

Addressing systemic barriers to financial stability and economic mobility

Boone County ranks second to last in Missouri only to the City of St. Louis when it comes to providing the right resources to help a child born into poverty escape. This is one of the startling findings from a look at generational poverty based on a national research project out of Harvard called Opportunity Insights. In focusing on five areas, the research looks at segregation in our community, income equity, family stability, quality public schools, and social capital. In Boone County, escaping generational poverty is such a challenge that some may conclude it might be better to move to a surrounding county where the opportunities are better. While I think that's an ill-advised conclusion to take from the research, the point is clear—our community must do

more to address the systemic barriers of upward economic mobility in the fight against poverty and act now! But how?

This brings me to the reason for quoting Dr. King. While United Way fights to improve lives in our community around data driven

must also address the cause or the roots (“psychology”) so we can make permanent changes in generational poverty.

Over the last four months, United Way Advisory Council and Board of Directors used multiple data sources beyond the initial numbers of financial instability and concentrated on the deeper roots of our community's systemic challenges as well as other metrics in deciding how to invest \$829,000 in Financial Stability Impact grants over the next three years. Our goal was to use all available data for guiding evidence-based decisions that foster greater upward economic mobility. The announced result is that United Way invested in nine new grants that target financial stability and economic mobility opportunities in the following areas:

- Skills and credentials needed for employment and increased wages;
- Sustained employment and/or increase income;
- Increase disposable income by increasing financial literacy and reducing costs and accessing benefits.

Local research from United Way outcomes reporting has shown that the above targets are important when we look at how to reach the most marginalized members of our community, which includes young African American men, individuals living with disabilities and new immigrants seeking financial stability. They simply have not had the same access to opportunities compared to other members of our community. The proof point in Boone County is shown in unemployment rates for African Americans (10.2%) and for individuals



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with disabilities (12.3%)*. Unemployment rates for immigrants are not calculated; however, we know firsthand of the local struggles that they face. Comparing these rates to the overall unemployment rate in Boone County that hovers under 3% demonstrates the challenges before us.

United Way believes that if we create opportunities for the most marginalized than we can elevate our whole community. Our ability to address head on the systemic failures as mentioned in the Opportunity Insights research through investment in local grants is the only way we will create opportunities to advance economic mobility for today and the future.

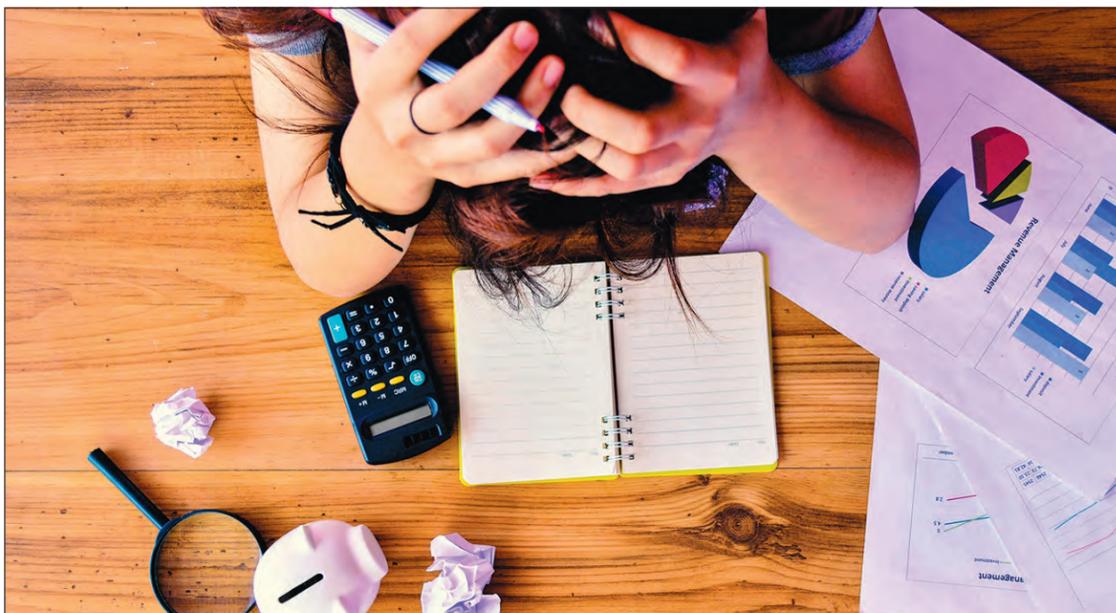
I hope everyone in our community will take a minute to recognize that collectively we are doing the right thing. I am inspired to see how our community stands up and fights for our most marginalized members. Thank you for your support and belief in our community and in Heart of Missouri United Way!

