



United Way of Forsyth County

Community-Wide Funding
United Way: Building a Thriving Community

2021-22
Investment Framework &
Request for Proposals

TABLE OF CONTENTS

United Way of Forsyth County

Mission	2
Vision	2
Values	2
Equity Statement	2

Community-Wide Funding

Background	3
Funding Priorities	4-5
Investment Timeline	6
Requirements & Expectations	7

Request for Proposals

RFP Priorities & Strategies	8-11
Letter of Intent Instructions	12
Letter of Intent Form	13-14

Supplemental Information

NC Self Sufficiency Standard	16-17
UWFC Economic Mobility Roadmap	18
UWFC Economic Mobility Matrix	19-22

Our Mission- United Way of Forsyth County brings the community and its resources together to solve problems that no one organization can address alone.

Our Vision - Our vision is a world-class community where no one lives in poverty and EVERYONE holds the power to access opportunities and resources needed to thrive.

Our Core Values -



Our Vision for Equity -

United Way of Forsyth County recognizes structural racism and other forms of oppression have contributed to persistent disparities which United Way seeks to dismantle. We strive to engage community members, especially those whose voices have traditionally been marginalized. We work with residents and public and private partners to co-create solutions that ensure everyone has the resources, supports, opportunities and networks they need to thrive. We commit to leveraging all of our assets (convening, strategic investments, awareness building, advocacy) to create more equitable communities.

United Way of Forsyth County 2021-22 Community-Wide Funding

For over 97 years, United Way of Forsyth County (UWFC) has brought our community together to support the well-being of all residents in the areas of health, education, financial stability, and basic needs. Today, we envision Forsyth County as a world-class community where EVERYONE holds the power to access opportunities and resources needed to thrive – and no one lives in poverty.

UWFC has evolved from being solely a “funding” organization to a “community impact” organization focused on community-level strategies to achieve lasting change for our residents. We continue to engage with diverse partners (nonprofits, businesses, government, schools, neighborhoods and faith-based organizations) to identify collaborative solutions that will result in positive systemic change for Forsyth County.

Community impact work by its nature is an evolving processing of learning with our community. Over time and investment, we have learned we cannot effectively break the cycle of poverty unless we also address factors which impact the family unit or entire household. For our 2021-22 Community-Wide Investment Process, “**United Way: Building a Thriving Community**” we are seeking non-profit partners who are looking to work collaboratively with other stakeholders throughout Forsyth County in order to move from transactional service delivery towards transformational outcomes for their clients, and to help build towards our vision of a world-class community where no one lives in poverty and EVERYONE holds the power to access opportunities and resources needed to thrive.

Specifically, Partners will need to demonstrate and/ or commit to the following:

- Utilization of the *Economic Mobility Roadmap (EcMR) and Matrix*, and the *NC 2020 Self-Sufficiency Standard* as tools in program implementation.
- Removal of barriers to access and implement navigation of services for people from historically marginalized communities.
- Development of “warm handoff”¹ strategies to other needed resources and services which address client identified needs, with a high level of accountability by each organization.
- Development of proposals which address the “whole person/household”. Whether through holistic evaluation and programming or through collaborative partnerships.
- Commitment to Diversity, Equity & Inclusion in program implementation and service delivery.
- Working together as a learning cohort (with other funded partners) to share experiences, exchange data and ideas, and to build collective knowledge around new and promising practices to improve outcomes for low-income households.
- Tracking referrals and outcomes to ensure a comprehensive approach to moving households along the EcMR.

¹ A Warm-Handoff means an approach to client transitions in which a service provider uses face-to-face or telephone contact to directly link individuals receiving services to another service provider(s).

FUNDING PRIORITIES

Our strategic priorities focus on building thriving households in Forsyth County across the economic spectrum including health, education, housing, and other basic needs.

We are seeking proposals which pursue to effect positive change through cross-sector collaboration and client-centered services. Effective community level change happens through collaboration in an environment marked by constant learning, reflection, and pursuit of excellence. Organizations involved in these projects strive for innovation and look to find new ways of working to develop common solutions to community identified needs. UWFC believes nonprofit collaborations can be the most powerful agents of community change; however, recognizes true collaborations are rare across the nonprofit sector, and when they do occur must be intentionally nurtured as a means to the desired result. We seek to support organizations who have chosen collaboration as a method by which to move individuals/households farther along the continuum toward self-sufficiency

UWFC investments will prioritize proposals which use a collaborative approach to ensure clients have access to services to address needs across all domains of self-sufficiency and addresses both short-term needs and long-term change.

UWFC seeks to fund organizations that can drive impact and help achieve the following goals by 2025.



Build Thriving Households

ECONOMIC MOBILITY

Goal 1: 2500 households will advance along the Economic Mobility Road map to a point of Self-Sufficiency by 2025

Goal 2: 1000 individuals will improve mobility and secure jobs through skills retraining by 2025.

