

# Norwalk ACTS Quarterly Convening

December 13, 2023



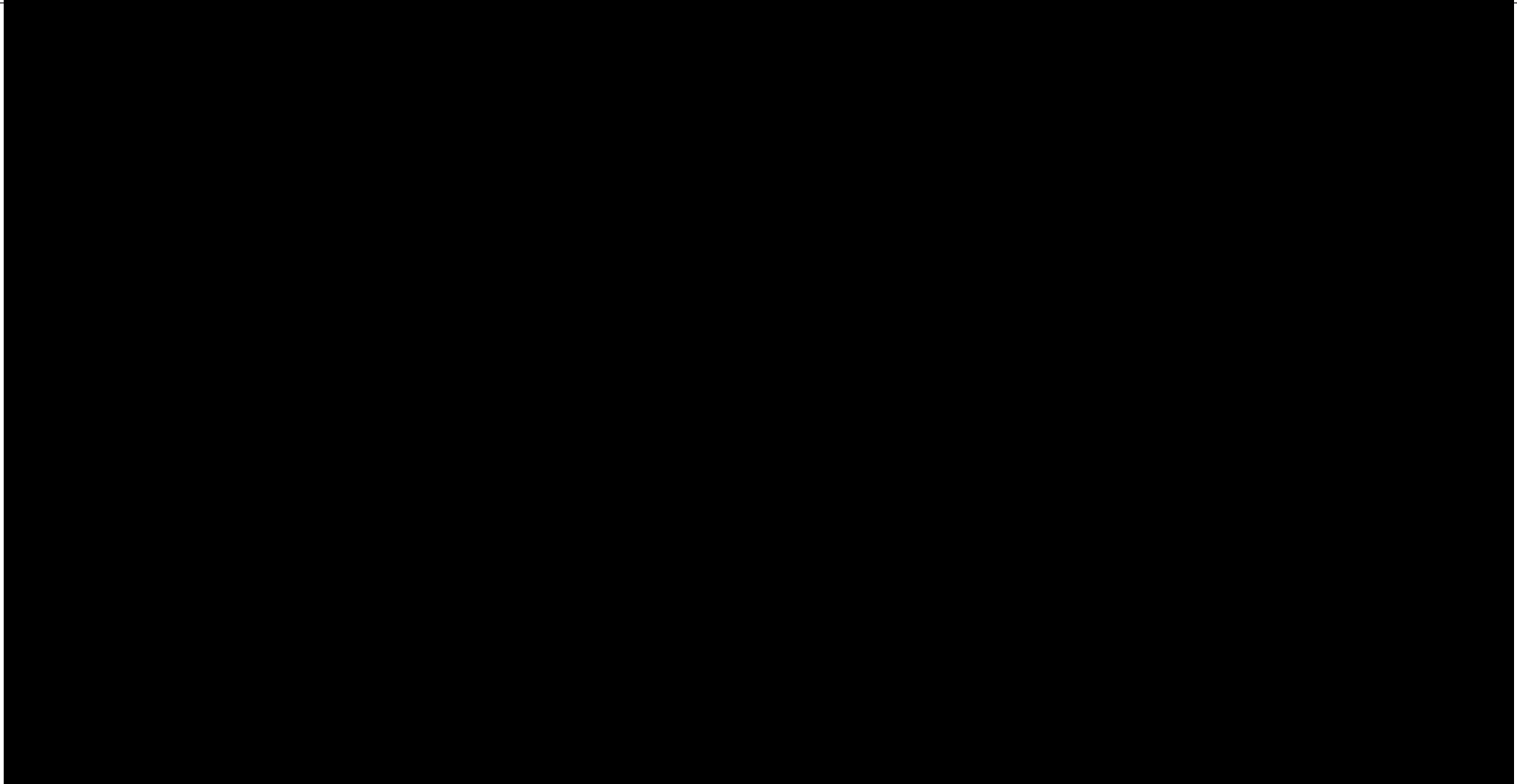
# Agenda

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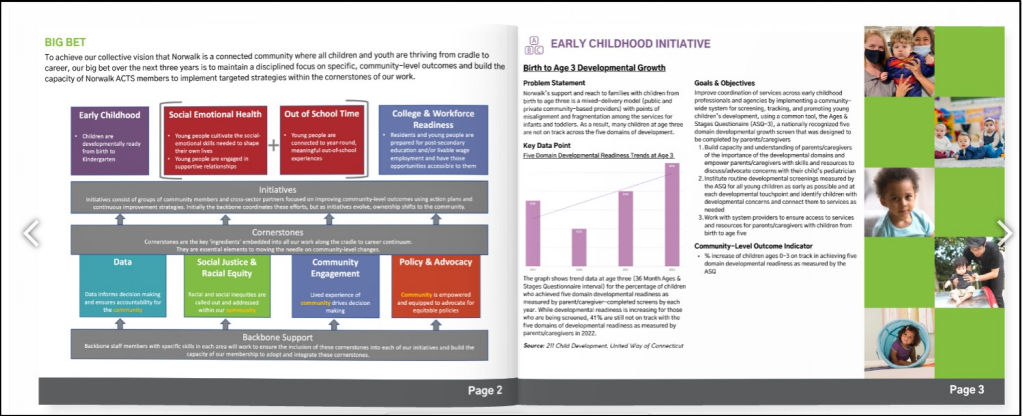
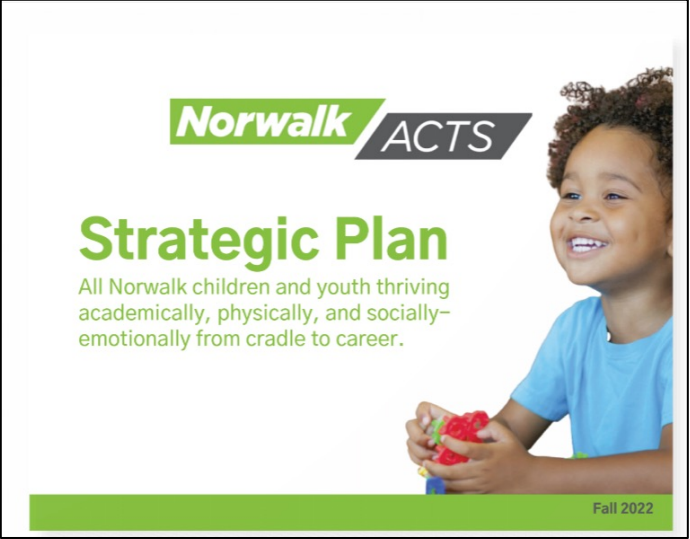
9:00-9:15	Opening
9:15-10:50	United Way Presentation & Activity on ALICE
10:50-11:00	Closing

# Norwalk ACTS Overview

## Collective Impact in Action



# 2023 Impact Report



## EARLY CHILDHOOD INITIATIVE

### Birth to Age 3 Developmental Growth

#### Problem Statement

Norwalk's support and reach to families with children from birth to age three is a mixed-delivery model (public and private community-based providers) with gaps of service and fragmentation among the services for infants and toddlers. As a result, many children of age three are not on track across the five domains of development.

#### Key Data Point

Five Domain Developmental Readiness Trends at Age 3



The graph shows trend data at age three (36 Month Ages & Stages Questionnaire interval) for the percentage of children who achieved five domain developmental readiness as measured by parent/caregiver-completed screens by each year. While developmental readiness is increasing for those who are being screened, 41% are still not on track with the five domains of developmental readiness as measured by parent/caregivers in 2022.

