



Dear Human Service Providers,

I am pleased to share with you United Way of Metropolitan Chicago's new **Strong Neighborhoods Community Impact Plan** as part of our application process for the FY 17-18 granting cycle.

As many of you know, and even more helped us achieve, in June of 2016—4 years ahead of schedule—United Way of Metropolitan Chicago exceeded significant community-impact goals we set in 2011 as part of an organizational transformation to focused, large-scale impact for individuals and families in need.

Those outcomes include:

- 60,223 previously struggling middle school students on track for graduation/50,000 goal
- 133,680 households with improved financial stability/100,000 goal
- 577,121 people connected with health care/200,000 goal
- More than 5 million people in crisis who received assistance

With your help, United Way has prepared tens of thousands of struggling students to succeed in school and beyond, placed thousands of people in jobs and improved their financial knowledge, connected hundreds of thousands of people to affordable healthcare, and helped millions of people as they faced immediate crises.

Our work, like yours, has taught us that focusing on individual services and programs, no matter how good, can only get us so far in creating lasting change. People share their daily routines—and their challenges—with others in their households and communities. Just as United Way of Metropolitan Chicago focused on the critical areas for individual success with its last community impact plan—education, financial stability and health—we will now build on and evolve that work to strengthen those same areas for whole families and communities.

Our focus areas of education, financial stability, health and basic needs support remain the same—they are the right levers for individual, family and community success. Our approaches, and our commitment to helping neighborhood stakeholders, organizations and systems work better together, are where you'll see the most opportunity for the innovation, integration and collaboration that mark our best work together.

Thank you for your interest and application,

Jose Rico
Senior Vice President, Community Impact
United Way of Metropolitan Chicago

THE STRONG COMMUNITIES IMPACT PLAN

NEIGHBORHOODS OF POSSIBILITY



United Way of Metropolitan Chicago

PROVIDING A NETWORK OF SUPPORT IN CHICAGO AND THE SURROUNDING SUBURBS

Introduction: From Individuals to Neighborhoods

Chicago has a rich and unique history. It is one of the great American cities, known for its distinctive neighborhoods and diverse suburbs that more than 9 million people call home. The world-class architecture, cultural institutions, restaurants, sports teams and universities draw people from all over the world and are a source of energy and pride. But for Chicagoans, the routines of daily life – socializing with neighbors, going to school or work, walking in the park or biking the paths – are what create a sense of belonging. These are the things that make Chicago feel like home.

As wonderful a home as the Chicago region can be for many residents, its challenges have been well-documented. Many see it as a tale of two cities, where middle-class and affluent Chicagoans can access a world of opportunity, while those living in low-income communities struggle to survive amidst poverty, violence, lack of investment and crumbling institutions. Social, political, economic, racial and cultural forces have long influenced which of our region's residents have the greatest chance to thrive. United Way of Metropolitan Chicago is working to change that.

For more than 80 years, United Way of Metropolitan Chicago has mobilized caring people to invest in the communities where resources are needed most. We were founded on the Chicago business community's concern for their fellow citizens during the Great Depression, and at the start of the 21st century, we continue to improve lives on a large scale with the shared belief—and evidence—that together we can create lasting change.

In its first community-impact plan after transitioning from a community chest operating model to a more focused and strategic approach to community change, United Way set and exceeded ambitious goals for individual outcomes.

United Way has prepared tens of thousands of struggling students to succeed in school and beyond, placed thousands of people in jobs and improved their financial knowledge, connected hundreds of thousands of people to affordable healthcare, and helped millions of people as they faced immediate crises.

Our work has taught us that focusing on individual services and siloed programs is not sufficient to create lasting change. People share their daily routines, and their challenges, with others in their households and communities, and United Way and its partners need to support holistic strategies that address complex needs. Just as United Way of Metropolitan Chicago focused on the critical areas for individual success with its last community impact plan—education, financial stability and health—we will now build on and evolve that work to strengthen those same areas for whole families and communities. The Strong Neighborhoods Plan will support those programs and initiatives that not only prepare individuals for success, but those that serve multiple members of a household and whole neighborhoods with added attention to integration of services and innovation to serve whole households and create larger-scale neighborhood change.

Our focus areas remain the same: Education, Financial Stability, Health and Safety Net supports are still the levers that make the most impact for individuals, families and communities.

Through our Neighborhood Network Initiative, we will reach the bold goals established by each community (increasing graduation rates, lifting families out of poverty, providing trauma-informed care in violence-prone communities) as we improve other highly interrelated areas of community well being.

With added investment, new partners and placed-based strategies and programs, the Neighborhood Network Initiative will support the local leaders and organizations that are integral to the neighborhoods' future.

We will continue our work advocating for critical policy interventions, and convening community leaders, donors, volunteers, and residents to address issues and share what's working.

Evolution can be as bold as innovation. With this plan, United Way of Metropolitan Chicago is doubling down on neighborhoods as powerful centers of change and progress. We are committing to strengthening neighborhoods and therefore our city.

Strategic Vision

United Way has a long history of supporting direct service providers that help individuals meet their basic needs and achieve their goals in income, education, and health. Yet we know that these programs do not happen in a vacuum, nor is success entirely dependent on participation in one program, no matter how stellar. To that end, United Way is reframing how we make impact, and has new goals to strengthen individuals, households and communities with added emphasis on funding agencies to achieve specific outcomes rather than specific program models.

The community impact planning process began by considering the major issues affecting people living in the Chicago area, such as poverty, violence, and inequity, particularly for people of color residing in low-income neighborhoods. These issues shape individual and community experiences, and have long-term effects on educational attainment, employment prospects, and physical and mental health. Staff from across the organization, volunteers from United Way's Board of Directors and Community Impact Steering Committees around the region, donors, and members of the public engaged in a series of discussions, focus groups, and planning sessions to determine where and how United Way could be most effective in addressing our region's most challenging problems.

During the planning process, it became clear that United Way's partner communities have tremendous assets in the form of strong community leaders, thriving organizations, and engaged residents who are passionate about where they live. United Way's next plan will build on these assets and work toward creating and sustaining strong neighborhoods. This means utilizing resources to bolster existing organizations, building upon deep local networks, and helping improve systems so they meet every resident's needs. We believe that strong neighborhoods are the key to individual and household success, and when individuals, organizations, and institutions bring the right talent, knowledge, and resources together, they can meet any challenge head on.

Strong Neighborhoods

Strong neighborhoods are places where all members of a household can meet their basic needs, access opportunities and plan for the future. They also feature high quality organizations that work collaboratively among themselves and with other community stakeholders to ensure people thrive. The goals for our investment, advocacy, and convening efforts in the coming years are:

- **Children and youth are successfully prepared for kindergarten and high school.**
- **Families are more financially stable**
- **Youth and adults improve their overall health and knowledge of the healthcare system**
- **People experiencing crisis have their immediate needs met**

Strengthening communities will ensure that all of Chicago's residents will have access to the opportunities, and the ability to take advantage of them.

Role of United Way

Funder. Thought Leader. Convener. Advocate. These words describe the role that United Way plays in the Chicago region. United Way is the largest private funder of human services in the state of Illinois. We are connected to a network of United Ways across the United States and beyond, and draw from those relationships, as well as those with the local philanthropic community, to refine the way we allocate funds to maximize their impact and

that of our donors. As we planned for our future, we were guided by the following principles:

- **Focus resources on communities’ greatest needs**
- **Implement strategies that offer quantifiable results and the best opportunity for impact**
- **Convene leaders to implement solutions that are meaningful, critical and innovative**
- **Advocate effectively in light of an increasingly strained public sector**

As a funder, United Way directs resources specifically to “partner communities” across our geographic footprint. These communities were selected based on an analysis of key demographic (income levels, employment rates, educational attainment, etc.) and capacity indicators (e.g. number of human service agencies, how well they work together and other community investment and infrastructure). Partner communities reflect the racial and ethnic diversity of the region and are geographically dispersed throughout the South and West sides of the City of Chicago, as well as Suburban Cook, DuPage, and Lake Counties. They are also notable for having established organizations that meet the needs of local residents.

