



United Way
of East Central Iowa

Community Impact Partner Fund

Focus Area: Financial Stability

Request for Proposals (RFP)

September, 30 2016

Introduction

United Way has three Community Goals around Education, Financial Stability, and Health to guide our community toward a strong, stable future for everyone. These goals are rooted in an understanding of community conditions and supported by purposeful interventions that include multi-generational foundations and a commitment to equity. They also serve as a roadmap for how our community can offer opportunities for a better life to those who have the fewest assets and the largest obstacles.

Creating positive change in our community takes all of us working together. Solutions begin when we understand why conditions exist and believe we can make our community better. Data combined with a shared vision help make decisions about how change can happen and possible solutions.

A strong, thriving community is important to all of us. United Way measures and evaluates results so partners and donors know their contributions make the greatest impact in changing people's lives and strengthening communities.

The Value of Community

Individuals live in families who, in turn, live in communities. Anyone who wants to create sustainable impact in people's lives must also create impact in the systems, families, and neighborhoods where these individuals live, work, and learn.

This lasting community change is built around knowing where we are, where we want to be, and whether our efforts make a difference. Performance measures and indicators are necessary ingredients for this sustainable change.¹ While individual stories and perceived improvement are a good start, successes must be supported by measurable indicators of changes in order to evaluate how the lives of our community members have changed for the better.

Neighborhoods: Place Matters

When creating change, place matters. High stress, isolated, and under-resourced neighborhoods have a profound impact on outcomes for children and families. In these neighborhoods, data clearly depicts the daily struggles many community members face.

Neighborhoods with higher numbers of single-parent families, higher percentages of rental apartments, increased crime, lower educational levels, and other variables paint a grim picture compared to more affluent neighborhoods. Research from Professor Robert D. Putnam has shown that this disparity continues to grow. "Class segregation across America has been growing for decades," Putnam notes, "so fewer affluent kids live in poor neighborhoods, and fewer poor kids live in rich neighborhoods".² Dr. Robert Sampson from Harvard also states that neighborhood differences have lasting impacts on "crime, poverty, child health, public protest, the density of elite networks, civic engagement, teen births, altruism, perceived disorder,

¹ Waner, Ben. (2011) Central Massachusetts Regional Planning Commission, Data That Tells A Story.

² R. Putnam. Our Kids: The American Dream in Crisis (New York: Simon & Schuster Press, 2015) 217.

collective efficacy, [and] immigration”³ among other things. This cyclic nature of neighborhood poverty, where poor neighborhoods with few assets lead to fewer opportunities for its residents, must be interrupted for our citizens to thrive.

Impacts of neighborhood disparities persist throughout life, and are strongest for those in early childhood years and late adolescence.⁴ During these phases, individuals from lower-income neighborhoods experience the most profound impacts including identity development, academic achievement, internalizing and externalizing of behaviors, sexual risk, and physical health.⁵ If we support change in any of the issues clients experience, we then need to be aware of the environment and neighborhoods that can either improve or diminish these factors.

In addition to the tangible effects of lower-income neighborhoods, social networks are also affected by the environment around clients. More affluent neighborhoods tend to be connected with many more unique relationships through informal interaction. Whether through work or physically living near others, more affluent neighborhoods tend to include more college professors, lawyers, doctors, and other professional individuals, which can create networks for financial success and career opportunities.⁶ Likewise, children in lower-income neighborhoods are less likely to have an informal mentor to guide them both academically and professionally.⁷

United Way has an interest in understanding the neighborhoods where lower-income community members live. By helping build assets in these areas, we begin to remove some of the obstacles impacting families in need.

A Multi-Generational Approach

Successful interventions need to address both children and families so they can thrive together and break cycles of generational poverty. The Aspen Institute calls these successful programs two-generation programs and states successful two-generation programs address four components in a family’s life: Education, Economic Supports, Social Capital, and Health and Well-being:⁸

- Education focuses on the essential interventions children need in their early lives coupled with education parents receive (both formally and informally). In addition to early childhood supports, there is a strong connection between a mom’s education level and positive outcomes for her children – especially regarding the child’s school readiness.⁹
- Economic supports are basic needs and asset-building components of a parent’s life that allow them to have a safe foundation as they build skills for themselves and their children.

³ R Sampson. Great American City: Chicago and the Enduring Neighborhood Effect (Chicago: University of Chicago Press, 2012)

⁴ V. M. Murray, C Berkel, N.K Gaylord-Hardon, N. Copeland-Linder, M. Nation. “Neighborhood Poverty and Adolescent Development,” Journal of Research on Adolescence Volume 21 2011: 21, 114-128.

⁵ Ibid.

⁶ Putnam, 217.

⁷ Ibid.

⁸ Ascend at the Aspen Institute “Two-Generation Playbook,” 2014.

⁹ Child Trends and Center for Health Research. (2004). Early Child Development in Social Context. Data from K. Denton, E. Germino-Hausken, and J. West (project officer). America’s Kindergartners, NCES (Washington, DC: U.S. Department of Education. National Center for Education Statistics, 2000) 2000-2070.

- Social capital refers to connections people build in order to navigate the world around them. This could be as simple as a peer support who helps talk through a tough time or as detailed as formal leadership and career coaches who build on parents' strengths and resilience.¹⁰
- Health and well-being components focus on the building of resilience for children and families in the face of trauma or toxic stress. Physical and mental health have a major impact on a family's ability to thrive and must also be considered in building a two-generation approach.¹¹

United Way's community goals incorporate these components and place a priority on multi-generational collaborative strategies that build resilience in children and families.

Adverse Childhood Experiences (ACEs)

Research on Adverse Childhood Experiences (ACEs) states when a child experiences consistent trauma; including situations of abuse, neglect, witnessing violence, or general maltreatment, the brain adapts to these situations by elevating stress hormones (known as cortisol). Long term, stress hormones can alter parts of the brain tied to emotional regulation, visual and spatial memory, language and math proficiency, and other important abilities.¹² There is a relationship between childhood exposure to abuse and household problems and chronic disease in adulthood including cancer, liver disease, skeletal fractures, chronic lung disease, and heart disease. In addition investigators found relationships between early adverse life events and other health problems such as smoking, suicide, depression, obesity, drug use, alcoholism, teen pregnancy, sexual risk behaviors, and sexually transmitted diseases.¹³

As a community, we can change the conversation to focus on resiliency. By shifting the focus to create more compassionate environments that support children regardless of what they experience and building safe, stable, and nurturing relationships, we can break the cycle of toxic stress and promote healthy futures for each child in our community. Protective factors that help reduce adversity and build resilience include:^{14 15}

- Increasing social connections for both parents and children by identifying a network of supportive adults for parents and by establishing positive relationships for children with caring adults in school, family, friends, or neighbors
- Facilitating nurturing home environments and increasing knowledge of parenting and child development through modeling supportive parenting, parenting classes, and parenting support groups
- Assisting parents in recognizing experiences with ACEs through counseling services
- Establishing concrete supports that meet a children's basic needs such as housing, food, clothing, and healthcare
- Expanding on parental resilience by providing tools to reduce stress such as practicing problem solving, peer support opportunities, and mindfulness training

¹⁰ Ascend at the Aspen Institute. "Two Generations, One Future; Moving Parents and Children Beyond Poverty Together," 2012.

¹¹ R.F. Anda & V.J. Felitti, "The Adverse Childhood Experiences Study," <<http://www.acestudy.org>>

¹² M. Teicher, et al., "Neurobiological & Behavioral Consequences of Exposure to Childhood Traumatic Stress," *Stress in Health and Disease*, ed.BB Arnetz & R Ekman (Upsala, Germany: University of Upsala, 2006).

¹³ EG Flaherty, R. Thompson, AJ Litrownik, et al. "Effect of Early Childhood Adversity on Child Health," *Archived Journal of Pediatric Adolescent Medicine*, 2006. 160(12):1232-1238.

¹⁴ R. Pearl, "Can We Stop a Traumatized Child From Becoming a Traumatized Adult? *Forbes Magazine*, 16 April 2015: <<http://www.forbes.com/sites/robertpearl/2015/04/16/can-we-stop-a-traumatized-child-from-becoming-a-traumatized-adult>>

¹⁵ 2016 ACEs Report. 29 August 2016: <<http://www.iowaaces360.org/iowa-aces-research.html>>

- Training professionals to recognize ACEs in a variety of settings such as physicians, teachers, etc.
- Establish child-focused programs to decrease negative consequences of ACEs, school-based counseling, and adult-led youth groups
- Being responsive to children in order to help them develop self-regulating behaviors

United Way strives to support successful strategies by addressing family strengths through an ACEs lens and focusing on resilience for the whole family throughout their lives.

