



EMPOWER NEIGHBORS TO THRIVE – NOT JUST SURVIVE

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

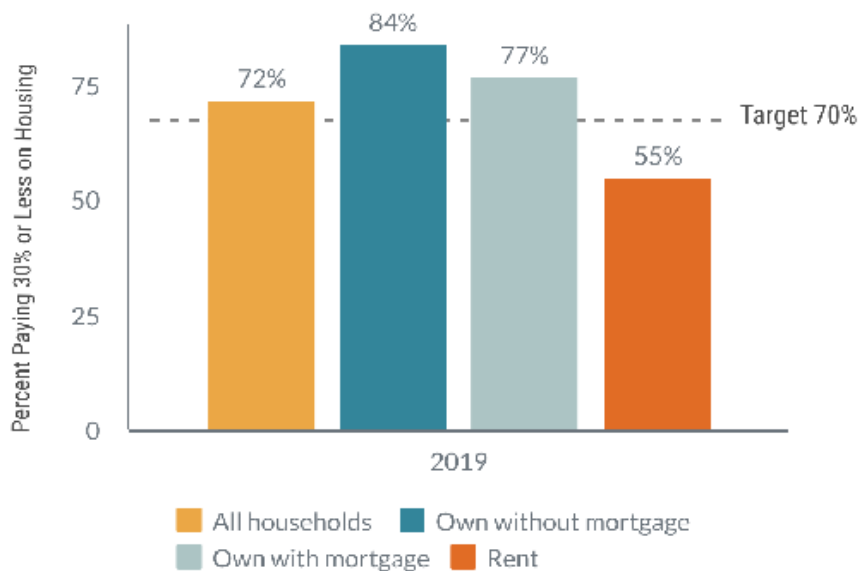
WHY IS THIS IMPORTANT?

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.** 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.

WHAT THE DATA TELL US

In 2016, 65% of homeowners and renters paid 30% or less of their household income on housing costs. In 2019, the latest year that data are available, 72% 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. When we dive deeper, we see that the challenges facing renters is disproportionate to those who own with or without a mortgage. With the ongoing impact of the housing crisis, we see that 55% of renters are paying more than 30% of their income on housing. This is further exacerbated for renters who earn under \$50,000 per year. Households already living on the edge could be pushed into a deeper financial crisis.

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 Southern Maine directed more than \$114,000 to immediate housing relief for neighbors recovering from the impacts of the COVID-19 crisis through the Greater Portland COVID-19 Recovery Fund.
- United Way of Southern Maine 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.



STREET ACADEMY HELPS TEEN GET VITAL JOB EXPERIENCE

Nelma needed a job. For nearly two months, the Portland teenager submitted application after application without success. Her family had moved to Maine from Angola and after experiencing homelessness and staying at local shelters, they had a home to call their own. To keep it, the family needed Nelma's extra income.

During her search, Nelma discovered Street Academy, an educational and employment program for homeless youth through Portland Adult Education (PAE). She got involved in their program, Learn to Earn, a local service that helps young people get work experience through temporary paid jobs. Both programs are run by a two-person team of educators, Joline Freidman and Joel Beaulé. Joline connected Nelma with a job opportunity at Preble Street's Resource Center. Soon the job became more than an opportunity to gain valuable work experience and help contribute to her family's rent—it became a source of pride and fulfillment.



Nelma was eventually hired directly at the Resource Center and was the first Learn to Earn participant hired full time by Preble Street. After graduating from Portland High School, she enrolled in Southern Maine Community College. Her first job has made a lasting impression and she hopes to continue to help people by becoming a physician's assistant. "Working for Preble Street really made me realize that I should get a job that involves helping people. I do think that helped me realize what I wanted to do in the future," said Nelma.

A first work experience can be life changing for many young people in Southern Maine. We are proud to partner with program partners like Street Academy that are helping more people to thrive, not just survive. [Watch Nelma's story.](#)

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 Southern Maine's Legislative Update delivered to your inbox every other week. Email advocacy@uwsme.org 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 through [Women United](#) or [VolunteerME](#).