

RETURN ON INVESTMENT REPORT



Wendy was always driven to do more, to be more. Not even an unexpected teen pregnancy could stop her.

“I worked three jobs. I didn’t want to be on assistance. Even at that young age, I knew it wasn’t who I wanted to be. I wanted so badly to graduate ‘cap and gown’ but something had to give ... and that was it (school).”

You too may have experienced a time when you’ve had to tuck a dream away and plow forward. And that’s just what Wendy did.

Last year the job she loved, and had for 18 years, was eliminated. Instead of bitterly asking why, Wendy saw opportunity. And that’s when she walked through our doors and into our GED program. Just a few months later, she walked across the stage, in ‘cap and gown’, with honors.

Invaluable donors along with Community Action Duluth’s staff and volunteers help people like Wendy change their lives forever.

Thank you for your support.



The data behind what happens when people DREAM BIG.

GED Tutoring + Test Prep

Certified adult basic education instructors and community volunteers provide customized tutoring and test preparation in a supportive environment. Sessions are offered in the evenings with childcare and a meal to decrease barriers to success.

Our Focus: Education + Opportunity

6 women graduated with their GED. All 6 of them went on to higher education or increased their income within 6 months of graduating.

Investment: \$938 per participant

Return: \$17 for every \$1 invested annually.

Year 1 Total Return: \$15,946

Year 5 Total Return: \$79,730

Employment Coaching

Offers an individualized approach to employment services paired with financial coaching for lasting impact.

Our Focus: Self-Sufficiency + Economic Stability

85 people became employed with a placement rate of 71%.

Investment: \$1,358 per participant

Return: \$6 for every \$1 invested annually.

Year 1 Total Return: \$8,148

Year 5 Total Return: \$40,740

MNSure

Assistance navigating online insurance options and applying for affordable health coverage.

Our Focus: Preventative Health + Financial Stability

In just 6 months, 125 families were approved for affordable insurance.

Investment: \$159 per participant

Return: \$33 for every \$1 invested.

Year 1 Total Return: \$5,247

Year 5 Total Return: \$26,235

Last year Joe got a call from his doctor. One of those calls that puts your whole life in perspective in a matter of seconds. "I told them I couldn't pay. I didn't have insurance, but this ... this was life or death. So now I'm stuck. I'm stuck with this huge bill hanging over my head."

That was last year. But with the help of a MNSure navigator, affordable insurance now protects Joe, and he doesn't have to worry about being stuck anymore.



Big View

Brings people experiencing poverty together with decision makers to create change.

Our Focus: Policy Change + Leadership Development

Our partner, the Duluth Transit Authority, added third-shift bus routes in response to our efforts. 35 riders obtained employment within the first 3 months of access to additional routes.

Investment: \$1,504 per rider

Return: \$4 for every \$1 invested.

Year 1 Total Return: \$6,016

Year 5 Total Return: \$30,080

“The DTA was very appreciative of the assistance Community Action provided (during the public discussion of service expansion and fare increase). The results spoke for themselves; new people using services, going to work where they did not have access before.”

– Jim Heilig,

Director of Planning & Administration, Duluth Transit Authority

Bridge to Employment

Provides family-focused, culturally-specific employment services to Native and African American families receiving cash assistance from the county. Partnerships with local employers provide opportunity, training and job placement.

Our Focus: Self-Sufficiency + Employment Equity

10 families completely transitioned off of public assistance by obtaining a livable wage.

Investment: \$3,926 per participant

Return: \$2 for every \$1 invested.

Year 1 Total Return: \$7,852

Year 5 Total Return: \$39,260

“Now that I have insurance, it’s a complete financial relief. I’m able to manage my health concerns proactively. It’s a huge change, in the best way.”

– Joe

Financial Coaching + JumpStart Car Loan

An individualized approach to financial coaching that offers an innovative loan product to build credit, increase assets and decrease transportation barriers.

Our Focus: Building Wealth + Increasing Access

18 people purchased a vehicle in conjunction with financial coaching. Access to reliable transportation increased participant's earnings by \$2,975 per year and their credit score by an average of 69 points.

Investment: \$2,361 per participant

Return: \$8 for every \$1 invested.

Year 1 Total Return: \$18,888

Year 5 Total Return: \$94,440

Returns are the result of one or more of the following:
Increases in wages, business and tax revenue, assets and workplace productivity; as well as decreases in the use of public assistance, emergency room services and predatory financial products.

"If you don't want to help yourself, there is nothing Community Action Duluth can do for you. ... But, if you *do* want help, this is *all* the help you need." – Kentrica

Tax Site

Free tax preparation for families with low incomes. Participants receive all the tax credits they are eligible for and escape the temptation of predatory financial products.

Our Focus: Financial Stability + Economic Growth

1,561 tax returns saved \$312,200 in tax preparation fees for low income families and brought back nearly \$3,000,000 in refunds into the Duluth community.

Investment: \$68 per participant

Return: \$31 for every \$1 invested

Year 1 Total Return: \$2,108

To read the full report and find out more,
visit us at: www.communityactionduluth.org

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DATA SOURCES

AAA, 'Your Driving Costs' Study, 2011
Bankrate Loan Amortization Calculator
Blue Cross Blue Shield
Bureau of Labor Statistics
Common Wealth Fund
Community Action Duluth
Efforts to Outcomes: Social Solutions Software
TaxWise Software Systems
WIPFLI: CPAs and Accountants Audit
Consumer Price Index
Consumer Reports
Duluth Transit Authority
Fares and Rates
Jim Heilig, *Director of Planning and Administration*
Internal Revenue Service
Kaiser Family Foundation
Minnesota Department of Human Services
Minnesota Department of Revenue
MyFICO Loan Calculator
National Center for Biotechnology Information
US Census Data
US Inflation Calculator
US Taxi Cab Rate Ranking Chart, Sample Fares

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