



Make Sure Your Head Isn't in the Sand. Improving the financial stability of Catawba County residents is a critical impact area.

By Pamela Josey Pope, Director of Resource Development, Catawba County United Way

We all have goals in life. Some people want to build a mansion while others want the comfort of knowing they can pay their bills. Financial stability should not only be a goal but also a reality for anyone who seeks it. Your head is in the sand if you think the lack of financial stability will not touch you or someone you love. Catawba County United Way considers financial stability to be one of three main impact areas for our community.

Being financially stable means you must create economic security. The road to stability includes mile markers such as securing the costs of daily basic needs, creating an emergency savings fund, and choosing the appropriate asset-building economic security pathway(s). Without financial stability long-term sustainable results in areas of education and health are at much greater risk of failure.

One does not become financially stable by consistently receiving emergency assistance. While assistance provided through United Way programs will help in times of crisis, it is not intended to sustain an individual or family long-term. The focus is on helping others to become financially stable. Success of this type is a process. The solution takes awareness of the problem and the constant collaboration of many organizations and individuals to have an impact.

When Catawba County residents are able to find good jobs, provide for their families and save for the future, they and their children are more likely to lead healthy lives and succeed in school. Financially stable individuals and families lead to a more competitive workforce and a stronger community. Everyone benefits from a stronger community.

Catawba County United Way is the main collaboration organization in the community. CCUW pulls together the necessary partners to meet the needs of those in our area. There are three major impact areas education, health and income your United Way focuses on daily. Every United Way operates as an independent organization so that the needs of the local community can be addressed locally. The approved programs (also called community partner programs) must meet community investment requirements to be considered.



Community agencies submit an application for a specific program they offer through their agency or organization that can produce outcomes inline with the expectations of United Way impact areas. The organization leaders go through a rigorous RFP (Request for Proposal) review process in front of a community investment panel. Approval is not guaranteed. The process requires outputs with trackable outcomes, financials, presentations and audits. Each applicant is held to the same reporting requirements. Organizations that cannot meet the requirements should not apply.

The community investment panels are composed of community volunteers, leaders, retirees and come from a diverse background. The Income panel made allocation decisions in 2016 for the 2017 year for programs supporting financial stability. Other panels addressed and allocated funds for health and education programs.

The following programs received funding for income/financial stability programs for 2017:

Adult Life Programs: \$43,222.00 funded for adult day care program to provide subsidies for adult day care.

Eastern Catawba Cooperative Christian Ministry: \$43,273.00 funded to provide crisis financial assistance for rent, utilities, fuel and pharmaceuticals. \$17,764.50 funded for the Crisis Assistance Coaching Program.

Exodus Homes: \$42,727 funded to assist with housing and transportation costs for unemployed homeless recovering and previously incarcerated adults.

Family Guidance Center: \$82,145.00 funded for Consumer Credit Counseling program to provide credit counseling assistance and education.

Salvation Army: \$31,031.00 funded to provide crisis financial assistance for rent, utilities, and fuel.

Salvation Army Shelter of Hope: \$38,011.00 funded for Shelter of Hope to support the homeless shelter.

The United Way community investment panels meet to review the outcomes of the 2016 funded programs and make funding decisions for 2018 during the face-to-face interviews. Three panels review the applications over several days. The panel members are comprised of volunteers throughout the community.



Stable financial ground does not form over night and solutions are not created in a vacuum or in some other community. Being aware of the needs here is a great place to start. Taking part in making a difference is where the change begins to happen. Stick your head in the sand and two things happen...the sand only piles higher as time goes by and removing your head becomes nearly impossible.

About Catawba County United Way,

Catawba County United Way's mission is to increase the organized capacity of people to help others by mobilizing the caring power of our community. For more information, contact Pamela Pope, Director of Resource Development, at 828-327-6851 or ppope@ccunitedway.com

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3 Photos attached

Photo attached: Pamela Josey Pope



Logo attached



Photo attached: ECCCM One-on-One Crisis Assistance Coaching Session

