



**CHANGE
DOESN'T JUST
HAPPEN. IT'S CREATED
TOGETHER.**

2022-2023 IMPACT REPORT

**United
Way**



United Way
of Northern New Jersey

CREATING CHANGE, TOGETHER

Quietly, in plain sight, there are days, too many days, when ALICE's fridge is empty, a doctor's appointment isn't in the budget, and ALICE loses a paycheck because child care falls through. With rising inflation and systemic inequities at play, ALICE needs our attention and action.

With the help of many, United Way of Northern New Jersey is fueling and inspiring solutions, not just locally but nationally. And, in 2022, more organizations joined the effort, more influencers became aware and involved, and more programs expanded and launched. The movement is growing stronger by the day.

That positive momentum, and the progress we are seeing, didn't happen by accident. We didn't stumble into it. It was created, with each step critical to deliver lasting, positive change for ALICE.

The first step needed for change is uncovering insights. Through our nationally renowned research engine, United For ALICE, data is collected and analyzed to help us understand the barriers ALICE families run into daily. For example, through our work on our new ALICE in Focus series, we discovered that the majority of New Jersey's Black and Hispanic children — 63% and 60% respectively — lived in households that couldn't afford the basics pre-pandemic.



Those unbiased insights drive innovative thinking. That's how trailblazing programs like United In Care are born. Our research helps us zero in on ALICE's pain points, such as the lack of quality affordable child care, and sparks the development of new solutions.

Our new solutions and our progress toward change is strengthened via collaborations with partners. The expertise, perspective, funding, and influence of others like research bodies, legislators, foundations, corporations, and government agencies helps us to refine our work, and expand our reach. United For ALICE@Work is a prime example of this today. We are partnering with organizations to pilot a new curriculum that provides workplace strategies for supporting ALICE and fostering equity.

To further increase reach, awareness, engagement, and impact, we engage in targeted promotional efforts. As examples, our press outreach landed ALICE more than 1,400 mentions in the media, while one of our social media campaigns saw #ALICEinFocus shared 1,000 times across platforms.

While our insights, innovation, partnerships, and promotion are essential to creating real change for ALICE, nothing is more important than you and your

involvement. You add your time and your treasure, your ideas and your inspiration that help lift up our organization. From packing backpacks with school supplies, to donating holiday gifts, to lending us your brain power so we can provide free tax prep services, you are an essential ingredient and we could not be more grateful.

We are building something, together. We have charted a path to create meaningful change for ALICE — to ensure food is in the fridge, medical care is affordable, and quality, reliable child care is accessible. The momentum is palpable. We hope you feel it as you read through this report, and that you continue to help move ALICE's cause forward.

Sincerely,

Kiran Handa Gaudioso

CEO, United Way of Northern New Jersey

Keith D. Barrack

Board Chair, United Way of Northern New Jersey



SHOWING UP FOR ALICE

 **3 new ALICE reports and 34 new research partners drove change for struggling households nationwide**

"It's incredible research... I hope we all will be using for decades... to inform policies, write harder-hitting journalistic stories, and lobby for increased services."
—Michael John Carley, author, consultant and editor-in-chief of Neurodiversity Press

 **5,600 free tax returns filed, saving ALICE taxpayers \$1.5 million in tax prep fees**

"It was able to help me save money that I could use for food and gas."
—Alicia, free tax prep client

 **2,800 volunteers acted for ALICE – from stocking food pantries to collecting school supplies**

"I enjoyed participating...and making a positive impact on the community."
—Grace, volunteer

 **\$136,000 in furniture, supplies, and equipment provided to child care centers**

"I have brand new desks and tables, a bookshelf to organize my library and a new changing table...my business looks fresh and new."
—Damaris, child care provider

 **3,000 holiday gifts distributed to struggling families and individuals**

"I was able to get gifts for [my grandson] and have the best Christmas we ever had."
—Kim, United Way Gifts of the Season recipient

Helping ALICE remain in the workforce

Dawn has an important job in her community. She works to connect individuals with disabilities and their unpaid family caregivers with critical government supports. She helps individuals remain in their home and local community with dignity and respect.

