

# *Stronger* **UNITED** **2019**

## **Organizational Strategic Plan**



**United Way of Delaware**

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# UNITED WAY OF DELAWARE

## STRATEGIC PLAN

### STRONGER UNITED 2019

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#### ***UNITED WAY OF DELAWARE – MISSION:***

United Way of Delaware works to maximize the community's resources to improve the quality of life for all Delawareans.

#### ***UNITED WAY OF DELAWARE – VISION:***

United Way of Delaware advances the common good by helping all Delawareans to be ready for the opportunities presented. We envision a Delaware where all individuals and families achieve their full human potential.

#### ***UNITED WAY OF DELAWARE – IMPACT:***

United Way of Delaware, by working collectively with its strategic partners to deliver innovative solutions within our communities, creates lasting change that lifts up all Delawareans.

#### ***UNITED WAY OF DELAWARE – VALUE PROPOSITION:***

United Way of Delaware galvanizes and connects a diverse set of individuals and organizations and mobilizes resources, through advocacy, volunteerism and funding, to create both short and long-term change.

# WHO IS UNITED WAY OF DELAWARE

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*Life's most persistent and urgent question is,  
What are you doing for others?  
Dr. Martin Luther King, Jr.*

## ***UWDE is a one-of-a-kind, exemplary community leader.***

We are a bridge-builder, a convener, a thought leader and a community stakeholder serving to advance the human condition for those Delawareans in need. Over the last 20 years, UWDE has advocated for positive public policy, driven volunteer efforts throughout the state and invested its resources, over ***\$350 million dollars***, into community-based services. Going forward, Delaware will need our leadership, more than ever, to drive collective impact for the community's benefit.

## ***We help children succeed.***

We believe that quality education is a fundamental part of every child's development. From birth through young adulthood, we are committed to ensuring that the needs of the children of Delaware are collectively and thoughtfully addressed by the community and that children are ready and prepared to learn providing them with a pathway to educational and/or vocational success.

## ***We help children develop positive assets that guide them to graduate on time and become college and/or career ready.***

We believe that helping youth acquire and develop positive assets in their lives, which help to ensure that they are most likely to graduate from high school on-time and sufficiently prepared to enter college or the workforce, is the foundation for ensuring personal success. A college and/or career-ready young adult is more likely to be a stable, engaged member of the Delaware community.

## ***We help Delawareans create a path for financial success.***

We believe that financial self-sufficiency and sustainability are core life goals that should be achievable for all Delawareans. We are committed to ensuring that all Delawareans have access to the resources and support structure necessary to provide a clear pathway to financial stability, and ultimately, financial empowerment.

***United Way of Delaware connects the Delawarean charitable spirit with those in need***

# STRONGER UNITED 2019

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*Success is not final, failure is not fatal,  
it is the courage to continue that matters.  
Sir Winston Churchill*

## EXECUTIVE SUMMARY

Stronger United 2019 is the continuation of United Way of Delaware's transformative journey to create collective impact within our community. While the journey began in 2005, we expect that the actions taken over the next three years, consistent with this strategic plan update, will complete our reformation and set United Way of Delaware's foundation for many years into the future.

In this update, we address the problems within the community that need our attention; where we see our involvement within the problem-solving process; how we will operate our organization to achieve our goals, and how we will measure and report our success.

We understand that the issues that exist within the communities are complex and that no single organization or entity can solve these issues alone. To create lasting change will require the efforts of a deep and engaged cross-sector of the community, including leadership from businesses that have similar values. As such, we will focus our efforts on those areas where either government or businesses cannot or do not operate. We realize that money alone will not solve all the challenges of our communities; but rather, it will require our ability to deeply penetrate and rely on our leadership efforts around *advocating, volunteering* and *giving* to create meaningful, lasting change.

