



# Creating Opportunity for All

## So Everyone in Monterey County can Thrive

At the Community Foundation for Monterey County (CFMC), we believe **everyone deserves the opportunity to thrive**. Through data-driven insights, real community voices and strategic investment, we are committed to removing barriers and creating pathways to success for all Monterey County residents.

The Community Foundation has identified strategic funding opportunities to support local nonprofits addressing these specific needs. Donors are invited to join the CFMC and other funders in investing in these critical areas by:

- 1) Supporting grants in one or more focus areas
- 2) Contributing to the Thrive Fund which allows the Foundation to designate grants to all four focus areas

### Thrive Investment Opportunities

#### Housing Stability

Support financial literacy, credit-building and first-time homeownership.

- Support housing navigation and credit repair services
- Increase financial literacy programs, including banking, savings and budgeting



#### Educational Attainment

Strengthen English and Math proficiencies for 4th-6th graders and empower parents as advocates.

- Expand tutoring programs
- Increase parent engagement and education regarding family literacy supports and college preparation/requirements
- Help develop additional local, bilingual, credentialed teachers



#### Workforce Development

Expand career pathways through entrepreneurship and training programs.

- Invest in paid internships to build experience, resumes, technical and professional skills
- Support young people's on-the-job training in their areas of interest, e.g., ag-technology, arts, etc.



#### Mental Health Support

Increase access to community-based wellness programs, peer support networks and destigmatize mental health care.

- Expand wellness tools and skill-building for children
- Increase accessible programs for people of all ages, especially young adults, essential workers, families of color and the LGBTQ+ community.



### Help Build a Thriving Monterey County

By investing in these key areas, we can **create meaningful change, uplift communities and open doors to opportunity for all**. Your support fuels this movement, ensuring that Monterey County is not just a place to live, but a place where everyone can truly thrive.

**HEALTHY, SAFE, VIBRANT** Communities

# Thrive: How You Can Help



## Where We're Investing: High-Impact Solutions

### ➤ Housing Stability

Supporting financial literacy, credit-building and first-time homeownership programs.

### ➤ Educational Attainment

Strengthening English and Math proficiency for 4th-6th graders and empowering parents as advocates.

### ➤ Workforce Development

Expanding career pathways through entrepreneurship programs, paid internships and professional skill-building.

### ➤ Mental Health Support

Increasing access to community-based wellness programs, peer support networks and destigmatizing mental health care.

## Join Us

Please contact us to strengthen our community through Thrive grants.

### CFMC Donor Advisors:

Log into [cfmco.org/DonorPortal](https://cfmco.org/DonorPortal) to recommend a Thrive grant.

## WHY? The Need is Great

The data shows there are great disadvantages and disparities for many of our neighbors around basic human needs, such as housing, education, economic stability and mental health. Funding these specific areas will create opportunity and measurable impact.

- Since 2014, median home prices increased by 95%, while median income for a family of four in Monterey County has increased 50%.  
*(2023-2031 Housing Element, County of Monterey)*
- Only 21.4% of 7th grade students meet or exceed math competencies and only 38.9% meet or exceed English/Language Arts competencies.  
*(DataShare Monterey County: Math, English)*
- Only 57.6% of Monterey County households have the income level needed to afford the basic costs of living. *(Asset Limited, Income Constrained, Employed (ALICE) threshold)*  
*(DataShare Monterey County)*
- More than half (51.2%) of Monterey County adults have had two or more years in their lives when they felt depressed or sad on most days.  
*(Community Health Needs Assessment)*

For more information visit  
[cfmco.org/DataCenter](https://cfmco.org/DataCenter).



## HOW?

### Our Approach

- **DATA** – We analyzed over **15 community reports** to identify key challenges.
- **NARRATIVE** – We engaged **nearly 100 residents** through listening sessions and interviewed **25+ local leaders** to understand real-life experiences.
- **ACTION** – We are investing in solutions that address systemic barriers and create lasting change.

### What We Heard: Common Challenges

- **Housing** – High rent and limited homeownership opportunities
- **Financial Barriers** – Low credit scores affecting economic mobility
- **Education Gaps** – Academic struggles in foundational subjects
- **Workforce Challenges** – Limited access to career growth opportunities
- **Mental Health Struggles** – Stigma and lack of accessible resources



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**CFNS**  
ACCREDITED FOUNDATION  
Confirmed in Compliance with  
Community Foundations National  
Standards

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*To inspire philanthropy and be a catalyst for strengthening  
communities throughout Monterey County*



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