pay and benefits** including:
   - income supports
   - budgeting and financial health
   - lactation policies and supports
   - mental health supports and trauma-informed practices
   - food security

2. **Transportation**, including:
   - free rides
   - coordinated carpooling and ride sharing
   - vanpools
   - free car repairs
   - car donation and purchasing programs

3. **Child care policies** that:
   - make high-quality child care more affordable and accessible to workers with low incomes
   - give parents more flexibility in their work schedules to address family matters
   - accord decent wages and protection to child care providers

4. **Enhanced opportunities for workplace learning, skills development, and training** and

5. **Feedback loops** that help drive dialogue between employers and employees.

The principles and innovations described in this report work to improve the prosperity of employed caregivers, their families, and employers alike – and they merit consideration now more than ever as we work together to rebuild for a better tomorrow.

**Acknowledgements:**
Ascend at the Aspen Institute is grateful to Leila Fiester; Spitfire Strategies; and the Advisors and Partners of the Aspen Family Prosperity Innovation Community 2017-19 for their contributions to this report. Ascend is also grateful for the support of the Robert Wood Johnson Foundation.
BACKGROUND AND CONTEXT

Following a year’s worth of research and planning, in early 2018, Ascend at the Aspen Institute formally launched a learning and action community designed to envision, incubate, and advance a set of policy innovations to strengthen family economic security, health, and well-being. The Aspen Family Prosperity Innovation Community, known as “Family Prosperity,” focuses on vital concerns to families with low incomes, such as gaining access to high-quality health care, mental health care, early learning, and child care; accessing good jobs; achieving education goals; and surmounting career barriers.

During Family Prosperity’s first two years, employers emerged as an important source and audience for workplace innovations that help families address these concerns, as well as a vital partner. Principles and Innovations gives employers — private businesses, public agencies, government and academic institutions, nonprofit and faith-based organizations, and more — a look at some of the ways they can support family prosperity. The examples of innovations, drawn primarily from the work being done by Family Prosperity partners and the examples they cited during Family Prosperity convenings, illustrate many different approaches. However, this is not a comprehensive listing of every option, nor do the examples represent the norm. We offer them instead to inspire and inform employers, practitioners, and policymakers who are open to adopting a new mindset and practices that enable workers’ families and employers to prosper.

ASCEND AT THE ASPEN INSTITUTE

Ascend, a policy program of the Aspen Institute, serves as a hub for breakthrough ideas and collaborations and a model of social innovation, leadership development, and cross-sector efforts to move children and their parents toward educational success, economic security, and improved health and well-being.

Since its inception in 2010, Ascend has been at the forefront of the movement to establish, refine, and advance a2Gen approach to aligning services and policies that focus simultaneously on children and the adults in their lives, Ascend’s “North Star,” however, is ensuring that a cycle of well-being, economic security, and educational success is built and passed on from one generation to the next. To that end, Ascend uses three strategies to spread, scale up, and implement solutions for families with low incomes:

- Building a vibrant network of diverse leaders through the national Aspen Institute Ascend Network and Ascend Fellowship;
- Elevating and advancing 2Gen best practices and policies and aligning resources through research, publications, convenings, media, online platforms, and financial investment; and
- Engaging the perspectives, strengths, resilience, and aspirations of families to inform program design and policy development through focus groups, storytelling, and forums.

Ascend was uniquely positioned to design and facilitate the Aspen Family Prosperity Innovation Community because of its ability to bring together the right people for the right conversation at the right time, including sector leaders who may never have been offered a seat at the same table before. Ascend also has a proven record of reaching across partisan lines to consult with the full political spectrum, an approach that is vital to innovation in the workplace. Just as importantly, Ascend has a deep commitment to elevating the voices of families in discussions about programs and policies. Consequently, parents with lived experience of the issues under discussion played active roles in all Family Prosperity convenings and funded projects.
FAMILY PROSPERITY INNOVATION COMMUNITY

GOALS: By engaging leaders around best practices, policies, and research, Family Prosperity seeks to:

- Promote more effective and equitable opportunities for families in low-wage work industries, including entry and advancement opportunities in high-growth sectors; and
- Engage leading policy and community-based organizations and new partners, including private employers, in a cross-sector effort to move more families toward economic mobility.

PARTNERS: Each partner selected for this first phase of Family Prosperity represented a thoughtfully selected expert, from the community to the national level and from sectors spanning private enterprise, direct services, research, and public policy. The group included:

- Six policy innovator partners — visionary, results-driven organizations with expertise in examining and enhancing families’ economic security;
- Ten community innovator partners from the Ascend Network — organizations with proven track records of strong practice, research, and policy expertise that could share the perspectives of practitioners and families in communities across the country; and
- Thirteen advisors — distinguished national experts and thought leaders on economic, education, health, and media issues who provided additional perspective, content expertise, guidance, and input.

ACTIVITIES: Participating organizations from the Ascend Network received grants of up to $10,000 each to support and test ideas from the Innovation Community. Policy partners received up to $300,000 over 20 months to develop actionable ideas, products, and tools to improve parents’ and families’ lives at the intersection of work and health and to participate in convenings to advance forward-thinking policies and communications strategies for family economic supports.

Over a two-year period, Family Prosperity partners convened for more than 90 hours at our campuses in Aspen, Colorado; Wye River, Maryland; and Washington, D.C. Partners shared promising ideas and best practices, crafted strategies, amplified solutions, and recommended policies that advance “economic mobility families” (families with incomes up to 200 percent of the federal poverty level). Participating organizations also implemented projects to test or develop new tools and approaches. The insights and innovations that emerged were the result of synergy between the convenings and the individual work of the 16 Family Prosperity Partners. Ascend also created a research agenda to guide the development of briefings and webinars that share the innovations and engage communications resources in capturing key stories, data, and information.

FAMILY PROSPERITY INITIATIVE TIMELINE

2017 / Ascend conducts national landscaping analysis on family-supportive polices and opportunities and innovations.

October: Nationally recognized organizations are selected to join Family Prosperity and advance family-supportive policies.

December: The first convening of Family Prosperity Innovation Community is held in Wye River, Maryland. Policy partners explored current barriers and opportunities at the national and state level. Participants focused on the 2017 tax cut legislation and opportunities related to advancing paid leave at the state and federal levels.

2018 / January: The Family Prosperity Innovation Community is formally launched. National advisors met in Washington, D.C., to determine ways to deepen support for family-supportive polices across multiple sectors such as business, media, health care, the gig economy, and professional sports.

May: The second convening of Family Prosperity Innovation Community is held in Aspen, Colorado. Policy partners, national advisors, and other content experts delved into the current discourse about job quality and job opportunities for families with low incomes.

September: Ten Ascend Network Partners are selected to join Family Prosperity.
October: Family Prosperity partners convene in Washington, D.C., to surface best practices and opportunities to engage family voices.

November: The third convening of all Family Prosperity Partners is held in Washington, D.C., with a focus on demographic trends and innovations that drive family-supportive policies.

2019 / May: Family Prosperity hosts an Employer Roundtable, bringing together small, medium, and large businesses to learn their perspectives on family-supportive policies and their strategies to recruit and retain a strong workforce.

October: Ascend hosts the 2019 ThinkXChange: Family Prosperity, a convening of all Family Prosperity Partners and leading 2Gen practitioners and policymakers.

December: The Family Prosperity Innovation Community Index is released to the field.

This report offers Ascend’s perspective on opportunities for employers to support innovations that drive the cycle of family prosperity. Part 1 describes six core principles that emerged during this first phase of Family Prosperity as necessary to achieve Ascend’s vision of good jobs for all parents, including and especially those with low incomes.

These principles are:
- Equity;
- Transparency;
- Integration;
- Comprehensiveness;
- Effective implementation; and
- Adequate resources.

Part 2 presents five types of workplace and job policy innovations that support those principles:
- Adequate pay and benefits;
- Transportation;
- Child care;
- Opportunities for workplace learning, skills development, and training; and
- Feedback loops that help drive dialogue between employers and employees.

We recognize the importance of other innovations that the rest of the Ascend Network and Ascend’s policy partners are actively pursuing around paid family leave for working parents and other policy reforms, but we do not address them here because they are captured in detail by other reports associated with the Family Prosperity Initiative.
WHY FAMILY PROSPERITY?

Much like a well-built house, family well-being is constructed from a variety of solid materials, including opportunities to learn, access to health care, and social relationships. The materials needed at different stages of life vary: Children need healthy opportunities to learn and grow, while young parents may need access to meaningful, sustaining work and to high-quality early care for their children.

Currently, however, 37 percent of all children — about 27 million — live in families with low incomes, a proportion that fluctuates as many families move back and forth between poverty and low-income status. As the numbers in the Data Snapshot below suggest, the proportion of children who live with a working family member with a low income has declined since the first half of the 2000s.

