



# Margins to Mainstream

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A Program-Design  
Thinking and *Action* Framework  
for Community Foundations  
Advancing Family Economic Success

# The FES Program Design Road Map

**Identify your motivation for doing this work.**

What is the catalyst that is motivating you to do FES program and grantmaking activity? What energy and shape does that give to your effort?

**1 CATALYST?**

**Choose a place in which to work.**

What particular place or set of places do you want to target with your FES program and grantmaking effort?

**WHERE?**

**Choose a people/population to target for impact.**

What, if any, specific economically distressed population do you want to target for special impact through your FES program or grantmaking?

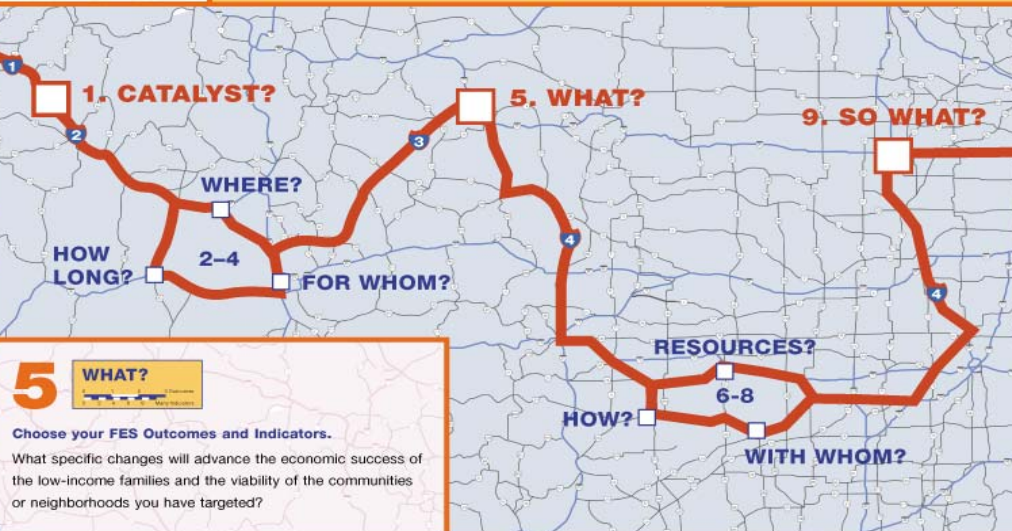
**FOR WHOM?**

**Choose a period of time over which you plan to sustain the effort.**

What is the length of time to which you will commit funding and support for your FES program effort?

**HOW LONG?**

**2-4**



**5 WHAT?**

**Choose your FES Outcomes and Indicators.**

What specific changes will advance the economic success of the low-income families and the viability of the communities or neighborhoods you have targeted?

**Choose your FES entry point and tactics.**

In what way and at what level can you best get involved to affect the FES outcomes and indicators you are targeting?

**HOW?**

**Choose an institution(s) to work with.**

With whom will you work to help produce and deliver the goods—that is, to help make sure your FES program and grantmaking meets its goals?

**WITH WHOM?**

**Determine the source, type and amount of resources you can/will commit.**

What staff, board, program, operational and grant resources will you commit to your FES effort? What resources from your funding or action partners can you bring to the FES effort or leverage from inside or outside the region?

**RESOURCES?**

**Determine your specific realistic measures of progress, how you will track those measures, and the process by which you will reflect and act on what you learn.**

What one or two realistic short- or medium-term measures will tell you how much progress you have made toward your FES destination—that is, the specific FES outcomes and indicators you have targeted with your program or grantmaking effort? Who will measure them, and how? What process will you use to reflect on your progress? Who will apply your learning the next time you travel round the Road Map?

**9 SO WHAT?**

# The Question:



How can  
community foundations use  
grantmaking and program  
activities to  
*advance family economic success?*

# Framework: Shuffle the *FES* Four-Step

- Step 1: Think Family Economic Success
- Step 2: Set Out on the FES Program Design Roadmap
- Step 3: Do Your FES Diagnostic
- Step 4: Complete the FES Road Map

# Step 1: Think FES



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

# The Moral First

Start with  
poor working families -  
and start  
where they are at.  
*So think of yours as we go...*



# What Is FES?

## Three FES Family Outcomes

- Earn It
- Keep It
- Grow It

*Can you guess what "it" is?*



# *Earn It Outcome*

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

This means that a family's working members can find a job that pays a family-sustaining wage, maintain it, and advance their careers and wages over time within their community or region.