We have identified the following strategic areas that will guide our community commitment over the next three years:

- **Foundation for Educational Success**: ensuring that children (birth through age 8) are properly prepared and ready to achieve academic success, and most importantly, are reading at or above grade level by the end of third grade; and
- **Youth Development Leading to College and/or Career Readiness**: helping our youth to acquire and develop positive, personal assets providing them with a successful pathway to college and/or career readiness; and
- **Economic Stability and Financial Empowerment**: providing meaningful short and long-term opportunities for individuals and families to secure economic stability and develop a roadmap for financial empowerment.

### **Promising Communities**

Working with our community partners and the state of Delaware we have determined key communities that will be the focus of our strategy work over the next three years. These communities will be called "Promising Communities" and have been clearly

identified in the appropriate table in the Appendix of this plan. We understand the majority of children, adults and families will require our committed focus.

To achieve success for our Promising Communities, we understand that we must focus on the following: (1) continuing to move community efforts to achieve collective impact; (2) stabilizing and diversifying our revenue base; (3) increasing the support and engagement of the community (donors, advocates and volunteers); and (4) expanding our relevance within these communities.

We will achieve these successes by operating our organization with peak efficiency; developing a highly talented and mission-committed workforce (employees, CEO and Board); leading the community based services market with purpose and deploying our capital (intellectual, volunteer, advocacy and treasury) effectively.

## **Achieving Success**

### **Continuing to lead the movement to Collective Impact**

While the UWDE brand resonates throughout the State, the actual impact created through our efforts in combination with our community partners must be better aligned, coordinated and effectively delivered throughout the communities in need. All parties must share accountability for the overall efforts needed to drive community success. Our collaborative work to advance Collective Impact must be:

- clearly defined amongst all parties and committed to the alignment of the collective goals; and
- delivered through clearly aligned, well-coordinated efforts of all and for which UWDE will be the backbone organization; and
- communicated to the community its Stronger United 2019 plan to get buy-in and generate needed resources for implementation.

### **Stabilizing and Diversifying our Revenue Base**

The State's current budget challenges, coupled with the continuing revolutionary changes in the corporate landscape, have created challenges to the UWDE revenue base. We have witnessed annual campaign declines in both the number of participating employers and in the number of donors by employer. Additionally, Delaware has been too reliant upon the few businesses that have been exceptionally generous to the community. Our partners are looking to UWDE to lead the revitalization of fundraising efforts that will benefit the community. As such, UWDE's commitment to revenue expansion will include:

- establishing business solutions, which better align with employers' philanthropic interests to drive greater employee participation in volunteering and giving; and

- leveraging existing relationships to increase the number of top Delaware employers participating in UWDE annual campaigns; and
- soliciting high net-worth individuals, as well as key business and community leaders to participate in UWDE annual giving at leadership levels; and
- expanding efforts to improve individual donor engagement.

### **Increasing the Support and Engagement of the Community**

Through our Community Engagement team, our affinity groups, and the advocates and volunteers within the community that assist us with our work, UWDE meets the needs of those in our communities where they reside throughout the State. To achieve our engagement goals, we must:

- clearly align and coordinate all engagement efforts to achieve UWDE strategic goals; and
- engage in additional outreach efforts to secure both donor and engagement support.

### **Expanding our Relevance within the Community**

UWDE’s relevance, while generally well received within the community, will be further advanced through our efforts on a number of fronts. Our relevance to the community will be identified best through our success to lead community change through collective impact, and our relevance to our donors will be advanced by their return on their donation. Relevance will be improved through:

- expanding our presence within the Promising Communities; and
- extending our strategic alignment with community leaders to deliver quality programs and services within those communities; and
- improving our ability to tell and broadly share success stories.

As a key community lever, UWDE shall advance its business model over the next three years to permit us to move and affect the Delaware community in both the short and long term.

On the next page, we have provided a copy of our UWDE Performance Dashboard, which will be used to our measured success in achieving the goals of Stronger United 2019.

