

# COMMUNITY NEEDS | 20 & TRENDS ASSESSMENT | 11



## INCOME REPORT

United Way of Greater Kansas City

# INTRODUCTION



## **Low-income working families want the same thing as other Americans: economic security and opportunities to contribute to the country's overall prosperity and well-being<sup>1</sup>.**

For a growing number of Kansas City area residents, the goal of financial stability is beyond their reach. Growing poverty throughout the decade, recession-driven unemployment, and the increasing cost of necessities—shelter, utilities, transportation, clothing and medical care—place a growing strain on individuals and families in every part of the region.

On a national level, more than half of the labor force (55 percent) has “suffered a spell of unemployment, a cut in pay, a reduction in hours or have become involuntary part-time workers” since the recession began in December 2007<sup>2</sup>.

Despite their hard work, in 2009 nearly one in three working families in the U.S. earned less than 200 percent of the Federal Poverty Level (FPL) threshold and struggled to meet basic needs. Income levels of 200 percent or less of the FPL are the equivalent of \$43,512 or less for a family of four in 2009.

## **HOW TO USE THIS REPORT**

United Way of Greater Kansas City works to ensure that people have all the building blocks for a good life: Education, Income and Health. For the Income area, this document is the 2011 assessment of the critical needs and trends that challenge this region's ability to advance the financial independence and stability of our residents.

Needs data and best practice research were examined and compiled at the national, state and county levels, with a laser focus on issues directly relevant to the six-county, bi-state region—Cass, Clay, Jackson and Platte in Missouri; and Johnson and Wyandotte in Kansas. The data demonstrates that needs exist in every part of the region—from the entrenched economic hardship of the urban core to recent, rapidly growing suburban poverty.

To achieve the common good, United Way seeks to be a catalyst for action in every community where needs are unmet. We invite you to share this information with others—using it as a tool to advocate for positive community change that results in greater financial independence and stability for residents in our region.

# INCOME AND EMPLOYMENT



Income is one of the most significant factors in a person's ability to pay for basic needs and provide for household members. Without adequate income, households face many challenges and obstacles to a healthy and productive life.

The median income for households in the Greater Kansas City six-county area fell in every county between 2008 and 2009. The largest drop occurred in Johnson County, Kan., where the median household income fell 6 percent, the equivalent of \$368 per month.

## MEDIAN HOUSEHOLD INCOME

	2008	2009
Johnson County, Kan. ....	\$76,189	\$71,766
Wyandotte County, Kan. ....	\$37,702	\$36,488
Cass County, Mo. ....	\$63,482	\$59,382
Clay County, Mo. ....	\$58,120	\$57,794
Jackson County, Mo. ....	\$46,631	\$45,886
Platte County, Mo. ....	\$64,698	\$64,497
KC Metro MSA ....	\$56,018	\$54,521
U.S. ....	\$51,726	\$50,221

**MYTH:** Low-income families do not have jobs.

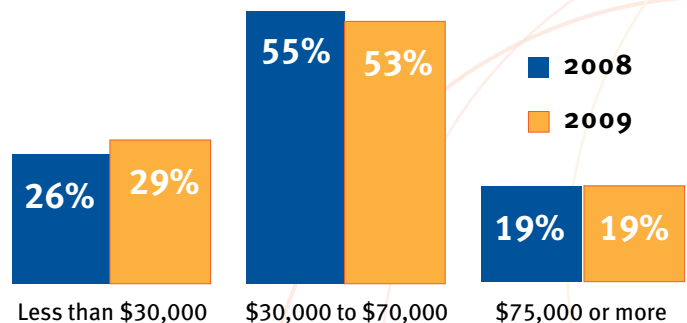
**FACT:** The average work effort for low-income working families is 2,552 hours, roughly 50 hours per week—or equal to 1.25 full-time jobs<sup>3</sup>.

## EARNINGS AND WORK

Nationally, the proportion of low-income families, or those making less than 200 percent of the poverty level threshold, increased sharply in 2008, and again in 2009, as many middle income families fell into the low-income category<sup>4</sup>. In 2009, 45 million people, including 22 million children, lived in low-income families, representing an increase of 1.7 million people in this category since 2008.

Earnings for the highest income households have not declined—both the short term and over the past 25 years. In fact, between 1980 and 2005, more than 80 percent of the total increase in U.S. income went to the top one percent of wage earners<sup>5</sup>.

## EARNINGS FOR FULL-TIME YEAR-ROUND WORKERS



Between 2008 and 2009 full-time workers' incomes shifted in the Greater Kansas City six-county area. Workers making between \$30,000 and \$75,000 per year dropped, while those making less than \$30,000 increased.



## INCOME DISPARITIES BY RACE AND ETHNICITY

There is also longstanding inequality between the median incomes of those of different races and ethnicities in the U.S. In 2009 in the 17-county Greater Kansas City, MO-KS Metropolitan Statistical Area (MSA), African American households had a median income that was only 51 percent of non-Hispanic white households' income.

### MEDIAN HOUSEHOLD INCOME BY RACE AND ETHNICITY: GREATER KANSAS CITY, 2009

Hispanic	\$38,578
White	\$59,821
Asian	\$65,625
Black	\$30,175
Total	\$54,521

### LOWEST MEDIAN HOUSEHOLD INCOME, BY ZIP CODE, 2009

Zip Code	Income
66101	\$23,847
64147	\$23,942
64126	\$23,986
64128	\$24,728
64127	\$24,964
64124	\$25,832
64130	\$26,023
64109	\$26,882
64125	\$28,190
64132	\$29,137
64106	\$29,242

The proportion of both non-Hispanic white and minority working families below the 200 percent of poverty threshold, increased between 2007 and 2009 by two percentage points each. However, in 2009, 43 percent of working families in the U.S. with at least one minority parent were low-income—nearly twice the proportion of non-Hispanic white working families (22 percent)<sup>6</sup>. Income disparities are also found within geographies<sup>7</sup>:

- One out of 20 (4.5 percent) of the metropolitan area's zip codes had the lowest median household incomes in 2009—all below \$30,000;
- These 11 zip codes were home to approximately 125,000 people, or 7.5 percent of the area's population;
- Ten of these zip codes were adjacent to areas in the Kansas City, Mo., urban core; one zip code was in Kansas City, Kan. (Wyandotte County);
- Nearly eight in 10 of the residents in these zip codes were persons of color.



## POVERTY AND LOW-INCOME

One measure of the ability to meet basic needs is the Federal Poverty Level (FPL), which assumes that families spend one-third of their income on food. This means that 100 percent of the FPL is three times the amount it would cost to feed a household of a specific size, as the level varies for size of household. Research has shown that the FPL formula, which was established in the 1960's, is outdated. Families now spend only one-seventh of their household budget on food since housing, child care, health care and transportation costs have increased disproportionately. As a result, the number of households truly barely “making ends meet” is far higher than the numbers at or below 100 percent of the FPL.

