UNITED WAY
Northern New Jersey

LEADING THE WAY WITH ALICE

2026–2027 Impact Report



LEADING THE WAY WITH ALICE

Every day, ALICE* families are doing everything they can to move forward — working, raising families, building careers, and contributing to our communities. Yet the rising cost of basics means too many remain one setback away from financial crisis.

At United Way of Northern New Jersey, **Leading the Way with ALICE means turning that reality into a call for action.**

It means stepping in when a medical emergency threatens a family's hard-earned progress. Helping workers keep more of what they earn through free tax preparation. Expanding access to quality child care so children can learn and grow and parents can focus at work. Giving employers new insights to strengthen their workplaces. And using ALICE data and stories to shape conversations and solutions both locally and nationally.

But leading the way is something we do together. It takes people willing to put their time, resources, and influence behind ALICE. Meaningful change doesn't happen alone. It happens when people come together around a shared understanding of the challenge — and a shared determination to do something about it.

That is what you make possible. United, we are helping 10,000 families in New Jersey and countless across the country.

Your generosity, advocacy, partnership, and trust allow us not only to respond to the challenges ALICE faces today, but to keep building solutions for tomorrow.

Thank you for Leading the Way with ALICE — and for helping build a future where financial stability is within reach for every family.



Kiran Handa Gaudioso
Chief Executive Officer



LaMont Bryant
Board Chair

On the Cover:
As leaders of the national ALICE movement, we convened 700 ALICE champions in January, including the United Way Broward team.

* Despite working hard, **ALICE®** (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed) households are living paycheck to paycheck.

4 WAYS YOU'RE INVESTING IN ALICE'S FUTURE

UNITED IN CARE
Shaping a Stronger Future

1

300 children gained access to quality child care, building a stronger foundation for their future

ALICE AT WORK
Building a Stronger Workforce

2

107 companies representing 40,000 employees across nine industries developed strategies to build stronger, more supportive workplaces for ALICE*

*These numbers represent January 2024 to June 2026.

RESILIENT FUTURES
Creating Financial Stability

3

5,800 households received free tax preparation, returning **$8.4 million in refunds**

UNITED FOR ALICE
Powering National Change

4

637 million – media coverage audience reach in the month post-*State of ALICE* report launch

UNITED IN CARE: SHAPING A STRONGER FUTURE

From Play-Doh to Policy

Play-Doh, story time, and plenty of imagination were on the agenda when New Jersey **Assemblywoman Marisa Sweeney** visited Little Rainbow Kids in Dover. As owner and educator Maira Silva guided children through play, Sweeney saw quality child care in action: children building cognitive, social, and emotional skills one small discovery at a time.

New Jersey **Assemblywoman Heather Simmons** saw another side of the equation at Glassboro Child Development Center. A conversation with a staff member who is also a parent turned to the economics of care: affording child care while working in a field where wages are tight.

Two visits. Two perspectives. One complicated reality: Quality child care helps children thrive and parents stay in the workforce. But too many ALICE families can't afford it, while providers operate small businesses on razor-thin margins.

That's where policy meets early learning.

Longtime child care champion New Jersey **Senator Teresa Ruiz** has helped keep these realities on the State House agenda, advocating for **United In Care** and supporting state funding.



When Leaders See ALICE

Click to watch N.J. Senate Majority Leader Teresa Ruiz share how ALICE data and real-life stories can challenge assumptions — and help shape better policy.

CLICK TO WATCH

MONTHLY GIVING

$125
/MONTH

1 home-based child care provider receives essential business technology, improving operations*

THIS YEAR'S GOAL:

550 children receive access to quality child care

United In Care turns that investment into opportunity: tuition assistance helps families afford quality care; training, technology, and business resources help home-based providers strengthen their programs; and children gain access to enriching environments where they can learn and grow.

The result? Stronger child care providers. More financially stable families. Working parents with greater peace of mind. More children getting the start they deserve. And healthier communities long term. ■



From left: Michelle Roers, United Way of Northern New Jersey; Ken Murphy, The Zita Group; Assemblywoman Heather Simmons; Joan Dillon, Glassboro Child Development Center; Susan Cohen, United Way; and Betsy Lovell and Melinda Castro of Glassboro Child Development Center.



Assemblywoman Marisa Sweeney visits Little Rainbow Kids.

*This is an example of how we invest your unrestricted donations.

DONOR SPOTLIGHT

KEITH BARRACK

Leadership Circle donor and United Way of Northern New Jersey Board member



"I support ALICE because **we owe it to the next generation** of leaders and their families to allow them to fulfill their potential. My recurring monthly gift allows me to support ALICE every month of the year."

Leadership Circle donors are philanthropic leaders who donate $1,000+ annually to provide the foundation for stronger communities throughout northern New Jersey.

Join Keith as a Leadership Circle donor.

JOIN OUR LEADERSHIP CIRCLE

For more information, email George.Xuereb@UnitedWayNNJ.org or call 908.253.6524.

