



UNITED WE SUPPORT THE FINANCIAL STABILITY OF OUR COMMUNITY

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aving an income that can support you and your family through retirement is key to maintaining a good quality of life. Financial stability is something that is often taken for granted.

Cedar Valley United Way is helping families in the Cedar Valley become financially stable by:

- Ensuring low-to-moderate income individuals are empowered to move towards greater financial independence through evidence-based and skill-building curriculum related to management of personal finances
- Helping individuals pursue or persist in school or work by removing a long-term or perpetual obstacle to school or work
- Enabling low-or-no-income individuals to acquire the skills necessary to secure and retain self and/or family sustaining employment

Programs funded in 2022 - 2024 to improve financial stability in the Cedar Valley Include:

Achieving Financial Stability:

- Immigration Legal Services | \$25,000
- Catholic Charities of the Archdiocese of Dubuque
- House of Hope | \$20,000
- Christian Community Development
- Permanent Housing | \$20,000
- Community Housing Initiatives

- SOAR Program | \$22,000
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- Removing Childcare as a Barrier to Work for Low-Income Families | \$40,500
- Growing Minds Early Learning Center
- Homebuyer Education and Financial Counseling | \$8,000
- Habitat for Humanity
- Solutions to Systemic Poverty Through Legal Assistance | \$11,478.31
- Iowa Legal Aid
- Financial Stewardship Mentoring Program | \$13,000
- The Job Foundation
- Refugee Services | \$20,000
- Operation Threshold
- Junkman-Knoebel Transitional Housing | \$26,000
- Pathways Behavioral Services
- Pathway of Hope | \$5,000
- The Salvation Army
- Language, Advocacy, Resources and Support | \$5,000
- YWCA of Black Hawk County
- Summer Daze Child Care | \$20,000
- YWCA of Black Hawk County
- Y's Kids Before and After School Care | \$30,000
- YWCA of Black Hawk County

Workforce Development:

- Adult Education and Advancement | \$5,000
- CommonBond Communities
- Family Literacy Program | \$35,000
- Hawkeye Community College
- One City Momentum | \$15,000
- One City United

TOTAL FINANCIAL STABILITY GRANTS: \$320,978



41%

OF HOUSEHOLDS IN BLACK HAWK COUNTY CAN'T AFFORD BASIC NEEDS

Including housing, food, childcare, healthcare or transportation. 26% of Black Hawk County is ALICE (Asset Limited, Income Constrained, Employed) and 15% is below the federal poverty level.

By investing in Cedar Valley United Way's financial stability initiatives, we can empower families to create a financial safety net.



Cedar Valley United Way

www.cedarvalleyunitedway.org/income

Cedar Valley United Way is working to make families financially independent

THE CEDAR VALLEY IS A COMMUNITY THAT CARES ABOUT FINANCIAL STABILITY.



47%

of renters in the Cedar Valley are cost-burdened meaning they spend over 30% of their gross income on housing costs.



14%

of Iowa children up to age 5 had a family member who quit, changed or refused a job due to issues with childcare in 2020 to 2021.



26%

of households in Black Hawk County are ALICE (Asset Limited, Income Constrained, Employed) meaning they are working and can't make ends meet. 24% is the state average.

"Going through Habitat's Homeownership Program, KaMeesha was especially excited to be an inspiration for her teenage son - showing him it is possible to continue education and become a homeowner. KaMeesha always wanted to invest in herself and her future, but the high cost of rent was holding her back. She now has her AA in Liberal Arts, works at CUNA Mutual as a Service Admin Specialist, and is a new homeowner in the Walnut neighborhood just around the corner from her sister. 'I want to provide more stability for my family and purchasing a home will help with that,' KaMeesha said."

- Cedar Valley United Way Community Partner Testimonial



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