



# United Way of Larimer County

## Community Impact Plan

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**LIVE UNITED**™



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# Overview of United Way of Larimer County:

Since 1958, United Way has served as the local philanthropic leader for health and human services in Fort Collins, Loveland, Berthoud, Estes Park and the surrounding communities in Larimer County.

## 2006

In 2006, United Way of Larimer County began the transition from solely being a fundraising organization to being a community impact organization. The traditional United Way model measured success by dollars raised that were allocated to a select group of nonprofit agencies. While United Way still raises funds, the community impact model shifts the focus of how dollars are allocated. United Way focuses on community-level strategies to achieve lasting change in community identified focus areas.

## 2007

In 2007, Census Bureau statistics showed a growing percentage of people living in poverty in Larimer County. The community started a conversation about what could be done to turn this trend around before poverty became too large of an issue to effectively address. As the lead nonprofit organization focused on health and human service issues in the community through a new Community Impact model, United Way of Larimer County convened that conversation.

United Way, through its newly developed Pathways Past Poverty Initiative (P3), conducted a series of community conversations in partnership with Colorado State University's Center for Public Deliberation. The conversations brought together service providers, business leaders, funders, and community members; including those in poverty in Larimer County. The conversations led to identifying 12 goals designed to address poverty that evolved into three focus areas.

## 2010

United Way of Larimer County adopted three focus areas to achieve significant impact on the community: **Health** – Meeting Basic Needs For All; **Income** – Creating Financial Stability; and **Education** – Helping Children Succeed.

## Now

The result of these community conversations and focus areas led United Way of Larimer County to a bold goal: Cut poverty in half in Larimer County by 2025. This action plan lays out how we will begin to work to accomplish this goal. United Way will begin to measure the impact of its work on July 1, 2012.

# A message from the President and CEO

## United Way of Larimer County



Dear Community Member,  
The future of our community is the outcome of what we do today. It's in every choice we make as individuals, families and as a whole community.

As I reflect on the characteristics that define us as a community - supportive, generous, forward-thinking, and collaborative come to mind. These elements are the key elements in the important work taking place now to ensure this is the best place to live for every person who calls Larimer County home now and in the future.

Poverty is a growing trend in Larimer County. Many people don't believe it exists here because they don't see it, or at least do not see it every day. I am here to tell you poverty lives and breathes in our own backyard.

At United Way of Larimer County, we've worked for more than 50 years to help those who are in poverty or as some say "down on their luck." While we will continue this important service to the people in our community, we will also look at ways to reduce poverty through changing the systems in place. As a community collaborator and convener, we will not only help those struggling now, we will be pro-active in finding solutions to reduce the needs in our community at the same time.

These changes are challenging and each will take all of us working together with a sense of community to accomplish them. Today, I challenge you to picture the future of Larimer County.

Imagine that every person in our community has food on the table and a place to call home. Imagine a community where every family is healthy and thriving. Imagine a community where every child is ready to start school and graduates high school.

Now, imagine all of this to be true. This is the vision I have for our future. That's the vision I have for our children. And, I believe in our future.

Sincerely,

A handwritten signature in black ink, appearing to read "G. Thibedeau", with a long, sweeping horizontal line extending to the right.

Gordan Thibedeau  
President & CEO

# Executive Summary

## What is the issue?

More than 40,000 people live in poverty in Larimer County. Of that number, more than 8,000 are children. (U.S. Census Bureau) According to the Self-Sufficiency Calculation, which attempts to calculate the level of income needed to be financially stable, there are a large number of residents living above the poverty level but still struggling across Larimer County. Since 2000, the number of people living in poverty has grown by nearly 80 percent.

## What is the impact of poverty?

Poverty impacts every person in Larimer County. Understanding the true cost of poverty in Larimer County is not simple. There are complex issues to consider in addition to looking just at the number of people being served by public assistance and nonprofit organizations. According to Compass of Larimer County, the average monthly spending on assistance programs for people in the local community is more than \$3.4 million dollars.

Since 2006, United Way of Larimer County has invested more than \$36 million into the community to help meet health and human service needs.

Poverty affects Larimer County's economy.

## How is United Way responding to increased poverty?

In 2007, United Way of Larimer County started working with the Colorado State University's Center for Public Deliberation, Northern Colorado Economic Development Corporation, and the Fort Collins Coloradoan to bring together service providers, business leaders, funders, and community members to identify barriers of self-sufficiency specifically to people in Larimer County. Those conversations lead to the Pathways Past Poverty Initiative (P3) and ultimately to United Way's areas of focus and goal.

- Meeting Basic Needs for All: **Health**
- Creating Financial Stability: **Income**
- Helping Children Succeed: **Education**

The goal that has arisen from these discussions is bold: Cut poverty in half in Larimer County by 2025.

## What strategies will be used to meet this goal?

United Way of Larimer County will continue its leadership role as a convener and funder to support programs, partnerships and collaborations with the following overall strategies:

- Identifying gaps in services
- Developing and maintaining resources to meet the needs
- Providing information and referral assistance necessary for people to access basic services like food and shelter 24 hours a day, 7 days a week through United Way 2-1-1
- Developing and maintaining our community's capacity to measure the effectiveness of efforts
- Assist partner organizations in maintaining the capacity to adequately meet the needs of the populations they serve

United Way partners with and funds nonprofit partners strategically aligned with the key focus areas outlined in this plan. This strategic funding begins July 1, 2012.