Trauma-Informed Care

One strategy to build resilience and address or prevent ACEs in our community is by supporting work through a trauma-informed care lens. Substance Abuse and Mental Health Services Administration (SAMHSA) suggests six key principles to help communities work through traumatic situations and focus on healing. These six principles are Safety; Trustworthiness and Transparency; Peer Support; Collaboration and Mutuality; Empowerment; Voice and Choice; and Cultural, Historical, and Gender Issues.

- **Safety:** Throughout a trauma-informed organization, staff and those they serve feel physically and psychologically safe.
- **Trustworthiness and Transparency:** An organization's decisions and operations are transparent with the goal of building trust among the staff, clients, and families of clients.
- **Peer Support and Mutual Self-Help:** Especially in hectic schools, trauma-informed organizations need to have a strong system of peer support between staff so that everyone feels supported to do their best.
- **Collaboration and Mutuality:** Healing happens in relationships and everyone can play a part. You do not need to be a therapist to be therapeutic.
- **Empowerment, Voice, and Choice:** Each individual's strengths need to be recognized, built on, and validated in their work. The organization's belief in resilience and in the ability of individuals to heal promotes recovery from trauma in a way that builds on what individuals have to offer instead of responding to perceived deficits.
- **Cultural, Historical, and Gender Issues:** The organization actively moves past cultural stereotypes and biases (whether it be on race, ethnicity, sexual orientation, age, geography, or anything else), offers gender-responsive services, leverages the healing value of traditional cultural connections, and recognizes and addresses the context of historical trauma as well.¹⁶

The Need for Equity

True community success cannot be fully achieved without awareness and intentionality in addressing equity in our work. Equity and equality are often used interchangeably, but there is a very important distinction between the two:

¹⁶ "Guiding Principles of Trauma-Informed Care," SAMHSA: Substance Abuse and Mental Health Services Administration, Spring 2014, Volume 2, Number 2.
<http://www.samhsa.gov/samhsaNewsLetter/Volume_22_Number_2/trauma_tip/guiding_principles.html>

Equality makes sure everyone has the same thing without any regard to additional barriers. **Equity** ensures everyone has access to all the same opportunities with consideration for barriers.

Across the United States, communities are changing; this is also true for East Central Iowa. Our rural communities are growing older and have decreased access to resources within their communities. Additionally, looking at population trends from 1990–2014, in UWECL's five-county service area, all counties have become more diverse. Linn County alone saw an increase of 192% in the non-Caucasian population from 1990–2014. This is a trend we cannot ignore.

Local disparities

One indicator of potential inequity is to look for disparities in the rate different populations experience barriers or challenges as compared to the general population. A point in time analysis indicated only one of every 24 residents is black, yet one of every three Linn County Jail inmates is black. Although African Americans made up 7.4% of the child population in Linn County, they represented 19% of the victims of abuse.¹⁷

Disparities for children

Research shows that children from economically disadvantaged families can be up to two years behind in language development.¹⁸ This may be because children of low-income families hear less than $\frac{1}{3}$ the amount of words that children of high-income families hear, which equates to a word gap of 30 million words by the time both children reach age four.¹⁹ Low-income children are also not as ready for kindergarten as their higher-income peers. Locally, only 50% of Free Reduced Price Lunch (FRPL) kindergarteners are proficient in early literacy skills compared to 72% of higher-income peers.²⁰

Children of color are approximately three and a half times as likely to go into foster care and age out or exit foster care without being adopted. African American and low-income children (accessing free and reduced price lunch) struggle to achieve at the same level as their white, financially stable peers. According to Putnam, the socio-economic status (SES) of families, rather than test scores, is a more important predictor for which eighth graders would graduate from college. Children from low-income households who score well on tests are less likely to get a college degree than children from affluent households who score poorly on tests. This contributes to the continuation of the cycle of poverty within black and low-income parts of our community.²¹



¹⁷ U.S. Census Bureau; American Community Survey, 2014 American Community Survey 5-Year Estimates, *Tables B01001B & B01001*; (August 2016).

¹⁸ Nicholas Zill and Jerry West, "Entering Kindergarten: A Portrait of American Children When They Begin School: Findings from The Condition of Education 2000," U.S. Department of Education, National Center for Education Statistics. (Washington, DC: U.S. Government Printing Office, 2001) <http://nces.ed.gov/pubs2001/2001035.pdf>

¹⁹ B Hart and T.R. Risley.(1995). *Meaningful Differences in the Everyday Experience of Young American Children* (Baltimore, MD: Paul H. Brookes Publishing Company, 1995)

²⁰ Iowa Department of Education. Basic Educational Data Survey, Address and Enrollment Files, 2009.

²¹ R. Putnam. 217.

Disparities in Financial Stability

Families may remain in poverty for generations if not given proper supports and resources to overcome challenges. For a family of three, a household needs to make \$50,255 to meet basic needs; however, many in our community do not have stable enough wages to reach this threshold, particularly families of color. A median African American household income is nearly half of what is needed to support a family and median Hispanic families do not fare much better, only making 2/3 of what is needed. 52% of those receiving Supplemental Nutrition Assistance Program (SNAP) benefits are African-American and 38% are Hispanic, yet African Americans and Hispanics only make up 7% of the total Linn County population.

This disparity is also true when looking at housing. Housing cost is one of the main reasons that families may be unstable. In Linn County, renters are more likely to struggle to afford their housing. 38% of renters pay more than one third of their income on housing, compared to homeowners in which 20% struggle to afford their mortgage.

While both renters and homeowners may struggle with affordability, renters are more likely to suffer severe stress from instability due to the lack of a critical asset. In Cedar Rapids the housing cost burden for owners is nearly one in five is compared to nearly one in two for renters. Even though there are real financial risks in homeownership, there continues to be strong association between owning a home and accumulation of wealth. Policies supporting homeownership can alleviate wealth disparities by extending to those who are in a position to succeed as homeowners.²²

Disparities in Health

Additionally, people who lack health insurance in Iowa include 11% of the Hispanic population and 9% of African Americans. At 6%, Linn County has the second highest rate of uninsured people per county in Iowa. Hispanic men ages 18–34 (16%) have the highest rate of being uninsured for 2015, followed by African American men at 15% and Hispanic women 13%.²³

There is also evidence an increase in mental distress in our communities of color. According to the Centers for Disease Control Quality of Life Survey²⁴, those at highest risk for frequent mental distress are: Black, Non-Hispanic persons at 16.9%, persons aged 55–64 years at 9.1% and women 8% versus 7.1% overall for the state of Iowa and 12.6% for the nation in 2010.²⁵

For women, as income decreases, poor mental health increases. Low-income mothers are twice as likely to experience some form of depression in their lifetime.²⁶ Depression affects mothers functioning in society and leads to higher rates of adverse experiences (divorce, unemployment, poverty, etc.). In 2010, 19.1% of women in Linn County experienced inadequate social and emotional support.²⁷ This is especially true for Black and Hispanic women experiencing greater adversity.²⁸ When a mother has poor mental health it also affects her children. Cognitive and social-emotional development, behavior, school readiness, and overall health of a child is negatively impacted when their mother experiences poor mental health.⁸

²² Joint Center for Housing Studies- Harvard University, September 2013.

<http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/hbti-06.pdf>

²³ <http://aspe.hhs.gov/basic-report/2015-plan-selections-county-health-insurance-marketplace>

²⁴ United States. US Government: Centers for Disease Control and Prevention, "Behavioral Risk Factor Surveillance System, Health-Related Quality of Life Survey."

²⁵ <http://apps.nccd.cdc.gov/HRQOL/>

²⁶ J. Knitzer, S. Theberge and K. Johnson, "Reducing Maternal Depression and Its Impact on Young Children: Toward a Responsive Early Childhood Policy Framework," *National Center for Children in Poverty*, January 2008 http://www.nccp.org/publications/pdf/text_791.pdf

²⁷ Linn County Public Health, BRFSS, 2010

²⁸ K. Ertel, J. Rich-Edwards, K. Koenen, "Maternal Depression in the United States: Nationally Representative Rates and Risks," *Journal of Women's Health*, 2011. 20(11), 1609–1617.

Eradicating poverty and its negative effect on children and families by applying an equity-informed perspective to solutions requires cross sector, collaborative work that focuses on the entire family; if parents aren't doing well, then children will struggle. Equity will improve when we look for and understand the source and the root cause of disparities. Through United Way and funded partners, we can make an impact on many trends to reverse the cycles of poverty and inequity in our community.

