



## EMPOWER NEIGHBORS TO THRIVE – NOT JUST SURVIVE

By 2027, 70% of households will pay less than 30% of their income on housing

### WHY IS THIS IMPORTANT?

We use housing costs to measure our progress on Goal 2 because they are huge fixed costs for everyone in our community. As a general rule, government and financial experts recommend that a household spend no more than 30% of their income on housing. Housing costs include mortgage or rent, home equity loans, real estate taxes, insurance, homeowners’ association fees, and utilities including electricity, gas, heating fuel, water, sewer, and other utilities. **Those paying more than 30% of their income on housing are considered housing cost burdened and may have difficulty affording other necessities such as food, clothing, transportation, or medical care.**

### WHAT THE DATA TELL US

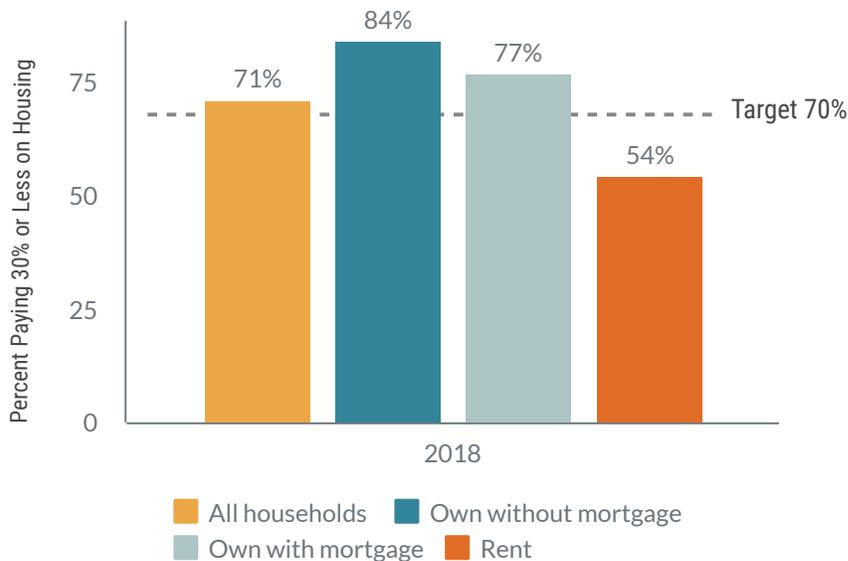
When people have educational and employment opportunities to become financially stable, they can pay their rent on time and put food on the table. They are also better able to save for emergencies, pay for their prescription medicine, buy a house, pay for college, and save for retirement.

In 2014, 65% of homeowners and renters paid 30% or less of their household income on housing costs. In 2018, the latest year for which data are available, 71% of households in Cumberland County paid 30% or less of their income on housing. While homeowners are doing well and meeting benchmarks, many renters are struggling. Data show that 46% of renters pay **more than** 30% of their income on housing.

Total renter households in Cumberland County in 2018 was 37,281.

Cumberland County: Households Paying Less Than 30% of Their Income on Housing

Where are we today?



# WHAT IS BEING DONE TO HELP OUR NEIGHBORS ACHIEVE FINANCIAL STABILITY

- Increasing household income and/or reducing housing expenses will affect the percentage of household income spent on housing. The Thrive2027 Council and Goal 2 Cabinet support broad strategies that: promote student achievement and successful transitions to postsecondary education and careers; help individuals explore career pathways and employment; and advocate for affordable housing, healthcare, transportation, and childcare.
- United Way of Greater Portland is dedicating its staff to coordinate Thrive2027 and is directing its financial investments, as well as volunteer and advocacy efforts, to support Thrive2027 strategies.
- Other organizations including the Cumberland County Commissioners, IDEXX, John T. Gorman Foundation, MEMIC, and more are investing to support this goal.



After moving from war-torn Angola, Nsevalo “Helen” Shabani was connected with The Opportunity Alliance’s Project WIN (Women In Neighborhoods), a two-generation strategy, supported by United Way of Greater Portland’s Women United, designed to create a pathway out of poverty.

Helen first worked with her Project WIN family coach to enroll in English courses and a Certified Nursing Assistant Program at Portland Adult Education. The Greater Portland YMCA connected her to a mentor who provided in-home childcare so she could attend classes. Her hard work paid off and promptly after passing her CNA test, she was hired by a nursing facility in Falmouth.

Helen’s next goal was to secure housing that felt more suitable and safe for her family. She jumped into action with her Project WIN team who helped her find a new apartment. They then connected her to a micro loan for new Mainers through ProsperityME where she received a loan that gave her enough for a deposit and first month’s rent on a new home. Her Project WIN team also connected her to a grant from Bob’s Furniture that allowed her to furnish her new home.

Helen is one step closer to her goal of becoming a physical therapist and is well on her way to paying back her micro loan. Her three children are excelling. Her oldest has also worked through the emotional turbulence of his past and is beginning to flourish and engage with his peers while her youngest thrives in Head Start and is excited to start Kindergarten this fall.

Helen has obtained safe, stable housing, found employment, and secured support and care for her children. We cannot wait to see what she will accomplish over the next three years with the ongoing support from her Project WIN team!



## YOUR COMMUNITY NEEDS YOU!

### ORGANIZATIONS AND EMPLOYERS

- Provide meaningful internships to high school and college students.
- Support employees by providing comprehensive, affordable health benefits.
- Offer employees access to educational opportunities to enhance their skills. Find more ideas in our [Employer Best Practices document](#).
- Offer on-the-job training through structured experiences.

### PARENTS, PROFESSIONALS, AND INDIVIDUALS

- Contact elected officials to tell them how you feel about upcoming bills.
- Get United Way of Greater Portland’s Legislative Update delivered to your inbox every other week. Email [advocacy@unitedwaygp](mailto:advocacy@unitedwaygp) to sign up.
- Volunteer to provide free tax preparation and connect people to financial resources through [CA\\$H Greater Portland](#).
- Share your time! Find a volunteer opportunity at [womenunitedgp.org](http://womenunitedgp.org) or [volunteer.unitedwaygp.org](http://volunteer.unitedwaygp.org).