

Help starts here. Ayuda comienza aquí. Ajuda começa aqui. Aide commence ici. Aiuto inizia da qui.

ជំនួយចាប់ផ្ដើម នៅទីនេះ។ ឧ'មយេ... អេ'មព'ន

អ'ន' 幫助從這裡開始。 Pomoc zaczyna się tutaj

Hilfe beginnt hier هنا يبدأ مساعدة Помощь начинается здесь. Βοήθεια ξεκινά εδώ Iranlwoḃ berę nibi 도움말 은

여기에서 시작됩니다 Ognut'yun sksvum aystegh. Pab

pib no. Help bắt đầu ở đây. ヘルプはここから始まりま

す օֿן הֵלֵפָה כאן מתחילה כאן Yardım burada başlıyor. Hjälp börjar

här. כאן מתחילה העזרה Help begint hier. Pagalba

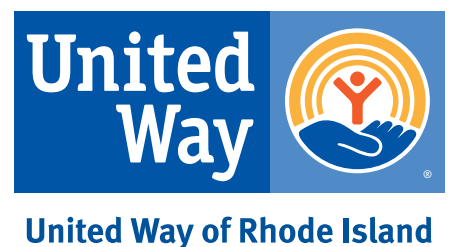
prasideda čia. شروع می شود اینجا راهنما Ajutor începe

aici. ช่วยเหลือ เริ่มตั้งแต่ที่นี่ Допомога починається тут

Segítség itt kezdődik. സഹായം ഇവിടെ

ആരംഭിക്കുന്നു موتاً شروع سے یہاں مدد Ndihmë fillon

këtu. Hjelp starter her.



2008-2015

Total calls by year and notable events

2008: 79,734 calls

United Way spearheads a partnership among the nonprofit, private and public sectors to launch United Way 2-1-1 in Rhode Island and changes the way Rhode Islanders access help.

2009: 115,125 calls

In just its 2nd full year, 2-1-1 tops 100,000 calls as the housing crisis devastates the state's economy.

2010: 182,780 calls

Areas of Rhode Island are in crisis following historic flooding and 2-1-1 emerges as an invaluable resource during times of disaster.

2011: 205,674 calls

2-1-1 handles 8,200 calls during the first 24-hours of Tropical Storm Irene—and 26,000 in total—as thousands remain without power and food.

2012: 208,806 calls

Requests for foreclosure prevention assistance nearly doubles over the previous year and 2-1-1 receives its one millionth call.

2013: 213,595 calls

A record number of calls—213,595—are received, including tens of thousands during Winter Storm Nemo; 2-1-1 introduces its Community Outreach RV.

2014: 197,365 calls

HealthSource RI is implemented and calls for health information, Medicare Part D and Medicaid enrollments skyrocket; 2-1-1 revamps its website to feature real-time chat capabilities.

2015: 203,527 calls

United Way launches the 2-1-1 Connects Tour, bringing the Community Outreach RV into communities to provide on-location services and 2-1-1 introduces technology to provide help via text.

Costs are rising. Food, child care, health care, and housing—basic essentials—are becoming more and more out of reach for many Rhode Islanders. They’re forced into making tough choices everyday, forgoing much-needed prescriptions or even heat to pay another bill. None of us should have to make these difficult decisions—even more, we shouldn’t have to tackle these problems alone.