Goal 3: 500 households will reduce their rent burden to no more than 30% of monthly income by 2025

STUDENT SUCCESS

Goal 4: Increase 3rd grade reading proficiency from 52% to 75% by closing the educational equity gap by 2029, resulting in a 90% graduation rate.

At this current time, this Community-Wide process will not include an RFP for our Educational Goals. We will release more information around a specific process sometime in 2021.

Applications received for our UWFC's Community-Wide Funding Process are reviewed and evaluated by our Impact Councils. The Community-Wide Impact Council members seek to guarantee the funds UWFC invests into the community through programs, collaborations and initiatives align with the organization's funding priorities and meet high standards of accountability for operations and results. Through individual and group activities the volunteers play a vital and challenging role in determining the investments that can make the greatest difference in the lives of our community's residents in the priority areas identified and approved by our Community Investment Cabinet and UWFC's Board of Directors.



United Way of Forsyth County

United Way: Building a Thriving Community **Community-Wide Funding Timeline**

Release of UWFC Community-Wide RFP Framework	November 2, 2020
Letter of Intent Due (Required)	December 14, 2020
Community-Wide Application Invitations Released	January 13, 2021
Community-Wide Application Review Webinar (9-1030 am)	January 15, 2021
Community-Wide Applications Due	February 22, 2021
Review of Applications by Impact Councils	March 2021
Funding recommendations to Community Investment Cabinet	April 2021
Funding Recommendations to UWFC Board of Directors	May 2021
Funding Notifications to Agencies	June 25, 2021
Funding Recommendations Implemented for Investments	July 1, 2021



United Way of Forsyth County

Funded Partners Requirements & Expectations

General Requirements:

1. Comply with legal, licensing, and reporting requirements for 501(c)(3) organizations.
2. For organizations with annual budgets of \$250,000 or more, funded partners are required to conduct and submit an annual, independent financial audit or audited financial statements, along with a management letter if available. For organizations with budgets less than \$250,000, funded partners must conduct and submit a financial review and submit a management letter, if available. Financial information must be available that assures documented accountability of funding to UWFC.
3. To maintain an active volunteer board of directors, which meets at least quarterly and rotates membership on a regular basis (at least every two years) and is representative of the community.
4. To conduct an internal UWFC campaign and to encourage board members and other volunteers to support UWFC.
5. To operate by policy and practice according to Federal non-discrimination laws and to adhere to the US Patriot Act compliance.
6. Use funds to address or respond to one or more of the funding priorities outlined by UWFC.
7. All funded partners are required to sign a Memorandum of Agreement outlining programmatic projections for 2021-22.

Evaluation and Accountability:

1. Funded partners will be required to conduct ongoing evaluations to demonstrate a dedication to ongoing learning and the success of the program strategies.
2. Proposals involving collaborative partnerships are responsible for selecting a lead agency that will coordinate all reporting to UWFC, serve as the lead contact related to the work outlined (including assisting with marketing efforts for UWFC purposes related to program), and assure successful achievement of the agreed upon outcomes by all partners.

Expectations:

1. Collaborations will be given higher priority.
2. Program creativity and innovation – our ultimate goal is results and we encourage you to focus on potential outcomes as your guiding priority and be creative in your program design and approach to achieve those results.
3. A commitment to continuous learning.



United Way of Forsyth County

United Way: Building a Thriving Community
COMMUNITY-WIDE
2021-22 REQUEST FOR PROPOSALS
PRIORITIES AND STRATEGIES

UWFC's goal for this investment cycle is to invest in highly impactful organizations employing one or more of the strategies under a funding area. UWFC is focused on investing in results-oriented projects and programs demonstrating comprehensive approaches to services designed to provide Pathways to Economic Mobility for low-resource individuals and ensure a strong safety net of basic needs services to stabilize households.

There are two Request for Proposal categories. (I) ***Pathways to Economic Mobility*** – This opportunity for funding is open to all Forsyth County nonprofits. We invite our traditional community partners along with those new to our investment process to partner and work collaboratively and intentionally to affect positive outcomes in our community. We take pride in our past successes and are excited by the prospect of positive change, which we believe will come from new, innovative solutions and promising practices that address our community's most pressing concerns. We believe that if we are to continue to be successful and achieve true community-level change, we must connect and engage in partnerships that more fully represent the breadth and depth of Forsyth County and invest in its varied and diverse thinkers and change agents. (II) ***Socioeconomic Wellbeing*** – This opportunity for funding is only open to current UWFC-funded partners and encompasses programs providing foundational services for our most vulnerable community members.