**WE LIVE UNITED EVERY DAY!**

## UWDE Performance Dashboard

Fiscal Year	2016	2017	2018	2019
<b>Impact*</b> <b>Baseline</b>				
*3 <sup>rd</sup> Grade Reading at or above Proficiency	37%	40%	42%	46%
*Meet SAT College Readiness	22%	25%	28%	31%
Improve Financial Stability	10%	13%	16%	21%
<b>Revenue</b> <b>Actuals</b>				
Current Year Support (CYS)	\$16,005,357	\$17,169,357	\$17,369,357	\$17,519,357
Resources Under Mgt. (RUM)	\$8,744,362	\$8,958,362	\$8,908,362	\$8,783,362
RUM as % of CYS	55%	52%	51%	50%
<b>Supporters</b> <b>Actuals</b>				
Donors	26,000	30,000	34,000*	36,000
Volunteers	3,100	4,340	5,208	6,250
<b>Trust</b>				
% of adults who trust UWDE to accomplish what it says it will do	UWW survey to be competed in FY-2016			



# **STRONGER UNITED 2019**

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*Until the great mass of the people shall be filled with the sense of responsibility for each other's welfare, social justice can never be attained.*  
*Helen Keller*

## **EDUCATING THE PERSON**

### **EARLY EDUCATION/COLLEGE AND CAREER READINESS**

**THE PROBLEM:** Too many children who are living in poverty are not receiving an opportunity to be successfully educated. They fail to start school on track, are not reading on grade level, suffer from summer learning loss; fall into the achievement gap; fail to develop sufficient positive, personal assets, which drive good decisions; either do not graduate or fail to do so ready for college, and/or fail to meet vocational training requirements needed to enter the workforce.

**HOW DO WE KNOW THERE IS A PROBLEM:** The data in Delaware highlights the lack of educational success for low-income children within the state of Delaware.

As reported by the National Assessment of Educational Progress (NAEP), the fourth grade math and reading scores for **low-income educational students** have improved very slightly from 2003 through 2013; however, these scores remain below national proficiency levels.<sup>i</sup> Additionally, low income students scoring at or below the basic understanding level for fourth grade reading and math are 71% and 77% respectively.<sup>ii</sup> Said another way, only 29% (reading) and 23% (math) of low income students have a basic understanding of reading and math. Unfortunately, the vast majority of students at traditional Wilmington public schools in the city live in poverty.

In the Wilmington Education Advisory Committee (“WEAC”) report, of the total Wilmington Student population, approximately 70% are considered low-income students.<sup>iii</sup> Wilmington schools are faced with material systemic issues<sup>iv</sup>, including a legacy of failed integration initiatives, and in the areas where integration may have been achieved, community support of such integration has led to disconnected results.<sup>v</sup> We recognize that these same characteristics can be found in low-income communities throughout the state.

The lack of educational success is not directly linked to state and/or county funding. From 2008 through 2014, while other states were cutting K-12 per-pupil funding by 4 percent, Delaware was **increasing** funding by 12%.<sup>vi</sup> The needs, however, of each individual student are not effectively addressed by pointing to a mean/median measure of spend per student. As the WEAC report concluded, one key funding issue to be addressed is to “create an allocation formula for public school operating funds that responds to the added resource needs of schools with high percentages of low-income students”<sup>vii</sup>.

**EFFECTS OF EDUCATIONAL FAILURE:** When an educational system is struggling/failing or working through a period of poor performance, the impact can be felt throughout the state. Poor reading or math performance, high drop-out rates, modest graduation rates and a lack of diversity in the areas of educational success impact the entire state, and place systemic pressure on the state's resources, the business communities' confidence in the workforce and the ability of the individual to chart an effective pathway to personal and/or familial success.

**HOW DO WE WORK TO DEVELOP POSITIVE IMPACT:** UWDE views all children as "our children" and focuses its attention, leadership, commitment and resources on ensuring that these children are not left behind. UWDE sees the results of this and other forms of inequality every day. Minorities are significantly underrepresented in the ongoing debate regarding public education, and UWDE will do its part to change this.

