



## Initiatives in Action: Adult Self Sufficiency Initiative



We can do more together.

## United Way's 2-1-1 helps families make ends meet with the Earned Income Tax Credit

Anna Davis is a single mother of six kids and a graduate student earning \$17,000 a year. Even with child care assistance from the state and family support, it is a struggle to make ends meet every month. Her struggle was made easier this year when she reclaimed more than a quarter of her annual income through the Earned Income Tax Credit.

"I qualified for \$4,300 in Earned Income Tax Credit refunds from my taxes this year. The money is going to student loans, credit card bills and school supplies," she said. "I rely on this money to make it every year. It's so important that I've lobbied on behalf of organizations like the 9to5, National Association of Working Women to educate legislators on how this refund has been critical to my survival."

Mile High United Way's 2-1-1 connects thousands of families like Anna's with resources to help them take advantage of the Earned Income Tax Credit.

Davis isn't alone in her financial struggle. Half of all single mothers in Colorado don't earn enough to make ends meet, according to the Colorado Fiscal Policy Institute. VisionKEI, the new self-sufficiency calculator unveiled by the Colorado Fiscal Policy Institute in March 2008, shows that Davis would need to earn \$71,557 every year in order to pay for her family's basic needs without any public or private assistance.

Overall, one in five households in Colorado does not earn enough income to be self-sufficient and financially stable.

These alarming statistics are why Mile High United Way created its Adult Self Sufficiency Initiative to help families achieve the education and the financial assets they need to become financially stable. As part of this initiative, Mile High United Way's 2-1-1 partners with The Piton Foundation to raise awareness of the Earned Income Tax Credit and help low-income, working families understand that they may qualify for a substantial tax refund.

The Piton Foundation also provides free tax preparation. Families can call Mile High United Way's 2-1-1 and receive referrals to visit a free tax preparation site that is near their



Half of all single mothers in Colorado don't earn enough to make ends meet. Anna, shown here with four of her six children, lives in Littleton and relies on the Earned Income Tax Credit for financial support.

## United Way's 2-1-1 helps families - cont.

home or work. This service is especially valuable to low-wage workers, who would otherwise pay high fees to have their taxes prepared by a commercial service.

Mile High United Way's 2-1-1 service provided more than 2,000 families with referrals to free tax preparation sites last year.

"Knowledge is power. The more people who know about programs like the Earned Income Tax Credit, the better off we are as a society. Families are able to receive some extra help, which keeps them from going further into debt," said Alicia Jiron, Mile High United Way's 2-1-1 Director.

Davis is a survivor. Pregnant as a teenager and the victim of two abusive husbands, she is turning her life around. In May, she will graduate with a Masters in Public Administration with a focus on Domestic Violence. Her dream is to open a residential treatment

facility for those convicted of domestic violence. She believes in education and wants to change the system.

"Those who commit domestic violence need treatment. I had to flee an abusive husband and move to a different state to keep my kids safe," she said. "It's time to put offenders in treatment to break the cycle of violence."

More importantly, Davis' six children, age 5 to 17, have a strong role model in their mother to show them how important education is to achieving self sufficiency. The children are safe and enrolled in a charter school in southwest Littleton. They are involved in the neighborhood where they live, have friends and are succeeding in school and in life.

To learn more about the Earned Income Tax Credit in the metro Denver and Boulder area, dial United Way's 2-1-1.

For more information about our Adult Self Sufficiency Initiative, please visit our website at [www.unitedwaydenver.org](http://www.unitedwaydenver.org).

We can do more together.



**Mile High United Way**