United Way program funding supports proven interventions in four issue areas: Education, Income, Health, and Safety Net. We believe that these are the foundational building blocks for a successful life, and something that every resident of the Chicago area should be able to access. The specific strategies within each issue area are discussed in the Program section. United Way also directly supports capacity building and infrastructure development in its Neighborhood Networks, where coalitions of community stakeholders work together to address critical neighborhood challenges and develop innovative neighborhood solutions.

As a convener, United Way brings direct service providers, the business and philanthropic communities, and local institutions together to tackle some of the biggest issues affecting our region. Our deep cross-sector relationships are unparalleled and allow us to engage diverse partners in problem-solving. Over the next six years, United Way will expand convening efforts across the region through summits, initiatives, learning cohorts, and special events.

As an advocate, United Way is uniquely positioned to speak to the need for sufficient state resources for human service provision. Government remains by far the largest source of human service funding in Illinois, and given the constant competition for resources among many competing needs, maintaining sufficient funding requires ongoing education efforts about their value and needs. Our relationships with more than 300 direct service providers and community organizations provide us with critical information about frontline needs, which we communicate to state and national policymakers.

United Way of Metropolitan Chicago is continually evolving. We grow and change to reflect the needs of our greater Chicago community, our agency partners and the interests and strengths of donors and volunteers. We strive to perfect each role that we play in the Chicago region, always looking for new ways to contribute.

United Way Impact

United Way of Metropolitan Chicago envisions a region where every person lives in a neighborhood they want to call home, where every community can support its residents in seizing new opportunities and planning for the future. To achieve this vision, United Way will support programs and initiatives designed to have a measureable impact on individuals, households and communities.

- **Individuals:** United Way will support high-quality, evidence-informed programs through grant making in our partner communities. For instance, financial literacy programs that teach budgeting and help participants

access mainstream financial products such as bank accounts. *Programs will yield measureable impact on individual metrics tracked by all grantees.*

- **Households:** United Way will support programs and collaborations that address multiple needs of individuals or multiple members of a household. For instance, educational enrichment programs that also offer behavioral and mental health services, or providing coordinated workforce development services and early childhood programming for parents and their children. *Programs will yield measureable impact on individual and household metrics as well as capture the effectiveness and efficiency of coordinated services.*
- **Communities:** United Way will support programs and strategic infrastructure-building for coalitions of organizations, institutions, community leaders and other stakeholders in selected Neighborhood Networks across the region as they work toward achieving a shared community goal. For instance, the Brighton Park Neighborhood Network is aligning resources along the educational continuum and engaging partners to improve the high school graduation rate. *Initiatives will result in measureable change in the community, including the achievement of Network goals, greater community involvement and collaboration among anchor institutions.*

Addressing Violence in Our Region

Gun violence in Chicago has reached epidemic proportions, robbing young people, families and whole neighborhoods of the safety, hope and opportunity required to experience full and productive lives. Poverty, unemployment, trauma, low educational attainment and an absence of healthy, productive relationships can all be linked to higher rates of violence in a community. The closing of schools and retrenchment of many social services, including CeaseFire and other initiatives, caused by the state budget impasse have also contributed to the increase in violence in local neighborhoods.

Healthy social indicators of all kinds correlate with low levels of violence. For example, research shows that a one-year increase in the average level of schooling in a community is associated with a 30% decrease in the murder rate. For this reason, United Way of Metropolitan Chicago uses a holistic approach to address violence in our communities. Our long experience has shown that while the problems are serious, a comprehensive strategy can vastly improve communities and change lives. Through funding and support for educational programming, job training, physical and emotional support services and family engagement, United Way works from a variety of angles to ensure that young people in particular have both more and better choices than to engage in gang activity or other dangerous and violent behavior.

Through our Neighborhood Network—United Way of Metropolitan Chicago’s region-wide strategic initiative to address local challenges by driving focused collaboration to achieve lasting change—we are also working in ten communities across the city and suburbs engage residents and build stronger neighborhoods safe from violence.

Measures of Success

An investment in the United Way Neighborhood Network Initiative will yield a strong return on investment (ROI). Across all 10 United Way Neighborhood Network communities, United Way is supporting neighborhood coalitions in identifying a bold goal related to education, income or health. Each community will measure progress toward that goal, interim indicators aligned with United Way’s issue-area measurements (see index) , and general community strengthening (resident attendance at community meetings, engagement of partners, advancements in trust and working relationships) In that way, United Way will measure progress in the Neighborhood Network communities in an aligned fashion across the region.

In addition to Neighborhood Networks, United Way will incubate an innovative initiative designed to support programs that reach across multiple issues to meet the complex needs of individuals or household members. A household is its own eco-system where the collective ability to earn income, share care-giving, promote education and healthy behaviors, and be mutually supportive determines the well-being of all of the members. In FY18, United Way will pilot funding for innovative family case management and family-based service provision strategies (i.e., expanded referral services, new service partnerships). Partner agencies funded during this pilot will work closely with United Way throughout the grant cycle to identify commonalities in this type of service provision and develop a measurement toolkit for capturing the impact of integrated services on a household. Learning from these pilots will be used to build a model for ongoing integrated funding, and be shared with government, the United Way system, and other funders.

Collaboration and Initiatives

In 2013, United Way of Metropolitan Chicago launched the Neighborhood Network Initiative. It began with one Network community in Brighton Park, on the Southwest Side of Chicago, and has now expanded to include support for ten coalitions across the city and suburbs. United Way launched the United Way Neighborhood Network Initiative to meet the Chicago region’s need for an innovative—and effective—approach to resolving complex social issues. An emerging evidence-based model for generating social change, collective impact demonstrates that substantially greater progress can be made in alleviating many of our most serious and complex social problems if nonprofits, governments, businesses, and the public are brought together in a highly coordinated and strategic way to achieve lasting change that no program or agency can achieve alone¹. A growing body of literature and case studies from across the country prove that collective impact models are the path forward toward improving the quality of life in underserved communities—Harlem Children’s Zone, STRIVE Cincinnati, United Way of Salt Lake City.

Again, United Way’s strengths as both a regional funder of impactful human service programs and a neighborhood actor and partner, combine to make us uniquely positioned to strengthen neighborhoods.

United Way Neighborhood Networks are coalitions of partners providing neighborhood-specific solutions to unique local challenges. Neighborhood Networks are aimed at creating a single table where neighborhood strengths and weaknesses can be evaluated and decisions made regarding the allocation of resources most likely to address neighborhood needs and create sustainable futures. While in many cases additional resources are clearly needed to address deep and persistent problems, United Way believes improvement can be made in operation of local institutions, and in neighborhood outcomes, by working better together. As the leading human services funder in the region, and with deep history in Chicago, United Way is best positioned to help local groups and leaders do that work.

We have people, expertise and resources dedicated to break down traditionally separate systems and practices for community change in order to achieve more efficient and effective impact in communities. In each network, United Way works with a lead partner and steering committees to convene a cross sector of coalition partners to a) develop a common agenda, b) establish a shared measurement system, c) implement mutually reinforcing activities and d) maintain constant communication in order to achieve a critical community goal that will improve lives in that neighborhood.

¹ Kania, John and Kramer, Mark. “Collective Impact” *Stanford Social Innovation Review*, Winter 2011

United Way is implementing the Neighborhood Network Initiative in 10 neighborhoods across the Chicago region, including Brighton Park, West Chicago, Evanston, Austin, Little Village, Bronzeville, Robbins-Blue Island, Auburn-Gresham, Cicero and South Chicago. Neighborhood Network communities were selected based on an extensive evaluation to determine the level of need in the areas of education, income, and health, and whether the community had the capacity to effectively leverage United Way's investment. The evaluation included several layers of assessment to identify the communities that best aligned with the Neighborhood Network model based on 1) need in the areas of poverty, unemployment, high school graduation, crime index and home foreclosure; and 2) infrastructure based on the number of United Way -funded partners in the community and number of partners already collaborating on specific issues within a community, and 3) proven leadership and political will to collaborate on addressing a complex issues.