As the caregiver to her 15-year-old son Erik, who has Down syndrome, Dawn understands firsthand the value of this work.

But following a divorce, Dawn became an ALICE and found herself struggling. She could no longer afford classes for Erik. An unexpected \$1,500 car repair bill meant she had to rely on her local food pantry for groceries. And she was trying to remain in the workforce while keeping her son safe.

United Way provided Dawn with critical technology that allows her to keep helping vulnerable members of her community while ensuring the safety and independence of Erik.

To learn more about Dawn and Erik's story scan the QR code.



40 family caregivers received help with home technology to better manage caregiving and work responsibilities

"It's allowed me to give [my son] more independence."
—Dawn, caregiver



ALICE DATA DRIVING CHANGE

When new ALICE data and tools are unveiled, it doesn't go unnoticed. And there was plenty to notice in 2022. Three new tools and three new reports made their debut, keeping ALICE at the center of state and national conversations about who struggles financially and why.

- ALICE in Focus, a new research series, spotlights the extent of financial hardship for ALICE children, people with disabilities, and veterans.
- The ALICE Wage Tool shows how wages across the country stack up – or don't – against the cost of basic needs.
- The ALICE in Action Database highlights how United Ways, foundations,

academic institutions, businesses, and other partners are turning data into action to make a difference for ALICE in their communities.

- The Legislative District Tool opens the eyes of elected officials from statehouses to Congress by documenting how many families are struggling in their districts.

Policymakers were among the many who took note. New Jersey Congresswoman Mikie Sherrill championed a \$1.1 million Congressional earmark to expand our United In Care program to the state's 11th District, which spans parts of Essex, Morris, Passaic, and Sussex counties. It's where 17% of the nearly 82,000 families with children were considered ALICE or in poverty and struggled to afford basics pre-pandemic.

"It's important that we find ways to fund projects like United In Care that are having immediate impacts on our local communities and addressing the problems head on," said **Sherrill, pictured at right with United Way staff, First Lady Tammy Murphy and family care providers.** "I am proud to have brought direct federal funding to this program to help rebuild our child care sector."



Bipartisan support for ALICE-friendly public policy

In New Jersey, Governor Phil Murphy and the state legislature also found common ground with ALICE at the center of their efforts to enshrine a state-level Child Tax Credit into tax policy and support free tax preparation services.

The tax credit legislation, which secured bipartisan support, will reach more working families by going beyond the outdated federal poverty limit set at \$27,750 for a family of four. Instead, households earning up to \$80,000 – close to the ALICE Household Survival Budget for a family of four with an infant and preschooler – are

eligible for the new state tax credit.

In addition, United Way was successful in securing a total of \$750,000 in the state budget to support free tax preparation services across New Jersey. Proven to succeed, this program saves ALICE households millions in tax preparation fees and pumps more than \$30 million in federal tax refunds into the state annually.



Coalition reduces medical debt for ALICE

Also leaning on ALICE data to affect change, researchers, foundations, government agencies, and health care companies worked to confront the crisis of crushing medical debt – the top reason for bankruptcy across America.

In Arkansas, The Winthrop Rockefeller Foundation, Hope Policy Institute, and the Arkansas Community Foundation raised more than \$225,000 to erase \$35 million in medical debt specifically for 23,896 ALICE individuals burdened by health care bills. The debt was purchased in large,

bundled portfolios at a fraction of their value, affording these families a chance at a clean slate.

And 1,000 miles away, Georgetown University's McDonough School of Business brought together executives, nonprofit leaders, the public health community, and the Consumer Financial Protection Bureau to release a report calling for a three-pronged approach to tackling medical debt for ALICE households – increased education, employer intervention, and legislative action.

"Helping families get out from under medical debt and avoid it in the future would help improve their immediate outcomes," said Hank Cardello, executive director for Leadership Solutions for Health + Prosperity at Georgetown's Business for Impact. "It's also in the best interest of employers, health systems, insurers, and collection agencies to be working together to help eradicate this debt for families."