“Equality is not only a matter of mathematics and geometry, but it’s a matter of psychology.”

DR. MARTIN LUTHER KING, JR.

Addressing this requires looking at systemic issues from multiple perspectives. After all, the issues of economic mobility are often caused by social conditions, regardless of an individual's behavior, background or ethnicity. If we are to make systemic change, we must go to the source of inequality.

investments and grants, we also understand the need to address the deep psychological impact and the empowerment that comes with these investments. This focus is important because the shift in our framework helps our community understand that even when we look at the data (“mathematics” and “geometry”) we



Making a lasting impact

Have you ever noticed how much awareness and wisdom flows from the mouths of children? Or how they can sometimes nudge us towards truth and reflection? Two years ago, on a frigid December day, my six year-old daughter and I drove past a crowd of people huddling together for warmth in downtown Columbia. She wondered, “What do people do when they don't have a house and it's this cold?” I hesitated and offered my best half-answer: “They go somewhere warm.” My inability to produce an appropriate (and perhaps kinder) answer that day led me to seek an improved understanding of social services for the needy in our community. Columbia has always been good to me and I have made my life here, practicing law and raising a family. I needed to do a better job of giving back.

Shortly after this December conversation, a member of Heart Missouri United Way approached me about becoming involved with their programs in Boone, Cooper and Howard Coun-

ties. I've donated to various organizations and volunteered in food kitchens over the years, but have never felt that my contribution had a lasting impact. I was just scratching the surface without looking into the persistent issues that perpetuate poverty in our com-

nearly half of Boone County school children rely on the food provided through the Free and Reduced Lunch program to increase their nutrition during the school year.

I learned quickly how United Way's approach differs. Its goal is to identify

financial stability and basic assistance to those in need.

After two years with the organization, I joined Heart of Missouri United Way's Advisory Council to assist in allocating grants for United Way's non-profit partners. The Advisory Council is a committee of community

communities). Our common goal was to maximize access to the types of services that will help people become economically mobile, including: (1) gains in skills and/or credentials needed for employment and/or increased wages; (2) gain and sustain employment and/or increase income; and (3) increase disposable income by increasing financial literacy and/or reducing costs and/or accessing benefits.

With the number of social and political issues to become engaged in today, it's easy to overlook the issue that remains beneath our noses each day – poverty. Because poverty is so prevalent, it's easier to choose another cause, one that's maybe more palatable or requires an easier solution. That would be unfortunate. With government programs waning, the need for private assistance to increase access to employment, housing, and financial literacy assistance is paramount. To this end, United Way needs committed community leaders, advocates, and individuals with the means and exper-



AIMEE DAVENPORT

BOARD PRESIDENT
HEART OF MISSOURI UNITED WAY

tise to enact lasting change.

One thing that I've found is that the generosity and kindness of Columbians can be truly exceptional. However, like a spotlight, kindness sometimes needs to be directed towards the less obvious causes of poverty that remain hidden. My work with Heart of Missouri United Way helps me focus my efforts on these causes to help impact poverty in our community. I hope that in the future United Way might also do the same for you.

munity (e.g. poor education, housing, nutrition, health-care, lack of livelihood, inequality, conflict to name a few).

According to the U.S. Census Bureau, 12.3 percent of people living in the United States were living in poverty (under a designated income threshold) in 2017. Missouri's statewide poverty rate is notably higher than the national average, with 18 percent of people living in poverty in Boone County according to 2010 census data. As it stands today,

and eliminate barriers to progress, so that we can elevate our most vulnerable community members out of poverty. The aim is not only short-term fixes for isolated needs, but also to help community members achieve long-term financial independence. To this end, United Way links businesses, organizations, and individuals together to create a steady flow of services for those with the most pressing needs. United Way is a service integration base, bringing health, education,

members from various backgrounds (banking, social services, health, insurance, education, law, government) brought together for the purpose of developing an equitable funding plan for programs to assist people towards financial stability. During our time together we visited various non-profit facilities, talked with program experts, and collaborated with one another regarding ways to best serve the most vulnerable segments of our community (e.g. children, elderly, disabled, refugee

MISSION

The Heart of Missouri United Way fights to improve lives in our community.

Text **“LiveUnited”** to 91999 to give a donation.