**Approximately 210,600 people in the six-county region live at or below Federal Poverty Level (FPL) — this number is a one-year jump up of nearly 35,000 from 2008 to 2009.**

### NUMBER OF PEOPLE IN POVERTY (100% FPL)

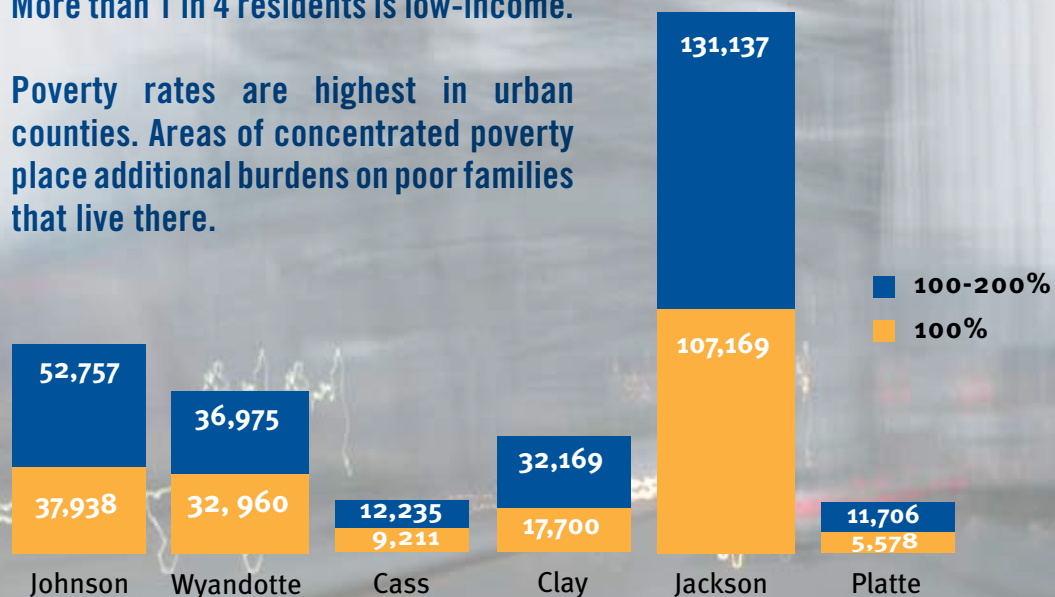
	2000	2008	2009
Johnson County, Kan. ....	15,300	23,200	38,000
Wyandotte County, Kan. ...	25,800	30,100	33,000
Cass County, Mo. ....	4,700	4,900	9,200
Clay County, Mo. ....	9,900	15,200	17,700
Jackson County, Mo. ....	76,800	95,900	107,200
Platte County, Mo. ....	3,500	6,800	5,600
6-County Total .....	136,000	176,000	210,600

Communities often monitor a second level of income by tracking the number or proportion of households up to a threshold of 200 percent of the FPL—referring to “low-income” households. An additional 277,000 people in the six-county area live within 100 and 200 percent of the FPL. In total, nearly 2 in 7 residents, or 488,000 people, were low-income—up from 2 in 9 in 2000.

### 100% AND 200% OF FEDERAL POVERTY LEVEL (FPL) BY COUNTY, 2009

**More than 1 in 4 residents is low-income.**

**Poverty rates are highest in urban counties. Areas of concentrated poverty place additional burdens on poor families that live there.**



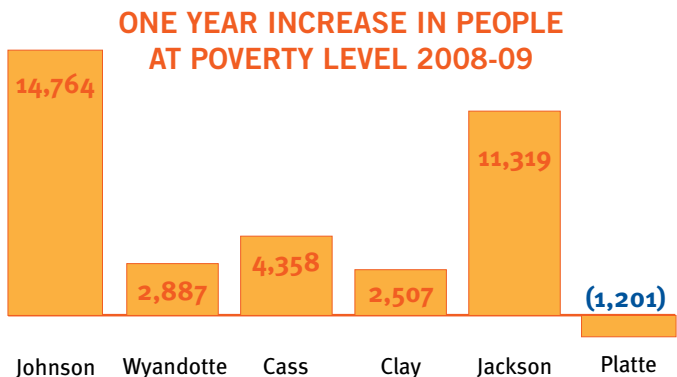
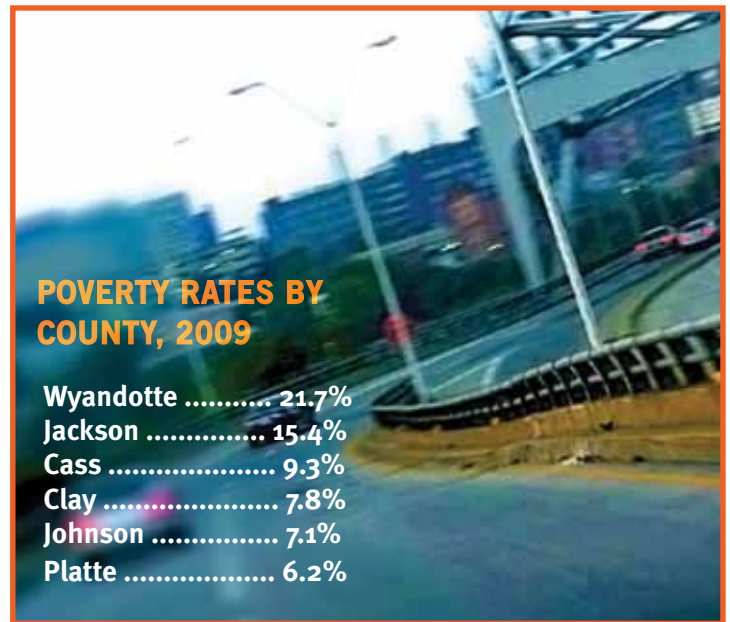
Consistent with national trends, poverty rates are highest in the urban counties of Wyandotte and Jackson. Living in areas of concentrated poverty can result in fewer and poorer opportunities for employment, higher costs of goods and services, lower school quality and educational outcomes, poorer health, and increased likelihood of exposure to violent crime among its residents<sup>8</sup>.