Explore ALICE data and tools



TOGETHER WE ARE THE DIFFERENCE

Bringing hope and holiday cheer

It was going to be a bleak Christmas. Recently widowed, Kim could not afford gifts for Dominick, the grandson she was raising on her own.

"I had absolutely no money," Kim recalled. "I realized that I don't have what it takes for Christmas."

Out of desperation, Kim began writing letters to various organizations asking for help. United Way responded.

Through our United Way *Gifts of the Season* program, we ensured Dominick had gifts to open for Christmas. His favorite? A fleece jacket that keeps him feeling warm and cozy.

"I'd like to thank United Way and all the donors," said Kim. "Without them, I don't know what I would do."



Hear more from Kim and Dominick



Bolstering quality child care for ALICE families

Michelle McEnroe starts her days before sunrise and ends well after dark. As the owner of Michelle's Family Child Care in Phillipsburg, she spends nearly 16 hours each weekday caring for 11 children ranging in age from infancy through elementary school. Their parents work long and unconventional hours. So, she shepherds some to and from school and cares for and feeds others breakfast, lunch, and dinner — all while providing quality early learning experiences.

The breakneck pace of an 80-hour workweek left Michelle with no time to focus on the ABCs of her business. As her parents earn ALICE incomes and can't afford high-priced child care, Michelle relies on government-funded child care subsidies to keep her business afloat. In addition, the payments rates are tied to strict quality ratings that determine funding levels. Those subsidies, which don't come anywhere near the true cost of providing child care, kept her in business but didn't allow for investments to the business.

Michelle was stuck. Stuck at a lower rating and subsidy payment, unable to enhance her business.



Enter United In Care, our trailblazing child care program. We provided a supportive network of fellow child care providers and experts for guidance. And we delivered \$9,000 in new equipment and educational toys. These investments meant Michelle was finally able to achieve a higher quality rating and, in turn, receive higher subsidy payments for each child she serves.

The result? Higher quality for her families and a more sustainable business.

"United In Care has meant everything to me," Michelle says. "It helped me get a better rating...It helped me expand my business, which everyone needs...and it gives me the support I need to keep going."

Power of your donation

#TogetherWeMakeChange

\$250 50 preschoolers get books to boost literacy



\$600 2 family caregivers receive home technology to manage work and caregiving



\$1,000 2 months of early education for an ALICE family



\$5,000 200 ALICE families receive free tax prep and filing services



CONTINUING TO CREATE CHANGE

2023 Goals

Through our programs and advocacy work, we are committed to helping struggling households in the coming year.

2,300 family caregivers gain education and supports



5,000 school supplies and holiday gifts delivered to families and individuals



6,000 families receive free tax prep and filing services



20,000 children access quality early education and child care



Keeping the spotlight on ALICE

From messages written in chalk on local sidewalks to national commercials, ALICE workers were recognized and celebrated throughout the pandemic. To keep that momentum going in 2023, our research engine United For ALICE plans to keep ALICE in the spotlight — and in headlines — with new partners coming on board and a full slate of new reports and products.

First, we welcome United Ways in Kansas, Maine, and Washington, D.C. to the project. With these new partners on board, we'll be producing 28 ALICE reports that detail how the pandemic impacted financially vulnerable households at the national, state, county, and local levels. In addition, we'll be rolling out our own inflation index nationally and for each state, the ALICE Essentials Index, which measures how the cost of household basics have risen over time. Finally, we'll unveil the ALICE Economic Viability Dashboard to drill down on the economic conditions for ALICE households in every U.S. county. We'll be providing data on the availability of jobs that pay a living wage, affordability of housing, and accessibility of community resources. Check back often for developments at UnitedForALICE.org.

National ALICE Summit

Plan to join us in 2024, as ALICE champions from across the country convene in New Orleans from January 29-31 to continue the drumbeat for racial and economic equity for ALICE. Learn how ALICE has already shaped strategies for change, network with other like-minded professionals, and hear from influential champions for ALICE. With the backdrop of New Orleans and its signature music, culture, and cuisine, we will celebrate our achievements and build new solutions for ALICE and a better future for all. Learn more at united4alice.org/summit.