Please see the Focus Area Summary for complete details of these funding strategies.

## How will United Way of Larimer County measure results?

Measurement of results will begin at the same time of the new strategic funding on July 1, 2012. The following information is how United Way will measure results and impact on poverty reduction in Larimer County:

- Census Bureau data to report on community level outcomes
- Local statistics and data points that have an effect on reducing poverty in Larimer County
- Funded partner organizations impact results through reports



## How can you help?

United Way, with its partners, has identified the top issues and focus areas in which to work to make Larimer County a better place for all of us. You can give, you can advocate and you can volunteer. Here are three easy ways to do this:

- Give to United Way of Larimer County's Community Impact Fund
- Advocate at a local, state and federal level – find something you believe in
- Volunteer your time – give an hour, give a Saturday

To find out how to give, advocate and volunteer, go to United Way's website – [www.unitedwayoflarimercounty.org](http://www.unitedwayoflarimercounty.org).

## In conclusion:

We have set a bold goal. We know the areas on which to focus to meet the goal. We know it will take a concerted, broad-based effort over many years to achieve the goal. We believe that by our community coming together in a united effort, we can make a life-changing impact that benefits every one of us.



Photo by LucyBee Photography,  
[www.lucybeephoto.com](http://www.lucybeephoto.com)

# Focus Area Summary

## Goal: Cut Poverty in Half in Larimer County by 2025

Helping Children Succeed	Creating Financial Stability	Meeting Basic Needs For All
<b>Education</b>	<b>Income</b>	<b>Health</b>
Why? Entering school ready to learn & finishing high school prepares children to succeed in college, work & life.	Why? Enough income provides financial stability for families and individuals, allowing them to thrive.	Why? When every person has his or her basic needs met, we all create a healthier, more stable community.
Objective: To be successful as adults, every child in our county needs the tools and support to succeed in education and graduate prepared for post-secondary success.	Objective: To achieve economic security, all families need opportunities to maintain and manage income and plan for the future.	Objective: Every individual has his or her basic needs of survival and safety met.
<b>Strategy Areas</b>	<b>Strategy Areas</b>	<b>Strategy Areas</b>
<p><b>School Readiness</b> Services and programs ensuring children enter school ready to learn</p> <p><b>Reading Proficiency</b> Services and programs ensuring children are reading at grade level by the 3rd grade</p> <p><b>Transitions</b> Middle school transitions Aging out of foster care system</p> <p><b>Graduation</b> Services and programs ensuring youth graduate high school ready to succeed in work and life</p>	<p><b>Family Sustaining Employment</b> Education Training Career planning</p> <p><b>Income Supports</b> Child care access Foreclosure prevention Housing counseling Legal assistance Rent assistance Transportation to school &amp; work Utility assistance</p> <p><b>Managing Expenses</b> Financial literacy Credit counseling</p>	<p><b>Adult Care</b> Services to enable seniors and persons with disabilities to live independently</p> <p><b>Basic Health</b> Medical care Dental care Mental health care Prescriptions</p> <p><b>Food</b> Food distribution Group meals</p> <p><b>Homelessness Services and Shelter</b> Shelter Services</p> <p><b>Safety</b> Services to persons who are victims of abuse, crime, or natural disaster</p>

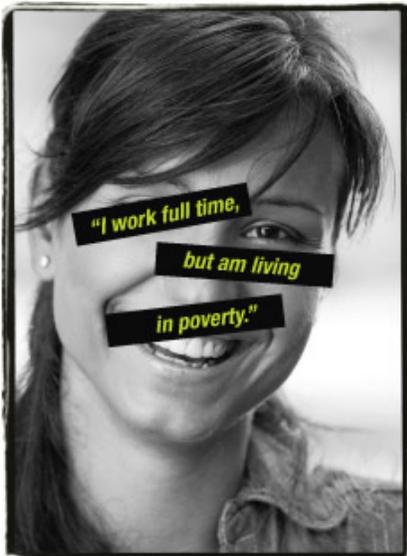
# Introduction – Just the facts

The number of people in poverty has grown nearly 80 percent in 10 years.

**Poverty is hidden in Larimer County.** A survey conducted by Colorado State University students regarding poverty shows that when asked whether they feel poverty is an issue in Larimer County, 37 percent of people surveyed said “yes;” 24.5 percent said “no;” and 38.5 percent said they “don’t know.”

The fact is there are more than 40,000 people living in poverty in Larimer County (US Census Bureau, 2011).

There are many faces of poverty seen at local nonprofit agencies serving those in need in the community. There are some who are in situational poverty - they lost their jobs, homes, and financial security. Then there are those who are part of generational poverty – people who grew up in poverty and perhaps their parents as well as their grandparents. Both exist in Larimer County today. Both contribute to the growth of poverty in the community. Addressing both must be part of the solution.



\*She could be your neighbor and you don't even know that she is living in poverty. The truth is that 2 out of 3 people in poverty in Larimer County are employed.