Care Coordination and Navigation

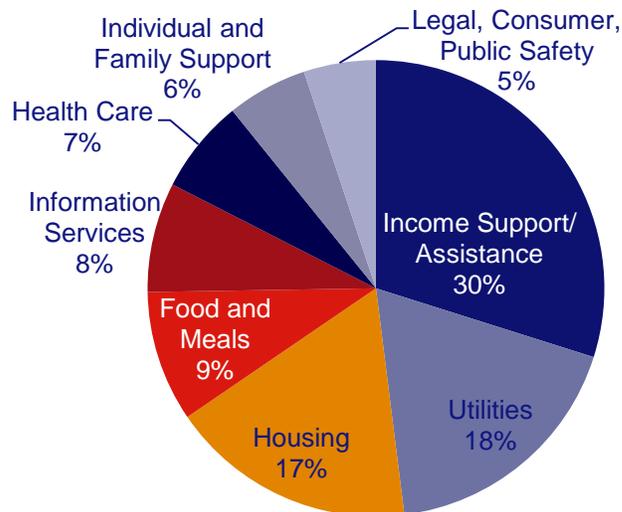
In spite of living in a resource rich area, systems have become increasingly complex. People may not know where to go for help with basic necessities like rent, health care, utilities, transportation, food, etc. For some individuals navigating the maze of health and human service resources, having a person, who is an 'expert' in navigating areas of services would alleviate significant stress because they could have help finding the services they need. In discussions with individuals using services, many expressed the need for someone to help with coordination and navigation in agencies. Care coordination and navigation takes a collaborative and cross-sector approach to addressing many barriers clients experience while using services.

The Institute of Medicine (IOM) identifies care coordination as one of 20 national priorities for action because care coordination interventions have the potential to improve both efficiency and quality. A literature review conducted by Stanford-USFC Evidence-based Practice Center found that for the care coordination and navigation interventions reviewed, many experienced positive outcomes for their populations of study.²⁹

2-1-1 is an example of a service in our community that is a centralized source of health and human service resources. 2-1-1's goal is to connect people to the right resources at the right time. People who call 2-1-1 work with trained and certified Information and Referral Specialists who assist individuals and families find possible resources to meet their needs. Information about where people call from (i.e., zip code), what they call about, and gaps in services are shared to assist community planning and identifying where we can make the biggest impact.

United Way 2-1-1 also supports effective collaboration. Areas of support for families through 2-1-1 include enrollment in health insurance as well as access to Volunteer Income Tax Assistance (VITA). VITA provides tax preparation services for free and helps families get cash they need to address some of their needs.

²⁹ K.M. McDonald, et al. "Closing the Quality Gap: A Critical Analysis of Quality Improvement Strategies Volume 1-Series Overview and Methodology," Technical Review June, 2007: Number 9. PsycEXTRA Dataset, 9(7). doi:10.1037/e439892005-001.



In FY 2015, residents of the 39 county service delivery area of 2-1-1 most frequently requested assistance in the areas represented in this chart. The **eight** needs listed account for **87%** of all calls received during this timeframe and encompass many of the basic needs low-income people are looking to address.

What We Have Achieved So Far

Education, Financial Stability, and Health use evidence-based and best practice intermediate outcomes to track our progress toward the Community Goals. Each fiscal year, our funded partners report twice annually (mid-year and year-end) on intermediate outcomes. The data is then aggregated and shared with our volunteers and board through Report Cards. Report cards show progress made in our community through the work of many different agencies. The links below show our Report Cards for fiscal year 2015. Take a look at these to see where you align and how you could help us make more progress in our community.

<http://www.uweci.org/wp-content/uploads/2015/10/Education-Report-Card-FINAL2.pdf>
<http://www.uweci.org/wp-content/uploads/2015/10/Financial-Stability-Report-Card.pdf>
<http://www.uweci.org/wp-content/uploads/2015/10/Health-Report-Card.pdf>

Our goal is to build solutions that create positive social change. We do this by raising awareness, bringing together the right partnerships, and investing in services to strengthen people and our communities. United Way focuses on education, financial stability, and health because they are the essential building blocks for a good quality of life. By addressing the root cause of shared issues in these three focus areas, we can get real results and create lasting, positive solutions.

Financial Stability

The entire community benefits when all families and individuals achieve financial stability. Financial instability and living in poverty has a multigenerational impact. There are often long-term negative consequences for adults, children, and our community as a whole.

Parents are the first and most important supports for children, and they play a key role in their child's development. In order for parents to be the best role models they can be for their kids, they need to be financially stable: making an income to not only pay for basic needs, but also to build resiliency by owning assets like a house or a car. The key to growing income is to increase skills and education to access higher paying jobs. However, this is difficult, if not impossible, for families who do not have basic needs met such as housing, food, and transportation.

To achieve financial stability, families must first be able to meet their basic needs and stabilize, then build skills and grow income. Successful interventions need to address whole families so that children and parents can thrive together.

Financial Stability Goal

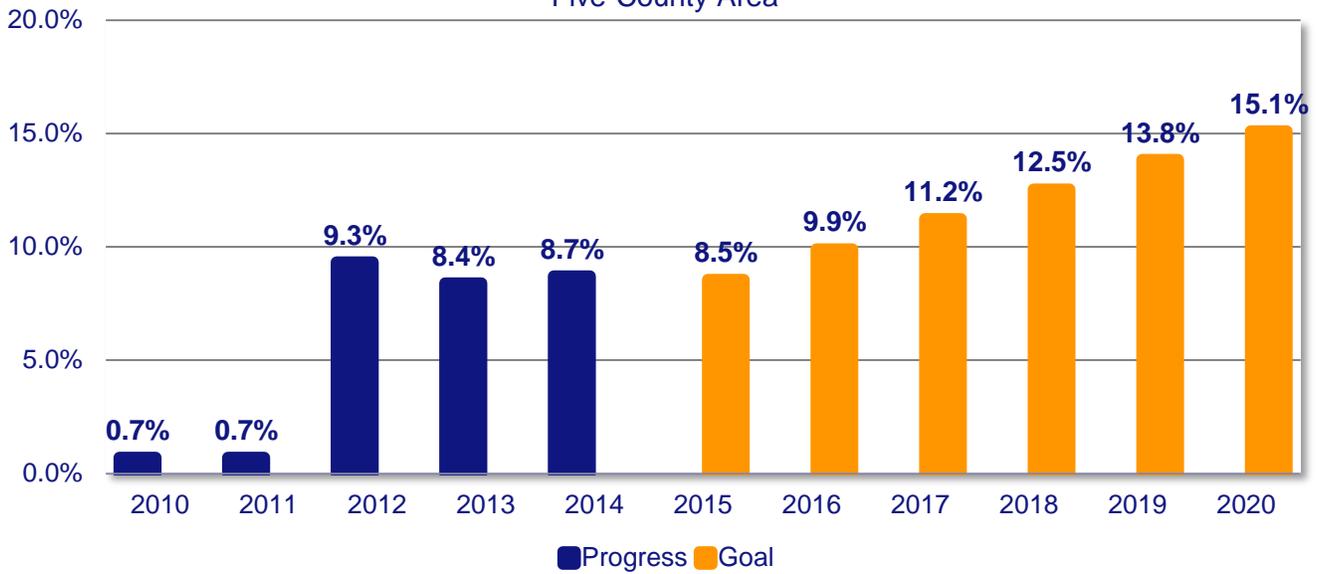
United Way of East Central Iowa's (UWECI) community financial stability goal is to increase the number of financially stable households by 15% (1,325 households) by 2020. This means that 15% more families will make more than 250% of the Federal Poverty Line (FPL)³⁰. For a family of three, this is \$50,400, and for a family of four, this is \$60,750³¹.

United Way set this goal at 250% of the FPL because achieving this level of income allows families to meet basic needs like food, housing, and transportation needs, as well as move past benefit gaps that make long-term progress difficult. The FPL accounts for varying family sizes but does not account for variance in the cost of living across the country or other costs families incur on a regular basis. The FPL uses spending patterns from more than 50 years ago, in which food was the biggest expense at about one third of a family's budget. Therefore, the poverty line is calculated based on the current cost of food as one third of a family's budget.

