

THE CALL TO LIVE UNITED

2024-2025 Impact Report



UNITED WAY
Northern New Jersey



Your Impact

A single mom working two jobs, Jessica couldn't afford the high cost of child care. Thanks to your support, United Way stepped in to help, making sure her son continued receiving access to quality care.

THE CALL TO LIVE UNITED



Kiran with Jessica, who also appears on the cover with her son. [Hear from Jessica](#) firsthand about the impact donors made in her life.

WATCH NOW



Being Heard

Jessica has gone on to share her ALICE story with a much wider audience. This year, she was interviewed on “Here & Now,” a nationally syndicated news show that reaches nearly 5 million listeners a week. During the segment, she bravely opened up about the hardships she faces as ALICE. Our National Director, United For ALICE, Stephanie Hoopes also shared data that speaks to the financial instability millions of ALICE households are experiencing.

LISTEN NOW



WITHIN THE PAGES of this report, you'll learn how we are improving life for ALICE* families. These successes would not be possible without the hard work of our volunteers, the dedication of our partners, and the commitment of our donors.

United, we are easing the financial strain in ALICE's life while laying the groundwork for a better future for all. This outpouring of humanity is taking place in our backyard and across the nation.

Together, we are growing this movement where ALICE is helped – and heard.

We are working alongside ALICE families as we shed light on the struggles faced and work to uplift lasting solutions.

I'm proud to share this page with Jessica, a hardworking single mom who has courageously been sharing her story to help ALICE families like hers.

I hope her belief in what we do and her gratitude to our donors inspires you to continue Living United For ALICE.

Sincerely,

Kiran Handa Gaudio
CEO, United Way of Northern New Jersey



Despite working hard, **ALICE**® (Asset Limited, Income Constrained, Employed) households are living paycheck to paycheck.

EARLIER THIS YEAR, I attended a United Way fundraising event where Kiran told the hundreds of ALICE supporters in the room: “When ALICE rises, we all rise.” Hearing these words ignited a flame of passion and motivation in me.

Why? **Because I am ALICE.** I decided that day that I would no longer be ashamed to openly talk about it. If I do, others will hopefully do the same. The ALICE movement will grow, and eventually, it will lead to much-needed change.

Because we all deserve a chance to build a wonderful, prosperous, and abundant life. And our children deserve the same educational opportunities any other child has no matter the financial circumstances. But right now, that isn't the case. In New Jersey alone, 1.3 million households – 36% – are struggling to afford the basics.

I look forward to continuing to do what I can to support the programs that help working ALICE families like mine. Thank you, United Way for helping me feel it was okay to share my story with honesty and not feel judged.

And thank you to all who continue to support ALICE and United Way of Northern New Jersey.

I believe that change is happening and am so proud to be part of the organization that is dedicated to continuing to fight to make sure it does.

Thank you! Thank you! From the bottom of my heart, thank you!

Sincerely,

Jessica Fernandez
Member, ALICE Committee Advisory Board

LIVING UNITED FOR ALICE FAMILIES



Tackling the Child Care Crisis

Since launching in December 2020, our **United In Care** program has provided over \$1.8 million in tuition assistance for 368 children across 257 ALICE families in New Jersey. This has helped children in financially insecure households have access to consistent, quality care, giving working parents peace of mind while at work and addressing areas with few to no child care programs – places known as child care deserts.

“I love being a nurse. I would not be able to do what I love if I didn't have the access to the child care that I have now. Financially, United In Care really helped us tremendously. We could breathe again.”

– **Lauren Peters**
United In Care parent, above with family

The Impact of United In Care Since 2020



\$1.8 MILLION

in tuition assistance for ALICE families



368

children enrolled in quality child care programs



257

financially insecure households benefited



6,015

hours of technical assistance for home-based child care providers



Stacey Cummins participating in the United In Care Academy

Improving Sustainability

Through United In Care, 32 home-based child care providers across four counties have received 6,015 hours of technical assistance, fostering business growth and sustainability. The United In Care Academy educates the educators, training providers on program enhancements, budgeting, finances, marketing, and more.