# *Earn It* Indicators - 1

## Qualifying for a Job

- Working adults are high school graduates or have a GED degree.
- Working adults have life skills, education, abilities and expertise relevant to jobs within the community or region.
- Working adults and youth have or can find entrepreneurial education and training.

# *Earn It* Indicators - 2

## Getting and Maintaining a Job

- Adults who want to work get connected to job opportunities in the community or region.
- Working adults can find and afford adequate child and dependent care they need to maintain a job.
- Working adults have a reliable and affordable means of transportation to get to their jobs that does not take them away from family for too long each workday.
- Work-willing adults are finding and landing more and better jobs in the community or region.

# *Earn It* Indicators - 3

## Advancing in a Career

- Working adults can find and engage in relevant lifelong learning and skills training they need to upgrade their employment skills for today's and tomorrow's jobs, both in the workplace and in the community.
- Working adults are employed in businesses that are modernizing systems and increasing productivity using their current workforce.
- Working adults have jobs that include health, insurance, retirement and other benefits.
- People who want to start and grow a business can find systems of technical and financial support that improve their chances of success.

# *Keep It Outcome*

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

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

# *Keep It* Indicators - 1

## Establishing Financial Health

- Working families, no matter their income or location, have and are using reasonably priced savings and checking accounts.
- Working adults obtain the loans they need without using predatory lenders.
- Working families improve their credit ratings over time.
- Working families gain financial literacy over time.

# *Keep It* Indicators - 2

## Protecting Income / Decreasing Costs

- Families take full advantage of all available tax benefits that help them keep income and pay for essential services.
- Families find and use all public and private (non-workplace) programs that increase the access and reduce the cost of the essential services they need to maintain family self-reliance and continue working.
- Families that experience a short-term crisis do not lose their jobs and livelihood
- Families find close to home the affordable basic goods and services they need for daily living.



# *Grow It Outcome*

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

This means that family members are saving, advancing their education, purchasing homes and any assets they need to keep their job or run their own business; they are maintaining them; that the value of those assets in the community is increasing over time; and that the community's institutions and stakeholders are working together to support low-income families.

# *Grow It* Indicators - 1

## Accumulating Family Assets

- Family members regularly save money, more of it and at higher rates.
- Young people accumulate financial assets that will support an education.
- Working families find, finance at competitive rates, and purchase quality homes in the community.
- Entrepreneurial families are able to start a new business in the community.
- Working families purchase and finance the assets they need to hold a job or run their business.
- Working families are building retirement-restricted financial assets.

# *Grow It* Indicators - 2

## Increasing the Value of Family Assets

- Young people pursue education levels beyond their parents'.
- Working families maintain and improve their home and business assets.
- Working families' housing stock in the community is increasing in value.
- Family-owned businesses in the community endure and grow.

# *Grow It* Indicators - 3.1

## Building Community Assets

- Young people remain in the community or return after completing their education to work and raise a family.
- Families and the businesses that employ family members increasingly want to locate and stay in the community.
- Working families own an increasing percentage of the homes in the community.
- Local families own an increasing percentage of the local businesses.
- Families buy more of their goods and services in the community.

# *Grow It* Indicators - 3.2

## Building Community Assets

- The community's individual businesses, employers, nonprofits and governments create and champion family-strengthening services, activities, and organizations.
- Public and private agencies, organizations and businesses network and collaborate to develop and invest in jobs, markets, services, amenities, infrastructure and businesses that meet the needs and advance the economic prospects of the low-income families in the community.

So That's What...

FES Looks Like  
When It Happens!

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

# Step 2: Set Out on the FES Program Design Road Map



Catalyst?

Where?

For Whom?

How Long?



