



Self-Sufficiency Calculator

Bridging the Gap Between Poverty and Self-Sufficiency.

“YW’s Self-Sufficiency Calculator enables us to screen clients for multiple benefits which gives our clients a more accurate picture of their financial situation. The most valuable part of the Self-Sufficiency Calculator is the follow-up. Making programs available does not help if clients do not apply. The follow-up ensures many more clients will follow through and received needed benefits.”

**- Ronnie Lowe, Executive Director of Lancaster Outreach Center
YW Screening Partner**

YW’s New Financial Tool

YW’s Financial Empowerment program helps families build assets and become self-sufficient through an array of educational services, products, and tools. The YW Self-Sufficiency Calculator is a YW Financial Empowerment tool that matches hard-working women and their families with the appropriate benefits needed to mend their current financial gaps while they work toward financial independence. Coaches use the YW Self-Sufficiency Calculator to identify which of the nine benefits:

- Child Care Assistance
- Child Health Insurance Program (CHIP)
- Comprehensive Energy Assistance Program (CEAP)
- Headstart & Early Head Start
- Medicaid
- National School Lunch Program
- Supplemental Nutrition Assistance Program (SNAP)
- Temporary Assistance for Needy Families (TANF)
- Women, Infant and Children Program (WIC)

and the three tax credits:

- Child Care Tax Credit (CCTC)
- Child Tax Credit (CTC)
- Earned Income Tax Credit (EITC)

a family may be eligible to receive. YW also connects clients with community partners who provide clients with additional resources not listed above (e.g., family violence programs, shelters, legal assistance) when the need arises.

During the benefits screening process, Coaches use the YW Self-Sufficiency Calculator’s visual aids to illustrate to clients how to cut their expenses and reallocate their current income to ensure that benefit dollars are utilized efficiently and effectively. Coaches guide the clients as they proceed through the benefit application process and provide them with resources and opportunities to work toward financial independence and away from public benefit supports and predatory lending.

Dynamic Features

- Takes only 20 minutes to complete the client-screening process
- Provides up-to-date benefit information and maintains an eligible-benefits accuracy rate of 95% with ongoing updates
- Describes how each benefit works, where to apply for benefits and what documents are needed
- Records benefit outcomes and tracks clients’ progress toward self-sufficiency

Benefits for YW Screening Partners

YW Screening Partners can track a client’s progress toward economic self-sufficiency and measure agency success. Multiple reports are available that allow YW Screening Partners to promote their success within the community, cultivate client growth, and assist with fundraising by answering important questions.

Quantification

- How many clients were served?
- How many clients were we able to follow-up with?
- What are the demographics of the clients served?

Impact

- How many families and individuals received benefits?
- How many benefits did each family receive?
- How was the community’s economy (impact available in an actual dollar amount) affected by our clients receiving these benefits?

Barriers & Advocacy

- Were clients provided adequate assistance during the application process?
- How long did it take for clients to receive benefits?
- Which eligible resources are clients not accessing?
- Why were eligible clients denied benefits?

Benefits & Tax Credit Descriptions

YW does not determine benefit eligibility, rather identifies benefits for which a client might be eligible based on the availability of funding and the accuracy of the information provided by the client.

Child Care

Provides support service for parents who work, attend school, or are participating in job training and have children under the age of 13.

Child and Dependent Care Tax Credit (CCTC/DCTC)

Provides a tax credit for working individuals who pay someone to care for a child or dependent while they work or look for work.

Child Health Insurance Program (CHIP)

Offers free or low-cost health insurance for children through their 18th year of age who are uninsured but not eligible for Medicaid.

Child Tax Credit (CTC)

Provides a tax credit for individuals with dependent children under the age of 17.

Comprehensive Energy Assistance Program (CEAP)

Assists families with meeting their immediate energy needs and encourages consumers to control energy costs for years to come through energy education.

Earned Income Tax Credit (EITC)

Provides a tax credit for working individuals and families who earn low incomes.

Head Start & Early Head Start

Provides comprehensive educational, health, nutritional, and social services for children from birth to age 5.

Medicaid

Offers free health care (e.g., check-ups, dental care) to uninsured families, children, the disabled and other qualifying individuals.

National School Lunch Program

Provides nutritionally balanced, low-cost or free lunches to children.

Supplemental Nutrition Assistance Program (SNAP - formerly known as Food Stamps)

Helps people with low incomes and limited resources buy the food they need for good health.

Temporary Assistance for Needy Families (TANF)

Helps families pay for food, clothing, housing, utilities, furniture, transportation, telephone, laundry, necessary household equipment, medical supplies not paid for by Medicaid, and other basic needs.

Women, Infant and Children Program (WIC)

Serves to safeguard the health of women, infants, and children up to age 5 who are at nutritional risk by providing information on healthy eating, referrals to health care, and the necessary foods for proper development (e.g., milk, baby formula, cheese, eggs).

"Utilizing the YW Calculator in our casework process helps households meet their basic needs and keeps them from being our future poverty population. The YW Calculator is a positive model and a great partnership resource in helping the people of our communities. We must develop more tools and strategies like this if those in poverty or near-poverty are going to be able to build resources and sustainability."

*Camilla Zimbal
Social Services Director
Metrocrest Social Services
YW Database Partner*

Creating Economic Activity In Our Community

Far too many hard-working, eligible families miss out on the help they need which leads to billions of dollars in potential support going unused or unclaimed each year. When needy Texas families do not receive eligible benefits, the entire state loses out on billions of federal dollars that fuel our state and local economies. For example,

- Every \$1 in SNAP (Food Stamps) benefits generates \$1.84 in economic activity.
- Every \$1 spent directly on Child Care generates \$1.91 in economic activity.
- Every \$1 in EITC funds received produces \$1.50 in economic activity.

**Sources available upon request.*