I. Pathways to Economic Mobility
(Open to all Forsyth County Non-Profit Agencies)

Economic mobility is a measure of how much a person's income and earning power changes over time. North Carolina residents are among the least economically mobile in the in the nation. Forsyth County is ranked third from the bottom of all U.S counties. The odds of getting out of the bottom 20th percentile in Winston-Salem is just 4.5%.²

Economic mobility, or the ability of an individual or family to positively change their financial status, can have a multi-generational, positive impact on overall wellbeing by increasing access to quality healthcare, improving housing options, and broadening educational opportunities. Education that leads to a good job is essential.

² Why is Economic Mobility So (Surprisingly) Low in North Carolina?; CSEM Policy Brief: Volume 1, Issue 1, Spring 2019
Craig Richardson, Ph.D., Winston-Salem State University

Yet for many, systemic racism hinders movement up the economic ladder. Securing opportunity for all requires that we adopt a racial equity lens through which to view our economic mobility work.

We are interested in proposals that address one of the identified strategies, removing barriers that keep individuals and families from moving forward toward self-sufficiency and creating pathways towards economic mobility. Specifically, we are looking for proposals that demonstrate:

- Capacity to identify multiple needs of individuals and families
- Approaches to make sure clients have access to services to address needs across all domains of self-sufficiency and addresses both short-term needs and long-term change.
- Tracking and progression of clients along the EcMR (*see supplemental information*), and tracking and reporting “warm handoff” referrals to other programs and agencies.

Funded programs will be required to participate in a learning cohort facilitated by UWFC, which will meet at least quarterly. The purpose of the cohort is to intentionally share examples of successes, challenges, learnings and methods for overcoming barriers, as well as to discuss community trends and common issues, and create new shared solutions.

UWFC seeks to fund organizations that will drive impact and help achieve the following goals by 2025:

- **Goal 1: 2,500 households will advance along the Economic Mobility Roadmap (EcMR) to a point of Sufficiency and Thriving by 2025**
- **Goal 2: 1,000 individuals will improve employability and secure jobs through skills retraining by 2025**
- **Goal 3: 500 Households will reduce their rent burden to no more than 30% of monthly income by 2025**

Strategies:

❖ Workforce Development & Career Engagement

Target population: Unemployed or underemployed individuals

(A) Provide workforce development skills training and employment pipeline to industry-specific opportunities through job placement, apprenticeships and internships, which allows trainees to gain work experience that improves the chances of job placement and advancement.

(B) Provide wrap-around services which aid an individual’s ability to pursue job training and education.

(C) Assistance completing education enrollment, financial aid enrollment and/or job applications.

(D) Increase the number of BIPOC (Black, Indigenous, and People of Color) enrolled in training programs for jobs in high growth sectors.

(E) Actively engage various stakeholders to create a pathway from job training to obtaining a self-sufficiency wage, involving employers in long-term workforce planning, creating curriculum and upskilling strategies.

❖ **Financial Literacy, Resources & Asset Building**

Target population: Low- and moderate-income households

(A) Provide financial education programming (coaching, classes and counseling) to achieve increased assets and decreased liabilities for greater financial capability.

(B) Provide free tax preparation and comprehensive follow-up services into appropriate financial programs.

(C) Design strategies to reach and engage communities/populations traditionally underserved by mainstream financial institutions.

(D) Deliver housing counseling and facilitation services that help ensure BIPOC are armed with the knowledge necessary to make wise homeownership decisions.

II. **Socioeconomic Wellbeing (UWFC Funded Partners Only)**
(Maximum Request is \$150,000)

Socioeconomic wellbeing is a measure of the interconnected social and economic forces – including education, income, occupation, and living environment - affecting the present and future financial security of individuals, families, and communities. This includes the ability to meet basic needs consistently and make informed economic choices in the present, while being adequately prepared to absorb financial shocks, meet financial goals, and maintain adequate income in the future.³

We are interested in funding proposals that support programs creating a strong safety net of basic needs services, removing barriers, and providing the critical foundation required for individuals in our community to achieve and maintain Socioeconomic Wellbeing. These programs play a significant role for individuals and families moving towards self-sufficiency.

Non-partner agencies can enter into a collaboration with a partner agency on a submitted Letter of Intent (LOI). (See *list of current UWFC Funded partners on our website:* <https://www.forsythunitedway.org/>)

Programs will need to identify where their clients fall along the EcMR and demonstrate and report “warm handoff” referrals to other programs and agencies.