Lack of educational success is NOT a city, county or state problem, it is a societal problem. To effectively overcome the challenges, it will require the collective efforts of all – and to take action now.

We need to bring community leaders together in an efficient and effective manner to ensure that our children are 1) on grade level for reading and math by 4<sup>th</sup> grade; 2) developing positive, personal assets to help them make good choices; and 3) enhancing their college and workforce readiness. Through these efforts we believe UWDE can create meaningful collective impact for all children.

Two examples of UWDE's impact in this area are our early learning initiatives and our Success Pathways and Roads to Careers ("SPARC") initiative. Through its early learning initiatives, UWDE works to improve grade reading levels with a goal for all students being at/above grade level by 4<sup>th</sup> grade. A recent example of our efforts to improve third grade reading levels is our partnership with My Very Own Library ("MVOL") and Scholastic. This program provides children in low-income schools with 3 book fairs during the school year where each student receives a total of 10 books to start their own home library. SPARC is a public/private initiative, involving Department of Education ("DOE") / Delaware Business Roundtable Educational Committee ("DBREC") and United Way of Delaware and is a promising initiative that can improve vocational and college-readiness and improve the workforce opportunity for the Delaware business community.

We want to open the vast potential of all the world's future inventors, dreamers, and leaders.

# STRONGER UNITED 2019

*Man becomes great exactly in the degree  
in which he works for the welfare of his fellow men.  
Mahatma Gandhi*

## ECONOMIC EMPOWERMENT & FINANCIAL STABILITY

**THE PROBLEM:** Too many Delawareans are living at or near the poverty level; are pressured by employment instability and lack sufficient education and/or vocational training to stabilize and advance their economic condition.

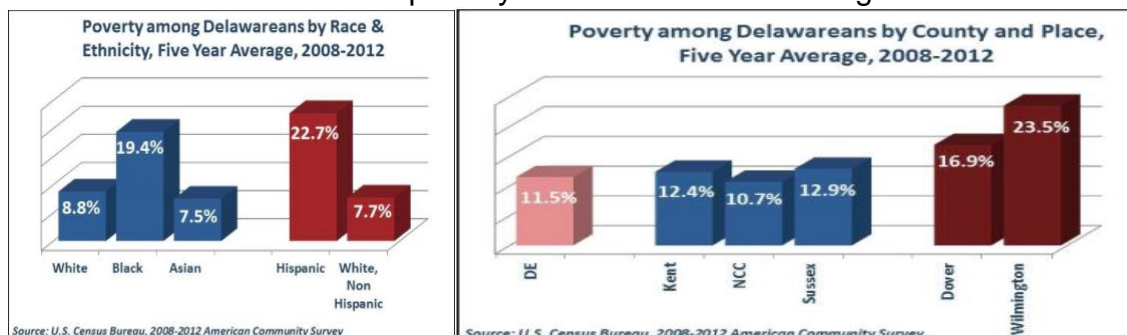
**HOW DO WE KNOW THERE IS A PROBLEM:** The Federal government defines the annual income level for an individual living in poverty to be \$11,700 and \$24,250 for a family of four<sup>viii</sup>. To most individuals, these annual income levels seem far too low. The federal guidelines are used to measure the funding provided by the state for various individual support programs.<sup>ix</sup>

When drilling down further<sup>x</sup>, we find that almost 1 out of every 7 Americans are living in poverty;<sup>xi</sup> almost 1 out of every 16 living in *deep poverty*.<sup>xii</sup> Approximately 1/3 of all those living in poverty or deep poverty are children. Those individuals that are most affected by the traumatic effects of poverty are racial and ethnic minorities<sup>xiii</sup>, children<sup>xiv</sup> and women and/or families headed by single women.<sup>xv</sup>

Taking a closer look at the impact of poverty by race and ethnic background also shows significant disparities. African Americans are more than twice as likely to live in poverty. Hispanics are almost three times more likely to be poor than white, non-Hispanic Delawareans.

