**Financial Stability: All Hands on Deck**

**Individuals in Households with Income +/- 200% of Federal Poverty Level**

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200% of Poverty</td>
<td>35.9%</td>
</tr>
<tr>
<td>$150% - $200%</td>
<td>38.3%</td>
</tr>
<tr>
<td>$100% - $150%</td>
<td>8.1%</td>
</tr>
<tr>
<td>$75% - $100%</td>
<td>5.9%</td>
</tr>
<tr>
<td>$50% - $75%</td>
<td>5.1%</td>
</tr>
<tr>
<td>Below $50%</td>
<td>5.1%</td>
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</tbody>
</table>

In Boone County, income mobility, or the ability to have the financial ability to escape poverty, particularly in the lower 20% of income earners, has more than doubled in the last 17 years, which is significant compared to the remainder of the country in the bottom 20% of income earners in the nation. The increase in financial mobility is related to income mobility.

**1. WHERE ONE LIVES:**

While there are many additional factors that are related to affordable housing, the strongest point of this segment is to look at the “working poor” to financial stability. In Boone County, income mobility, or the ability to have the financial ability to escape poverty, particularly in the lower 20% of income earners, has more than doubled in the last 17 years, which is significant compared to the remainder of the country in the bottom 20% of income earners in the nation. The increase in financial mobility is related to income mobility.

**2. STRONG SUPPORTIVE COMMUNITIES AND**

As a community, how can we provide temporary emergency around services so that a parent or a community member can raise our kids through the unexpected? United Way supports families by working with other charitable contributors to logically provide programs that specifically fit the needs of areas of need and assistance to families.

**3. HOW MUCH PUBLIC ASSISTANCE?**

Central Missouri and Columbia are fortunate to have high-quality school districts but how can we help them support every child outside of the classroom? United Way funded more than 30,000 hours of tutoring in 2017, which is a start in making sure our kids keep their grades on track. We can continue to reinforce the high-quality classroom that we can afford in our schools, not in school, then as a community, play an important role in each child’s future.

**4. PROVIDING SOCIAL CAPITAL**

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The Heart of Missouri United Way currently supports six strategic priorities to reduce the number of families living in poverty. In other words, in their struggle to meet their basic needs. Add one more family to the number of families earning un-
employment, retirement, and basic subsistence and unemployment.

• Extra Mile and Side by Side are designed to provide critical services, such as transportation options for the elderly and help with daily living needs.

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groups of people at higher opportunities to thrive. This is why we have our community in mind when we look at the gap in unemployment rates between white and black Columbia, which then has an effect on their poverty rates. The good news is that the gap is getting smaller, but the reality is that we still have more work to do.

While our citizens who are living in poverty are in situations for many different reasons, whether it’s circumstances they are down on their luck or it’s systemic, cycle that’s been plaguing their family for decades, they each deserve opportunities to thrive. No person and no community should ever be left behind.

The rates of poverty vary by demographics. There are no identity marital statuses, abilities, and the like, which means that our community’s struggles of our community members who are living in poverty.

While the poverty simulations and exercises are helpful and important, we also need to focus on how and talk about the programs our community offers to help Colombians get out of poverty and establish financial stability.

A steady job is the first step toward getting out of poverty and we want to make sure our young people have the resources and training they need to have a good start. We plan to work long and hard for our future through educating our community. The Center, American Related Experiences (CARES) program prepares job readiness training and hands-on work experience for local teenagers. Beyond work experience, teens also receive mentors, career exploration and money management topics. These comprehensive topics aim to provide the teens the opportunity to be productive, stable and well-educated.

For those in our community who are interested in finding their first jobs, after completing high school classes. This program strives to help our community members be successful in understanding their credit standing and the process of buying and selling a home.

Our local small business owners are vital to the growth and entrepreneurial spirit of our community. We support their financial stability through various programs, including the Minority Owned Business Directory that showcases minority and women-owned businesses and helps to disseminate business enterprise firms.

In the morning, get dressed, get in your car and go to work. We have developed habits and the same routine every day. Depending on where we live and work, there are areas of Columbia we simply do not see. Once arriving at work, we put in a full day’s work and head home to reflect on our personal lives. Maybe bills, perhaps pick up a prescription, go shopping, pay for youth sports and camps, and still have enough to put some gas in the car.

This may be our normal, but as often as we take for granted that it’s not everyone’s. Some may struggle instead of anticipating their paycheck they are fdled with anxiety because they know they will not pay all their bills. That reality forces them to look for another job. If they are able to pay their bills, they may not have opted into an employee health care plan and as a result may not have insurance to cover prescriptions. Instead of shopping, they weigh which bills must be paid and which can wait. They don’t have any money to save. They are struggling to make ends meet and unable to argue for the future. In short, they are not financially stable.

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If we don’t place ourselves in a position to experience Columbia outside of our daily routines, we may never fully understand the real problems that exist in our community.

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We’ve also supported the Community Alliance in their efforts to help youth with educational or career-related needs. We list many more partnerships The Center has with community organizations, but all of them have one thing in common: We’re all in this together. Solidarity government and the many community programs in our community are designed to help lift people up so they can be financially stable, provide for their families, and play. INFORM | INVEST | INVOLVE
Financial Stability

Funded Agencies

Community Impact:
Basic Needs - Education - Health - Financial Stability

City of Refuge
Helping Refugees Live, Work, Learn & Stay Healthy

Our program assists our refugee friends in becoming happy, productive and successful members of our community.

Job Point
Skills Training & Employment Support for Older Youth

We assist youth ages 17 to 25 to break the cycle of unemployment and poverty. We provide short-term programs for highway/heavy construction, heating, ventilation & air conditioning (HVAC) and certified nursing assistant. These programs include soft-skill development, job placement and retention services.

United Community Builders
Community H.O.P.E. / Transformation

The Transformation Project is a faith-based, job readiness training program for individuals entering or re-entering the workforce. The project’s purpose is to teach and train individuals who are unemployed or underemployed the core values necessary to seek and maintain meaningful employment. We work to build and release capable employees.

Youth Empowerment Zone
Project EARN Mentoring

The Employment and Resource Navigation EARN program serves to provide awareness and assistance to individuals around employment readiness efforts and activities. Project EARN helps youth find diverse career path opportunities. Through the mentoring aspect of Project EARN, our goal is to stabilize families, prevent homelessness and promote healthy lifestyles in the Zone.

Love INC
Extra Mile and Side-by-Side Coaching

Extra Mile and Side-by-Side individual coaching programs address the struggle many Columbians have to achieve financial, housing and employment stability and become self-sufficient. The coaching process includes goal setting, information and instruction; skill development and practice; and support and accountability. We target low-income individuals and help them achieve financial stability and self-sufficiency.

Services for Independent Living
Work Readiness Program

The work readiness program targets youth with disabilities ages 15 to 18, and “Super Seniors” up to the age of 21, to enhance their ability to obtain and maintain employment within six months of high school graduation. We provide instruction, case management and support for youth to transition from high school into the workplace.

Unlimited Opportunities
Family Support Services

Our Family Support Services target children with developmental disabilities, ages 3 through 18, or 21 if the individual has an individual education program. Our program provides personal assistance, which includes activities of daily living, community skills, enhancement of therapies, behavior management support, social skills training and tutoring and respite care, among other supports.

83%
of youths & adults who received job training were successfully employed within 90 days.