**Fort Collins, Loveland and Estes Park are rated as some of the top places to live in the country.** It

may be a surprise that more than 40,000 people who live here are in poverty. Did you know that 17 percent of local students don't graduate high school on time? (COMPASS of Larimer County, 2011)

United Way is focusing its work on helping youth succeed, creating economic security for families and individuals, and meeting basic needs for all. Last year, United Way of Larimer County helped more than 100,000 people in our community.

**Education** and **employment** are two other factors that keep poverty hidden within Larimer County. For those older than 24 years old living in poverty, 69.5 percent were employed at least part time within the last year and 56 percent have at least some college education, with 26.7 percent of those having at least a Bachelors degree.

## Who are those in need?

Snapshot of Poverty in Larimer County

- **40,530** people live in poverty in Larimer County
- **8,313** children live in poverty in Larimer County
- Seniors living in poverty has **more than doubled** since 2000.

Source: US Census Bureau

The faces of those in need in our community are often the faces we see on a daily basis, but which we don't recognize as being the faces of need. For these families, working and utilizing community based services such as a food bank are both a necessity to survive.

**Needs continue to increase in Larimer County.** United Way of Larimer County works to help people now and in the future for the greater good of the community as a whole. Moving people from a place of need to a place of self-reliance must be a top priority in order to maintain the quality of life the majority of our community knows and loves.

**Your local United Way is committed to cutting poverty in half in Larimer County by 2025.** Poverty affects everyone in a community. When the issue is hidden, creating awareness can be challenging. United Way knows that to achieve this goal, collaborations, partnerships, fundraising and public policy work are critical components. This community action plan is one step in getting the entire community involved. We must work together.

## What you will learn in this action plan.

- Who is living in poverty in Larimer County and why.
- United Way's three focus areas and how they address the root causes of poverty.
- How changing public policies can support achieving our goal.
- How we will track our progress beginning July 1, 2012.
- How you can help.



Sister Mary Alice Murphy is a long-time advocate for the poor in Fort Collins. She opened the first soup kitchen, the first homeless shelter and the first nonprofit affordable housing agency. In 2009, a day services center for the homeless opened and was named after the long-time advocate - the Sister Mary Alice Murphy Center for Hope.

"You can delude yourself by thinking there isn't poverty, but it's real and it's right here in Larimer County."

# The Situation

## It is a challenge to be financially stable in Larimer County.

For many, Larimer County is a great place to live, work and raise a family. However, Census Bureau statistics show that over 40,000 people in our community live in poverty making life a daily struggle (US Census Bureau, 2011).



### A picture of poverty

When you hear the word poverty, an image is likely to come to mind. Do you see a homeless person on the street? Do you see a family that lives in what you consider a run-down home? Or maybe you think all people living in poverty here are immigrants?



## These facts may present a different image in your mind:

- 9 out of 10 people in poverty in Larimer County were born and raised here. (US Census Bureau)
- 2 out of 3 people living in poverty in Larimer County are employed. (US Census Bureau)
- 1 in 3 children qualifies for free and reduced lunch at school. (COMPASS of Larimer County)

## Poverty is a federally defined term – a dollar amount is attached to the word.

Poverty in the United States is defined as a family of four living on less than \$22,350 a year (U.S. Department of Health and Human Services, 2011). While our country and community has watched most aspects of our way of life change over the last 45 years, the federal poverty measure has not changed.

	1960	2011
poverty level - family of 4	\$3,022	\$22,350
flour	\$0.56	\$3.12
eggs - 1 doz	\$0.54	\$1.77
bread - 1lb	\$0.21	\$1.45
Sugar - 5lbs	\$0.64	\$3.40
median rent	\$71	\$870
Median family income	\$6,600	\$55,896
Median home value	\$11,900	\$247,400
childcare and education (1 child for 17 years)	\$504.58	\$38,576.40

One of the major changes we've seen since 1964 is an increase in the number of households in which all caretakers must leave the home to work. This has increased the number of expenses experienced by these families, including childcare and transportation costs, which were not accounted for in the original poverty measurement.

## The cost of being Self-Sufficient

Given that the changes seen since 1964 are not accounted for in the Federal Poverty measure, a more appropriate means of establishing what it takes to be economically stable in our community is the Self-Sufficiency Calculator.

The Self-Sufficiency Calculator attempts to calculate the level of income needed to be financially stable, and provides the amount for each region based on regional differences and family size.

Self-Sufficiency level for a family of four consisting of 2 adults, 1 preschooler and 1 school-aged child in Larimer County - 2011	\$58,232
Federal Poverty Level for the same family - 2011	\$22,350
<b>The difference</b>	<b>\$35,882</b>

The Self Sufficiency calculation shows us that even though the numbers of those officially living in poverty in Larimer County are high, the number of those who are above the poverty level but still struggling (i.e., below the self sufficiency standard) is even higher.

**Families Living between Poverty and Self-Sufficiency is an issue.** Those who fall between the poverty level and the level at which their family is able to be economically secure are more likely to experience what is called the

“cliff effect.” Families rely on various services and support to make ends meet. Government assistance for childcare or food is based on how much income a family has and as their income increases they lose these supports. While this conceptually makes sense, the reality is very different. Many families who earn a small raise in their pay often times become disqualified for public health benefits which were actually worth more than their raise (Dinan, 2007).

