

Internet and Other Resources for Family Economic Success

Use of this Guide

This guide provides a variety of Internet resources to support your FES work. To make best use of these resources, briefly review each site at your earliest convenience. Then bookmark each site as a favorite so you can easily pull up the associated resource when needed. You may wish to create a list of local representatives of various agencies by looking at each directory.

A number of the entries are followed by an **(S)**. This indicates that the web-site or associated resources are in Spanish. Some of these resources are in multiple languages.

To arrive at a site, first open your internet browser. Then, copy the web address for the resource you want as it is listed in this guide. Paste the address in the browser's address field. Click Enter or the search arrow.

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Local Services and Providers-Income Supports

County Income Support Resources		
Type	Web Site / Contact Info	Use
Local Non-profit Resources		
Other		

State and Federal Government Programs-Income Supports

Type	Web Site / Contact Info	Use
Benefits	<p>Paid Family Leave Program Office administering CA's paid family leave program. http://www.edd.ca.gov/Disability/Paid_Family_Leave.htm</p>	<ul style="list-style-type: none"> Program information, forms, taxability info, and telephone listing
Cash Supports	<p>CalWORKs CalWORKs is a welfare program that gives cash aid and services to eligible needy California families. The program is operated locally by county welfare departments. If a family has little or no cash and needs housing, food, utilities, clothing or medical care, they may be eligible to receive immediate short-term help. Families that apply and qualify for ongoing assistance receive money each month to help pay for housing, food and other necessary expenses. http://www.cdss.gov</p>	<ul style="list-style-type: none"> Describes where to get help Links to county websites to find help
	<p>EBT By using the EBT card, cardholders can access food benefits at the point-of-sale (POS) terminals of retailers authorized by USDA to accept food stamp benefits. In California, each county has the option of also providing clients with the ability to access cash benefits through automated teller machines (ATMs) and cash benefits at POS terminals. http://www.ebtproject.ca.gov/</p>	<ul style="list-style-type: none"> Link to info on how to use card Link to who charges fees for card use FAQs Link to how to take care of card
	<p>Cash Assistance Program for Immigrants (CAPI) CAPI is a 100 percent state-funded program designed to provide monthly cash benefits to aged, blind, and disabled non-citizens who are ineligible for SSI/SSP solely due to their immigrant status. http://www.dss.cahwnet.gov/cdssweb/PG42.htm</p>	<ul style="list-style-type: none"> Basic eligibility rules Basic info on benefit amount
	<p>County Welfare Director's Association of California Association of county welfare directors. Directory: http://www.cwda.org</p>	<ul style="list-style-type: none"> Directory of each county human service agency which may offer CALWORKS, CAPI, KinGAP, EBT, General Assistance/Relief, and other cash supports
	<p>General Assistance The General Assistance or General Relief (GA/GR) Program is designed to provide relief and support to indigent adults who are not supported by their own means, other public funds, or assistance programs. Each county's GA/GR program is established and funded (100 percent) by its own Board of Supervisors. http://www.dss.cahwnet.gov/cdssweb/PG132.htm</p>	<ul style="list-style-type: none"> Link to counties providing the benefit
	<p>Social Security Federal cash benefit for retired based on contributions made while working. http://www.socialsecurity.gov/</p>	<ul style="list-style-type: none"> Comprehensive site for benefit

State and Federal Government Programs-Income Supports

Type	Web Site / Contact Info	Use
Cash Supports	<p>State Supplemental Security State program administered by Social Security Administration that supplements payments made through Supplemental Social Security. http://www.dss.cahwnet.gov/cdssweb/PG151.htm</p>	<ul style="list-style-type: none"> • Description of who benefit is for • Identifies where to get benefit
	<p>In-Home Supportive Services State program making payments for in-home care needed by disabled or seniors. http://www.dss.cahwnet.gov/cdssweb/PG139.htm</p>	<ul style="list-style-type: none"> • Description of who benefit is for • Identifies where to get benefit
	<p>Social Security (S) Federal office providing cash benefits to the elderly, disabled and low-income. http://www.socialsecurity.gov/ Disability determiner office directory: http://www.ssa.gov/disability/professionals/procontacts.htm#California</p>	<ul style="list-style-type: none"> • Directory of social security offices • Benefit eligibility screening tool • Online application • Information on social security disability, supplemental security income, death benefits, CA veterans cash benefits • Links to other local agencies • Directory of disability determiners
Cash Assistance Programs	<p>Social Security Disability Insurance Pays benefits to disabled workers who have paid into the system for required amount of time. http://www.socialsecurity.gov/pubs/10029.html</p>	<ul style="list-style-type: none"> • Describes program
	<p>Supplemental Security Income Pays benefits to low-income seniors and disable individuals. http://www.socialsecurity.gov/pubs/11011.html</p>	<ul style="list-style-type: none"> • Describes program
Child Care	<p>Child Care Aware (S) Child Care Aware is a non-profit initiative committed to helping parents find the best information on locating quality child care and child care resources in their community. http://www.childcareaware.org/ Database for referral agencies: Same web address.</p>	<ul style="list-style-type: none"> • Lists child care referral agencies within client's area • Checklist and forms for parents to evaluate childcare

State and Federal Government Programs-Income Supports

Type	Web Site / Contact Info	Use
Child Support	<p>California Department of Child Support Services The mission of the California Child Support Services Program is to promote the well-being of children and the self-sufficiency of families by assisting both parents to meet the financial, medical and emotional needs of their children through the delivery of quality child support establishment, collection, and distribution services. http://www.childsup.cahwnet.gov/</p>	<ul style="list-style-type: none"> • Describes child support services • Support payment calculator • Provides numerous publications (S)
	<p>Paternity Opportunity Program California program allowing unmarried father to declare that he is a father. Allows child to obtain same rights as child born to married parents. http://www.childsup.ca.gov/pop.asp</p>	<ul style="list-style-type: none"> • Describes program and how to make declaration
	<p>Parent Locator Service California program helping agencies to find the parents of children and their assets. http://www.childsup.ca.gov/Home/LCSAOffices/tabid/301/Default.aspx</p>	<ul style="list-style-type: none"> • Directory of local child support agencies
Disability	<p>Disability Advocacy Program CA Department of Rehabilitation has independent advocates for individuals having trouble receiving benefits. Directory: http://www.rehab.cahwnet.gov/cap/caplist.htm</p>	<ul style="list-style-type: none"> • Directory of advocates by county
	<p>California Department of Rehabilitation California state agency providing services for the disabled. http://www.rehab.cahwnet.gov</p>	<ul style="list-style-type: none"> • Describes programs and provides applications and eligibility requirements for vocational rehab • Directory of county branch offices
	<p>California Department of Developmental Services (S) California agency responsible for providing services to children and adults with mental retardation, cerebral palsy, epilepsy, autism and related conditions. http://www.dds.ca.gov/ Directory: http://www.dds.ca.gov/rc/RCLookup.cfm</p>	<ul style="list-style-type: none"> • List of services available from agency • Directory of regional centers
	<p>ATNetwork (S) The AT Network provides information, referrals, training, and technical assistance to those who share an interest in and commitment to the practical and effective use of technology by people with disabilities. http://www.atnet.org Directory: http://www.atnet.org/category/index.php</p>	<ul style="list-style-type: none"> • Information about assistive devices • Database for contact information and descriptions of assistive technology, eye care, home modification funding sources, loan guaranty and other programs, materials, products, resources and services

State and Federal Government Programs-Income Supports		
Type	Web Site / Contact Info	Use
Education	California Student Aid Commission Provides student aid programs for CA residents wishing to attend college. http://www.csac.ca.gov/	<ul style="list-style-type: none"> Describes various CA scholarship and grant programs Application process
	FINAID Organization providing on-line information about financing college. http://www.finaid.org/	<ul style="list-style-type: none"> Info on scholarship, loans, college saving plans, military aid, on-line applications and calculators Searchable database of financial aid
	Federal Student Aid Office of Department of Education seeking to match all eligible students with financial aid for college. http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp	<ul style="list-style-type: none"> Describes federal student aid programs On-line application, saving calculator Financial aid wizard
	EDFUND (S) EDFUND is dedicated to maximizing benefits to borrowers by being the premier service provider in the student loan industry. http://www.edfund.org/home.html	<ul style="list-style-type: none"> Loan forms Information about obtaining and managing student loans Information on delinquencies
Food	California Association of Food banks The California Association of Food Banks (CAFB) provides services impacting hungry people throughout California. Directory: http://www.cafoodbanks.org/Hunger_In_California.html	<ul style="list-style-type: none"> Location of food banks throughout CA
	Food Stamp Program http://www.dss.cahwnet.gov/foodstamps/ Directory of providers: http://www.dss.cahwnet.gov/foodstamps/PG839.htm	<ul style="list-style-type: none"> Eligibility tool Applications Provider directory
	WIC Program State food and nutrition program for women, infants and children. http://www.wicworks.ca.gov/ Directory of providers: http://www.wicworks.ca.gov/resources/laSearch/search.asp	<ul style="list-style-type: none"> Links to local WIC agencies Breastfeeding resources Forms Educational materials
Home	Homeownership Voucher Program HUD program allowing use of vouchers to pay for portion of home payment rather than rent. http://www.hud.gov/offices/pih/programs/hcv/homeownership/	<ul style="list-style-type: none"> Comprehensive description of program