ALICE AT WORK: BUILDING A STRONGER WORKFORCE

MONTHLY GIVING

$45
/MONTH

1 month of early education, giving an ALICE child a strong start and parents peace of mind at work*

Putting ALICE Data to Work

Even strong workplaces have room to grow. **United For ALICE at Work** helps employers uncover new ways to support their ALICE employees — and turn those insights into action.

The program combines ALICE research with employer-specific insights, tools, and peer learning to identify opportunities to strengthen the employee experience. Participating employers have put those insights to work through wellness surveys, floating paid time off, expanded sick leave, transportation assistance, and more.

That approach earned ALICE at Work the **2026 Premier Innovation Award**, one of Healthier Somerset's top honors for workplace wellness, recognizing innovative programming with proven employee health benefits. Our United Way also received the **2026 Silver Award** for its established workplace wellness program.

The Innovation Award puts a spotlight on what makes ALICE at Work different: bringing data, employers, and community expertise together to find practical solutions that work for employees and businesses.

Because when employers have a clearer picture of what their workers need, they can make informed decisions that help employees thrive — and build stronger workplaces and communities in the process. ■

THIS YEAR'S GOAL:

100 employers devise strategies to bolster their ALICE workers



United Way's Victoria Mutuku and Cary Dawson with the 2026 Healthier Somerset Healthy Workplace Recognition awards. Healthier Somerset is led by RWJBarnabas Health.

RWJBarnabas HEALTH



When a Job Isn't Enough

For millions of ALICE workers, having a job doesn't guarantee financial stability. So **United For ALICE** and the **Aspen Institute Economic Opportunities Program** brought together leaders nationwide to ask a bigger question: What makes a job a good job?

When Work Isn't Enough: Improving Job Quality for ALICE Households paired ALICE data with insights from **ALICE at Work**, exploring wages, benefits, scheduling, advancement, and access to resources.

The conversation made one thing clear: Better jobs don't happen by accident. They take employers, funders, policymakers, and community leaders working together to turn insight into action. ■



Taking ALICE at Work West

ALICE at Work headed to Portland for the 2026 Western Regional Conference, leading a session with United Way of Whatcom County for United Way leaders from across the West on strengthening workplaces and supporting ALICE employees. ■

From left: United Way of Northern New Jersey CEO Kiran Handa Gaudioso, United Way of Columbia-Willamette CEO Kelly O'Lague, and United Way Chief Strategy & Transformation Officer Theresa Leamy.

*This is an example of how we invest your unrestricted donations.

DONOR SPOTLIGHT

PHIL & LAURIE GROSS

Leadership Circle donors



"It was an honor for Laurie and I to serve this United Way as the need for ALICE was being articulated by John Franklin and his team. To see how this work has found roots across the country is a testament to the need, as well as the dedication of those who made it happen. That's why we give."

Join Phil and Laurie as Leadership Circle donors.

JOIN OUR LEADERSHIP CIRCLE

For more information, email George.Xuereb@UnitedWayNNJ.org or call 908.253.6524.

RESILIENT FUTURES: CREATING FINANCIAL STABILITY

MONTHLY GIVING

$165
/MONTH

1 ALICE family receives help replacing necessities after a disaster, easing the burden of rebuilding*

The Move She Couldn't Afford to Miss

As a full-time residential service coordinator, Cindy manages properties and helps residents navigate some of life's toughest moments — unpaid rent, even eviction.

As ALICE, she knows firsthand how quickly finances can unravel. Despite working toward a better future by earning a bachelor's degree in sociology, financial stability was elusive.

"I'm pretty much living paycheck to paycheck," said the single mom. "I work, but I still can't make enough to get certain things."

Then an opportunity arrived. After a year-long wait, Cindy was selected for an affordable apartment — a home with rent she could better manage and a fresh start for her family.

But weeks before the move, severe pancreatitis landed her in the hospital. Surgery, another hospitalization, missed work, and medical bills followed. The money she had saved for the move went toward essential expenses.

"I was over my head," Cindy said. "I didn't know how I was going to do this."

United Way ALICE Relief & Empowerment stepped in. We covered her security deposit and moving van, helping keep a sudden medical crisis from derailing the opportunity.

THIS YEAR'S GOAL:

500 families build financial stability and resilience before and after an emergency

In August, Cindy and her two children moved in.

"I'm at peace now," she said. "I feel like my kids are safer... For me, it's a fresh start. A new beginning."

Today, she can manage her rent without lying awake wondering which bill gets paid.

Cindy's family is one of 162 families who received a combined $707,300 in support when financial crises or disasters threatened their stability — helping ensure that one setback didn't put a better future out of reach. ■

A Constant Through Change

For several years, Patrick has counted on United Way's **free tax preparation program** through challenging times, including unemployment and disability.

Each tax season, our IRS-certified volunteers helped him make sense of the paperwork and file accurately. "It's the one thing in my life that's been consistent and good," he said.

