

The Return on Investment of United Way 211 in Greater Cincinnati

An Analysis by the Center for Research &
Data at the Cincinnati Regional Chamber



About the Center for Research & Data

The Cincinnati Chamber's Center for Research & Data is an initiative to deliver data-driven analysis regarding vital regional indicators and outcomes. The Center helps regional leaders, community partners, and policymakers make informed decisions around priorities like talent attraction, inclusive economic growth, and community-wide goals. We provide actionable insights to support the mission and vision of the Chamber.

About United Way of Greater Cincinnati

United Way of Greater Cincinnati (UWGC) is a registered 501(c)(3) nonprofit organization committed to advancing both immediate relief and long-term solutions to the most pressing challenges facing the region. Serving families across a nine-county area, UWGC's mission is simple yet profound: to empower everyone in the region to achieve economic well-being so the entire community can thrive, now and in the future.

This mission is carried out by addressing both urgent needs and the underlying conditions that create them. By focusing on the three areas families rely on most for stability and upward mobility, Educational Success, Financial Empowerment, and Housing Security, UWGC is uniquely positioned to lead regional change. Grounded in trusted relationships, shared data, and connected networks, UWGC helps communities understand their needs, align efforts, and move forward together.



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United Way of Greater Cincinnati's 211 helpline is often the first place people turn when they need help with food, housing, utilities, or other basic needs. Beyond offering compassion and guidance, 211 delivers a strong return on investment by connecting people to programs that provide direct aid and prevent costly crises.

The following analysis uses one full year of referral data provided by United Way of Greater Cincinnati, from October 1, 2024 to September 30, 2025, and applies conservative per-referral benefit estimates drawn from national and state-level research. Each service area summary details assumptions about the amount of benefits per referral, as well as the percentage of referrals that are successful and would not have otherwise received access to benefits – a figure we refer to as the 211 Success Rate. United Way 211 received 55,000 requests for assistance during this time, including requests received by phone and online. In all, those requests led to 177,380 unique referrals for service. For this report, the Center analyzed only requests received by phone. Of those requests, there were 93,952 unique referrals. In cases where callers were referred to multiple providers of a service, we only counted that as one referral – removing referrals for duplicate services.

We note that these are not local dollar amounts tracked by 211, but reasonable proxies based on available studies. Together, they provide a useful picture of the economic and social value created when people are connected to help through 211.

Service-by-Service Impact

Utility Payment Assistance

The dataset shows 16,414 unique service referrals to utility assistance. To estimate the benefit, we apply the average grant size from Ohio's Low Income Home Energy Assistance Program, about \$316 per household per year. Based on national data from other 211 programs we use a conservative estimate that about 25% of referrals obtained a benefit that would not have otherwise been obtained. This produces an estimated **\$1.3 million** in support. This is an assumption based on typical program values; the actual benefit may vary by household and program. Keeping utilities on prevents households from losing safe housing and avoids emergency health costs during extreme weather.

Rent Payment Assistance

The program resulted in 13,702 unique service referrals to rental aid

programs. We use \$613 per household; the average value of one month's rental assistance identified in national studies. We also assume that 20% of referrals resulted in aid that would not have been otherwise obtained. Multiplying through yields about **\$1.68 million**. This assumption is conservative, as many programs provide more than a single month's rent. Preventing eviction also avoids shelter stays, legal proceedings, and health costs that can easily exceed this amount.

Utility Disconnection Protection and Payment Plans

7,437 unique service referrals were for either disconnection protection or to connect people to income-based payment plans. We've combined these two service areas for this analysis. To approximate the value, we assign \$100 per referral in avoided fees and charges, and a 50% success rate. This produces about **\$372,000** in benefits. This estimate is intentionally modest; the real value includes avoiding the much larger costs of shutoffs, such as health impacts or forced relocation.

Temporary Financial Assistance

There were 5,682 unique service referrals to emergency financial aid programs. Since these programs vary widely, we use an assumed average of \$300 per household, reflecting

typical small-dollar grants provided by charities. We also assume a 29% success rate. That results in about **\$494,000** in benefits.