Thought Leadership and Advocacy

United Way is well-positioned to utilize our issue area, community engagement and public policy expertise to bring thought leadership to critical issues in our region. Just as we believe that direct service provision is strengthened by collaboration and connection to other initiatives, we know that our work is strengthened when situated within the broader human services system in the city and region. We will continue to host large-scale convenings, such as our Bi-Annual Education Summit, serve as the administrators for the Federal Emergency Food and Shelter Program, co-convene the Illinois Coalition on Health Access, participate and support the implementation of regional plans such as Healthy Chicago 2.0 and Impact DuPage, and serve as the backbone organization to the Illinois ACEs Response Collaborative.

United Way understands that a strong role in advocacy and public policy is required to improve the overall health and well-being of residents in our communities. In conjunction with United Way of Illinois, United Way maintains a robust advocacy agenda that mirrors the work we support across the region. United Way of Illinois is a statewide association representing 50 local United Ways across Illinois. The organization works to promote the public policy interests of our members, provides them with educational opportunities and leads statewide initiatives designed to improve Illinois communities.

United Way is a partner in change, working with a broad range of people and organizations to identify and resolve pressing community concerns.

Mobilizing Resources

One of United Way's greatest strengths is the relationships we foster with partner agencies, the business and philanthropic communities, and local government in the region. These relationships allow us to tell the story of individual and neighborhood success to donors, making the reality of daily life in underserved communities in our region come alive to people who do not share those experiences. They also provide critical volunteer resources to agencies as they conduct necessary projects to improve schools, gardens, and systems in partner communities. This engagement leverages expertise that may not otherwise have been attainable by partner agencies. Our program support dollars fill the gaps of both public and private funding, much of which is restricted for specific use. United Way funding may serve as a match for other grants and attract other grants, particularly from our corporate partners.

PROGRAM SUPPORT - COMMUNITY IMPACT FUND

Theory of Change

At United Way of Metropolitan Chicago, we know that program funding is only a portion of the total support needed for individuals and organizations to succeed. We complement our allocations by leveraging our relationships and expertise, utilizing four basic strategies to best support communities:

- **Program Support:** Competitive funding for operational support for organizations providing income, health, education, and basic needs services in partner communities and across the region for high barrier populations.
- **Collaboration and Initiatives:** Program, infrastructure, and capacity building funding for ten Neighborhood Networks.
- **Thought Leadership and Advocacy:** Public awareness, public policy advocacy, and participation in city-and region-wide initiatives related to our Issue Areas.
- **Leveraging Resources:** Engaging donors and volunteers in ground-level projects, and leveraging public and private dollars to maximize impact.

Implementing this four-pronged approach helps United Way partner agencies and communities achieve outcomes beyond the scope of just our funding. It also creates a critical feedback loop, so that United Way can be responsive to changing circumstances.

Program Support

Program support is the core of United Way's work. Focusing on our partner communities, which are some of the region's most underserved, United Way provides general operating funding to partner agencies to support their provision of direct services in our four issue areas: Education, Income, Health and Safety Net. We consider it essential for individuals to be able to access programs that build their individual capacity. These issue areas encompass the fundamental building blocks for people living the quality of life of their choosing, and heavily influence other key community attributes such as safety and economic development.

United Way of Metropolitan Chicago program support funding is unrestricted, meaning that organizations can use resources where they are most needed, whether that means paying for operational costs or hiring program staff. While the funding can be used as partner agencies see fit, we hold organizations accountable for selected service outcomes that are the purpose of the agencies' work and are the instruments for community improvement. Funding from local, state and federal sources make up the largest amount of resources in most neighborhoods, but government contracts rarely pay for the entire cost of service provision. By providing unrestricted funding, United Way provides much of the foundation—and timely payment—that allows organizations to operate.

Though United Way distributes most issue-area funding in our partner communities, we recognize that certain communities and challenges are not geographically bound. For that reason, our Safety Net funding is available to any community in our footprint. We are also committed to supporting programs throughout the region that specifically target these high-barrier populations:

- Homeless individuals and families and unaccompanied minors
- Youth in foster care/wards of the state
- Opportunity youth ages 16-24

- People with disabilities
- Immigrants/refugees
- LGBTQ persons
- People with criminal backgrounds/re-entry population
- Military veterans
- Frail elderly—aged 75 years and over

Many believe that the responsibilities for education, health, safety net and employment respectively fall to public schools, primary care physicians and hospitals, and the private sector. However, abundant evidence shows that the work of local service providers is needed to help prepare children for school and to get the most out of it, to connect families to available and affordable healthcare providers, and prepare the unemployed for private sector jobs. United Way program support complements the work of local institutions so people can find and take advantage of opportunities.

PROGRAM SUPPORT - FOCUS AREAS

United Way of Metropolitan Chicago will build strong communities with continued Community Fund support for the provision of quality education, income, health and safety net services by agencies throughout our region. In FY18-19 we will offer a two-year funding cycle. The following outlines the overall impact and specific strategies we are seeking to support.

EDUCATION

Strong communities exist when children and youth access high quality, well-rounded educational opportunities.

Strategies:

Early Learning — Children and families build a strong foundation for the start of school

Middle School — Youth and families build a strong foundation for success in high school

It is essential that a child and his or her family are supported by their community from birth to adulthood, through holistic educational opportunities, services, and programs. There are also several critical periods in a child's life when the presence or lack of those opportunities is especially impactful.

In our Community Impact Fund grant-making, United Way will continue its focus on two such periods: the early years of a child's life, before and leading up to formal schooling; and the middle school years, in preparation for entering the critical years of high school.

With this Strong Communities Plan, we will invest in programs and initiatives that prepare children, youth and their families to make these two crucial transitions successfully. In past years, we have funded particular types of programs and services, following specific best practices for early learning and middle school supports. With this grant cycle and as we build up more comprehensive community efforts, we will be funding education programs and services aimed at specific outcomes (developmental gains, academic success), rather than specific program models (home visitation, out-of-school time programs). Our goal is that this shift will better allow for each community and organization to identify the greatest needs, barriers, and assets to making these transitions successful for children and youth, and choose program models and service delivery based on that information.

EARLY LEARNING

In order to see that children and families build a strong foundation for the start of school, we will invest in well-rounded, high-quality early learning programs.

Why Early Learning?

There is a wide body of research that supports investment in early childhood, demonstrating that:

- The 0-5 age is critical for lifelong learning. The most rapid brain development happens early in life and this provides the foundation for all later learning.²
- Disparities in early learning opportunities are unacceptable. Gaps in skill development between low-income children and the general population show up at a very early age, often as early as 18 months³ and addressing these disparities gets more difficult as children get older.⁴
- The impact is significant. High-quality early learning programs increase children's chances of success in school, as well as improve high school graduation rates.⁵

What Organizations and Programs Will We Support?

With the Community Impact Fund, United Way will make grants to non-profit organizations that provide direct services and programs to children ages 0-5 in the geographic communities of greatest need. We focus on programs which not only meet identified needs for 0- to 5-year-olds and their families, but which also work from the strengths of the community and the organization, and which use evidence and experience to inform the work. Some examples of high quality program models we look to support through this investment strategy are pre-school, home visiting programs, child parent centers and family literacy programs.

What Impact Will This Make?

By investing in early learning, we are committing significant program dollars to agencies that help children and their families develop the building blocks for lifelong learning. We expect to see several key outcomes of this development, in the form of:

- Children demonstrate growth in: language and literacy, cognitive skills, physical well-being and motor development, social-emotional skills and approaches to learning.⁶
- Parents of young children have increased confidence in supporting their child; resulting in higher engagement by parents in their child's learning.
- More young children who need additional supports are identified as such, and are connected with support services at a higher rate.

To learn more about the specific expectations of funded programs, please refer to the most recent Grant Guidelines for the Community Impact Fund.

² Thompson, R. (Spring/Summer 2001). "Development in the First Years in *The Future of Children: Caring for Infants and Toddlers*," Vol. 11, No.1.