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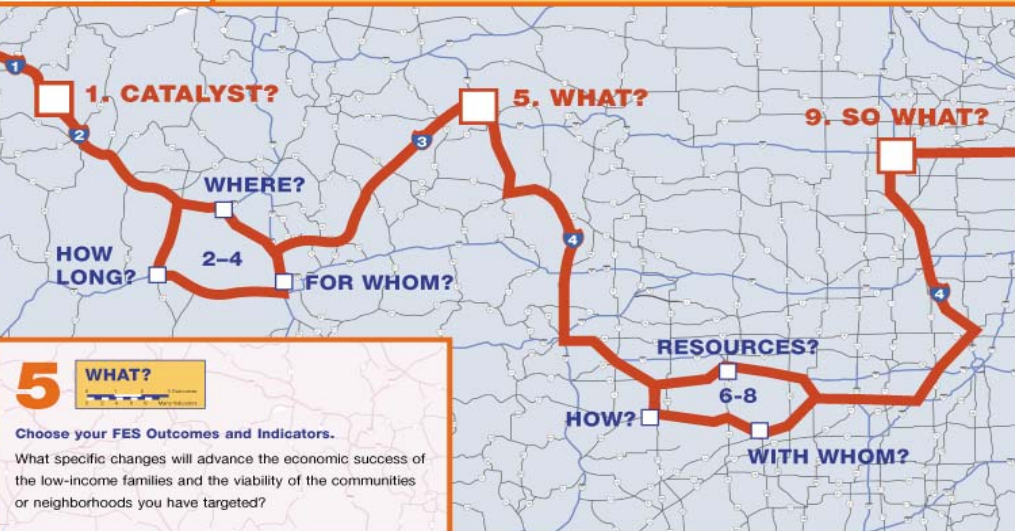
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**HOW?**

**Choose an institution(s) to work with.**

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**9 SO WHAT?**

# The Circle has Nine Questions

Question 1	Roundabout 1	Question 9
<b>Catalyst?</b>  <i>Identify your motivation for doing this work</i>	<ul style="list-style-type: none"><li>■ Where?</li><li>■ For whom?</li><li>■ How long?</li></ul>	<b>So what?</b>  <i>Determine your realistic measures of progress, how you will track them and how you will act on what you learn.</i>
	<b>Q 5: What?</b>	
	<b>Roundabout 2</b>	
	<ul style="list-style-type: none"><li>■ How?</li><li>■ With whom?</li><li>■ Which and how many resources?</li></ul>	

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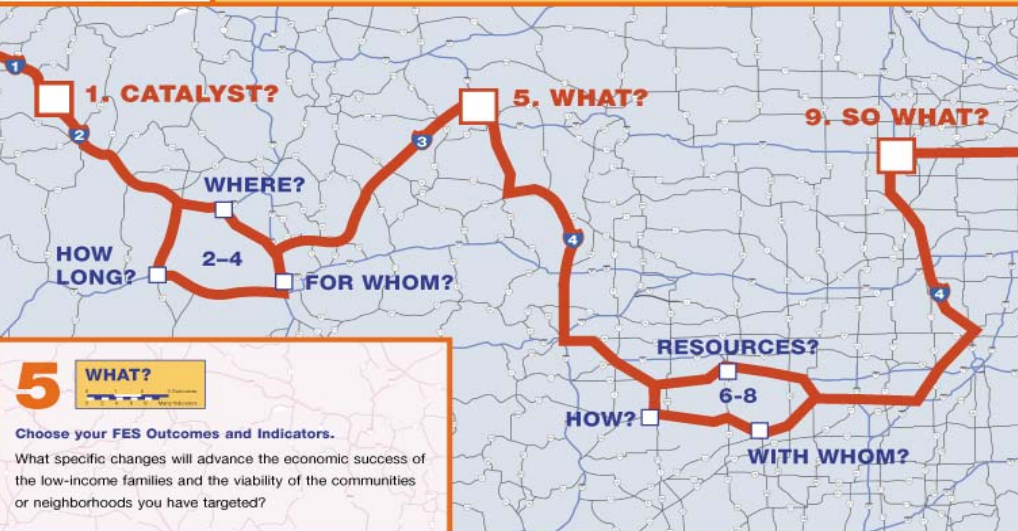
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**6-8**