VISION

Our community wins by Living United: By responding to changing community needs. By forging strategic partnerships and fostering effective solutions to tackle local issues. By harnessing the best resources and inspiring others to join the fight in defeating barriers to basic needs, health, education and financial stability.

VALUE STATEMENT

Heart of Missouri United Way

- Secures community dollars
- Raises awareness of community issues
- Builds organizational capacity for the nonprofit sector

United to improve economic mobility



RICK MEANS
CEO
SHELTER INSURANCE

If you have not heard of the term “Economic Mobility” you probably are not alone. Economic Mobility refers to improving your economic status – usually in terms of increasing your income. Pundits typically look at this generationally and compare how one generation stacks up against another. They review whether children have economic opportunities that are greater or less than the generation before and compare things like cost of living and wage improvement. Recent studies claim that economic mobility in the U.S. has declined for many years. One study claims that of the children born in the 1940s, 90% earned more than their parents did. Today that number is less than 50%.

conomic mobility, we cannot fix the problems and help those individuals break the cycle of decreasing income and opportunity. In other words, we aren’t helping them achieve their dreams. Those dreams may involve

not moving in the right direction. What can we do as a community to make a difference? Offering quality educational opportunities, providing affordable transportation and housing, and supporting struggling

security by the low unemployment we are currently experiencing in mid-Missouri. The issues presented by a decline in economic mobility continue and there is no better time to work to improve them than when we are in a time of growth. Now is the perfect time to support the agencies that are already positioned to help solve these issues.

At Shelter, we encourage volunteer efforts, and watching some of our leadership team take on roles to support Heart of Missouri United Way is very gratifying. Our volunteers serve on and take leadership roles on the Board of Directors, Allocations Committees, Review Team, Campaign Committees as well as helping with the many agencies supported by United Way. They spend hours sharing knowledge and expertise to make help Heart of Missouri United Way stronger. I’m so pleased to see that and know our connection with United Way will remain strong for years to come.

to help people find their dreams. Whether it’s finding work you find meaningful and interesting, owning a home where family gathers for backyard barbecues or attending local sporting events with friends - those dreams matter. Equally important – is the opportunity for your children and grandchildren to experience their dreams. Working together, I believe we can make that a reality here in mid-Missouri.

One study claims that of the children born in the 1940s, 90% earned more than their parents did. Today that number is less than 50%.

It’s easy to focus on statistics and large numbers, but we run the risk of losing sight of what really matters – the individual. If we do not focus on the issues behind the decline in eco-

owning a home, providing educational opportunities for their children and living without the weight of significant debt. Many of us can relate to those aspirations.

low income families can all contribute to improving economic mobility. I find it interesting that the United Way’s Community Impact approach speaks directly to those issues each and every year.

The assistance we can provide goes beyond monetary donations. In addition to providing on-going financial support, these problems will take brain power and rolling up our sleeves and working together. Each year at Shelter, we designate a loaned executive to directly help with the United Way campaign. I won’t deny it’s challenging to pull someone away from their regular duties to do this. It creates a strain on the rest of the team who keep the work going, but helping others is in our corporate DNA so we rarely hear any grumbling.

It’s natural for parents to hope their children will have more than they had, but it appears things are

I believe we should not be lulled into a false sense of

Building resilient communities



NATALIE MACINTOSH
INTERN
MARKETING AND COMMUNICATIONS

When my volunteer group first stepped foot on our housing site on Penrod Street last January, we were met by a modest structure that was once a family home. The walls were made up of unsealed pieces of drywall. The molded ceiling, we would soon discover, still needed to be demolished. There was what looked like a mountain of debris in the front yard, and a lot of work yet to be done.

had been living with friends, family, and in FEMA-funded hotels. With over a foot of water damage and no flood insurance, it took the intervention of nonprofit organizations equipped with volunteers to start the process of rebuilding this family’s home and their lives.

college students was able to help a St. Bernard Project crew sand, mud and seal the walls, clear the yard of debris and scrape the ceilings. We gave it our best, but the work had only just begun. The home was recently just finished in March. It was a humbling experience to realize just how overwhelming of a task repairing one home felt like. It also sparked questions about why certain neighborhoods, and families, were left so helpless in the wake of disaster.

regions, but almost everywhere you look. The issue is masked by the belief that our country is one of opportunity, in which anyone can succeed if they set their minds to it. However, even if someone works hard and lands a job, they can’t always lift themselves out of poverty. In fact, an alarming number of Americans can barely afford basic needs, let alone emergency expenses.

ing money. While this is an improvement from half of adults in 2013 being unprepared for such an expense, it demonstrates that there is still a long way to go in creating stable communities.

dren born into poverty in Harris County, where low-income families are still struggling to recover from Hurricane Harvey, are still twice as likely to eventually climb above their parents on the economic ladder than they would if there were born and raised in Boone County.