State and Federal Government Programs-Income Supports

Type	Web Site / Contact Info	Use
Home	<p>VA Home Loans Loans offered to veterans that have no down payment and no mortgage insurance payment. http://www.homeloans.va.gov/index.htm</p>	<ul style="list-style-type: none"> Comprehensive description of program
	<p>CALHFA Loans Variety of low-cost loans for first time buyers. http://www.calhfa.ca.gov/homeownership/programs/index.htm</p>	<ul style="list-style-type: none"> Comprehensive information on loans
	<p>HomeChoice Low-cost mortgage program offered by CHFA for families with a disabled member. www.fanniemae.com</p>	<ul style="list-style-type: none"> Requirements Contact
	<p>USDA Direct Loan Program Loans for low-income rural residents. http://www.rurdev.usda.gov/ca/sfh/index.htm</p>	<ul style="list-style-type: none"> Loan information
	<p>CALVET Home Loans California program providing low-cost loans. http://www.cdva.ca.gov/CalVetLoans/Default.aspx Directory: http://www.cdva.ca.gov/CalVetLoans/Offices.aspx</p>	<ul style="list-style-type: none"> Current interest rates Application Prequalification application Directory of offices
	<p>Manufactured Housing Loans HUD program offering low-cost loans for manufactured homes. http://www.hud.gov/offices/hsg/sfh/title/manuf14.cfm</p>	<ul style="list-style-type: none"> Eligibility info Links to lenders
	<p>Section 8 Programs Programs offer low-cost apartments and public housing, as well as vouchers to low-income tenants. http://www.hud.gov/renting/</p>	<ul style="list-style-type: none"> Links to low-cost apartments and public housing
	<p>Program for Homeless Shelters/Emergency Housing HUD program for homeless shelters and emergency housing. Directory: http://www.hud.gov/local/ca/homeless/shelters.cfm</p>	<ul style="list-style-type: none"> Directory with links to CA providers of homeless shelters and emergency housing
	<p>USDA SFH Repair Program Loan program to help rural residents pay for repairs. http://www.rurdev.usda.gov/ca/sfh/index.htm</p>	<ul style="list-style-type: none"> Comprehensive information on program
	<p>HUD Title I Home Improvement Loan Low-cost loans to improve property already purchased. http://www.hud.gov/offices/hsg/sfh/title/title-i.cfm</p>	<ul style="list-style-type: none"> Comprehensive info

State and Federal Government Programs-Income Supports

Type	Web Site / Contact Info	Use
Home	<p>HUD (S) Federal agency supporting homeownership for low-income individuals. http://www.hud.gov/ Directory of local HUD offices: http://www.hud.gov/local/index.cfm?state=ca&topic=offices Directory of state, county and local contacts for local programs: http://www.hud.gov/local/ca/community/home/ Directory of county home assistance programs: http://www.hud.gov/local/ca/homeownership/prgmcounty.cfm Directory of city home assistance programs: http://www.hud.gov/local/ca/homeownership/prgmcity.cfm</p> <p>Directory of housing authority agencies offering section 8 assistance for homeownership: http://www.hud.gov/local/ca/homeownership/hsgvouchers.cfm Directory of Native American housing and public housing sites: http://www.hud.gov/offices/pih/pha/contacts/states/ca.cfm HUD listing of home repair programs. http://www.hud.gov/local/ca/homeownership/homerepairs.cfm Title 1 lender search tool: http://www.hud.gov/ll/code/llslcrit.html Directory of CA agencies offering HUD home repairs: http://www.hud.gov/local/ca/community/home/index.cfm</p>	<ul style="list-style-type: none"> • Comprehensive information on homeownership, home repairs, public housing and subsidized rentals
	<p>California Housing Finance Agency California's Affordable Housing Partner Program. http://www.calhfa.ca.gov/homeownership/ List of program descriptions: http://www.calhfa.ca.gov/homebuyer/programs/ Searchable database of approved lending officers and lenders: https://wp11.calhfa.ca.gov/ApprovedLenders/ Directory for public housing authorities partnering with section 8 on rentals. : http://www.calhfa.ca.gov/homeownership/programs/sec8-orgs.htm</p>	<ul style="list-style-type: none"> • Describes mortgage programs for first-time homebuyers • Links to partners and participating lenders
	<p>USDA Rural Development-California State branch of federal agency supporting rural development. http://www.rurdev.usda.gov/ca/index.htm Directory of local offices http://www.rurdev.usda.gov/ca/offices/index.htm</p>	<ul style="list-style-type: none"> • Describes homeownership assistance programs for rural residents • List of communities classified as rural • Directory of local offices

State and Federal Governmental Programs-Income Supports

Type	Web Site / Contact Info	Use
Insurance	<p>State Disability Insurance Program Partial wage replacement plan for CA workers unable to work due to non-work related illness or injury or condition from pregnancy or birth. http://www.edd.ca.gov/Disability/Disability_Insurance.htm</p>	<ul style="list-style-type: none"> • Describes program • List offices
	<p>CA Unemployment Insurance Office administering CA's unemployment insurance program. http://www.edd.ca.gov</p>	<ul style="list-style-type: none"> • Information on program, including how to file a claim, access to services, applications, benefit determiner guide, claims process and timeliness calculator.
	<p>Health Insurance Counseling and Advocacy A CA state program for the elderly. HICAP will help an individual file Medicare or other health insurance claims, understand his or her coverage and consumer rights, assist with managed care issues and long-term care planning, and evaluate his or her insurance or health care needs. Directory: http://www.aging.ca.gov</p>	<ul style="list-style-type: none"> • Listing of counselors providing education about insurance options for the elderly
	<p>Medi-Cal California's Medicaid health, dental and vision insurance program for elderly, disabled and low-income. http://www.medi-cal.ca.gov/ Medi-Cal contacts: http://www.dhcs.ca.gov/services/medi-cal/Pages/Contacts.aspx</p>	<ul style="list-style-type: none"> • Links to FAQs • Links to contacts • Links to application
	<p>Healthy Kids County run insurance program for children not qualifying for Medi-Cal or Healthy Families. http://www.ihps-ca.org/localcovsol/index.html</p>	<ul style="list-style-type: none"> • Description of program • Implementation directory
	<p>California Kids CaliforniaKids Healthcare Foundation helps to keep our children healthy by providing affordable, preventive and primary health care benefits to children of families who do not qualify for any State health care program. Supports undocumented kids. http://www.californiakids.org/</p>	<ul style="list-style-type: none"> • List of services • Enrollment information

