

Creating solutions that transform lives...

An Overview of Somerset County United Way Initiatives

Somerset County United Way is committed to improving the lives of all Somerset County residents.

The Facts:

- ◆ Somerset County is one of the most expensive places in the country to live.
- ◆ According to Legal Services of New Jersey, the self-sufficiency income for a family of four (2 adults, one preschool and one schoolage child) is \$76,848 for Somerset County. Two adults working full time at minimum wage make less than half of that.
- ◆ At least 10% of families in Somerset County earn less than the self-sufficiency income. It is believed that this number is approaching 20%.
- ◆ 26% of renters in Somerset County spend more than 40% of their income on rent.
- ◆ Families are not always accessing resources that could assist them. In 2005, the IRS estimates that \$75 million in Earned Income Tax Credits (credits that are only available to working individuals and families earning less than \$37,000 a year) went unclaimed in Somerset County. With the average amount of an EITC refund over \$1,500, many families missed out on a benefit that would have boosted their income in a substantial way.

Our approach:

Somerset County United Way's long term vision is to help Somerset County residents achieve a living income through work in **financial stability**, **life readiness** and **healthy lifestyles**.



Financial Stability

Somerset County United Way's **CA\$H (Creating Assets, Savings and Hope) program** helps individuals and families increase income, build savings, and gain and sustain assets.

Current initiatives:

Free tax preparation done by trained volunteers for low-wage working individuals and families ensures that families receive the Earned Income Tax Credit and other tax credits that boost their income while saving them preparer fees. In 2008, the average total refund per family was \$1,700 with savings of up to \$300 in preparer fees.

Somerset County United Way's **Gifts of the Season** annual gift drive and **Wrapped in Love** winter clothing drive also increase financial stability by reducing financial pressures on lower-income families during the holiday time and winter months.

Plans for the coming year:

Launch a **one-stop Financial Stability Center** to provide financial education and credit repair classes, home ownership preparation, matched savings program to help families build assets, and gain job and life skills.

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Life Readiness

Somerset County United Way wants to make sure that residents are ready for the next stage of life - that young children are ready for school, school-age children are on track, young adults are ready for work or further education, and adults have the skills to earn a living wage.

Current initiatives:

Baby Bundles - provides baby supplies for lower-income new parents
Stuff the Bus - ensures children have the right school supplies so they start the school year ready to learn

READY TO LEARN - provides books to families to encourage reading at home (also working with Read Across America)

Born Learning - helping parents, grandparents and care givers explore ways to turn every day moments into fun learning opportunities

Circles™ Initiative - moves families from poverty to self-sufficiency

P.E.A.C.E. Grants - offer school age children learning and community service opportunities

Plans for the coming year:

Launch a **workforce development initiative** to help low-wage, low-skilled workers gain the skills and opportunities to earn a family sustaining wage.

Through the Financial Stability Center, offer a range of **financial literacy, credit repair, and asset development educational programs.**



Healthy Lifestyles

Individuals and families are only successful if they are physically, mentally and emotionally healthy. Somerset County United Way is just beginning its work in this area but will work with a range of community partners to address the obstacles to a healthy community.

Current initiatives:

Obesity Prevention Pilot Project - special grant to provide nutrition education to lower-income women. Its intended outcomes are improved eating habits for women and their families, increased knowledge of selecting healthier food options at restaurants and food stores, and preparation of healthier meals at home.

Discount prescription program - assists uninsured residents in receiving discounted prescriptions.

Party in the Park - promotes family volunteering in an outdoor, active setting.

An independent nonprofit organization, SCUW helps people who live and work in Somerset County through its vision that all residents possess a living income that will be attained through achieving financial stability, healthy lifestyles, and life readiness. To learn more about how you can get involved, contact Somerset County United Way at (908) 725 - 6640 or visit www.scuw.org.

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