

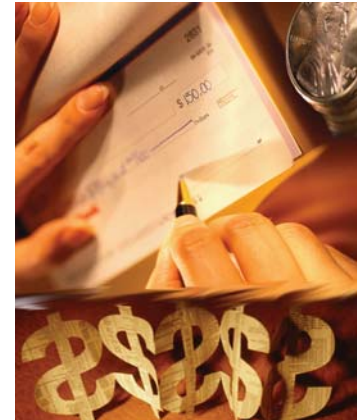
the 2-1-1 Barometer



March 2009

FINANCIAL SECURITY

The 2-1-1 Barometer utilizes 2-1-1 data and other information to explore issues affecting Connecticut residents. United Way 2-1-1 handles over 440,000 requests for service from people seeking information and referrals each year. 2-1-1 tracks the type of information callers are looking for and the referrals that are made, creating a database that serves as a gauge of the needs present in the state.



THE RISING NEED FOR FINANCIAL ASSISTANCE

The U.S. and Connecticut face what is now considered the biggest economic downturn in recent memory. The State of Connecticut is experiencing one of its largest budget deficits in history and a rising unemployment rate which will further impact state revenues. What has the impact of the economic slide been on state residents who may need assistance in making ends meet?

United Way 2-1-1 is seeing a steady increase in calls from residents seeking various types of financial assistance. This report will review economic and poverty data for Connecticut, the calls United Way 2-1-1 has received during this challenging time and some of the programs local United Ways have in place to assist families and individuals who struggle economically.

SOME CONNECTICUT FACTS

Connecticut is often referred to as the wealthiest state in the nation, frequently recording the highest median income. However, Connecticut also ranks among the top five states with the highest living costs. There are many segments of the state's population that are struggling:

- Unemployment, at 7.3% as of January 2009, is at its highest level in almost 20 years.
- Connecticut has the 7th highest median monthly rent payment (\$866) and the 5th highest median monthly mortgage payment (\$1,870).
- Statewide, 8% of individuals and 6% of families live below the federal poverty level (\$21,200 for a family of 4); however, the poverty level varies substantially among the state's cities and towns and for different segments of the population (Figure 1).
- The self-sufficiency standard, an estimate of cost of living, ranges from \$42,000 to \$57,000 in the state's major cities, where, on average, over 57% of households earn less than \$50,000 annually (Figure 2)¹.

¹Office of Workforce Competitiveness, *The Real Cost of Living in 2005: The Self-Sufficiency Standard for Connecticut*, December 2005.

Figure 1: Percent of Families, Individuals Living Below Federal Poverty Level in Connecticut's Major Cities

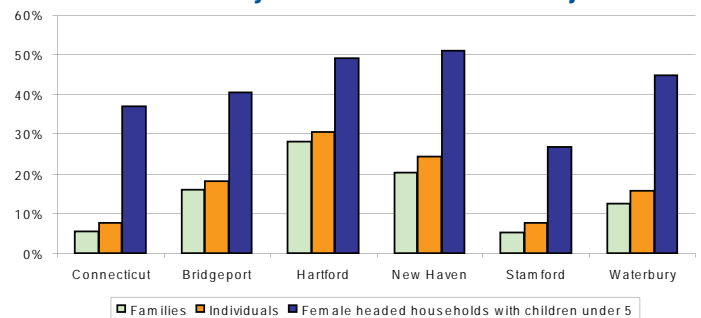
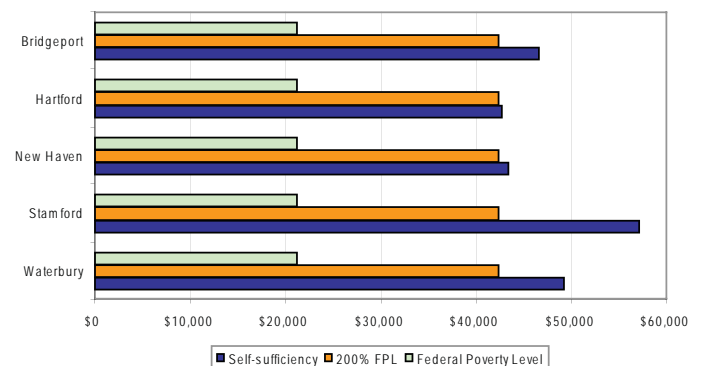


Figure 2: Poverty Level and Self-Sufficiency Standard for a Family of Four

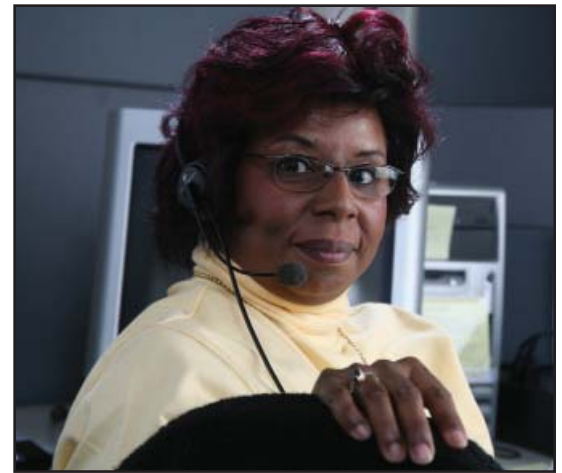


CALLING 2-1-1 FOR FINANCIAL ASSISTANCE

WHO CALLS 2-1-1 FOR FINANCIAL ASSISTANCE?