³ Lee, V. and Burkham, D. (2002). "Inequality at the Starting Gate: Social Background Differences in Achievement as Children Begin School." Washington, DC: Economic Policy Institute.

⁴ Rouse, C., Brooks-Gunn, J., and McLanahan, S. eds. (Spring, 2005). "The Future of Children. School Readiness: Closing Racial and Ethnic Gaps," Vol. 15, No. 1

⁵ The Ounce of Prevention Fund, "Early Childhood Program Outcomes," available at <http://www.theounce.org/who-we-are/early-childhood-program-outcomes>.

⁶ "Findings from the National School Readiness Indicators Initiative, A 17-State Partnership." (2005). Providence, Rhode Island: Rhode Island KIDS COUNT.

MIDDLE SCHOOL

In order to see that youth and their families build a strong foundation for success in high school, we will invest in well-rounded, high-quality middle school programs.

Why Middle School?

Research and experience indicate that the middle grades offer an important opportunity to invest in the future success of young people. We know that:

- Success in the 9th grade year is a key indicator of high school graduation. Youth who begin high school “off-track” are much more likely to drop out before graduating.⁷
- Early adolescence is an important time for non-cognitive and academic development. At this stage, youth are actively developing their identity (especially in relation to their peers), and forming their mindset about their ability to achieve success.⁸
- The transition into high school can be a very challenging experience for families. Adequately preparing for and enrolling in high school is increasingly difficult for youth and their parents, making middle school an important time to offer additional supports socially, academically, and in navigating systems.

What Organizations and Programs Will We Support?

UNITED WAY partners with many schools and human service organizations across the region to strengthen communities through education. In the Community Impact Fund, we will specifically make our investments for middle school educational opportunities through grants to non-profit agencies that provide direct services and supports to youth in 6th to 8th grade in geographic communities with the greatest need. As with the early learning program funding, we focus on programs that meet identified needs for 6th to 8th-graders and their families, work from the strengths of the community and the organization, and that use evidence and experience to inform the work. We will be investing in programs that meet our impact goals for this age group in particular, and include interventions such as but not limited to: community school extended day programs for children and their families, robust mentoring programs, youth leadership/civic engagement programs, apprenticeship or career exploration and proven middle school to high school transition programs.

What Impact Will This Make?

By supporting middle school services and programs, we are investing in supportive and enriching educational environments at a formative and often challenging development period, so that youth begin high school with the academic and social foundation necessary to graduate. We expect to see several outcomes from this work:

- Youth connect to key supports for their success including relationships with caring adults, and holistic services.
- Youth show increased engagement in school and with an academic identity.
- Growth in academic and social-emotional skills.
- Parents of middle school students develop improved confidence in supporting their child, and as a result, are more engaged in their child’s schooling.

⁷ Allensworth, E.M., and Easton, J.Q. (2007). “What Matters for Staying On-Track and Graduating in Chicago Public High Schools.” UChicago Consortium on Chicago School Research.

⁸ Nagaoka, J., Farrington, C.A., Ehrlich, S.B., Heath, R.D. (2015). “Foundations for Young Adult Success: A Developmental Framework. Concept Paper for Research and Practice.” UChicago Consortium on Chicago School Research.

HEALTH

Strong communities exist when individuals are insured and can access physical and mental healthcare with ease, and when the places they live, work, learn, and play consistently support healthful behaviors.

Strategies:

Behavioral and Mental Health — Connect community members to behavioral and mental health services

Community Health — Communities support healthy behaviors that focus on nutrition and physical activity

Health Access and Literacy — Promote and enhance health access and literacy

United Way is committed to helping people live fulfilling, healthy lives. We recognize that health is not based solely on clinical services and that social and economic factors are key contributors to health. United Way will focus on the areas where we believe we can have the greatest impact: health behaviors and clinical care. We will therefore support efforts towards the outcomes in these areas. In pursuit of wellbeing and optimal healthcare utilization, United Way will direct its investment to support providers of mental and behavioral health services that work with clients across the lifespan; support healthy living initiatives across the lifespan in multiple venues (schools, community centers, places of worship) that increase physical activity and fruit and vegetable consumption in youth and families; and support programs that enhance health access and literacy; and connect those who may not be eligible for insurance to available health care.

Socio-Ecological Model



BEHAVIORAL AND MENTAL HEALTH

Why Behavioral and Mental Health?

United Way is focused on promoting activities, programs, and services that create healthy environments, emphasize prevention, and provide mental health supports and treatment services. As depicted in the socio-ecological model below, interventions can and should occur at multiple levels, including an individual's family, school, support group, workplace, neighborhood and government system.

Mental health and physical health are not separate. Achievement of optimal health requires facilitation of services related to both. In our region, we know there is an unmet demand for mental health services.⁹ Funding for mental health has been reduced drastically over time, particularly in the last several years.¹⁰ Moreover, reimbursement, both from public and private insurers is insufficient to cover the cost of rendering services.

⁹ Health Resources and Service Administration Warehouse. <https://datawarehouse.hrsa.gov/tools/analyzers/HpsaFindResults.aspx>

¹⁰ Pickett, Susan, Cassandra Branderhorst, and Karina Powell. (2015). "Making the case for funding and supporting comprehensive evidence-based mental health services in Illinois". National Alliance for Mental Health – Chicago.

A large focus of our health work will therefore be supporting behavioral and mental health programs. One in four adults experiences mental illness in a given year while one in 17 live with a serious mental illness such as schizophrenia, major depression or bipolar disorder.^{11,12} Health and well-being impact an individual's ability to work, learn, parent and engage with the community at large. Mental health support for youth is imperative and intersects with our work in education as more than 50% of students with a mental health condition age 14 and older who are served by special education drop out of school.¹³ Additionally, 1/3 of Chicago youth report feelings of sadness that lasted for two weeks or more, directly impacting their ability to learn, focus and thrive.¹⁴ There is a robust body of literature around the harmful effects of childhood trauma. Behavioral and mental health strategies are one promising practice that can address adverse childhood experiences (ACEs) and promote resiliency.

ACEs (Adverse Childhood Experiences) refer to traumatic events or traumatic situations, such as physical, psychological or sexual abuse, experienced by children and adolescents. ACEs include specific traumatic stressful events or toxic stress experienced throughout childhood and can overwhelm and influence one's ability to cope with those experiences. While some children and adults develop coping mechanisms, traumatic experiences can result in a significant disruption of child or adolescent development and have profound long-term consequences. Repeated exposure to traumatic events can affect the child's brain and nervous system and increase the risk of low academic performance, engagement in high-risk behaviors, and difficulties in peer and family relationships, in addition to negative health outcomes. Traumatic stress can lead to increased use of health and mental health services and increased involvement with the child welfare and juvenile justice systems. United Way is committed to exploring this body of research and implementing supportive tools and programs that address ACEs and support strong and resilient families, households and communities

What Organizations and Program Will We Support?

United Way supports direct service programs that work across the lifespan to reduce mental health stigma and create environments and conditions that are supportive of behavioral health and resiliency.¹⁵ They are informed by evidence and focus on healthy outcomes, aiming to enhance individuals' self-esteem, well-being, social inclusion, and coping skills. Promising practices may include individual and family counseling, crisis intervention, group therapy, psychiatric services and substance abuse treatment.

What Impact Will This Make?

We envision neighborhoods that are free of stigma, where organizations collaborate to provide the best behavioral and mental health services and support to their communities. A community is stronger when people with mental health issues are not stigmatized in their work, housing, or education, and can access the care they need easily. Mental health providers identify needs, make connections to support and services, support adherence for those in treatment, and ensure appropriate follow-up is rendered. This will look like:

- An increase in mental and behavioral health sessions and screenings as well as referrals to treatment
- Increased appointment availability and/or reduced wait times
- Additional services that reduce barriers to care

¹¹ Duckworth Ken. (2013). "Mental Illness Facts and Numbers." National Alliance on Mental Illness.

¹² Dirksen, Jaime, Nikhil Prachand. 2016. "Healthy Chicago 2.0." Chicago Department of Public Health.

¹³ Duckworth Ken. (2013). "Mental Illness Facts and Numbers." National Alliance on Mental Illness.