DATA SNAPSHOT

- Children in households with low incomes living with one employed family member: **55 percent** — a drop from about **60 percent** during the first half of the last decade (Defined as those with family income below 200 percent of federal poverty threshold)
- Poor children living with one employed family member: **23 percent** — a drop from **29 percent** during the first half of the last decade (Defined as those with family income below 100 percent of federal poverty threshold)
- Working adults in jobs that do not pay a living wage: about **25 percent**
- Low-wage workers without access to paid family leave: **93 percent**
- Workforce covered by Family Medical Leave Act to receive unpaid leave: about **60 percent**
- Workers with access to paid family leave through employers: **16 percent** (Average for all workers in the private sector. Proportions vary greatly by industry, occupation, and income level.)
- Key sectors employing or providing job opportunities for families with low wages: retail sales, personal and in-home care, child care, food preparation
MITIGATING THE CLIFF EFFECT: EMERGING INNOVATIONS IN STATES

For nearly a decade, we have seen powerful momentum build for 2Gen approaches to policy and practice across the country. We celebrate that Ascend’s National Network/2Gen Learning Community, a network of nearly 400 public and private organizations in all 50 states, the District of Columbia, and Puerto Rico, has led much of this pioneering work.

These innovations often seek to address challenges that families face when interacting with various systems. The cliff effect is a major barrier to families’ economic mobility and occurs when public benefits programs phase out quickly when household earnings increase. The cliff effect disincentivizes economic mobility by forcing families to choose between increased earnings and maintaining child care, health insurance coverage, and other income-based supports. The costs of these services at face value far exceed the pay increase, so families find themselves settling for less. Mitigating the cliff effect is all the more important in the face of the coronavirus pandemic to ensure families can access all the supports they deserve.

Policy innovations emerging in states show promise for mitigating this effect. Human services agencies have adapted concepts like the U.S. Department of Housing and Urban Development’s Earned Income Disregard — which allows qualified families receiving housing assistance to keep more of their earned income for up to two years following an increase — to inform approaches for families enrolled in programs like Temporary Assistance for Needy Families (TANF), Child Care Assistance, and others.

- In Tennessee, the Department of Human Services pushed legislation to increase the TANF cash allotment by 26 percent for a household of three. The legislation also implemented a work incentive payment for TANF customers who become employed and are no longer eligible for the program due to increased earnings, allowing participants to smoothly transition to self-sustainability.

- In 2019, Maine enacted the bipartisan Invest in Tomorrow bill package, which eliminates the gross income test for TANF, invests $2 million in whole-family pilot programs, and increases the income disregard in TANF to support parents’ transition to work.

- Similarly, the District of Columbia has eliminated the 60-month time limit for families receiving TANF, increased cash benefits, enhanced employment and training services, and provided incentive payments when families achieve education and employment goals.

These are but a few examples of how states are taking a human-centered 2Gen approach to rethinking policy and practice.
important services and supports — such as high-quality early childhood development programs, accessible transportation to work from low-income neighborhoods, and postsecondary and employment pathways — are fragmented, uncoordinated, or completely missing for many families and often require parents to choose between maintaining a low wage or losing vital supports like a child care subsidy.

• Some federal policy reforms on the business side (e.g., lower corporate tax rates) have made it harder to require workplace policies to support families, at least not without additional revenue sources.

The impact on families with low incomes is substantial. Working parents, women in particular, experience long-term economic effects from time taken out of the labor force, including lower labor force participation and reduced lifetime earnings. Absences due to lack of affordable child care and paid family/medical leave alone cost working families in the United States at least $28.9 billion in wages annually. Additionally, our justice system is not equitable, with formerly incarcerated people unemployed at a rate of over 27 percent — higher than the total U.S. unemployment rate during any historical period, including the Great Depression. For those who are black or Hispanic — especially women — status as “formerly incarcerated” reduces their employment chances even more.

But there is good news too. Despite a polarized policy climate, public approval among Republicans and Democrats has grown, especially at the state and local levels, for a whole-family approach to policies that recognize the impact caregivers’ health, education, and economic stability have on children (and vice versa) and to align services and supports accordingly. And more employers are finding that they can “do good” for employees and their families while still doing well financially.

In this context, the idea for a Family Prosperity initiative emerged as a way to closely examine opportunities to change the discourse about a range of family supportive policies. Family Prosperity also was formed as an effort to leverage policy advocacy opportunities related to paid family leave, which has been a pervasive theme in conversations about equitable family supportive policies. Although paid family leave is not the focus of Principles and Innovations, a box on p. 31 highlights some of the key developments on that front.

BIPARTISAN SUPPORT IS GROWING
A bipartisan, election-eve survey in 2018 found that 86 percent of Americans support 2Gen investments, and 81 percent would do so even if these programs increased their taxes.

During the 2018 midterm elections, a record number of winning candidates in competitive races embraced work/family issues such as equal pay, paid family leave, sexual harassment, paid sick days, or pregnancy discrimination, according to an analysis by the National Partnership for Women and Families (a Family Prosperity Partner).

In fact, 50 percent of all gubernatorial and congressional candidates in competitive races included at least one workplace issue in their platform, and candidates whose platforms included paid family leave as a stand-alone issue or in combination with other issues were 14 percent more likely to win. Policies that support paid family leave and a living wage have advanced at the county level too.

PERCENTAGE OF VOTERS WHO BELIEVE EDUCATION AND JOB TRAINING IS A FAVORABLE APPROACH TO HELP PEOPLE GET OUT OF POVERTY

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
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<tr>
<td>2016</td>
<td>86%</td>
</tr>
<tr>
<td>2012</td>
<td>81%</td>
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Lake Research Partners, November 2018. Survey conducted November 4-6, 2018, among 1,200 voters in the 2018 election nationwide by telephone, with 56 percent conducted by cell phone. MOE +/- 2.8 percent at the 95 percent confidence interval.
PART 1: CORE PRINCIPLES THAT LEAD TO STRONGER FAMILY-SUPPORTIVE POLICIES

1. Equity. In an equitable workplace, employees can work and fulfill their roles as parents and caregivers because they have sufficient time and resources to do so. Employers can meet their financial bottom line while also being supportive of employees. Employers consider gender, racial, and economic equity, paying special attention to populations that are disadvantaged and often excluded from beneficial policies, to make sure they have access to benefits that level the playing field. Employment is accessible to everyone, including parents who have transportation barriers, children with disabilities, and/or immigrant or refugee status.

2. Transparency. Employees receive adequate information about programs and policies related to worker issues so they fully understand and can access them. According to JUST Capital’s research, key issues requiring transparency include whether the company pays men and women equally; prioritizes diversity and equal opportunity in the workplace; offers paid time off and paid parental leave policies; provides supplementary or backup day care services; allows flexible working hours; publishes formal policies for professional development and skills training; and provides tuition reimbursement. The efficacy of information that employers provide to employees is assessed and measured, and feedback loops exist and work effectively to share information bidirectionally between employers and employees.

3. Integration. Employer-provided programs acknowledge and support the connections between physical, emotional, and economic health, recognizing that economies, companies, and communities all thrive when workers are physically and emotionally well and able to support their families.

4. Comprehensiveness. Employers collaborate with other stakeholders across sectors to create a constellation of programs and choices that enable employees to thrive in their work and family lives.

5. Effective implementation. Policies promote shared responsibility and mutual goals for employers and employees. Employers enact work/family-supportive policies consistently and fairly. Implementation of the policies is effectively monitored, assessed, and refined if necessary.

6. Adequate resources. Employers allocate sufficient resources to support the benefits they are providing. In addition to benefits for individual employees, private sector employers incentivize and fund workplace benefits, such as leave banking, lactation supports — and even “a desk of one’s own” (see following box).
“Adequate Resources” Sometimes Means Having a Desk of One’s Own

When Springboard to Opportunities CEO Aisha Nyandoro asked a group of African-American women who participate in the Magnolia Mother’s Trust (see p. 18) how they would define a good job, she already had a sense of what they might say. Nyandoro’s career has spanned academia, evaluation, philanthropy, and nonprofit leadership; she is well-attuned to the strengths and needs of mothers in this extremely low-income population, all of whom live with their children in subsidized housing.

But even Nyandoro was struck by the women’s response: “A job with a desk.” The definition might seem odd to a middle-class worker who chafes at spending her days stuck behind a computer or telephone. But to people accustomed to being on their feet all day, in workplaces where everyone shares the same space and people spar over who controls it, a desk connotes comfort and authority. It conveys a sense of dignity, along with personal space and autonomy over that space.

A desk is not all that constitutes a good job; adequate pay, access to child care, paid family and sick leave, transportation, and other features also matter. But it can be a first step toward the employment goal to which many people with low incomes aspire.

