

## **Mobilizing Communities**

#### DASHBOARD: FINANCIAL STABILITY INDICATORS



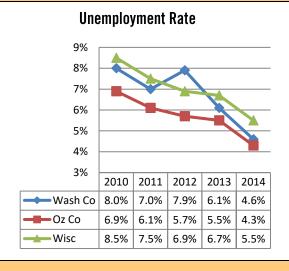
Over the past 20 years, the cost of living in the United States has outpaced the growth of household income. To make ends meet, many families are borrowing heavily and relying on high-cost alternatives to cover their daily living expenses. As a result, United Way of Washington County has chosen to focus local efforts on positively impacting:

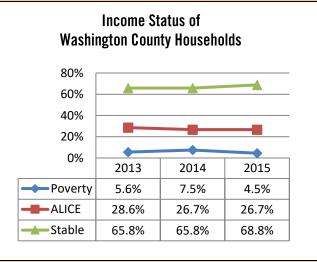
- » Family-sustaining employment and financial stability
- » Household stability

United Way's Community Financial Stability Goal Individuals and families are stable and self-sufficient.

#### Family Sustaining Employment & Financial Stability

Goal: Lower-income working families achieve and retain family sustaining employment and have the resources and assets to avoid a financial crisis.





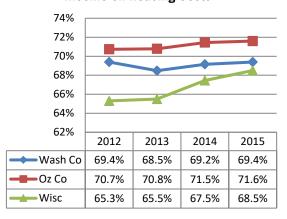
Why this is important: In 2015 in Washington County, 26.7% of the population was Asset Limited, Income Constrained, Employed (ALICE)—working men and women who struggle to afford food, rent, child care, and transportation. Limited earning potential, including skills and training gaps and the inability to find sufficient work at an adequate wage, is strongly linked to poverty in Wisconsin.

Additionally, many ALICE families are forced to make risky financial choices because of higher rates of debt and the inability to save for future needs—making it more likely to experience a loss of assets such as a home or apartment, or means of transportation. Achieving greater financial stability allows lower income families to avoid crisis and to save for the future.

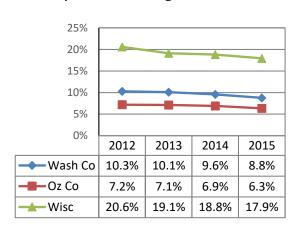
### **Household Stability**

Goal: Low-income working families have access to stable and secure housing and enjoy basic needs and food security.

# Households Spending Less Than 30% of Household Income on Housing Costs



#### **Population Receiving FoodShares**



Why this is important: Without adequate, stable, and affordable housing and food, families have difficulty managing their daily lives. These stresses can lead to health issues, home-life disruptions, relationship conflicts, frequent relocations, school changes, and job losses. Housing instability and food insecurity is not only difficult on adults, but can be detrimental to children's healthy development as well. Achieving greater household stability leads to greater economic and job stability, improved academic performance for children, and better overall health for families.

#### Data sources:

ALICE Report for Washington County: <a href="http://www.unitedwayofwashingtoncounty.org/alice">http://www.unitedwayofwashingtoncounty.org/alice</a>

Bureau of Labor Statistics: <a href="http://bls.gov/lau/#tables">http://bls.gov/lau/#tables</a>
Opportunity Index: <a href="http://www.opportunityindex.org">http://www.opportunityindex.org</a>

U.S. Census: http://factfinder.census.gov

U.S. Census: <a href="http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF">http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF</a>
Wisconsin Department of Human Services: <a href="https://www.dhs.wisconsin.gov/foodshare/rsdata.htm">https://www.dhs.wisconsin.gov/foodshare/rsdata.htm</a>