Source: 20 Child Development, United Way of Connecticut

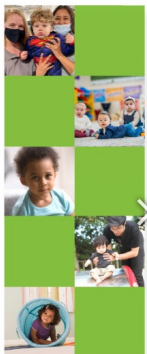
#### Goals & Objectives

Improve coordination of services across early childhood professionals and agencies by implementing a community-wide system for screening, tracking, and providing young children's development, using the Ages & Stages Questionnaire (ASQ-3), a nationally recognized developmental growth screen that was designed to be completed by parent/caregivers. At the pre-K to kindergarten transition, create and support a partnership between families and educators that supports children during the transition by outreach to families in a manner that is sensitive to language and culture and by providing resources and support.

- Build capacity and understanding of parent/caregivers of the importance of the developmental domains and empower parent/caregivers with skills and resources to disseminate concerns with their child's pediatrician or teacher
- Institute routine developmental screenings measured by the ASQ for all young children as early as possible and at each developmental touchpoint to identify children with developmental concerns and connect them to services as needed
- Work with system providers to ensure access to services and resources for parent/caregivers with children from birth to age five
- Maintain the dialogue between pre-K and kindergarten teachers' understanding of the 5 domains of developmental growth and the behavioral, social, and knowledge children need for kindergarten entry
- Engage and support families through the kindergarten registration and transition process

#### Community-Level Outcome Indicator

- % increase of children ages 0-3 on track in achieving five domain developmental readiness as measured by the ASQ





# NPS Announcements

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1. Midway Review of 5-Year Strategic Plan

2. \$15 Million Grant from the U.S. Department of Education

The grant will benefit the following schools:

- Kendall College & Career Academy Elementary School
- Ponus Ridge STEAM Academy Middle School
- Brien McMahon High School
- P-TECH Norwalk High School



# Empowering Communities

Norwalk ACTS | ALICE Data & Advocacy Collaboration



United Way of Coastal  
and Western Connecticut



# UNVEILING THE LATEST ALICE DATA



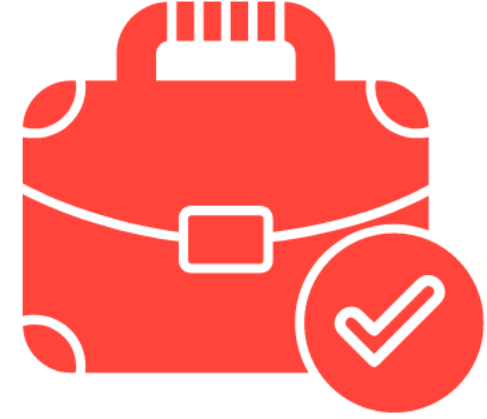
# ALICE



**Asset Limited**



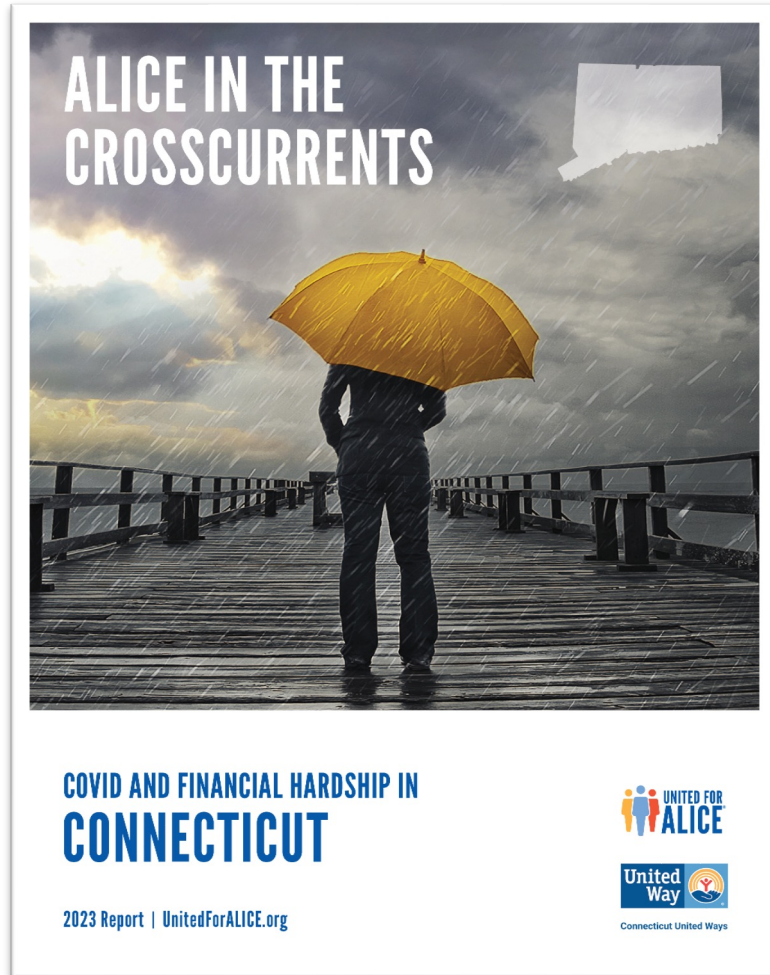
**Income Constrained**



**Employed**

ALICE families have household incomes above the Federal Poverty Level, but below a basic cost of living threshold.

**Nearly 40% of families in CT are ALICE.**



[www.alice.ctunitedway.com](http://www.alice.ctunitedway.com)

## Connecticut Key Findings

- Financial hardship of CT households continue to grow.
- The problem: a mismatch between wages and the costs of basics.
- Racial and gender disparities persist.
- Pandemic-related enhancements to federal benefits have expired – increasing the strain.
- The rising costs of household essentials is putting financial stability further out of reach.

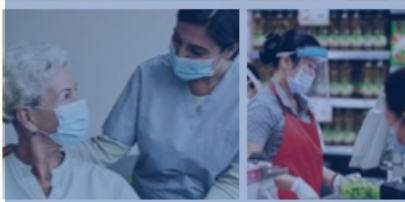
## ALICE Household Survival Budget Methodology Overview

	Description	Source
<b>Housing</b>	Fair Market Rent (40th percentile) for an efficiency, one-bedroom, or two-bedroom apartment (based on family size), adjusted in metro areas using the ACS – minus utilities.	ACS metro housing costs and US Department of Housing and Urban Development
<b>Utilities</b>	As captured by the Community Expenditure Survey.	CEX
<b>Child Care</b>	Cost for registered Family Child Care Homes for infants (0-2 years), preschool-age (3-4), and school-age children (5-12).	Connecticut Office of Early Childhood, 2022
<b>Food</b>	USDA Thrifty Food Plan by age with county variation from Feeding America; reflects updates to USDA Thrifty Plan in 2021.	Feeding America; US Department of Agriculture (USDA)
<b>Transportation</b>	Operating costs for a car (average daily miles by age, cost per mile, license, fees, and insurance), or public transportation where viable.	AAA, Federal Highway Administration, The Zebra (car); CEX (public transportation)
<b>Health Care</b>	Health insurance premiums based on employer-sponsored plans plus out-of-pocket costs for households with \$40,000-\$69,000 annual income by age, weighted with poor-health multiplier.	Centers for Medicare and Medicaid Services (CMS); CEX (health); Medical Expenditure Panel Survey
<b>Technology</b>	Smartphone plan with 10GB of data for each adult in a household; increased from 5GB to 10GB data to reflect increased need for internet access.	Consumer Reports
<b>Miscellaneous</b>	Cost overruns estimated at 10% of the budget, excluding taxes, to cover one-time unanticipated costs within the other categories.	
<b>Taxes</b>	Federal, state, and local taxes owed on the amount of income to cover the Survival Budget, as well as tax credits, including the federal Child Tax Credit (CTC) and the federal Child and Dependent Care Tax Credit (CDCTC); due to the significant effect of the expanded tax credits in 2021, total taxes before federal credits and the credits are both listed.	Internal Revenue Services; Tax Foundation

The full 2023 ALICE Report methodology is available at [unitedforalice.org/methodology](https://unitedforalice.org/methodology).