State and Federal Governmental Programs-Income Supports

Type	Web Site / Contact Info	Use
Insurance	<p>Healthy Families (S) A CA state medical insurance program for children and teens not qualifying for Medi-Cal. Directory: http://www.healthyfamilies.ca.gov/hfhome.asp</p>	<ul style="list-style-type: none"> • Description of program • On-line application • Eligibility info • Links to health providers and insurance providers
	<p>Access for Infants and Mothers (S) Insurance program for pregnant mothers who fail to qualify for lower-income insurance. http://www.aim.ca.gov</p>	<ul style="list-style-type: none"> • Eligibility requirements • On-line application • Description of costs and services
	<p>Medicare (S) Federal government program providing health insurance for disabled and elderly. http://www.medicare.gov/</p>	<ul style="list-style-type: none"> • Comprehensive info about Medicare
Legal	<p>LawHelp Provides self-help legal information and referrals to legal aid offices. http://www.lawhelpcalifornia.org/CA/index.cfm Referrals: Click on "Referral Directory" link</p>	<ul style="list-style-type: none"> • Database of legal information and providers by CA city and county for numerous categories of legal issues
	<p>Attorney General-Women Issues Provides comprehensive information about women's legal issues. Info and directory: http://www.ag.ca.gov/publications/womansrights/ch9.htm#3a</p>	<ul style="list-style-type: none"> • Comprehensive listing of resources and providers assisting women with legal issues
	<p>California Courts Self-Help (S) Self-help program homepage for California Court System. http://www.courtinfo.ca.gov/selfhelp/lowcost/ Searchable database: http://www.courtinfo.ca.gov/selfhelp/lowcost/flf.htm</p>	<ul style="list-style-type: none"> • Information about family support facilitators • County directory to facilitators
	<p>California Rural Legal Assistance, Inc. Organization providing legal services to farm workers and other rural residents. Directory: http://www.crla.org/</p>	<ul style="list-style-type: none"> • Directory of providers
	<p>NLADA NLADA is the nation's leading advocate for front-line attorneys and other equal justice professionals - those who make a difference in the lives of low-income clients and their families and communities. http://www.nlada.org/Defender/States/DefStates_CA</p>	<ul style="list-style-type: none"> • CA county directory of legal representatives for low-income defendants

State and Federal Governmental Programs-Income Supports

Type	Web Site / Contact Info	Use
Legal	<p>ASK NOW Law library service. http://www.247ref.org/portal/access_law3.cfm</p>	<ul style="list-style-type: none"> Free answers to questions to law librarians
Medical	<p>Department of Health Care Services DHCS promotes the health status of Californians through the financing and delivery of health care services. http://www.dhcs.ca.gov/Pages/default.aspx Directory of women's health care programs (includes programs for children): http://www.dhs.ca.gov/director/owh/owh_main/pubs_events/reports/OWH_Directory2007Final-WEB.pdf</p>	<ul style="list-style-type: none"> Links to programs and comprehensive info Directory for woman and children health care programs
	<p>California Dept. of Public Health CDPH provides state leadership on public health issues. http://www.cdph.ca.gov/Pages/default.aspx</p>	<ul style="list-style-type: none"> Comprehensive info
	<p>Families USA Since 1982, Families USA has worked to promote high-quality, affordable health care for all Americans. http://www.familiesusa.org Directory: http://www.familiesusa.org/resources/program-locator/resources/california/</p>	<ul style="list-style-type: none"> Directory for CA agencies providing counseling to low-income individuals Brochure describing types of health care coverage for low-income persons
	<p>The Health Consumer Alliance (S) Non-profit organization helping Californians get health care they need. http://healthconsumer.org/ Directory: http://healthconsumer.org/index.php?id=centers</p>	<ul style="list-style-type: none"> Directory of offices Brochures on insurance, immigrant issues, best care, and medical bills
	<p>Bureau of Primary Health Care A division of the US Department of Health and Human Services supporting primary health clinics. Publication and information center: http://ask.hrsa.gov Directory: http://www.ask.hrsa.gov/pc/</p>	<ul style="list-style-type: none"> Directory of primary health care clinics serving underserved populations in CA
	<p>Directory of CA Emergency Care Providers http://www.ca.gov/Health/CareProviders.html</p>	<ul style="list-style-type: none"> Links to CA emergency care providers

State and Federal Governmental Programs-Income Supports

Type	Web Site / Contact Info	Use
Medical	<p>Directory of CA Trauma Centers http://www.emsa.ca.gov/systems/files/trauma/trma_ctr.pdf</p>	<ul style="list-style-type: none"> Document showing CA trauma centers
	<p>Department of Health Care Services Treatment Programs Wide variety of treatment programs for infants, children, teenagers, men, women, pregnant women, seniors and the disabled. http://www.dhcs.ca.gov/individuals/Pages/default.aspx</p>	<ul style="list-style-type: none"> Links to services provided to each audience
	<p>California Children Services A number of medical programs offered to children who suffer from chronic medical conditions such as cystic fibrosis, hemophilia, cerebral palsy, heart disease, and cancer; traumatic injuries; and infectious diseases that produce other disease conditions. CCS also offers medical therapy services that are delivered at public schools and hearing screening for infants. http://www.dhcs.ca.gov/services/ccs/Pages/default.aspx</p>	<ul style="list-style-type: none"> Comprehensive info on program
	<p>Child Health and Disability Prevention Program The CHDP program is a preventive health program serving California's children and youth. CHDP makes early health care available to children and youth with health problems as well as to those who seem well. http://www.dhcs.ca.gov/services/chdp/Pages/default.aspx</p>	<ul style="list-style-type: none"> Program overview Eligibility info Contact info
	<p>Family PACT Family PACT is California's innovative approach to provide comprehensive family planning services to eligible low income men and women. The program is offered through the CA Department of Public Health. http://www.cdph.ca.gov/programs/FamilyPact/Pages/default.aspx</p>	<ul style="list-style-type: none"> Comprehensive info
	<p>CARE Program Provides publicly funded drug and alcohol treatment services for youth ages 12-20 in five CA counties. http://www.californiacares4youth.com/</p>	<ul style="list-style-type: none"> Link to provider directory
	<p>California Department of Alcohol and Drug Programs Agency offering addiction services. http://www.adp.cahwnet.gov/ Directory of county offices: http://www.adp.cahwnet.gov/help/county_admin.shtml</p>	<ul style="list-style-type: none"> Comprehensive info on programs Directory of county offices

State and Federal Governmental Programs-Income Supports

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Medical	<p>Needy Meds A non-profit that provides extensive information about free drugs, services, tests, medical devices and other items offered by pharmaceutical companies. http://www.needy meds.com/</p>	<ul style="list-style-type: none"> • Database of free patient assistance programs by brand name drugs, generic drugs, program, drug company, and disease • Applications and assistance programs to complete paperwork
Multiple Service Provider	<p>California Department of Social Services Provides many services including cash aid, food stamps, in-home help, adoption, residential and regular day care and foster care. http://www.dss.cahw net.gov/cdssweb/default.htm</p>	<ul style="list-style-type: none"> • Comprehensive info on programs
Residential Facilities	<p>Community Care Licensing Division California agency that provides licenses for a variety of providers of services. http://www.ccl d.ca.gov/ Searchable database: http://www.ccl d.ca.gov/docs/ccl d_search/ccl d_search.aspx</p>	<ul style="list-style-type: none"> • Searchable database for licensed child care, child care for ill children, community treatment facilities, family child care home, group home, infant center, residential care facility for chronically ill, school age child care center, small family homes, social rehab facilities, temporary shelters, transitional care facilities for children, and transitional housing placement
Tax	<p>Franchise Tax Board (S) Operates a once a year payment from State of California to blind, disabled or elderly for homeowners and renters. http://www.ftb.ca.gov/</p>	<ul style="list-style-type: none"> • Link to program info
	<p>Tax Credit Resources A web-site providing detailed information about federal and some state tax credits, particularly those that can be claimed by persons with low-to-moderate income. http://www.taxcreditresources.org/pages.cfm?contentID=41&pageID=14&Subpages=yes</p>	<ul style="list-style-type: none"> • Information on child tax credit for clients

State and Federal Governmental Programs-Income Supports

Type	Web Site / Contact Info	Use
Tax	<p>VITA/Tax Counseling for the Elderly/Military Tax Assistance Programs offered through a variety of centers to provide free tax assistance. http://www.irs.gov/individuals/article/0,,id=107626,00.html</p>	<ul style="list-style-type: none"> • Describes various free tax preparation programs
	<p>Child Tax Credit (S) Tax credit available to taxpayers with children. http://www.irs.gov/publications/p972/ar02.html</p>	<ul style="list-style-type: none"> • Program info • Eligibility info
	<p>Earned Income Tax Credit (S) Program offered through the IRS allowing low-income taxpayers a special tax credit. http://www.irs.gov/individuals/article/0,,id=96406,00.html</p>	<ul style="list-style-type: none"> • Program info • Tool to help determine eligibility
	<p>Homeowner and Renter Tax Assistance Program This program allows a once-a-year payment to elderly, disabled or low-income from the State of California based on part of the property taxes assessed and on their homes or paid indirectly through rent. http://www.ftb.ca.gov/individuals/hra/index.shtml Directory: http://www.ftb.ca.gov/individuals/hra/sites.asp</p>	<ul style="list-style-type: none"> • Description of program • Forms and instructions • Directory of volunteer assistants to complete forms
	<p>Center on Budget and Policy Priorities (S) The Center on Budget and Policy Priorities is one of the nation's premier policy organizations working at the federal and state levels on fiscal policy and public programs that affect low- and moderate-income families and individuals. http://www.cbpp.org/</p>	<ul style="list-style-type: none"> • Forms for EIC and CTC • Instructions to complete forms • EITC tax estimator • Answers to FAQs about EIC and CTC • Information on where clients can get free tax services
Transit	<p>Smart Traveler Directory of transit services provided by Caltrans. http://caltrans511.dot.ca.gov/</p>	<ul style="list-style-type: none"> • Links to many mass transit providers in CA
Utilities	<p>LifeLine Support (S) The Low Income Program of the Universal Service Fund, which is administered by the Universal Service Administrative Company (USAC), is designed to ensure that quality telephone and internet services are available to low-income customers at just, reasonable, and affordable rates. http://www.usac.org/default.aspx Directory: http://www.usac.org/li/low-income/lifelinesupport/browser/</p>	<ul style="list-style-type: none"> • Describes program for low-income and rural customers • Describes eligibility • Directory for CA programs