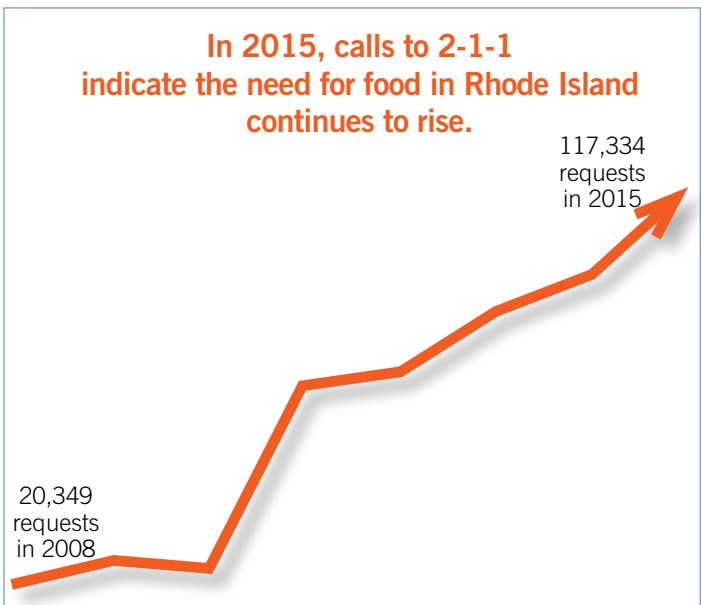
Since 2007, United Way of Rhode Island in partnership with the nonprofit community, local businesses, and state agencies, has made sure that Rhode Islanders are never alone and that they have one caring, human connection in 2-1-1. Whether it be for food, heating or housing assistance, child or elder care services, mental health issues or a gambling problem, when we need help most, 2-1-1 is there to provide resources and hope for a better future.

We’ve learned a lot through the more than 1.5 million calls 2-1-1 has handled in the last eight years. And we’re using those insights to move our state forward. We understand—in real time—what Rhode Islanders need most and are able to funnel our efforts toward immediate and lasting change.

In the next few pages, we’re going to share stories that may sound familiar. They may remind you of someone you know or even yourself: a single parent burdened by the high costs of housing; a family

fighting rising medical costs to care for their child with special needs; and a senior living on a fixed income having to stretch her dollars for the next meal.

Join us, because we all need help sometimes. And we can’t do it alone.



Basic Needs Requests 2008-2015

Number of requests	2008	2009	2010	2011	2012	2013	2014	2015
Financial Assistance	71,040	94,370	170,031	151,378	183,413	193,367	181,122	180,442
Housing/Shelter	43,060	45,561	62,001	83,964	96,350	101,710	110,240	109,259
Foreclosure Prevention Information	596	1,002	5,952	9,794	16,087	11,266	8,570	7,140
Food (including SNAP/Pantries/Meal Sites)	20,340	27,591	25,776	69,206	72,779	87,366	96,373	117,334
Health Information	14,154	21,544	24,724	36,741	52,464	60,552	70,6771	79,195

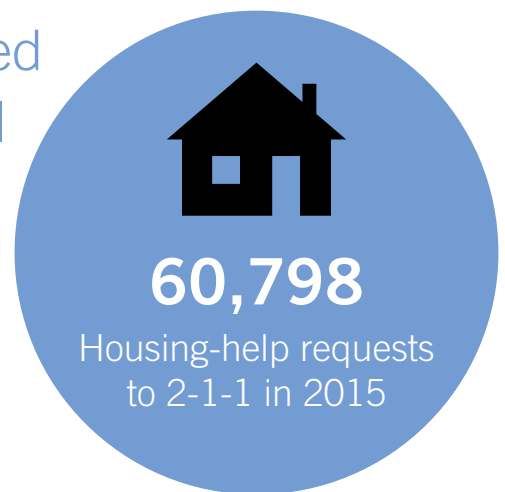
Notes on requests:

- Callers often present more than one request through contact to 2-1-1
- 2-1-1 requests include phone calls, email, web search, web chat and in-person through walk-in services and appointments in Olneyville, and through the 2-1-1 Community Outreach RV.



Who calls 2-1-1?

A household is considered cost-burdened if it spends more than 30% of its annual income on housing costs. For example, for a household earning \$50,000, housing and utility costs combined should not exceed \$15,000 annually or about \$1,250 monthly.⁽¹⁾



“Having a safe, affordable home for my boys is a priority.”