The Time is Right for More Employers to Apply These Principles

The principles featured here and illustrated by the innovations in Part 2 reflect a changing public discourse about families, work, and the responsibilities of employers. Some employers are taking steps to ensure that employed caregivers and their families have access to the time and resources they need to thrive, including paid family and medical leave, high-quality child care benefits and referral programs, health insurance, mental health programs, lactation policies and facilities, flexible work schedules, on-the-job training programs, transportation vouchers, and connections to federal levers of support, such as the Supplemental Nutrition Assistance Program (SNAP) and Temporary Assistance for Needy Families (TANF). These employers further recognize that the structural conditions in which people are born and live — the social determinants of health — have an impact on long-term economic stability and that policies that improve parents’ employment, their children’s early care and learning, and the entire family’s health are crucial to families’ well-being without being detrimental to the company’s bottom line.

In 2015, the Aspen Institute’s nonpartisan Future of Work Initiative asked entrepreneurs, workers, thinkers, and civic leaders across the country to identify the challenges that U.S. workers and businesses face due to the changing nature of work, along with solutions. The responses centered on ways in which technology and global competition, in particular, have made it harder for Americans to find jobs with the wages, benefits, and skills training they need to get ahead.12 A key recommendation was to expand investments in, and access to, effective education and training programs for workers.13

Since then, the discourse has continued to expand:

- Certified B Corporations have gained ground as a way to give legal protection to businesses that voluntarily meet higher standards for workforce treatment, environmental impact, community involvement, and governance, even if it means they have lower annual profits.14 For example, Cooperative Home Care Associates (CHCA) in the Bronx, New York, is a B Corp in which 70 percent of its more than 2,000 employees are worker-owners.15 Every year, CHCA provides free training, guaranteed jobs, and mentoring to more than 600 women with low incomes, mostly Latina or African-American/black, who then provide home care to elderly, disabled, or chronically ill New Yorkers.16 More than 3,000 businesses in 150 industries have embraced the responsibilities and opportunities of being a B Corp.17

- Research findings are drawing attention and investment to the workplace components that support working parents. JUST Capital, an independent nonprofit organization founded by leaders from the business, finance, and civil society sectors, surveys 10,000 Americans annually about business behavior and then ranks companies by the metrics most important to the public, one of which is treatment of workers. What makes a business “just,” according to survey respondents, is whether it provides workers with a good benefits package, pays a fair and living wage, provides a safe workplace, does not discriminate in pay, provides training and career development opportunities, and creates a responsive and transparent workplace culture. JUST Capital drives investment toward the highest-ranked businesses through financial analyses, a JUST-branded diversified index fund, and an equity fund. The organization’s research reveals that these companies not only generated a return on equity rate that was 6.4 percentage points higher than their counterparts, “they also have higher net and operating margins and command a meaningful valuation premium” compared with lower-ranked companies.18

- Economists and behavioral scientists are focusing attention on the need to improve job quality and increase the number and proportion of high-quality jobs available.19 To scholars like Paul Osterman, co-director of the MIT Sloan Institute for Work and Employment Re-
search, for instance, this means giving employees more power (e.g., by increasing their skills to make them more competitive and/or through organizing tactics that give workers greater voice); expanding the scope of programs and organizations that create job pathways; and striving to better understand the challenges that employers face in upgrading their workforce.

- Federal, state, and local governments, the largest employers in some communities, have established a wide range of family-supportive policies, particularly for alternative work schedules. The U.S. government published a framework for such schedules, which it notes “have the potential to enable managers and supervisors to meet their program goals while, at the same time, allowing employees to be more flexible in scheduling their personal activities. As employees gain greater control over their time, they can, for example, balance work and family responsibilities more easily, become involved in volunteer activities, and take advantage of educational opportunities.” Under the Obama Administration, the federal government issued a presidential memorandum granting advanced use of sick leave as family leave for new parents and family caregivers. In addition, several governors and nearly 100 municipalities have adopted paid parental leave laws in recent years.

- More corporate CEOs are stepping up. In August 2019, the Business Roundtable announced that 181 CEOs had signed onto a statement setting a new, “modern” standard for corporate responsibility in which they commit to leading their companies “for the benefit of all stakeholders — customers, employees, suppliers, communities, and shareholders.”20 Among other things, the statement commits signatories to investing in employees by “compensating them fairly and providing important benefits…supporting them through training and education that help develop new skills for a rapidly changing world [and] foster[ing] diversity and inclusion, dignity and respect.”21

- Incentives are available for employers to address job quality and work-family supports. The $9 trillion of impact investing and financing dollars known as “ESG-aligned” (i.e., allocated with attention to the target company’s environmental consequences, social impact, and quality of governance structures) have, to date, largely supported environmental sustainability and governance. But they are equally available for social impact efforts by businesses, including those that affect employees, notes Mark Popovich, director of the Aspen Institute’s Good Companies/Good Jobs Initiative.22 Another $2 trillion in local, state, and federal procurement budgets “could tilt towards good companies that offer good jobs for frontline workers.”23

As the innovations in this report illustrate, the Aspen Family Prosperity Innovation Community has added even more ideas to this conversation.
PART 2: FAMILY-SUPPORTIVE POLICY INNOVATIONS

What opportunities and supports enable people to access and keep a good job, achieve upward economic mobility, and provide for their families? Where can we find examples of innovation around these crucial components? The work of Family Prosperity surfaced a number of innovations in five categories that are especially relevant to employers and workplace policymakers: adequate pay and benefits; transportation; child care; opportunities for workplace learning, skills development, and training; and feedback loops that help drive dialogue between employers and employees.

ADEQUATE PAY AND BENEFITS

Why it matters: The economic status of families is critical to their health and well-being. A recent meta-analysis of 13 research studies found that having insecure employment can be as detrimental to workers’ mental health as actual unemployment. Somatic symptoms (e.g., hypertension, stomach trouble, joint pain, heart pain) may be even more closely linked to insecure employment than to unemployment.24

Living-wage policies can increase the stability of many employed caregivers and their families and may also reduce poverty.24 For families with young children who have an annual income of $25,000 or less, a $3,000 increase during the years of early childhood yields a 17 percent increase in adult earnings for those children.27 Beyond monthly income, accumulated financial assets are critical to help families manage unexpected expenses and setbacks and can also influence whether children will attend college later.28

Compensation and benefits provided by employers and public agencies supplement and leverage each other to provide the support that caregivers with low incomes need.29 Comprehensive benefits and supports offered by employers enable employed caregivers to access and keep their jobs while also ensuring their families’ health and well-being. The benefits provided by private employers are especially important in this regard, because families making financial progress often lose public benefits before they can become financially stable. Even a modest rise in family income can cause this “cliff effect,” leading to a major net loss for the family.30 Some portions of the public sector are innovating to address this problem, however. Between September 2017 and May 2019, six New England states tested new family-centered policies and strategies to improve employment access and family economic stability across workforce development, human services, and education systems. State leaders, families, philanthropy, and business leaders convened, with support from the National Conference of State Legislatures and in collaboration with the Administration for Children and Families Region 1, to — among other activities — identify benefits cliffs in their states and explore practical solutions.31

Innovations in adequate pay and benefits: Family Prosperity partners have developed, tested, and/or implemented innovations in income supports, budgeting and financial health, lactation policies and supports, mental health supports and trauma-informed practices, and food security.

INCOME SUPPORTS

Springboard to Opportunities, a nonprofit organization led by Ascend Fellow Dr. Aisha Nyandoro, launched the Magnolia Mother’s Trust, a pilot program in Jackson, Mississippi, that gives 20 mothers with extremely low incomes $1,000 in guaranteed income every month for 12 months, with no strings attached. For most of these families, who make an average of $11,030 annually, this amount more than doubled their monthly income.32 In addition to the cash, women in the pilot established savings accounts at a local bank so they could save money, build credit, begin moving toward home ownership or school loans, and avoid costly cash-checking or predatory services. To support participants’ mental health, a social worker conducts weekly check-ins to provide individual coaching and counseling. A monthly forum gives mothers a chance to connect with, share, and support each other, while ongoing leadership opportunities provide respite and external support.