“With United In Care’s coaching and budget template, I can easily plug in the numbers and see a snapshot of my monthly expenses. This template made all the difference,” says Stacey Cummins, owner of Little Wonders Child Care and Learning Center in Warren County. “What seemed like a mountain was just a hill that United In Care helped me overcome.”



United In Care team at the 2024 National ALICE Summit

Taking the National Stage

At our National ALICE Summit earlier this year, United Way’s Michelle Roers, Amanda Krause DiScala, and Ashley Anglin joined United In Care participants and child care providers Joan Dillon and Twyla Hardy on a panel where they explored ways the United In Care model can be used to fix the broken child care system. Panelists shared lived experiences as providers, detailing how networking with other educators and engaging in forward-thinking business practices helped to create a more sustainable model.



United In Care participants from New Jersey

United In Care Expands to Wisconsin

After four years piloting this groundbreaking model here in New Jersey, United Ways across the country are seeking our expertise and exploring how to replicate our success in their communities. Brown County United Way in Green Bay, Wisconsin, is the first to contract with us. Over the next year, we will provide technical assistance and a playbook that helps Brown County launch United In Care in their community.

Across the country, these in-home child care providers face the same challenges as they do here in New Jersey – they are often locked out of economic development opportunities. Through United In Care, we’ve shown how to provide a network of support that helps to boost these businesses, improving access to quality child care that’s also affordable for ALICE families. In addition, a critical element of the program is tuition assistance for ALICE families who don’t qualify for government assistance but struggle to afford care. Our model is unique in addressing challenges faced both by the business owners and the families.



A Day in the Life
Michele McEnroe shares the joys and challenges of being a family child care provider.

WATCH NOW

LIVING UNITED FOR ALICE WORKERS



ALICE@Work workshop

Ensuring Equity in the Workplace

Our newest initiative, **United For ALICE@Work**, empowers employers to create and implement strategies that develop an equitable workplace for ALICE. These best practices support ALICE workers, leading to increased retention and employee engagement, and helping to boost the bottom line and drive organizational growth.

We deliver customized data analysis, targeted problem solving, self-guided action planning, comprehensive resources, and strategic advisory services.

At the core of this initiative is a 12-hour interactive course that helps guide participants in building an action plan that results in resilient workforces, strong companies, and vibrant communities. HR professionals earn 12 professional development credits upon completion of the course, which is approved by the Society for Human Resource Management.

Gaining Momentum: Investing in ALICE

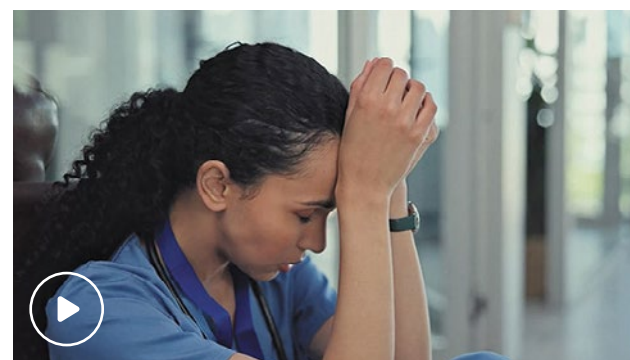
In addition to this new program rolling out in New Jersey, we've also opened up opportunities for others across the country. Earlier this year, we contracted with our first partners: Heart of Arkansas United Way, United Way of Greater Chattanooga, United Way of Southeastern Michigan, United Way of Greater Knoxville, and United Way of Rochester and the Finger Lakes.

As a result, by the end of this year, these pioneer United Ways will help us reach nearly 200 visionaries in the business world who are committed to learning how to improve life for ALICE workers.

In addition, United Way of Greater Chattanooga and United Way of Rochester and the Finger Lakes have invested in our training program which will allow them to expand the reach of this work to another 400 ALICE champions.

Join the ALICE Movement

Be among ALICE champions who are creating meaningful change in their communities. To learn more, email Cary.Dawson@UnitedWayNNJ.org or visit ALICEatWork.org.



