

United Way Can Help You Achieve Your COMMUNITY REINVESTMENT ACT GOALS

4 LIFT PEOPLE
OUT OF POVERTY

The Community Reinvestment Act (CRA) is one of the many ways banks give back to our community. United Way of Cass-Clay (United Way) makes strategic investments into our community that can help your bank achieve its CRA goals. We are proud to share more about specific initiatives that specifically address CRA areas of interest.

United Way of Cass-Clay is activating resources to solve the complex community issue of access to quality child care and working to lift people out of poverty here in our local community.

UNITED for Child Care



THE ISSUE

- **1 in 7 children** under the age of 5 live in poverty, that's almost **2,400 children**
- Low-income children **hear roughly 30 million fewer words** spoken to them by 4 years old
- Locally over **4,200 families** have difficulty affording quality child care
- In ND & MN child care is more expensive than college tuition

THE ACTION

Since 2013, United Way has invested more than \$2 million in child care scholarships that have impacted the lives and careers of hundreds of local families, and data demonstrates that children who receive child care scholarships are on track to enter kindergarten with higher social, emotional and educational skills.

The benefits not only improve kindergarten readiness levels but also improve third-grade reading levels, high school graduation rates and dramatically increase the lifetime earning potential for students.

United Way is working to remove barriers for low-income families to access quality child care. Research shows that child care assistance helps working parents experience fewer missed days, allowing them to work more hours and remain at the same employer for longer periods of time.

THE RESULTS



How UNITED for Child Care Initiative Works

- Families must be income-eligible to receive child care assistance through County Social Services.
 - Income-eligibility is based on State Median Income taking into account family size, all must be below State Median Income.
- United Way works with the selected high quality center and provides a scholarship on behalf of the family to the child care center.
 - High quality is determined by MN Parent Aware Rating System, Bright + Early ND or a national accreditation organization.

For more information on the UNITED for Child Care Initiative visit www.unitedwaycassclay.org/how-we-help or reach out to our team for specific information or data.

For more information, contact:

Christie Lewandoski at United Way of Cass-Clay at clewandoski@unitedwaycassclay.org or 701.237.5050.

