



Prosper Springfield – Do You Know How Households Are Strengthened?

Some people refer to them as assets, stability indicators or “getting ahead” outcomes. Many of our local agencies that help people without enough resources or living paycheck to paycheck use a set of strength indicators to help families become more prosperous. When families can strengthen in the following areas, their level of household stability can change:

- Accountability – Can I see past today, two to three weeks ahead or a month or two in the future and make plans?
- Earned Income Credit – Am I taking full advantage of the Earned Income Credit by filing my taxes every year?
- Parent Training – Am I taking advantage of opportunities to learn how to be a better parent by learning new techniques that help my children thrive?
- Transportation – Do I have reliable transportation that is dependable?
- Affordable Housing – Am I spending more than 30% of my income on housing?
- Quality Childcare – Do I have dependable, quality and safe childcare for my children?
- Monthly Budget and/or Spending Plans – Have I created a plan to spend within the amount of money I have coming in each month with plans to save some money for emergencies?
- Job Training – Do I want to take advantage of opportunities to increase my skills to obtain a better paying job?
- Resolving Legal Issues – Do I have unresolved legal issues that interfere with my work or school?
- Health and Well-Being – Do I have any health issues that keep me from going to work or school?

Getting ahead outcomes or strengthen indicators are a starting point for a family’s level of prosperity. A family’s prosperity will also look different for everyone. For example, if a family unit of four (two adults and two children) had annual income of \$9,000, a credit score of 350, a broken car and thousands of dollars in debt, this is a family that does not have enough resources. If that same family completed a program at the Northwest Project or Dream Center, within a year or two, that family may have doubled their income, doubled their credit score, now have a working car and cleared their debt – that family has become more prosperous. However, according to federal guidelines, that family will still be considered living below the poverty level. Yet, this is a family that has regained hope to continue improving their household. We must be careful when using the word poor or poverty because it does not tell a true story. Our community has many organizations that will help families in any of these areas. United Way of the Ozark’s 2-1-1 is a great place to locate resources that can help strengthen families.

Prosper Springfield is a collective impact initiative focused on a shared community vision to improve economic mobility in the Springfield community. The Prosper Springfield mission is to build community relationships and align community resources to create pathways that help move

people to prosperity. The column runs every other Thursday. Today's column was written by Prosper Springfield Director, Francine Pratt. For more information about Prosper Springfield, contact Francine Pratt at 417-888-2020. Prosper Springfield - Uniting Resources. Improving Lives.