ALICE@Work Video
Learn more about the ALICE movement.

WATCH NOW

“Everybody’s love language is retention and having a better employee experience. So, if our employees win, we as a company win, and those in the community win.”



– ALICE champion **Gianetta Jones**
Sr. Vice President & Chief People Officer,
Coca-Cola Bottling Company UNITED Inc.



Team United For ALICE@Work at the National ALICE Summit



Last year, United Ways from three different states took part in a pilot of ALICE@Work’s interactive course. Participants included staff from United Way of Greater Chattanooga, United Way of Connecticut, and United Way of Central Maryland.

Investment Payoff

The data speaks for itself. Effective workplace strategies, rooted in empathy and employee well-being, yield remarkable results:

☆☆☆ **10%**
HIGHER CUSTOMER RATINGS

🎯 **17%**
HIGHER PRODUCTIVITY

💰 **20%**
HIGHER SALES

📈 **21%**
HIGHER PROFITABILITY

Source: Gallup

Leading the Way

We could not accomplish this groundbreaking work without the early and ongoing support of these organizations.





Master of ceremonies Tiki Barber takes a selfie with ALICE champions

LIVING UNITED FOR ALICE LOCALLY AND NATIONALLY

Summit Unites ALICE Champions

In January, our **National ALICE Summit** in New Orleans brought together nearly 600 ALICE champions from 37 states, D.C., Puerto Rico, and Canada.

The three-day event featured 120 speakers, 41 inspiring sessions, and an unshakable commitment to create positive, lasting change for struggling ALICE families.

Representatives from United Ways, Fortune 500s, foundations, government agencies, and nonprofits showed up to act for ALICE. And New York Giants great Tiki Barber served as our master of ceremonies.

The event also saw the launch of our [ALICE Economic Viability Dashboard](#), a mapping tool which can be used to create better opportunities for our most vulnerable households.

The Summit's resounding success is a testament to what's possible when we band together. What began as a grassroots movement in our backyard has become a nationwide effort to improve life for ALICE.



Summit Recap

Glimpse the energy and excitement that ALICE champions brought to the Summit.

[WATCH NOW](#)



Save the Date!

Our next Summit will be held **January 5-7, 2026 in Miami, Florida.** [Sign up for Summit news here.](#)

ALICE Takes the Media by Storm

In the spring, ALICE made national headlines in the Wall Street Journal, Business Insider, CBS News, and a wealth of news media powerhouses. The media buzz, reaching a total of 5.7 billion people, translated to a massive \$56.4 million in estimated ad value. Stories delved into the growing number of struggling households hidden in plain sight, the surge in 211 helpline calls from ALICE workers, and the crushing impact of inflation on the daily lives of ALICE families.



Kiran Handa Gaudio on stage receiving the NIBIA Award

United For ALICE President Honored as Woman for Change

A testament to her mission-driven vision and advocacy, Kiran Handa Gaudio received the inaugural Women for Change Achievement Award at NJBIA's 10th Annual NJ Women Business Leaders Forum this September. The event is the largest professional conference for women in New Jersey. "Under Kiran's leadership, this United Way has deployed the ALICE insights to incubate replicable solutions that are unlocking opportunities for ALICE workers...in New Jersey and across the country," said NIBIA President and CEO Michele Siekerka.

Helping ALICE Rise With New Tools

United For ALICE has unveiled a suite of new reports and tools to help drive change. *ALICE in the Crosscurrents 2024 Update* explores struggling families still reeling from the impact of competing economic forces, while *ALICE in the Nonprofit Workforce* zeroes in on nonprofit workers living paycheck to paycheck. The team also released updates to the *ALICE Essentials Index* and *ALICE in Focus: Children*, and the all-new **ALICE Budget and Income Status Tool**, which can be consulted to determine whether a household is ALICE.