On a wider scale, the Jobs Plus program, funded through the U.S. Department of Housing and Urban Development (HUD), supports employment for residents of public housing developments through strategies that enable workers with low incomes to earn more and keep more of what they earn. The program, which drew from the expertise of workforce, welfare, and private and public institutions,33 has three components:

- Employment-related services at convenient, on-site job centers. Services include individualized case management, work-readiness training, help with job searches, referrals to education programs, job placement and counseling, vocational training, financial counseling, and work/family supports such as child care and transportation assistance.34
- Financial incentives to work, including “changes in public housing rent rules that helped make work ‘pay’ by reducing the extent to which increases in earnings were offset by increased rents.”35 In addition, HUD’s earned income disregards for Jobs Plus allow enrolled residents to keep 100 percent of the income they earn for up to 48 months.36
- Community supports for work, including “neighbor-to-neighbor exchanges of information” that “[tap] into residents’ social networks to promote circulation of information about employment and to encourage support for work within the housing development.”37

An analysis of results from demonstration sites that implemented the program fully found that the program caused a 16 percent increase in average annual earnings (an average gain of $1,300 per year) for nondisabled, working-age public housing residents.38 Since 2015, HUD
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has awarded nearly $63 million to 24 public housing agencies to implement Jobs Plus.39

PRINCIPLES AT WORK:
√ Equity
√ Integration
√ Comprehensiveness
√ Transparency
√ Effective implementation

BUDGETING AND FINANCIAL HEALTH
Economists who study the links between financial literacy — “the ability to process economic information and make informed decisions about household finances” — and household wealth accumulation have found that financial literacy has an even greater impact than schooling on household wealth.40 People who do not understand their financial environment are less likely to accumulate wealth, whereas those who improve their financial literacy can improve their financial health.41

At Central New Mexico Community College (CNM), the largest undergraduate institution in the state, an estimated 32 percent of students have low incomes and 28 percent are parents of at least one child under 18. These statistics indicate that many students who are parents and their children are struggling with the barriers presented by poverty. To help these families gain economic stability, CNM collaborated with the Albuquerque-based nonprofit Prosperity Works, Nusenda Credit Union, and other community partners to adapt its financial literacy course, “Making Money Work,” to the needs of parents and young children.

PRINCIPLES AT WORK:
√ Equity
√ Integration

On the night of a class, the students and their children eat a free dinner at the college. After dinner, the students go to class and their children go to the college’s tutoring center, where they receive help from tutors (including former teachers living at a nearby retirement home). A team of 10 faculty and staff worked together to create interactive homework assignments for the financial literacy course, which students and their children complete together at home.

CNM’s partnership with Prosperity Works allows participants to set up Individual Development Accounts to encourage savings, investment, and asset accumulation so they can move toward financial security. Program leaders also expect to offer students who are parents and are enrolled in the financial literacy course the option of establishing Children’s Savings Accounts. In addition, the college leverages CNM Connect Services, the campus’ model of a Center for Working Families, to connect students who are parenting with external resources including child care, emergency food, medical and dental care, behavioral health, and other community services.

INCOME SUPPORTS PAY OFF FOR MAGNOLIA MOTHERS
Planners of the Magnolia Mother’s Trust hoped to show that asset-based public assistance can not only alleviate poverty in households headed by single mothers but improve their self-image, self-sufficiency, community involvement, and ability to care for family members. On the work front, Springboard to Opportunities wanted to empower participants to define work for themselves, making their own assessments of what work is most fulfilling and provides the best quality of life for their family.

They were not disappointed. By mid-2019, the women in the pilot had collectively paid off about $10,000 in debt. Individuals had saved about $500, on average. Some found they could go back to school because they could take some time off work or work fewer hours per week.

One mother, Zakia, paid off $1,800 in predatory loans she had taken out for college. Before receiving the extra income, the pressure to pay off debt had forced Zakia to drop out of school and trapped her in a low-paying job with an unpredictable schedule, making it hard to care for her three children. But with resources from Magnolia Mother’s Trust, Zakia pursued and obtained certification as a phlebotomist and was able to begin looking for a full-time job with benefits and a stable work schedule. As Dr. Nyandoro explained in a PBS interview, with the “resources and bandwidth” to realize their dreams, mothers like Zakia report feeling less stressed and better able to be involved with their children in positive ways.

LACTATION POLICIES AND SUPPORTS
To give infants the best shot at healthy development, the American Academy of Pediatrics recommends that mothers feed their babies exclusively with breast milk for the first six months and continue breastfeeding while introducing other foods until the baby is at least one year old. Infants who are exclusively breastfed tend to need fewer health care visits, prescriptions, and hospitalizations than never-breastfed infants, which, among other benefits, leads to lower total medical costs.

Working mothers who choose to follow this guideline but cannot have a baby with them at work must have a private, sanitary place to pump breast milk several times a day, time to pump, and a place to safely store the milk for later use. The Affordable Care Act amended the Fair Labor Standards Act by requiring all employers to provide a place other than a bathroom for employees to express breast milk and to provide “reasonable break time for an employee to express breast milk for her nursing child for one year after the child’s birth each time such employee has need to express milk,” although the law did not require that the employee be compensated for that time. Many states also have laws governing break time and space, reasonable accommodations, and discrimination toward lactating mothers. Some cities are taking individual action: For example, the San Francisco Board of Supervisors passed an ordinance in 2017 requiring employers to provide employees with lactation breaks in a location that meets certain minimum standards and to have a policy explaining how to request a lactation accommodation.

Despite recent progress toward lactation protections, however, a 2016 study by the University of Minnesota found that 60 percent of women lack adequate break time and space to pump breast milk. The absence of those work supports produces physical discomfort for the mother and can cause her to stop producing an adequate supply for her child(ren).

Employers have approached lactation policies and supports in different ways for different types of employed mothers:

After reading a 2006 New York Times article on the challenges of continuing to breastfeed a child after returning to work, design professionals Christine Dodson and Sascha Mayer created Mamava, a company that produces “free-standing lactation suites.” These mobile pods, roughly 7 by 3 ½ feet wide, contain benches, a fold-down table and mirror, electrical and USB outlets, lighting, and fans and can also be outfitted with refrigeration and breast pumps. Public Mamava pods can be located and unlocked using a free mobile app. There are more than 900 pods located across the United States, including at 130 private businesses such as 3M, Amazon, American Express, Bank of America, Costco, Johnson & Johnson, Pepsico, and Wal-Mart.

For nursing mothers on business travel, Milk Stork — conceived in 2014 by the lactating mother of seven-month-old twins — provides overnight, refrigerated shipping of breast-milk to the employee’s home. Many employers, including BASF, AthenaHealth, The Home Depot, Zillow, Allergan, Ocean Spray, and TripAdvisor offer Milk Stork as a benefit to workers.

PRINCIPLES AT WORK:
√ Equity
√ Adequate resources

MENTAL HEALTH AND TRAUMA-INFORMED PRACTICES
The Mental Health Outreach for MotherS (MOMS) Partnership, developed at Yale University’s department of psychiatry, is designed to reduce depression symptoms among over-burdened, under-resourced moms living in at-risk neighborhoods on the assumption that “lasting poverty alleviation cannot occur without attention to mental health needs that may impede mothers’ ability to seek and sustain stable employment.”

In neighborhood settings, such as grocery stores, shelters, community colleges, and libraries, the MOMS Partnership provides an eight-week stress management course of group sessions, based on cognitive behavioral therapy and led by a licensed clinician. The program also offers coaching, parenting supports, and job readiness skill-building. A mother from each neighborhood conducts outreach to peers. The program distributes free diapers, shampoo, and other resources and connects participants with the social services and public benefits for which they are eligible.

In response to advice and input from other Family Prosperity partners, the MOMS Partnership selected the Awake to Woke to Work framework to help introduce the principle of racial equity into the program. The framework, supported by the Annie E. Casey, W.K. Kellogg, Ford, Kresge, Hewlett, Packard, and Meyer foundations, identifies levers for advancing a race-equity culture. The MOMS Partnership receives Medicaid reimbursement for the therapy services, and program leaders are exploring partnerships with state governments to expand the services’ availability.

The Family Partnership (TFP), a nonprofit in the Twin Cities, has provided specialized counseling, education, and advocacy services to more than 1 million individuals with low incomes over its 140-year history. After piloting the use of Mobility Mentoring, an approach developed by Economic Mobility Pathways (EMPath), with survivors of sex trafficking, TFP expanded the program to parents of children enrolled in the nonprofit’s therapeutic preschools and those served by home visiting programs. In Mobility Mentoring, participants work for at least a year with coaches to set goals in the areas of family stability, well-being, financial management, career, and education. EMPath reports that families who have access to this coaching for several

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years have doubled their incomes, saved thousands of dollars, and purchased homes. TFP has trained one-quarter of its staff in the approach and added two more coaches dedicated to the mentoring process.

PRINCIPLES AT WORK:
√ Equity
√ Integration
√ Comprehensiveness

United Way of Greater Cincinnati (UWGC) created a Family Centered Learning Network, composed of nearly 100 partners across various service sectors. Since fall 2018, these partners have completed a series of trainings in design thinking in which they explore opportunities to improve service delivery. For example, a domestic violence shelter gained insights from consumers into how controlling and restrictive its rules felt and subsequently revised the rules and the process for introducing them to ensure that they were trauma-informed and preserved consumers’ dignity as well as their safety.

