United Way advances the common good, creating opportunities for a better life for all, by focusing on the three key building blocks of EDUCATION, INCOME and HEALTH. The United Way movement creates long lasting community change by addressing the underlying causes of problems that prevent progress in these areas.

Millions of working Americans do not earn enough to meet basic needs. These individuals and families are walking a financial tightrope - barely able to get by, with no ability to save for college, a home, or for retirement.

**United Way’s national goal is to increase, by 1.9 million, the number of working families earning above 250 percent of the federal poverty line by 2018**

Here in California, local United Ways are improving the financial stability of families and individuals in the following ways:

**VOLUNTEER INCOME TAX ASSISTANCE (VITA):** United Ways across California operate and fund community tax preparation programs and VITA sites as reliable, no-cost alternatives to high-priced paid preparers. Often, community tax preparation programs not only prepare returns, but also educate underserved taxpayers on available income supports. Community VITA sites offer tax preparation and related financial services, free of charge, to median and low-income individuals and families. The majority of individuals served by VITA volunteers have annual household earnings below $40,000. In 2010, programs supported by California’s United Ways’ were responsible for the preparation of more than 132,700 tax returns, amounting to over $153 million in refunds for low – and moderate – income residents.

**EARNED INCOME TAX CREDIT (EITC):** Each year millions of low-income working families and individuals miss out on the EITC because they do not know they qualify or do not know how to claim the credit. Through VITA sites, one-stop centers, 2-1-1 call centers and other outreach, United Ways help eligible workers claim tax credits that might otherwise be left unclaimed. In 2009, more than 11,900 of the federal tax returns filed through our VITA sites were EITC eligible, for a total of over $19 Million in refunds. EITC can mean the difference between making it or not for many low income families and their children.

**RELIABLE RESEARCH ON POVERTY:** United Ways of California funds reliable research about the financial well-being of Californians. In 2009, UWCA’s researched what level of income it takes for the average Californian to be financially stable using a Self-Sufficiency Standard, which measured the actual cost of living in California taking common expenses into account. In May of 2011, we will release “A Portrait of California” that looks at a so-called “Human Development Index” to measure the well-being of our state’s residents. The index is an easy-to-understand measure of health, access to knowledge, and a decent standard of living that helps track efforts to improve outcomes over time in these vital areas.

**ONE-STOP CENTERS:** Several United Ways operate or fund “one-stop” centers where community members can find many of the resources they need in one place. These centers focus on helping families move from poverty to prosperity through financial stability support services such as job placement, career development, income tax preparation, housing counseling and access to benefits and more.

**2-1-1 INFORMATION & REFERRAL:** People can call one easy to remember number to get access to financial services ranging from EITC and VITA to mortgage counseling, rent assistance and job training. All these services assist families and individuals to become more financially stable. United Ways fund or operate most of the 2-1-1 providers serving 90 percent of California’s residents in 26 counties.

For more information, visit [www.unitedwaysca.org](http://www.unitedwaysca.org)