Category	Monthly Costs and Credits
Housing - Rent	\$1,298
Housing - Utilities	\$228
Child Care	\$1,148
Food	\$844
Transportation	\$579
Health Care	\$402
Technology	\$86
Miscellaneous	\$455
Tax Payments	\$1,128
Tax Credits	(\$227)
Monthly Total	\$8,912
ANNUAL TOTAL	\$70,944
Hourly Wage	\$35.47

Check out the new ALICE Budget and Income Status Tool [»»](#)



Advocating Across America

From D.C. to the Southwest, United For ALICE leaders have shared key insights nationwide. In March, Kiran Handa Gaudio, Stephanie Hoopes, and Theresa Leamy advocated for ALICE during the Roundtable on Nonprofit Workforce and Data at the White House. Then it was off to Delaware, where Stephanie captivated the Rotary Club of Wilmington as their Speaker of the Week. The month of May saw Ashley Anglin lead an ALICE simulation at the MassDOT Transportation Innovation Conference, while Theresa and Kiran introduced the ALICE measures to South Carolina and New Mexico.



Stephanie Hoopes, Theresa Leamy, and Kiran Handa Gaudio at the White House

ANSWERING THE CALL: OUR VOLUNTEERS



Women United supporter
Whitney Davis-Fletcher

Making a Difference with People Power

Throughout the year, we help thousands of local ALICE individuals and families by providing direct, on-the-ground assistance. But we could not do this important work without the dedication, compassion, and drive of our volunteers.

The proof is in the feedback we receive from those served. Whether it's a heartwarming email of gratitude or our more than 100 five-star Google reviews, our clients are not only thankful for the help we provide, but for those doing the work. And we couldn't agree more. Here's to the nearly 3,000 volunteers who Act for ALICE!

United Way Tools for School

Volunteers filled 2,000 backpacks with \$100,600 worth of new school supplies, ensuring more than 13,000 students showed up to school equipped to learn.



MSIG USA volunteers

Peapack-Gladstone Bank volunteers



2,000
NEW BACKPACKS FILLED
WITH SUPPLIES

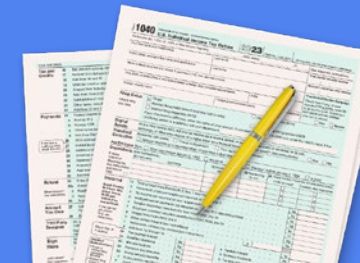
“Your support means so much to us, and it will have a profound impact on our students. The backpacks are not just a practical gift; they represent a fresh start and the promise of a successful academic year. Our students are going to be thrilled to begin the new school year with such wonderful supplies, which will undoubtedly boost their confidence and enthusiasm for learning.”

– Brunilda Pantoja, Dover School District

Free Tax Prep

Along with filing 5,700 free tax returns, our volunteers helped low-income taxpayers save \$1.5 million in fees and returned more than \$5.6 million in tax refunds.

 **5,700**
FREE TAX
RETURNS FILED



“These are passionate volunteers who understand the importance of financial security and making sure you are getting back everything you need. And are entitled to.”

– Kayleigh, free tax prep client

“As a senior on a fixed income, most every dollar is accounted for, and having to pay for this service would be difficult for me. Thank you to all who support this special organization!”

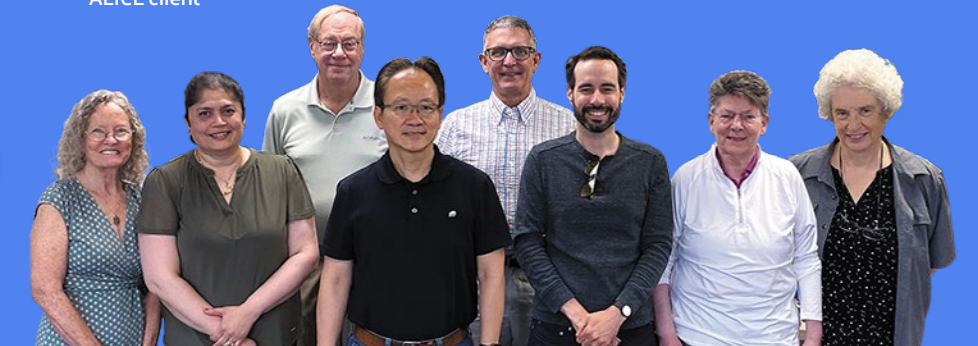
– ALICE client



Greater Providence Missionary Baptist Church volunteers (above) and Somerville volunteers (below)

“I'm thankful that they helped us for free. We're having financial difficulties at this time, thank you United Way for everything.”