While the self-sufficiency level may provide a more comprehensive picture of those in need, it is not tracked in a consistent way that allows for the same level of comparison and analysis allowed by federal poverty data.

The federal poverty data will remain our primary source of data. We recognize the data’s short fall in measuring the total need in our community. As such, we will supplement this data with other localized data points that provide a more thorough picture of need in Larimer County. These supplemental measurements will be introduced through this action plan in each of the focus area sections.

**Case:** A single mother with two children is working a full time job making \$13.25 an hour. At that rate, she qualifies for assistance paying her childcare costs so she can go to work.

**Cost of Childcare:** \$709 a month.

**Employment raise:** This mother is offered a raise of \$0.25 an hour.

**The Choice:** If she accepts the raise, she makes \$43 more per month. But accepting the raise means she loses \$709 per month because she no longer qualifies for the public assistance.

**The Result:** Her family is worse off than before her raise, and because that raise will not cover her childcare costs, her job is at risk and her family has fewer opportunities to become economically secure.

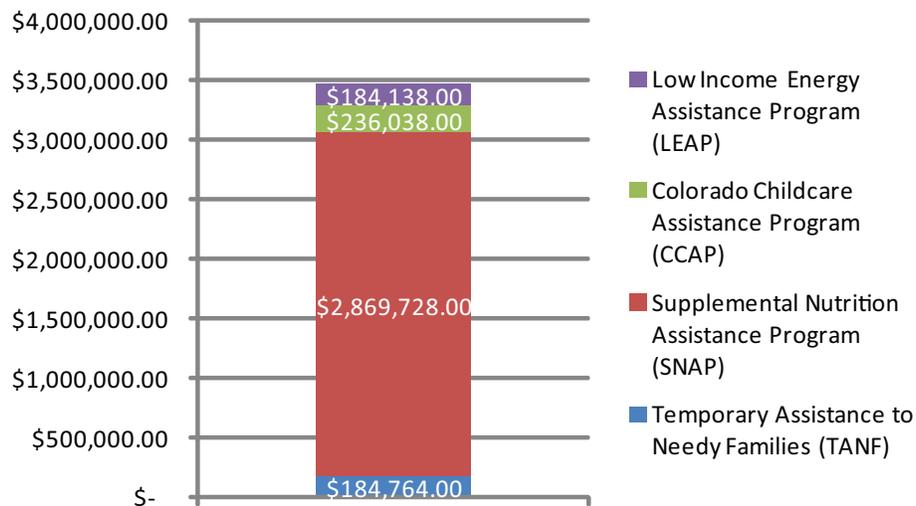
**The increased need in our community cannot be solely attributed to the recent economic crisis seen throughout the nation.** Since 2000:

- The number of people living in poverty has increased nearly 80%
- Poverty has grown 3 times faster than the nation (US Census Bureau)

Since 2006, United Way of Larimer County has invested more than \$36 million into the community to help meet health and human service needs.

**Poverty is not just about the human spirit, it's also about the economic bottom line.** Understanding the true cost of poverty in Larimer County is not simple. There are many complex issues to consider in addition to looking just at the number of people being served. To give you a snapshot of the cost of poverty, here are examples of how much Larimer County spends monthly on assistance programs:

**Average monthly spending on assistance programs in Larimer County:**



(Source: COMPASS of Larimer County)

**The rate of growing poverty in Larimer County is alarming to United Way of Larimer County and our community as a whole.** In 2006, the community came together to respond to the data showing an increasing trend of poverty. We heard the community declare that if Larimer County was to continue to be a choice community for everyone who lives here, we must answer the question of why this is happening and seek to change those dynamics.

# The Response

In 2008, a team of Colorado State University researchers, led by Dr. Martin Shields, sought to answer the question of “why?” The research analyzed the poverty numbers available and involved focus groups with those currently experiencing poverty. It also included key findings of factors that drive household and regional changes in poverty. The research found that these factors are complex and interact in such a way that no single strategy will completely address or resolve poverty in our community (Shields, 2008).

## **The following are some of the key findings from the study:**

- School age children and adults between the ages of 25 and 65 saw the greatest increase in poverty between 1999 and 2006.
- The following factors increase the likelihood that someone will experience poverty:
  - Children living in single parent households. The poverty rate for this group was nearly 50 percent
  - The lack of a high school diploma (adults over age 25)
  - Children living in linguistically isolated households
  - Those living with disabilities
- The participants in the focus groups identified the following barriers to becoming self-sufficient:
  - Low-wages and lack of full time work
  - The cliff effect
  - Competition for jobs in a highly educated community
  - The challenges of single parenting
  - Language barriers
  - Lack of understanding from the community of the complexities of living in and getting out of poverty
  - Difficulty in accessing different assistance programs

**United Way of Larimer County and several partners led the community in a process to identify focus areas for our community.** In addition to the completion of the research project, hundreds in the community gathered together to identify solutions. This resulted in the identification of 12 areas that need to be addressed in Larimer County in order to reverse the trend of increased poverty.

## **What is it like to experience poverty?**

United Way's Volunteer Center can help you learn through a Community Action Poverty Simulation. Participants get an opportunity to experience the daily struggles of those living in poverty. Go to page 22 to learn more.