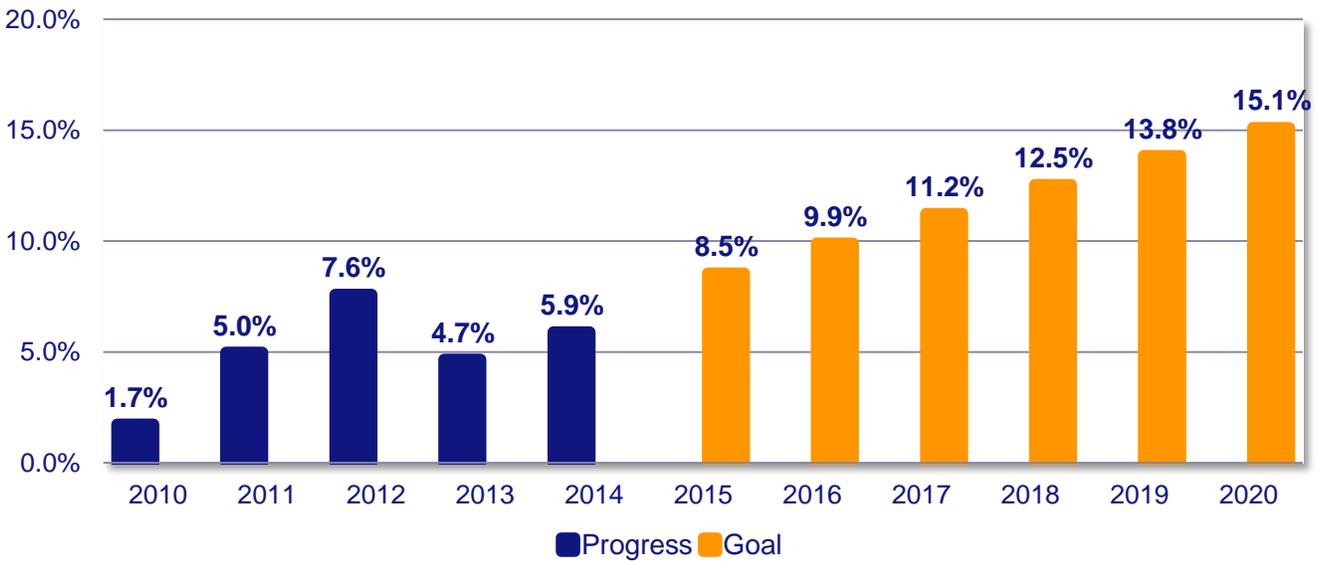
Today, housing and transportation are the largest expenses in a family budget. For families with children, childcare is also a significant expense that is not factored into the FPLⁱ calculation at all. Given these differences, the Iowa Policy Project determined families require an annual income comparable to 250% FPL in order to meet basic needs on a frugal budget. The table below shows progress towards our goal and targets for coming years.

³⁰The Federal Poverty Guideline, a measure provided by the Department of Health and Human Services, is widely used to quantify the number of individuals and households living in poverty and to determine eligibility for public benefits and other programs and services.

Percent of families achieving financial stability
Five-County Area



Percent of families achieving financial stability
Cedar Rapids Metro Area*



***Note: Cedar Rapids Metro Area includes Cedar Rapids, Hiawatha, Marion, and Robins**

Achieving the community financial stability goal is complicated. However, many strategies will help move the needle. The key to higher incomes is skill building and higher education. Better employment is the ultimate goal, but it is a piece of a larger picture. In order to achieve better employment, a family needs to maintain stable housing, food, and transportation; this is challenging when you live below 250% of the federal poverty line.

Current Condition

When looking at trend data on movement towards our community goal, increases in income levels more than 250% FPL have been inconsistent in both the Cedar Rapids Metro and in United Way's five-county area.

Number of Families Achieving Financial Stability Each Year					
	2010	2011	2012	2013	2014
UWECI Service Area	62	0	762	-82	29
Cedar Rapids Metro Area	99	185	149	-167	72

Many factors account for families struggling to make incomes more than 250% FPL, including education level and household structure. Families with low educational attainment struggle to access higher wage jobs that offer benefits packages because they do not have skills and qualifications to meet demands of those jobs. Individuals without a high school diploma are more likely to be in poverty, in particular women without a high school diploma³².

Population without a high school diploma in UWECI ⁱⁱ					
	Benton	Cedar	Iowa	Jones	Linn
Percent of population without HS Diploma	18.20%	17.10%	16.30%	17.30%	11.30%
Median Earnings without a HS Diploma	\$23,674	\$30,675	\$12,115	\$17,266	\$24,549

Household structure also impacts family success. Two-working-parent households have two incomes to support their families. Single-parent households support a family with only one income. In Linn County, **one out of two single parent households** do not make enough to support their family³³. On average, a single mother with two kids is likely to need an additional \$17,731 to support her family, as opposed to married households that on average make \$24,108 more than what is needed to support their household.

Median Income by Household Type in Linn County			
	Single Mother	Single Father	Married Households
Median Income	\$32,669	\$46,237	\$84,858
Wage needed to support family (250% FPL)	\$50,400	\$50,400	\$60,750
Difference	(\$17,731)	(\$4,163)	\$24,108

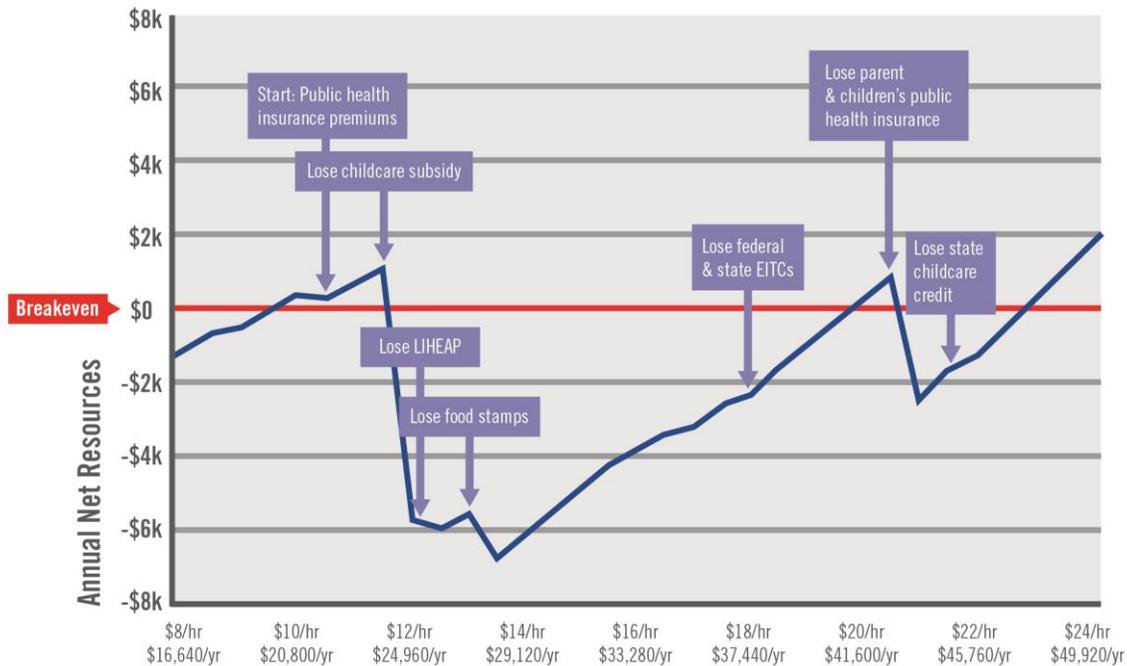
In UWECI's service area, more than 10,000 family households (including at least one child under the age of 18) have a household income less than \$50,000, which for a family of three, is

³² See the large data sheet for male/female earnings by education.

³³ See the large data sheet for single-parent household income for UWECI's five-county area.

less than 250% FPLⁱⁱⁱ. A family's income must be 250% FPL or greater to meet basic standards of living including childcare, food, housing, clothing, healthcare, and transportation. This is called the break-even level of income, or basic needs budget. More than half (59.1%) of single parent households are not able to reach this break-even level of income.

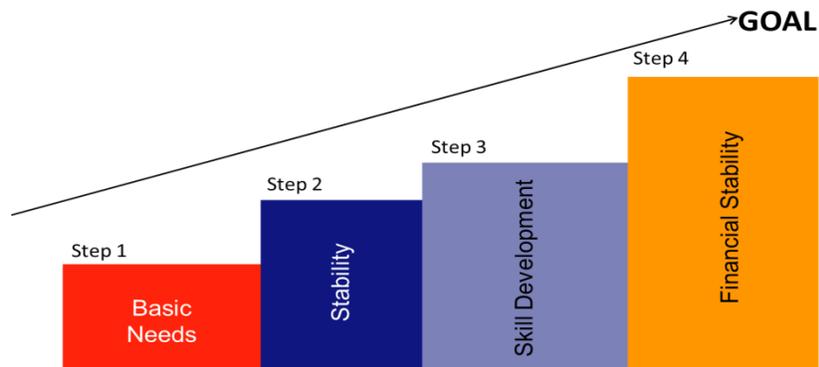
When families make less than 250% of the federal poverty line, they cannot meet basic needs without public benefits such as Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, or childcare assistance. Relying on public benefits puts low-income families at risk for added instability because of the effort needed to document eligibility and maintain enrollment, and the phenomenon called the benefits cliff (as seen in the figure below).



The effects from the benefits cliff occur when benefits for low-income families drop off as they make more money, but not enough money to meet basic needs. The result is that low-income families become stuck: they still do not meet basic needs, but it is the best they can do unless they receive a significant wage increase. This is why filling gaps in services is critical in helping reduce the volatility created when families no longer qualify for critical benefits.