– ALICE client



United Way Gifts of the Season

Volunteers ensured 1,800 recipients received \$116,700 worth of gifts for the holidays, relieving the financial strain of the holidays.

 **5,100**
HOLIDAY GIFTS
DISTRIBUTED



Henkel volunteers

“To have this extra support is absolutely amazing. I appreciate United Way for the help.”

– Iysha, Gifts of the Season client

“God bless you guys and thank you for all you do for the families and kids.”

– Franciny, Gifts of the Season client

“This honestly helped me a lot. Took some weight off of my shoulders.”

– Shakira, Gifts of the Season client





Women United supporter Beth Paul at our Grow a Row volunteer event

ANSWERING THE CALL: OUR AFFINITY GROUPS

Leading the Charge

Those who make up our two affinity groups, **United Way Women United** and the **United Way Commercial Real Estate Committee**, are the driving force behind our largest fundraisers. But their efforts for ALICE go beyond raising money.

From filling backpacks with new school supplies to helping distribute holiday gifts, these are passionate individuals who show up for ALICE year-round. Along the way, they embrace the camaraderie of like-minded philanthropists and enjoy networking opportunities – whether it’s in a corn field or at a banquet hall.



United Way Commercial Real Estate Committee member Jon Meisel at a volunteer event

Women Changers

Members of our Women United community also made an impact by picking produce for local ALICE families and child care providers enrolled in our United In Care project. They then teamed up with the Jets Women's Organization to ready an elementary school's play area for the arrival of much-needed new equipment and prepared homemade soups. Our annual United Way Rise and Shine event helped raise more than \$245,000 while featuring NFL Senior Director of DEI Sam Rapoport who paved the way for 250 women to break into the sports league.



Meet Women United
Learn more about our changemakers. [WATCH NOW](#)

Industry Philanthropic Leaders

Our United Way Commercial Real Estate Committee also showed up for ALICE by sprucing up the outdoor space of a home-based child care provider enrolled in our United In Care program. They cleaned and built play equipment, mulched, painted, and organized an unruly wood pile. And in May, they co-hosted our 25th annual United Way Legacy Event, raising \$335,000 and bringing nearly 400 industry leaders together to celebrate industry successes and a quarter century of impact.

[VIEW EVENT HIGHLIGHTS](#)



ANSWERING THE CALL: OUR DONORS



ALICE Champions

United, we achieve more. And thanks to our top donors, we are helping our ALICE neighbors in their moment of need while laying the groundwork for a brighter future. Those who make up our Giving Societies are also making lifelong connections to community-minded, passionate individuals.

\$1,000+ Leadership Circle

Philanthropic leaders who are providing the foundation for stronger communities throughout northern New Jersey.

\$1,000+ Women United Leadership Giving Circle

Women leaders who are working to create transformational change throughout our region.

\$10,000+ Tocqueville Society

Esteemed donors who are committed to developing long-lasting impact and tackling our community's most pressing challenges.



Answering the Call
Hear from those who are helping ALICE rise.

[WATCH NOW](#)

Act for ALICE

Join one of our Giving Societies and become an ALICE champion. You'll be in good company. Changemakers from around the nation are rallying around our cause. They are united in their efforts to build solutions for change and a brighter future for all.

»» Become a major donor

Email George.Xuereb@UnitedWayNNJ.org, call 973.993.1160, x117 or go online:

[GIVE TODAY](#)

»» Join a global movement

of 55,000 Women United supporters with a local impact. Email Michele.Dreiblatt@UnitedWayNNJ.org, call 973.993.1160, x128 or go online:

[JOIN WOMEN UNITED](#)

“ALICE is integral to the weave of all our lives. We proudly support United Way of Northern New Jersey’s work building a better safety net for New Jersey ALICE families so they can live as they deserve. We also cheer them on as they drive the movement to make ALICE visible not only in New Jersey but across the USA.”