### Suburban poverty accounted for half of the poverty increase.

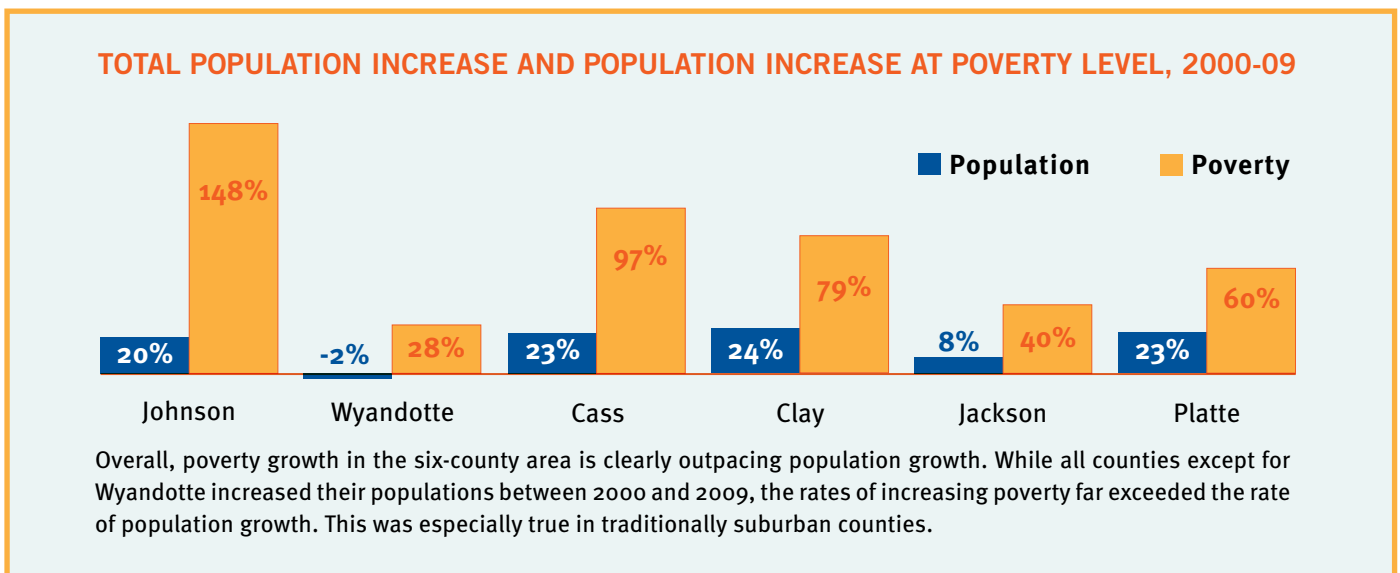
While poverty levels are increasing all across the six-county Kansas City area, the most dramatic increase is within the traditionally suburban areas where the number of poor has increased at a quicker pace. Suburban poverty now fuels the growth in regional poverty. Between 2000 and 2009, 50 percent of the increase in poverty was in the suburban counties—Johnson, Cass, Clay and Platte.

The proportion of the Greater Kansas City six-county area’s population that lived in the suburbs was 49 percent in 2000 (e.g., about 1 in 2 area residents lived in Johnson, Cass, Clay or Platte Counties). Twenty-five percent, or 1 in 4 of the poor in the region lived in one of those four counties. By 2009, the total population share in urban and suburban counties had not changed much. Now about 53 percent of the population lives in the suburbs. But what has changed is that now 1 in 3 of the poor live in the suburbs, consistent with national trends.

How did poverty change in just one year between 2008 and 2009? The number of poor went up 34,600. Region-wide, 77 percent of the total increase in people in poverty was due to the increase in numbers in Johnson County and Jackson County. The largest percent increase occurred in Cass County, where the number of people living in poverty nearly doubled from 4,800 to 9,200 in one year.



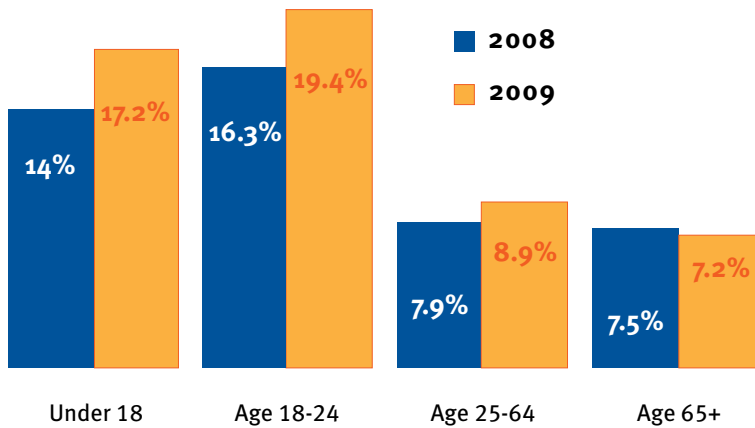
1 in 3 of the region’s poor live in the suburban counties of Johnson, Clay and Platte.



## POVERTY AND AGE

Age is an important factor to consider when examining who in a community is more likely to be poor. Children and young adults are the age groups most likely to be living in poverty in the Greater Kansas City six-county area. One in five children under the age of six and almost one in five 18-24 year olds was living in poverty in 2009. Almost 78,000 children under the age of 18 years lived in households below the poverty level.

POVERTY RATE BY AGE, 6-COUNTY AREA



Children and young adults in the Kansas City Region face the highest risk of living in poverty.

## FAMILIES AND YOUNG FAMILIES WITH CHILDREN

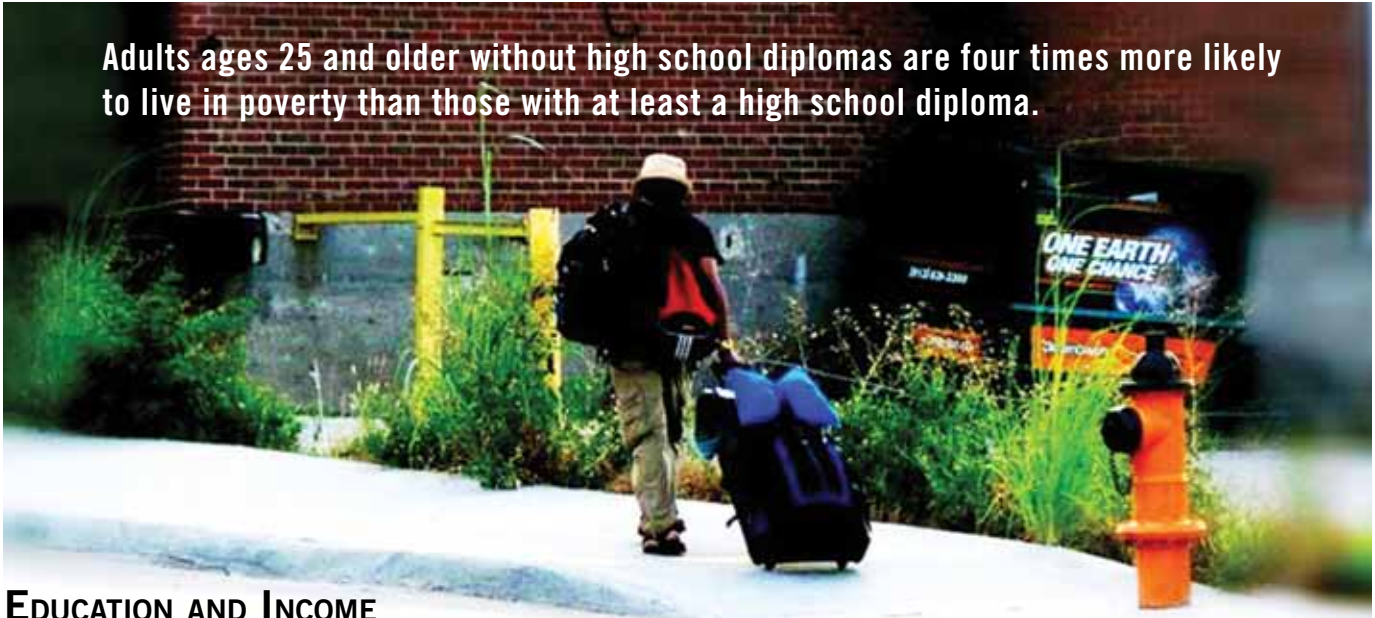
A review of longitudinal data reflecting poverty trends in the past 25 years indicated that between the age of one year and 17 years, 34 percent of children in the U.S. will spend at least one year below the poverty line. If they are living in unmarried households, 81 percent of children will be touched by poverty during that same time. In addition, 63 percent of children living with a head of household with fewer than 12 years of education will experience poverty in this timeframe<sup>9</sup>.