- **Goal 1: 2,500 households will advance along the EcMR to a point of Self-Sufficiency and Thriving by 2025**

³ 2020 Council on Social Work Education

Strategies:

- ❖ **Housing Crisis Response-** Provide emergency shelter and basic assistance to prevent homelessness, aid victims of violence and minimize an individual's or family's return to the safety net services.
- ❖ **Disaster Response-** Provide disaster relief assistance.
- ❖ **Food Insecurity Relief-** Provide basic support for individuals and families who are food insecure.
- ❖ **Developmental Disabilities-** Provide support of early intervention and services and continuity of quality services across individuals' lifespan.
- ❖ **Domestic Violence / Child Abuse-** Provide appropriate and timely interventions to victims, families and abusers; support coordination of services to create maximum protections and benefits to victims.
- ❖ **Access to Healthcare-** Ensure low-to-moderate-income families have primary medical care and medication assistance, and/or integrated health services that incorporate physical and mental wellness.
- ❖ **Chronic Disease Prevention-** Ensure low-to-moderate-resourced and at-risk individuals have preventative and early intervention measures through health screening, monitoring, and modifications of lifestyle behaviors.
- ❖ **Mental & Behavioral Health Services-** Ensure quality in mental health services by providing individuals and families with research-based, goal-oriented mental health counseling and behavioral health treatment.
- ❖ **Substance Abuse Prevention & Counseling-** Ensure individuals in need receive support with goal-oriented substance abuse counseling and programs.



United Way of Forsyth County

LETTER OF INTENT SUBMISSION FOR

2021-2022 COMMUNITY-WIDE FUNDING

INSTRUCTIONS:

- Submit one **Letter of Intent (LOI)** for each program you wish to be considered for qualification in the **2021-2022 Community-Wide Funding Cycle**.
- Read and understand the **Community-Wide Funding Goals and Strategies for UWFC** and decide which priorities/strategies best align with your funding request.
- “Lead Agency” responsibilities include but are not limited to the following:
 - Overseeing the implementation of the funded program and submitting mid-year and year-end reports.
 - Budgetary oversight.
 - Actively facilitating collaboration/communication between collaborating agencies (if a collaboration).
- Complete all the questions. **Incomplete LOIs will be not be accepted.**
- All LOIs are due on **Monday, December 14, 2020**.
- LOIs will be reviewed and agencies will be notified on or by **January 13, 2021** if a program will be invited to submit a full proposal.
- For additional questions regarding this process, please contact:
Charmaine Angino at charmaine.angino@uwforsyth.org

TO SAVE AND SUBMIT YOUR LETTER OF INTENT:

- Completely fill out the Letter of Intent form. Click the disk icon to save the document, then name document with your agency name and “LOI” (e.g. AgencyLOI).
- If you are submitting letters of intent for multiple programs add a number to the file name beginning with the number 2 for each additional program (e.g. AgencyLOI2).
- Email all LOIs and all supporting documents from #7 of the LOI instructions to:
Kathleen Wiener at Kathleen.Wiener@uwforsyth.org by **Monday, December 14, 2020**.



BUILDING A THRIVING COMMUNITY

2021-2022 LETTER OF INTENT SUBMISSION

SECTION I: AGENCY INFORMATION

1. Program Name: _____

2. Agency/Lead Organization: _____

3. Funded Collaborating Organizations: _____

4. Application Contact Person: _____

5. Application Contact Phone: _____ Email: _____

6. Physical Address(es) for programs for which funding is sought: _____

7. Please attach the following documents with submission (required, if selected to apply)

Although not required at this point, agencies that are selected to apply will be required to submit additional financial accountability documents to include evidence of a completed 990 and Audit / Management Letter.

Organization's (and collaborating organization's) IRS Determination Letter

Current NC Non-Profit Solicitation License.

8. Brief background of your organization, years of operation, and current target population served: *(300 word limit)*



BUILDING A THRIVING COMMUNITY

2021-2022 LETTER OF INTENT SUBMISSION

9. Select UWFC Priority Area(s) and Strategy(s) being addressed:

PRIORITY AREA: PATHWAYS TO ECONOMIC MOBILITY

(Open to All Forsyth County Nonprofits)

GOAL #1: 2,500 households will advance along the Economic Mobility Roadmap to a point of Sufficiency and Thriving by 2025

GOAL #2: 1,000 individuals will improve employability and secure jobs through skills retraining by 2025

GOAL #3: 500 Households will reduce their rent burden to no more than 30% of monthly income by 2025

Strategies:

- Workforce Development & Career Engagement
- Financial Literacy, Resources & Asset Building

PRIORITY AREA: SOCIOECONOMIC WELLBEING

(UWFC Funded Programs Only) Programs which support community stabilization, demonstrate tracking and progression along the EcMR, and demonstrate and report “warm handoff” referrals to other programs and agencies.

GOAL: 2,500 households will advance along the Economic Mobility Roadmap to a point of Self Sufficiency and Thriving by 2025.

