



UNITED WAY
Northern New Jersey



UNITED IS THE WAY

**2025-2026
IMPACT REPORT**

United Is The Way

Across our communities, individuals and families who are ALICE* are being pushed closer to the edge. **Soaring costs for basics like food, housing, and child care — with few resources to fall back on — mean that more hardworking families are falling behind.** Our latest data confirms the trend: The number of ALICE households in New Jersey continues to grow. And the path forward feels increasingly out of reach.

This reality underscores why United Way of Northern New Jersey exists. Every day, we are working to ensure that struggling households can weather today's challenges while laying the groundwork for a more stable tomorrow.

That means stepping in during moments of crisis — helping families avoid eviction or utility shutoffs. It means putting millions back into ALICE households through free tax preparation services. It means expanding access to quality, affordable child care through innovative programs like United In Care. It means helping businesses reimagine how they support their workforce through United For ALICE at Work. And it means shining a spotlight on ALICE through groundbreaking research that is driving change on a national level.

We are proud to be here for ALICE, to do this work, to change these lives — but to continue, we need you to be here for us.



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

Thanks to the unwavering commitment of our donors, staff, volunteers, and partners, you'll read within the pages of this report about real families whose lives we improved. Like Suzanne, who lost her home in a fire and later her job but avoided eviction thanks to emergency rental assistance. Or Rachel, a full-time student who used her tax refund to cover essentials. Or Jenny, a home-based child care provider who achieved the state's highest quality rating with support from United In Care. These stories remind us what is possible when a community unites for ALICE.

But the challenges ahead are great. **Rising costs and shrinking safety nets mean ALICE needs us now more than ever.** With your continued generosity, we can ease today's burdens while building long-term solutions that strengthen families, businesses, and entire communities.

Thank you for standing with us — for believing that change is possible and for proving it every day.

United is the Way.



Kiran Handa Gaudioso
Kiran Handa Gaudioso
Chief Executive Officer



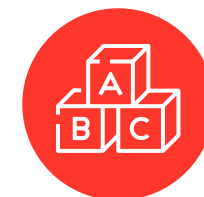
Sarah Lechner
Sarah Lechner
Board Chair



CREATE CAREER OPPORTUNITIES FOR ALICE.
INTRODUCE MY COMMUNITY TO ALICE + D.WAY.

On the cover: At the Women United Rise and Shine event, audience members held these cards up and shared handwritten ideas of how they can help ALICE.

4 WAYS YOU'RE INVESTING IN ALICE'S FUTURE



United In Care
SHAPING A STRONGER FUTURE

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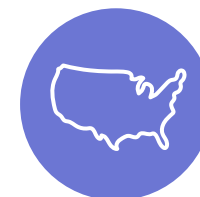
ALICE at Work
BUILDING A STRONGER WORKFORCE

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Resilient Futures
CREATING FINANCIAL STABILITY

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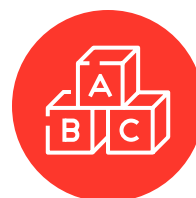


United For ALICE
POWERING NATIONAL CHANGE

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United In Care

SHAPING A STRONGER FUTURE



THIS YEAR'S GOAL:
550 children
receive access to quality
child care

Helping Providers Reach for the Stars

Jenny Montoya was already an overachiever before she teamed up with **United In Care**. She has her Child Development Associate certification and was enrolled in New Jersey's child care quality standards program, Grow NJ Kids. Yet, she aimed to offer the best care to her families. So, with the help of our program, she went after the coveted five-star rating — the highest achievement a provider can earn.

While Jenny had the foundation in place, United In Care gave her a competitive edge. We provided new materials, learning stations, and access to business classes — raising the quality of care children receive. She strengthened her budgeting skills while building a sustainable program and now uses new technology to track attendance.

"The way the program focuses on quality and innovation in child care aligned perfectly with my own values and goals," Jenny said.

Along with supporting home-based providers, we offer tuition assistance that helps families afford quality child care. As these costs climb and funding falls, that support matters more than ever.

This year, Grow NJ Kids announced the results: Jenny was one of six home-based providers statewide to earn a five-star rating — alongside another United In Care provider. And with 90% of our providers working toward their initial rating or continued improvement, Jenny won't be the last.



