

## ***A United Way of Knox County 2013 Funding Priority:***

### **Promoting Early Learning & Intervention**

#### **The Issue:**

Many Knox County residents undervalue the importance early learning has in the life of a child. Babies are born learning and this learning occurs during a child's interaction with caregivers in everyday experiences, and can be facilitated through responsive care giving, extending child's language, and promoting early literacy. Parents and caregivers can build their child's early learning foundation as part of everyday life. Simple everyday activities like talking with a child, singing songs while driving in the car, counting the number of cans that are being placed into the grocery cart, and interactively reading stories as part of the bedtime routine will help a child become interested and engaged in learning.

The following factors are significant in the importance of community awareness, education and intervention strategies:

- For every \$1 spent on early intervention, a community saves more than \$17 in future intervention costs.
- Some 46% of American kindergarteners are coming to school at risk for failure, according to the US Department of Education.
- Half of Knox County children live in homes at or under 200% of Federal Poverty Guideline

#### **Strategies:**

Investments can be made in the following areas to increase promotion of early learning and intervention:

- Increase community awareness of the importance of early learning through the *Born Learning* campaign;
- Increase competence of local child care providers in supporting healthy social-emotional development;
- Increase the number of resources and services for children and primary caregivers with social-emotional problems in Knox County;
- Increase training opportunities in Knox County for child care providers and parents on social-emotional well-being;
- Improve social-emotional well-being of young children and their primary caregivers;
- Improve child care quality for infants and toddlers;
- Improve school readiness skill levels of 3- to 5-year olds.
- Improve access to programs and developmental screenings for families with young children or those who are expecting a child.

## ***A United Way of Knox County 2013 Funding Priority:***

### **Promoting Financial Stability**

#### **The Issue:**

Fifty percent of Americans have less than \$1,000 in net financial assets, while 31 percent of Americans have no or negative savings. This lack of a "financial safety net" when combined with low wages, makes it even harder for families to save, creating a cycle of spending and debt that is difficult to break.

Low-income families face challenges in preserving and growing cash assets to achieve goals. Given the cost of living, today, a family needs to earn at least 2.5 times the federal poverty level to be considered financially stable in most communities. These challenges include lack of cash management/budgeting skills and of knowledge on available saving and investing mechanisms. Additional barriers reported when seeking assistance include cost, stigma, and lack of transportation, rigid eligibility criteria, and disrespectful service providers.

The Earned Income Tax Credit (EITC) is a refundable federal income tax credit for low-income working individuals and families. Congress originally approved the tax credit legislation in 1975 in part to offset the burden of social security taxes and to provide an incentive to work. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return. The Internal Revenue Service estimates that millions of dollars go unclaimed by potentially eligible Knox County residents each year.

An environment in which low-income workers and vulnerable populations are aware of social service supports, qualifications and opportunities is essential to family well being. In addition, they must access supports and report customer satisfaction, as well as take advantage of the EITC and other tax benefits. Finally, these residents must save, spend and invest their money in ways that advance their financial security.

#### **Strategies:**

To promote financial stability in Knox County, we are committed to:

- Offering experiences to young people that teach leadership, develop social and life skills, while building self-confidence, motivation and self-esteem;
- Providing access to safe, affordable housing;
- Bridging housing gaps in the short-term when a long-term sustainable housing plan is in place;
- Providing budget counseling and financial education to individuals and families;
- Promoting job training opportunities;
- Providing timely access to community resources through quality information and referral services;
- Utilizing technology as a financial tool to increase income by fully accessing available public and employer benefits.

## ***A United Way of Knox County 2013 Funding Priority:***

### **Improving People's Health**

#### **The Issue:**

Health is strongly linked to education and income: Good health allows children to learn better and adults to increase their income through productive work. Conversely, health problems often lead to increased school absences (a predictor of dropping out of high school) among children, as well as increased on-the-job absences by adults. To further connect the dots, entry level and lower paying jobs are often without health benefits. A lack of health care coverage often means that primary care – so important to preventing or treating illness before it becomes more serious – is an unattainable luxury. Coping with a serious illness with no or insufficient health insurance has driven thousands of Americans into financial crisis. Sixty two percent of bankruptcies in 2007 were caused or related to medical debt.

Key markers contribute to healthy progression through life. These include a normal birth weight, preventive health care beginning as early as possible in childhood, and avoiding risky behaviors and staying healthy as a youth and adult. Nationally, the number of babies born at low birth weight has increased over the past ten years to 1 in 12 babies. Among the many causes of low birth weight – pregnant women's poor nutrition, teen pregnancies, smoking and substance use, and lack of prenatal care – are preventable factors that can be addressed at a local level.

Healthy Youth: Are not involved in violence, do not use tobacco, do not use drugs, do not abuse alcohol or drive drunk, practice abstinence or safe sex, and are not overweight.

Healthy Adults: Have good overall health, do not use tobacco, do not abuse alcohol, do not have high blood pressure, and are not obese.

According to an Arabian proverb, "he who has health has hope, and he who has hope has everything."

#### **Strategies:**

To improve people's health in Knox County, we are committed to:

- Providing supportive programs for individuals with disabilities and health problems;
- Educating people about prevention, overall good health, and the importance of early detection;
- Promoting physical fitness in youth and adults;
- Providing programs that reduce violence, tobacco use, drug use, alcohol abuse, and other risky behaviors of youth.