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and Western Connecticut

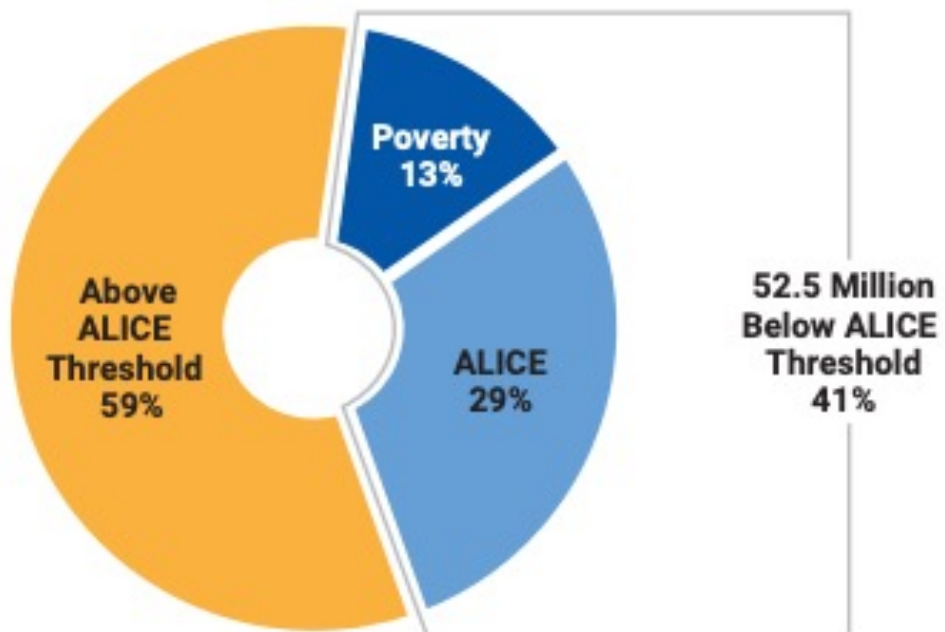


# 1. KEY FINDING

Financial hardship continues to grow in Connecticut.

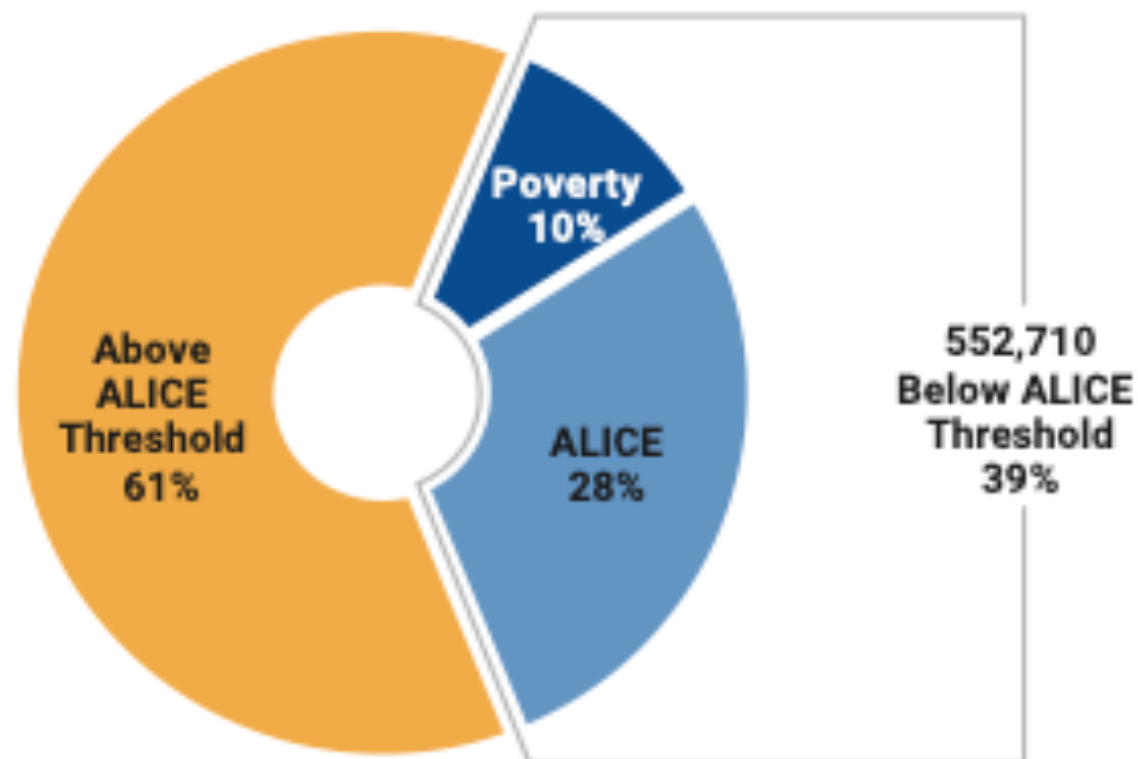


## National



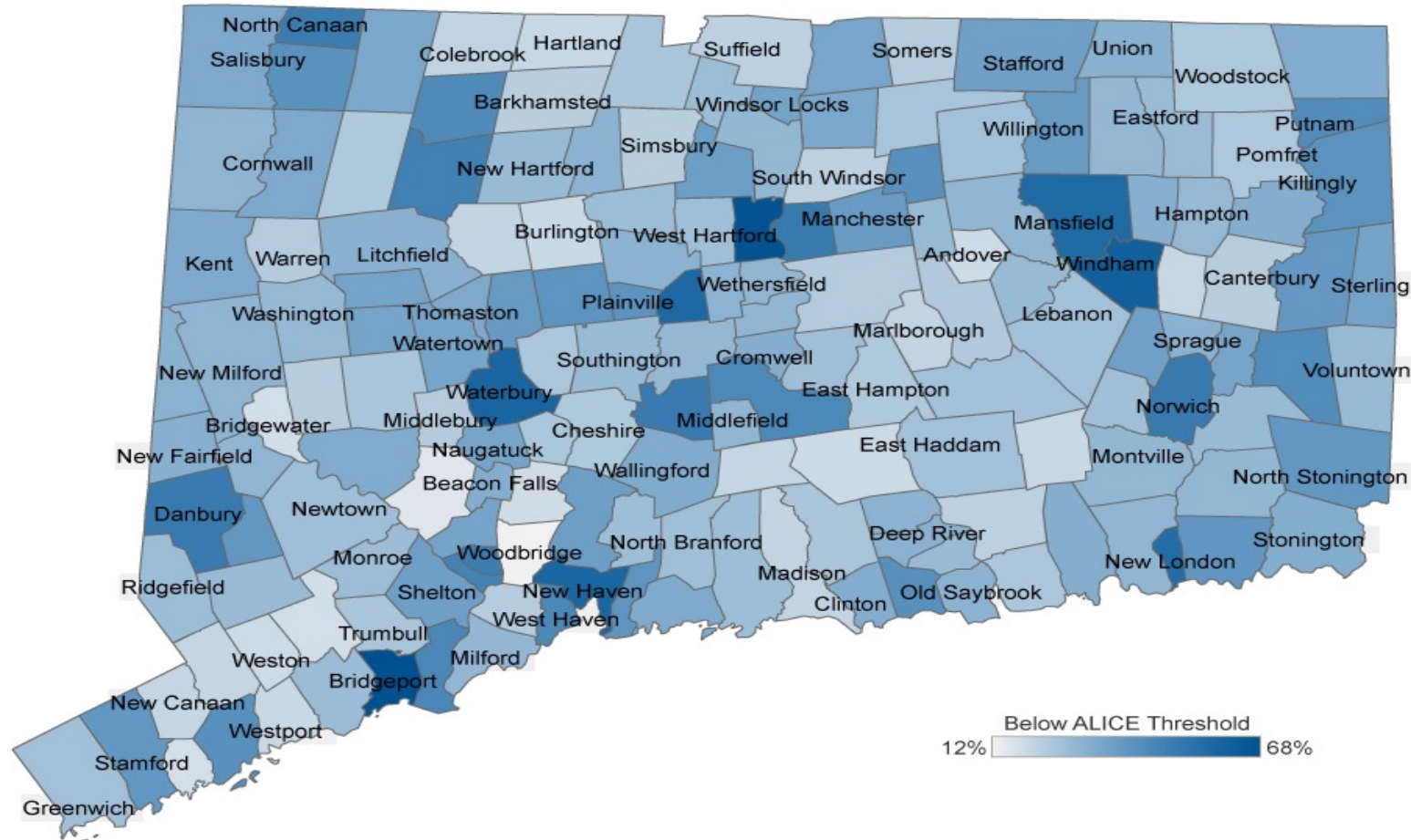
In CT, more than 54,000 additional households are ALICE today vs. 2019