When Support Sparks a Second Act

After 27 years running a successful home-based child care business, a cancer diagnosis forced Nancy Jimenez to close her doors and sell her home. But thanks to United In Care, she got a second chance. With financial support, training, and tools to rebuild, she's back — stronger than ever. Her business is thriving, and now she's helping others on the same path.

"United Way made it possible for me to return, to grow, and to give back."

— Nancy Jimenez

The Impact of United In Care Since 2020:



33
providers
given training
and peer
mentorship



7,200
hours
of technical
support for
home-based
child care
providers



\$3.4
million
in tuition
assistance
for ALICE
families



"My wife and I proudly support United Way and its ALICE program. ALICE drives policies to support the challenges faced by many New Jersey households that do the essential work to sustain our communities. Supporting this work is an investment in dignity, opportunity, and a fairer future for all."

— Joe and Reena Pichamuthu

Leadership Circle donors; Joe is also a United Way of Northern New Jersey board member



LEADERSHIP CIRCLE donors are philanthropic leaders who donate \$1,000+ to provide the foundation for stronger communities throughout northern New Jersey.

JOIN OUR LEADERSHIP CIRCLE

For more information, email
George.Xuereb@UnitedWayNNJ.org
or call 973.993.1160, x117

BUILDING A STRONGER WORKFORCE



THIS YEAR'S GOAL:
100 companies
build strategies to bolster
their ALICE workers

From Insight to Impact

Norwescap, a New Jersey-based nonprofit, has long prioritized strong benefits for its workforce, most of whom are ALICE. But **United For ALICE at Work** inspired them to go further.

"Participating in ALICE at Work motivated me and opened my eyes to do more," said CEO Mark Valli.

Through ALICE at Work's interactive, data-driven program, business leaders like Mark gain insight into the challenges facing ALICE employees — then build action plans that drive results.

Norwescap's first step: revamping its 403(b) retirement plan so employees are automatically enrolled. The impact was immediate: In just one year, 90% of employees are saving for retirement — a 20% jump.

ALICE at Work is empowering businesses to improve retention, boost engagement, and drive long-term success — all while championing ALICE workers and strengthening communities.



"Participating in ALICE at Work gave us data to support our business case and strengthen the organization's commitment to supporting our employees."

— **Mark Valli**
Norwescap CEO

"WITHOUT ALICE AT WORK DATA, WE WOULDN'T HAVE BEEN ABLE TO MAKE SUCH A COMPELLING CASE FOR THESE CHANGES."

— **Melissa McDaniels**
Human Resources Director,
Melling Industries



National Reach

ALICE at Work isn't just in New Jersey — it's fueling workplace change across the country. When Michigan-based Melling Industries took part in our interactive program, the data revealed many warehouse employees were ALICE.

In response, the company raised compensation for warehouse employees to better reflect rising costs and expanded their communications around accessing financial wellness resources. Employees responded with stronger engagement and deep appreciation.

"Without ALICE at Work data, we wouldn't have been able to make such a compelling case for these changes," said Human Resources Director Melissa McDaniels.

Accomplishments of ALICE at Work over the last fiscal year:



80 companies
developed strategies
to support ALICE



13,000 employees
impacted as a result

DONOR SPOTLIGHT

"The simplest solutions can often be the right ones. Small tweaks to some of the good policies and programs that companies have in place today can make all the difference to your ALICE workers."

— **Carolyn Kennedy**
Women United Leadership Giving Circle donor
and Women United Leadership Committee Chair



Join Carolyn as a Women United Leadership Giving Circle donor.

JOIN WOMEN UNITED

For more information, email
Michele.Dreiblatt@UnitedWayNNJ.org
or call 973.993.1160, x128

CREATING FINANCIAL STABILITY



THIS YEAR'S GOAL:
6,000 families
receive free tax prep
and filing services

When Crisis Hits Home

Working on a mobile crisis response team, Suzanne is there for those struggling with mental health and substance use. But after back-to-back financial crises struck, she needed help, too.