It had been seventeen months since Hurricane Harvey hit Houston. However, this family home belonging to a single mother of four had only managed to be completely gutted. The family fled when the waters began rising. Since then, they

Disasters like Hurricane Harvey quickly reveal class divisions. Beyond ruining someone’s home, devastating storms can cause people to lose their jobs and income. It’s just one example of how financial instability at the time of a life-altering event can make the difference between bouncing back and a grudgingly slow recovery.

What I’ve learned about Heart of Missouri United Way’s impact area of financial stability has supplemented my answer to that question. Financial instability is an issue that persists not only in disaster-prone

This is in part due to stagnation of wages in recent decades and volatility of income. Month-to-month changes in family income remain a source of financial strain on American families, according to the Federal Reserve Report on the Economic Well-Being of U.S. Households in 2017. In 2017, 30 percent of adults experienced a monthly change in income, and 10 percent had trouble paying their bills as a result. Even if a family is able to make ends meet one month, they are still vulnerable to unexpected hardships.

What I’ve learned during my time at Heart of Missouri United Way has undermined the narrative that in America, if you aren’t succeeding, you simply aren’t trying hard enough. As I began to learn about the impact our partner agencies make for people who have fallen into hard times, the magnitude of demand for programs and services became apparent. The “equal opportunity for all” narrative is also eroded by low economic mobility, or the ability to climb out of poverty and earn more income than the previous generations of one’s family.

With little opportunity for growth comes little opportunity for resiliency to withstand life’s challenges. Given what I know now, I’d challenge everyone to look at their wider community without blinders on and recognize that even within the same city, different neighborhoods have very different outcomes by default. Recognize that in order to improve stability, we have to identify and understand the factors limiting upward mobility and rewrite the narrative that people are struggling financially because they lack motivation. Finally, put yourself in the shoes of a victim of disaster or any other unexpected crisis. Would you be able to bounce back?



Low income, an unexpected illness or accident, a divorce or an addiction can trigger financial problems. One’s safety net, or lack thereof, often dictates their outcome. Unfortunately in modern America, a substantial amount of adults would be burdened by a modest unexpected expense. According to the Federal Reserve Report, 40 percent of adults wouldn’t be able to cover a \$400 unexpected expense without selling something or borrow-

Rigorous allocations process guides funding decision



WILLIAM LEE
SERVICE LEARNING STUDENT

It would be hard pressed to find another organization whose allocations process was as thorough and as rigorous as that of Heart of Missouri United Way. From February to April 2019, volunteers from the community donated a total of 462 hours to help ensure that social equity is preserved throughout the allocation of donated funds. I had the opportunity to sit in and experience this tremendous process while looking through the lens of racial equity at financial stability and economic mobility in Boone, Howard and Cooper counties.

are completely familiar with the process from years of experience and there were those who were still figuring out what they got them-

necessary for employment or increased wages, gain and sustain employment, and increase disposable income by increasing financial

proposals to members of the advisory council, followed-up by an in-depth 2-hour site visit. These site visits provided the council the opportunity to learn about each program and organization first-hand and meet the people behind the grant face-to-face. No two non-profits are created equal, and the organizational development, staff size, and goals of each can vary widely. Heart of Missouri United Way ensures that the advisory council can compile their information from writing, presentation, and on-site interaction in order to enable a more equitable understanding of each request.

and Financial Need. These guidelines help align the council to the core values of United Way and ensure that the limited budget is distributed fairly. Rich discussion among the members of the council allowed for a comprehensive review of each requests before a numerical value of “impression” was assigned. This value helped the council prioritize those requests that addressed the most critical needs in the community and provide funding closer to their ask. After 7.5 hours of meetings and discussion among 20+ people, the 15 voting members of the advisory council consolidated their information and finally developed the dollar distribution which they submitted to United Way’s Board of Directors.

Way staff, gives clue to the meticulous care and consideration United Way uses in allocating the generous support of their donors. It is truly comforting to know that my donations to Heart of Missouri United Way will be carefully and intentionally used to serve the underserved and help those who are most in need.