Family structure is strongly related to whether or not children are poor. In 2007, children living in households headed by single mothers were more than five times as likely to be living in poverty as children living in households headed by married parents. This increased likelihood of living in poverty was true across all race and ethnic groups<sup>10</sup>.





Adults ages 25 and older without high school diplomas are four times more likely to live in poverty than those with at least a high school diploma.



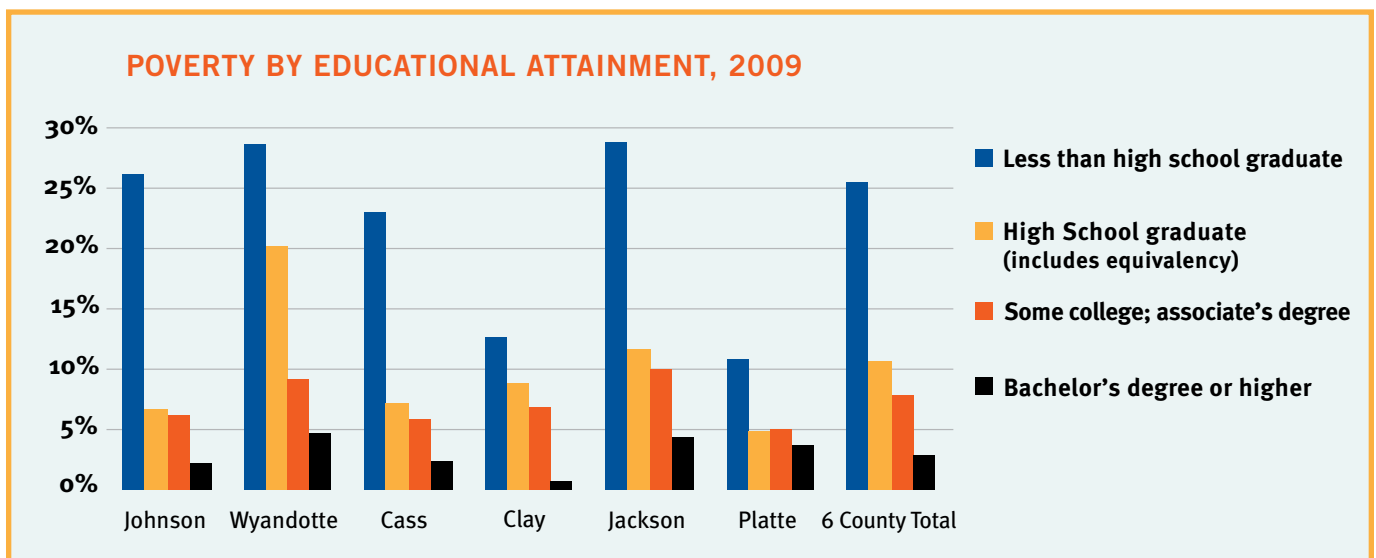
## EDUCATION AND INCOME

Education is arguably the most influential way to increase opportunity and prevent or overcome poverty for an individual and for their children. According to a 2007 report from the College Board, the education level a person attains is likely to influence almost every facet of a person’s life from not only their income, but also health status and how active they are in community life. And this in turn has a significant impact on their children’s future—children of parents with higher levels of educational attainment are more likely to be healthier, better prepared for school, and more involved with extracurricular activities than other children<sup>11</sup>. In particular, postsecondary education is seen as a significant tool in breaking intergenerational poverty with parental education documented to be the single most important factor influencing their children’s future income—more important than race, health or family assets<sup>12</sup>.

Across all race, ethnicities and genders, the more education you have the higher your earnings and the less likely you are to live in poverty. In the Kansas City six-county area, one out of four persons 25 years of age or older who are less than high school graduates, lives below 100 percent of the Federal Poverty Level. This is in comparison to one in ten for those with a high school degree and 1 in 33 among those with bachelor degrees or higher.

At the same time, today’s job market requires postsecondary education and training, as demonstrated by state labor demand. Between 2008 and 2018, labor demand in Kansas and Missouri is projected to increase nearly twice in Kansas, and 2.5 times in Missouri for college-educated workers as compared to high school graduates and dropouts<sup>13</sup>.

**By 2018, nearly 6 in 10 jobs will require some form of post-secondary education or training.**





## ASSETS AND FINANCIAL STABILITY

Beyond an examination of income – employment, investments, and income supports – another key component in assessing the financial stability of area residents is their ability to accumulate and protect financial assets. A national survey of high school students found that under half (48.3 percent) answered correctly basic questions on financial literacy. For example, only two out of five high school seniors realized that their own health insurance could stop if their parents became unemployed. Demonstrating socio-economic differences in financial literacy, the percentage of high-school students correctly answering financial literacy survey fell to just 35 percent for young people with no post-high school plans<sup>14</sup>.

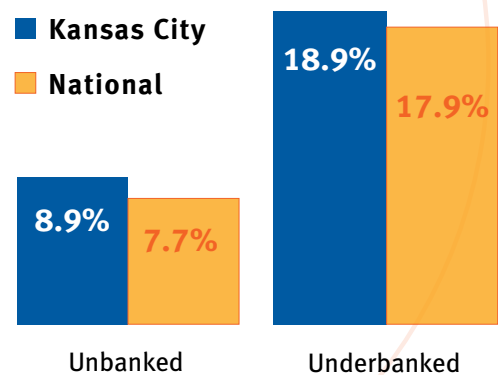
One in 11 households in the Kansas City metropolitan area are unbanked, which means they do not have a checking or savings account.