State and Federal Governmental Programs-Income Supports

Type	Web Site / Contact Info	Use
Utilities	<p>LIHEAP (S) Low-income energy assistance program administered by CA government. http://www.csd.ca.gov/Programs/Low%20Income%20Home%20Energy%20Assistance%20Program%20(LIHEAP).aspx Directory of providers: http://www.csd.ca.gov/Programs/Energy%20Service%20Providers.aspx</p>	<ul style="list-style-type: none"> • Comprehensive program info • Link to directory of providers by county
	<p>Home Weatherization Program The Weatherization Assistance Program reduces the heating and cooling costs for low-income families by improving the energy efficiency of their homes and ensuring their health and safety. http://www.csd.ca.gov/Programs/Weatherization%20Assistance%20Program.aspx Directory: Same as for LIHEAP</p>	<ul style="list-style-type: none"> • FAQs on program • Link to directory of providers
	<p>Reduced Rate Program This program allows for reduced rates for low-income individuals. http://www.csd.ca.gov/Programs/Low%20Income%20Home%20Energy%20Assistance%20Program%20(LIHEAP).aspx</p>	<ul style="list-style-type: none"> • List of reduced rate providers
	<p>Flex Your Power Discount and free programs for lowering energy use, including rebates on energy efficient devices and energy audits. Database of programs: http://www.fypower.org/</p>	<ul style="list-style-type: none"> • Searchable database of local programs
	<p>California Department of Community Services and Development Administers LIHEAP, weatherization and Emergency Crisis Intervention programs in CA. Programs allows low-income persons to pay discounted rates for utilities and to obtain weatherization services for free. http://www.csd.ca.gov/Home/Home.aspx Directory of local providers of programs: http://www.csd.ca.gov/Programs/Energy%20Service%20Providers.aspx</p>	<ul style="list-style-type: none"> • Link to programs • Directory of program providers

State and Federal Governmental Programs-Income Supports

Type	Web Site / Contact Info	Use
Veterans	<p>US Department of Veteran Affairs (S) Provides wide range of services for veterans, including medical treatment, compensation and pension, education, home loans, life insurance, job rehab, survivor benefits, burial benefits, and pharmacy benefits http://www.va.gov Directory: http://www1.va.gov/directory/guide/home.asp?isFlash=1</p>	<ul style="list-style-type: none"> • Directory of VA service providers by zip code or by state • Online application forms • Describes programs
	<p>CA Department of Veteran Affairs Provides wide array of benefits for veterans and their families. http://www.cdva.ca.gov/ Listing of county VA offices: http://www.cacvso.org/ContentPage.asp?ContentID=71</p>	<ul style="list-style-type: none"> • Description of many programs • Directory of county offices
	<p>Veteran Compensation Cash payment made by U.S. Department of Veteran Affairs to veteran with disability. http://www.vba.va.gov/bln/21/index.htm</p>	<ul style="list-style-type: none"> • Description of benefits • Link to survivor benefit web-page • Link to rate chart
	<p>College Fee Waiver Program Program offered through state of California waiving tuition at CA community colleges, colleges and universities. http://www.cacvso.org/contentpage.asp?ContentID=183 Directory: http://www.cacvso.org/contentpage.asp?ContentID=71</p>	<ul style="list-style-type: none"> • Describes program • Lists offices
	<p>Veteran's Survivor Benefit Several programs providing cash benefits to children, spouses or parents of disabled or deceased veteran. http://www.vba.va.gov/bln/21/index.htm</p>	<ul style="list-style-type: none"> • Description of benefits • Link to survivor benefit web-page • Link to rate chart
	<p>GI Bill Program to provide financial support for education for veterans. http://www.gibill.va.gov/ Directory of offices: http://www.gibill.va.gov/contact/contact.htm</p>	<ul style="list-style-type: none"> • Describes program • Lists offices
	<p>Veteran Pension Cash payment made by U.S. Department of Veteran Affairs to veteran with limited income who is disabled or elderly. http://www.vba.va.gov/bln/21/index.htm</p>	<ul style="list-style-type: none"> • Description of benefits • Link to survivor benefit web-page • Link to rate chart

Services and Providers for Workforce Development

County Workforce Development Resources		
Type	Web Site / Contact Info	Use
Local Non-profit Resources		
Other		

State and Federal Government Programs-Workforce Development

Type	Web Site / Contact Info	Use
Benefits	<p>Paid Family Leave Program Office administering CA's paid family leave program. http://www.edd.ca.gov/</p>	<ul style="list-style-type: none"> • Program information, forms, taxability info, and telephone listing
Disability	<p>California Department of Rehabilitation California state agency providing services for the disabled. http://www.rehab.cahwnet.gov</p>	<ul style="list-style-type: none"> • Describes programs and provides applications and eligibility requirements for vocational rehab • Directory of county branch offices
Education	<p>California Adult Education Provider Directory Searchable database of all CA providers of adult education. http://www.otan.us/caaeproviders/index.cfm</p>	<ul style="list-style-type: none"> • Directory
	<p>National Institute for Literacy and Partners (Provides phone number for Spanish speakers) A service to locate literacy programs. Directory: http://www.literacydirectory.org/</p>	<ul style="list-style-type: none"> • Listing of literacy programs like ESL and GED prep
	<p>American Council on Education Coordinating organization for all higher education providers. http://www.acenet.edu/AM/Template.cfm?Section=Search&template=/CM/HTMLDisplay.cfm&ContentID=8244</p>	<ul style="list-style-type: none"> • FAQs about GED • Information on financial assistance to take GED • Contact for where tests are offered
Jobs	<p>Corporation for National and Community Service Offers programs such as Americorps and Seniorcorps. http://www.cns.gov/</p>	<ul style="list-style-type: none"> • Information about Americorps and Seniorcorps programs providing transitional jobs

State and Federal Government Programs-Workforce Development

Type	Web Site / Contact Info	Use
Jobs	<p>California Employment Development Department (S) California agency providing support to programs regarding job placement and referrals, unemployment insurance, disability insurance, employment and training, labor market information, payroll taxes, and more. http://www.edd.ca.gov/ Directory of CA one-stop career centers: http://www.edd.ca.gov/Jobs_and_Training/pubs/osfile.pdf Directory of EDD Job Service offices: http://www.edd.ca.gov/Jobs_and_Training/Find_a_Job.htm Listing of employment programs for special populations, job retention and advancement services, job hunting skills, migrant and seasonal workers, veterans and youth: http://www.edd.ca.gov Searchable database of career training providers: http://etpl.edd.ca.gov/wiaetpltsl.asp CalJOBS: http://www.caljobs.ca.gov/</p>	<ul style="list-style-type: none"> • Describes services offered by one-stop career centers • Link to listing of CA one-stop career centers and EDD Job Service offices • General info to individuals about eligibility for workforce training programs • CA Employment Development Dept. comprehensive listing of programs with links addressing workforce services for special populations • Directory of career training providers • Link to CalJOBS listing of jobs in CA
	<p>California Department of Consumer Affairs Provides information about licenses. Directory of licensing services: http://www.dca.ca.gov/licensee/info.shtml</p>	<ul style="list-style-type: none"> • Directory of licensing agencies
	<p>California Department of Industrial Relations Addresses work issues including wage, safety, child labor laws. Also provides apprenticeship information. http://www.dir.ca.gov/ Apprenticeship directory: http://www.dir.ca.gov/databases/das/aigstart.asp</p>	<ul style="list-style-type: none"> • Resources for state worker's rights programs • Directory of apprenticeship programs
	<p>California Department of Fair Employment and Housing Enforces California anti-job discrimination laws. www.dfeh.ca.gov</p>	<ul style="list-style-type: none"> • Resources for enforcement of state equal employment opportunity law
	<p>U.S. Department of Labor Enforces federal wage and job safety laws. http://www.dol.gov/</p>	<ul style="list-style-type: none"> • Resources for federal worker's rights programs
	<p>U.S. Equal Employment Opportunity Commission Enforces federal anti-discrimination laws. http://www.eeoc.gov/</p>	<ul style="list-style-type: none"> • Resources for federal equal employment opportunity law