Strategies:

- Housing Crisis Response
- Disaster Response
- Food Insecurity Relief
- Developmental Disabilities
- Domestic Violence / Child Abuse
- Access to Healthcare
- Chronic Disease Prevention
- Mental & Behavioral Health Services
- Substance Abuse Prevention & Counseling



BUILDING A THRIVING COMMUNITY

2021-2022 LETTER OF INTENT SUBMISSION

SECTION II: PROGRAM INFORMATION

10. Program Description: *(500 word limit)*

- (a.) Provide a description of the program for which you are requesting funding; this may include the expansion of an existing program or a new program.*
- (b.) Target population.*
- (c.) Applicable strategies being addressed in your application*
- (d.) Evidence of the program's capacity to measurably improve the population served. Briefly describe the evidence-based practices to be employed.*
- (e.) Brief overview of program outcomes.*



BUILDING A THRIVING COMMUNITY

2021-2022 LETTER OF INTENT SUBMISSION

11. Funding Request and Brief Narrative: *(500 word limit)*

Specify the total funding request with a brief narrative explaining how the funds will be used including the number of new program staff; number of current program staff; program expenses; start-up costs, etc.



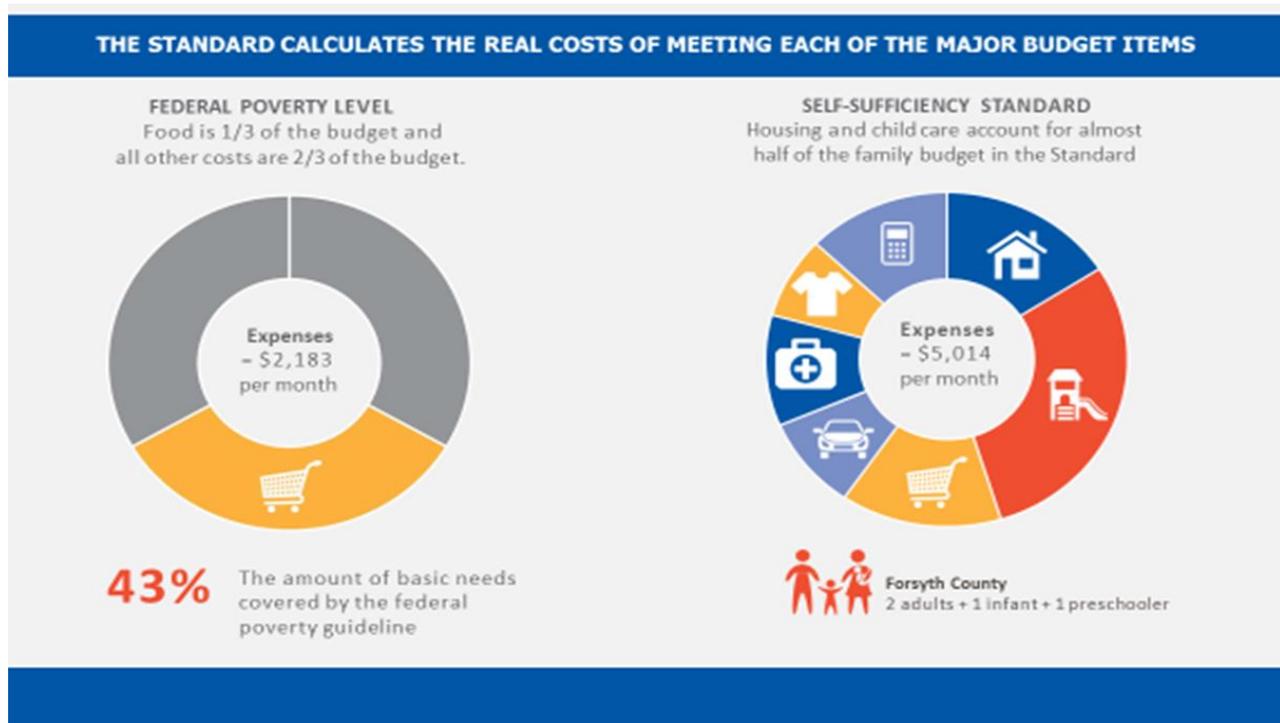
Supplemental Information

North Carolina 2020 Self Sufficiency Standard

Dr. Pearce, Founder & Director for Women's Welfare at University of Washington's School of Social Work explains 'self-sufficiency' as a geographic-specific yardstick for how much is enough to live on while remaining independent of public or private assistance.