Additionally, poverty rates vary by geographic regions. Individual rates are slightly higher in Kent and Sussex Counties as compared to New Castle County. Urban areas experience higher rates, with Dover at 16.9%, and Wilmington at 23.5%, which is twice the State average.

All of this data confirms that poverty is a material issue facing ALL Delawareans.



***EFFECTS OF POVERTY:*** The systemic stress of poverty creates neighborhoods plagued by high rates of crime, unemployment, incarceration, recidivism, single-adult households, hunger, and homelessness. During a recent community meeting in Iowa when asked about the challenges, a current presidential candidate commented, "...young men and women can't find jobs; parents don't have the skills to compete in a modern job market; children are often hungry and neglected, ensuring that the achievement gap continues to widen; and families are torn and tattered. Violence often walks alongside people who have given up hope"<sup>xvi</sup>.

***HOW DO WE WORK TO DEVELOP POSITIVE IMPACT:*** Working to advance income stability and develop pathways to income empowerment are clear ways that UWDE can create meaningful collective impact for Delawareans.

One example of UWDE's impact in this areas is the \$tand by Me initiative (\$BM). \$BM is a public/private initiative, which was founded, developed and managed by UWDE and the State of Delaware and represents a perfect example of the type of work that can lessen the effects of poverty and help individuals and families approach their financial condition with the tools necessary to effectively manage their current condition and to move forward to successful financial empowerment. The program has been so successful that the state of Delaware has created the Office of Financial Empowerment within the Department of Health and Human Services, ensuring the sustainability of \$BM. We want to create pathways to empower all Delawareans to financial stability and support them along the pathway.

# **STRONGER UNITED 2019**

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*For a community to be whole and healthy, it must  
Be based on people's love and concern for each other.  
Millard Fuller*

## **DELAWARE PROMISING COMMUNITIES**

Working with our community partners and the state of Delaware we have determined key communities that will be the focus of our strategy work over the next three years. These communities will be called “Promising Communities” and have been clearly identified in the appropriate table in the Appendix to the plan. We understand the majority of children, adults and families will require our committed focus.

To achieve success for our Promising Communities, we understand that we must focus on the following: (1) continuing to move the community efforts to collective impact; (2) stabilizing and diversifying our revenue base; (3) increasing the support and engagement of the community (donors, advocates and volunteers); and (4) expanding our relevance within these communities.

As previously noted, the systemic stress of poverty creates neighborhoods plagued by high rates of crime, unemployment, incarceration, recidivism, single-adult households, hunger, and homelessness. Areas of concentrated poverty isolate individuals and families from resources needed to ensure that the individual and community can reach its full potential.

Over the next three years, UWDE will concentrate its strategic efforts on 8 communities in need with 4 communities in New Castle County, 2 communities in Kent County, and 2 in Sussex County: our *Promising Communities*. While the underlying demographic for the Promising Communities is poverty, additional demographic linkage includes, but is not necessarily limited to, poor reading and math scores; poor graduation rates and poor SAT scores. As you can expect, living in poverty also affects one's health, and our Promising Communities geographic boundaries align with the areas where our healthcare delivery system is experiencing the most urgent and chronic level of care.

Essentially, by living in poverty, children start off their educational journey behind their peers; they generally fail to make up the distance over the course of their 12 years of education; they are more likely to lack positive assets and struggle to make good and healthy decisions; they are less likely to graduate on time, or at all; and they are more likely to end up being unprepared to enter the workforce and struggling with income instability.

The grid below represents aggregated demographics for the 8 Promising Communities to which we will commit our efforts.