The Community Caring Collaborative (CCC), a partnership of more than 45 agencies, nonprofits, and community partners that works to improve the lives of vulnerable people across Maine, incubated a one-year program called Family Futures Downeast (FFD), which creates access to education and employment opportunities for parents with low incomes who have young children. Services offered through FFD include transportation and technology resources; an academic remediation curriculum; and strong emotional, social, and career supports. CCC is training staff of the program’s seven formal partners to become more aware, knowledgeable, and skilled in serving vulnerable families, with a special focus on the impacts of race, class, trauma, bias, and privilege on children’s development. In 2019, CCC will offer five major trainings and several smaller events for the program’s service providers and educators. CCC also delivers trainings for new partners representing business, postsecondary, workforce, and economic development organizations.

FOOD SECURITY
At Central New Mexico Community College, 38 percent of the student-parents surveyed report having difficulty paying for food, slightly higher than the national average of 36 percent. To address this gap, CNM’s family financial literacy program serves a free weekly dinner to participating students who are parents and their children; the meal is catered by a company founded by a college student and owned by a CNM employee. The college also provides culinary students to prepare meals for Spanish-speaking parents studying English as a second language and local elementary schools.

Through Family Prosperity, CNM learned about the strategy of becoming a food site for the federal Child and Adult Care Food Program, which reimburses the cost of providing nutritious meals and snacks to eligible children and/or adults who are enrolled at participating child care centers, day care homes, adult day care centers, afterschool care programs, emergency shelters, and other sites. In partnership with New Mexico Appleseed and with sponsorship from the City of Albuquerque, CNM initiated the process of becoming a qualified food site so that more students who are parents and their children can access free food on campus.

TRANSPORTATION
Why it matters: Transportation is a crucial link between people’s homes and the places where they work, go to school, obtain child care and medical services, buy groceries, and have other life experiences. Many families with low incomes do not own a car; nationally, 20 percent of households at or below the federal poverty line lack access to a car, with the proportion higher for African-American/black parents.

PRINCIPLES AT WORK:
√ Equity
√ Integration

OUTCOMES IMPROVE FOR KIDS AND MOMS
Participants in the MOMS Partnership program typically have an annual income at or below 250 percent of the federal poverty line, and 73 percent have symptoms of severe depression. Evaluation data show that about the same proportion report a decrease in depression and in parenting stress by the end of the program. Even more dramatically, the proportion of women who work at least 15 hours per week jumps from 15 percent at enrollment in MOMS to 39 percent six months after graduating from the program. Moreover, the children of participants attend six more days of school per year than the children of nonparticipants.

SOURCE: MOMS Partnership® https://medicine.yale.edu/psychiatry/moms/
and Latinx families with low incomes (33 percent and 25 percent, respectively). These families depend on public transportation, yet many live in neighborhoods where public transportation is inaccessible, unreliable, or unsafe. Lack of transportation undermines a person’s ability to get and keep a job and therefore the ability to escape poverty. A 2015 study by the New York University Rudin Center for Transportation, which compared neighborhoods by their accessibility to mass transit and the number of jobs within an hour’s commute, found that unemployment rates were higher in places with limited transit access. Conversely, the researchers found that the highest incomes were most prevalent in neighborhoods with the most access to jobs via transit.

Innovations in transportation: Solutions that help individuals with low incomes succeed in the workplace and at home include free or reduced-price transit services subsidized by employers, government programs, other customers, or a combination thereof. Because the transit needs of families with low incomes vary according to local infrastructure, geography, population density, and other factors, these innovations also cover a variety of options, including free rides, coordinated carpooling and ride sharing, vanpools, free car repairs, and car donation and purchasing programs.

FREE RIDES
Washington’s DC Circulator bus service operates six routes through job-intensive areas, including Union Station, Georgetown University, Dupont Circle, and Rosslyn, Virginia. When the city government piloted free service to all riders on the DC Circulator in February 2019, 20,000 more people rode the bus than during the same month in 2018.58 Mayor Muriel Bowser extended the trial through March, and an extra 77,000 riders came on board and anecdotal evidence surfaced that the free service was helping workers with part-time, hourly wage jobs be more consistent about showing up for work on time. So Bowser made the Fair Shot Free Ride program permanent and plans to expand the routes as a way to connect residents with low incomes with jobs, entertainment, “opportunities…and a pathway to the middle class.”59

The social services commission in Onondaga County, New York, arranged for Lyft to give free rides to job seekers
participating in the county-run JOBSPlus! workforce development program, which helps individuals in the welfare system find and keep jobs.60 The trial program involves three companies that employ about 50 workers who receive TANF support. If no buses are available, the county will create a Lyft account for an eligible employee and frontload it with a month’s worth of rides to work and back (and to drop off and pick up at child care locations, if necessary). Eligibility ends after the employee stops receiving TANF, at which point program leaders hope their employers will consider picking up the program.61

The Morrow County (Ohio) Transportation Collaborative, headed by county government, operates 20 vehicles that provide all local, nonemergency transportation for Medicaid appointments and to get TANF recipients to work. The program, which makes almost 2,000 trips per month, produces revenue of more than $1 million per year (and has doubled that in some years).62 County commissioners signed for a loan for the startup costs of acquiring a transportation facility, which includes a vehicle servicing shop. Federal and state grants paid for vehicles, software, computers, and phones; the program also obtained a federal Mobility Manager grant. Medicaid reimburses the cost of trips for eligible appointments, at a rate calculated to cover the full cost of service including maintenance and vehicle replacement. Flexible TANF dollars cover the cost of getting riders who receive public assistance to work. Of 595,000 miles traveled annually, about 475,000 are revenue-producing.63 The program also contracts with nursing homes to provide rides to patients and with the school system to provide Medicaid-related services to children enrolled at an alternative school serving children with mental health needs.

COORDINATED CARPOOLING AND RIDE SHARING
In this innovation, “mobility managers” based either at an employer’s company or a public agency help riders identify friends, family, co-workers, or service providers who can transport them to jobs and other services. Alternatively, a rider may connect with a network of drivers who either volunteer their services or are reimbursed for mileage costs. For example, Rural Rides Minnesota is operated by Arrowhead Transit, a public transportation entity serving eight counties in the northeastern area of the state. Rural Rides provides a transportation advocate for workers who have income at or below 150 percent of the federal poverty line and are at risk of losing a job or failing to attend job training because they lack transportation. The transportation advocate helps each user develop an individual transportation plan that may include public transit, volunteer drivers, and carpools.

VANPOOLS
These free or reduced-price services may be owned and operated by drivers, employers, or a third party such as a transit agency or government. Typically, they serve clusters of businesses. For example, the Ben Franklin Transit vanpool in south-central Washington State provides both fixed routes and on-demand services for an area that spans eight counties and 12 cities. A transit agency operates the vans and recovers costs through fares paid by more affluent riders, federal funding, and employer subsidies. The operator must return a 25 percent match to the state over five years or reinvest the money in vanpool operations. The vanpool serves primarily individuals with low incomes: Three percent earn $20,000 to $39,000 per year, and 35 percent earn between $30,000 and $80,000 per year, according to a 2012 survey.64

FREE CAR REPAIRS FOR INDIVIDUALS WITH LOW INCOMES
The Morrow County (Ohio) Transportation Collaborative’s county-owned facility functions as a maintenance shop and fueling station for county vehicles and a car repair shop for people who earn less than 200 percent of the federal poverty line. The program is staffed by two full-time mechanics, a half-time youth, and a work experience placement employee. With reimbursement from state TANF dollars, the program provides up to $1,500 in free labor for repairs for eligible car owners (parts are free); “no-payment” (honor system) loans are available for repairs costing more than that amount.65 For people who earn slightly more than the poverty cap but still have low incomes, county general funds subsidize the cost of repairs, and the labor rate is well below the commercial rate. Staff provide a free ride to and from work while the car owner’s vehicle is in the shop, which helps clientele with low incomes hold onto their jobs. The transportation collaborative also has contracts to perform vehicle repairs for 12 other county entities including villages and townships, the sheriff’s and dog warden’s departments, the court system, and agencies serving veterans and senior citizens.66

CAR DONATIONS AND PURCHASES
In West Virginia, clients of WV WORKS (the state’s TANF program) who need a car, are referred to the Good News Mountaineer Garage by their case manager. In most cases, they receive a fixed-up donated vehicle within a week of interviewing, and after the garage receives proof of insurance, it transfers ownership to the recipient. A 2009 survey found that 87 percent of the car recipients were able to move off TANF; while another 9 percent were still receiving assistance, they also were involved in job training or were transitioning to employment. Thirty-five percent of the car recipients reported being able to attend more school activities, and the same proportion accessed better child care. Twenty-one percent moved to better housing, and 31 percent improved their medical care.67