What Works

To combat the benefits cliff, United Way developed a stair step model to outline the elements necessary to achieve financial stability. This model is a map of key services that, together, move families from crisis to resilience and poverty to financial stability. The idea behind the stair step model is families meeting basic needs before taking on increased skills and education that help earn more in the local jobs market. In addition, because of the benefits cliff and sharp drop off in eligibility, it is important families have assistance in applying for critical benefits and finding what other services may also be available to them.



The stair step model contains four steps to achieving financial stability. The outline below lists activities our community needs that also help families move towards financial stability.

Step 1: Meet Basic Needs

Everyone must meet basic needs to lead a successful, healthy, and happy life. The causes of poverty may vary, but it is easy to identify the milestones necessary for individuals and families to achieve long-term stability. These milestones include food security, stable housing, and work supports like transportation and childcare.

Food Security

Food is essential to our daily lives. A healthy, balanced diet is the first line of defense against disease. The quantity and quality of food we consume affects not only our quality of life, but also our productivity; we all need nutrients to feel energized and ready for work or school.

However, many in our community do not have consistent access to food. In UWECE's five-county service area, about one in eight, or nearly 35,120 people, are food insecure. Food insecurity means lacking stable access to affordable, healthy, and culturally appropriate food. Access covers a variety of barriers including inability to afford food, no reliable transportation to food, or lack of diet-appropriate food available. Food insecure families make difficult decisions every day, like choosing between paying rent and feeding their children. Similarly, do they use the last of their gas to drive to a food bank or save it so they can get to work tomorrow?

Two common ways families deal with food insecurity are through food pantries and the Federal Supplemental Nutrition Assistance Program (SNAP). Pantries help families when they are in crisis, and SNAP benefits help sustain families until they make enough money to afford food on their own. Both fulfill critical needs in families' lives. Currently in UWECE's service area, SNAP usage is trending downward. In 2013 in Linn County, 75.7% of those eligible for SNAP took advantage of the program. As of July 2016, that rate is down to 68.6%—nearly a 10% decline.

Rural counties also experience this phenomenon. In 2013–16 in Benton County, there has been a 20% decline from 65% to 45% in eligible SNAP users. Families are relying even more on food pantries to access resources. Providing healthy, accessible, and culturally appropriate food to low-income families is important for their health and overall economic stability. If families have food available to them, they can stop worrying about where their next meal will come from and focus on other issues in their lives like finding stable housing.

Housing Stability

Families living in higher quality housing have lower levels of distress, reduced healthcare costs, and an increase in productivity^{iv}. Housing is an important need because it intersects with many

other aspects of daily life needed for success. A home is the primary place for family life, relaxation from work or school, and an asset that builds financial wealth and stability. When families lack stable housing, the entire family suffers. Access to safe and affordable housing continues to be a number one need in United Way’s five-county service area, based on United Way’s 2-1-1 information and referral. Housing Cost Burden³⁴ (HCB) is high in all five counties, especially for renters.

Housing Cost Burden in UWECI Five-County Area ^v					
	Benton	Cedar	Iowa	Jones	Linn
Renter HCB	27%	27%	31%	29%	38%
Owner HCB	21%	21%	18%	20%	20%

These trends have increased overtime, making it harder for families to find affordable housing. Housing costs have also increased. In just two years (2013–15), average housing costs increased 6.8% for one bedroom and 8.2% for two bedrooms^{vi}. Lack of affordable housing for families creates instability in family units. In some Cedar Rapids neighborhoods, as much as 72% of renters are housing cost burdened and more than half of those neighborhoods are renter occupied³⁵. This can lead to unstable neighborhoods: when residents cannot afford their housing, they move frequently. When residents are constantly moving, there is less ownership of the neighborhood, which can lead to housing deterioration and neighborhood disinvestment. Studies show housing instability leads to poorer outcomes for both children and adults. Studies also found positive impacts on employment due to rental housing assistance.

Poor quality housing has negative impacts on families. Poor quality housing means the housing unit is assessed at a below normal condition and tend to exhibit leaking roofs, broken windows, rodents, non-functioning heaters or stoves, peeling paint, exposed wiring, or unsafe or unclean environments. Recent studies by the MacArthur Foundation found that, “The stress and strain [on parents] of living in poor quality homes or having to move multiple times in a few short years took its toll, leading to symptoms of depression and anxiety, and to less stable family routines. This in turn helped to explain children’s diminished functioning. Thus, rather than being a source of stability and security, a home lacking some of the most basic elements of comfort may exacerbate other pressures that poor parents face”^{vii}.

Housing matters. When quality affordable housing is not accessible, families double up or find poorer quality housing that is more affordable. Worse yet, they can wind up homeless or in temporary shelter. Providing housing for unstable, near-homeless, or homeless families is important. Strategies that provide safe, stable, long-term, and supportive housing solutions for families are critical to future success.

Reliable Transportation

On average, transportation cost is the second biggest expense in the budgets of most American households^{viii}. Housing and transportation are linked because the amount of money or time spent on transportation will vary depending on where you live. This is especially true for residents that live farther away from job centers or in rural communities. This is a trade low income families make. If they live in a rural community, housing costs tend to be lower, but they would make up for it in increased transportation costs. Alternatively, in urban centers where

³⁴Housing Cost Burden is a measure of housing affordability. When households are cost burdened, it means they are spending too much on housing. The federal standard for “too much” is 30% of the household’s monthly income.

³⁵ See the large data sheet for housing cost burden at the neighborhood level

residents have access to public transportation or are close enough that they could walk or bike, housing costs tend to be much higher^{ix}.

Median Housing Costs in UWECI Five-County Area					
	Benton	Cedar	Iowa	Jones	Linn
Median Rent ^x	\$612	\$648	\$553	\$557	\$721
Median Owner Payment ^{xi}	\$888	\$907	\$869	\$813	\$1,050

In 2011, low-income residents spent an estimated 43% of their household income on both housing and transportation^{xii}. In UWECI's service area, cars are important to being financially stable because public transportation is either completely absent or does not run at times when low-income families need it most. In Cedar Rapids, the public transportation system has a high cost in terms of time. Routes may take 45 minutes to an hour just to get to and from work with no additional stops^{xiii}. Getting to work or school is a challenge for residents who do not have reliable access to transportation. Transportation is a high cost both financially and timewise. Strategies that provide reliable and affordable transportation options for families until they are able to secure transportation of their own are an important factor in a family's financial stability.

Step 2: Family Stabilization

Once families have met basic needs, continued support ensures they do not slide back into crisis. The lives of low-income families are volatile, making it hard to plan ahead. A study by Chase bank found that, "the volatility that individuals experience carries not only a financial cost, but also psychological and cognitive costs. Uncertainty makes it tough to plan ahead, let alone to save, and the stress of living from crisis to crisis no doubt pushes some to make financial choices they later regret"^{xiv}.

Instability and volatility for low-income families come from a variety of factors including the variability of part-time work, lack of benefits, and additional time spent finding resources to make up for what they cannot afford. The Economic Policy Institute conducted a study in 2015 that found variable work schedules contributed to overall economic instability and that low-income workers were the most likely to work variable schedules^{xv}. Variable work schedules not only make it difficult to plan for childcare or hold a second job, but it also makes it difficult to plan finances week to week since workers never know if they will work 40 hours or 10 hours^{xvi}. "Another recent study found that nearly one-third of Americans experience considerable fluctuations in their income; of these individuals, more than 40% attribute the ups and downs to irregular work schedules^{xvii}." Variable work schedules can also make it more difficult for families to access benefits, as many public benefits require families to work a certain number of hours^{xviii}. As a result, when low-income workers work less hours, they lose wages and can also see a reduction in the amount of benefits they receive.

Low-income families spend a lot of their time navigating systems and finding resources. Activities such as applying for public benefits, medical appointments, utility companies, or meeting with landlords can be time consuming and conflict with work schedules. Yet, their stability depends on their ability to access these resources and obligations^{xix}. Time and schedule flexibility are scarce resources for low-income residents, especially when factoring in the lack of reliable transportation and added time to use public transportation.

Benefits Screening and Advocacy

Strategies that help families navigate these systems, and apply for and maintain benefits they qualify for, are important to stabilize families and enable them to start building skills. Without any benefits, 20.8% of Iowa residents and 18.1% of children in the State of Iowa would live in poverty. With the use of public benefits, that rate is actually 7% of all people and 5.2% of children.

Benefits such as SNAP and EITC improve academics in children, increase rates of high school completion and college attendance, and increase future earnings. Benefits systems are not easy to navigate and advocating for themselves can be equally difficult without expertise. Completing applications, determining eligibility based on complicated online forms, and advocating for themselves and their rights are all learned and complex skills that many low-income families do not have the capacity or time to develop^{xx}. When families are not well equipped, they will likely not access public benefits. In UWECL's five-county area, many people do not use benefits they qualify for, as evidenced in the table below.

