



FESP POLICY PLATFORM and PROTOCOL

Approved 10/19/2017

MISSION

The Family Economic Security Partnership (FESP) is a public, private and nonprofit collaboration dedicated to increasing the income and building the assets of low-income families and individuals living in Contra Costa County.

THE REALITY AND BENEFITS OF ECONOMIC SECURITY

Research demonstrates that financially stable families that are able to cover their expenses for housing, quality child care, transportation, health care, taxes, and other basic needs have children that do better in school and parents experience less depression and stress and are able to spend more time with their children. A family of two adults and two children would need to hold more than three full time minimum wage jobs to achieve self-sufficiency in Contra Costa County (\$71,000 in 2014).

While the recent census shows a decrease in poverty according to the federal poverty measure, continued structural inequities such as high housing costs, low minimum wages, predatory lending, and complicated and limited access to public benefits all contribute to poverty/financial instability. According to the California Budget and Policy Center, California has the highest poverty rate of the 50 states under the supplemental poverty measure. In a July 2017 survey of FESP members, lack of affordable housing and lack of living wage jobs were the most notable root causes of financial instability. Supporting the economic stability of individuals and families bolsters their financial well-being as well as the healthy development of children.

No one chooses to be poor and it is essential to view clients/constituents as resourceful and resilient in the face of adversity. Historical actions and current systemic barriers to economic stability will persist until we take intentional action to dismantle them, providing ample opportunities for all and the equitable distribution of resources, thereby creating an economic system in which genuine caring for people is the top priority.

PURPOSE

This Policy Platform will direct FESP's efforts to influence policy at the local, state and federal levels to address the barriers that create and sustain poverty in order to increase the financial stability of Contra Costa residents.

BACKGROUND AND GOALS

FESP began in 2004 with six member agencies and has since expanded membership to over 45 agencies. FESP's initial focus was to help low-income families claim the Earned Income Tax Credit (EITC) and other federal tax credits. In 2013, while acknowledging the importance of direct services, FESP expanded its focus to more broadly address the structural barriers that create poverty and the importance of policy advocacy.

FESP identified four priority goals:

- to identify and support policies/legislation that prevent and/or reduce poverty, help move people out of poverty and address economic inequality;
- to act against policies that create or perpetuate poverty, economic inequality, or limit access to services and resources;
- to increase the capacity of practitioner/social service organizations to engage staff and constituents in policy work; and
- to promote community building and civic engagement to establish the foundation for policy change.

FESP POLICY VALUES

Like slavery and apartheid, poverty is not natural. It is man-made and can be overcome and eradicated by the actions of human beings.

Nelson Mandela

The Family Economic Security Partnership (FESP) will use the following values as criteria to evaluate legislative and administrative policy that affects the lives and financial stability of Contra Costa County individuals and families.

Equity

Equity is giving everyone what they need to be successful, not just treating everyone the same.

Racial/structural/institutional barriers must be removed and different opportunities provided in order to promote economic opportunity for all.

Economic, social, environmental, and racial justice

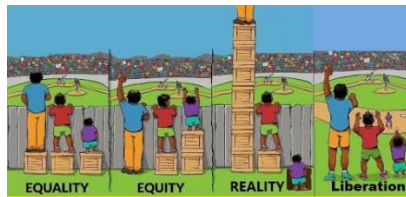
Meaningful engagement of all people is critical to ensuring social, economic, racial, and environmental access, opportunities, impacts and outcomes for all. All people have the right to be treated with fairness, respect and freedom from bias or favoritism.

Prosperity and Opportunity for all

A healthy and thriving society is dependent upon the well-being of all people. A system that concentrates power and wealth must be dismantled and a system established that allows for access to power, means and resources for all, not just some.

Broad participation of constituents, residents, community leaders and policy makers

A just society requires building broad community-based relationships and collective action; respects all perspectives and strengths; recognizes the need for factual information, transparency and accountability in all actions; and commits to work with compassion and kindness.