First, a fire destroyed the home she rented with her two elementary-aged children, forcing them into a hotel that cost more than \$1,000 a week. "Nothing else was getting paid because everything else was going to keeping us in the hotel," she recalled.

She managed to find her way, moving into an apartment six months later, but it left her with no room for error.

So, when she lost her job as a supervisor at a substance use treatment center a year later, she had no savings to fall back on.

"Even a month [without income] makes a big difference when you have kids and you're trying to take care of everything," she said. "I ended up falling behind in my rent."

Like many ALICE families, Suzanne is working hard but living one crisis away from financial ruin — let alone two within two years. United Way stepped in the second time, ensuring her family could stay in their home.

"[United Way] was able to help with the rental arrears, so we didn't get evicted," she said. "Because that was another fear — if we get evicted, we're never going to find a place to live again."

She's grateful to United Way — and our donors — for being there for her and other ALICE families.



Nobody wants to be struggling. When there are resources available and people donating their hard-earned money and their time ... it's selfless. And it's really an amazing thing to do for the families that need it."

— Suzanne

Free Tax Prep

A full-time student working multiple jobs, Rachel's time and income are stretched thin. That's why she turned to our **free tax preparation program** to file her state and federal taxes — and it made a difference.



"I don't make a lot and I'm a student ... It was just really nice to be able to save [money] ... and put it towards something I actually needed."

— Rachel

Accomplishments of our free tax prep program over the last year:



5,500 clients
helped with
tax returns



\$7.6 million
returned in
tax refunds



\$1.6 million
saved in fees

Advocacy in Action

In March, United Way free tax prep volunteer **John May** testified before the New Jersey Senate Budget Committee, representing the nonprofits and volunteers who help return more than \$30 million annually in federal tax refunds to low- and moderate-income households statewide. He urged lawmakers to restore funding for this vital work. Thanks to Senators Andrew Zwicker and M. Teresa Ruiz and Assemblywoman Shanique Speight who sponsored budget resolutions, funding for free tax prep — and other areas of our work — was restored.



“After years of admiring United Way's impact as a donor, I wanted to do more in retirement. Volunteering with a team that is serving the community in a unique and practical way has been one of the most rewarding experiences of my life.”

— John May

Tocqueville Society donor and
free tax prep volunteer



TOCQUEVILLE SOCIETY donors are philanthropic leaders who donate \$10,000+ and are committed to developing long-lasting impact and tackling our community's most pressing challenges.

JOIN OUR TOCQUEVILLE SOCIETY

For more information, email
George.Xuereb@UnitedWayNNJ.org
or call 973.993.1160, x117



UNITED IS THE WAY TO HELP ALICE RISE

Giving With Confidence

Your gift is in good hands. Charity Navigator, the nation's leading independent charity evaluator, rates nonprofits on financial health, accountability, and transparency. Our United Way has proudly earned its highest four-star rating — a reflection of our strong governance, sound financial management, and unwavering commitment to carrying out our mission with integrity. With your support, we are creating the greatest impact for ALICE households locally and across the nation.



Create Your Legacy

Your generosity can go even further. Beyond annual giving, there are additional ways donors can create lasting impact while often receiving meaningful tax benefits. To learn more about the below options, email George.Xuereb@UnitedWayNNJ.org or call 973.993.1160, x117.

› Planned Giving

Leave a lasting mark through bequests, charitable trusts, or gifts of assets such as real estate, artwork, or a life insurance plan. You can also give through a donor-advised fund, family foundation, or by designating unused retirement assets.

› Donating Digital Assets

Donating appreciated cryptocurrency is a tax efficient way to give back. The donation is considered a non-taxable event, meaning no capital gains tax is 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.