## Connecticut





# ALICE households live in every community in CT

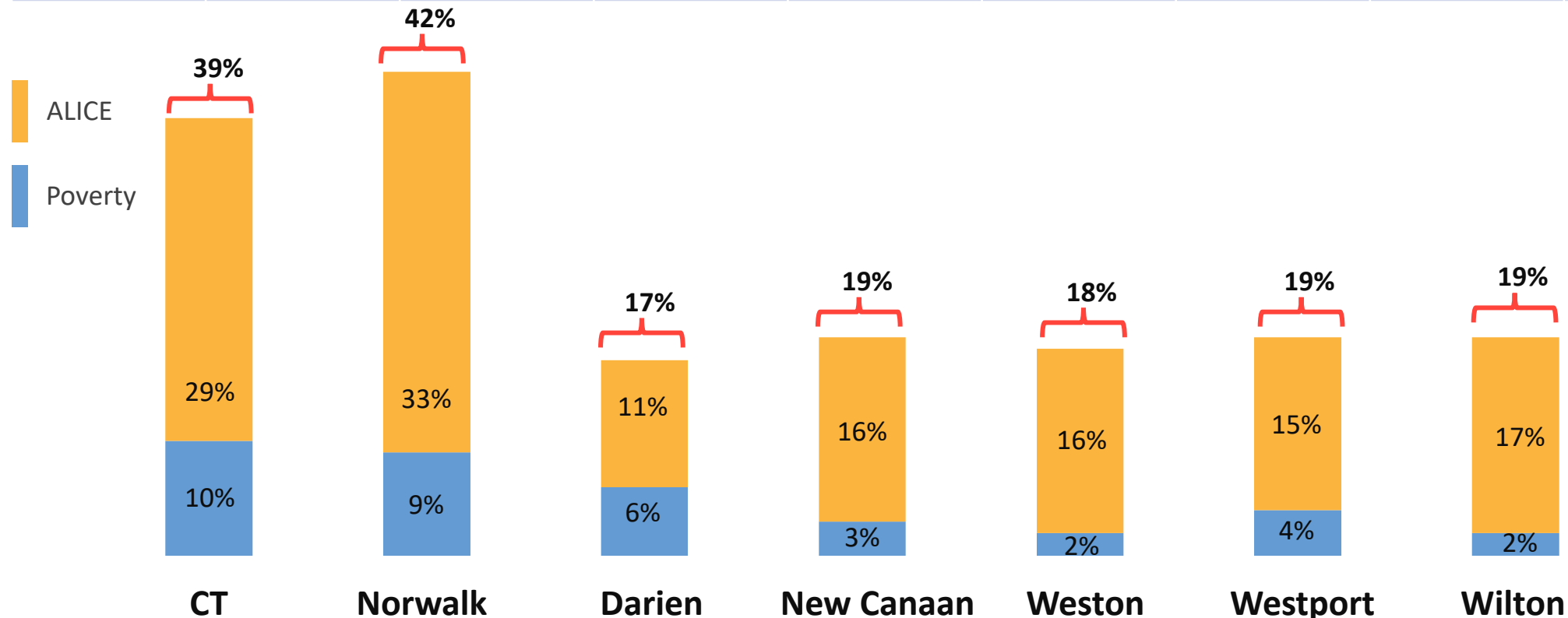


Town	Total Households	% Below ALICE Threshold
Bethel	7,207	40%
Bridgeport	52,914	68%
Bridgewater	723	17%
Brookfield	6,330	30%
Danbury	32,188	50%
Darien	6,978	17%
Easton	2,719	17%
Fairfield	21,086	27%
Kent	1,252	33%
Monroe	6,274	27%
New Canaan	6,917	20%
New Fairfield	4,503	31%
New Milford	10,656	30%
Newtown	9,655	27%
Norwalk	35,569	42%

Town	Total Households	% Below ALICE Threshold
Redding	3,341	28%
Ridgefield	9,125	27%
Roxbury	944	22%
Sherman	1,566	31%
Stamford	52,577	40%
Stratford	20,187	45%
Trumbull	12,282	24%
Warren	552	23%
Washington	1,423	29%
Weston	3,525	18%
Westport	9,478	19%
Wilton	6,198	19%
United Way of Coastal and Western Connecticut	326,169	40%
Connecticut	1,397,324	39%

# NORWALK SNAPSHOT

Population	Households	ALICE Population	ALICE Households	% ALICE and Below	Households Poverty	% HH Poverty	Households ALICE	% HH ALICE
90,821	35,569	38,674	14,932	42%	3,308	9%	11,624	33%





## 2. KEY FINDING

Mismatch between wages and  
the cost of basics.