United Way 2-1-1 hears from a wide variety of callers looking for information on a wide range of issues. In the last quarter of 2008, as the economy continued to decline, call specialists noticed that there seemed to be more first-time callers and more middle income callers seeking financial assistance. Historically, callers have tended to have lower incomes. 2-1-1 call specialists are also hearing more from those who have lost jobs and from older adults seeking to re-enter the workforce as the cost of living increased and retirement investment income decreased for many.

During a call to 2-1-1, call specialists screen callers for various possible needs. For instance, if someone calls looking for employment assistance programs, they will be asked if they are having difficulty paying for their utilities, food, housing and clothing. Often when people who are having financial difficulties call, they may be offered a referral to agencies that assist with basic needs to free up their money for other expenses such as housing costs.



FINANCIAL ASSISTANCE CALLS ON THE RISE

In 2008, 2-1-1 requests for service for various types of financial supports comprised 35% of all requests. The overall number of requests for financial supports in 2008 totaled over 160,000 — an increase of 22% over requests received in 2007. Referrals were offered to callers for utility assistance, housing supports, food assistance and temporary financial assistance (Table 1).

Table 1 – 2-1-1 Requests for Service 2007, 2008

	Service Category	2007 Service Requests	2008 Service Requests
Utilities	Utility and Heating Assistance	37,998	58,232
Housing	Housing and Shelter	39,090	39,146
	Mortgage Foreclosure Assistance	1,217	2,247
	Mortgage Payment Assistance	521	776
	Rent Payment Assistance	4,861	6,351
Food	Food (food pantries, soup kitchens)	13,547	17,001
	Food Stamps/SNAP	6,112	7,622
	WIC	4,341	3,947
Financial Assistance	Temporary Financial Assistance	14,676	15,445
	State Aid for General Assistance (SAGA)	3,019	2,811
	Temporary Aid for Needy Families (TANF)	1,542	1,576
	Child Care Subsidies	965	1,171
Employment	Job Finding Assistance	4,461	5,277

UNITED WAY OF CONNECTICUT RESOURCES

UNITED WAY 2-1-1

United Way 2-1-1 maintains a database of over 5,000 public and non-profit health and human service providers many of which are focused on utility assistance, housing, food, financial assistance and employment. Dial 2-1-1 or visit www.211ct.org to access this comprehensive and continually updated database.

2-1-1 NAVIGATOR

The United Way of Connecticut website features the 2-1-1 Navigator. This interactive, online interview helps residents find out if they may be eligible for a number of State and Federal assistance programs. The Navigator asks very simple questions about current income and household make up. The responses are compared with the eligibility guidelines for 24 programs and a list of programs is generated for which the resident may qualify. Visit www.211ct.org to access the 2-1-1 Navigator.



UNEMPLOYMENT RESOURCE GUIDE

United Way of Connecticut has updated its report *Where to Turn in Connecticut When you Become Unemployed* which offers many resources to those seeking employment, job training and basic needs services while they are unemployed. As Connecticut's unemployment rate continues to rise, 2-1-1 is seeing an increase in the number of calls from residents needing referrals for job finding assistance. In 2008, 2-1-1 made over 5,000 referrals related to employment services, an increase of 18% over the previous year.

HEALTH CARE RESOURCE GUIDE

United Way of Connecticut's *Health Care Resource Guide* provides information on state, federal and privately purchased health insurance programs for Connecticut residents. The Guide also provides information about obtaining health care when you are uninsured, ineligible for state and federal programs, or unable to pay for the cost of care. Information in our Guide provides information that will help you understand your options for accessing health care in Connecticut.

Visit www.211ct.org to access these reports.

UNITED WAYS RESPOND

In Connecticut, United Ways have provided both leadership and funding to help individuals and families gain financial stability through programs aimed at increasing income and building assets and savings. Below are examples of just three programs at work in Connecticut's United Ways.

United Way of Central and Northeastern Connecticut (UWCNCT) is focused on helping families become financially stable by helping people acquire job skills; maximize income and earnings; and accumulate savings and assets. For example, UWCNCT is increasing the number of eligible taxpayers who file for the federal Earned Income Tax Credit (EITC) and other child tax credits. As a result of outreach efforts and partnering with Volunteer Income Tax Assistance (VITA) sites, more than 2,400 lower-income working people in Hartford and New Britain received the EITC last year. These refunds are critical for helping families reduce debt and/or build savings. UWCNCT provided leadership beyond direct funding, which included convening stakeholders, leveraging funds for radio and print advertisements, and promoting financial stability programs through communications that were shared with local workplaces and the general public. Their efforts have now expanded into supports for saving and asset-building, through services such as budget counseling.



United Way of Coastal Fairfield County is working with a newly opened community resource center in Bridgeport to assist people who are unemployed. The resource center is being opened by CTWorks and will help people find free retraining programs and available resources to help with housing, food and medical needs. The center will also give cash to needy southwestern Connecticut residents who qualify, thanks to a \$150,000 donation from the United Way of Coastal Fairfield County. Congressman Jim Himes was on hand for the recent opening of the center. He says that the “comprehensive approach that this center is taking is how you actually improve families’ lives.”

United Way of Southeastern Connecticut's Gemma Moran United Way/Labor Food Center, currently serves 12,000 people per month in New London County. As the impact of the economic downturn widens, access to free food can lessen some of the budget pressures people face and can help people maintain some stability. The Food Center distributed over 1.5 million pounds of food through 93 programs in 2008 and expects demand to increase throughout 2009.



The mission of the United Way of Connecticut is to help meet the needs of Connecticut residents by providing information, education and connection to services.

To access other issues of the 2-1-1 Barometer online go to: www.ctunitedway.org/barometer.asp

2-1-1 is supported by the State of Connecticut and Connecticut United Ways.