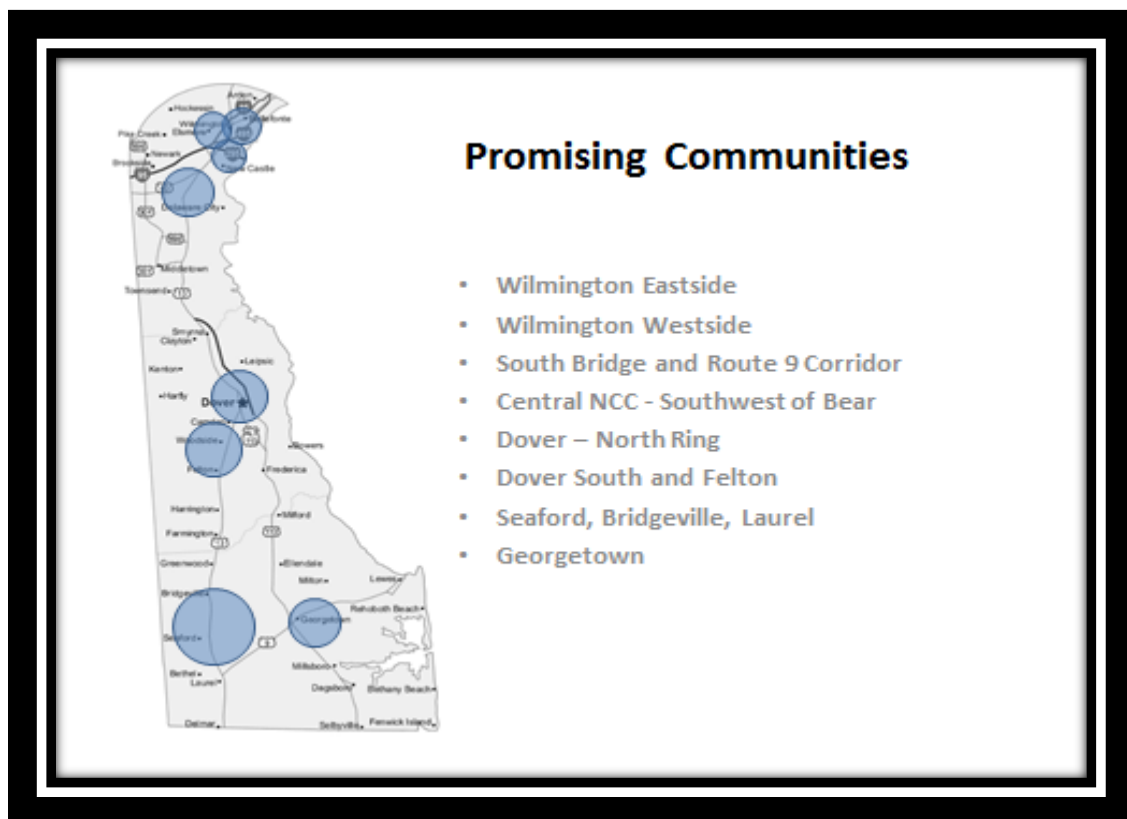
<b>UWD PARTNERSHIP COMMUNITIES</b>	
<b>Total Population</b>	<b>318,610</b>
<b>% Pop living in Poverty</b>	<b>17.7%</b>
<b>0-17 Total Population</b>	<b>83,168</b>
<b>0-17 % Pop living in Poverty</b>	<b>28.9%</b>
<b>% of FHH Children &lt; 18</b>	<b>12.7%</b>
<b>School Enrollment Grades 1-12</b> <small>(2010 Census)</small>	<b>59,233</b>
<b>% of Pop &gt;25 yrs w/ &lt; HS diploma</b>	<b>18.2%</b>
<b>Enrollment</b>	<b>60,413</b>
<b>% Low Income</b>	<b>44.9%</b>
<b>ELA% ProficientOverall*</b>	<b>26.9%</b>
<b>ELA% Proficient3rd Grade</b>	<b>37.2%</b>
<b>MATH% ProficientOverall</b>	<b>15.8%</b>
<b>H.S. GraduationRate (4-yr)</b>	<b>87.6%</b>
<b>HS Low Income GraduationRate</b>	<b>85.0%</b>
<b>Avg SAT Total Score</b>	<b>1,216</b>