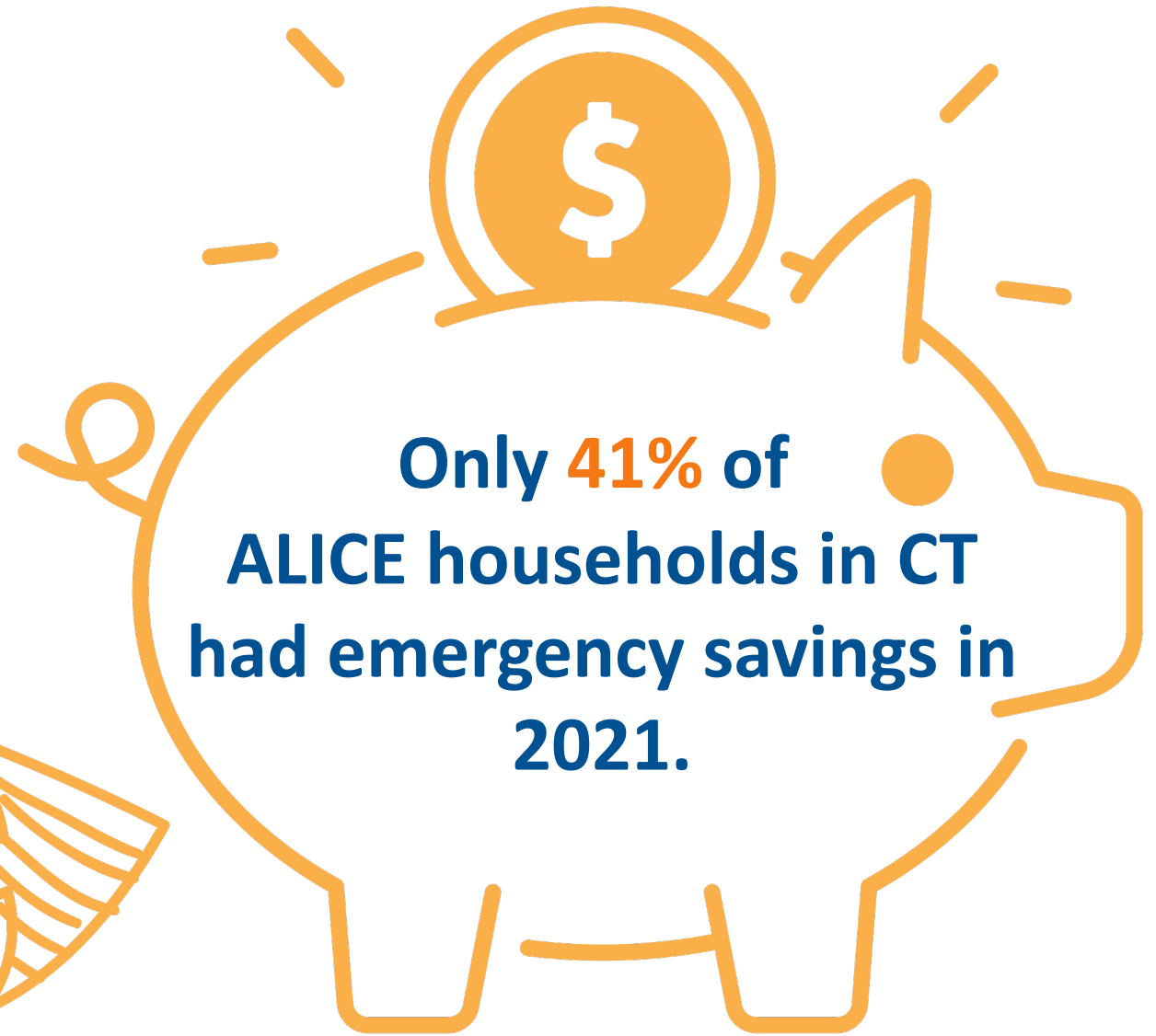
The ALICE Household Survival Budget provides the bare minimum budget for essentials by household composition, in every county.

*\*Full-Time Hourly Wage is based on working 40 hours per week, 50 weeks per year.*

HOUSEHOLD SURVIVAL BUDGET 2021				
Monthly Costs	Single Adult	1 Adult, 1 Child	2 Adults, 2 Children in Child Care	2 Seniors
Rent	\$1,138	\$1,382	\$1,666	\$1,382
Utilities	\$154	\$239	\$292	\$239
Child Care	\$0	\$508	\$2,813	\$0
Food	\$537	\$910	\$1,463	\$908
Transportation	\$357	\$455	\$834	\$439
Health Care	\$241	\$560	\$815	\$1,164
Technology	\$75	\$75	\$110	\$110
Miscellaneous	\$250	\$413	\$799	\$424
Tax Payments	\$521	\$895	\$1,859	\$1,025
<b>Monthly Total</b>	<b>\$3,273</b>	<b>\$5,437</b>	<b>\$10,651</b>	<b>\$5,691</b>
<b>Annual Total</b>	<b>\$39,276</b>	<b>\$65,244</b>	<b>\$127,812</b>	<b>\$68,292</b>
<b>Hourly Wage</b>	<b>\$19.64</b>	<b>\$32.62</b>	<b>\$63.91</b>	<b>\$34.15</b>

The Household Survival Budget includes only the necessities to live and work in the modern economy.

**Most notably, it does not include savings or debt service.**



Occupation	Total Employment (BLS)	Median Hourly Wage (BLS)	Percent Median Wage Change From 2019 (BLS)	Percent Workers Below ALICE Threshold (ACS PUMS)
Retail Salesperson	41,520	\$14.16	6%	32%
Personal Care Aides	38,040	\$14.30	12%	58%
Cashiers	37,600	\$13.80	17%	43%
Stockers and Order Fillers	30,160	\$17.34	29%	43%
Driver/Sales Workers and Truck Drivers	29,060	\$20.53	2%	28%
Secretaries and Administrative Assistants	24,960	\$22.73	-1%	24%
Cooks	18,930	\$16.56	11%	46%
Secondary School Teachers	16,890	\$37.72	-1%	9%

**60%** of the top 20 jobs in Connecticut still paid **less than \$20/hour** (\$40,000/year) in 2021.

*Data for the 20 top occupations in Connecticut, 2021, are available in the 2023 ALICE Report*

BLS = US Bureau of Labor Statistics; ACS = American Census Survey Public, PUMS = Public Use Microdata Sample, US Census Bureau



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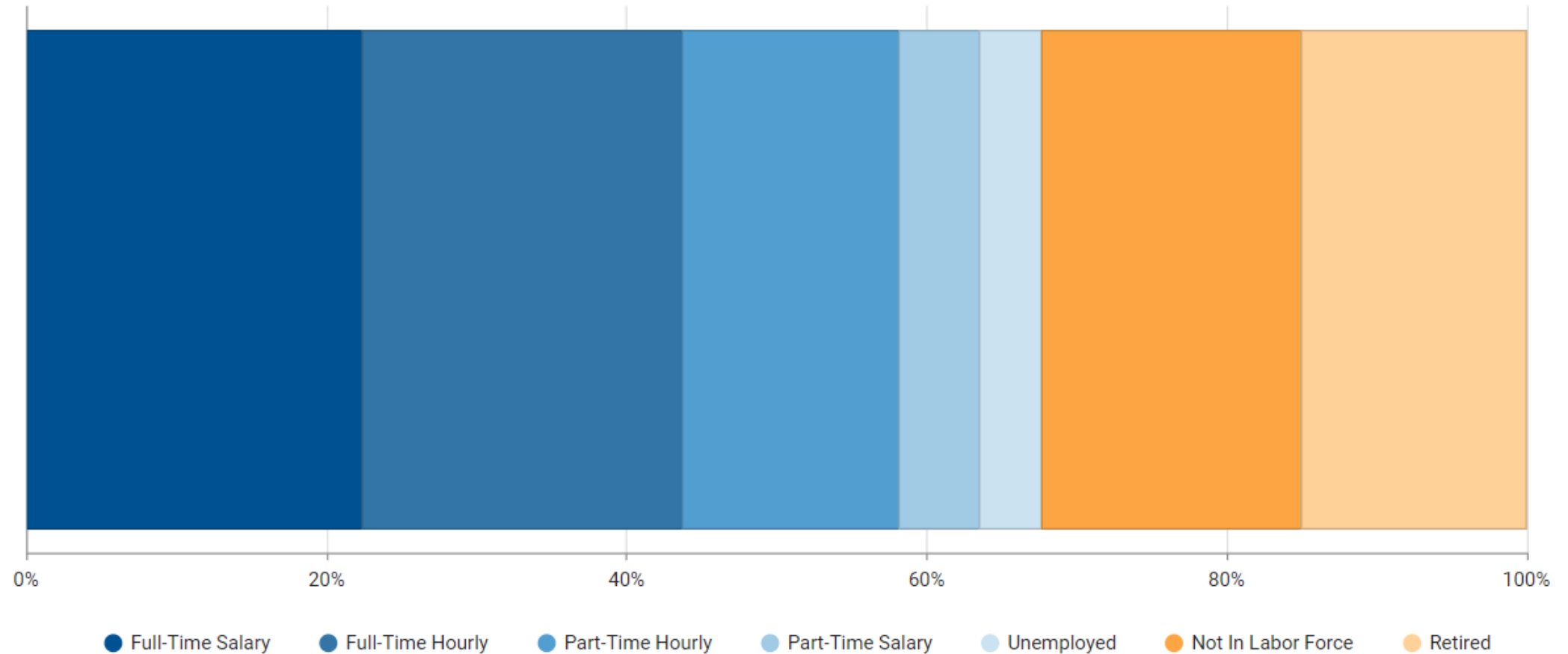
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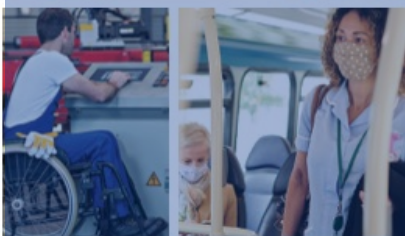
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<b>Monthly Total</b>	<b>\$3,273</b>	<b>\$5,437</b>	<b>\$10,651.00</b>	<b>\$5,691</b>
<b>Annual Total</b>	<b>\$39,276</b>	<b>\$65,244</b>	<b>\$127,812</b>	<b>\$68,292</b>
<b>Hourly Wage</b>	<b>\$19.64</b>	<b>\$32.62</b>	<b>\$63.91 (\$31.95/adult)</b>	<b>\$34.15 (\$17.07/adult)</b>



