

**We all win when every family can build a better life for their children**

When parents have sustainable income and stable housing, their children have a greater chance to thrive from an early age, go on to succeed in school, graduate and become productive, engaged citizens. Yet, today, too many families are struggling to break out of a crippling cycle of poverty, hunger and homelessness made even worse by the recession.

United Way has responded by ensuring a continuum of services that help families get back on their feet—and stay there. Help begins with responsive assistance with emergency basic needs like food, heat and stable housing, and then progresses to financial education, job skills training and building savings.

**654,000**  
are living below the poverty line in Massachusetts – that's 10.3% of all residents.<sup>1</sup>

**140,000**  
received assistance with emergency basic needs through United Way.



**Financial Stability and Stable Housing**

**Annual progress report: Family Financial Stability**



Number of individuals that have retained affordable housing

**GOAL: 9,084**

**ACHIEVED:  
10,676**

Number of individuals that have gained financial skills

**GOAL: 3,571**

**ACHIEVED:  
4,279**

Number of individuals that have gained assets

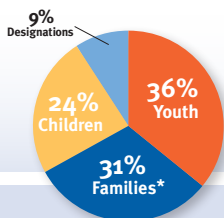
**GOAL: 737**

**ACHIEVED:  
807**

Number of individuals that gained job skills

**GOAL: 9,162**

**ACHIEVED:  
10,976**



**The right help yields a huge return on investment**

Giving families the targeted help they need to become financially stable and less dependent on public assistance saves everyone money. For instance, by providing permanent housing through our *Housing First* model – instead of months in the shelter system or overflow motel rooms – saves \$9,000 per person.

**Doing more than any single organization can do alone**

Throughout Massachusetts, United Way is leading the way with innovative approaches that empower family financial stability by increasing access to financial education, affordable housing and job training. Highlights include:

- Pioneering the Family Financial Stability Center model, where families can access a continuum of assistance and education from multiple agencies in one accessible location
- Providing free tax preparation to low-income families, with emphasis on filing for the Earned Income Tax Credit, money that frequently goes unclaimed by the working poor
- Transforming how the Commonwealth addresses family homelessness by adopting a *Housing First* model. *Housing First* moves families out of shelters and into stable housing as quickly as possible as the first step towards rebuilding their lives

<sup>1</sup> (Census data 2009)

# Innovative programs that help families today and create a stronger future for all

United Way's focused, results-oriented approach is uniting nonprofit agencies, government, businesses and volunteers with breakthrough, research-based programs and models help with emergency basic needs and empower long-term financial stability.



## Mass 211: A statewide 24/7 connection to help and information

**Across the Commonwealth, help is never more than a phone call away.** Through 2-1-1, United Way's 24/7 helpline, callers can find essential community services, elder care, food banks, shelter, as well as statewide childcare and referrals in partnership with the Massachusetts Department of Early Education and Care. Reflecting the need for help in hard times, 62,250 called 2-1-1 across the state in 2010 – almost double the volume of the previous year.



## A Brighter Thanksgiving for 5,000 families in Greater Boston and the Merrimack Valley **A**

In response to overwhelming community need, United Way, with the help of corporate sponsors, increased basic needs funding by 13% in 2010 as an example. With the support of UPS, Putnam Investments and Dunkin Donuts, 5,000 families in seven cities and towns received Thanksgiving meals – five times the number helped only two years before.



## Using tax refunds to help families in Chelsea and five other low-income communities **B**

Last tax season, United Way's volunteer-driven free tax preparation services helped 2,617 low-income Massachusetts taxpayers make ends meet by accessing \$4.5 million in tax refunds, \$1.7 million of which were Earned Income Tax Credits. Targeting Lawrence, Lynn, Chelsea, Revere, Quincy and Boston, this valuable program was made possible by a grant from Bank of America.



## Giving 500 Lynn families the tools to build a better life **C**

Opened at the height of the recession in 2009, the Financial Stability Center in Lynn is the innovative, place-based example of United Way's strategies to build the financial stability of families in our region. Offering a continuum of services and supports in a convenient, one-stop location, the Center focuses on financial education and skills training, including utilizing EITC tax refunds for long-term goals such as education, home ownership or starting a business.



## Moving 1,000 families into permanent housing **D**

A three year-effort in those communities transformed a network of 12 shelters into *Housing First* organizations that work to move families out of shelters and into permanent housing – saving the Commonwealth \$3.6 million in costs. Because of United Way's *Housing First* approach, 1,000 fewer families in Lynn, Lowell, Quincy, Somerville and Boston are homeless.

Stay connected



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**Boston**  
51 Sleeper Street  
Boston, MA 02210-1208  
617.624.8000  
Fax: 617.624.9114

**Lowell**  
59 Lowes Way  
Lowell, MA 01851-5150  
978.656.5000  
Fax: 978.656.5014



United Way  
of Massachusetts Bay  
and Merrimack Valley