Income disparities do not tell the whole story of inequality or need in the community. Assets such as savings accounts, home equity and retirement savings enable families to not only invest in their future, but also to more effectively withstand financial difficulties such as unexpected expenses, illness, or job loss. According to national data analyzed by the Corporation for Enterprise Development, more than one in four households with children – compared to roughly one in five of all households – do not have enough assets to survive at the Federal Poverty Level for three months if they lose their income<sup>15</sup>. This creates even further instability for workers earning at or below 200 percent FPL.

Access to mainstream financial products, such as a checking or savings account plays an important role in everyday life from conducting basic financial transactions to saving for emergency needs or long-term security. When households do not have access to such accounts, they are more likely to be victims of theft, and pay more for loans or other forms of credit. In 2009, a study by the Federal Deposit Insurance Corporation (FDIC) found that an estimated 71,000 households in the greater Kansas City metropolitan area were unbanked—defined as not having a checking or savings account<sup>16</sup>. Closer to one in five (18.9 percent), or over 151,000 households are underbanked. The latter are defined as households that have a checking or savings account, but still rely on alternative financial services, such as non-bank check-cashing services, rent-to-own agreements and payday loans.

### UNBANKED AND UNDERBANKED HOUSEHOLDS: GREATER KANSAS CITY COMPARED TO NATIONAL RATES



# UNEMPLOYMENT

**The number of unemployed people in the the Greater Kansas City MSA more than tripled between 2000 and January 2011.**

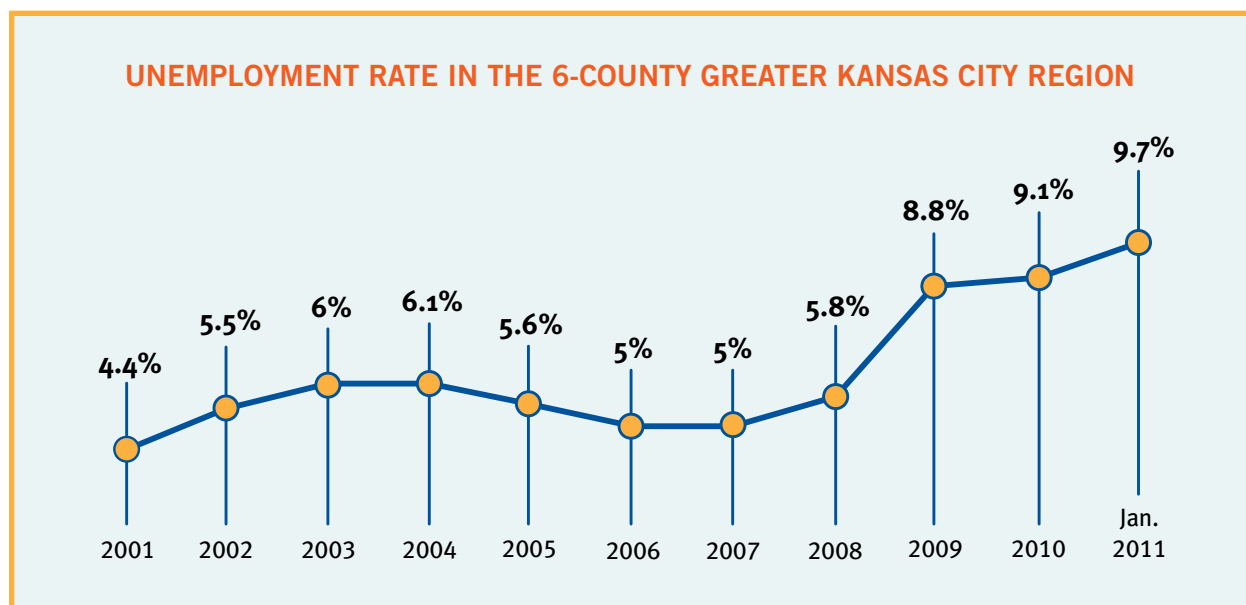
The recession has hindered the ability of many people of all ages to earn a living wage and meet the basic needs of their households. Unemployment in the Greater Kansas City region (MSA) has increased dramatically since 2000, and especially since late 2007. In 2000, about 33,000 people in the Greater Kansas City MO-KS MSA were unemployed for a 3.3 percent unemployment rate. The January 2011 preliminary unemployment rate was 9.7 percent, with almost 99,900 persons unemployed. Starting in March 2011, the rate started to decline to 8.4 percent by May 2011<sup>17</sup>.

In 2008 and 2009, the U.S. labor market lost 8.4 million jobs, or 6.1 percent of all payroll employment. This was the most dramatic employment contraction (by far) of any recession since the Great Depression. By comparison, in the deep recession that began in 1981, job loss was 3.1 percent, or only about half as severe<sup>18</sup>.

While the national unemployment rate remains too high, it is especially discouraging for African American job seekers where unemployment stood at 15.5 percent in March 2011, as compared to a 7.9 percent average for whites. More than two out of five (42 percent) of African American youth (ages 16 to 19) are unemployed. African Americans are disproportionately among the long-term unemployed, which negatively affects future wages or even the ability to find employment<sup>19</sup>.

While the lack of jobs is arguably the largest obstacle facing the job market, another major concern is the quality of new jobs created. A review by the Economic Policy Institute of the occupational employment statistics between May of 2006 and May of 2009 found that of the five fastest growing occupations, only one paid above the median wage in May 2009 (\$15.95 per hour or about \$33,000 a year). In fact two of the five fastest growing occupations had wages closer to the federal minimum wage (\$7.25 per hour or about \$15,000 a year if full time). A household of three would need to make \$9.00 per hour and work full time year round to barely exceed 100 percent FPL<sup>20</sup>.

While the sheer loss of jobs and the quality of the jobs being created are challenges enough, those who are without the education and life skills that are critical to securing adequate employment to maintain a household, face even greater challenges to stable and sustainable employment.



The Living Wage Calculator<sup>21</sup> estimates that annual earnings of \$55,000–\$61,000 is needed for a Kansas City area household with two adults and two children to be self-sufficient. Housing, food, medical, transportation and, for those with young children, child care costs are among the largest annual expenses.



### HOUSING

Living in housing that is affordable is a critical part of economic self-sufficiency. When a household spends a high proportion of its income on housing, less money is available to spend on other critical needs and little is left to put aside for emergencies or a crisis.

