



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 2024-2025 to improve financial stability in the Cedar Valley include:

Achieving Financial Stability:

- Housing and Transitional Resources for Veterans - Americans for Independent Living | \$15,000
- Immigration Legal Services - Catholic Charities of the Archdiocese of Dubuque \$20,000
- Black Hawk County Housing Project - Cedar Valley Friends of the Family \$18,000

- Adult Education and Advancement* - Commonbond Communities | \$5,000
- Permanent Housing - Community Housing Initiatives | \$20,000
- Removing Childcare as a Barrier to Work for Low-Income Families - Growing Minds Early Learning Center | \$22,900
- Homebuyer Education and Financial Counseling - Habitat for Humanity | \$12,000
- Solutions to Systemic Poverty Through Legal Assistance - Iowa Legal Aid | \$20,000
- Financial Stewardship Mentoring Program - The Job Foundation | \$8,650
- Refugee Services - Operation Threshold \$8,000
- Junkman-Knoebel Transitional Housing - Pathways Behavioral Services | \$13,850
- Pathway of Hope - The Salvation Army of Waterloo / Cedar Falls | \$8,000
- Try Pie Bakery* - Try Pie | \$8,000
- Summer Daze Child Care - YWCA of Black Hawk County | \$8,000
- Y's Kids Before and After School Care - YWCA of Black Hawk County | \$12,000

Workforce Development:

- Adult Education and Advancement* - Commonbond Communities | \$5,000
- WE Build Waterloo - Hawkeye Community College | \$20,000
- One City Momentum - One City United \$18,000
- Try Pie Bakery* - Try Pie | \$8,000

TOTAL FINANCIAL STABILITY GRANTS: \$237,400

*denotes program covers more than one focus area (funding listed is what was awarded total)



43%

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.



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.



27%

of households in Black Hawk County are ALICE (Asset Limited, Income Constrained, Employed) meaning they are working and can't make ends meet. 26% is the state average.

"This past year through the United Way grant one of our families has been able to benefit greatly. As a single mom this parent struggled to afford childcare and her own grandma was having to help pay to keep her enrolled. She was pregnant and expenses were continuously being spread thinner and thinner. Through the gift of this grant her daughter and soon to be her son as well will be able to continue to come and mom will be able to keep working. Her daughter struggles with a speech delay and she didn't want to have to pull her from our care because of how far she has come while attending our school. The burden for Grandma to afford the childcare fees was becoming stressful too, this lifts a great burden for the entire family."

- Cedar Valley United Way Community Partner Testimonial



Cedar Valley United Way

www.cedarvalleyunitedway.org