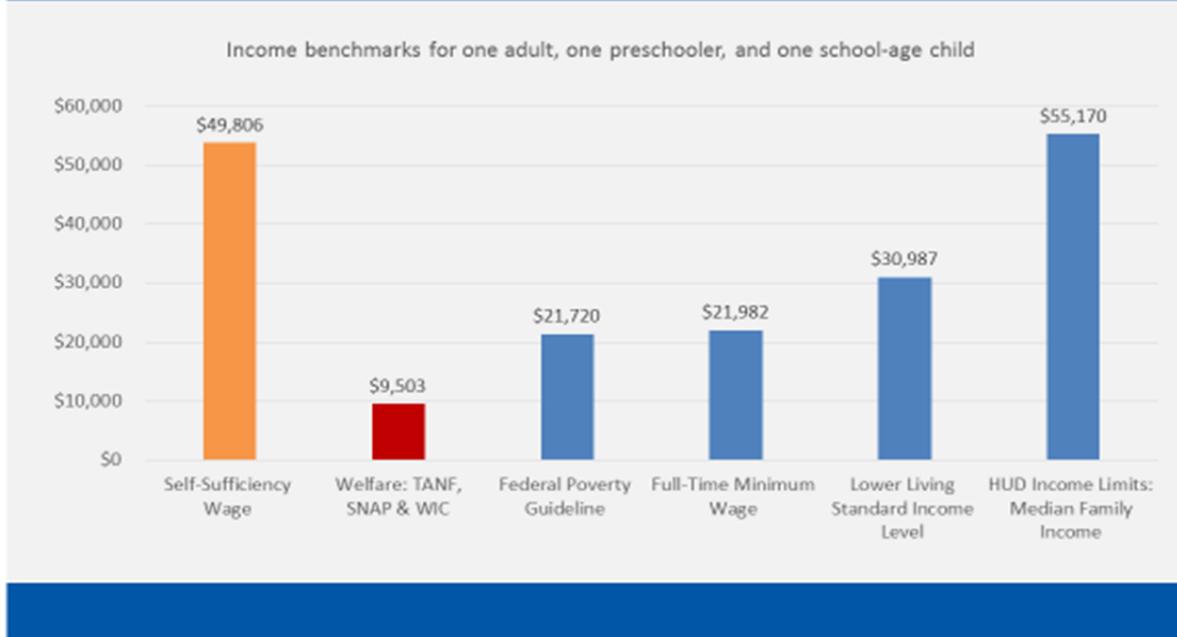
The Self-Sufficiency Standard (SSS) calculates how much income families of various sizes and compositions need to make ends meet without public or private assistance. **The self-sufficiency standard varies by county and family makeup.**

The Self-Sufficiency Standard was published in an effort to ensure the best data and analyses are available to enable families and individuals to make progress toward real economic security. The SSS measure describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in Forsyth County. The SSS is a measure of income adequacy based on the costs of basic needs for working families: housing, childcare, food, transportation, health care, and misc. (clothing, telephone), as well as the cost of taxes and the impact of tax credits. This report also provides the amount of emergency savings required to meet needs during a period of unemployment or other type of emergency.



- ❖ *The Federal Poverty Guidelines does not take into consideration the variation in costs of living for different cities and states. The federal poverty measure only covers 43% of the income needed to be Self-Sufficient in Forsyth County.*
- ❖ *The Self-Sufficiency Standard provides a more holistic view of what it takes to make ends meet because it considers the family make-up AND the cost of living for each county in North Carolina.*
- ❖ *You can see here for two adults with an infant and a preschooler a self-sufficient wage would be around \$5,014 per month compared to the federal poverty measure of \$2,183.*

The Self-Sufficiency Standard Compared to Other Benchmarks for One Adult, One Preschooler and One School-Age Child in Forsyth County, NC, 2020



- ❖ *The Self-Sufficiency Standard is one of the only income benchmarks that takes into account the differences in expenses depending on family make-up and location. While the Self-Sufficiency Standard is much higher than most benchmarks, it is very close to the Median Family Income Units. This proves the Self-Sufficiency Standard is a conservative measure of the minimum income required to be self-sufficient in each county.*
 - *Welfare – second bar calculates the cash value of the basic public assistance package, assuming no other income.*
 - *Federal Poverty Guideline – this is the standard that determines eligibility for many work support programs. Does not vary by state or county.*
 - *Full-time minimum wage – A full-time minimum wage job in Forsyth County provides 44% of the amount needed to be self-sufficient.*
 - *Lower Living Standard Income Level (calculated by the U.S. Department of Labor) (more information on p. 15 of the SSS) – calculated for metropolitan areas across the country to reflect the variation in the cost of living facing urban workers. A family is eligible for work support if their income does not exceed 70% of the LLSIL.*
 - *Median Family Income – HUD uses a percentage of the median family income to determine eligibility for housing assistance.*