A household is considered cost-burdened if the amount they pay for housing (rent or mortgage plus utilities) exceeds 30 percent of the household's gross income. This measure of housing affordability is a general rule of thumb that reflects the approximate proportion of a family's income that can be spent on housing while still having enough left for other nondiscretionary spending (e.g., food, transportation, health care, childcare, etc).

Being housing cost-burdened puts low and middle-income households at risk for financial crises, where unexpected events such as a medical emergency, a car breaking down, or the loss or reduction of employment puts the household at risk of losing their housing.

While the overall number of renters has not increased dramatically between 2000 and 2009, an increasing proportion of Kansas City six-county residents who rent are cost-burdened. Affordability in housing is not just affecting those who rent, but also those who own. The proportion of cost-burdened homeowners also increased, as the number of cost-burdened homeowners grew by 70 percent between 2000 and 2009.

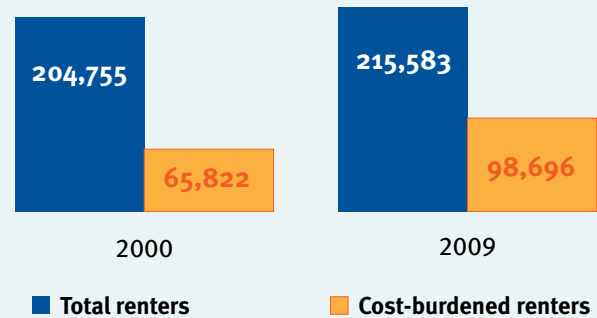
**While overall numbers of renters are steady, the portion that pays more than 30 percent of their income is increasing—putting them at risk for financial crises and loss of housing.**

### Housing (Continued)

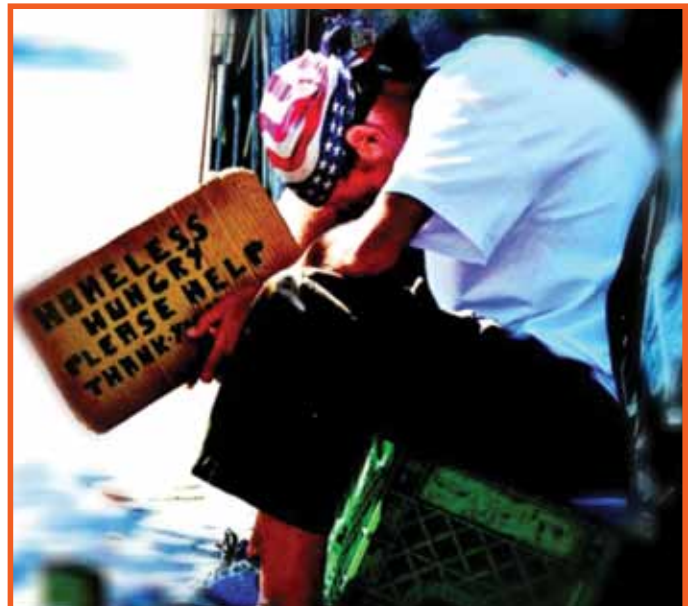
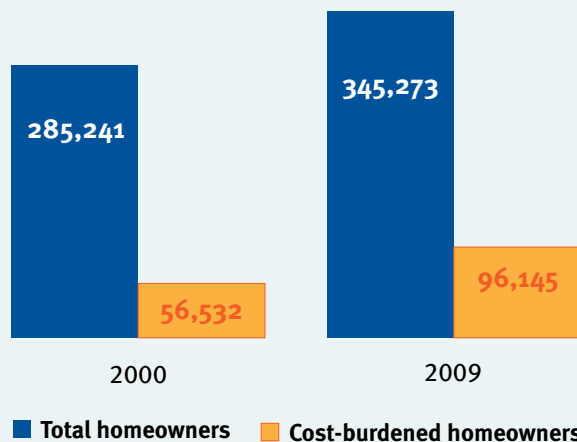
In 2010, 18,200 properties were foreclosed on in the Kansas City region—a 21 percent increase over 2009—representing 2.1 percent of the area’s total housing units<sup>22</sup>.

Households that lose their homes to foreclosure will experience repercussions for years, including poor credit ratings, higher interest rates on credit cards and loans, difficulty re-establishing new housing, and the challenge of re-building savings, which was likely depleted prior to foreclosure and is the best means to prevent future financial crises.

### INCREASE IN COST-BURDENED RENTERS 6-COUNTY KANSAS CITY AREA, 2000-09



### INCREASE IN COST-BURDENED HOMEOWNERS 6-COUNTY KANSAS CITY AREA, 2000-09



## HOMELESSNESS

The fundamental causes of homelessness include the lack of affordable housing, decreasing median incomes and reduced services and governmental assistance for those in need. Based on the most conservative formula developed by the National Law Center on Homelessness and Poverty (NLCHP), on any given day there are nearly 13,000 homeless individuals in a five-county area (Johnson, Wyandotte, Jackson, Clay, Platte)<sup>23</sup>.

**MYTH:** Those who are homeless are primarily older single men.

**FACT:** In 2011, more than half of the homeless in the Greater Kansas City area were in households with children.

It is almost impossible to paint a picture of the typical face of homelessness. Every county in the Kansas City area has homeless residents whose situations are varied. However, there are some trends. For example, the U.S. Conference of Mayors 2010 Status Report on Hunger and Homelessness (in which Kansas City was a participant) reported that 76 percent of participant cities identified unemployment as the primary cause of homelessness and 72 percent cited the lack of affordable housing. Poverty, domestic violence and low paying jobs were also named as principal reasons. When asked what the primary causes of homelessness were among individuals, 31 percent of cities responding focused on the lack of affordable housing, followed by substance abuse, mental illness and poverty<sup>24</sup>. Federal support for low-income housing has dropped 49 percent from 1980 to 2003<sup>25</sup> and while renting remains one of the most viable housing options for low-income people, approximately 200,000 rental housing units are destroyed nation-wide annually<sup>26</sup>.



