



## GARY COMMUNITY INVESTMENTS

Working together  
for Colorado's children



## FAMILY ECONOMIC SECURITY



## Families with lower incomes have increased security and assets.

### LONG-TERM OUTCOMES

Low-income families are able to meet their basic needs.

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Low-income families' incomes exceed the Self-Sufficiency Standard for the metro Denver area.

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Low-income families have enough liquid assets to weather an income interruption of at least three months.

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Low-income families have increased opportunities to build longer-term savings and assets.

### RATIONALE

Being born into poverty can severely restrict a child's opportunities in life. Because their families are living below the Self-Sufficiency Standard and struggle to make ends meet, many low-income children grow up without access to stable housing, healthy foods, comprehensive health care and quality early childhood education. Research has found that lifting low-income families' incomes, and helping them to build assets, tend to improve children's immediate well-being and is associated with better health outcomes, improved school performance and higher earnings in adulthood.

### AREAS OF FOCUS

To make progress toward our long-term Family Economic Security outcomes, we are focused on achieving the following short-term goals.

**Work & Income:** Increasing the number of low-income families with incomes that exceed the Self-Sufficiency Standard for the Denver metro area through enhanced opportunities for job readiness, employment, job retention and career development.

**Financial Inclusion & Asset Building:** Increasing the number of low-income families with enough liquid assets to weather an income interruption of at least three months and have increased opportunities to build longer-term savings and assets.

**Housing as a Platform:** Increasing the number of low-income families who have their basic housing needs met.



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Our current work within the Family Economic Security areas of focus include the following strategies:

### STRATEGIES

**Work and Income:** Strategies include supporting workforce development policy alignment with federal Workforce Innovation and Opportunity Act guidelines, participating in and supporting collaborations that target youth career development, and pursuing entrepreneurship opportunities as pathways for increasing household income.

**Financial Inclusion & Asset Building:** Strategies include mitigating gaps in emergency funding services to prevent long-term instability for low-income children during family economic crisis, supporting asset-building solutions that enable low-income families to build assets and increase family financial literacy, promoting employer engagement to provide asset-building

opportunities for lower-income families through their employment, and engaging community partners to collaborate on new solutions to fill defined gaps for low-income families transitioning from public benefits.

**Housing as a Platform:** Strategies include mitigating gaps in emergency housing services to prevent homelessness and instability for low-income children, encouraging collaboration across human services, job assistance and housing agencies to address the integrated needs of low-income community residents, and promoting policies and programs that encourage innovative housing ideas and mitigate barriers to accessible, safe and affordable housing for low-income families.



### FEATURED INVESTEES

The following are two organizations we have invested in as part of our Family Economic Security strategy. For a list of more recent investments, visit [www.garycommunity.org/investments](http://www.garycommunity.org/investments).



**Warren Village:** Helping low-income, single parents achieve personal and economic self-sufficiency



**Florence Crittenton Services:** Simultaneously providing education to teenage mothers and their children.

SCHOOL READINESS • YOUTH SUCCESS • FAMILY ECONOMIC SECURITY • COMMUNITY & ECONOMIC DEVELOPMENT