The JumpStart program in Wisconsin was created in 1977 by the West CAP community action program. West CAP established its own auto dealership, Ideal Auto, which buys late-model used cars at auction. A local car shop conducts inspections. TANF dollars are used for the customers’
down payments ($1,500 in the form of a forgivable loan). The total amount of an average loan is about $8,000 over 10 years, with monthly payments of about $180 including an escrow fund for repairs.68 The program has been replicated by Community Action of Duluth and in other locations. In fact, Ideal Auto is authorized to send cars to any similar program in the country. Documented results of this and other car purchase programs include increased income, obtaining a job or changing to a better job, moving to better housing, transitioning from renter to homeowner, improved financial security, increased credit score, reduced public assistance, increased educational attainment, improved quality of child care, better school attendance, increased social and community involvement, and better overall quality of life.69

CHILD CARE

Why it matters: High-quality, affordable child care programs enable caregivers to work and to participate in education and training so they can improve their job prospects and obtain higher-paying employment. Indeed, nearly 12.5 million children under age five are in some type of regular child care.70 However, child care is expensive, and good child care often is hard to find. Full-time, center-based child care for a child from birth to age four costs an average of $9,589 per year in the United States.71 Families who pay for care and live in poverty spend 28 percent of their income, about four times as much as higher-income families, on child care.72 Parents with low incomes, who often have nontraditional or irregular work schedules, have an especially hard time finding appropriate child care: Seventy-nine percent of families with low incomes, and 63 percent of families with greater income, report a lack of child care options.73 "Nearly half of working parents miss an average of four days of work at least once every six months because of child care breakdowns, costing U.S. businesses about $4.4 billion a year"4 in lost productivity and working families $8.3 billion in lost wages.75

As the Urban Institute, a Family Prosperity partner, explains in its framework for state action that states can set policies allowing more parents to receive subsidies for education and training activities from the federal Child Care Development Fund, which they administer, and state Workforce Innovation and Opportunity Act (WIOA) agencies can support local workforce stakeholders in providing child care assistance to parents with low incomes who need job training.76 In addition, 28 states have established employer tax credits that allow employers to deduct from their taxable income expenditures on child care programs as a "reasonable and necessary" business expense.77 Family Prosperity partners have advanced state innovations in child care policy. For example:

- All Our Kin (AOK), a Family Prosperity partner that
trains, supports, and sustains family child care providers, partnered with child care expert Mary Beth Salomone Testa to develop policy recommendations for family child care. The recommendations draw from focus groups with diverse family child care providers, interviews with AOK program staff, and interviews with evaluators and Ascend national partners. AOK identified promising state and local leaders who are ready to implement family-supportive child care strategies in their communities and hope to work with these allies to leverage the historic 2018 increase in federal Child Care and Development Block Grant (CCDBG) dollars — $2.4 billion dollars.78

- United Way of Greater Cincinnati (UWGC) organized and convened policy groups from across Ohio to help advocate for changes in Kentucky’s child care assistance program that positioned stable child care as a critical work support. The changes increased reimbursement rates for child care centers in most counties, from several dollars a day to a base rate of $25/day per child; raised the cap on accessing benefits to an income 200 percent of the federal poverty line; and ensured that students who are enrolled full time in postsecondary school or job training no longer have to meet a separate work requirement to receive child care benefits. UWGC funded three organizations to extend the advocacy efforts by mobilizing community leaders, early education providers, and faith-based leaders and by arranging meetings with key state leaders, including members of the Kentucky Cabinet for Health and Family Services. When public drafts of the regulations were released, UWGC organized partners to submit comments on the regulations.

Employers also can play an important role in ensuring that working parents have child care. Although Urban Institute’s analysis of national survey data found that less than 1 percent of parents received help paying for child care from their employer,79 and the National Study of Employers found that only 2 percent of employers offer help paying for child care,80 several business organizations — including the U.S. Chamber of Commerce Foundation, Committee for Economic Development, and Council for a Strong America’s “ReadyNation” coalition — have recently published opinion pieces and resources “outlining the business case for both employer and government action to improve child care support for families.”81 And, as the examples that follow illustrate, innovations by some public and private sector employers and workforce organizations are helping to make high-quality child care more affordable and accessible to workers with low incomes, give parents more flexibility in their work schedules to address family matters, and accord decent wages and protection to child care providers.

CHILD CARE QUALITY, ACCESSIBILITY, AND AFFORDABILITY

United Teen Equality Center (UTE), a Family Prosperity partner that works with opportunity youth and young parents in Lowell, Lawrence, and Haverhill, Massachusetts, to break the cycle of poverty and violence, is one of five agencies that received grants from Massachusetts’ Learn to Earn initiative, a targeted job-training program for unemployed and underemployed individuals receiving public assistance. In addition to providing education, skills training, job placement, and case management,82 the program provides family-focused supports and services, including child care, so the participants can fully engage in transitioning to work. A state-level interagency workgroup helps to resolve individual participants’ job barriers — for instance, by connecting them to authorized child care vouchers or income-eligible child care subsidies — and a $250,000 “Benefit Innovation Fund” is available to help participants and their families address issues such as child care.83

In 2018, Starbucks began offering its employees in U.S. company-owned stores 10 days per year of subsidized backup child or adult care. Through a partnership with Care.com, Starbucks employees who use the service pay $1 an hour for in-home backup care or $5 per day, per child, for in-center child care. After using up the 10 days, employees pay the full cost. Employees can also obtain free guidance and customized planning for long-term senior caregiving, housing, financing, and legal concerns.84

Patagonia has offered on-site, subsidized child care for employees of its headquarters in Ventura, California, since 1983 and its workers in Reno, Nevada, since 2017. Tuition rates are market-based, and the subsidies are on a sliding scale corresponding to employees’ incomes. The Ventura center accommodates up to 100 children from birth to age nine with a climbing wall, garden, playground, mud kitchen, afterschool program, and summer surfing camp. The Reno center, located in a converted outlet store, has two classrooms and eight early childhood education teachers serving up to 24 children from infancy through preschool; Spanish immersion is a key part of the program.85

Cisco Systems built a 55,000-square-foot, private child care and early learning center on its campus in Milpitas, California. The LifeConnections Children’s Learning Center, operated by Bright Horizons, is available to Cisco employees and contractors for a fee, with scholarships available to lower-income employees. The center offers full- and part-time child care for up to 450 children between six weeks and six years old, from 7:00 am until 6:30 pm. Other services include backup child care for children whose normal arrangements fall through; out-of-school programming for school-age children during school holidays, spring and winter breaks, and the summer months; and family education programs open to all Cisco employees, including those who do not use child care services.

FLEXIBILITY IN WORK SCHEDULES

Flexible scheduling enables working parents to meet their family needs and work responsibilities by changing the time at which they work, either on a regular or emergency basis. Flexible work schedules can allow employees to work
part time; swap shifts or share a job; start or end work earlier or later, so they can pick up or drop off children at school or day care; leave the job site early and continue working at home; compress five days of work into four; or telecommute on specified days every week. An Urban Institute analysis of national survey data found that a small majority of working parents reported having workplace flexibility and control, defined as the ability to change their work schedules or locations if they needed to take time off. Fifty-eight percent of parents “reported some ability to change their work schedule or location if they need to take time off work. But most parents are not able to do to both.” And, in the traditional U.S. workforce, the people who may need the most flexibility — hourly workers and those with low wages — tend to have the least. Nonetheless, many businesses, both large and small and in a multitude of industries, are finding creative remedies. For example:

- **FedEx** allows employees to start and finish their shifts early if they want to spend specific hours with their families.

- **Walmart** adopted a system in 2018 that makes employees’ schedules more predictable and also more adjustable when plans change. A scheduling app allows workers to see schedules, swap shifts with coworkers, and choose which unfilled shifts they want to work. Employees also can work the same weekly shifts for at least 13 weeks, enabling them to better plan around work.

- **Bright Start Early Care and Preschool** in Washington, D.C., which serves about 80 children, organizes employees into teams. Workers decide which days of the week they want to work, and each team decides which days they want off.

- **Christie Bateman’s dental practice, Bateman Dana DD**, in Cincinnati, Ohio, leaves it up to staff to decide when they want time off. If a colleague can fill their spot, they do not need to come in to work. “The more you give control to your employees, the more success you’re going to have. Flexible schedule has increased our employees’ income, productivity, and morale,” Bateman told participants at a Family Prosperity summit.

- **Two Bettys Green Cleaning Services** in Minneapolis allows employees to build their own schedule of flexible weekday hours, with no nights or weekends required unless workers prefer them. Those who do not have vehicles travel in teams with fellow workers.

- **After three rural school districts in Missouri** switched to a four-day school week, staff and faculty reported higher morale, greater ease in scheduling personal medical and counseling appointments to avoid conflicts with school days, and fewer teacher absences. (There is some debate among researchers, however, about whether a four-day school week is good for students, especially those in families with low incomes who often start school behind their more affluent peers and lose ground during the summer months.)