## Food

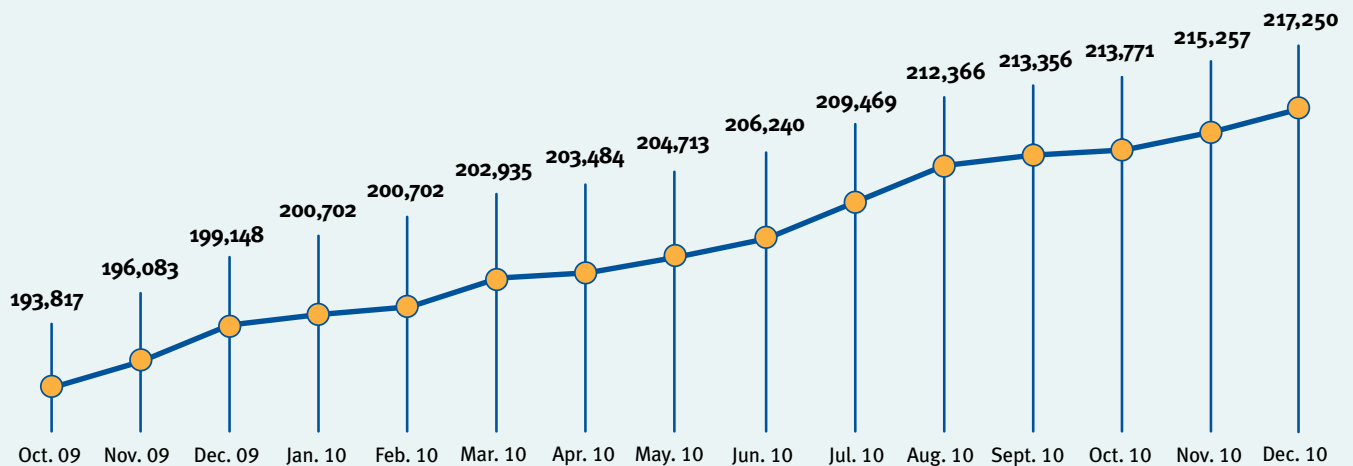
Another measure of the increasing number of households who are struggling to meet basic needs is the increasing number of people who have enrolled in the Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps. Between December 2009 and December 2010, 18,100 people were added to the SNAP rolls in the six-county Kansas City area.

More than one in seven six-county residents (217,250) were enrolled in the SNAP program as of December 2010, with an approximate average benefit of \$125 per person per month, which translates into less than \$300 per household.

**More than 1 in 7 of Greater Kansas City 6-county residents was enrolled in SNAP (formerly food stamps).**

**Kansas and Missouri ranked 14th and 15th, respectively among states providing SNAP benefits and both states ranked below the national average of \$134 per month per participant<sup>27</sup>.**

### FOOD STAMP ENROLLMENT IN THE 6-COUNTY GREATER KANSAS CITY AREA



As median incomes decrease and other household expenses rise, a growing number of low-income households are seeking assistance from others to meet their basic needs, such as adequate food. In fiscal year 2010, Harvester's, a regional food bank, distributed almost 12,000 tons of food to more than 500 agencies across Greater Kansas City's six-county area for distribution to local residents.

During 2009, children comprised 37 percent of household members receiving food assistance from Harvesters in Northwestern Missouri and Northeastern Kansas. Nearly 73 percent of households served by Harvesters were at or below 100 percent FPL<sup>28</sup>.



**MYTH:** Low-income working families are dependent on food stamp assistance.

**FACT:** Only 25 percent of low-income working families receive food stamp assistance<sup>29</sup>.

# INCOME: THE PUBLIC / PRIVATE RESPONSE

## WHAT SHORT TERM HELP IS AVAILABLE?

In some instances, public and private assistance is available to help those unable to make ends meet. Both county and state level agencies provide limited assistance for food, shelter and other necessities. In addition, a variety of private organizations and faith communities provide similar assistance to both families and individuals in the region. However, these groups report that request for assistance continues to increase and they are unable to keep pace with demand.

Additional assistance includes programs such as Temporary Assistance to Needy Families (TANF), which was created to respond to need among working families with children and to help them achieve self-sufficiency. In fiscal year 2010, an average of 123,500 persons received TANF help each month in Kansas and Missouri, with 69 percent of recipients being children. However, during the same period, only 48 percent of all applications were approved in the two states and only slightly more than one of three in the state of Kansas<sup>30</sup>.



United Way 2-1-1, which connects people to available community resources in the metropolitan area, reports that assistance with utilities bills, housing costs, food and access to immediate shelter were most requested during 2010. Additionally, many needed help with transportation and health care costs<sup>31</sup>.

## A PROFILE OF THOSE SEEKING HELP

The Mid America Assistance Coalition (MAAC) provides a web-based infrastructure called MAACLink, which enables local organizations and agencies to track their distribution of assistance throughout the metropolitan Kansas City region. MAAC reports that those organizations and agencies using MAACLink served over 77,000 households in 2010<sup>32</sup>. MAACLink-generated reports indicate that persons were served from all possible racial and ethnic backgrounds in 2010, although the majorities were either White (54 percent) or African American/Black (39 percent). Among those served in 2010, households with children were twice as likely to be headed by a single parent as by two parents. One of six households that received services or support included at least one person with a disability; one of four households was headed by an adult 55 years of age or older.

# IMPLICATIONS FOR COMMUNITY LEADERS AND POLICYMAKERS

Individual and family financial stability is a cornerstone of community well-being. When more people enter and stay in the economic mainstream, it contributes not only to their economic stability, but overall community prosperity. Within that context, every community and its leadership must grapple with how to create more viable opportunities for low-income, at-risk individuals, families and their children to achieve economic advancement and security. Community leaders and policymakers at all levels should examine and give priority to wisely investing public and private resources, as well as enacting and implementing policies that both prioritize and succeed at advancing financial stability, such as:

Ensure that more young people are ready to succeed in college, career and life;

Expand the number of low-income, at-risk young people and low-skilled adults that are enrolled in education and skills development programs and that successfully obtain post-secondary credentials valued in the labor market;

Improve wages, benefits and supports for low-income households and stimulating the creation of significantly more better-paying jobs;

Monitor and assess the specific barriers or challenges faced by working households in local communities, as well as the adequacy and effectiveness of the public policies that should facilitate the drive of such households for economic advancement and security;

Focus attention on economic opportunities for low-income working households<sup>33</sup>;