◀ Rowena and Rob Pullan

Leadership Giving Circle donors; Rowena is also a member of Women United Leadership Committee

“Having lived the ALICE experience, my wife and I are grateful to be part of the solution. United Way’s work supporting ALICE families is revolutionizing how we tackle the challenges in our communities, and we are truly honored to play a role in this life-changing mission.”

▶ LaMont and Nikki Bryant

Leadership Giving Circle donors; LaMont is also Board Vice Chair, United Way of Northern New Jersey



JOIN THE CALL TO HELP ALICE RISE

This United Way is working hard to ensure those who are struggling to make ends meet are being helped – and heard. Ranked by Charity Navigator as a four-star charity, we are lifting up the voices of ALICE and shining a spotlight on the impossible choices being made each day due to the high cost of essentials and inflation. And, with your support, we are driving innovative solutions in New Jersey and across the country.

“I am living paycheck to paycheck because I’m a single parent. I don’t go out to eat, I don’t get my nails done, I don’t have frivolous spending, my car is 10 years old and paid for. I’m doing all the right things, and we are still a paycheck/life event away from homelessness.”

– ALICE worker

Power of Your Donation

\$1,000

200 Children receive healthy snacks for the weekend

\$2,500

100 ALICE Families receive free tax prep and filing services

\$3,000

2 Child Care Providers receive equipment and resources to boost their home-based business

\$5,000

10 Months of early education for an ALICE family

Note: These are examples of how we invest your unrestricted donations.



A Message of Thanks
Hear from those you are helping

WATCH NOW



To make your annual donation now or to become a first-time donor, go to uwnnj.org/ImpactReportAppeal

DONATE NOW

More Ways to Give

Beyond annual giving, there are additional ways donors can show their unwavering commitment to United Way. To learn more about the following options, email George.Xuereb@UnitedWayNNJ.org or call 973.993.1160, x117.



Planned Giving

This includes bequests, charitable trusts, and gifts of assets such as real estate, artwork, life insurance, and a retirement plan. Planned giving establishes a philanthropic legacy while offering potential tax benefits.



Donating Digital Assets

Donating appreciated cryptocurrency is a tax efficient way to give back. The donation is considered a non-taxable event, meaning capital gains tax is not owed.



Gifting Stock

This type of giving also offers tangible tax savings and benefits while supporting our work. Donating appreciated stock owned for more than one year eliminates the capital gains tax.

FINANCIALS

Audited as of June 30, 2023

Revenue

Net Campaign	\$1,197,450
Grants	\$4,664,973
Special Events (Net)	\$791,945
United For ALICE	\$911,850
Investment Activity	\$1,352,312
Other Revenue	\$2,255
Gifts-in-Kind	\$309,815
Total Revenue	\$8,889,498

Expenses

Program Services	
Distributions	\$1,521,547
Program & Initiatives	\$4,006,277
Fundraising	\$2,080,773
Administration	\$817,942
Total Expenses	\$8,426,539

Assets

Cash and Cash Equivalents	\$5,346,727
Receivables and Prepays	\$775,724
Investments	\$13,575,340
Fixed Assets	\$37,204
Total Assets	\$19,734,995

Liabilities

Accounts Payable and Accrued Expenses	\$452,457
Distributions, Designations and Grants Payable	\$7,090
Deferred Revenue	\$5,497,902
Total Liabilities	\$5,957,449

Net Assets

Without Donor Restrictions	\$11,756,090
With Donor Restrictions	\$2,021,456
Total Net Assets	\$13,777,546

Total Liabilities & Net Assets	\$19,734,995
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THANK YOU TO OUR BOARD OF TRUSTEES



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“ALICE’s economic success is our success. I Live United for ALICE by advocating for these essential workers and creating a stronger, equitable future for all.”

– Sarah Lechner, Board Chair



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Cedar Knolls, NJ 07927

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