## Labor Status, Population 16 and Over, Fairfield County, Connecticut, 2021

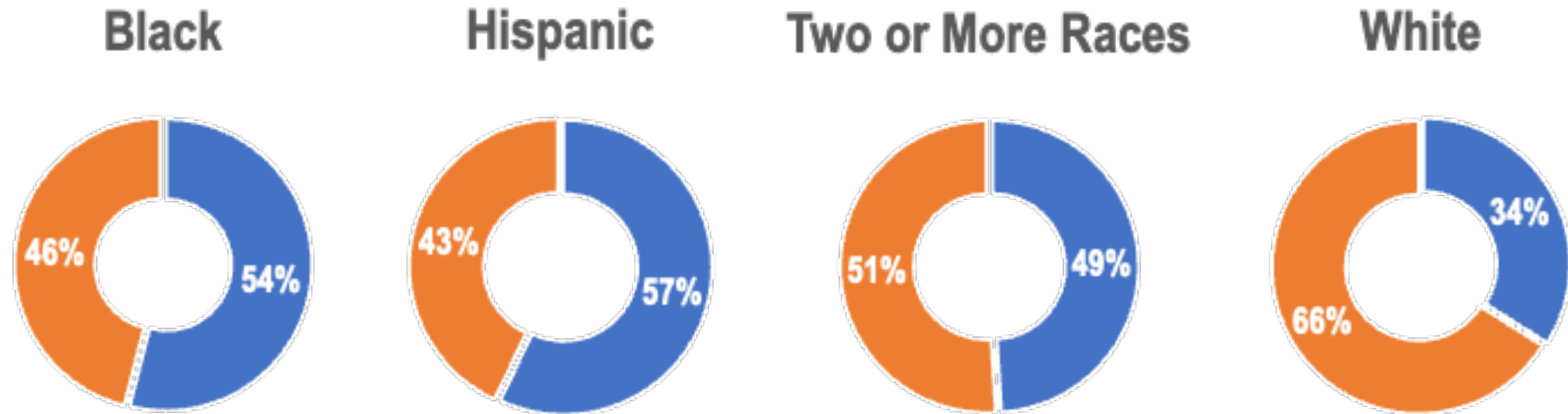
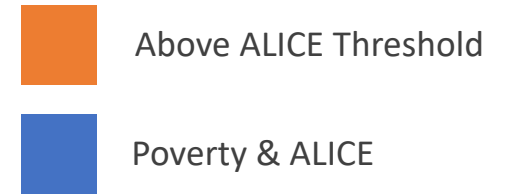




### 3. KEY FINDING

Rates of financial hardship in Connecticut differed substantially by race and gender.

# ALICE Data by Race/Ethnicity



In Connecticut in 2021, Black and Hispanic households, young households, and single-parent households had the highest rates below the ALICE Threshold. White and Asian households, working-age households, and married-parent households had the lowest rates below the Threshold.



## 4. KEY FINDING

Pandemic-related enhancements to federal benefits have expired – increasing the strain.

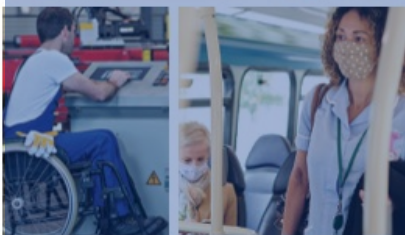
In 2021, the enhanced **federal Child Tax Credit + Child and Dependent Care Tax Credit**

contributed **\$15,204** to the household budget of two working adults with one infant and one toddler.



## Pandemic Assistance in 2021

- January to November 2021 — Emergency rental assistance provided on average \$4,345 to LI households to pay rent/utilities
- March 2021 — Economic Impact Payments of up to \$1,400 for eligible individuals.
- July to December 2021 — enhanced Child Tax Credit + direct monthly payments (up to \$300/month/child).
- September 2021 — National end of all Emergency Pandemic UI benefits.
- October 2021 — End of CDC's eviction moratorium.



## 5. KEY FINDING

The rising costs of household essentials is putting financial stability further out of reach.

The ALICE Essentials Index, which measures change over time in the cost of household essentials, projects an 18.2% statewide increase in the Household Survival Budget from 2021 to 2023 (before taxes).

For the average Connecticut household, depending on the available tax credits, the costs of basics in 2023 could be as high as \$138,739 for a family of four and \$41,467 for a single adult.



Learn more at [unitedforalice.org/essentials-index](https://unitedforalice.org/essentials-index).

## HOUSEHOLD SURVIVAL BUDGET 2021

Monthly Costs	Single Adult	1 Adult, 1 Child	2 Adults, 2 Children in Child Care	2 Seniors
Monthly Total	\$3,273	\$5,437	\$10,651.00	\$5,691
Annual Total	\$39,276	\$65,244	\$127,812	\$68,292
Hourly Wage	\$19.64	\$32.62	\$63.91	\$34.15

## HOUSEHOLD SURVIVAL BUDGET 2023

Monthly Total	\$3,862	\$6,415	\$12,568	\$6,715
Annual Total	\$46,345	\$76,987	\$150,818	\$80,584
Hourly Wage	\$23.17	\$38.50	\$75.41	\$40.30

*\*Full-Time Hourly Wage is based on working 40 hours per week, 50 weeks per year.*



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and Western Connecticut





# Summary of Key Findings

**1. Financial hardship continues to grow in Connecticut.**

**2. Mismatch between wages and the cost of basics.**

**3. Rates of financial hardship in Connecticut differed substantially by race and gender.**

**4. Pandemic-related enhancements to federal benefits have expired – increasing the strain.**

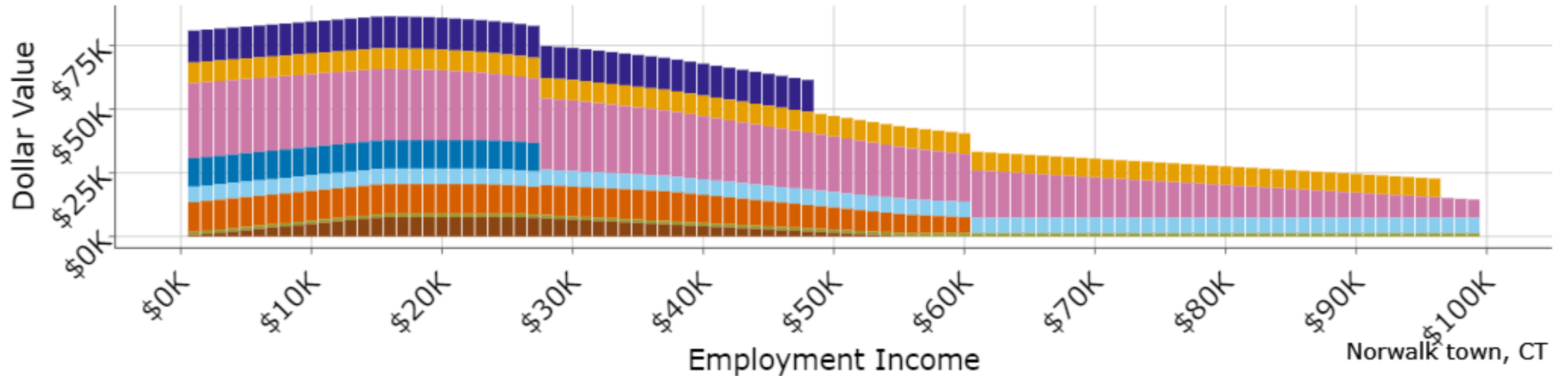
**5. The rising costs of household essentials is putting financial stability further out of reach.**