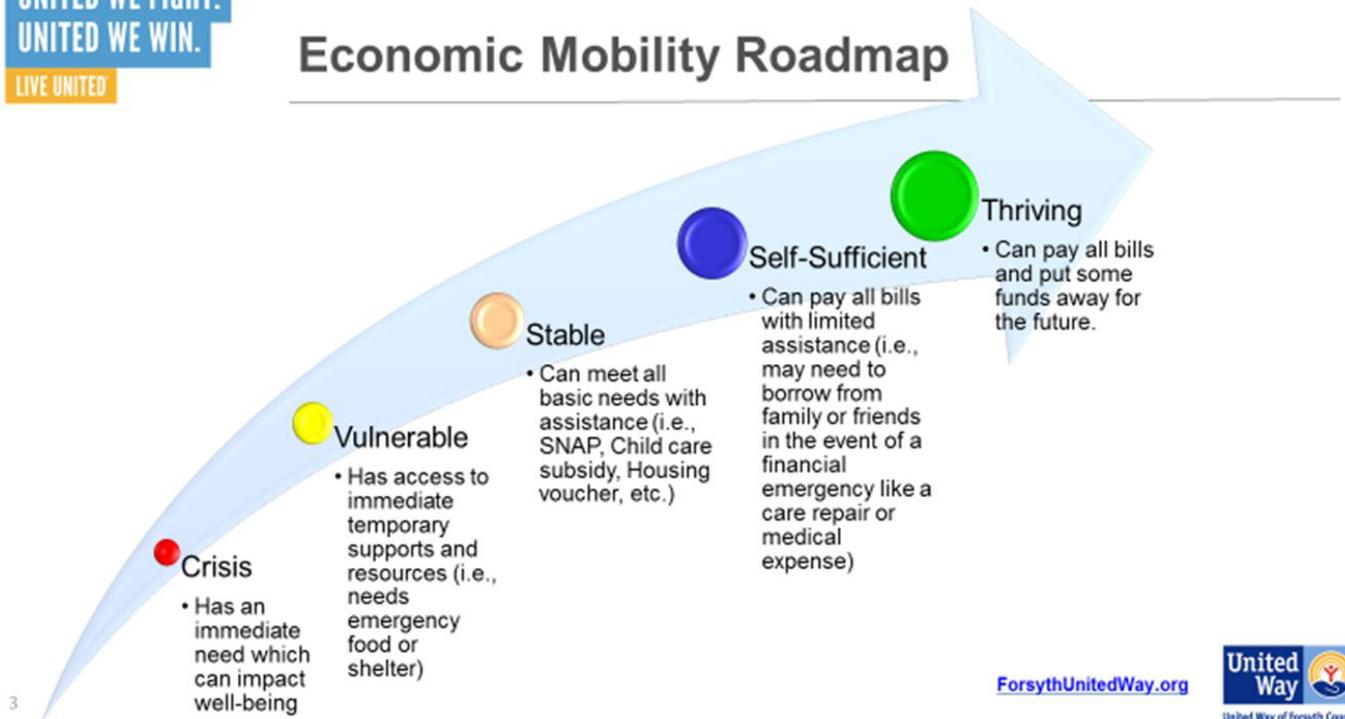
To download the complete the North Carolina 2020 report and to access the Money Needs Calculator go to:

<https://www.unitedwaync.org/selfsufficiencystandard>

UWFC Economic Mobility Roadmap



Economic Mobility Roadmap



Measuring self-sufficiency and household wellbeing is quickly emerging as a best practice in communities across the country as a way to help improve effectiveness of strategies and services as well as providing a common language for collaboration among agencies. Benefits of using the data-driven EcMR:

- More meaningful than working with poverty definitions
- Allows service providers to assess client initial status and progress
- Allows community to identify gaps in service and identify barriers that prevent progression along the EcMR
- Allows for community alignment on a data-driven framework for assessing economic mobility
- Provides framework for UWFC investments

As UWFC has developed its Community Impact Investment Process for Community-Wide and Place Matters, we determined that reaching Self-Sufficiency and Thriving would be the central goal for individuals and families; this goal is foundational across all of our investments and will be used to demonstrate progress towards breaking the cycle of poverty.

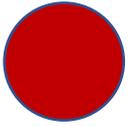


UWFC Economic Mobility Matrix

A Roadmap from Crisis to Self-Sufficiency

The UWFC Economic Mobility Matrix was created as a tool to be used concurrently with the Economic Mobility Roadmap (EcMR). This matrix was based and adapted from ROMA (Results-Oriented Management and Accountability), the Self-Sufficiency & Well-Being Matrix from United Way of Pierce County and the Arizona Self-Sufficiency Matrix.

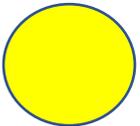
This matrix is designed to be flexible and programs can utilize this tool based on the goals and strategies of individual programs. Each scale was developed on a continuum from “Crisis” to “Thriving” and allows for the measurement of client progress or maintenance over time.



CRISIS An Immediate Need Impacting Well-Being – Crisis can be short or long term

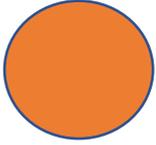
Short Term Crisis = up to about 6 months * Only 1 incident is needed to qualify as Crisis

- Homeless or threatened with eviction*
- No income/no job *
- Has no income or relational supports, and is entirely dependent on intimate/personal partner; feels unsafe or is exposed to mental, emotional, or physical abuse/neglect *
- Basic needs not met (food, shelter, safety) *
- Experiencing severe difficulty due to mental health, substance abuse, emotional wellness needs not being met; in crisis, danger to self and others; does not know where to go for help *
- No medical coverage and/or immediate needs for medical care exists for any member of household; chronic medical conditions with inconsistent follow-up care *
- Severe alcohol abuse and/or chemical dependence; help not sought *
- Needs childcare, but none is available, affordable, accessible and/or child is not eligible
- Has no personal support system and no knowledge of available community supports
- No access to transportation- public/private; may have car that is inoperable
- Lack of access to digital resources (i.e., reliable internet, internet enable devices, and digital literacy training) to the extent that one's economic mobility and/or education is affected.