Since the community established these 12 focus areas, this process has continued as the Pathways Past Poverty Initiative (P3). Through P3, several hundred community volunteers have helped to identify gaps and barriers preventing people from becoming self-sufficient and worked to create solutions. That long-term work continues today.

We realize that systemic, long-term change is necessary to accomplish our goals, but we cannot ignore the fact that people in our community are struggling now. United Way of Larimer County continues to recognize the importance of addressing the immediate needs of those living in poverty now.

**Reversing the trend of increasing poverty is a community challenge.** Addressing this issue cannot be done by government, nonprofit or private sectors alone. It will require partnership, collaboration and a lot of creative thinking. United Way of Larimer County is committed to participating in and helping to lead this process.

#### **Future Impact**

Your local United Way invests in the community to develop and support strategies and partnerships to achieve the goal of cutting poverty in half in Larimer County by 2025.

#### **We approach this goal through three interrelated focus areas:**

- **Meeting Basic Needs for All:**  
**Health** – Working to ensure every person has his or her basic needs met, creating a healthier, more stable community.
- **Creating Financial Stability:**  
**Income** – Creating supports for families and individuals to have enough income to provide stability and allow them to thrive.
- **Helping Children Succeed:**  
**Education** – Breaking the cycle of poverty by working to see that every child enters school ready to learn and finishes high school prepared to succeed in college, work and life.

United Way will measure the impact of these investments through local program results beginning July 1, 2012.

## Leah's Story

Angel House, a United Way supported program, has helped me identify the changes I need to make within my lifestyle pattern, and given me the tools to make those changes, so that I don't end up in the same situation ever again.

Now, I like waking up every morning and knowing that I don't have the chaos anymore. I think so many families are struggling and have learned to adapt their lives to the chaos. It's learning to live life without the chaos that's the hard part. And I find it easier now. Now that I took that step and that initiative to keep going, my steps are getting a little bit easier, it is not as hard to function every day.



# Overall Strategies

United Way of Larimer County will continue its leadership role as a convener and funder to support programs, partnerships and collaborations by:

- Identifying gaps in services
- Developing and maintaining resources to meet the needs
- Providing information and referral assistance necessary for people to access basics like food and shelter 24 hours a day, 7 days a week through United Way 2-1-1
- Developing and maintaining our community's capacity to measure the effectiveness of efforts
- Assist partner organizations in maintaining the capacity to adequately meet the needs of the populations they serve

*Each of the following sections include an overview of the focus area, what is currently being done, what can continue to be done, the community-based measurements and goals we would like to see achieved, and policy concepts that will support the systemic change necessary.*

*We believe that our community will rise to the challenge of creating a truly great community for ALL of our citizens.*



# Meeting Basic Needs for All: Health

When every person has his or her basic needs met, we create a healthier, more stable community.

**Objective: Every individual has his or her basic needs of survival and safety met.**

## The Issues

### Food

- Food Bank for Larimer County served meals to 29,392 people in 2011 – nearly half of those served were children or seniors.
- Between 2006 and 2011 there was an 67.5 percent increase in the number of people applying for the Supplemental Nutrition Assistance Program or SNAP, formerly called food stamps (COMPASS, 2011), and it is estimated that 14 percent of Larimer County residents are struggling with food insecurity which means they skip meals or do not eat properly because they cannot afford it (Feeding America, 2011).
- 32.6% of children in the Estes Park, Poudre and Thompson School Districts qualify for free and reduced lunch. (1 in 3 students)

### Homelessness Services & Shelter

- House of Neighborly Service provided 248 individuals with housing assistance in 2009-2010.
- Neighbor to Neighbor provided financial assistance to 583 households to help them prevent or overcome homelessness.
- Sister Mary Alice Murphy Center for Hope helped 2,459 people in 2010.
  - 44% reported being homeless
  - 28% reported being at risk of homelessness
- A point-in-time survey of the homeless in Fort Collins by Homeward 2020 in March 2010 shows an estimated 518 estimated homeless men, women and children and 617 persons at risk of homelessness.
- United Way of Larimer County's community impact partners reported providing financial assistance for housing for 7,072 individuals in 2009.

**Continued on next page.**

## Medical

- In 2010, the Health District of Northern Larimer County reported that 12 percent of respondents had no health insurance and were three times more likely to skip a treatment or prescription for a condition because they could not afford it (Health District of Northern Larimer County, 2010).
- United Way's community impact partners reported providing assistance to 6,814 children for primary care needs, wellness checkups and immunizations.
- In January 2008, 16,826 individuals received Medicaid benefits in Larimer County. By January 2011, that number had increased 56 percent to 26,200 (Compass).

## Snapshot of Homelessness

**137 Homeless Connection, Loveland: 2010**

Open 81 nights, 115 people served

**Homeward 2020, Fort Collins: March 9, 2010**

Point-in-Time Count of Homeless: 518 men, women and children

## What is happening now to address these issues?

It's important to note that investing in programs that stabilize families and individuals with basic human services such as food and shelter is the first step in moving anyone from poverty to self-sufficiency.

A majority of United Way's annual investment in the community addresses meeting basic needs.

Currently, there are dozens of nonprofit and public assistance programs whose purposes are solely to help people with basic needs – food, shelter and housing.

Numerous agencies in Larimer County have a long history of stepping up to meet the basic needs of individuals and families.