Meet Meg, a single mom living in a 2-bedroom apartment in Cranston and working as a preschool teacher. Meg has two young and active boys, a bachelor’s degree and a full-time job.

Like most parents, Meg worries about providing for her boys and their future. With an annual income of \$35,070, one of the most challenging areas of her budget is housing.

Meg is “housing cost-burdened” – she spends more than 30% of her pay on housing. At the end

of a year, Meg comes up \$27,294 short of what she needs to cover her family’s most basic needs – food, housing, child care and utilities.

Meg called 2-1-1 and found she was eligible for the Child Care Assistance Program through her local Comprehensive Community Action Program (CCAP). During the call, she also located several high-quality child care programs rated by BrightStars. And, 2-1-1 gave her a location for free tax preparation, which helped her claim a \$2,200 tax refund.

Average Monthly Expenses

Food	\$ 753
Housing + Utilities ⁽²⁾	\$1,187
Health care	\$ 410
Child care	\$1,373
Transportation	\$ 452
Miscellaneous	\$ 390
SUBTOTAL	\$ 4,565/month
Taxes	\$ 632
TOTAL BASIC NEEDS COST OF LIVING	\$ 5,197/month

- **Total Pre-Tax Earnings required to meet basic needs per year = \$62,364⁽³⁾**
- **–\$27,294 difference between salary and basic needs cost of living amount**
- In 2014, Rhode Island households earning \$30,000 or less—about half of all renter households—could not affordably rent an average-priced 2-bedroom apartment in any Rhode Island city or town. ⁽⁴⁾
- Approximately 4 in 5 Rhode Islanders make less than \$59,083, the pre-tax earnings calculated to meet the very basic needs of a single parent family, and just over one in four two-parent households with two or more children do not earn the required \$64,234. ⁽⁵⁾

<i>Number of requests</i>	2008	2009	2010	2011	2012	2013	2014	2015
Housing	22,899	25,696	38,078	51,560	60,446	61,771	62,249	60,798
Foreclosure Prevention Information	596	1,002	5,952	9,794	16,087	11,266	8,570	7,140
Emergency Shelter	20,161	19,865	23,923	32,404	35,904	39,939	47,991	48,461

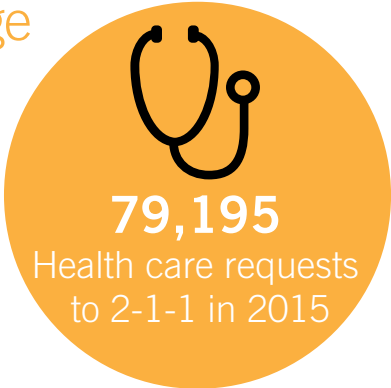


In recent years, the requests made for emergency shelter continue to rise, particularly among individuals and families who are working, but are still unable to fully cover their costs for basic needs.



Young families need 2-1-1.

Only 63% of adults in Rhode Island receive health insurance from their employer, causing many to turn to HealthSource RI to self-register for health insurance. ⁽⁶⁾ For coverage in 2015, 34,627 people used HealthSource RI to enroll in private health insurance plans. ⁽⁷⁾ 79,000 people called 2-1-1 for information about health resources in Rhode Island.



“We never expected that we would need help.”

Meet Joseph and Judy: hardworking, loving parents who planned well and then were thrown an unexpected curve. After the birth of their second child, the family moved to a high-performing school district, to ensure that they would have the right services for their youngest, who has significant special needs.

Both parents work full time in average paying industries. Judy is a social worker, which required her to obtain a Master’s degree, and Joseph is a licensed electrician. Their combined incomes of \$101,310 is not enough to cover their son’s special

care, family health insurance, and their own student loan debt. When their budget is complete, they fall short by \$3,918 a year.

Joseph and Judy found relief by calling 2-1-1 for help in locating the best health care plan for their unique situation, along with resources for high-quality afterschool and summer programs for their children. They also were referred to a local community action program, where they worked with a volunteer financial coach who helped them better manage for tomorrow.