State and Federal Government Programs-Workforce Development

Type	Web Site / Contact Info	Use
Jobs	<p>Experience Unlimited Job club program offered by CA Employment Development Department (EDD) allowing fellow jobseekers to network. http://www.edd.ca.gov/</p>	<ul style="list-style-type: none"> • Links to local contacts • Description of program services
	<p>CalJOBS Job search program with database offered through the CA EDD. http://www.caljobs.ca.gov/</p>	<ul style="list-style-type: none"> • Database of jobs
	<p>Veteran's Services All EDD Job Service offices have specially-trained staff to ensure veterans of the U.S. Armed Forces receive maximum employment and training opportunities. http://www.edd.ca.gov/</p>	<ul style="list-style-type: none"> • Description of services • Links to resources

**State and Federal Government Programs
Financial Education and Services**

Type	Web Site / Contact Info	Use
<p align="center">Financial Education</p>	<p>National Foundation for Credit Counseling (Provides phone number for counseling in Spanish) Promotes an agenda for financially responsible behavior and builds capacity for members to provide financial education and counseling services. http://www.debtadvice.org/Credit101/credit101_01.html Directory: http://www.debtadvice.org/takethefirststep/locator.html</p>	<ul style="list-style-type: none"> • Listing of CA organizations providing classes on credit and debt counseling • Budget calculator • Basic credit information
	<p>Help Minnesota Save (S) <i>Minnesota non-profit that has financial literacy materials, including those useful for Hispanic immigrants.</i> http://www.helpmnsave.org</p>	<ul style="list-style-type: none"> • <i>Leader and student materials for financial literacy classes in Spanish and Hmong</i>
<p align="center">Financial Services</p>	<p>Direct To <i>Directo is the service leader in providing paycards to America's unbanked consumers.</i> http://www.directocard.com/</p>	<ul style="list-style-type: none"> • <i>Program that allows people without bank accounts to obtain debit cards</i>
	<p>National Federation of Community Development Credit Unions <i>The Federation's mission is to strengthen the credit unions that serve low-income, urban and rural communities -- known as community development credit unions, or CDCUs.</i> http://www.natfed.org <i>List of programs:</i> http://www.natfed.org/i4a/pages/index.cfm?pageid=272 <i>Directory:</i> http://www.natfed.org/i4a/pages/index.cfm?pageid=881</p>	<ul style="list-style-type: none"> • <i>Descriptions of financial programs for low-income communities</i> • <i>Listing of Community Development Credit Unions in CA offering services to low-income customers</i>
	<p>Jump\$tart Coalition <i>The Coalition's direct objective is to encourage curriculum enrichment to ensure that basic personal financial management skills are attained during the K-12 educational experience.</i> http://www.jumpstart.org/ <i>Directory of education programs:</i> http://www.jumpstart.org/mdb/jssearch.cfm</p>	<ul style="list-style-type: none"> • Searchable database of hundreds of financial education programs • Programs for tots to adults

Services and Providers for Use with Financial Assets

County Financial Assets Resources

Type	Web Site / Contact Info	Use

Local Non-profit Resources		
Other		

State and Federal Government Programs-Financial Assets		
Type	Web Site / Contact Info	Use
Home	HUD (S) Federal agency supporting homeownership for low-income individuals. http://www.hud.gov/	<ul style="list-style-type: none"> Comprehensive information on homeownership, home repairs, public housing and

	<p>Directory of local HUD offices: http://www.hud.gov/local/index.cfm?state=ca&topic=offices Directory of state, county and local contacts for local programs: http://www.hud.gov/local/ca/community/home/ Directory of county home assistance programs: http://www.hud.gov/local/ca/homeownership/prgmscounty.cfm Directory of city home assistance programs: http://www.hud.gov/local/ca/homeownership/prgmcity.cfm Directory of advisors: http://www.hud.gov/ Directory of housing authority agencies offering section 8 assistance for homeownership: http://www.hud.gov/local/ca/homeownership/hsgvouchers.cfm Directory of Native American housing and public housing sites: http://www.hud.gov/offices/pih/pha/contacts/states/ca.cfm HUD listing of home repair programs. http://www.hud.gov/local/ca/homeownership/homerepairs.cfm Title 1 lender search tool: http://www.hud.gov/ll/code/llslcrit.html Directory of CA agencies offering HUD home repairs: http://www.hud.gov/local/ca/community/home/index.cfm</p>	<p>subsidized rentals</p>
	<p>California Housing Finance Agency California's Affordable Housing Partner Program. http://www.calhfa.ca.gov/homeownership/ List of program descriptions: http://www.calhfa.ca.gov/homebuyer/programs/ Searchable database of approved lending officers and lenders: https://wp11.calhfa.ca.gov/ApprovedLenders/ Directory for public housing authorities partnering with section 8 on rentals. : http://www.calhfa.ca.gov</p>	<ul style="list-style-type: none"> • Describes mortgage programs for first-time homebuyers • Links to partners and participating lenders
	<p>USDA Rural Development-California State branch of federal agency supporting rural development. http://www.rurdev.usda.gov/ca/index.htm Directory of local offices http://www.rurdev.usda.gov/ca/offices/index.htm</p>	<ul style="list-style-type: none"> • Describes homeownership assistance programs for rural residents • List of communities classified as rural • Directory of local offices

State and Federal Government Programs-Financial Assets

Type	Web Site / Contact Info	Use
Home	<p>Homeownership Voucher Program HUD program allowing use of vouchers to pay for portion of home payment rather than rent. http://www.hud.gov/offices/pih/programs/hcv/homeownership/</p>	<ul style="list-style-type: none"> Comprehensive description of program
	<p>VA Home Loans Loans offered to veterans that have no down payment and no mortgage insurance payment. http://www.homeloans.va.gov/index.htm</p>	<ul style="list-style-type: none"> Comprehensive description of program
	<p>CALHFA Loans Variety of low-cost loans for first time buyers. http://www.calhfa.ca.gov/homeownership/programs/index.htm</p>	<ul style="list-style-type: none"> Comprehensive information on loans
	<p>USDA Direct Loan Program Loans for low-income rural residents. http://www.rurdev.usda.gov/ca/sfh/index.htm</p>	<ul style="list-style-type: none"> Comprehensive information on program
	<p>CALVET Home Loans California program providing low-cost loans. http://www.cdva.ca.gov/CalVetLoans/Default.aspx Directory: http://www.cdva.ca.gov/CalVetLoans/Offices.aspx</p>	<ul style="list-style-type: none"> Current interest rates Application Prequalification application Directory of offices
	<p>Manufactured Housing Loans HUD program offering low-cost loans for manufactured homes. http://www.hud.gov/offices/hsg/sfh/title/manuf14.cfm</p>	<ul style="list-style-type: none"> Eligibility info Links to lenders
	<p>Section 8 Programs Programs offer low-cost apartments and public housing, as well as vouchers to low-income tenants. http://www.hud.gov/renting/</p>	<ul style="list-style-type: none"> Links to low-cost apartments and public housing
	<p>Program for Homeless Shelters/Emergency Housing HUD program for homeless shelters and emergency housing. Directory: http://www.hud.gov/local/ca/homeless/shelters.cfm</p>	<ul style="list-style-type: none"> Directory with links to CA providers of homeless shelters and emergency housing