¹⁴ Dirksen, Jaime, Nikhil Prachand. 2016. "Healthy Chicago 2.0." Chicago Department of Public Health.

¹⁵ Weinstein, Wolin, Rose. (2014). "Trauma Informed Community Building. A Model for Strengthening Community in Trauma Affected Neighborhoods." (1-24). Retrieved from <http://bridgehousing.com/PDFs/TICB.Paper5.14.pdf>

COMMUNITY HEALTH

Healthy eating and active living are essential elements of a person’s overall health and well-being. Improving the health of our region includes ensuring that a healthy diet and regular physical activity area more frequent part of individual and community lifestyles. United Way supports programs and practices across multiple venues (schools, CBOs, places of worship etc.) that emphasize physical activity and fruit and vegetable consumption and support healthy living initiatives for all ages.

Why Community Health?

The region is in the midst of an obesity epidemic. Its consequences on quality and length of life are well documented.^{16,17,18,19} We also know that children in Chicago have higher overweight and obesity prevalence rates than children across the U.S. in the same age groups and 19% of all Chicago Public School children are obese.²⁰ Overall, child obesity rates in children of all ages were highest among Black and Hispanic communities for both boys and girls.²⁰ United Way stands with Robert Wood Johnson Foundation in their call to empower families, educators, providers, and other caring adults to create safe and healthy environments where kids can grow, learn and succeed.²¹

Obesity is the leading risk factor for preventable diseases such as cardiovascular disease, hypertension and diabetes.²² Conditions related to health behaviors are the leading cause of death and account for 63.7% of deaths in Chicago.²³ Preventing and reducing obesity in children and youth remains a priority throughout the city and suburban region. Moreover, data in Chicago reveals stark inequities among communities of color and their white counterparts.²⁴ As noted previously, mental and physical health are interconnected and attention to both is pivotal to the health of the region.

What Organizations and Programs Will We Support?

United Way supports direct service health behavior programs that work with youth, adults and seniors to increase physical activity and fruit and vegetable consumption. We encourage programs that are informed by research and incorporate promising practices. By supporting healthy living initiatives across the lifespan and in multiple venues (schools, CBOs, places of worship etc.) we hope to increase health behaviors over time and instill lifelong healthy habits. Healthy eating is influenced by access to healthy, safe and affordable foods, as well as an individual’s knowledge, attitudes and culture—therefore we encourage programs to address the factors that influence the ability for individuals and communities to eat healthy²⁵. Active living is influenced by personal, social and economic factors as well as the access to safe and accessible options for physical activity therefore programs are encouraged to address the factors that influence the ability for individuals and communities to be physically active.²⁶

¹⁶ Allison DB, Edlen-Nezin L, Clay-Williams G. (1997). “Obesity among African American women: prevalence, consequences, causes, and developing research.” *Women’s Health*.

¹⁷ Brownell KD, Fairburn C. (1995). “Psychosocial consequences of obesity.” *Eating Disorders and Obesity: A Comprehensive Handbook*

¹⁸ Larssen, B, Bjornthorp P, Tibblin G. (1981). “The health consequences of moderate obesity.” *International Journal of Obesity*.

²⁰ Mallick, R. Joan. (1983). “Health Hazards of Obesity and Weight Control in Children: A Review of the Literature.”

²¹ *Ibid.*

²² Bauer, UE, Briss, PA, Goodman, RA, Bowman, BA. (2014). “Prevention of chronic disease in the 21st century: Elimination of the leading preventable causes of premature death and disability in the USA.” *The Lancet*.

²³ Dirksen, Jaime, Prachand, Nikhil. 2016. “Healthy Chicago 2.0.” *Chicago Department of Public Health*.

²⁴ *Ibid.*

²⁵ (2011). “Centers for Disease Control and Prevention. *Strategies to Prevent Obesity and Other Chronic Diseases: The CDC Guide to Strategies to Increase the Consumption of Fruits and Vegetables.*” Atlanta: U.S. Department of Health and Human Services.

²⁶ (2015). “A Guide for City Leaders: Designed To Move Active Cities.” Retrieved from http://www.ipenproject.org/documents/conferences_docs/active-cities-full-report.pdf

With both diet and physical activity in mind, United Way prioritizes those programs that increase connections to healthy foods, support the consumption of healthy foods by increasing the number of healthy options and pricing them competitively, ensure children and families maintain a healthy weight through education and access, provide high-quality health education in areas such as nutrition and physical fitness, and/or programs that incorporate the CDC recommended guidelines for physical activity: <https://www.cdc.gov/physicalactivity/basics/index.htm>. For further details on program elements related to grant funding please see our Grant Guidelines.

What Impact Will This Make?

Strong neighborhoods prosper when the places people live, work, learn and play consistently support healthy behaviors. Quality, coordinated efforts that enhance knowledge and attitudes will lead to behavior change and reinforce a holistic approach to wellness. This will include:

- An increased number of youth and adults consuming more servings of fruits & vegetables per day
- An increase in the number of youth/adults engaging in more minutes of physical activity per day
- An increase in program participants' knowledge of healthy lifestyle behaviors

HEALTH ACCESS AND LITERACY

Improved coverage and utilization of health services

Promote and enhance health access and literacy

Why Health Access and Literacy?

According to Healthy People 2020, access to health care is defined as the timely use of personal health services to achieve the best health outcomes.²⁷ Access to affordable, appropriate and quality care is important to the physical, social and mental health of an individual.²⁸ Also important is confidence and knowledge of where, when and how to access services and having insurance or ability to access. With support from the state and federal governments, United Way has partnered with community based organizations to support enrollment efforts in the first three national Open Enrollment periods. Though great strides have been made to reduce the city, state, and national uninsured rate, continued and additional work is necessary to fully realize a culture of coverage.

While the uninsured rate in Illinois has fallen (from 15.5% in 2013 to 9.5% in 2016), more than 1 million people remained uninsured across the state in 2016. Cook County accounts for nearly half of those who remain uninsured in the state.²⁹ Disparities persist as African American men ages 18 to 34 (18%) have the highest 2015 uninsured rates, followed by Hispanic men ages 18 to 34 (18%) and Hispanic women ages 18 to 34 (15%).³⁰ Thirty-five% of the remaining uninsured are eligible for Medicaid. Since the signing of the Affordable Care Act in 2010 and its subsequent implementation, the country is still adapting to its provisions and mandates. Illinois is no different. With this period of change, research shows that consumers who receive help from an enrollment assister when selecting a health plan are more than twice as likely to enroll in coverage.³⁰

²⁷ (2014). "Healthy People 2020." Washington, DC: U.S. Department of Health and Human Services, Office of Disease Prevention and Health Promotion.

²⁸ (2014). "Chapter 9: Access to Healthcare National Healthcare Quality Report". Agency for Healthcare Research and Quality. Retrieved from <http://www.ahrq.gov/research/findings/nhqrdr/nhqr11/chap9.html>

²⁹ (2016). "Significant Drop in Uninsured Health Insurance Rate Among 18-64 Year Old Illinois Residents." Illinois Department of Insurance. Retrieved from: <http://insurance.illinois.gov/newsrsls/2016/02/IllinoisUninsuredRateDown.pdf>

³⁰ (2014). Enroll America, In-Person Assistance Maximizes Enrollment Success. Enroll America and PerryUndem Research & Communication, Voices from the Newly Enrolled and Still Uninsured. Retrieved from <https://www.enrollamerica.org/in-person-assistance-maximizes-enrollment-success/>

Beyond enrollment, many individuals, especially those newly enrolled, benefit greatly from continued in-person support to help better understand how to utilize their insurance and comprehend billing statements. Data show that there is much work to be done to ensure the Chicago region is health literate. Less than 50% of consumers can appropriately calculate a co-payment.³¹

Through our work and that of our partners, we have identified health literacy as the next step in identifying, attaining and utilizing healthcare services. Navigator partners (those that provide free in-person assistance) reported that during the first year of the grant program, more clients sought post enrollment services (2,763) than were assisted with general enrollment services (2,643).³² Healthy Literacy is next step for the newly insured as only 12% of the population has a proficient health literacy level. Health literacy is defined as: “the degree to which individuals have the capacity to obtain, process, and understand basic health information and services needed to make appropriate health decisions.”³³ It is imperative that trusted community-based resources remain to answer questions after the point of enrollment.