The Center for Public Justice has developed a resource guide to help faith-based employers assess and expand family-supportive practices in their organizations. The guide, which describes policies, processes, and innovative approaches to providing flexibility for workers, notes that flexible work policies should communicate “the availability, purposes, and processes related to flexible work to all employees” and “establish general expectations and responsibilities as well as limits.” A toolkit for managing flexible work arrangements is available from the Society for Human Resource Management.

**WAGES AND PROTECTIONS FOR CHILD CARE PROVIDERS**

The vital role that child care providers play in helping parents succeed at home and at work is at odds with the low pay and status accorded to them—a situation that makes it hard for these workers to provide for their own children. As Colleen Kraft, president of the American Academy of Pediatrics, told Family Prosperity participants, providing high-quality child care requires so much skill that “you can’t replace a child care educator with artificial intelligence,” but the job has such low status that “it’s not always thought of as working.” Innovators are trying to change that. For example:
• **All Our Kin** is working to build bipartisan support for HB 7276, proposed legislation in Connecticut that would address housing and zoning barriers to starting, maintaining, or expanding home-based child care businesses, as a strategy for increasing the state’s licensed child care supply and supporting child and family well-being. Influenced by its participation in Family Prosperity, AOK is framing the issue to engage legislators across political persuasions to view child care as an equity issue, a workforce issue, and a small business issue.

• **Child Care WAGES**, an initiative of the T.E.A.C.H. Early Childhood National Center, uses public and private funds to give salary supplements to teachers, directors, and family child care providers who work with young children in regulated early care and education settings. The supplements are tied to the workers’ education, and they increase along with the worker’s education level. As of 2019, 7,374 awards had been given in five states.

• **Louisiana** supplements child care providers’ wages by providing refundable tax credits to child care directors and eligible staff if they work at least six months for a licensed child care facility that participates in the quality rating system and are enrolled in the Louisiana Pathways Child Care Career Development System. The amount of the tax credit is linked to the provider’s level of education in the Pathways system; in 2019, it ranged from a high of $3,511 for a top-level director to a low of $1,756 for an entry-level worker. Nebraska offers a similar refundable income tax credit for child care staff; in 2018, the credit ranged from $510 to $1,530 depending on the staff member’s level of classification.

• The **City of Pittsburgh** proclaimed September 24, 2009, to be “Call It Child Care Day.” The proclamation, introduced by Councilman Corey O’Connor, aimed to replace the term “day care” to underscore that children need care not just during the day but during evenings, late nights, and weekends — times when their parents may be working. Renaming the service emphasizes that child care is “something that, when it is done well, is something that is supporting health, development, and the well-being of children and their whole families,” the policy director of Frying Together, a nonprofit focused on child care in Pittsburgh, told reporters.

**OPPORTUNITIES FOR WORKPLACE LEARNING, SKILLS DEVELOPMENT, AND TRAINING**

**Why it matters:** Education and skills development are essential to families’ stability because they make it possible for family caregivers to get, keep, and advance in jobs and careers that pay living wages. The process of seeking workplace education, training, and job development that prepares a person to move up, or “upskilling,” is especially important to families whose primary earners are on the low end of the wage spectrum. In the public sector, federal TANF funds can be used to provide job training, placement, and education; yet, overall, states spend less than 10 percent of TANF funds available for job training and support, and less than one-third of families who qualify for TANF use this service. The Workforce Innovation and Opportunity Act (WIOA), signed into law in 2014 with virtually unanimous bipartisan support in Congress, also encourages states to help families with low incomes advance in the job force; combined with TANF, these funding streams give states and communities many opportunities to “expand and reimagine workforce systems, policies, and practices to improve the education and employability of parents with low incomes.”

In the private sector, forward-thinking businesses have long incorporated some form of employee development into their structures. In 2015, President Barack Obama urged employers to do more to boost the advancement specifically of front-line and entry-level workers. UpSkill America, an employer-led movement of businesses, philanthropies, and education, workforce training, and human resources organizations, formed in response to that call for action. Lodged at the Economic Opportunities Program of the Aspen Institute, the coalition promotes and recognizes the adoption of policies and practices used by employers to educate, train, and develop frontline workers.

**Innovations in workplace learning, skills development, and training:** Family Prosperity contributed to, illuminated, and learned from an array of innovations at the national, state, and local levels and within multiple sectors.

At the local and regional level:

• **United Way of Greater Cincinnati** (UWGC) facilitates an Employer Roundtable, a peer network that promotes changes to practices and policies that interfere with job quality for families with lower incomes. UWGC advanced the concept of a pilot Career Bridge with two members of the roundtable, Chick-fil-A and VEGA Americas (an advanced manufacturing employer). The program’s goal is to create more opportunities for low-wage workers in industries such as food service and retail and help them use the skills they gain to transfer into higher-wage jobs in industries such as manufacturing. Through partnerships with community organizations, employees receive coaching in interviewing and workplace attire, as well as transportation assistance.

• **West Michigan Center for Arts and Technology** provides training in high-demand job skills, such as medical coding, pharmacy technology, and medical billing, to under- and unemployed adults. During the nine-month program, each student participates in a six-week, full-time externship with a local employer partner. Through partnerships with Michigan Department of Health and Human Services and Arbor Circle, a provider of counseling, education, and prevention programs, participants also receive on-site emotional health services.
Several states are taking important steps to help parents with low incomes advance in the workplace:

- **Maryland** is one of 14 states to integrate TANF into its WIOA Combined State Plan and one of only a handful to administer the state’s adult education and workforce development systems through the same department.

- To devise solutions to TANF policies that disincentivize states to make it easier for families on public assistance to pursue postsecondary education, Washington State Budget & Policy Center and the Statewide Poverty Action Network are studying promising models and practices for helping families, including those who are eligible for but not yet receiving TANF, access post-secondary education and training. **Oklahoma**, for instance, created a programmatic requirement that TANF recipients/families be given information by staff from educational programs, in person, about options for pursuing education. **Kentucky**’s Ready to Work program locates case managers at community and technical colleges to assist families with child care, transportation, tutoring, counseling, and other potential barriers to postsecondary education. And **Maine**’s Parents as Scholars bypasses problematic federal policies through a state-funded look-alike program.

- In **Tennessee**, where close to 1 million adults have some college education but no degree, Tennessee Reconnect allows all Tennessee adults to earn a diploma or certificate at any one of the 27 Tennessee Colleges of Applied Technology completely tuition-free.

U.S.-based employers at the national and global level are finding multiple ways to give workers opportunities for learning and advancement. For example, **FedEx** provides 47 different family-supportive programs to its employees, including higher education tuition assistance and training. In 2018, FedEx announced a partnership with the University of Memphis called the Learning inspired by FedEx (LiFE) program, which makes almost 24,000 FedEx employees — including Express hub employees in Memphis, Tennessee; Indianapolis, Indiana; Los Angeles; Newark, New Jersey; and Oakland, California, and U.S.-based FedEx Logistics and FedEx Trade Networks employees — eligible to earn a tuition-free degree from the University’s online program. FedEx also offers tuition assistance to employees studying at other institutions and programs; during 2018, a total of 8,821 employees received a combined $11.4 million in tuition assistance to further their education. And more than 300,000 FedEx employees annually use the FedEx Learning Center, which offers 24,000 online courses. In addition, FedEx has provided employment pathways by removing the college degree requirement for some positions and hiring from specialized “boot camps.”

**FEEDBACK LOOPS THAT HELP DRIVE DIALOGUE BETWEEN EMPLOYERS AND EMPLOYEES**

**Why it matters:** Family-work supports will not do much good for families if employees do not know they are available or do not understand how they work. At the same time, businesses are unlikely to do the best possible job of supporting their workers’ families if employees cannot tell them what they need. Yet, there often is a big communication gap between families and employers. Barely half (52 percent) of U.S. employees say they understand their health benefits, for example, and only 43 percent say they understand their nonhealth benefits well. Employers frequently are surprised — as Jennifer Hyman, CEO of Rent the Runway, was — to discover that an employee has decided to quit without explanation after assuming she could not take time off to care for a family member in need. Bidirectional feedback loops are a necessary tool for ensuring that employers and families both understand how best to support families in the workplace.

**Innovations in feedback loops:** Regularly scheduled formal check-ins and data collection give both parties a chance to provide feedback. For example, **FedEx** has a “survey-feedback-action” (SFA) cycle that asks every employee in its five subsidiary companies to complete a standardized, anonymous annual questionnaire that collects information on employees’ goals, views on management, job conditions and rewards, and “what helps and hinders [them] in their work environment.” Responses are aggregated by workgroup and reported to the workgroup’s manager, who meets with all partners of the workgroup to examine specific concerns and their causes. The feedback meeting results in an action plan to address workgroup concerns, which is then implemented and monitored until the next year’s SFA cycle. Through this process, FedEx corporate leaders received feedback that employees wanted better access to continuing education on specific topics, which led to FedEx’s partnership with the University of Memphis (described earlier).