State and Federal Government Programs-Financial Assets

Type	Web Site / Contact Info	Use
Home	<p>USDA SFH Repair Program Loan program to help rural residents pay for repairs. http://www.rurdev.usda.gov/ca/sfh/index.htm</p>	<ul style="list-style-type: none"> • Comprehensive information on program
	<p>HUD Title I Home Improvement Loan Low-cost loans to improve property already purchased. http://www.hud.gov/offices/hsg/sfh/title/title-i.cfm</p>	<ul style="list-style-type: none"> • Comprehensive info
	<p>Housing Counseling Assistance Program Offered by HUD, The Housing Counseling Assistance Program enables anyone who wants to (or already does) rent or own housing-whether through a HUD program, a Veterans Affairs program, other Federal programs, a State or local program, or the regular private market-to get the counseling they need to make their rent or mortgage payments and to be a responsible tenant or owner in other ways. http://www.hud.gov/offices/hsg/sfh/hcc/counselng.cfm</p>	<ul style="list-style-type: none"> • Eligible customers • Eligible activities • List of counseling providers
IDAs	<p>CFED (Online brochure in Spanish) CFED believes that expanding economic opportunity to include all people will bring greater social equity, alleviate poverty and lead to a more sustainable economy. http://www.cfed.org</p>	<ul style="list-style-type: none"> • Listing of all CA programs involved with IDAs • Basic info on how to open an IDA account

Other Useful Services and Providers

Other County Resources		
Type	Web Site / Contact Info	Use
Local Non-profit Resources		
Other		

Helpful Resources for Working with Immigrants

Type	Web Site	Use
<p style="text-align: center;">Comprehensive</p>	<p>*National Immigration Law Center The National Immigration Law Center (NILC) has been dedicated to protecting and promoting the rights of low income immigrants and their family members. In the past 20 years, NILC is a leading expert on immigration, public benefits, and employment laws affecting immigrants and refugees. http://www.nilc.org/index.htm</p>	<ul style="list-style-type: none"> • Information on immigrants and workforce development • Information on immigrants and public benefits, including a chart summarizing the availability of benefits to different groups of immigrants in CA
	<p>*Welcome to USA.Gov (links to materials in Spanish) Federal government central site for immigrant assistance. http://www.welcometousa.gov/</p>	<ul style="list-style-type: none"> • Information on wide variety of topics of interest to immigrants and those working with immigrants
<p style="text-align: center;">General</p>	<p>U.S. Committee for Refugees and Immigrants Non-profit with the mission to address the needs and rights of persons in forced or voluntary migration worldwide by advancing fair and humane public policy, facilitating and providing direct professional services, and promoting the full participation of migrants in community life. http://www.refugees.org/aboutus.aspx</p>	<ul style="list-style-type: none"> • Support to refugees and immigrants • Some on-line information for those working with immigrants/ refugees
<p style="text-align: center;">Taxes</p>	<p>IRS-ITIN site (S) http://www.irs.gov/individuals/</p>	<ul style="list-style-type: none"> • Answers to questions about ITIN numbers • Application forms

Benefit Identifiers/Calculators

Type	Web Site / Contact Info	Use
California Benefit Identifier	Self-Sufficiency Calculator http://www.insightcced.org/index.php?page=calculator	<ul style="list-style-type: none"> Identifies CA benefit program eligibility Calculates self-sufficiency wage for select CA counties
Disability Benefit Calculator	Disabilities Benefits 101 (S) http://www.nedlc.org/calculator/~calculator.html	<ul style="list-style-type: none"> Calculates disability benefits in CA
Elderly Benefit Identifier	Benefits Checkup Service of the National Counsel on Aging http://www.benefitscheckup.org/	<ul style="list-style-type: none"> Identifies benefits for which seniors may be eligible
Federal Benefit Identifier	*GovBenefits.Gov http://www.govbenefits.gov	<ul style="list-style-type: none"> Identifies most federal benefits for which user is eligible
Government Loan Identifier	*GovLoans.Gov http://www.govloans.gov/~govloans_en.portal	<ul style="list-style-type: none"> Identifies federal government loan programs
Medicare Calculator	Medicare.Gov (S) http://www.medicare.gov/MedicareEligibility/home.asp?version=default&browser=IE%7C7%7CWinXP&language=English	<ul style="list-style-type: none"> Determines Medicare benefit user is eligible for
Social Security Calculator	Social Security Calculator (S) http://www.ssa.gov/estimator	<ul style="list-style-type: none"> Determines Social Security benefit user is eligible for
Utility Cost Calculator	The Home Energy Saver http://hes.lbl.gov/	<ul style="list-style-type: none"> Calculates utility costs using different energy saving techniques

Web-Sites Addressing Financial Success Research/Theory

Type	Web Site	Use
Clearinghouse of Financial Success Info	*Finance Project http://www.financeproject.org	<ul style="list-style-type: none"> • Articles on various financial success topics • Best practices descriptions • Searchable database of federal funds for workforce development
Self-Sufficiency	Six Strategies for Family Economic Security The project connects organizations to build and strengthen the capacity of coalitions in the states to gain support for six proven strategies that can improve the chances for self-sufficiency for low-income families. http://www.sixstrategies.org/	<ul style="list-style-type: none"> • 2003 information on self-sufficiency for various CA counties • Use to show clients difference between poverty levels and self-sufficiency
Strategies to Build Assets	Finance Project http://www.financeproject.org/	<ul style="list-style-type: none"> • Describes various strategies to build assets

Other Useful Web-Sites and Resources

Type	Web Site	Use
<p>Advocates for Rights of Low-Income Communities and Communities of Color</p>	<p>www.calreinvest.org</p>	<p>“The California Reinvestment Coalition advocates for the right of low-income communities and communities of color to have fair and equal access to banking and other financial services. CRC has a membership of more than 240 nonprofit organizations and public agencies across the State.”</p>
<p>Annie E. Casey Website</p>	<p>www.aecf.org</p>	<p>Serving children and families. Building supportive communities. Reforming public systems. Gathering and evaluating data. Promoting equity. Achieving results.</p>
<p>Consumer Safety</p>	<p>www.consumeraffairs.com</p>	<p>Has the latest information on product safety, scams, class action suits, recalls, etc. “Knowledge is power!”</p>
<p>Credit Counseling</p>	<p>www.consumercredit.com</p>	<p>American Consumer Credit Counseling (ACCC) is a non-profit 501 (c)(3) organization offering confidential credit counseling and financial education services to consumers nationwide. ACCC is dedicated to helping people regain control of their finances and plan for a debt-free future.</p>
<p>Credit Scores</p>	<p>http://money.howstuffworks.com/personal-finance/debt-management/credit-score.htm</p>	<p>How credit scores work</p>
<p>Debt</p>	<p>www.fairdebthelpers.com</p>	<p>Website for helping people in debt handle debt collectors</p>

Other Useful Web-Sites and Resources

Type	Web Site	Use
<p style="text-align: center;">Family Economic Success</p>	<p>http://www.ncsl.org/programs/sfn/projdesc.htm</p>	<p>“The National Conference of State Legislatures (NCSL) / Annie E. Casey Foundation (AECF) Partnership on Family Economic Success has assisted legislators who want to create more opportunities for working families to succeed.”</p>
<p style="text-align: center;">Funding</p>	<p>www.cbp.org</p>	<p>A nonpartisan, nonprofit organization seeking fiscal reforms to benefit low and moderate income Californians.</p>
<p style="text-align: center;">Government Benefits</p>	<p>www.govbenefits.gov</p>	<p><i>“There’s Truly Something for Everyone!</i></p> <p>Begin your one-stop search for government benefits and loans now.”</p>
<p style="text-align: center;">Labor</p>	<p>http://www.aflcio.org/aboutus/history/history/timeline.cfm</p>	<p>Provides a timeline of the history of the labor movement</p>
<p style="text-align: center;">Monitoring your Credit</p>	<p>http://videos.howstuffworks.com/credit-learning-centercom/707-why-its-so-important-to-monitor-your-credit-video.htm</p>	<p>Video and other resources on why it’s important to monitor your credit</p>
<p style="text-align: center;">Native American</p>	<p>www.firstnations.org</p>	<p>“Through a three-pronged strategy of education, advocacy, and capitalization, First Nations Development Institute is working to restore Native control and culturally-compatible stewardship of the assets they own - be they land, human potential, cultural heritage, or natural resources - and to establish new assets for ensuring the long-term vitality of Native communities.”</p>

Other Useful Web-Sites and Resources

Type	Web Site	Use
Paychecks	www.paycheckcity.com	Web-based paycheck calculator
Poverty	http://www.povertylaw.org/ (yes, there are four “w”s)	“Taking Action to End Poverty” Sargent Shriver National Center on Poverty Law
	http://www.povertyinamerica.psu.edu/	A wealth of information and studies on poverty from Penn State University
Rural Funding	www.nrfc.org	Nation Rural Funders Collaborative “Alleviating poverty, creating wealth, and achieving equity in rural America”
Time Bank	www.timebanks.org	Time Banks. For every hour you spend doing something for someone in your community, you earn one Time Dollar.
U.S. population demographics	www.census.gov	The United States Census Bureau website.

