

UNITED WAY THRIVE

THE FIRST 10 YEARS



United Way THRIVE gives families the tools, resources and support to attain what every family wants: good jobs with good wages, safe and affordable housing, financial security and success for their children.

Launched in 2008 and led by United Way of Greater Houston, United Way THRIVE is a collaborative comprising more than 20 nonprofit partners plus government agencies, employers, community colleges, and other partners that work together to provide comprehensive services to help hardworking, low-income families become self-sufficient and financially stable. THRIVE helps families build stronger financial futures by acquiring skills and education, obtaining better jobs, developing good financial habits, and building savings.

In its first decade, United Way THRIVE has helped more than 211,000 families on the path to financial stability, has generated \$1.1 billion in value for clients through increased wages, savings, and assets, and has built a model family financial stability collaborative that is creating generational change for families and creating economic impact across our region.

THRIVE has achieved such great success thanks to its client-focused and bundled service delivery, collaborative network of partners, and commitment to helping families work toward their own goals and dreams. This unique combination, together with continuous quality and service improvement, sets United Way THRIVE apart in its ability to help families achieve financial stability.

Why United Way THRIVE is important

Stronger, more financially stable families mean a stronger, more financially stable community for us all.

Nearly half of our community struggles just to get by. These families are living on the edge, unable or barely able to meet their expenses—and just one doctor's visit or car problem away from crisis. They work, sometimes two or three jobs that pay low wages, but lack the means to better their situations.

Financially stable families are able to contribute more to our local economy. They are better equipped to buy homes, start businesses, and contribute to a strong workforce in our region. Helping hardworking families become financially stable means a more prosperous community for us all.

Who United Way THRIVE helps

United Way THRIVE clients are hardworking, low-income families. They are often living paycheck to paycheck—above the poverty line, but on the edge, with nothing left over at the end of the month or in case of emergency. The average THRIVE client has no more than a high school education, one of the primary obstacles preventing them from getting a job or a better job. THRIVE clients have different backgrounds and dreams, but they are all committed to their goal of achieving financial stability.

How United Way THRIVE helps

United Way THRIVE takes a holistic approach to financial stability, addressing the complex issues and overwhelming obstacles preventing families from achieving financial stability. United Way THRIVE's collaborative network means families don't just get help with one issue but benefit from comprehensive and individualized plans that address the many challenges they face.

United Way THRIVE helps families achieve financial stability by focusing on three key goals:

INCREASING INCOME through education, workforce development and vocational training, career counseling and other employment services, small business development assistance, and free tax preparation.

Over the last 10 years, United Way THRIVE has helped more than 49,000 people with workforce development services, collectively increasing their wages by more than \$370 million.

BUILDING SAVINGS through financial education and coaching, budgeting, credit/debt counseling, homeownership counseling, credit union membership and matched savings accounts.

United Way THRIVE has helped clients save more than \$12.4 million.

ACQUIRING ASSETS through small business development, homeownership assistance, matched savings accounts to be used for higher education, starting a business or buying a home, and safe and affordable loans.

More than 47,000 United Way THRIVE clients have received coaching to help them achieve their goal of acquiring an asset.

Why United Way THRIVE works

Focus on Families' Dreams. United Way THRIVE's primary focus is helping families think about, work toward, and achieve their goals and dreams. United Way THRIVE families are committed to building better futures, and United Way THRIVE's network comes together to provide the services, support, and resources families need to get there. United Way THRIVE works with families to create a financial stability plan tailored to their situation, needs and goals.

Collaboration. The strength of United Way THRIVE is in its network of partners and other organizations like community colleges, financial institutions, employers and city and state agencies, which work together to connect and provide families with the right services to help them achieve financial stability. United Way THRIVE partners look at families not as clients of one agency or another, but as United Way THRIVE clients, helping ensure clients get the support they need no matter where it comes from.

A sophisticated workforce development system. As it became clear that clients needed workforce development support in order to earn sufficient and consistent wages and begin to develop healthy financial habits, and that clients not only needed jobs, but needed career paths with growth potential, United Way THRIVE began putting together a regional system of workforce supports, including developing partnerships with community colleges, Workforce Solutions, and the Greater Houston Partnership. This system is now a robust network that helps clients build skills and careers in in-demand industries and learn how to manage their money while meeting employer needs and building a stronger regional workforce.

Higher-paying jobs paired with financial coaching. In order to move along the pathway to financial stability, families must first secure steady income that is sufficient to cover expenses. Once clients do increase their income, financial coaching is critical to helping them budget, save, and work toward their goals. To get more clients into financial coaching, we have trained more financial coaches and integrated financial coaching into other THRIVE services.