Creative solutions for workers and employers

U.S. businesses sink \$1 trillion annually into grappling with turnover. Meanwhile, more than half of employees say their manager could help break the cycle of a revolving door. Through United For ALICE@Work, we shed light on the systemic racial and economic barriers that prevent ALICE employees from achieving their potential at work. Simple strategies, such as enabling low-wage workers to access their earned income before payday, can make all the difference. Or providing a flexible work schedule so an employee can manage work along with the added stress of caring for an ill, aging or disabled loved one.

In early 2023, we will be piloting a new curriculum that seeks to improve life for ALICE workers while also helping companies achieve business goals. The course is designed to educate managers and companies on the struggles ALICE workers face and strategies that can help to attract and retain their best employees, increase productivity, and foster equity in the workplace. Interested in joining the pilot course? Email Michelle.Roers@UnitedWayNNJ.org.



#TogetherWeMakeChange

HERE'S TO OUR CHANGEMAKERS

The opportunity to shape the national dialogue. Pilot new ideas that challenge entrenched inequities. Or deliver direct financial assistance to struggling families. Those who invest in our work are inspired by the chance to create, together, a new kind of future for ALICE and households in poverty.

By giving of their time, talent, and treasure, these changemakers are making a profound impact in the lives of many.



"ALICE is in every family in America — and in every family I've represented as an attorney," said **United Way Tocqueville Society donor Allison Williams, Esq.** "It is, therefore, our responsibility — and our privilege — to help those most affected. The work of United Way offers so much to so many that I've felt humbly called to offer my support where possible."

By donating \$10,000 and above, Tocqueville leaders such as Allison are critical to advancing our mission. Through both her own work as an attorney and as a member of our United Way Women United group, she has seen firsthand how inequities have been built into the fabric of our society, hitting the most vulnerable the hardest.

Without ALICE showing up to work, "our society grinds to a halt," Allison said. Her passion for this work has kept her involved as part of the **Women United Leadership Giving Circle**.

Women changemakers who donate \$1,000 or more make up this group of philanthropic leaders engaged in volunteer, fundraising, and advocacy efforts to help ALICE. Members also have access to networking and professional development opportunities.

Likewise, **long-time United Way Leadership Circle donor Paul Grzella** is a steadfast supporter who finds his investment makes a meaningful impact. Leadership Circle donors are integral to United Way's success, giving \$1,000 or more.

"Over the past two decades, I have watched as United Way of Northern New Jersey has transformed how it thinks about what it does, including how and why," Paul said. "The organization's willingness to embrace change and data-driven directions has kept it on the cutting edge of important, impactful work that I am pleased to support."



In addition to annual giving, donors who believe in our work are also choosing a different path to make an impact. **Planned Giving** can include bequests, charitable trusts, and gifts of assets such as appreciated stock, real estate, artwork, life insurance, and a retirement plan. Planned giving helps support a worthy cause, establishes a philanthropic legacy, and offers potential tax benefits.

Finally, coming next year, individuals will also be able to **donate digital assets** such as cryptocurrency to United Way.

To learn more about becoming a changemaker — through planned giving, a Leadership Circle or Tocqueville donation, or a personalized strategy — email **George.Xuereb@UnitedWayNNJ.org** or call **973.993.1160, x117**.

For more information about Women United, email **Michele.Dreiblatt@UnitedWayNNJ.org** or call **973.993.1160, x128**.

ALICE champions making headlines



Jan Helgeson, a Board of Trustees member, was named to the Women United Global Leadership Council, which helps grow the global group of **more than 70,000**

Tiki Barber educated Pat Sajak and Wheel of Fortune's eight million viewers about ALICE and won United For ALICE **more than \$120,000**

United Way of Northern New Jersey's George Xuereb was among **10 chosen** to serve on a United Way Worldwide committee advising the network on major and planned giving

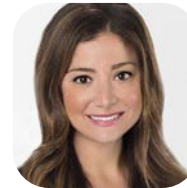


Board member and long-time supporter Mark Romanski **raised \$30,000** last year for United Way and received our Spirit of Philanthropy Award

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