# APPENDIX

Community Focus	Short Term	Long Term	Increased impact
<b>Youth Success and Readiness</b>	<ul style="list-style-type: none"> <li>• Mentoring</li> <li>• Summer camps</li> <li>• SPARC</li> <li>• DE Stars</li> <li>• Delaware 2-1-1</li> <li>• After school programs</li> </ul>	<ul style="list-style-type: none"> <li>• Quality early learning (Delaware Stars)</li> <li>• Increased Developmental Assets (IM40)</li> <li>• Effective college, vocational and workforce development and readiness (SPARC)</li> </ul>	<ul style="list-style-type: none"> <li>• Early childhood success</li> <li>• Achieve early grade reading success</li> <li>• Improve middle and high school achievement through positive asset development</li> <li>• Establish college/career readiness</li> </ul>
<b>Financial Stability &amp; Empowerment</b>	<ul style="list-style-type: none"> <li>• Shelter, utilities &amp; food assistance</li> <li>• Work force assistance</li> <li>• My free taxes</li> <li>• Loans plus</li> <li>• Delaware 2-1-1</li> </ul>	<ul style="list-style-type: none"> <li>• Individual Financial coaching (\$BM)</li> <li>• Workforce Development (SPARC)</li> </ul>	<ul style="list-style-type: none"> <li>• Community safety net services</li> <li>• Individuals/families set and achieve financial capacity, stability &amp; empowerment</li> </ul>
<b>Healthy Lives &amp; Communities</b>	<ul style="list-style-type: none"> <li>• Access to coordinated care (birth – 8)</li> <li>• Increase youth assets &amp; adult champions</li> <li>• Access to senior services</li> <li>• Transportation</li> <li>• Delaware 2-1-1</li> </ul>	<ul style="list-style-type: none"> <li>• Children (0 to 8) meet/achieve developmental milestones (Help Me Grow)</li> <li>• Positive youth behaviors (IM40)</li> <li>• Seniors age-in-place &amp; age-in-communities</li> </ul>	<ul style="list-style-type: none"> <li>• Access to &amp; sustained healthcare</li> <li>• Aging in place support programs &amp; service models throughout DE</li> <li>• Developmental assets &amp; behavioral health</li> </ul>

## Impact Estimates

<b>Outcome Indicators</b>	<b>% Chg.</b>	<b># of Students</b>	<b># Students to be Impacted</b>	<b>Results</b>
<b>Early Educational Success</b>	9%	38,663	3,480	Improved Reading Proficiency
<b>College and Career Readiness</b>	9%	23,105	2,079	Meet SAT College Readiness
<b>Economic Empowerment &amp; Financial Stability</b>	6%	31,223	1,873	Degreed/Certified





## FOOTNOTES

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<sup>i</sup> NAEP, 2014 State Education Performance and Policy Index

<sup>ii</sup> NAEP, 2014 State Education Performance and Policy Index

<sup>iii</sup> WEAC report, 2014-15 Wilmington Student Profile, page 8

<sup>iv</sup> Carson, Ben. During a recent community meeting in Iowa, a current presidential candidate for the Republican Party commented [when addressing low-income community issues], “young men and women can’t find jobs; parents don’t have the skills to compete in a modern job market; children are often, hungry and neglected, ensuring that the achievement gap continues to widen; and families are torn and tattered. Violence often walks alongside people who have given up hope.

<sup>v</sup> WEAC report. The good intentions of integrating schools through a busing program that moved Wilmington students, mostly of color, into suburban schools, may have achieved the goal of desegregating Delaware schools, but many say that it also helped to cause the unintended consequence of degrading Wilmington neighborhoods by removing the community-based support structure for inner-city Wilmington residents, the Wilmington School. Bill Manning, former President of Red Clay school district board.