Percent of Households with incomes that qualify and utilize SNAP				
	July 2013	July 2014	July 2015	July 2016
Benton	66%	51%	49%	45%
Cedar	49%	44%	44%	37%
Iowa	48%	42%	38%	35%
Jones	50%	50%	49%	46%
Linn	76%	69%	69%	69%

Table 1: The values above indicate the percent of households that qualify for SNAP (household income less than 130% FPL) that use SNAP benefits. Therefore, in Benton County, in July 2016 it is estimated that of those households that qualify for SNAP benefits, only 45% (less than half) are taking advantage of the benefit.

In Iowa, federal and state public benefits dramatically reduce the number of families living in poverty. For low-income families with children under the age of six, the use of SNAP and EITC are associated with an increase in their working hours between ages 25 and 37 of 135 hours per year and a 17% rise in their annual earnings^{xxi}. It is important that low-income families use the public benefits they qualify for.

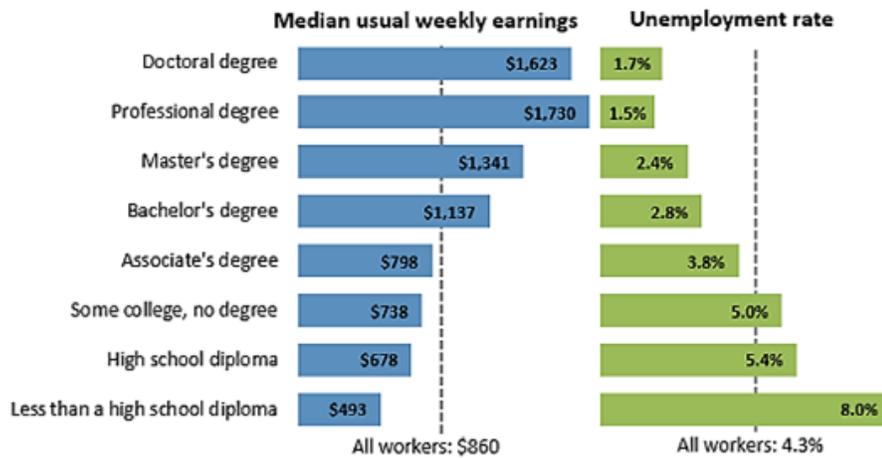
Step 3: Skill Building

When families are stable, they can start to think about increasing their skills, education, and employment. These skills include financial literacy skills that help manage finances and enable individuals to start building assets as well as basic and soft skills.

Develop Basic and Soft Skills

Increasing skills and education is the key to helping families achieve financial stability because it is the primary way families increase their income. In order to achieve higher education and better employment opportunities, families need to develop basic and soft skills.

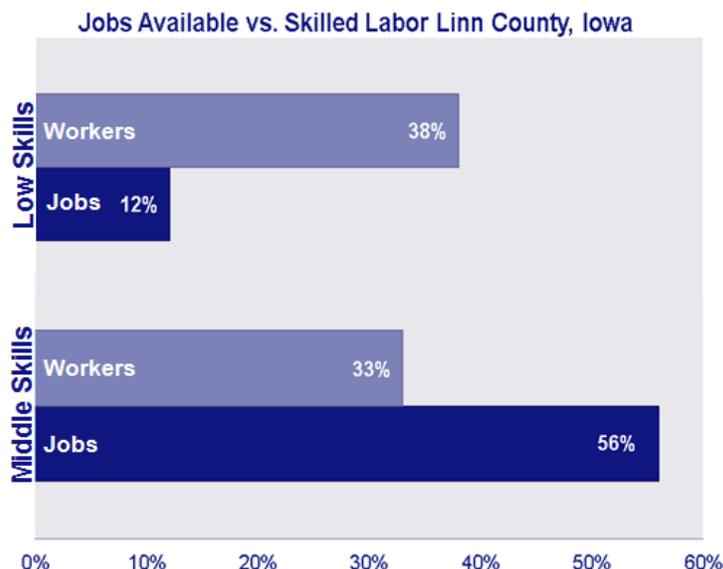
Earnings and unemployment rates by educational attainment, 2015



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.
Source: U.S. Bureau of Labor Statistics, Current Population Survey

xxii

Local data on jobs in our community show that employers lack applicants with necessary skills to fill their jobs as evidenced in the graph below. A survey of local businesses showed that 20% of applicants did not have basic skills (math and reading) needed to do the job. From that same survey, 30% of applicants did not have soft skills needed to do the job. These skills include interviewing skills, relationship management, working effectively in teams, communicating effectively, etc.



Many low-income residents lack both basic and soft skills because of the negative consequences from growing up and living in poverty. Professor Robert D. Putnam notes in his book, *Our Kids*, "there is an increasing gap (for low income populations) in participation in extra-curricular and community-based activities, those which build strong work habits, self-discipline,

teamwork, leadership, and a sense of civic engagement.” Low-income individuals have not had the same experiences in life that naturally develop soft skills^{xxiii}.

Strategies that help low-income parents access education that lead to higher income jobs are important. This includes obtaining basic credentials like the HiSET³⁶, formerly known as GED³⁷, and tutoring opportunities that help parents work on basic and soft skills. To bolster soft skills in low-income families, workshops help parents work on resume building, refining interview skills, or internship opportunities that build their references and their professional network.

Increasing Financial Literacy

Increasing financial literacy means learning how to develop and stick to a budget, develop savings, reduce debt, build assets, access mainstream banking institutions, and plan for their financial future. As families start to enter higher wage positions and plan for the future, they need to develop budgeting skills.

Many low-income families struggle with volatile, unpredictable income, variable schedules, and few benefits such as paid time off^{xxiv}. They have always lived paycheck to paycheck. A 2014 study from the White House stated that an unexpected bill of more than \$400 could send families into crisis. Helping families plan for financial issues can help keep them out of crisis. This is why budgeting and a savings account are very useful. Similarly, accessing mainstream banking institutions is another way families can stay out of financial crisis. According to a study conducted by the Brookings Institution, 83% of unbanked households earn less than \$25,000 and that the “unbanked” often resort to local high-cost, nonbank providers such as check cashers, payday lenders, and tax-refund anticipation lenders^{xxv} to get by.

Free tax preparation is a component to financial literacy and stabilizing families. Free tax prep is one of the few ways that families can receive a large infusion of cash. Most low-income working families qualify for the Earned Income Tax Credit as well as the Child Tax Credit. Both credits bring many families out of poverty. “Recent research on EITC’s effects on single mothers’ employment shows that counting the employment-boosting effect of the EITC nearly doubles its anti-poverty effect for these families^{xxvi}. Free tax prep provides families a sum of money they can either use to alleviate a crisis that has already happened or prepare for a future crisis. Last year, the Linn and Jones County Volunteer Income Tax Assistance (VITA) program provided an average return of \$1,606 to 1,883 households. Without this free service, many of those individuals would have not filed or received any money in return, or they would have paid for the service and not gotten back their full return.

Step 4: Low-income individuals obtain and retain family supporting employment

Once families are ready to take the final step, they have the foundation set to increase their skills and education in order to obtain family supporting employment. Families are still likely to require income supports until they complete training and enter the skilled workforce. Coordination and navigation efforts through help ensure they are able to complete their training.

The Career Pathways model helps low-income families obtain and retain employment. The U.S. Department of Labor and Education defines career pathways as a “series of connected education and training strategies and support services that enable individuals to secure industry

³⁶ The High School Equivalency Test (HiSET) exam is the new alternative to the GED test; it can help you achieve the important state-issued high school equivalency credential.

³⁷ GED stands for **General Education Diploma**. The GED is an internationally recognized test. If you pass the GED test, you will earn a High School Equivalency Certificate.

relevant certification and obtain employment within an occupational area and to advance to higher levels of future education and employment in that area^{xxvii} .”

The image to the right is an example of a career pathway from the PACE program in Iowa. This program is designed to meet the needs of every student, taking into account the need for flexibility with life circumstances. In addition, this model allows individuals to start where they need more education and end wherever they are comfortable, with the understanding that they can start back up again and continue their education and journey for higher wages at any time and know the steps to get them there. An important component of the PACE program is that with each step and credential, there is the potential for a higher wage^{xxviii} . Key educational pieces make this model successful and ensure individuals attain the basic and soft skills necessary to gain experience and employment, as well as the financial literacy skills to help them manage the money they earn. It is important for community organizations to help build on ramps to these pathways.