MAKE YOUR DONATION NOW

Visit uwnnj.org/ImpactReportAppeal

DONATE NOW

Power of Your Donation

\$1,000

40 ALICE families receive free tax prep and filing services, saving hundreds in tax prep fees they can't afford

\$3,000

2 home-based child care providers receive educational materials to boost their businesses and raise overall quality of care

\$5,000

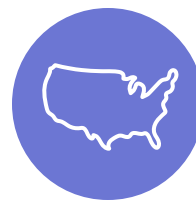
10 months of quality early education, giving children a strong start and parents peace of mind at work

\$10,000

5 ALICE families receive stability during a financial crisis, avoiding evictions, utility shutoffs, and damaged credit

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

POWERING NATIONAL CHANGE



THIS YEAR'S GOAL:
4 new states
join United For ALICE,
bringing our total to 39

New ALICE Data: Fuel for Change

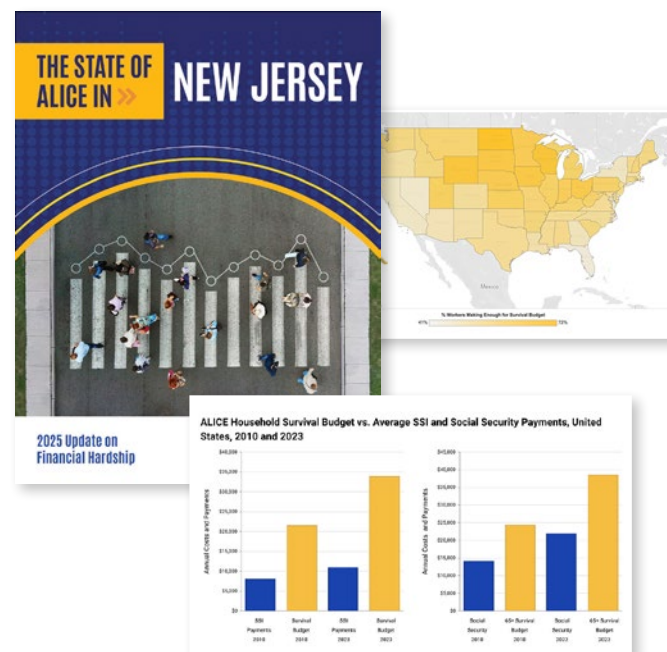
Behind every ALICE solution is powerful data — and **United For ALICE** delivers year after year. In May, *The State of ALICE* unveiled new reports, interactive dashboards, and the empathy-building **ALICE Impossible Choices** activity. Summer brought fresh insights with an updated **ALICE Essentials Index** and **Economic Viability Dashboard**. And in the fall, *The Dental Divide* exposed the oral health gap facing ALICE families. It's data with a purpose — and it's driving change nationwide.

What's Next

Always expanding its impact, United For ALICE has more in store. Coming soon: a **disaster dashboard** mapping a decade of FEMA data — capturing damage claims, payments, and the ALICE status of those affected — to reveal how natural disasters impact vulnerable families.

ALICE Summit Hits Miami

In January, we will host our third **National ALICE Summit** — three days of ideas, action, and inspiration. Leading the charge are moderators and sports legends Tiki and Rondé Barber. For event highlights, check [@united4alice](#) on Instagram.



ALICE in the News

Keeping ALICE in the spotlight, United For ALICE National Director **Stephanie Hoopes** sat down with veteran journalist Soledad O'Brien for a nationally televised interview. Then, she hit the radio waves with an appearance on WNYC. And the launch of *The State of ALICE* saw a national radio tour resulting in 1.07 million people learning about ALICE through radio interviews that reached 1,118 stations nationwide.

National radio tour for *The State of ALICE*:



1,118 stations
aired interviews
about ALICE



1.07 million
listeners learned
about ALICE

A GLOBAL PARTNERSHIP

United Way of Northern New Jersey hosted Kiranmai Pendyala Dutt, Ph.D., Board Chair of United Way of Hyderabad, for an inside look at our impact. CEO Kiran Handa Gaudio and fellow New Jersey-India Commission member Assemblyman Sterley S. Stanley joined forces to spotlight how global partnerships can drive solutions for financially insecure households.

“Dr. Dutt’s visit reminds us that the challenges facing ALICE communities are not confined by borders — and neither is our determination to build a more equitable future together.”

— N.J. Assemblyman Sterley S. Stanley



United Way of Northern New Jersey Board Chair Sarah Lechner, N.J. Assemblyman Sterley S. Stanley, United Way of Hyderabad Board Chair Kiranmai Pendyala Dutt, Ph.D., and United Way of Northern New Jersey CEO Kiran Handa Gaudio



WOMEN CHANGEMAKERS

10 Years of Impact

This year, **United Way Women United** celebrates a decade of bringing together business leaders and advocates for change to its must-attend annual fundraiser. Since 2016, Women United Rise and Shine has raised more than \$1.2 million to help improve life for ALICE.

