Too many families in our region are living in a state of persistent financial insecurity. Many individuals are unable to secure or maintain stable employment, manage household finances or prepare adequately for their financial future. United Way supports workforce development programs, financial counseling that connects people to qualified bank accounts and tax preparation services—all programs that help families move toward financial stability.

**THE CHALLENGE**

- **24%** of households in Chicago have $0 net worth.
- **1 in 10 households** are “unbanked” in Chicago.
- **2 in 10 households** are “underbanked” in Chicago.
- The average poverty rate in United Way of Metro Chicago’s partner communities is **33%**.
- 40% of black males ages 20–24 in Chicago are out of work and out of school.

**THE GOAL**

Financial security is critical for people to live productive lives, while also growing the economy and workforce. Connecting to financial capability resources, utilizing local networks, and employment growth over time will create stronger households and stronger neighborhoods.

**WHAT WE’RE DOING**

In our experience, no one agency or program can advance the economic stability of individuals and families alone. Our role as funder and coordinator allows us to provide a network of services and programs that directly improve employment and financial outcomes through practical partnerships with nonprofit agencies and labor unions.

To achieve our goal, we are focused on the following strategies:

- **WORKFORCE DEVELOPMENT** Place people in jobs through training, skill building and workforce development
- **FINANCIAL LITERACY** Build knowledge of personal finance, budgeting and saving
- **TAX ASSISTANCE** Provide free tax assistance to connect people with appropriate tax credits

**OUR IMPACT**

- **30,333** Chicago metro area individuals provided with Volunteer Income Tax Assistance (VITA)*
- **25,353** households improved their economic stability through job placements, tax preparation and financial counseling**
- **200+** people attended Access United information sessions to learn about employment opportunities with family-supporting wages in 15+ union trades***

*between July 2016 and June 2017  **2011–2016  ***program launched in 2017
THE UNITED WAY DIFFERENCE

Three years ago, United Way of Metro Chicago was searching for a structured way to partner with Chicago region residents to create long-term change in their neighborhoods. The Neighborhood Network was formed as a region-wide strategic initiative to address local community challenges by driving focused collaboration to achieve lasting change.

The coalitions in 10 Chicago-region neighborhoods consist of community stakeholders who identify the challenges that the collective group works toward solving. Stakeholders include:

- Residents
- Schools
- Nonprofits
- Government officials
- Churches
- Hospitals
- Businesses

Financial Stability Progress Highlights in our Neighborhood Networks include:

- The Austin Neighborhood Network worked with Truman College to bring associates degree courses to Austin so childcare providers can earn degrees and increase their credential levels.

WE ARE INVESTING MORE THAN $3 MILLION IN 57 AGENCIES ACROSS THE REGION.

These vetted, best-in-class agencies provide high quality workforce and economic development services to communities and people who will benefit from them the most. Through these programs and partnerships, we have made steady progress toward our goal. View a full list of our agency partners online at LIVEUNITEDchicago.org/Our-Partners.

COLLABORATIONS

BankOn Chicago

BankOn Chicago was launched eight years ago with the goal of bringing less costly financial management options to thousands of Chicagoland residents. BankOn Chicago, for which United Way is the lead agency as of 2017, negotiates with banks to reduce or remove barriers like high account opening fees, minimum account balances and multiple overdraft fees. Through this partnership, thousands of Chicagoland residents have entered the banking system, saving hundreds of dollars in fees per year.

ACCESS UNITED

Access United was launched in 2017 in partnership with the Chicago Federation of Labor (CFL), the Construction Industry Service Corporation (CISCO) and the Chicago Building Trades Council. Access United was created to connect job-seekers in underserved communities with a roadmap to union apprenticeships. Access United provides select United Way workforce partners with the tools, resources and training needed to recruit, support and retain apprenticeship candidates, including access to an online platform that consolidates all resources.

YOU CAN MAKE A DIFFERENCE

When families are living in poverty, unable to fully participate in the regional economy, children are less likely to excel academically, finding long-term housing is a challenge and individuals are susceptible to chronic diseases. We focus on education, income, health and basic needs strategies to address interconnected challenges and ensure that our community members have the support they need to thrive.

Donate online at LIVEUNITEDchicago.org/DONATE
Learn how to get involved at LIVEUNITEDchicago.org/VOLUNTEER