Average Monthly Expenses

Food	\$ 978
Housing (no utilities) ⁽⁸⁾	\$2,305
Health care	\$ 410
Child care	\$1,373
Care for child with special needs ⁽⁹⁾	\$1,424
Transportation	\$ 575
Student loans ⁽¹⁰⁾	\$ 600
Miscellaneous	\$ 390
SUBTOTAL	\$8,090/month
Taxes	\$ 769
TOTAL BASIC NEEDS COST OF LIVING	\$ 8,769/month

- **Total Pre-Tax Earnings required to meet basic needs per year = \$105,228** ⁽¹¹⁾
- **–\$3,918 difference between salary and basic needs cost of living amount**
- Parents raising children with Autism Spectrum Disorder spend approximately \$3,000 more on health care costs and \$14,000 on non-health costs, including schooling and care-giving. These amounts are comparable for children with special needs beyond Autism. ⁽¹²⁾ 21% of children in Rhode Island have at least one special health care need. ⁽¹³⁾
- The annual average cost for child care in Rhode Island for infants is between \$10,000 and \$13,000; for 4-year-olds, approximately \$10,000; and, for school age children requiring care before and after school, approximately \$5,000. ⁽¹⁴⁾
- 65% of college graduates in Rhode Island have student loan debt, with an average amount of \$31,841 per graduate. ⁽¹⁵⁾

Number of requests	2008	2009	2010	2011	2012	2013	2014	2015
Health Information	14,154	21,544	24,724	36,741	52,464	60,552	70,677	79,195



Many retired and elderly Rhode Islanders frequently call 2-1-1 for help negotiating issues with health insurance carriers, finding community care waivers that allow them to stay in their own homes, and applying for subsidies to help them afford the rising costs of prescriptions.



Seniors count on 2-1-1.

For most women over 65, Social Security is 75% of their total income. 67% of all adults 85 and older are women.⁽¹⁶⁾



“I fear being alone in my golden years, and who will be there for me?”

Meet Maria, a mother, grandmother, sister, and community volunteer who raised children, pinched pennies and paid off her mortgage when she retired. She lives a quiet life in a home she’s owned for 50 years.

In her 80s and living alone, Maria depends on the help of a home health aide to maintain her independence. Getting by on her fixed income, just \$15,045 a year, is difficult.

Maria is one of the 48% of elderly in the United States who are considered “economically vulnerable.”⁽¹⁷⁾

The difference between her income and her basic cost of living is \$9,927 a year. While her mortgage is paid, Maria often struggles with the costs for food and healthcare.

Maria counts on 2-1-1, a number she’s called when she needed a meal, or just advice. In the fall, she worked with a State Health Insurance Program (SHIP) counselor through 2-1-1 who helped her compare plans and update her Medicare enrollment, which saved her \$100 a month. She takes comfort in knowing that 2-1-1 is just a call away, everyday, and is free and confidential.

Average Monthly Expenses

Food	\$252
Housing (no utilities)	\$482
Health care	\$410
Home health care ⁽¹⁸⁾	\$408
Transportation	\$250
Miscellaneous	\$279
TOTAL BASIC NEEDS COST OF LIVING	\$2,081/month

- **Total Pre-Tax Earnings required to meet basic needs per year = \$24,972**⁽¹⁹⁾
- **–\$9,927 difference between salary and basic needs cost of living amount**

- 49.6% of Rhode Islanders over 65 are “economically vulnerable,” meaning that their income barely covers their daily basic needs. Rhode Island ranks 11th nationwide for having the highest percentage of elders who are economically insecure.⁽²⁰⁾
- 13.6% of Rhode Islanders over 65 live below the Federal Poverty Level (FPL), an income of just over \$9,000 per year.⁽²¹⁾
- 36% of Rhode Islanders over 65 live in the income gap between the FPL (making them eligible for many public services) and the Elderly Economic Security Standard Index (meaning all basic needs are covered and there is a small cushion in case of financial emergencies).⁽²²⁾

