

# COMMUNITY ACTION DULUTH

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## Annual Report

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### WHY WE'RE HERE

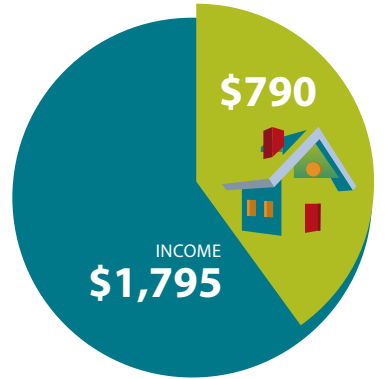
**We serve hard-working families struggling to make ends meet**

Our typical participant households earn \$10.36/hour working full-time, making \$21,550/year. They have \$500 in the bank and upwards of \$11,000 of debt. Most adults have some post-secondary schooling but stopped short of completing a formal degree. Nearly half are single-parent or single-earner families who pay close to the average rent in Duluth for a 2-bedroom apartment—\$790/month.

According to the Jobs Now Coalition, at this rate an earner would have to work more than 78 hours per week to meet his or her family's basic needs without relying on government assistance. That's an annual income of \$42,312.

Our job? Ensuring that families gain the strengths and support they need to provide for themselves and move ahead. We're inspiring remarkable results, envisioning a community free from poverty—where education and skills meet opportunity, and where families truly prosper.

AVERAGE MONTHLY INCOME



AVERAGE RENT PAYMENT



### ANNUAL INCOME OF HOUSEHOLDS SERVED

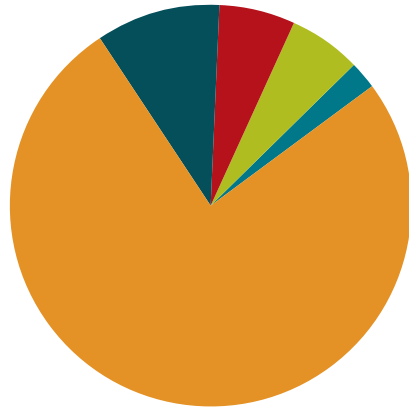
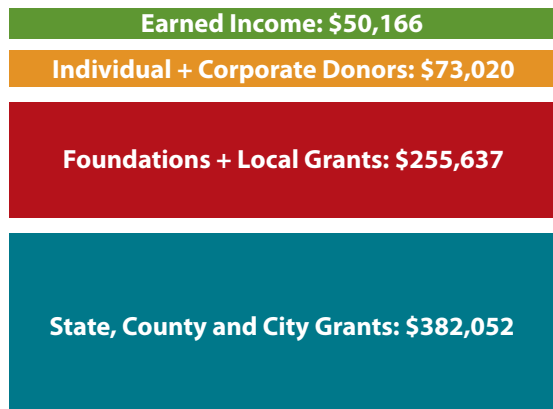
% of Households Served by CAD	% of Federal Poverty Guidelines	Actual Income for 3 Person Household
27%	up to 50%	less than \$10,046
22%	51 – 100%	\$10,047 - \$20,090
32%	101% - 200%	\$20,091 - \$40,180
19%	over 200%	more than \$40,181



### GEOGRAPHIC AREA + POPULATION SERVED

Community Action Duluth serves people who live in the City of Duluth. The tax site serves people in the Greater Duluth area including residents of Wisconsin.

### COST OF MAJOR PROGRAMS



### RACE + ETHNICITY 3104 PEOPLE SERVED

- White 76%
- Black/African American 10%
- Native American/Alaskan Native 6%
- Multi-Race (any 2+) 6%
- Other, Asian, Native Hawaiian/Pacific Islander 2%

According to our 2015 Return on Investment report:  
FOR EVERY \$1 INVESTED IN OUR PROGRAMMING,  
*we average a \$14 return in the first year.*



OUR MISSION is to empower and engage our community to eliminate poverty, and create prosperity and equity in the lives of the people we serve.



became employed

THAT'S THE DIFFERENCE BETWEEN EARNED INCOME AND PUBLIC BENEFITS.



purchased affordable transportation

THAT'S THE DIFFERENCE BETWEEN SAYING YES TO A BETTER PAYING JOB AND LETTING ANOTHER OPPORTUNITY PASS YOU BY.



enrolled in health insurance

THAT'S THE DIFFERENCE BETWEEN PREVENTATIVE CARE AND THE EMERGENCY ROOM.

THAT'S THE DIFFERENCE BETWEEN SERVING 1,300 HOUSEHOLDS A YEAR AND SERVING 3,000.

hours volunteered: **5,679**

**112** obtained food support THAT'S THE DIFFERENCE BETWEEN PUTTING DINNER ON THE TABLE AND SENDING YOUR KIDS TO BED HUNGRY.

THAT'S THE DIFFERENCE BETWEEN A YES AND A NO FROM A MORTGAGE LENDER.

increased their credit: **121**

**26** received health coaching THAT'S THE DIFFERENCE BETWEEN GETTING THE SUPPORT YOU NEED TO MANAGE A CHRONIC HEALTH CONCERN AND STRUGGLING WITHOUT.

leaders joined our new Participant Advisory Council: **13**

THAT'S THE DIFFERENCE BETWEEN ASKING A COMMUNITY WHAT THEY WANT AND TELLING A COMMUNITY WHAT THEY NEED.

THAT'S THE DIFFERENCE BETWEEN OPENING AN EMERGENCY SAVINGS ACCOUNT AND TAKING OUT A HIGH INTEREST PAYDAY LOAN.

**124** graduated financial education class

THAT'S THE DIFFERENCE BETWEEN A STRONG COMMUNITY AND A COMMUNITY DIVIDED.

partners engaged: **188**

**16** weeks of farmers markets THAT'S THE DIFFERENCE BETWEEN MAKING A MEAL WITH FRESH PRODUCE AND GETTING ONE FROM THE GAS STATION.



received free tax prep

THAT'S THE DIFFERENCE BETWEEN BEING ABLE TO PAY YOUR BILLS THIS MONTH AND GOING FURTHER INTO DEBT.



increased their higher education

THAT'S THE DIFFERENCE BETWEEN INVESTING IN YOUR FUTURE AND STALLING YOUR DREAMS.



engaged in policy change

THAT'S THE DIFFERENCE BETWEEN A POLICY THAT WORKS ON BEHALF OF ITS USERS AND ONE THAT WORKS AGAINST THEM.

# 2015 RESULTS



Board of Directors Mimi Stender, Chair | Leann Oehlerking-Boes, Treasurer | Frank Jewell, Secretary | Carl Crawford | Barb Russ | Heidi Timm-Bijold | Phoebe Smith | Jim Hacking | Shannon RedBrook | Alexis Grounds | Anne Holy | Ryan Miles | Rosie Loeffler-Kemp | Melissa Meyer | Claire Musech

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