[SEE THIS YEAR'S EVENT PHOTOS](#)

10
years

UNITED WAY
RISE & SHINE

See What All the Buzz Is About
Watch event highlights from last year.

WATCH NOW

Doing Good Year-Round

Women United members do more than fundraise. They address food insecurity by preparing homemade soups, stocking pantries, and picking produce for local ALICE families and child care providers enrolled in our United In Care initiative. They team up with the Jets Women's Organization to ready a school's play area for much-needed new equipment. And they fill new backpacks with supplies, so children show up to school ready to learn.



DONOR SPOTLIGHT

“I once lived the ALICE struggle — working diligently but often living on \$60 a week without health insurance. I know what it’s like to show a confident face while secretly praying the house of cards won’t collapse. Now that I can, I give back, because ALICE needs us more than ever.”

— Casey Carpenter

Women United Leadership Giving Circle donor and member of Women United Leadership Committee



WOMEN UNITED LEADERSHIP GIVING CIRCLE donors are women changemakers who give \$1,000 or more. These top donors have access to exclusive events, serve on this group’s executive leadership council, and participate in year-round networking opportunities.

[JOIN WOMEN UNITED](#)

Or email Michele.Dreiblatt@UnitedWayNNJ.org or call 973.993.1160, x128

INDUSTRY PHILANTHROPIC LEADERS

Fundraising Powerhouse

Each year, hundreds of leaders gather at our United Way Legacy Event to celebrate the commercial real estate industry and fundraise for ALICE. Co-hosted by the **United Way Commercial Real Estate Committee**, this event is United Way's largest (and longest-running) annual fundraiser. Since 2000, this industry has contributed **\$4.8 million** to support United Way's work.



Volunteers With a Purpose

The impact of United Way Commercial Real Estate Committee members extends beyond fundraising. Members helped fulfill and distribute holiday gifts, easing the financial strain of the holidays for ALICE families. They also banded together to spruce up the backyard space of a home-based child care provider enrolled in our United In Care program. They mulched, planted flowers, raked leaves, and repaired a fence.

DONOR SPOTLIGHT

“United Way’s dedication to addressing the root causes of social issues and creating lasting change in our community truly speaks to us. Their collaborative approach and focus on education, financial stability, and health align with our values and inspire us to support their important work.”

— Rob and Candace Kossar

Tocqueville Society donors; Rob was the Spirit of Philanthropy Award recipient at this year’s United Way Legacy Event



Join Rob and Candace as a Tocqueville Society donor.

JOIN OUR TOCQUEVILLE SOCIETY

For more information, email
George.Xuereb@UnitedWayNNJ.org
or call 973.993.1160, x117

FINANCIALS

Audited as of June 30, 2024

Revenue	
Net Campaign	\$1,035,152
Grants	\$5,620,443
Special Events (Net)	\$910,535
United For ALICE	\$1,222,307
Investment Activity	\$1,809,138
Gifts-in-Kind	\$197,941
Other Revenue	\$1,509
Total Revenue	\$10,797,025
Expenses	
Program Services	
Distributions	\$2,309,139
Program & Initiatives	\$4,665,091
Fundraising	\$1,877,215
Administration	\$681,018
Total Expenses	\$9,532,463
Assets	
Cash and Cash Equivalents	\$3,356,400
Receivables and Prepaids	\$566,053
Investments	\$15,410,220
Fixed Assets	\$17,017
Total Assets	\$19,349,690
Liabilities	
Accounts Payable and Accrued Expenses	\$347,580
Distributions, Designations and Grants Payable	\$9,997
Deferred Revenue	\$3,950,005
Total Liabilities	\$4,307,582
Net Assets	
Without Donor Restrictions	\$12,843,778
With Donor Restrictions	\$2,198,330
Total Net Assets	\$15,042,108
Total Liabilities & Net Assets	\$19,349,690

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