**We know that people in crisis must be stabilized before they are able to become financially stable.** The inability of families and individuals to meet their basic needs leads to reduced health, a decreased likelihood of self-sufficiency, and the decreased overall health of our community.



## What more can we do to address these issues?

**In order to affect change, United Way of Larimer County supports many new, innovative programs that emerge to meet the changing needs in the community.**

For example, one gap that was identified is adult dental care. United Way is supporting a newly created program to address the issue. Dental Connections, a collaboration between the Health District and Women's Resource Center, will provide access to dental care for adults in the community.

Another example: United Way is engaged with Homeward 2020 and the Loveland Homeless Task Force to provide support and advocacy to help the current homeless population while also working toward a solution to reduce homelessness in Larimer County.

While we have been able to accomplish a lot through our community impact partners and collaborations in the community, there is still a lot that needs to be done to ensure that everybody has their basic needs meet.

**The ability of everyone in our County to meet their basic needs impacts the overall health of our community.** United Way of Larimer County is committed to closing these gaps. There is work that can be done with the community to bring partners together in order to develop more streamlined access to assistance for basic needs and being the convener of these conversations is a natural fit for United Way.

## Dental Care Needs in Larimer County:

11,700 adults are in need of dental assistance. Services are available for 4,600 adults, leaving 7,100 without assistance.

## Expected Results

The first step in reducing poverty is helping people who are in crisis with their basic needs. In order to get ahead, people must be stabilized. United Way of Larimer County will continue its role in ensuring everyone in our community has access to basics like food, shelter and medical assistance. While ensuring basic needs are met, we expect to help people work toward self-sufficiency so that we can achieve the following results:

- Reduced number of people who are “food insecure”
- Increased access to emergency shelter for families and individuals in crisis
- Increased access to emergency and basic medical services for adults and children

Measurement of results will begin July 1, 2012.

## What public policies can create changes in our systems?

We support policies that make it possible for all individuals and families to provide for their basic and crisis needs. This includes policies that:

- Create access to affordable and comprehensive healthcare
- Increase the ease of access to benefits for the elderly, homeless, disabled and other vulnerable populations
- Remove the “cliff effect” from aid programs so families do not experience new crisis as a result of wage increases

# Creating Financial Stability: Income

Enough income provides stability for families and individuals, allowing them to thrive.

**Objective: To achieve economic security all families need opportunities to increase their income and plan for the future.**

## The Issues

### Family Sustaining Employment

- 69.5 percent of those over age 25 who lived below the poverty line in 2010 were employed at least part time (US Census Bureau, 2011), implying that there are barriers that keep these individuals from being employed full time or being employed in a position that would allow them and their households to be economically secure.
- Over the next four years the occupations projected to grow the most in Larimer County are Office and Administrative Support, Food Preparation and Service, Health Practitioners, and Sales (Larimer County Workforce Center, 2010). Of these four, only one has an average salary that meets the self-sufficiency level.
- Workers without specialized education and training often can obtain only low-paying employment. (Joint Center for Housing Studies)

### Income Supports

- The cost of childcare for one child in Larimer County can average as high as \$274 a week depending on age. (Early Childhood Council of Larimer County, 2012)
- The average cost of rent in Larimer County rose from \$760 to \$838 a month in two years (COMPASS of Larimer County, 2011).
- A household is expected to spend 30 percent or less of its income on housing. In 2009, 14.8 percent of households with a mortgage, and 30.8 percent of occupied units paying rent, were paying more than 50 percent of their income in housing costs.
- The number of recipients in Larimer County who received LEAP assistance (a government funded program that assists people with winter heating costs) increased from 2,527 to 6,657 between 2001 and 2011.
- United Way's community impact partners reported serving 176 percent of proposed individuals with utility assistance July 2009 - June 2010.

A person's income and "economic security" are intricately connected. Economic security, as defined by the Insight Center for Community Economic Development, means that people have "enough money to be able to pay for the basics like rent, food, child care, health care, transportation, and taxes, and enough money to develop savings and assets." (Insight Center for Community Economic Development, 2008)

To move these households from crisis to stability, and ultimately to economic security, they must not only act responsibly in pursuit of this goal, but have true opportunities in which those actions allow for real success.

## What is happening now to address these issues?

Through United Way's work with the community through the Pathways Past Poverty Initiative, feedback from successful demonstration projects and the wisdom of our community impact partners, we were able to identify and address major barriers that are preventing many from becoming financially stable in our community.

**Through these efforts we have supported several pilot projects and community efforts to address the spectrum of issues faced in becoming financially stable:**

- **Employment:** Our work with the Hand Up Cooperative is creating a path to employment that addresses these barriers by working closely with employers in addition to the employee.
- **Childcare:** United Way of Larimer County's WomenGive Initiative offers scholarships for childcare costs for single mothers who are seeking a better future for their family through their education.
- **Financial Literacy and Management:** Through our partnership with Larimer County Extension we have launched a financial literacy initiative with the primary goal of increasing the financial skills and education of everyone in Larimer County.