What Organizations and Programs Will We Support?

United Way supports programs that enhance engagement with and utilization of the healthcare system. Programs and practices may assist in navigation of the healthcare system, promote and enhance health access and literacy as well as connect those that may not be eligible for insurance to available health care. These services are integral for children, families, and the elderly to lead healthy lives.

What Impact Will This Make?

Strong neighborhoods are ones that promote and enhance health access and literacy and where individuals and families can identify and effectively navigate the healthcare system. United Way envisions communities where primary and behavioral health care can be accessed with ease and therefore we will see:

- More people getting 1:1 services and support
- Youth and adults gaining or retaining health insurance during the program year
- An increase in the number of people connected to a health provider, primary care physician, or regular care

³¹ Cox, Jonathan B., Mitchell Slepian. (2013). “Half of U.S. Adults Fail ‘Health Insurance 101,’ Misidentify Common Financial Terms in Plans.” American Institute of CPAs

³² United Way Metropolitan Chicago (2016) Unpublished data. Support by Center for Medicare and Medicaid Services: Cooperative Agreement to Support Navigators in Federally-facilitated and State Partnership Marketplaces.

³³ Nielsen-Bohlman, Lynn, Allison M. Panzer, and David A. Kindig. (2004). “Health Literacy: A Prescription to End Confusion.”

»»» INCOME – COMMUNITY IMPACT FUND

Strong communities are established when all members of a household are connected to comprehensive economic systems and employment opportunities that support measured financial and employment growth over time.

Strategies:

Career Pathways — unemployed and incumbent workers access quality training and employment pathways;

Financial Capability — Effectively manage debt or credit, and increase savings or assets; Strengthen service-based, institutional relationships; increase financial resilience;

Tax Preparation Services — Access quality financial services; increase use of low or no-cost financial products develop viable partnerships with financial services providers;

CAREER PATHWAYS

Robust employment requires a coordinated approach to workforce development which aligns revamped training, employer demand, and career pathing for both incumbent and unemployed workers.

Why Career Pathways?

Amidst the recovery from the recent recession, access to quality jobs for already low-income, low skilled, and minority populations remains a struggle even as the region overall benefits from new opportunities related to existing and emerging industries. Employers are providing fewer opportunities for on-the-job training but are in dire need of a large talent pool to fill projected employment opportunities in identified, high wage occupations.³⁴ As employer needs increase, non-profit organizations, community colleges, and bridge programs will serve as an integral resource for up-skilling workers to obtain and succeed in emerging high wage jobs. Providing access to training for in-demand jobs and placement support is necessary for broad advancement for individuals and families throughout the region.

In the metropolitan region more than 20,000 middle-skill jobs in healthcare, transportation, distribution and logistics will need to be filled by a newly trained workforce. In healthcare alone, one third of all nurses are over 55 years old. Healthcare is one-fifth of the economy, and most of these professions require several years of classroom education and several years of on-the-job training to be work-ready.”³⁵ The Chicago metropolitan region is poised for robust economic growth—strong programs and partnerships will ensure broad inclusion for low-income, disconnected and/or marginalized populations.

What Organizations and Programs Will We Support?

United Way will support agencies that provide access and support to career pathways that include in-demand training and lead to placement in employment opportunities with high wage potential supplemented by pre- and post-placement support with stable employers. As the region continues its post-recession growth, there is an increased need for credentialed/certified and job-ready workers. Bridge, basic skills programs, and credentialed trainings, will narrow the skills gap and help workers to meet career readiness thresholds employers require to remain competitive.

Digital literacy too is essential to remain competitive in an evolving workforce comprised of candidates or incumbents who learn quickly and continually adapt to change demanded by innovations.

³⁴ Lennon, Chauncey; *Lack of Skilled Workers Threatens Economic Growth*; U.S. News and World Report; 10/30/2014; <http://www.usnews.com/news/stem-solutions/articles/2014/10/30/lack-of-skilled-workers-threatens-economic-growth-in-stem-fields>

³⁵ *Career Vision; Opportunities Abound In Middle-Skill Jobs*; <http://careervision.org/opportunities-abound-middle-skill-jobs/>

What Impact Will This Make?

Clear career pathways from entry-level to high-skill jobs will be supported utilizing agency training and placement partnerships. Partnerships such as those with training programs, community colleges, and the local workforce systems will ensure pathways for motivated individuals by way of training and access.

- Workers will be trained, prepared to excel, and be competitive, in the economy of the future both locally and beyond.
- The opportunity gap for low-skilled populations that present with myriad barriers to their success will be narrowed through more effective training and placement approaches.

FINANCIAL CAPABILITY

Financial training and coaching focused on helping individuals and families earn, protect, and grow finances and weather economic crises.

Why Financial Capability?

Financial capability is the capacity for ownership over financial stability regardless of the constraints of economic or social conditions. The complete approach includes access to information, increasing skills, and utilizing acquired knowledge to the advantage of the individual and/or their dependents in partnership with trusted financial service providers and innovative programs.³⁶ In Chicago, the number of unbanked households is estimated to be above 10% while more than 20% are underbanked amidst the recovery from the recent recession, a recession which is impacting low-income households at unprecedented levels.³⁷ Throughout the metropolitan region nearly 1 million households are unbanked or underbanked leaving them financially vulnerable and less likely to be positioned for active engagement in local economies.³⁸

A correlated rise in quality employment training and pathways linked to trusted financial resources is essential for helping families improve their financial future and climb the economic ladder.³⁹ Increases in earned net income only satisfy a portion of the threshold for increased individual and household financial health and stability. The holistic addressing of financial behaviors, methods for positively accessing and utilizing credit, individual and group guidance on financial topics, and demonstrated use of new skills are necessary for advancing positive outcomes.

³⁶ Lennon, *The World Bank, Financial Capability Surveys Around the World: Why Financial Capability is important and how surveys can help*, <http://responsiblefinance.worldbank.org/~/-/media/GIAWB/FL/Documents/Publications/Why-financial-capability-is-important.pdf>

³⁷ Sebastian, Shervan; Levin, Ezra Levin; Newville, David; CFED; *Strengthening VITA to Boost Financial Security at Tax Time & Beyond*, June 2016; http://cfed.org/assets/pdfs/06-2016_strengthening_VITA_to_boost_financial_security_at_tax_time_beyond.pdf

³⁸ *Asset Poverty & Liquid Asset Poverty: 2016 Assets & Opportunity Scorecard*, Census Bureau, *Survey of Income and Program Participation (SIPP), for US and States (excluding AK, DC, SD, WY). Unbanked and Underbanked: 2013 FDIC National Survey of Unbanked and Underbanked Households, for US, States, DC and 69 largest MSAs. Local Estimates: Estimates at smaller geographies are derived from CFED's statistical modeling process using the FDIC or SIPP and 2008-2012 or 2009-2013 American Community Survey data. The figures are geographic estimates and are not meant to directly reflect the FDIC or SIPP data.*

³⁹ *BankOn; Unbanked Profile – Chicago, IL*; <http://webtools.joinbankon.org/community/profile?state=IL&place=chicago>

What Organizations and Programs Will We Support?

United Way supports financial capability through classes, workshops, and one-on-one financial coaching sessions focused on stabilizing households with a special concentration on credit, debt, budgeting and savings. Partner organizations will provide access to easy to use financial resources and programs focused on financial best practices including strategies for managing credit and credit scores, reducing debt, building savings, and leveraging accessible public and private benefits. This work is done in connection with financial coaches or case managers creating viable economic plans correlating to the completion of financial literacy (series and individual coaching) sessions. With assistance from non-profit and sector-based professionals in navigating often complex systems, the bundling of financial resources increases the likelihood of sustained positive outcomes.⁴⁰

What Impact Will This Make?

