



## **Gheens Bridges to Tomorrow Helps Families Become Financially Stable**

### **Why Income?**

Metro United Way is working to advance the common good by focusing on education, income and health. These are the building blocks for a good life—a quality education that leads to a stable job, enough income to support a family through retirement, and good health.

Metro United Way works to ensure families are strong and self-sufficient by:

- Supporting programs that help families meet their basic needs for food, shelter, and other necessities.
- Improving access to quality financial information and services.
- Helping families develop a financial path to a good life by maximizing income, increasing savings and developing assets.

When people have adequate income, savings, and long-term assets, they are financially stable and have more opportunities for a better life.

### **Measuring results... 2018 Goals and Indicators:**

#### **MUW Goal**

Increase by 5,000, the number of families who are financially stable.

#### **Indicators (Why this is important):**

Financial stability is defined locally as a household income below 200% of the federal poverty level (\$44,000 for a family of four.) *Currently, it is estimated that there are over 30,000 families in Jefferson County with incomes less than this threshold.*

- 63% of lower income working families do not have resources saved to weather an emergency that might require even \$300 in unanticipated expenses.

- 14.3% of Metro Louisville residents have incomes below the Federal Poverty level.
- There are 7,600 homeless children in the Jefferson County Public School system, projected to be 9,000 this year.

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At the Presbyterian Community Center (PCC) families begin their Financial Opportunity Family Progress workshops by creating a collage of their life goals. Each Family Leader is asked to clip pictures from magazines of the way of life that best represents them when they reach their goals. Not only is this a fun activity, it is also an opportunity for everyone to Dream Bigger and beyond their current situation.

One of the additional benefits of these workshops is that participants are able to educate and support each other by sharing their personal experiences. In one particular workshop at PCC, there was a Family Leader participant that was the mother of a teenage daughter who was a new mother with an infant child. The mother of the teenage daughter was strongly supportive of her daughter learning these financial lessons while she was still very young.

Both mothers became active in Bridges to Tomorrow because they made a commitment to set a new course for their lives and their children's lives. The interaction between the mother and daughter along with the other dynamics of the group made for interesting workshops that showed how neighbors and friends support each others' growth. The group of older parents was passionate about the younger parents seizing the opportunities they were not able to take advantage of in their early years.

This simple example of families coming together to support each other is one way Bridges to Tomorrow seeks to make a difference. As families set goals for themselves in areas such as gaining additional education, securing better jobs, owning a home, etc. they will have the support they need each step of the way from the Gheens Bridges to Tomorrow program.

Metro United Way Gheens Bridges to Tomorrow is a collaborative effort working with families to ensure that children are prepared to begin kindergarten. This initiative was founded by Metro United Way with major funding by the Gheens Foundation, Humana and PNC Bank. The focus of Gheens Bridges to Tomorrow (B2T) is to measurably improve the school readiness of the participating children and improve the financial stability of their families. The four community centers chosen for this initiative include Louisville Central Community Centers, Presbyterian Community Center, Neighborhood House and Americana Community Center. These centers were selected because they serve diverse populations and are backed by strong leadership and good reputations.

Bridges to Tomorrow was created to support family efforts to be more financially stable. Research shows that as the financial stability of a family increases, the more likely the children in that family will begin kindergarten vibrant and ready to learn. Financial Stability workshops are offered to Bridges to Tomorrow Family Leaders as a way to become more financially fit. Family Leaders receive information from PNC Bank volunteers on how to budget, how to save money and how to reduce debt.

### **Here's how you can help:**

- Give. A donation of \$2.50 per week provides a full day of creative, fun and educational instruction for a class of 3-year-old children at a Success By 6 Gheens Bridges to Tomorrow child care center.
- Advocate. For more information, please call (502) 292-6135.

### **Suggested Props/Visuals**

- Gheens Video
- Show a collage from a Gheens participant. You may also ask members of your meeting to create/write down their own collage, and compare/contrast to the Gheens participant's collage: "We all dream the same."

Collage from a Gheens participant:



To live united is to understand that we are all interconnected. Metro United Way is working to advance the common good by creating opportunities for a better life for all. For more information, volunteer opportunities or to make a donation, please visit us at [metrounitedway.org](http://metrounitedway.org) or call (502) 583.2821.