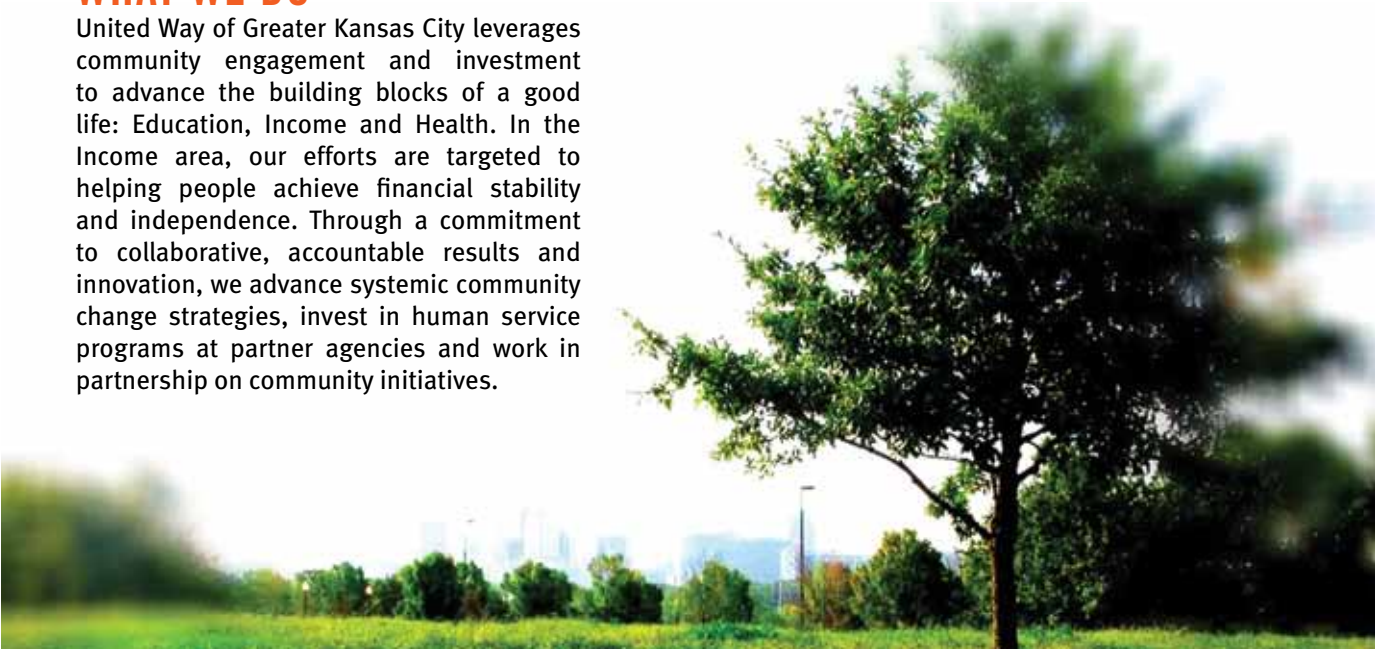
Identify community-wide approaches to employment and career pathways, especially in areas with historically high or long-term unemployment that help individuals get and keep a job. Minority youth from impoverished households benefit from strategies such as internships and on-the-job training that provide valuable work experience and build work history<sup>34</sup>.



# Income: United Way's Response

## WHAT WE DO

United Way of Greater Kansas City leverages community engagement and investment to advance the building blocks of a good life: Education, Income and Health. In the Income area, our efforts are targeted to helping people achieve financial stability and independence. Through a commitment to collaborative, accountable results and innovation, we advance systemic community change strategies, invest in human service programs at partner agencies and work in partnership on community initiatives.



## WE INVEST IN PROGRAMS THAT ACHIEVE HUMAN SERVICE GOALS

- People facing chronic poverty, crisis or disaster access timely safety net assistance to address life-sustaining basic needs, such as food, utilities, clothing and shelter.

United Way invests in Safety Net programs or services that address critical, life-sustaining basic needs for individuals or families who face chronic, ongoing conditions or those in short-term crisis and/or disaster. Programs include emergency assistance such as food and utilities, disaster response services and crisis hotlines.

- People attain the education, life skills, employment and/or community resources needed to increase income and save for their financial security.

United Way invests in partner programs that advance this goal with employment readiness, job search or job training, and connections to adult basic education or other postsecondary education. Other programs provide employment support for people with disabilities or case management for low-income populations. Asset building or other approaches that build long-term financial independence or that support access to community resources or public benefits fit with this goal.

- People, including the homeless, live in safe, appropriate and affordable permanent housing.

United Way invests in partner program categories that advance housing including emergency and transitional housing for the homeless, and other supportive, affordable housing programs. Other efforts are aimed at housing advocacy to assist low-income households in securing or maintaining permanent housing.

- People access transportation to ensure mobility and quality of life.

United Way supports people accessing transportation to support their financial stability and to gain access to health and human services.



## **WE ADVANCE EFFORTS THAT CREATE SYSTEMIC COMMUNITY CHANGE**

### **DECADE OF DIFFERENCE**

United Way's project to champion the financial stability of low-income young adults and young families during the critical transition decade of ages 16 to 26. Committed to working with collaborative partners across the region, this is a multi-year effort to identify the strategies that ensure young adults have the education, workforce skills and financial literacy they need for a productive future. Research tells us this is a decisive time in the life cycle to lay the foundation for escaping poverty and establishing life-long success—not only for young adults, but also for their children.

For more information, contact: Julie Riddle, (816) 559-4739, [julieriddle@uwgkc.org](mailto:julieriddle@uwgkc.org)

## **WE PARTNER IN COMMUNITY INITIATIVES**

### **BANK ON SAVE UP**

Connects residents who are unbanked, underbanked or non-savers to safe, affordable 'mainstream' financial products and services and promotes a culture of saving. Multiple financial institutions and nonprofits committed to providing financial education are working together to advance this initiative.

For more information, contact: Julie Riddle, (816) 559-4739, [julieriddle@uwgkc.org](mailto:julieriddle@uwgkc.org)

### **EARNED INCOME TAX CREDIT OUTREACH**

A partnership between KC CASH Coalition and United Way that supports hardworking individuals and families with free tax preparation at Voluntary Income Tax Assistance centers (VITA) sites during the early months of each calendar year to help taxpayers determine eligibility for the Earned Income Tax Credit (EITC) and other tax credits.

For more information contact: Jason Wood, (816) 559-4714, [jasonwood@uwgkc.org](mailto:jasonwood@uwgkc.org)

### **UNITED FOR HOPE/UNITED TO HELP**

A collaborative effort by this region's funders to respond to the unique challenges posed by the Great Recession. Through four cycles of pooled dollars since 2009, targeted grants were made to organizations on the frontline of responding to emergency, basic needs during the economic downturn.

For more information, contact: Alinda Dennis, (816) 559-4677, [alindadennis@uwgkc.org](mailto:alindadennis@uwgkc.org)

### **UNITED WAY 2-1-1**

An information and referral service connecting people to community resources and volunteer opportunities in 16 counties in Missouri and seven counties in Kansas. Callers reach a trained, caring professional seven days a week, 24 hours a day, 365 days a year through this easy-to-remember 3-digit telephone number. It's fast, free and confidential.

In 2010, the majority of calls received by United Way 2-1-1 continued to be related to life sustaining basic needs, such as housing, utility assistance, food and medical care. Callers seeking help with electric and gas utility assistance made the most calls—nearly two out of every five, or over 59,000, calls in 2010.

For more information, contact: Scott Jones, (816) 559-4669, [scottjones@uwgkc.org](mailto:scottjones@uwgkc.org)

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Sources for charts and graphs, except unemployment and SNAP: U.S. Census Bureau, American Community Survey.





**United Way of Greater Kansas City**  
1080 Washington Street  
Kansas City, MO 64105  
(816) 472-4289

[www.unitedwaykc.org](http://www.unitedwaykc.org)