# Benefits Cliffs



# Public Assistance by Employment Income

Norwalk, 2 adults, 2 children (8 and 3)



Program: Medicaid for Adults

Medicaid for Children/CHIP

Housing Voucher TANF

Head Start SNAP

Free or Reduced Price School Meals

EITC

Source: Federal Reserves Benefits Cliffs Policy Rules Database: [https://emar-data-tools.shinyapps.io/prd\\_dashboard/](https://emar-data-tools.shinyapps.io/prd_dashboard/)



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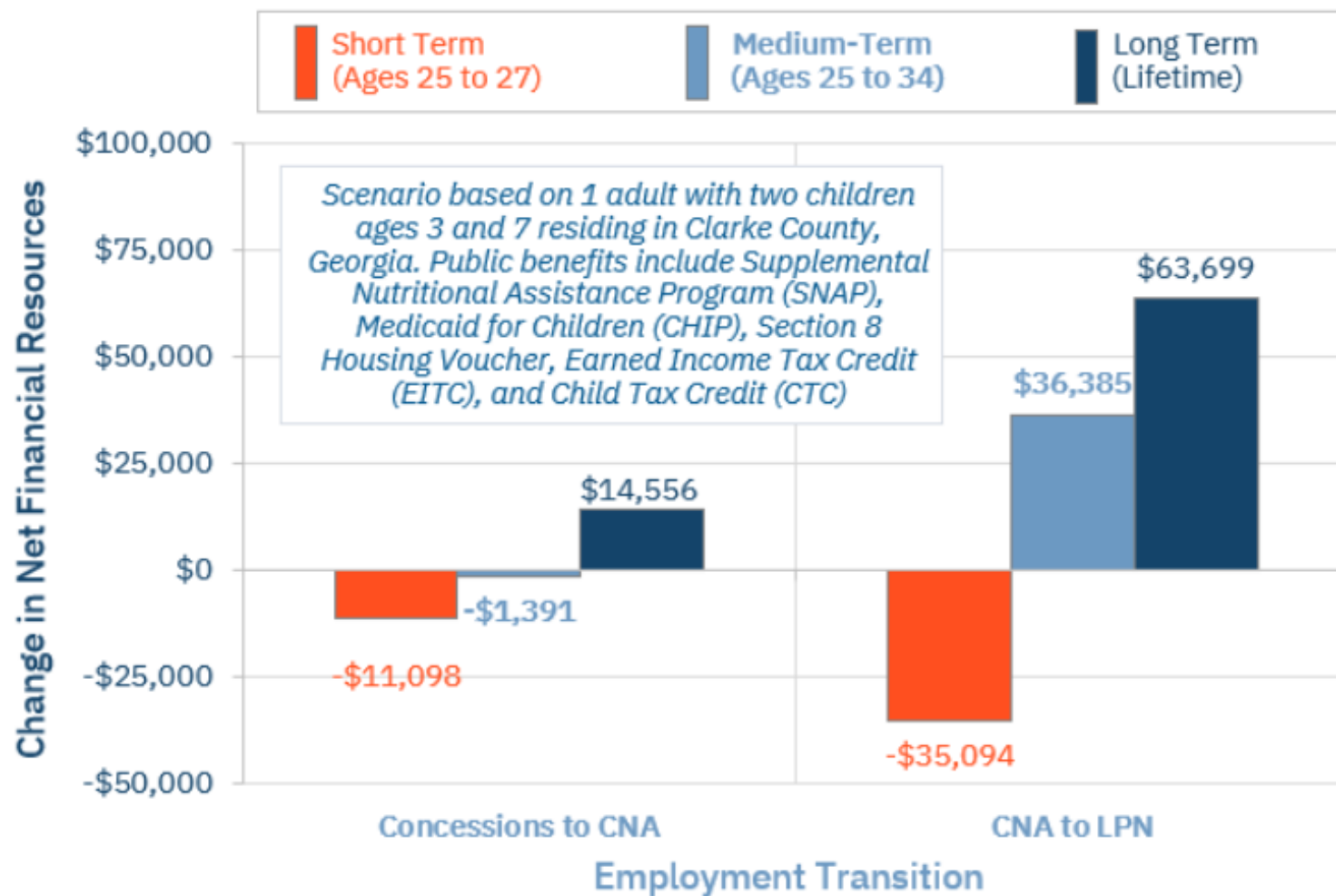
# Family Net Financial Resources

*Net Financial Resources = (Income+Public Assistance)-(Taxes+Expenses)*



Source: Federal Reserves Benefits Cliffs Policy Rules Database: [https://emar-data-tools.shinyapps.io/prd\\_dashboard/](https://emar-data-tools.shinyapps.io/prd_dashboard/)

# Gains to Career Advancement



Source: Atlanta Fed's Policy Rules Database Dashboard

# Exploring Advocacy Priorities





# Benefits Cliff

## Examples of What Works to Ease Benefits Cliff

- Connecticut's Office of Early Childhood modified its child care subsidies to smooth the impact of benefits cliffs (2019)
- Increasing asset limits for TANF (VT)
- Refundable Earned Income Tax Credits: "smooth out cliffs with a broad brushstroke, reducing the need to calibrate improvements to the cliffs across a set of benefits"
- Emergency Assistance Accounts: provide funds that enable workers to use funds for car payments, purchases of professional attire or tools, or better internet access bridge the gap between benefits and economic independence (Ohio)
- Individual Development Accounts (IDA): allow workers to set savings goals and matches their deposits with public or private funds & typically exempted from asset tests / not taxed (Ohio)
- Colorado Cliff Effect Pilot Program aimed to develop a revenue neutral approach on a family-by-family basis as income rose, a plan mostly focused on an individual case-management level.

# 1. Create a permanent, fully refundable Connecticut Child Tax Credit (CTC)

- **Why?** Since 2021, cost of inflation for household basics is more than 18%.
- **The Impact:** A permanent CT CTC of \$600/child would provide dependable, flexible income to approximately 250,000 households and 350,000+ children.
- **For Who:** up to \$100,000 annual income for a single filer, \$200,000 for joint filers.



## 2. Leverage federal funds to expand healthy, no-cost school meals

- **Why?** Children should have what they need to learn. Providing students with adequate nutrition is essential for success in school, just like school buses, textbooks, and technology.
- **How:**
  - Annualize the \$16 million allocated in the 2023/24 school year to provide no-cost school breakfast for all students
  - Leverage federal funds to cover most of the cost to expand no-cost school meals — state funds will fill the gap between federal reimbursement and actual costs.

