

# Heart of Florida United Way IMPROVING FINANCIAL STABILITY

## Why Income?

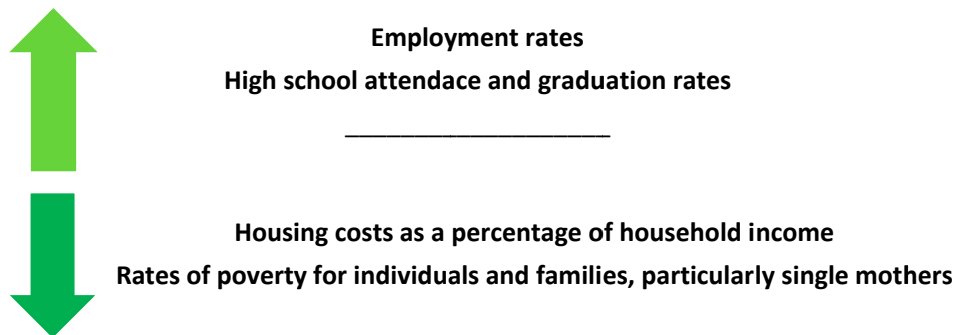
The cost of housing, health care, child care, gas and other basics is far surpassing income in America. Many families are barely getting by, even working multiple jobs. Almost half of all households in America earn less than \$55,000. After basics, there is often no money left to save for buying a home, sending kids to college or retiring. Just one unanticipated expense – a car breakdown, an uninsured illness, a week without a paycheck – can lead to crisis. Achieving greater financial stability allows lower-income working families to move toward financial independence.

### Our Goal:

**Address the five major building blocks of financial stability in order to provide low-income working families the services and supports necessary to succeed:**

Building Blocks:	HFUW Financially Supports:
Family-Sustaining Employment	<ul style="list-style-type: none"> <li>Workforce Development</li> <li>Job-skills training</li> </ul>
Income Supports	<ul style="list-style-type: none"> <li>Earned Income Tax Credit</li> <li>Access to Public and Employer Benefits</li> <li>Affordable Child Care</li> </ul>
Affordable Housing	<ul style="list-style-type: none"> <li>Affordable Housing Options</li> <li>Home-buyer Workshops</li> </ul>
Manageable Expenses	<ul style="list-style-type: none"> <li>Credit Repair/Debt Reduction</li> <li>Budget and Credit Education</li> <li>Affordable Healthcare</li> </ul>
Savings and Assets	<ul style="list-style-type: none"> <li>Savings Campaigns</li> <li>Individual Development Accounts</li> <li>Split Refunds</li> </ul>

In addition to the program activities we track, we also want to know how our programs are helping to “move the needle” on important measures of financial stability in the Central Florida Community. These community-level indicators for the Improving Financial Stability investment area include:



We assess these indicators annually to ensure the trends are changing in the right direction. While we know change won't happen overnight, over time our *Investing in Results* programs will help improve community conditions for all.