POLICY FRAMEWORK

FESP established a Policy Framework that takes into account the various opportunities for policy engagement:

- “Pre-policy” – Executing community engagement strategies that build social capital and power and identify and/or propose solutions that will help people get or stay out of poverty/address income inequality (“upstream” approach) (e.g. use a survey, focus group, social event to solicit input)
- Proposed policies—Creating and/or responding to policies or legislation at the local, state or federal levels (e.g. supporting local and state living wage movements)
- “Post-policy”– Ensuring effective implementation of policies and advocating for improvements as needed (e.g. improve administrative practices to better implement CalFresh so those eligible can receive it).

FESP'S TOP POLICY PRIORITY AREAS

These top priority policy issues were identified by FESP members from a longer list of policy issues at a July 2017 FESP meeting.

Strengthen economic tools and opportunities

- Increase access to housing that is affordable and establish protections to prevent low-income people from losing their homes
- Support access to higher education
- Support access to early childhood education

Strengthen social safety net programs

- Sustain, simplify and expand access to public benefits (CalFresh, CalWORKs, etc.)
- Modify eligibility requirements to reflect the true cost of living and address benefits cliffs due to wage increases
- Ensure adequate and affordable health care for all

Help build income

- Strengthen sustainable fair wage employment and career opportunities including creating access to critical education and training
- Expand the Earned Income Tax Credit to increase access and eligibility

Revenue generating strategies

- Explore equitable tax reform options (e.g. Prop 13, wealth tax, oil severance tax, estate tax, etc.)

Eliminate predatory practices/wealth stripping

- Eliminate/minimize payday loans, check cashing fees, fines and improve access to free/reduced cost bank accounts, transactions and loans, etc. and support regulation and laws that provide consumer protections.

Increase safe and affordable financial services, education and products

- Support financial education access and opportunities including financial coaching and the use of credit building/debt reduction tools, IDAs, Children's Savings Accounts, etc.

POLICY PROTOCOL

The following outlines the various steps that FESP may take to respond to policy calls for action.

POLICY FRAMEWORK

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General Education - Distribute information, no action required (Low level of involvement)

- Information about a policy issue that requires no action will be sent to all FESP member agencies just for their information; information may come from any FESP member agency or from another source (e.g. NCTC (National Community Tax Coalition), California Budget Project, New America Foundation, etc.).
- Policy issues will become a standing agenda item on FESP Coordinating Council agendas (provided by any FESP member) for information/discussion as needed.

Policy Position - Action required (Medium level of involvement)

- FESP will follow the lead of other asset building/poverty reduction agencies that have greater ability to track policy issues – these could include the New America Foundation, National Community Tax Coalition, Prosperity Now, CA Asset Building Network, Western Center on Law and Poverty, Food Bank of Contra Costa and Solano, United Way of the Bay Area, Rise Together, and the Ensuring Opportunity Campaign to End Poverty in Contra Costa County.
- FESP will support the broad policy agenda of reducing poverty, including supporting EITC, asset building strategies, and community building/engagement.
- FESP will take action if the issue is one of FESP’s top policy priority areas as identified by FESP members in FESP’s Policy Platform (strengthen economic tools and opportunities, strengthen social safety net programs, help build income, support revenue generating strategies, eliminate predatory practices, and increase safe and affordable financial services, education and products).
- Information about a policy/legislative issue that specifically fits FESP’s agenda and that FESP takes action on will be sent directly to all FESP Coordinating Council member agencies who will also be encouraged to take action.
- If a policy issue comes before FESP that does not specifically fit FESP’s agenda and it is unclear whether FESP should respond, the issue will be presented to the executive committee for review and a determination of whether to move forward or not.

Policy Action and Engagement (Higher level of involvement)

FESP will engage in a limited way in this higher level of policy engagement. When appropriate, FESP and/or FESP member agencies will:

- Educate legislators (Board of Supervisors; city, state and/or federal representatives) and inform them about FESP policy positions, write letters, attend legislative hearings, write opinion pieces/letters to the editors of papers, etc.