VULNERABLE Access to Immediate, but Temporary Supports & Resources

- At risk of losing housing, residing in temporary housing (shelter or motel), has difficulty qualifying for housing, and/or housing costs are 41% or more of monthly income
- Income is inadequate for meeting basic needs
- Temporary, part-time or seasonal employment, inadequate pay, no benefits; wages/hours not adequate to meet basic needs
- Has minimum income with few outside relational supports and is financially co-dependent on intimate/personal relationship; feels unsafe or is exposed to mental, emotional, or physical abuse/neglect
- Feels mental health, substance abuse, and/or emotional wellness symptoms may get in the way of daily living; not sure where to go for help, could benefit from services
- No medical coverage and/or great difficulty accessing medical and dental care when needed; chronic medical conditions with inconsistent follow-up care
- Significant abuse of substances resulting in chronic family/work difficulties
- Childcare is unreliable, unaffordable and/or inadequate; barriers exist
- Has no personal support system, but knows where to go in the community for help when experiencing a need or crisis
- Intermittent or inconsistent access to digital resources to the extent that one's economic mobility and/or education is affected.



STABLE: Can Meet Basic Needs with Assistance (i.e. SNAP, childcare subsidy, housing subsidy)

- Has stable housing for at least 6 months (subsidized or unsubsidized); rent is 36-40% of monthly net income
- Income is adequate to meet basic needs with assistance, but no savings or ability to handle financial emergencies
- Employed full-time but has inadequate pay, few or no benefits; limited or not opportunity for advancement
- Has basic income to support themselves with several relational supports; feels unsafe or is exposed to little or no mental, emotional, or physical abuse/neglect
- Identified mental health, substance abuse and/or emotional wellness disorder needs and working towards having need met, is accessing appropriate services
- Some family members (i.e. children) have medical coverage, but adults lack coverage; attempt to make and keep routine medical and dental appointments
- Occasional relapse; usage of chemicals had led to an abuse pattern; participating in substance abuse services
- Affordable/subsidized childcare is available, but limited resources available to support narrow choices
- 1-3 personal supports and basic community networks are available in times of need
- Transportation needs met some of the time; it is available and reliable but limited and/or inconvenient
- Consistent and uninterrupted access to quality digital resources



SELF-SUFFICIENT: Can Pay all Bills with Limited Assistance (i.e. may need to borrow from family or friends in the event of a financial emergency like car repairs or medical expenses)

- Secure homeownership or renting private housing with limitations of choice due to moderate income and/or monthly rent is 31-35% of monthly net income
- Income pays monthly bills, provides for some savings and ability to purchase occasional non-essential items
- Employed full-time with adequate pay and benefits; advancement potential
- Has sufficient income for themselves with many outside relational supports; feels safe and has little or no mental, emotional, or physical abuse/neglect
- Mental health, substance abuse, and/or emotional wellness disorder needs are being managed; only minimal symptoms in response to life stressors
- All family members have medical coverage, but costs may strain budget; no or stable chronic conditions
- Does not default to using substances as a coping mechanism
- Household can afford reliable childcare; no need for subsidies
- 3-5 personal supports available and is connected with at least one community support network (i.e. nonprofit, church, support group, etc.)
- Has transportation needs met most of the time; transportation is generally accessible to meet basic travel needs
- Consistent and uninterrupted access to quality digital resources



THRIVING Can Pay All Bills and Put Some Funds Away for the Future

- Homeownership or renting private housing in a neighborhood of choice and/or rent is 30% or below of monthly net income
- Income is sufficient and stable, adequate for paying monthly bills and provides for substantive savings and ability to purchase non-essential purchases
- Maintains permanent employment with adequate income and benefits
- Has either living-wage income or is involved in intimate/personal relationships that are emotionally nurturing/supportive; household members all feel safe and secure
- Feels good about overall behavioral health- does not need assistance in this area and knows where to go for help, all family members are covered by affordable, adequate medical, vision and dental health care coverage and can access care when needed. Proactive, preventative medical/dental practices
- No drug use; uses alcohol and prescription drugs in an appropriate manner
- Able to select quality childcare of choice; no need for subsidies; changes to childcare can be made when desired; backup childcare plan is developed
- Has 5 or more personal supports readily available and is able to give support in return; is active and/or highly knowledgeable about community support networks
- Transportation is readily available and affordable; car is adequately insured
- Consistent and uninterrupted access to quality digital resources