

UNITED WAY OF THE MIDLANDS CONTACT:

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United Way of the Midlands Invests in Programs for Families to Build a True Pathway Out of Poverty

Currently there are more than 51,000 households in the Omaha-Council Bluffs metro where the occupants pay 30 percent or more of their family income on rent, which is 45 percent of all metro households who pay rent or a mortgage. Professionals in the world of personal finance and banking, as well as writers of federal policy aim for people to spend less than 30 percent of their household income on rent or mortgage. Dedicating more than that amount means less income is available for other basic needs like healthy food, medical care and transportation. It also limits a family's ability to address their financial risk in proactive ways such as building a savings account or purchasing insurance. If incomes unexpectedly decrease or unexpected expenses occur, families can be at a high risk for eviction and that could mean moving, perhaps more than once.

When a family is forced to move frequently, they lose stable community connections which creates excess stress and results in negative health outcomes. Neighborhoods provide access to essential resources, such as employment, education, healthcare and retail such as food outlets or pharmacies. Isolation from these resources makes it more difficult for residents to successfully utilize them, causing a ripple effect through other elements of health, such as education, employment and stable environment.¹ When children move from one home to the next, it can result in poor classroom performance, higher dropout rate and problems in early adulthood such as depression.

Studies have shown that when housing is affordable and accessible, our neighbors and our neighborhoods thrive – children do better in school, seniors are healthier longer and more socially connected, parents and children experience more positive mental health, workers are more productive, trips to the emergency room are reduced, and families have more disposable incomes to boost local economies.²

Fundamentally, the key to housing stability is maintaining a steady income and maximizing every dollar. As a result, the primary services offered by many of United Way of the Midlands' (UWM) funded programs are financial education and homeownership classes, as well as intense case management that incorporates peer support programs to create a network for first-time homeowners and those who aspire to be. Housing stability investments offer:

- Programs that operate on a "two-generation" principle by providing services to both parents and children
- Programs working to transition formerly homeless families from shelters to more permanent housing
- Programs that work with families to increase their annual income by accessing local and federal resources, for example, the Earned Income Tax Credit and tax preparation services
 - In 2017, close to 5,000 individuals received free tax services (supported by UWM funding) resulting in more than \$10 million in tax returns, \$3 million of which was in Earned Income Tax Credits.

These programs create opportunities for families to decrease debt, increase credit scores, secure financial assets and in doing so, build a true pathway out of poverty. UWM is honored to be awarded grants from the Siemer Institute and Lincoln Financial Group to fund targeted programming to connect families in poverty to stable housing. In 2017, UWM-funded programs delivered over 30,000 services to local individuals and families and helped sustain and maintain their housing. By 2025, UWM will help ensure 65 percent of residents in the Omaha-Council Bluffs community are financially stable so they can support themselves and their families. Please visit UnitedWayMidlands.org for more information.

About United Way of the Midlands

Thanks to donors, volunteers and community partners, United Way of the Midlands (UWM) is not only focused on addressing our community's human needs today; it is focused on what can be and what should be. It is building on today's strong partnerships to create even more comprehensive human service efforts tomorrow, so our community can solve some of the root causes of poverty. UWM is community-based, community-focused. Thanks to those who share their strength, UWM is COMMUNITY STRONG.

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¹www.commissiononhealth.org

²www.housingisopportunity.org