Higher Education, Hard Skill Building

Attaining a high school diploma is vital, but often does not yield increased incomes for low-income families because today’s employers look for more skilled employees. In fact, more jobs now require post-secondary education than ever before.^{xxix}“A post-secondary education, particularly a degree or industry-recognized credential related to jobs in demand, is the most important determinant of differences in workers’ lifetime earnings and incomes”^{xxx} A post-secondary education does not necessarily mean all people should strive to get a four-year college degree. Secondary education can mean anything that increases skill levels in areas in which there is a local demand for workers. This could be anything from a specific two-year degree at Kirkwood Community College or an apprenticeship program through a local union. Training programs help low income individuals find the right job as opposed to the jobs they can get quickly.^{xxxi}

It is also important that low-income families have clear pathways and manageable steps in order for them to be successful. Focus groups with single parents conducted by UWECI revealed a number of underlying issues that may prevent low-income individuals from engaging in and/or completing training and education. Underlying issues include cost of education, lack of awareness on how to pursue additional education, transportation, and affordable and accessible childcare. These and other support services assist low-income individuals in successfully engaging in, enrolling in, and completing education and training programs.



A study from the Department of Labor noted that the most successful programs helping low-income families achieve higher education and employment include, “coordinated strategies across systems, and flexible, innovative training strategies that integrate the education, training, and support services they need to prepare for and succeed in the workplace.”^{xxxii}The study concluded by stating expanding support services, along with employment and training services, reduces disincentives to work (created by the benefits cliff) and allows individuals to succeed.

If families’ basic needs are not met, if they are not stabilized, and if they lack basic skills, it will be much more difficult, if not impossible, for low-income families to achieve higher wage employment and subsequently income. When families are not dealing with daily crises, they are able to obtain the skills and training to get higher wage jobs that smoothly transition them off the cliff, off public assistance, and meet their basic needs by their own efforts.

Our Priorities

Financial Stability Community Goal: By 2020, increase the number of financially stable households by 15%

Guiding Principle: Heads of households have the resiliency to overcome adversity and obtain a wage sufficient to meet their family's basic expenses.

Target Population: Individuals and families at or below 250% of the Federal Poverty Guideline within United Way's five county service area (Benton, Cedar, Iowa, Jones, and Linn Counties).

Priority is given to the following subpopulations in greatest need:

- Single female-headed households
- Families with children
- Individuals with low educational attainment

Priorities

1. Critical basic needs must be met. Families must have access to safe, affordable, and reliable housing; food; and transportation.
2. Families need stabilization. One key way for families to do this is to access all benefits they are eligible for.
3. Families access basic and soft skills that allow them to get into the workforce, start to build skills, develop financial literacy skills, and build a resume and professional connections.
4. Families enter and complete post-secondary education in a field that has local demand and obtain employment that puts their household more than 250% FPL.

Through this knowledge of what works, United Way remains invested in the following four Financial Stability priorities and indicators:

Intermediate Outcome 1: BASIC NEEDS

Low-income households use safety net systems that support basic needs.

- # (%)of clients diverted from shelter or prevented from homelessness
- # (%)of households who obtain permanent housing at program exit
- # (%)of households who maintain permanent housing three months post program exit

Intermediate Outcome 2: STABILIZATION/ MANAGEABLE EXPENSES

Low-income working families stabilize and start planning

- # (%)of households enrolled and receiving public benefits they are eligible for (Examples: Medicaid, Medicare, SCHIP, WIC, SNAP, Child Care Assistance, Child support, SSDI, SSI, TANF, Section 8/public housing/rent assistance, Unemployment Insurance)
- # (%)of individuals who obtained employment or supportive services that increased their net income (New wage/salary is greater than last wage/salary earned)
- # (%)of individuals retained in their employment or education/training program as a result of receiving a subsidy or support service
- # (%)of individuals who increase their financial literacy/knowledge or skills
- # (%)of households with a balanced budget
- # (%)of households who access financial mainstream services (Mainstream- defined as a bank or credit union; a non-predatory lending institution)
- # (%)of households who set financial goals and make progress towards them

Intermediate Outcome 3: SKILL DEVELOPMENT

Low-income individuals acquire basic education, post-secondary training, and soft skills needed in the workforce

- # (%)of individuals who increase literacy or basic skill level
- # (%)of individuals who earned a High School Equivalency/Diploma
- # (%)of individuals who earned a short-term certificate (Short term certificate is defined as a standard set of technical or occupational skills developed or endorsed by local employer(s) or an industry)
- # (%)of individuals who earned a one-year diploma
- # (%)of individual who earned a two-year degree
- # (%)of individuals who earned a credential (Credential defined as a national, state or locally recognized certificate or degree)
- # (%)of individuals who pursue further training or obtained employment as a result of participating in work experience activities

Intermediate Outcome 4: FINANCIAL STABILITY

Low-income families obtain and retain family supporting employment

- Average wage of individuals at program entrance
- Average wage of individuals at program exit
- # (%)of individuals who earned a credential who obtain employment that increased their wage
- # (%) of individuals who earned a credential who obtain employment that attain employee benefits (healthcare, vacation time, sick time, etc.)
- # (%)of individuals who earned a credential and obtained employment who maintain employment for 90 days
- # (%)of individuals who earned a credential and obtained employment who maintain employment for nine months
- # (%)of individuals who earn a credential and new employment wages increase the household income to 101–150% of the FPL
- # (%)of individuals who earn a credential and new employment wages increase the household income to 151–249% of the FPL
- # (%)of individuals who earn a credential and new employment wages increase the household income to more than 250% of the FPL

QUESTIONS

A. Narrative Questions

Continuation Grant Questions (45 points)

1. What problem area do you intend to address and why is this needed locally?
2. Who are your target clients and how do you reach them? Or who are your clients and how do you engage them in your services?
3. What is/are the services you will deliver and what result will you achieve?
 - a. Describe the service sequence.
 - b. In your description, it should be clear how the activities relate to the result your organization is working to achieve.
4. What evidence exists or do you have that shows your approach will work to solve your clients' problem or need?
5. Please describe how you determine that participants experience better outcomes by participating in your program, compared to people who are not in your program.
 - a. What is the difference that is being made?
 - b. Why should we continue to fund this work (Looking specifically at impact and outcomes)?
6. Is there anyone else doing what you are doing?
7. What other organizations help you achieve desired outcomes for clients?
8. What's changed in our environment that's impacted the service and how have you coped with those changes?
9. Please describe any risks you face that may impact your ability to deliver forecasted outcomes/results such as staff turnover, available talent, policy change, or other funder changes. How would you address them?

Enhancement Grant Questions (15 points)

If applying for an Enhancement Grant please answer the nine Continuation Grant Questions and the following three questions.

1. Please describe how you will expand the impact of your program/service. To be considered the enhancement should include one or more of the following: expanded geography, expanded populations, or dramatically expanded services.
2. What changes or trends led to the need for this enhancement?
3. What is your staffing plan to address this shift?

B. Data and Measurement Components

- 1) Please describe the measurement tool you are using including the source of the tool and the method of choosing this tool. Please also provide any reliability and validity information you have on the measurement you will be using to collect your data.
- 2) Please clearly describe your methodology for calculating indicator measurements including timing and frequency of measurement.
- 3) Complete your logic model and include this information.

C. Financial: Budgets and Request Justification

C1. Impact Strategy Budget & Narrative

Impact Strategy Budget Form

Please complete an Impact Strategy Budget Form using the MS Excel form on the UWECI website. UWECI should not be the only source of income reflected on the impact strategy budget. The Impact Strategy Budget should reflect all sources of income and related expenses to implementing the strategy being proposed. Budget figures should coincide with the grant cycle (July 1-June 30 fiscal year). Funding requested from UWECI should not exceed 70% of the total strategy budget.

Do not change any titles to line items in the budget form.

Impact Strategy Budget Narrative

Please use the "Narrative" space in the budget form (Excel spreadsheet) to explain Impact Strategy Budget line items that you feel are needed, including:

- Line item variance greater than \$10,000 or greater than 10% between budget years. Please reference the line item(s) and provide an explanation.
- Complete the schedules as appropriate
- Budget deficits of any size require both an explanation and an anticipated resolution
- Describe key financial opportunities and threats that may affect your strategy budget in the next three years.

Please reference the applicable line item number and description for each explanation provided. For example:

Line item 10 - Salaries: The variance is a result of a 1 FTE staff position that was not filled for five months.

C2. Funding Request Justification Form

Please complete a Funding Request Justification Form using the MS Excel form on the UWECI website. This form shall serve as the primary tool to set context for the amount of funding being requested. Agencies may modify the form to suit their need, however all information requested must be addressed. ***If the proposal is requesting funding to support activities that align /with two or more intermediate outcomes, please complete a "Funding Request Justification Form" for each Intermediate Outcome.***

Funding Request Narrative:

Provide additional information that sets context for the funding requested, including but not limited to:

- Provide and explain how it is calculated the agency's general administrative rate (%) applied to service provisions.
- Revenue streams that support this strategy and funding restrictions they may impose.