Number of requests	2008	2009	2010	2011	2012	2013	2014	2015
Food (including SNAP/Pantries/Meal Sites)	20,340	27,591	25,776	69,206	72,779	87,366	96,373	117,334
Aging and Disability Services	-	-	28,597	40,700	36,799	37,379	43,381	45,278
Financial Assistance	71,040	94,370	170,031	151,378	183,413	193,367	181,122	180,442



United Way of RI operates the main, statewide office of THE POINT, Rhode Island’s Aging and Disability Resource Center, in partnership with the Rhode Island Division of Elderly Affairs. **THE POINT takes 40,000 calls annually and helps people enroll in Medicare and Medicaid.**

Where are people calling from?

County	Population*	No. of Calls in 2015
Bristol County	49,875	2,067
Kent County	166,158	36,499
Newport County	82,868	5,510
Providence County	626,667	132,914
Washington County	126,979	13,341
Other (not specified/out-of-state)	N/A	13,196

* Based on 2010 Census Population Report



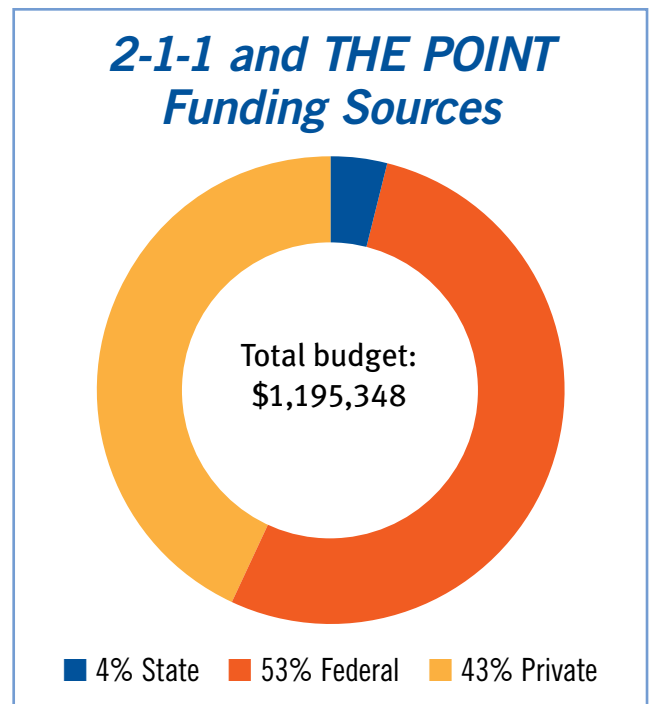
Who pays for 2-1-1?

United Way of Rhode Island is uniquely positioned to bring together the nonprofit community, local businesses, and state agencies. The result? Together, we've transformed how Rhode Islanders find help in times of crisis. Twenty-four hours a day, 365 days a year, 2-1-1 is there to answer the call – even during natural disasters.

Funding for 2-1-1 comes through public, private, and corporate donations. From generous corporate donors like Citizens Bank to individuals, every gift goes toward keeping our resource line open and helping us grow. We've recently been able to expand the 2-1-1 service to include on-location visits with our outreach van as well as provide text and online chat options.

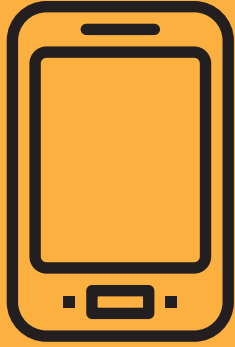
2-1-1 is also the recipient of state funding to manage Rhode Island's Gambler's Hotline.

With your continued partnership, we can do even more.



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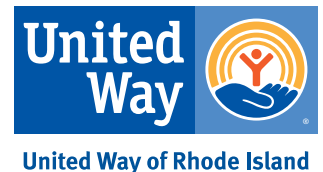
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