Books		
Type	Title	Author
General Economics	Freakonomics: A rogue economist explores the hidden side of everything	Steven D. Levitt and Stephen J. Dubner
Money	The Soul of Money	Lynne Twist
Poverty	Poverty in America: a Handbook	John Iceland
	Unequal Chances: Family Background and Economic Success	Edited by Samuel Bowles, Herbert Gintis, Melissa Osborne Groves
	The End of Poverty	Jeffrey D. Sachs
Microloans and Poverty	Creating a World without Poverty	Muhammad Yunus
	Small Loans, Big Dreams	Alex Counts

Articles	
Article	Authors
<i>A Local Ladder for the Working Poor: The Impact of the Earned Income Tax Credit in U.S. Metropolitan Areas</i>	Alan Berube, Benjamin Forman
<i>Income, Earnings, and Poverty Data From the 2007 American Community Survey</i>	Alemayehu Bishaw, Jessica Semega
<p><i>Sectoral Strategies for Low-Income Workers: Lessons from the Field</i></p> <p>Explains how the sectoral development field differs from other workforce development approaches, how it has grown over time, what is has achieved, and how it can be used to strengthen regional economies and business competitiveness.</p> <p>Published: June 2007 Funder: Charles Stewart Mott Foundation</p>	The Aspen Institute (Maureen Conway, Amy Blair, Steven Dawson, Linda Dworak-Muñoz)
<i>Where are they now? What States' Studies of People who left welfare tell us</i>	Sarah Brauner, Pamela Loprest
<i>Seeing is Believing: The Enduring Legacy of Lyndon Johnson</i>	Joseph Califano
<i>Enterprising E-Times</i>	California Association for Microenterprise Opportunity
<i>Payday Loans: Taking the Pay Out of Payday</i>	California Budget Project (Scott Graves, Allisa Anderson)
<i>Don't get trapped by payday loans</i>	California Reinvestment Coalition
<i>Undocumented Immigrants: Myths and Reality</i>	Randy Capps
<i>Building Family Economic Success</i>	Annie E. Casey Foundation

Articles

Article	Authors
<p><i>Connecting People to Jobs: Neighborhood Workforce Pipelines</i></p> <p>Provides a guide to building pipelines that link residents, schools, and community organizations with employers, agencies, and officials to help low-income families access jobs and supports. Outlines the underlying theory, lessons learned, and challenges.</p> <p>Published: April 2008 Funder: Annie E. Casey Foundation</p>	<p>Annie E. Casey Foundation (John E. Padilla)</p>
<p><i>Diversifying the Economy to Create Jobs and Help Families Prosper in South Dakota</i></p> <p>As part of the Rural Families Economic Success framework, highlights Miner County's foundation-supported but community-based success in revitalizing the economy through new industries that fit residents' skills, such as wind energy and organic beef.</p> <p>Published: October 2008 Funder: Annie E. Casey Foundation</p>	<p>Annie E. Casey Foundation (Betsy Rubiner)</p>
<p><i>Expanding Asset-Building: Opportunities Through Shared Ownership</i></p> <p>Based on a literature review and interviews, proposes expanding low-income working families' asset-building options beyond individual ownership to shared ownership such as cooperative housing. Outlines various strategies and explores policy options.</p> <p>Published: September 2008 Funder: Annie E. Casey Foundation</p>	<p>Annie E. Casey Foundation (Heather McCulloch, Beadsie Woo)</p>
<p><i>Financial Coaching: A New Approach for Asset Building?</i></p> <p>Through a literature review and interviews with nonprofit financial coaches, examines the concepts, training, and capacity building involved in financial coaching for low-income families, as well as critiques of existing models and their implications.</p> <p>Published: November 2007 Funder: Annie E. Casey Foundation</p>	<p>Annie E. Casey Foundation (J. Michael Collins, Christi Baker, Rochelle Gorey)</p>

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<p><i>Growing Up in North America: The Economic Well-Being of Children in Canada, the United States, and Mexico</i></p> <p>Measures children's economic security across North America based on family income; access to food, housing, and health care; and other indicators. Examines the disparities between and within the three countries and the determinants of economic well-being.</p> <p>Published: October 2008 Funders: Annie E. Casey Foundation, Social Sciences and Humanities Research Council of Canada</p>	Annie E. Casey Foundation (Katherine Scott)
<p><i>Strengthening Rural Families</i></p>	Annie E. Casey Foundation
<p><i>Income, Poverty, and Health Insurance Coverage in the United States: 2007</i></p>	Carmen DeNava-Walt, Bernadette D. Proctor, Jessica C. Smith
<p><i>Borrowing Trouble: Predatory Lending in Native American Communities</i></p> <p>Based on surveys and financial data, examines the prevalence of predatory practices in Native American communities. Includes maps of predatory lenders, case studies of financial education and alternative services and products, and recommendations.</p> <p>Published: April 2008 Funder: Annie E. Casey Foundation</p>	First Nations Development Institute (Miriam Jorgensen, Sarah Dewees, Karen Edwards)
<p><i>Controlling the Growth of Payday Lending through Local Ordinances and Resolutions</i></p>	Kelly Griffith, Linda Hilton, Lynn Drysdale
<p><i>Pathways – a magazine on poverty, inequality and social policy</i></p>	David Grusky and Christopher Wimer, Senior Editors
<p><i>Examining the Effect of the Earned Income Tax Credit on the Labor Market Participation of Families on Welfare</i></p>	V. Joseph Hotz, Charles H. Mullin, John Karl Scholz

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<p><i>Asset Building in Low-Income Communities of Color, Part 1: Predisposing Factors and Promising Practices in States Effective at Building Assets for Low-Income Residents</i></p> <p>This report presents findings from the first year of an initiative to assess what works to enable low-income communities of color build assets. The executive summary highlights predisposing factors and promising practices in ten states, highly rated in the 2007-2008 Assets & Opportunity Scorecard for asset building among low-income people.</p> <p>Published: March 2009</p>	<p>Joint Center for Political and Economic Studies (Wilhelmina A. Leigh, Ph.D., Lauren M. Ross, Anna L. Wheatley, Danielle Huff)</p>
<p><i>The Changing Shape of the Nation's Income Distribution</i></p>	<p>Arthur F. Jones, Jr., Daniel H. Weinberg</p>
<p><i>Economic Crisis Survey</i></p> <p>Americans see entrepreneurship as the answer to the current financial crisis but hesitate to become entrepreneurs themselves because of worries about the economy, a new survey from the Ewing Marion Kauffman Foundation finds. The phone survey found that more than 70 percent of voters believe the health of the economy depends on the success of entrepreneurs, while 80 percent want to see the government use its resources to actively encourage entrepreneurship.</p> <p>Published: September 2008 Funder: Ewing Marion Kauffman Foundation</p>	<p>Ewing Marion Kauffman Foundation (Luntz, Maslansky Strategic Research)</p>
<p><i>Entrepreneurship Summit Executive Summary</i></p> <p>Summarizes discussions from an April 2008 conference on the core components of an effective entrepreneurship support program, policy options for building an infrastructure that fosters innovation, and concepts to be explored, such as "economic gardening."</p> <p>Published: September 2008 Funder: Ewing Marion Kauffman Foundation</p>	<p>Ewing Marion Kauffman Foundation and the International Economic Development Council</p>

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<p><i>Community Perspectives on Poverty: Results from a National Survey</i></p> <p>A growing number of Americans are worried that their family income will not be enough to meet their expenses and bills in 2008 and that the economy could get worse over the coming year, a new nationwide survey from the Northwest Area Foundation finds.</p> <p>Published: 2008 Funder: Northwest Area Foundation</p>	<p>Lake Research Partners, commissioned by the Northwest Area Foundation</p>
<p><i>The 2008 Foundation for Child Development, Child and Youth Well-Being Index (CWI) Report</i></p>	<p>Kenneth C. Land</p>
<p><i>Poverty in America: Beyond Welfare Reform</i></p>	<p>Daniel T. Lichter, Martha L. Crowley</p>
<p><i>From Welfare to Work: What the Evidence Shows</i></p>	<p>Robert A. Moffitt</p>
<p><i>Reach Higher, America: Overcoming Crisis in the U.S. Workforce</i></p> <p>Soaring dropout rates among high school students and diminished literacy skills among adults are contributing to an increasingly ill-prepared U.S. labor force and pose a serious threat to the nation's economic future, a new report produced by the National Commission on Adult Literacy finds.</p> <p>Published: June 2008</p>	<p>National Commission on Adult Literacy</p>
<p><i>Families and Economic Mobility</i></p> <p>Surveys the literature on the effect of family structure, socioeconomic status, childrearing practices, and transmission of parental traits on academic success and mobility. Points out the difficulty of sorting familial influences from genetic factors.</p> <p>Published: April 2008 Funder: Pew Charitable Trusts</p>	<p>Pew Charitable Trusts (Jessica Kronstadt, Melissa Fabreault)</p>