Regardless of income level, individuals and households benefit from improved access to resources designed to make ends meet, to avoid—and or plan and persevere through—financial crises and strengthen financial decision-making. Accessing new, or maintaining existing public and private income supports that increase household financial capacity are important benefits for the target populations.

- Individuals and families will be engaged in a host of related activities that increase financial relationships with mainstream financial institutions (including credit unions), and establish a base for setting and reaching financial goals.
- Participants will also utilize safe financial products such as savings, IDA, and 529 accounts as part of a targeted plan for household financial stabilization leverage new and existing financial knowledge to set and achieve goals such as debt relief, home ownership, education, or entrepreneurship.
- Targeted financial education focusing on credit and debt, budgeting and saving is supported by programs that utilize financial coaches or trained case managers ensuring increased financial knowledge, the creation of economic plans, and support through knowledge demonstration.
- Participants will be able to: develop viable economic plans for their financial future individually or with assistance from trusted professionals and utilize financial education as one of many tools in their “ financial toolbox” linking to other critical services such as those linked to employment, education, health, and safety net.

TAX PREPARATION

No-cost state and federal tax completion

Why Tax Preparation?

Tax preparation for low-income households supports economic inclusion in working neighborhoods across the region. Outside of a scheduled payday, a tax refund represents the single biggest cash infusion for many working households. Taxpayers often struggle to find quality preparers and avoid outright fraud. In the absence of broad regulation, unscrupulous tax preparers often prey on taxpayers. Those that find capable

⁴⁰ Consumer Financial Protection Bureau; *Empowering low income and economically vulnerable consumers*; 11/2013; http://files.consumerfinance.gov/f/201311_cfpb_report_empowering-economically-vulnerable-consumers.pdf

tax preparation assistance regularly pay a high price for the service.⁴¹ Families' chances of getting the maximum refund are dramatically increased when having their taxes prepared by trained volunteers who complete tax filing in accordance with local tax code and federal law. Because of low financial and digital literacy, low-income families are often targeted during tax season and many lose out on their earned dollars due to service fees associated with tax preparation and/or check cashing with alternative financial service providers. Free tax preparation is also a key entry point to other financial services, something that VITA preparers look to maximize due to the trusted relationship developed with residents during the season.

What Organizations and Programs Will We Support?

Low-income families access no-cost tax preparation at trusted locations in target communities throughout the region. No-cost state and federal tax returns are completed for eligible filers by trained professional volunteers during convenient days and times. Qualified VITA programs are in operation year-round allowing for the bundling of services with tax preparation as a platform for engagement in related supportive programs and services.

What Impact Will This Make?

Participants will receive a necessary supplement to financial capability programs also funded by United Way partner organizations. By maintaining or increasing access to VITA sites, we will:

- Increase the number of households receiving their full state and federal tax refund at no additional cost to filers ensuring dollars are able to be banked or reinvested within the community. With these providers, low and moderate income households using VITA sites receive high quality tax preparation from qualified, trained tax preparers who boast the highest accuracy rate of any tax preparation service.⁴²
- They will also receive access to supportive financial services and products from vetted financial relationships such as banks and credit unions, financial capability partners and programs.

⁴¹ Sebastian, Shervan ; Levin, Ezra Levin; Newville, David; CFED; *Strengthening VITA to Boost Financial Security at Tax Time & Beyond*, June 2016; http://cfed.org/assets/pdfs/06-2016_strengthening_VITA_to_boost_financial_security_at_tax_time_beyond.pdf

⁴² Sebastian, Shervan ; Levin, Ezra Levin; Newville, David; CFED; *Strengthening VITA to Boost Financial Security at Tax Time & Beyond*, June 2016; http://cfed.org/assets/pdfs/06-2016_strengthening_VITA_to_boost_financial_security_at_tax_time_beyond.pdf

»»» SAFETY NET – COMMUNITY IMPACT FUND

Strong communities feature high-quality organizations that work collaboratively to ensure that basic needs are met so that people can plan for the future.

Strategies:

Housing — Programs that prevent homelessness or help those affected by homelessness

Safety from Abuse — Programs that help victims of abuse and domestic violence

Legal Assistance — Programs that allow low income individuals to access the legal justice system

Food Access — Programs that feed those experiencing or at risk of food insecurity

We can all agree, having one’s most innate needs – housing, food, safety—is absolutely critical in order for individuals to thrive. Indeed, according to Maslow’s Hierarchy of Needs, unless their physiological needs are met, individuals will struggle to give energy or time to other concerns – such as education or long term stability planning. In order to build this strong foundation, United Way supports programs that provide for these needs and help their clients on to a path which prevents future crisis.

HOUSING

United Way seeks to ensure individuals and families have access to secure, adequate housing so that they may live healthy, productive lives.

Why Housing?

Homelessness is a pervasive issue that affects both the City of Chicago and its surrounding suburban areas. In the 2015 Point in Time Count, City of Chicago registered 6,786 homeless individuals. In the 2016 count, Suburban Cook identified 842 homeless individuals, and DuPage counted 528. These numbers do not include those who are “doubled up,” (exceeding occupancy), living in hotels (as homeless families often do) or living in unsafe or unaffordable housing situations who are at risk of homeless.

When a household becomes homeless, it costs them an estimated average of \$5,000 of wealth—lost possessions and assets that will need to be replaced when rehoused.⁴³ Housing a homeless individual in a shelter costs taxpayers an estimated \$13,000 per year.⁴⁴ Nation wide, 44% of homeless individuals are employed, either part or full time.⁴⁵ Despite this, these individuals often struggle to escape homelessness and maintain their job due to difficulties with transporting themselves to and from shelter, maintaining professional attire and accessing the other resources intended to help them escape homelessness.

In addition to the economic cost, there is an ongoing health cost to both individuals and communities. On average, homeless individuals visit the emergency room five times per year, spending on average three nights per visit. Homeless individuals also have higher rates of chronic health issues, such as high blood pressure, diabetes, lung disease and HIV.⁴⁶

⁴³ <http://www.hennepin.us/~media/hennepinus/your-government/projects-initiatives/documents/homeless-prevention-rapid-rehousing.pdf?la=en>

⁴⁴ Wong, Y.-L., Park, J.M., & Nemon, H. (2005) *Homeless service delivery in the context of the Continuum of Care. Administration in Social Work* 30 pp. 67-93.

⁴⁵ <http://www.nationalhomeless.org/factsheets/employment.html>

⁴⁶ <http://www.greendoors.org/facts/cost.php>

Children and youth make up a large percentage of the homeless population. In DuPage, children under 18 made up 35% of the homeless in 2016. In Cook County it was 28%. A 2015 count of homeless individuals in shelters in the city of Chicago found that 30% were under the age of 18. These youth are more likely to have a major development delays⁴⁷ and are more likely to suffer from toxic stress levels, which can impair their learning and memory and impact current future health outcomes.⁵²

What Organizations and Programs Will We Support?

United Way supports programs that either help those at imminent risk of losing their housing avoid homelessness, or intervene with the homeless to provide housing, case management and other services. These programs could be any one of a variety of shelter models, including emergency shelters, rapid re-housing, transitional or permanent supportive housing, depending on the needs of the target population and community. Evidence informed models, promising practices and programs with a trauma informed lens are all preferred.

What Impact Will This Make?

- Provide crisis services to those in need
- Stabilize individuals so they may act to find medium to long term solutions to their crisis
- Address the trauma experienced by individuals who have experienced homelessness
- Provide services to prevent future crisis

SAFETY FROM ABUSE

United Way seeks to ensure individuals and families live their lives free from violence and abuse.

Why safety?