Glossary of UWECI Terms

Activities – the type of service or what the agency does with its inputs, i.e., resources dedicated to or consumed by the agency, to fulfill its mission (e.g. workshops, counseling, trainings, etc.)

Barriers – related issues effecting the situation of the primary focus area.

Base Data – information gathered at the beginning that is used later to provide a comparison for assessing impact.

Care Coordination – links patients with community resources to facilitate referrals and respond to social service needs. Tracks and supports patients when they obtain both inside and outside services. Communicates with clients and community resources about needs and goal setting.

Community Goal – a broad, systemic community change tied to a United Way focus area of Education, Financial Stability, or Health that cannot be directly measured, but rather evidenced by changes in related indicators, i.e., measures used to illustrate benefits or changes in knowledge, skill, behavior or condition for participants and/or communities.

Cultural Competence – set of congruent behaviors, attitudes, and policies that enable systems, agencies, or professionals to work effectively in cross-cultural situations.

Diversity and Inclusion – diversity is the range of human differences, including but not limited to race, ethnicity, gender, gender identity, sexual orientation, age, social class, physical ability or attributes, religious or ethical values system, national origin, and political beliefs. Inclusion is involvement and empowerment, where the inherent worth and dignity of all people are recognized. An inclusive agency promotes and sustains a sense of belonging; it values and practices respect for the talents, beliefs, backgrounds, and ways of living of its members.

Educational Attainment – refers to the highest level of schooling a person has reached.

Federal Poverty Level – guidelines set by the federal government used to set eligibility criteria for various programs: http://www.akleg.gov/basis/get_documents.asp?session=29&docid=52164

Focus Areas – the three categories of community issues that comprise UWECI's Impact Agenda; Education including, Early Childhood Development and Care, and Positive Youth Development; Financial Stability; and Health which includes Independence. Also referred to as pillars.

Housing Cost Burden – the percentage of household income spent on mortgage or rent. HUD programs consider households spending more than 30 percent of income on either rent or mortgage to be "cost-burdened." Households spending more than 50 percent are considered to be "severely cost-burdened."

Impact Cabinet – a governing body which oversees the Community Solutions Teams, that will determine funding for each Focus Area and discuss overarching issues, strategies and policies.

Indicators – measures used to illustrate benefits or changes in knowledge, skill, behavior or condition for participants and/or communities.

Inputs – resources dedicated to or consumed by the agency; some examples include staff, volunteers, time, money, equipment, etc.

Integration – the process of improving organizational performance by facilitating the continuous alignment of strategies within the ever changing social service environment.

Intermediate Outcome – the change that is desired through funded strategies of UWECI to contribute to the Community Goal's achievement.

Low-income — United Way of East Central Iowa considers persons or households with annual incomes below 250 percent of the federal poverty guidelines to be low-income.

Logic Model – a tool that helps frame a strategy by evaluating data from all key data sources (e.g. inputs, activities, outputs, indicators and intermediate outcomes).

Multi-generational – of or relating to several generations.

Navigation – refers to the assistance offered to patients in finding their way through the complex social service and/or health systems to overcome barriers in accessing quality care and treatment (e.g., arranging financial support, coordinating among providers and setting, arranging for translation services, etc.), and emphasize a patient-centric model. Navigation is the assistance that enables successful Care Coordination

Outputs – the direct products of activities. These are usually measured in terms of the volume of work accomplished and/or participants served. Examples: number of classes taught, number of counseling sessions conducted, hours of service provided.

Self-Sufficient Wage – a calculation of the compensation required to provide for an individual's or family's needs. Please reference Iowa Policy Project's website to access the Cost of Living in Iowa Report.

Socioeconomic Status (SES) – is often measured as a combination of education, income and occupation. Socioeconomic status is commonly conceptualized as the social standing or class of an individual or group.

Solutions Teams – teams of volunteers and lead staff that will work collectively to research best practices, select partners, allocate funds, monitor performance, support community initiatives, build collaboration, understand community systems and create advocacy all under an identified focus area on an ongoing basis.

Strategy – incorporates the activities or services within your agency that support your alignment with an intermediate outcome. This strategy may align with what has been traditionally labeled as a program or group of programs in your agency.

Trauma-Informed – care is a framework that involves understanding, recognizing, and responding to the effects of all types of trauma.

Target Population – the market segment or group you are planning to serve.

Targets – numerical goals for an agency's level of achievement.

Vision – a future ideal state for a community condition, issue or population group.

BUDGET FORM DEFINITIONS

REVENUE

Line #	Line Description	Line Explanation
1	UWECI Community Impact Funding	Amount requested from the CIPF, and the amount current partner agencies received from UWECI for Partner Agency Funding.
2	Other UWECI Funding	Funding received from UWECI for Donor Option
3	Funding from other United Ways	Funding received from a United Way other than UWECI.
4	Contributions & Events	Include all general contributions for which the donor receives no direct private benefit such as any funds restricted by the donor; also include revenue resulting from special events sponsored by an agency for the purpose of fundraising.
5	Foundation Grants	Funding received from private, corporate, community, or family foundations such as the Hall-Perrine Foundation, Greater Cedar Rapids Community Foundation, etc.
6	Government Grants	Funding received from the United States Government, the State City and or County.
7	Program Service Revenue	Include revenues that are received by the agency for personal memberships and fee payments for services furnished by the organization.
8	Other Revenue	Include revenue that cannot be itemized in previous line items.
9	TOTAL IMPACT STRATEGY REVENUE	The sum of lines 1-8.

EXPENSES

Line #	Line Description	Line Explanation
10	Salaries	Salaries and wages earned by the agency's or Impact Strategy's regular and temporary employees; does not include fees paid to consultants or contract fees.
11	Benefits and Payroll Taxes	Amounts paid and accrued by an agency under employee benefit plans offered by the agency and payroll taxes.
12	Fees for Services (non-employees)	Professional fees and expenses of professional consultants and practitioners who are not employees of the organization.
13	Advertising/Promotion	All marketing and communication related expenses, including costs for printing, design work, etc.
14	Office expenses	Includes the cost of material, appliances, and other supplies.
15	Occupancy/Utilities	Costs to agency or impact strategy for occupying owned or leased land, buildings and/or offices including telephone, internet and other facilities operations costs
16	Travel/Meetings	All expenses of travel and transportation for agency representatives, also expenses of conducting or attending meetings related to the organizations activities.

17	Assistance to Individual Households	Cost to the agency of specific material assistance or services for a particular client or patient.
18	Dues	Amounts paid for memberships in other organizations that provide benefits and services i.e. membership in a network or association
19	Insurance	All costs of insurance except employee benefits and other payroll related insurance.
20	Other Expenses	Expenses not reportable in other lines.
21	TOTAL AGENCY/ IMPACT STRATEGY EXPENSES	All expenses, direct and indirect, attributable to the agency/impact strategy.
22	Net Excess (Deficit)	The difference between TOTAL REVENUE and TOTAL EXPENSES.

SUBMISSION REQUIREMENTS

Contact Information:

If you have any questions, please contact Leslie Wright at (319) 398-5372 ext. 815 or communitybuilding@uweci.org

Accessing the RFP Forms:

Agencies can find all necessary forms on the UWECI web site: www.uweci.org/2016RFP.

LATE OR INCOMPLETE SUBMISSIONS WILL NOT BE CONSIDERED FOR FUNDING.

UWECI must receive all materials electronically via email submission to communitybuilding@uweci.org by **noon on January 13, 2017***. In order to be considered complete each Funding Proposal should include the following:

Checklist of Items	Submission Method	 CHECK
Funding Proposal including: <ul style="list-style-type: none"> ▪ Cover Page ▪ Narrative ▪ Impact Strategy Budget ▪ Funding Request Justification Form ▪ Program Process Map 	<input checked="" type="checkbox"/> Email all documents together as one pdf that may be duplicated	
Logic Model	<input checked="" type="checkbox"/> Email pdf document	
Current roster of organization's Board of Directors with their affiliations	<input checked="" type="checkbox"/> Email pdf document	
Affidavit of Non-Discrimination	<input checked="" type="checkbox"/> Email pdf document	
Counterterrorism Compliance Form	<input checked="" type="checkbox"/> Email pdf document	
Current Partners:	Submit Accountability Review documents on your regular schedule.	
New applicants only:		
<ol style="list-style-type: none"> 1) 501(C)(3) Designation Letter 2) Current Bylaws 3) Audit or Independent Financial Review 4) IRS Form 990 5) Board approved annual budget with accompanying narrative 	<input checked="" type="checkbox"/> Email all documents together as one pdf that may be duplicated	

* The invitation to apply will be sent via email on October 28th, 2016 .

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