## What more can we do to address these issues?

United Way's efforts are already making a difference for many in our community but there is still a lot we can do to help create opportunities for success in achieving economic stability. The following are areas in which we are working to develop further strategies:

- **Job Training and Education** – With the Larimer County Workforce Investment Board we are working to develop strategies that will align emerging business needs for skills and education with educational opportunities so that we have a streamlined entry into sectors that are career oriented and pay a sustainable wage.
- **Housing** – With the Larimer County Affordable Housing Coalition we are working to create a path to stable, affordable and quality housing for those who are having difficulty because of landlord requirements, such as background, credit and rental history checks.

**Continued on next page.**

- **Childcare** – with the Larimer County Early Childhood Council we are working to help employers understand the issues their employees face without stable, quality and affordable childcare, and helping them develop ways to support their employees in this struggle.
- **Social Capital** – with the Bohemian Foundation, the Education and Life Training Center, and other community partners we are working to create ways to build the social capital of those experiencing extended periods of high need and ways to build community responsibility and action around this issue.

## Expected Results

- Reduced percentage of people living in poverty in Larimer County ultimately cutting it in half by 2025
- Reduced number of households paying 50 percent of their income towards housing costs
- Increased access to opportunities for employment, adult education, training and financial management

Measurement of results will begin July 1, 2012.

## What public policies can create changes in our systems?

We support policies that help families and individuals gain or maintain stability. We also support policies that provide a path to economic security via opportunities in employment and education. This includes policies that:

- Make childcare, housing and transportation both accessible and affordable, while also ensuring that these are reliable, quality and appropriate for the situation.
- Increase opportunities for families and individuals to receive targeted and appropriate case management.
- Encourage and aid employers in their ability to offer stabilizing benefits to their employees.
- Open opportunities to education and job training.
- Create opportunities to engage in mainstream financial relationships and gain financial management skills.

# Helping Children Succeed: Education

Entering school ready to learn and finishing high school prepares children to succeed in college, work and life.

**Objective: To be successful as adults, every child in our county needs the tools and support to succeed in education and graduate prepared for post-secondary success.**

## The Issues

- In the 2010-11 school year: 17 percent of students **did not** graduate on time.
  - Graduation rates:
    - Poudre School District = 84 percent
    - Thompson School District = 81.1 percent
    - Park School District = 83.9 percent
  - During the 2010-11 school year, one-in-three students in the three school districts in Larimer County qualified for free and reduced lunch.
  - Low-income children are more likely to have a low-birth weight, suffer from nutritional deficiencies, be obese, and have a chronic condition such as asthma, anemia or diabetes (Colorado Children's Campaign, 2011).

The problems faced by students which cause them to not complete their education on time do not begin in high school, rather they often begin prior to when a child enters school. Higher levels of poverty have been shown to correlate with a number of measurements that indicate that a child will face increased physical and academic challenges.

*In Larimer County, wages increase tremendously with education, which illustrates that one of the best ways to ensure long term economic security is to succeed academically (Shields, 2008). Not having a high school diploma has been shown to correlate to an increased risk of living in poverty as an adult.*

## What is happening now to address these issues?

United Way of Larimer County is engaged with all three school districts and other stakeholders around what is necessary for all students to graduate high school ready for post secondary success.

**Continued on next page.**

**Through these efforts we have convened community efforts to address the spectrum of issues faced:**

- **School Readiness** – With our coalition of community partners, we have defined what it means for a child to be school ready on the first day of school in Larimer County. Next steps include identifying target populations who are not currently reaching those standards, and designing strategies to implement in our community.
- **Youth and Industry** – United Way works with community partners to create programs targeted at youth at risk of dropping out of high school. Some of the strategies include a career tour day, a youth entrepreneurial class, and other partnerships with local school districts and the Larimer County Workforce Investment Board (WIB).
- **Volunteers in Action** – United Way of Larimer County’s Volunteer Center is joining United Way Worldwide in recruiting 1,000,000 new readers, tutors and mentors.



## Expected Results

When every child is healthy and thriving at home and in school, the entire community wins. We are committed to giving every child a chance to succeed with the following expected results:

- Every child enters kindergarten prepared for school
- Every child reads proficiently at the third grade level
- Every child graduates high school in Larimer County

Measurement of results will begin July 1, 2012.

## What public policies can create changes in our systems?

We support policies that provide support and opportunities for youth to succeed in education. This includes policies that:

- Support families in accessing quality childcare for their children.
- Support parents so that they have time to spend with their young children without sacrificing their economic security.
- Support youth from low-income families so that they can fully engage in education, including extra-curricular activities and electives.
- Ensure that the education students receive prepares them for success in both further education and employment.
- Create paths for further education after high school which allows low-income youth to visualize and achieve a successful future.

# It takes all of us working together to cut poverty in half in Larimer County and remain one of the top places to live in the country.

This action plan outlines the first steps we must take to address the issues, and serves as a summary of United Way of Larimer County's work plan to achieve the goal of cutting poverty in half in Larimer County by 2025. As the community issues change and our work progresses, we will publish updates and post more information to our website as it becomes available.



Photo by Bailey Lange-Schmidlap

# Unique Resources Creating Impact

## United Way Volunteer Center

United Way's Volunteer Center is a powerful service that provides a valuable community resource –connecting nonprofit organizations and volunteers to much needed projects that make a big difference.