From February to April 2019, Volunteers from the community donated a total of 462 hours

It began with a full day training session for all the volunteers to prepare them for the weeks to come. This group of volunteers, known as the advisory council, is an integral part of deciding the results of the allocations process. Among the volunteers, there were those who

selves into. However, each person was a passionate member who cared about helping the underserved and most vulnerable.

literacy, reducing costs, and accessing benefits. Based on these written grant proposals, the council made preliminary decisions on the financial need, impact, and efficacy of each project.

Finally, after several weeks of site visits, the advisory council convened to discuss the merit of each request based on specific guidelines including Strategic Impact, Ease of Access, Capability, Efficiency, Collaboration,

The advisory council then looked over each written application for funding. For the financial stability funding cycle, organizations must explain how their activities will help those below 200% of the poverty line to gain skills and credentials

For many organizations, the allocations process would stop here. However, Heart of Missouri United Way goes a step further and provides each organization 5 minutes to “pitch” their



Heart of Missouri United Way

LIVE UNITED

Certified Agencies

Community Impact : Education - Health - Financial Stability - Basic Needs

ADULT DAY CONNECTION

- ALZHEIMERS ASSOCIATION OF GREATER MISSOURI
- AMERICAN RED CROSS EASTERN MISSOURI REGION
- BIG BROTHERS BIG SISTERS OF CENTRAL MISSOURI*
- BOONSLICK HEARTLAND YMCA – COOPER COUNTY*
- BOYS & GIRLS CLUBS OF THE COLUMBIA AREA*
- BOY SCOUTS OF AMERICA - GREAT RIVERS COUNCIL
- CENTRAL MISSOURI AREA AGENCY ON AGING
- CENTRAL MISSOURI COMMUNITY ACTION
- CENTRAL MISSOURI FOSTER CARE AND ADOPTION ASSOCIATION*
- CHILD CARE AWARE
- CITY OF REFUGE*

COLUMBIA CENTER FOR URBAN AGRICULTURE*

COLUMBIA HOUSING AUTHORITY LOW-INCOME SERVICES*

COMO YOUTH WORKS

DEFENSE AGAINST DIABETES

EASTERSEALS MIDWEST

FAMILY COUNSELING CENTER OF MISSOURI INC.*

FAMILY HEALTH CENTER*

FIRST CHANCE FOR CHILDREN*

FUN CITY YOUTH ACADEMY*

GIRLS ON THE RUN

GIRL SCOUTS OF THE MISSOURI HEARTLAND

GRADE A PLUS, INC.*

GREAT CIRCLE*

HARRISBURG EARLY LEARNING CENTER*

HARVEST HOUSE – COOPER COUNTY*

HEART OF MISSOURI CASA*

IN2ACTION

JABBERWOCKY STUDIOS*

JOB POINT*

LIFE NETWORK OF CENTRAL MISSOURI

LOVE INC*

LUTHERAN FAMILY & CHILDREN'S SERVICES*

MARY LEE JOHNSTON COMMUNITY LEARNING CENTER*

MEALS ON WHEELS

MID-MISSOURI LEGAL SERVICES CORP.*

NORA STEWART EARLY LEARNING CENTER*

PEDNET COALITION, INC.

PHOENIX HEALTH PROGRAMS*

RAINBOW HOUSE*

RILEY EQUINE CENTER

ROCK THE COMMUNITY

SERVICES FOR INDEPENDENT LIVING (SIL)*

SOUTHERN BOONE AREA YMCA

ST. RAYMOND'S SOCIETY

THE BLUFFS

THE FOOD BANK FOR CENTRAL & NORTHEAST MISSOURI*

THE SALVATION ARMY*

TRUE NORTH*

TURNING POINT*

UNITED CEREBRAL PALSY HEARTLAND CHILD DEVELOPMENT CENTER

UNITED COMMUNITY BUILDERS*

UNIVERSITY Y

UNLIMITED OPPORTUNITIES INC. – COOPER COUNTY*

VOLUNTARY ACTION CENTER*

WELCOME HOME

* DENOTES FUNDED AGENCY

Text "LiveUnited" to 91999 to give a donation.

UPCOMING EVENT DATES

- June 13, 2019 5-7pm *Rock Paper Scissors Tournament* Logboat Brewery
- July 25, 2019 5-7pm *United Way Stakeholders Networking Event*
ADULT DAY CONNECTION • OPEN TO THE PUBLIC
- September 6, 2019 *Campaign Kick-off and Day of Caring*
- October 19, 2019 *United Way Party at the Station* OPEN TO THE PUBLIC
- October 23, 2019 *Community Summit* OPEN TO THE PUBLIC
- November 21, 2019 *LIVE UNITED Day*