# Question 1: Catalyst?

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# Your FES Catalyst

<i>May be one or both:</i>		<i>Your catalyst:</i>	<i>And takes:</i>
Internal	External	Cares	Action
<ul style="list-style-type: none"> <li>■ CF Board and Staff</li> <li>■ CF Board</li> <li>■ CF Board Member</li> <li>■ CF Staff</li> </ul>	<ul style="list-style-type: none"> <li>■ Private foundation</li> <li>■ Rural community leaders</li> <li>■ Rural donor</li> <li>■ Metro/out-migrated donor</li> <li>■ Bequest/Gift</li> </ul>	<ul style="list-style-type: none"> <li>■ CF role as regional leader</li> <li>■ Specific poverty/CED issue</li> <li>■ Low-income places or families (specific or in general)</li> <li>■ Specific FES organization</li> </ul>	<ul style="list-style-type: none"> <li>■ CF unrestricted funds for FES</li> <li>■ FES endowment challenge with grant \$\$</li> <li>■ Donor-advised/pass-through funds for FES area/issue</li> <li>■ Endow low-income area</li> <li>■ Endow FES issue/ field of interest/org.</li> </ul>

# Roundabout 1: Remember

- Answer the next three questions in the order that you know or feel confident of the answers.....
- The answer for each question may help you with the next by reducing or producing clearer options.

# Question \_?: Where?

Choose a place in which to work.

What particular place or set of places do you want to target with your FES program and grantmaking effort?



# *Where?* Choices

- One low-income community/area/neighborhood
- Several or all low-income places within a sub-region
- A sampling of low-income places selected from the entire region
- Every low-income area within your region
- The entire region (as a region – not individual communities or neighborhoods)

# The Big *Where* Issues:

- Proximity vs. Spread
- Organizational priorities
- Staffing
- Choice of intermediary/technical assistance provider
- Will less be more *or* Will more be more?

# Question \_?: For Whom?

Choose a people/population to target for impact.

What, if any, specific economically distressed population of families do you want to target for special impact through your FES program or grantmaking?

# *The For Whom? Targets*

## Rural Population Segments

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

## Conditions that Perpetuate FE Stress

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

*Choose a population and/or condition that you want to affect*

# Question \_?: How Long?

Choose a period of time over which you plan to sustain the effort.

What is the length of time to which you will commit funding and support for your FES program effort?

# *How Long Issues:*

## Will these stall or expedite your efforts?

- Your Organizational Capacity
- Staff Resources
- Funding
- Grantee and/or Community Capacity
- Partnerships with Other Organizations
- Is it a New Core Business?
- Long Distances
- Financial Planning/Acumen



# Step 3: Do Your FES Diagnostic



## What?



# Question 5: What?

Choose your FES Outcomes and Indicators

What specific changes will advance the economic success of the low-income families and the viability of the communities or neighborhoods you have targeted?

# *What to do?*

## Turn the FES Indicators into a Diagnostic Tool

- Think of your Target Families in your Target Places.
- Rate where your families land on each indicator (68-74):  
**Good** / **Fair** / **Poor** / **Don't know**
- Add questions and specifics.
- Do Some Homework: Find out what you don't know.
- Find the strengths and the Poor/Fair gaps.
- Check for connections across outcomes.
- Choose indicators that will make the most difference now
- Reality check against your timeframe and resources.

# Foreshadowing...

**You folks will try this  
in a few minutes!**

# Step 4: Complete the FES Program Design Road Map



How?

With Whom?

Resources?

So What?

## Roundabout 2: Remember

- Answer the next three questions in the order that you know or feel confident of the answers.....
- The answer for each question may help you with the next by reducing or producing clearer options.

# Question \_: How?

Choose your FES Entry Point and Tactics

What specific changes will advance the economic success of the low-income families and the viability of the communities or neighborhoods you have targeted?



# *How?*

## 1. Scan your FES environment



- Learn what is challenging your target families in your target places facing related to your target indicators
- Learn what local organizations, government agencies and employers are doing to help your families in your place related to your indicators.

# How can we possibly learn these things?

## R E S O U R C E S

- Media (newspapers, radio stations)
- Civic and business groups
- Social service groups and churches
- Associations/alliances of nonprofits
- Schools and colleges
- Other philanthropic organizations
- Community meetings or focus groups
- Research and data



*How?*

## 2. Choose Your Entry Point/Level

Will you act/intervene/get involved at:

- The Family level?
- Employer/Workplace level?
- Community Delivery System level?
- Policy level?

