



Heart of Arkansas  
United Way

# INVESTING IN FINANCIAL STABILITY

Heart of Arkansas United Way's Financial Stability partners have a specific focus on programs to provide a pathway toward long-term financial stability and economic mobility for those living below the ALICE threshold (ALICE + below FPL). These grants are not intended to meet the basic needs of ALICE individuals and families (Basic Needs funds will be available through a separate grant process). The impact of this work is seen also in improved education and health outcomes for all members of a family.

Efforts may include:

- Training and adult education to enable individuals to find employment or increase income.
- Asset building, including homeownership or building savings.
- Homelessness prevention and response (services to help people find or keep safe and affordable housing).
- Financial education.
- Debt and fine/fee reduction and mitigation.
- Re-entry programs and services.

## Focusing on ALICE

29% of hardworking Arkansas are ALICE: **A**sset Limited, **I**ncome **C**onstrained, **E**mployed. ALICE households have incomes which exceed the Federal Poverty Level, but are not high enough to cover their basic needs. An additional 17% of Arkansans live below the Federal Poverty Level.

**We rely on ALICE, and yet ALICE is too often making critical sacrifices to make ends meet.**

United Way Community Investment grants in Financial Stability are focused on helping individuals and families living below the ALICE threshold thrive. For more information about ALICE families in our state, see the sidebar.

## Research and Resources

Want to learn more? Check out the resources we use to guide our strategy and decision making.

### United For ALICE

[unitedforalice.org](http://unitedforalice.org)

United For ALICE has a wealth of resources that help us understand ALICE in our community. A few that are particularly helpful:

- The ALICE Wage Tool demonstrates what wage is needed to meet our community's household survival budget - over \$13/hour in Pulaski, Saline, and Lonoke Counties.
- The Consequences Report speaks to the difficult decisions that ALICE families make daily, and how those choices impact all areas of their lives.
- The Arkansas report within the Research Center offers local data about the families living below the ALICE threshold and below the Federal Poverty Line.

### ALICE in Arkansas

[aliceinar.org](http://aliceinar.org)

ALICE in Arkansas features additional statistics, as well as personal stories that bust myths about ALICE individuals and families.

### Research of your own!

We'd love to know about the research and data you're using to guide your own strategy! If your organization is conducting your own research to demonstrate your program's impact, or utilizing other respected sources, please share that with us in your application.