Homeless Shelters and Emergency Shelter Clearinghouse

There were 4,398 unique service referrals to homeless shelters or emergency shelters, which we've combined for this analysis. We use a conservative value of \$100 per person, representing a short stay and meals. Based on national research, we also estimate that 15% of referrals resulted in a shelter stay directly attributable to the 211 service. This generates about **\$66,000** in benefits. Shelter costs in practice are often much higher, so this is a conservative estimate.

Food Pantries

3,359 unique service referrals were directed to food pantries. Feeding America and other sources suggest an average value of about \$150 per household in food received. Again, based on data from other 211 programs we estimate that about 34% of referrals resulted in aid that would not have been otherwise received. This generates an estimated **\$171,000** in support. In addition to filling immediate needs, food support reduces health care costs and allows families to redirect scarce income to other essentials.

Tax Preparation Assistance

There were 3,200 unique service referrals to Free Tax Prep services. Studies of the Volunteer Income Tax Assistance (VITA) program show that participants save about \$150 in fees and receive average refunds of around \$1,650. Combining these, we estimate \$1,800 per person. We assume that 50% of callers would have located tax assistance without 211. That translates to **\$2.88 million** in benefits. This figure is drawn directly from national program outcomes, but local refund sizes could be higher or lower.

Other Services

The top services summarized in the previous sections account for 54,192 referrals out of a total of 93,952. That leaves 39,760 referrals to other services. In total, there were 633 different categories of referrals for economic analysis. Since analyzing every service individually would be very difficult, we have applied some general assumptions to the remaining 39,760 referrals. After accounting for the percentage of referrals that would not be expected to result in any benefit, and the percentage of referrals that would have received a benefit without the help of 211, we were able to create some very conservative estimates of benefits received per referral. These

range from \$2 to \$25 per referral depending on category. A weighted average of these benefits produced a per-referral benefit of roughly \$10.

Multiplying this by the number of referrals yields about **\$397,000** in additional impact. We note that, due to the uncertainty in calculating an estimate for hundreds of categories, we used extremely conservative assumptions – as a result, this should be viewed as a minimum impact for the other services category. The actual impact could be much higher.

Overall Return on Investment

Adding these categories together yields an estimated **\$7.4 million** in community benefits generated through 211 referrals. With an annual operating cost of about \$2.1 million, **the return on investment is at least 3:1**. This means **every dollar invested in Greater Cincinnati's 211 service produces at least three dollars in direct measurable value to Greater Cincinnati residents**. These estimates rely on assumptions and national program averages, so they should be read as indicative rather than exact. However, we note that this is a very conservative estimate, and it is possible that the return on investment is much higher.



Conclusion

United Way 211 is more than a call center. It is an engine for stability that multiplies every dollar spent many times over in community value. Whether it is preventing a family from losing their home, keeping the lights on, or securing a much-needed tax refund, the assistance facilitated by 211 translates into tangible economic and social returns.

The estimated \$7.4 million in benefits demonstrates that investing in 211 is not just compassionate, but cost-effective.



Appendix

Referral Category	Unique Service Referrals	Per Referral Benefit	211 Success Factor	Total Estimated Benefit
Utility Payment Assistance	16,414	\$316	25%	\$1,296,706
Rent Payment Assistance	13,702	\$613	20%	\$1,679,865
Utility Disconnection Protection and Payment Plans	7,437	\$100	50%	\$371,850
Temporary Financial Assistance	5,682	\$300	29%	\$494,334
Homeless and Emergency Shelters	4,398	\$100	15%	\$65,970
Food Pantries	3,359	\$150	34%	\$171,309
Tax Preparation Assistance	3,200	\$1,800	50%	\$2,880,000
Other Services*	39,760	\$10	-	\$397,600
Total	93,952	-	-	\$7,357,634

*Other Services represents more than 600 different categories of service referrals.

Methodology

The Center for Research and Data developed these estimates using data provided by United Way of Greater Cincinnati, regional cost-of-living and health indicators, and conservative assumptions informed by national studies and benchmarking data on the outcomes and success rates of United Way programs and referral systems nationwide.

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