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<p><i>Targeting Industries, Training Workers and Improving Opportunities: The Final Report from the Sectoral Employment Initiative</i></p> <p>Assesses the impact of a sector-specific approach to helping low-income workers by providing skills training and opportunities in targeted sectors while improving working conditions and hiring practices. Explores challenges and lessons learned.</p> <p>Published: November 2008 Funder: Charles Stewart Mott Foundation</p>	<p>Public/Private Ventures (Anne Roder, Carol Clymer, Laura Wyckoff)</p>
<p><i>The Rockefeller Foundation/TIME Campaign for American Workers Survey: Executive Summary</i></p> <p>A majority of Americans are concerned about their financial situation and economic future and are calling for more government help, a new survey from the Rockefeller Foundation and TIME Magazine finds.</p> <p>Published: July 17, 2008</p>	<p>The Rockefeller Foundation and TIME Magazine</p>
<p><i>The Evolution of Income Support Policy in Recent Decades</i></p>	<p>John Karl Scholz, Kara Levine</p>
<p><i>Report on the State of Corporate Community Investment</i></p> <p>In a survey of executives in the nation's hundred largest metropolitan areas, business executives cite high taxes and a lack of qualified labor as the most significant local factors hindering long-term economic development and competitiveness.</p> <p>Published: December 2008</p>	<p>U.S. Chamber of Commerce (Business Civic Leadership Center)</p>
<p><i>Building the Financial Vitality of Border Families</i></p> <p>Highlights community foundations' efforts to implement the Family Economic Success anti-poverty strategies in the U.S.-Mexico border region through partnerships across sectors, the benefits to the families and foundations, challenges, and recommendations.</p> <p>Published: April 2008 Funders: Annie E. Casey Foundation, Ford Foundation, JP Morgan Chase</p>	<p>US-Mexico Border Philanthropy Partnership (Carla Roberts)</p>

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<p><i>Children's Savings Accounts: Why Design Matters</i></p> <p>Estimates how specific features of CSAs — supplemental grants, federal matches, private contributions, and nontaxability — would affect the impact of CSAs on wealth distribution. Analyzes data by mother's race/ethnicity, income, and education.</p> <p>Published: May 2008 Funder: Ford Foundation</p>	<p>The Urban Institute (Barbara A. Butrica, Adam Carasso, C. Eugene Steuerle, Desmond J. Toohey)</p>
<p><i>Do Welfare and IDA Program Policies Affect Asset Holdings?</i></p> <p>Analyzes how more lenient state asset tests and eligibility rules, more generous Individual Development Account program rules, and withdrawal restrictions and incentives for restricted savings accounts affect low-income families' asset accumulation.</p> <p>Published: May 2008 Funders: Annie E. Casey Foundation, Ford Foundation</p>	<p>The Urban Institute (Signe-Mary McKernan, Yunju Nam, Caroline Ratcliffe)</p>
<p><i>Enabling Families to Weather Emergencies and Develop: The Role of Assets</i></p> <p>Discusses the need for low-income families to build assets for emergencies and employment gaps as well as for long-term stability. Suggests policies to improve savings and ownership opportunities such as incentives and better regulation of small loans.</p> <p>Published: July 2008 Funders: Annie E. Casey Foundation, Charles Stewart Mott Foundation</p>	<p>The Urban Institute (Signe-Mary McKernan, Caroline Ratcliffe)</p>
<p><i>Family Security: Supporting Parents' Employment and Children's Development</i></p> <p>Offers a policy framework combining support for full-time work with children's well-being and developmental needs: stability, health, nurturing, and activity. Calls for access to quality child care, parental leave time, and comprehensive family services.</p> <p>Published: July 2008 Funders: Annie E. Casey Foundation, Charles Stewart Mott Foundation</p>	<p>The Urban Institute (Shelley Waters-Boots, Jennifer Macomber, Anna Danziger)</p>

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<p><i>Food Stamps, Federalism, and Working Families</i></p> <p>Provides an overview of the federal and state Food Stamp Program, changes in program options, and their potential impact on working families. Compares state programs and examines the effect of new policy options on eligibility and participation.</p> <p>Published: September 2008 Funders: Annie E. Casey Foundation, John D. and Catherine T. MacArthur Foundation</p>	<p>The Urban Institute (Kenneth Finegold)</p>
<p><i>Making Work Pay Enough: A Decent Standard of Living for Working Families</i></p> <p>Outlines the needs of low-income working families in meeting everyday living expenses, and proposes reforms and policy initiatives that would both increase incomes and purchasing power and reduce expenditures, especially housing costs.</p> <p>Published: July 2008 Funders: Annie E. Casey Foundation, Charles Stewart Mott Foundation</p>	<p>The Urban Institute (Gregory Acs, Margery Austin Turner)</p>
<p><i>Residential Segregation and Low-Income Working Families</i></p> <p>Examines the effects of historical segregation on trends in racial/ethnic patterns of residential location among the working poor. Discusses neighborhood attributes; the resulting disparities in education, employment, and wealth; and policy implications.</p> <p>Published: February 2009 Funders: Annie E. Casey Foundation, John D. and Catherine T. MacArthur Foundation</p>	<p>The Urban Institute (Margery Austin Turner, Karina Fortuny)</p>
<p><i>Supporting Work for Low-Income People with Significant Challenges</i></p> <p>Discusses short-term changes to current programs as well as new approaches to providing supports for workers facing barriers to stable work such as disabilities, mental health issues, or need to care for a child. Recommends a new federal grant program.</p> <p>Published: July 2008 Funders: Annie E. Casey Foundation, Charles Stewart Mott Foundation</p>	<p>The Urban Institute (Pamela Loprest, Karin Martinson)</p>

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<p><i>Weathering Job Loss: Unemployment Insurance</i></p> <p>Suggests extending unemployment insurance widely to low-wage workers by changing eligibility rules favoring full-time, higher-wage earners who are let go. Outlines proposed reforms, remaining issues, and costs and benefits to the families and to society.</p> <p>Published: July 2008 Funders: Annie E. Casey Foundation, Charles Stewart Mott Foundation</p>	<p>The Urban Institute (Margaret C. Simms)</p>
<p><i>Securing State Commitments to Family Economic Prosperity</i></p> <p>Reviews states' approaches to reducing family poverty and improving economic security, including expanding access to education and increasing income supports to raise standards of living while also improving job quality. Includes recommendations.</p> <p>Published: April 2008 Funders: Annie E. Casey Foundation, Charles Stewart Mott Foundation, Ford Foundation, Joyce Foundation</p>	<p>Working Poor Families Project (Annette Case)</p>
<p><i>Still Working Hard, Still Falling Short: New Findings on the Challenges Confronting America's Working Families</i></p> <p>Provides a snapshot of the characteristics, conditions, and challenges of low-income working families, and outlines the need for stronger policies to address them. Includes data on education levels, housing costs, insurance status, and incomes by state.</p> <p>Published: October 2008 Funders: Annie E. Casey Foundation, Charles Stewart Mott Foundation, Ford Foundation, Joyce Foundation</p>	<p>Working Poor Families Project</p>
<p><i>Using the Workforce Investment Act to Develop and Foster Innovative State Workforce Policies and Programs</i></p> <p>Outlines how some states are using Workforce Investment Act (WIA) discretionary funds to help low-wage workers enhance their careers and to help the unemployed find jobs. Highlights innovative programs and recommends focusing and leveraging resources.</p> <p>Published: July 2008 Funders: Annie E. Casey Foundation, Charles Stewart Mott Foundation, Ford Foundation, Joyce Foundation</p>	<p>Working Poor Families Project (David Fischer)</p>

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<i>Overview-Attacking Poverty: Opportunity, Empowerment, and Security</i>	World Development Report 2000/2001
<i>Framework: The Nature and Evolution of Poverty</i>	World Development Report 2000/2001
<i>Causes of Poverty and a Framework for Action</i>	World Development Report 2000/2001