Domestic violence and abuse of vulnerable individuals happen in all communities in our region. In Illinois, 24,000 adult survivors and 8,185 children received services for domestic violence in a single year,⁴⁸ and 14,000 reports of adult abuse were fielded by the Illinois Department of Aging.⁴⁹

Sixteen percent of homeless persons have experienced domestic violence in their adult lives,⁵⁰ and approximately 50% of all women who are homeless report that domestic violence was the immediate cause of their homelessness.⁵¹ By age 12, 83% of homeless children have been exposed to at least one serious violent event, and nearly 25% have witnessed acts of violence within their families.⁵² In addition to immediate trauma of those events, experiencing them at a young age can have multiple adverse and long-term health outcomes.⁵³

The cost of this violence is high, both to the victims and their communities. Nationally, victims of domestic violence lost almost 8 million days of work because of abuse.⁵⁴ A common tactic of abusers is to harass their

⁴⁷ <http://www.nhchc.org/wp-content/uploads/2011/10/Apr09HealingHands.pdf>

⁴⁸ <http://www.ilcadv.org/resources/statistics/FY15DataSheet.pdf>

⁴⁹ <https://www.illinois.gov/aging/ProtectionAdvocacy/Pages/APS-Statistics.aspx>

⁵⁰ <https://www.domesticshelters.org/domestic-violence-statistics/homelessness-and-domestic-violence#.V6jGRtlrLIU>

⁵¹ Source: "Pressing Issues Facing Families Who Are Homeless." *The National Center on Family Homelessness*. (2013).

⁵² Source: Bassuk, E.L., Weinreb, L.F., Buckner, J.C., Browne, A., Salomon, A., & Bassuk, S.S. (1996). "The characteristics and needs of sheltered homeless and low-income housed mothers." *Journal of the American Medical Association*, 276, 640-646.

⁵³ <https://www.cdc.gov/violenceprevention/childmaltreatment/consequences.html>

⁵⁴ <http://www.cdc.gov/violenceprevention/pdf/ipvbook-a.pdf>

victim while in the workplace. Half of female victims of domestic violence report being harassed at work by their partner.⁴³ Seventy-eight percent of Human Resource Directors identify domestic violence as a substantial employee problem.⁵⁵ Even when employers are supportive, many victims lose their jobs as a direct result of their abuser's interference.

Victims of both domestic abuse and adult abuse (such as seniors or disabled adults) have much higher rates of hospitalization, with senior abuse victims showing a more than triple rate for hospitalization than their peers who are living free of violence.⁵⁶ The damage also extends to long-term psychological impacts, including those for children who have witnessed violence in their home. These can include anxiety, sleeplessness, nightmares, aggression, substance abuse and post-traumatic stress disorder.⁵⁷

These same children may go on to struggle in their educational efforts, because of a variety of responses to the abuse, including distracted behavior, outbursts of temper and low self esteem. Their non-abusive parent may struggle to support them in and out of the context of school as a result. Children may also miss days in school due to abuse in the home.

What Organizations and Programs Will We Support?

United Way will support programs that provide crisis intervention for victims of abuse, including hotlines, crisis lines and advocacy. Longer term strategies such as emergency shelter, transitional housing or permanent supportive housing for abuse victims will also be supported. Additional programs, such as abuse investigation programs, and ongoing counseling and support for victims of violence and abuse, especially those designed to prevent future abuse of the individual will be considered.

What Impact Will This Make?

- Provide crisis services to those in need
- Stabilize individuals so they may act to find medium to long term solutions to their crisis
- Address the trauma experienced by victims of homelessness and abuse
- Provide services to prevent future crisis

LEGAL ASSISTANCE

Support the ability of low income individuals to access legal supports through Civil Legal Aid services.

Why Legal Assistance?

Many of the issues associated with poverty—unsafe housing, denial of benefits, difficulty obtaining employment, or expulsion from school—are actually civil legal issues. Despite the high need for services—nearly one in five Americans qualify for state funded civil legal assistance based on their household's income, resources are scarce. Half of people who qualify for legal aid in the United States are turned away due to lack of services available.⁵⁸ Civil legal aid services can help individuals who are facing evictions, can help adults seal their juvenile justice record, can assist those who are denied benefits such as Medicaid or disability to access those resources. This has a real, negative consequence for those who qualify but cannot access legal supports.

⁵⁵ <https://www.ag.state.la.us/Home/GetRelatedFile?articleId=26>

⁵⁶ <https://www.sciencedaily.com/releases/2013/04/130408172019.htm>

⁵⁷ <http://www.nctsn.org/content/children-and-domestic-violence>

⁵⁸ <http://www.lsc.gov/sites/default/files/attach/2015/09/Report-ProBonoTaskForce-2012.pdf> and <http://www.lsc.gov/lsc-funding>

Without appropriate representation, individuals may “give up” too soon, restricting their own access to justice—low income people are twice as likely as moderate income households to do nothing to address civil justice problems. Or they may attempt to navigate the legal system alone and suffer for it. For example, tenants in evictions cases without lawyers are twice as likely to lose their housing as those who use lawyers in the eviction proceedings.⁵⁹

Having access to these legal services can help bridge the justice divide between economic classes and can ensure that low income households do not fall deeply, or more deeply into crisis as a result of a civil legal concern.

What Organizations and Programs Will We Support?

United Way will support programs that provide brief legal services or legal representation to low income people in need.

What Impact This Will Make?

- Prevent injustice and increase equity
- Improve economic status of individuals

FOOD ACCESS

Support the ability of low income individuals to access adequate nutrition.

Why Food?

More people in our region are struggling to feed their families than one might think. In a national study that included state and county estimates of food insecurity, Feeding America revealed nearly 1 million people in the Metropolitan Chicago region experience food insecurity, or limited or uncertain access to adequate food.⁶⁰ The breakdown of these numbers as a percentage of the population is as follows by county:

- Cook: 729,020 or 14%
- DuPage: 74,090 or 8%
- Kane: 37,350 or 7%
- McHenry: 23,380 or 7%
- Will: 60,220 or 9%

Research has shown food insecurity is associated with adverse impacts that go beyond just hunger and can have wide reaching impacts on communities. Within households facing food insecurity, 26% report at least one member with diabetes and 53% report at least one member with high blood pressure. Sixty-two percent of households report choosing between paying for food and paying for medicine or medical care within the last twelve months.⁶⁰ As with issues of homelessness, those affected by hunger are often working, with an estimated 77% having a household member who has worked for pay in the last twelve months.⁶²

⁵⁹ <https://www.justice.gov/atj/civil-legal-aid-101>

⁶⁰ http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/2014/IL_AllCounties_CDs_MMG_2014.pdf

⁶¹ Feeding America Hunger in America 2014 Report for Northern IL Foodbank

⁶² Feeding America Hunger in America 2014 Report for Northern IL Foodbank

In the United States, hunger costs the nation at least \$167.5 billion due to the combination of lost economic productivity per year from individuals, rising costs of poor education outcomes, avoidable health care costs and the costs of non profits working to keep families fed.⁶³ Additionally, food insecurity can increase hospital visits, can contribute to poor chronic disease management and can result in individuals choosing to skip their medication in favor of purchasing food, which exacerbates illnesses and increases the cost long term.⁶⁴

Children living in food insecure households are vulnerable to delayed development, poor health and difficulty in school.⁶⁵ Adults and children alike find it hard to concentrate for long periods of time or plan for the future when they have not eaten recently and do not know where their next meal is coming from.

What Organizations and Programs Will We Support?

United Way will support programs that focus on meeting this basic need for food, by investing in food pantries, food banks and home-delivered meals for special populations.

Impact we want to achieve:

- Provide healthy food to those in need
- Improve health and well being of the community
- Connect services to present future crisis
- Increase access to meals for high barrier populations

⁶³ Shepard, D. , E. Setren, D. Cooper. *Hunger in America: Suffering We All Pay For*. Center for Economic Progress. October 2011. pp.1.

⁶⁴ Cook County food access plan. Must cite multiple sources

⁶⁵ <http://www.feedingamerica.org/hunger-in-america/impact-of-hunger/child-hunger/child-development.html>

ACKNOWLEDGEMENTS

United Way of Metropolitan Chicago wishes to thank its Community Impact Committee for their insight and support in crafting our impact strategy for strong neighborhoods.

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United Way of Metropolitan Chicago had the benefit of community and issue area expertise from our Ad Hoc committees in developing the Strong Neighborhoods Plan. We extend sincere gratitude to the following:

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