**The Volunteer Center connects nearly 8,000 people to nonprofits each year in Larimer County alone.**

Making those connections and providing life changing experiences significantly impact communities like Larimer County. An engaged community helps to ensure economic vibrancy for all.



## What is it like to experience poverty?

United Way's Volunteer Center can help you learn through a Community Action Poverty Simulation. Participants get an opportunity to experience the daily struggles of those living in poverty.

During a simulation participants role-play the life of an individual in a family unit which is struggling to meet all their needs, pay all their bills and trying to work their way to economic stability. Each family unit has their own set of challenges and access to resources, all of which must be addressed and used in order to feed their family, maintain or gain housing, and pay their bills. These goals are accomplished by interacting with community resources available in the simulation, which range from bill collectors to service providers.

For more information about scheduling a poverty simulation, please call United Way, 407.7066 or 2-1-1 from a land line.

## United Way 2-1-1

United Way's 2-1-1 Call Center utilizes highly trained Information and Referral Specialists who assist the public and provide answers regarding community services in times of need and disaster 24 hours a day, seven days a week.

People call 2-1-1 for:

- Aging services
- Disaster recovery
- Donation referrals
- Food, housing and utility assistance
- Health and medical needs
- Legal assistance

Many call when they are struggling, but simply aren't sure what they need or where to turn. During the economic downturn 2-1-1 reports show an increased number of calls from people who had never needed any services in previous years.

United Way's 2-1-1 Information and Referral Specialists are skilled professionals who assess callers' needs, determine their options and best course of action by directing them to appropriate programs and services.



## Calls to 2-1-1 for Information and Referrals

**2008: 53,912**

\*includes thousands of calls regarding Windsor tornado

**2009: 49,560**

**2010: 58,392**

**2011: 83,496**

**The number one call to 2-1-1 from people in this community is for housing and utility assistance.**

Kathy called 2-1-1 asking about resources for help with utility and rent assistance. This is the first time she has had to ask for help. Kathy attempted to make payment arrangements with her utility company but was not able to. They wanted half up front and would give her five days to come up with the rest. Taking the money out of what she was going to buy groceries with she decided to make the payment. She went to the food bank for the first time and cried when she left. Not because of her situation but the number of people that were there depending on the food to survive.

Kathy's family lost their home and everything in it due to a disaster. They were only able to recover half of the value from the insurance company. Soon after the loss of her house, her husband lost his job in which he was making over \$50,000 a year and was not eligible for unemployment. Kathy's husband was just offered a job earning \$10 an hour. Despite all the hardships she was very optimistic and thankful for her husband's new job. Kathy was grateful to 2-1-1 for the additional referrals given.



# Conclusion

As an organization, United Way of Larimer County must continually seek to improve its ability to serve the most pressing needs of the people in the community, positively impact all of Larimer County, and provide results of the work being done beyond fundraising.

Through our Pathways Past Poverty (P3) initiative, and the hundreds of volunteers who serve on P3 committees, we are pro-active and accountable in our efforts to reduce poverty, and create a great place to live for all residents.

This plan serves as a tool to ensure we are accountable to the entire community, our partners and many constituents. By providing advocacy for changing systems, and giving everyone in the community an opportunity for a good life, United Way is keeping its eye on the goal: Cut poverty in half in Larimer County by 2025.

There is much work to be done, and no one person can do this alone. Working together as an engaged community is the key to significant impact and positive change.

You contribute when you GIVE.

You contribute when you ADVOCATE.

And, you contribute when you VOLUNTEER.

Let's LIVE UNITED now and in the future.

## Contact Us

United Way of Larimer County  
[www.unitedwayoflarimercounty.org](http://www.unitedwayoflarimercounty.org)  
970.407.7000

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## Another Larimer County Resource...

### Compass

Compass program is a collaborative effort between United Way of Larimer County and Larimer County Division of Health and Human Services. Compass

**COMPASS**  
OF LARIMER COUNTY

is a website that provides continuously updated information on important social, economic, and environmental issues specific to Larimer County. Some

examples of data available include child abuse, infant mortality, perinatal alcohol use, foreclosures, median family income, unemployment rates, open lands, water quality and consumption, and much more.

*Much of the data in this report is a result of Compass.*

# United Way

## A Community Impact Organization

United Way of Larimer County with our community partners, donors and supporters are working toward the long-term solutions in the areas of education, income and health to achieve greater community impact.

These are the building blocks to a good quality of life:

### **Meeting Basic Needs for All: Health**

When every person in Larimer County has his or her basic needs met, we create a healthier, more stable community.

### **Creating Financial Stability: Income**

Enough income provides stability for families and individuals, allowing them to thrive.

### **Helping Children Succeed: Education**

Entering school ready to learn and finishing high school prepares children to succeed in college, work and life.

**We invite you to be part of the change.** Together, united, we can inspire hope, and create opportunities for a better tomorrow. That's what it means to LIVE UNITED.

### **How we work:**

- We convene and work side-by-side with individuals, nonprofits, government, businesses, faith-based and other community partners.
- We create and fund initiatives that improve the quality of life for individuals and families.
- We provide technical assistance, leadership development and a wide range of support to strengthen our nonprofit partners.
- We work with policy makers and advocate on important issues to reduce poverty and create long-term solutions.
- We are accountable for our efforts. We continually evaluate programs for effectiveness.



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