Bundled services. Families are most successful when they receive bundled services to help them increase income (employment/workforce development) and reduce expenses (financial education and coaching) so they can eliminate debt and establish savings. Bundling eases families' access to services, often eliminating barriers like time and transportation.

Long-term relationships. The longer families remain involved with United Way THRIVE, the more likely they are to achieve financial stability. United Way THRIVE utilizes an in-depth, holistic service model aimed at addressing both short-term and long-term client financial stability.

Capacity building. Being part of the United Way THRIVE network has helped partners grow their capacity to serve.

The 2-1-1 Texas/United Way HELPLINE is a 24 hour a day, seven day a week entry point to United Way THRIVE.

Often, the most difficult step for someone in need is reaching out for help. 2-1-1 Texas/United Way HELPLINE specialists are compassionate professionals who are trained to listen and ask the right questions to determine the best way to get a family connected with the United Way THRIVE network and started along the path to financial stability.




10 YEARS OF IMPACT

211,208 

unduplicated clients helped along the path to financial stability

118,127

clients received free tax preparation services, returning \$468.5 million to the local economy

\$40 MILLION 

increase in disposable income among United Way THRIVE clients

\$1.1 

in value generated for United Way THRIVE through increased wages, savings, assets, and reduced debt

BILLION

49,127

people received workforce development services, resulting in more than \$370 million in new wages

645

bought homes 

134 

invested in small businesses

265 

pursued higher education

10:1 

return on investment every year for 10 years

\$6 MILLION 

in unsecured debt eliminated

\$12.4 MILLION

saved by United Way THRIVE clients

47,498

clients received financial education and coaching

LOOKING AHEAD

Moving forward, we will work to broaden THRIVE's network, strategically developing partnerships with additional nonprofit organizations, community colleges, and employers.

THRIVE will build on the success it has had with employer-led pilots and identify more opportunities to prepare people for high-wage, high-growth careers in industries hungry for a skilled workforce.

We will work to grow THRIVE's Financial Coaching Network, training more financial coaches and finding more touchpoints at which to get families involved in financial coaching.

As United Way of Greater Houston, which leads United Way THRIVE, approaches its second century of service, it is looking at how to integrate United Way THRIVE services into all of its work. We will also look to integrate United Way THRIVE into places and programs hardworking, lower-income families already visit, making it easier for families to access the help they need on their journey to financial stability.

United Way of Greater Houston is proud to lead United Way THRIVE and to work with so many extraordinary partners committed to helping hardworking families succeed.

UNITED WAY THRIVE NONPROFIT PARTNERS

The Alliance	Memorial Assistance Ministries
BakerRipley	Northwest Assistance Ministries
Bank On Houston	SERJobs
Capital IDEA – Houston	TXRX Labs
Chinese Community Center	United Way THRIVE Centers at Bay Area, Fort Bend, Montgomery, and Waller counties
Christian Community Service Center	Volunteers of America Texas
Covenant Community Capital	Wesley Community Center
Easter Seals of Greater Houston	The Women’s Resource
Family Houston	WorkFaith Connection
Goodwill Industries of Houston	
Houston Area Urban League	
Local Initiatives Support Corporation	

OTHER PARTNERS

CHI St. Luke’s Health
City of Houston
Federal Reserve Bank of Dallas - Houston Branch
Fig Loans
Greater Houston Partnership
The Gulf Coast Workforce Board - Workforce Solutions
Houston Community College
Lone Star College
On the Road Lending
S&B Engineers and Constructors
San Jacinto College
TDIndustries

ADDITIONAL THANKS

Thanks to the financial institutions which have partnered with United Way THRIVE to grow the network and increase our capacity to help families achieve financial stability:

JPMorgan Chase

Wells Fargo Bank

Bank of America

CitiBank

United Way THRIVE’s enhanced workforce development services are possible thanks to special support from Shell Oil Company.

We also wish to thank the thousands of individuals whose generous contributions to the annual United Way Community Campaign help make United Way THRIVE possible.

Special thanks to the following companies for their support of United Way THRIVE’s 10-year anniversary activities.

JPMORGAN CHASE & CO.

AmegyBank.



The 2-1-1 Texas/United Way HELPLINE is the entry point to United Way THRIVE’s network of financial stability services.

If you need help, dial 2-1-1 any time, day or night.



United Way of Greater Houston

50 Waugh Drive
Houston, TX 77007
713-685-2300

unitedwayhouston.org

United Way of Greater Houston engages caring people to improve lives and build a stronger community.