Parent leadership and family engagement efforts also facilitate feedback loops that improve families’ well-being. To that end:

- **The Family Partnership** initiated a Work-Family Supports Parent Leadership Project with the goal of increasing support for working families in Minnesota. Participating parents convene every four to six weeks for nine months to participate in community forums, coalitions, and legislative hearings on policy issues relevant to work-family supports.
After feedback from young parents identified child care and early education programming as priorities, those topics became focal points of a series of roundtable discussions that UTEC scheduled for gubernatorial candidates and young adults in 2014. Young people’s advocacy for family supports in that process directly informed bipartisan support to create a 2Gen state commission.114

West Michigan Center for Arts and Technology’s (WMCAT) Workforce University, piloted in spring 2019, takes a cohort of 10-12 young parents who participate in Strong Beginnings (a community partnership to improve the health and well-being of African-American and Latino families during pregnancy and early childhood) through activities in which they explore personal leadership, building and leveraging social capital, and career pathways; connect with support resources; and create a personal plan for opportunity. WMCAT connects each participant to a pathway in career training, entrepreneurship, or further personal development.
CONCLUSIONS

Principles and Innovations provides a glimpse of the innovations occurring across the country, and in that glimpse lies a world of progress and potential. As the examples convey, employers in all sectors can make good jobs — jobs characterized by the core principles of equity, transparency, integration, comprehensiveness, effective implementation, and adequate resources — available to all employed caregivers, including those with low incomes. And, when those jobs come with adequate pay and benefits, transportation, child care, feedback loops, and opportunities for workplace learning, skills development, and training, working parents and their children experience overwhelmingly positive results. We have said it before, but this bears repeating: Thriving families and a diverse workforce translate into an economically thriving country. A prosperous America requires a new vision of the future of work that values how family, health, and a new learning landscape are driving opportunities for economic growth for our communities, cities, and country.

What will it take to ensure that more parents and children benefit from family-supportive policies? Employers need continued opportunities and incentives to innovate in this area. Partnerships among business leaders and with organizations that address the spectrum of family supports — people in the government, faith, health, and social justice sectors, for starters — are equally important. Public policymakers have a crucial role to play in helping to scale up the innovations.

To address the full suite of family-supportive policies that all families need, we must all “think big and think differently,” as Family Prosperity participants did. The big ideas that will fill the gaps in current supports are just as likely to come from on-the-ground innovations of nonprofit and faith-based organizations, public-private partnerships with local governments, and families themselves as from research and policy experts. As Ascend Director Anne Mosle observed at a Family Prosperity convening, with child and family prosperity as our shared “North Star,” we can — we need to — imagine a new era of possibility for family-supportive policies, in which the investments in human potential will pay dividends for parents and children now, and for generations to come.
A NOTE ABOUT PAID FAMILY LEAVE

Although paid family leave is outside the scope of this report, it has become a central focus of policy response to the pandemic. The Families First Coronavirus Response Act (FFCRA) expands family and medical leave benefits provided under the Family Medical Leave Act (FMLA), which celebrated its 25th anniversary in February 2018. The FMLA has been an important step in ensuring job protection for workers who are caring for new children; seriously ill or injured children, parents, or spouses; or their own serious health issues. The FMLA provides certain employees with up to 12 weeks of unpaid, job-protected leave per year; it also requires that their group health benefits be maintained during the leave, and it has other protections specific to the needs of military families. Employees are eligible for leave if they have worked for their employer at least 12 months, for at least 1,250 hours over the past 12 months, and work at a location where the company employs 50 or more employees within 75 miles.

Parents are a key beneficiary of the FMLA. In fact, 52 percent of workers who take FMLA to address a personal health issue or to provide care to a family member also have a child under 18 at home.

Paid family leave enjoys strong bipartisan support, and state laws that provide paid family leave have produced positive results for families. For example, a new study from the University of California-San Francisco found that California and New Jersey both saw an increase in the number of mothers who breastfeed after passing paid family leave laws. New York and Rhode Island also have paid family leave laws, and similar laws will take effect in the District of Columbia and Washington state in 2020 and in Massachusetts, Connecticut, and Oregon in the next few years. At the federal level, the proposed Family And Medical Insurance Leave (FAMILY) Act — which has been introduced in both the House and the Senate since 2013 and, as of 2019, is bipartisan in the House — would create a national social insurance program that applies to virtually all working people, regardless of their employers or their jobs. The FAMILY Act also would cover self-employed workers, as well as traditional employees. It would cover all FMLA reasons for paid leave. In contrast, some other proposals would only apply to parents caring for new children and would require workers who use the leave to borrow against their future retirement security or child tax benefits. There also is a proposal to extend a business tax credit that was piloted as part of the 2017 tax bill, which helps offset the cost of providing paid family or medical leave for businesses who choose to do so.

But much more remains to be done. Many employers provide generous unpaid leave policies, but employees with lower incomes cannot take advantage of them. Parents should not have to forgo a paycheck to care for family members, and yet the majority of families whose income is below the median receive no paid leave. In fact, the United States is the only industrialized nation in the world that does not guarantee workers paid family leave. Even when paid leave exists, data from the Families and Work Institute show that 42 percent of employers say that whether employees can use this leave depends on employers’ discretion.

Family Prosperity Partners, advisors, and other stakeholders are addressing paid family leave in several ways. For example:

• **Family Values @ Work and CLASP** are building a community of advocates, legislators, and agencies from 20 states to implement paid leave and helping them work together to identify and share best practices with states that still have work to do.

• After learning that the Speaker of the House in Maine had introduced paid family leave legislation, the director of the **Community Caring Collaborative (CCC)** reached out to Family Values @ Work and the local coalition member, Maine Women’s Lobby, offering to connect the national policy partners, the Maine-based advocates, local businesses, and families from CCC’s community who would be willing to testify in support of the legislation.

• **The Institute for Women’s Policy Research** is collecting and disseminating information on family-supportive policies, including on paid family and medical leave. For information in IWPR’s webinars on this topic, see [Work Supports for Child Health: The Role of Paid Family and Medical Leave](https://www.iwpr.org/webinars/work-supports-child-health-role-paid-family-and-medical-leave).

• **National Partnership for Women and Families** published the fifth edition of its state-by-state analysis of laws governing workers’ access to basic supports, this time expanding the analysis beyond parental leave plans to include paid sick days and policies for family caregivers besides new and expecting parents. The Partnership also analyzed policies through a poverty lens and developed recommendations for metrics that advocates and policymakers can use to develop policies that are more accessible to low-wage workers.

More information on paid family leave policy actions and initiatives can be found in the [Family Prosperity Innovation Community Index](https://www.familyprosperity.org/community-index).
ENDNOTES

i. A gender lens examines whether programs, policies, or systems can affect women and men differently because of their different social situations. For example, a higher percentage of women than men in the United States have low incomes. For more information, see Grantmaking with a Gender Lens: https://grantcraft.org/wp-content/uploads/sites/2/2018/12/gender.pdf

ii. According to the Aspen Institute Roundtable on Community Change, racial equity is the substantive alternative to structural racism. It is a social outcomes “picture” in which race is not consistently associated with privilege and disadvantage. The goal of racial equity is to produce fairness and social justice, so that race is not a factor in assessing merit or distributing opportunity. For more information, see https://assets.aspeninstitute.org/content/uploads/files/content/images/Roundtable%20on%20Community%20Change%20RETOC.pdf.

iii. Economic exclusion and inequality are deeply linked. The racial wealth gap is one significant reason for the persistence and growth of economic inequality along racial and ethnic lines. For example, according to data from the Survey of Consumer Finances, the median white household possessed $13 in net wealth for every dollar held by the median black household in 2013. That same year, median white households possessed $10 for each dollar held by the median Latino/a household. For more information, see http://www.demos.org/publication/assetvalue-whiteness-understanding-racial-wealth-gap.


1. Poor is defined as falling below 100 percent of the federal poverty threshold. Low income is defined as falling below 200 percent of the federal poverty threshold.


5. A gender lens examines whether programs, policies, or systems can affect women and men differently because of their different social situations. For example, a higher percentage of women than men in the United States have low incomes. For more information, see Grantmaking with a Gender Lens: https://grantcraft.org/wp-content/uploads/sites/2/2018/12/gender.pdf


7. According to the Aspen Institute Roundtable on Community Change, racial equity is the substantive alternative to structural racism. It is a social outcomes “picture” in which race is not consistently associated with privilege and disadvantage. The goal of racial equity is to produce fairness and social justice, so that race is not a factor in assessing merit or distributing opportunity. For more information, see https://www.aspeninstitute.org/sites/default/files/content/images/Roundtable%20on%20Community%20Change%20RETOC.pdf

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