# An IDA Example

Entry Point/ Level	Potential CF Support/Investment
Families	A fund to match family IDA savings
Employers/Workplaces	Broker setting up workplace-based direct-deposit IDA accounts
Community Delivery System	Fund non-profit to add IDA component to related existing program
Policy	Convene stakeholders and policymakers to examine policy that helps or hinders IDAs for your target families

# How?

## 3. A Tactical Choice Spectrum

Your Spectrum Choices	<i>Support as is</i>  existing FES-focused activities/projects/ Institutions	<i>Influence or change</i>  existing FES-focused activities/projects/ institutions	<i>Design/manage /fund</i>  brand new FES activities/projects/ institutions
Fundamental Question in Making the Choice	Is some activity/project/ institution already doing the job - and only needs financial support to expand?	What value can the CF add to this activity/project/ institution through its FES effort that will last beyond it?	Would this activity/project/ institution exist or be happening without the CF's FES program doing it?
Level of CF Effort/ Involvement	Light (to medium)	Medium (on up to heavy)	Heaviest

# Question \_?: With Whom?

Choose an institution(s) to work with.

With whom will you work to help you deliver the goods - to help make sure your FES program and grantmaking meets its goals?

## *With Whom?*

### Three Potential Partner Categories

- **Grantee Partners**  
*at the community level*
- **Delivery/Technical Assistance Partners**  
*at the regionwide or FES initiative-wide level*
- **Resource Partners**  
*at any level*

# *With Whom* to Consider:

- What organizations are already in the mix?
- What type, quality, quantity of service do they offer? Is it FES-related?
- How well positioned/respected are they in the places you care about?
- Can you help build their capacity while they help build your impact?

# Question \_?: Which Resources, and How Much?

Determine the source, type and amount of resources you can/will commit.

What staff, board, program, operational and grant resources will you commit to your FES effort? What resources from your funding or action partners can you bring to the FES effort or leverage from inside or outside the region?

# Mapping your FES Resources

In House Assets	Match?	Resources Needed?	Match?	Resources to find?
CF Staff with 15 years of evaluation experience	→	Expertise in evaluation and outcomes measurement	←	Only .5FTE of qualified staff available - must supplement with new staff or consultant
	↘	Administration and program staffing (1.5 FTE = \$60 K)	↙	
Board member is president of local college - offers free meeting space	→	Meeting facility	←	
	↘	Meeting expenses	↙	
Well-respected donor offers \$10,000 from advised fund	→	\$3,000 incentive grants to 7-10 non-profit grantees (&21-30,000 total)	←	At least \$35,000 in additional operating, discretionary or donor gifts
\$10,000 in CF discretionary funds available	→	Staff Travel Expenses (\$2,500)	←	



# Question 8: So What?

Devise your very own  
FES Measurement and Learning Plan.

Determine your specific realistic measures of progress, how you will track those measures, and the process by which you will reflect and act on what you learn.

# Why bother with an... FES Measurement and Learning Process?

- Make mid-course corrections with grantees and program partners
- Assess programs as successes or lesses.
- Make better program, grantmaking and community-building decisions the next time around
- Ensure wise stewardship of funds by the foundation
- Influence public policy decisions
- Support scientific or academic claims
- Gain credibility as grantmakers and community-builders
- Encourage donor confidence
- Leverage increased support for promising projects

# FES Measurement and Learning Plan

## Four Components

- Determine your FES Measurement and Learning Team
- Set Your FES Outcomes and Indicators (done in Question 5!)
- Choose Your Measures and Tracking Plan
- Engage in a Reflection Process

# Indicators and Measures are...

## ■ Indicator

One observable condition that you can measure or assess in some way to show that change in an outcome is being achieved

## ■ Measure

One way to quantitatively or qualitatively assess change in an indicator.

# Tracking Plan Components

- How can we find or produce a baseline measure?
- From whom will we collect information on the measure during the program period?
- What tools and partners will we need to collect data on the measure over the program period?
- When and how often will we collect this information?
- How can we design data collection to fit into the normal workflow?
- Who will be responsible for collecting and compiling the data?

# Reflection Process Components

- Who is included?
- When will the reflection/learning activities and sessions take place?
- What materials are needed?
- Who will facilitate the reflection sessions or activities?
- What reflection/learning sessions or activities will we use?
- Who will adjust our FES course based on the learning?



If you get

stuck

on the Road. . .

# For each Road Map Question, the Framework Workbook Offers you:

A brief  
"Introduction"



■ A "Tool" for thinking  
about the question



*So...*



Time now...

For you to write your

**FES *ACTION QUESTION***