### 3. Develop a Phased-In Approach to Kindergarten Eligibility Date

- **Who this Impacts:**
  - **Families:** Nearly 9,000 children who would otherwise have been eligible for kindergarten this year will need to delay their kindergarten starts.
  - **Childcare System:** 42 towns have unmet preschool needs, and 122 have unmet infant/toddler needs.
- **Implementation Ask:**
  - Allow all children who will turn five years old by November 1st of the 2025/2026 school year to enroll in kindergarten.
  - Implement the original September 1st eligibility requirement for the 2026/2027 school year and beyond.

## 4. Extend and Broaden Child Care Incubator Legislation

- **What is a CC Incubator?**
  - Public Act No.21-171 grants the Commissioner of the Office of Early Childhood the authority to issue licenses for family childcare homes in non-residential properties in seven specific cities: New Britain, New Haven, Bridgeport, Stamford, Hartford, Danbury, and Waterbury.
- **The Ask:**
  - Extended Pilot Duration to July 2030
  - Expand Incubator Footprint:
  - Facilitate Multiple Incubators in Municipalities

# ALICE Simulator Activity (20 Min)

1. Find a partner
2. Receive your persona and money
3. Visit 4 stations and make your decisions
  1. Food
  2. Transportation
  3. Housing
  4. Child Care





### The Franklin Family

You and your spouse have two children, ages 2 and 8. Your spouse is a **staff accountant at Complete HR Solutions** in Norwalk, and you are a **medical assistant** in Darien. Your younger child requires weekly speech therapy with \$75 co-pay, and your older child attends a local after-school program for \$280 per month.

Medical Assistant Salary (\$17/hr)	\$7,000
Staff Accountant Salary (\$29/hr)	
Taxes, SS, Medicare, CT tax	-1,190
Health Insurance	-850
Speech Therapy Co-Pay (\$75/week)	-300
After-School Program	-280
<b>TOTAL Monthly Income</b>	<b>\$4,380</b>

**ALICE** Asset Limited Income Constrained Employed




### The Gilbert Family

You and your spouse have a 6-month old child and a 5-year child. Your spouse recently took a job as a **retail worker** in Greenwich after a period of unemployment, and you are a **medical social worker** in Stamford. Your older child attends a local after-school program for \$350 per month. Your monthly income is as follows:

Nonprofit Salary (\$23.50/hr)	\$4,785
Retail Salary (\$15.00/hr)	
Taxes, SS, Medicare, CT tax	-1,085
Health Insurance	-350
After-School Program	-350
<b>TOTAL Monthly Income</b>	<b>\$3,000</b>

**ALICE** Asset Limited Income Constrained Employed



## Small Group Debrief (15 minutes)

1. What was the ALICE simulator experience like?
  1. What questions/concerns did it raise?
  2. What challenges existed?
2. Where do the community supports exist for ALICE?
3. Where do the gaps exist for ALICE?
4. What policy solutions do you see as a priority?
5. How can we work together as a collective to better address the needs of ALICE?

# United Way Strategic Plan Community Survey

As part of our ongoing commitment to enhancing the impact of our initiatives and better serving the diverse needs of our community, United Way of Coastal and Western Connecticut (UWCWC) is embarking on a strategic planning process.

This survey is designed to gather valuable feedback from stakeholders, including community members, partner organizations, volunteers, corporate partners, and donors. Your honest opinions and perspectives will play a vital role in helping us identify areas for improvement, understand community priorities, and refine our strategies to create a positive and lasting impact.

**Survey Link:** <https://bit.ly/UWcommunitysurvey>

United Way Strategic Plan  
Community Input Survey



United Way of Coastal  
and Western Connecticut



# LIVE UNITED

**Isabel Almeida, President & CEO**

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**Ashley Gaudiano, SVP Community Impact**

[Ashley.Gaudiano@unitedwaycwc.org](mailto:Ashley.Gaudiano@unitedwaycwc.org) | 203-297-6726



United Way of Coastal  
and Western Connecticut



# How did we do? Please give us feedback on today!

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# Closing

## Sign up on our website for our newsletter!

**September** news & updates

**Norwalk ACTS**

**September 9th, 2021**

**Upcoming Events**  
See what's happening this month.

**News You Can Use**  
[The Hour: Census Data: Norwalk Has the 7th Highest Population Increase in CT](#)  
[CT Post: "In Their Own Words," Dailo Education Funds Storytelling Platform for CT Teachers](#)  
[Chalk Talk: For Norwalk Schools, Resolving Equity Gaps Starts with a Mindset Shift](#)

**Member Spotlight**  
[ALL OUR KIN](#)  

All Our Kin is a nationally recognized nonprofit organization that trains, supports, and sustains family child care educators—transforming opportunities by ensuring that children and families have the foundation they need to succeed in school and in life.

Become a Norwalk ACTS member today!

**CEO Corner**  
Jennifer D. Barahona, LCSW

Over the past week, social media feeds were filled with faces of children and teachers returning to school. Given the uncertainty of the past eighteen months, it feels comforting to have a routine. However, now more than ever, we need to continue to come together as a community to support one another, exercise patience and understanding, and give ourselves and others grace.

We send our very best wishes to all students, teachers, staff, and families as together we continue to learn to navigate this new reality. Getting back into a routine is also an opportunity to recommit to our own self-care plans so that we are in a position to serve to the best of our abilities.

We look forward to welcoming you to the first convening of the new school year on [September 14th](#). We will be unveiling our new vision and mission statements and updating members on the plans for the coming year. In addition, we will receive an update from our race equity core team and hear from the Norwalk Public Schools about the strategic operating plan for the district.

**FOLLOW US FOR OUR LATEST NEWS**

[f](#) [t](#) [i](#) [in](#)

**DON'T MISS OUT!**

## Are you a member? Please sign our digital Memorandum of Agreement (MOA)

**Norwalk ACTS**

**MEMORANDUM OF AGREEMENT**

The **mission** of Norwalk ACTS is to enrich and improve the lives and futures of all of Norwalk's children and youth, from cradle to career. In doing so, it is our **vision** that Norwalk will be the healthiest city in America for a child to grow up in - academically, socially/emotionally, and physically. Social justice and racial equity are core values of Norwalk ACTS. We are committed to continuing to disaggregate data to report on racial and economic disparities so that together we can deploy tools and resources to support adoption of equitable practices. This includes evaluating our internal operations and systems and building our own capacity to make measurable progress towards being a truly diverse, equitable, and inclusive organization. The Norwalk ACTS Membership, having adopted the principles of **Collective Impact** and the **StriveTogether Theory of Action** for building cradle to career civic infrastructure, is helping our community build an integrated system to address the academic, social emotional, and health/wellness needs of Norwalk's children.

**Principles of Collective Impact**

- Common Agenda
- Shared Measurement
- Mutually Reinforcing Activities
- Continuous Communication
- Backbone Support

**StriveTogether Pillars**

- Shared Community Vision
- Evidence Based Decision Making
- Collaborative Action
- Investment and Sustainability

Additionally, we incorporate these additional **eight practices** of Collective Impact:

1. Design and implement initiatives with a priority placed on equity
2. Include community members in the collaborative
3. Recruit and co-create with cross-sector partners
4. Use data to continuously learn, adapt, and improve
5. Cultivate leaders with unique system leadership skills
6. Focus on program and system strategies
7. Build a culture that fosters relationships, trust, and respect across participants
8. Customize for local context

**Our Collective Impact process, strategies, and Initiatives are aimed at the achievement or increase in the %s of the following community level outcomes:**

- Norwalk children enter kindergarten ready to learn.
- Norwalk students meet the goal level in 3rd grade reading.
- Norwalk students have the necessary skills to successfully transition from 5th to 6th grade.
- Norwalk students have the necessary skills to successfully transition from 8th to 9th grade.
- Norwalk students graduate from high school in 4 years ready for college, post-secondary training, or full-time employment.
- Norwalk graduates are career-ready with a college degree or professional certificate.