<sup>vi</sup> Delaware’s structural Budget Problem, Causes, Potential Solutions and Policy Tradeoffs. Capital Matrix Consulting, Aug. 2015 prepared for Delaware Business Round Table.

<sup>vii</sup> WEAC report, page 57.

<sup>viii</sup> [aspe.hhs.gov](http://aspe.hhs.gov), Poverty Guidelines 2015

<sup>ix</sup> [http://dhss.delaware.gov/dhss/dmma/files/dmma\\_an\\_02\\_15.pdf](http://dhss.delaware.gov/dhss/dmma/files/dmma_an_02_15.pdf), Memo: The Federal Poverty Level guidelines are used to compute income eligibility standards for: Parents/Caretaker Relatives, Pregnant Women, Infants, Children, Adults, Delaware Healthy Children Program, Qualified Medicare Beneficiary (QMB), Specified Low Income Medicare Beneficiary (SLMB), Qualifying Individual 1 (QI- 1), Qualified Disabled Working Individual (QDWI), Delaware Prescription Assistance Program (DPAP).

<sup>x</sup> US Census. 2012. The United States Bureau of the Census measures poverty by comparing household income to the poverty threshold for a household of a given size. The poverty threshold is adjusted each year to take account of changes in the cost-of-living. The poverty threshold is not, however, representative of what a family actually needs for a decent living. For example, in 2012, the weighted average poverty threshold for a household of four was only \$23,492.

<sup>xi</sup> US Census 2012. In 2012, 46.5 million people were living in poverty in the United States—the largest number in the 54 years the Census has measured poverty. The poverty rate (the percentage of all people in the United States who were poor) also remained at high levels: 15% for all Americans and 21.8% for children under age 18.

<sup>xii</sup> US Census 2012. People with income 50% below the poverty line are commonly referred to as living in *deep* poverty; Census figures show that, in 2012, 6.6% of our population, or 20.4 million people, were living in deep poverty.

<sup>xiii</sup> US Census 2012. Census figures reveal a stark contrast in the percentages of non-Hispanic whites living in poverty as compared to Hispanics and blacks. In 2012, 9.7% of non-Hispanic whites (18.9 million) were living in poverty, while over a quarter of Hispanics (13.6 million), and 27.2% of blacks (10.9 million) were living in poverty. The figures are more dismal when looking at the rates for deep poverty. Compared to non-Hispanic whites, Hispanics are more than twice as likely to live in deep poverty, and blacks are almost three times more likely to live in deep poverty. In 2012, 12.7% of blacks (almost 5.1 million), 10.1% of Hispanics (almost 5.4 million), and 4.3% (8.4 million) of non-Hispanic whites were living in deep poverty

<sup>xiv</sup> In 2012, 73.7 million American children represented 23.7% of the total U.S. population, but made up a disquieting 34.6% of Americans in poverty and a full 35% of Americans living in deep poverty. Overall, 21.8% of children under 18—or some 16.1 million American youth—were living below the poverty line. Though the poverty rate of 9.1% for Americans aged 65 and older remained steady since 2011, the number of older Americans in poverty increased from 3.6 million to 3.9 million. For citizens aged 18 to 64, 13.7%—26.5 million—lived in poverty.

<sup>xv</sup> US Census 2012. In 2012, over five million more women than men were living below the poverty line; and two million more women than men were living in deep poverty. For women aged 18 to 64, the poverty rate was 15.4%, compared to 11.9% for men of the same age range. At 11%, the poverty rate for women aged 65 and older is almost double that of men aged 65 and older—6.6%. Families headed by a single adult are more likely to be headed by women, and these female-headed households are at a greater risk of poverty. Almost 31% of households headed by a single woman were living below the poverty line—nearly five times the 6.3% poverty rate for families headed by a married couple. For households headed by a single male, 16.4% were living in poverty.

<sup>xvi</sup> Presidential Candidate, Community Meeting, Iowa