Last fall brought a milestone: Patrick bought a home.

Now, after years of returning to United Way at tax time, he sees another sign of how far he's come. "I might not be coming here next year. I'm finally on my feet. Thank you for getting me here." ■



Patrick has his taxes prepared by United Way's Monica Conover.



> "Everything worked out for me. I give a lot of thanks to United Way for coming through for me."
>
> — Cindy

*This is an example of how we invest your unrestricted donations.

DONOR SPOTLIGHT

RUCHI & SHIKHA NIRULA

Leadership Circle donors; Ruchi is also a United Way of Northern New Jersey Board member



"My family and I proudly support the UWNNJ ALICE movement to **bring desperately needed resources to underserved communities** in New Jersey while building bridges across other United Way chapters in the U.S. and abroad."

Join Ruchi and Shikha as Leadership Circle donors.

JOIN OUR LEADERSHIP CIRCLE

For more information, email George.Xuereb@UnitedWayNNJ.org or call 908.253.6524.

UNITED FOR ALICE: POWERING NATIONAL CHANGE

700 changemakers. 44 states. A whole lot of momentum.

As Miami brought the heat, the **2026 National ALICE Summit** brought our biggest gathering yet. Hundreds of ALICE champions from 44 states and D.C. came together for three days of learning, connections, and inspiration — with more than 55 sessions showing what can happen when data drives action.

From United Ways and Fortune 500 companies to foundations, government agencies, nonprofits, and news media, the room was packed with changemakers ready to help ALICE rise in new ways.

And the energy didn't stop when the Summit ended. Attendees returned to their communities with fresh ideas, new partnerships to be forged, and endless possibilities waiting to be unlocked. ■



Next stop: Nashville!

Save the date for the 2028 National ALICE Summit, January 23–25, at the Grand Hyatt. Sign up for Summit updates at **United4ALICE.org/summitinfo**.

ALICE Summit Highlights

Hear ALICE champions from the Summit reflect on the significance of the ALICE movement and data.

CLICK TO WATCH

Emcees Rondé and Tiki Barber bring charm and charisma to the ALICE Summit stage.

UNITED IS THE WAY TO HELP ALICE RISE

Your Trust, Well Placed

Your trust means everything to us — and we work hard to earn it every day. The ratings we received reflect the care and integrity we bring to every dollar entrusted to us. With your support, we're putting resources to work where they can make the greatest difference for ALICE — strengthening families and communities here in northern New Jersey and advancing change across the nation.

Platinum Transparency 2026
Candid.

Charity Navigator
FOUR-STAR



Create Your Legacy

Your generosity can go even further. Beyond annual giving, there are additional ways to create a lasting impact for ALICE while potentially receiving meaningful tax benefits. To explore the options below, email **George.Xuereb@UnitedWayNNJ.org** or call 908.253.6524.

- **Planned Giving**
  Make a lasting difference through a bequest, charitable trust, or gift of assets such as real estate, artwork, or life insurance. You can also support our work through a donor-advised fund, family foundation, or by designating retirement assets.
- **Donating Digital Assets**
  A gift of appreciated cryptocurrency can be a tax-efficient way to support our work. The donation may be considered a non-taxable event, meaning no capital gains tax is owed.
- **Gifting Stock**
  Put appreciated investments to work for ALICE. Donating stock held for more than one year may provide valuable tax advantages, including the potential to avoid capital gains taxes while supporting our mission.

LEAD THE WAY. EVERY MONTH.

Make a lasting impact for ALICE families all year long as a monthly donor. Your recurring support helps families navigate today's challenges while building greater financial stability for tomorrow.

BECOME A MONTHLY DONOR

Click the button or go to
uwnnj.org/ImpactReportAppeal

UNITED FOR ALICE: POWERING NATIONAL CHANGE

THIS YEAR'S GOAL:



4 new states join the United For ALICE movement, bringing our total to 45



637 million reached? Now, that's news.

The 2026 ***State of ALICE*** report marked our biggest media launch yet. In the month that followed, the ALICE movement generated nearly 1,000 ALICE mentions and an estimated audience reach of 637 million. A 14-interview radio tour across more than 1,100 stations nationwide helped drive momentum, alongside coverage from NPR's Here & Now, iHeartRadio, the Miami Herald, Chicago Tribune, NBC4 Columbus, and Gannett outlets across New Jersey. ■

Closing the dental divide, one story at a time

ALICE and the Dental Divide revealed a stark reality: for households struggling to afford the basics, dental care is often out of reach – with consequences that extend far beyond a toothache. The eye-opening data, released last fall, was brought to life through a powerful narrative on a typical day at HealthLink, a free dental clinic in Hatboro, Pennsylvania. These stories captured the experiences of patients and staff, and the difference access to care can make. ■



Paying the Price: When Dental Care is a Luxury.

Click to read our first-ever photo essay.

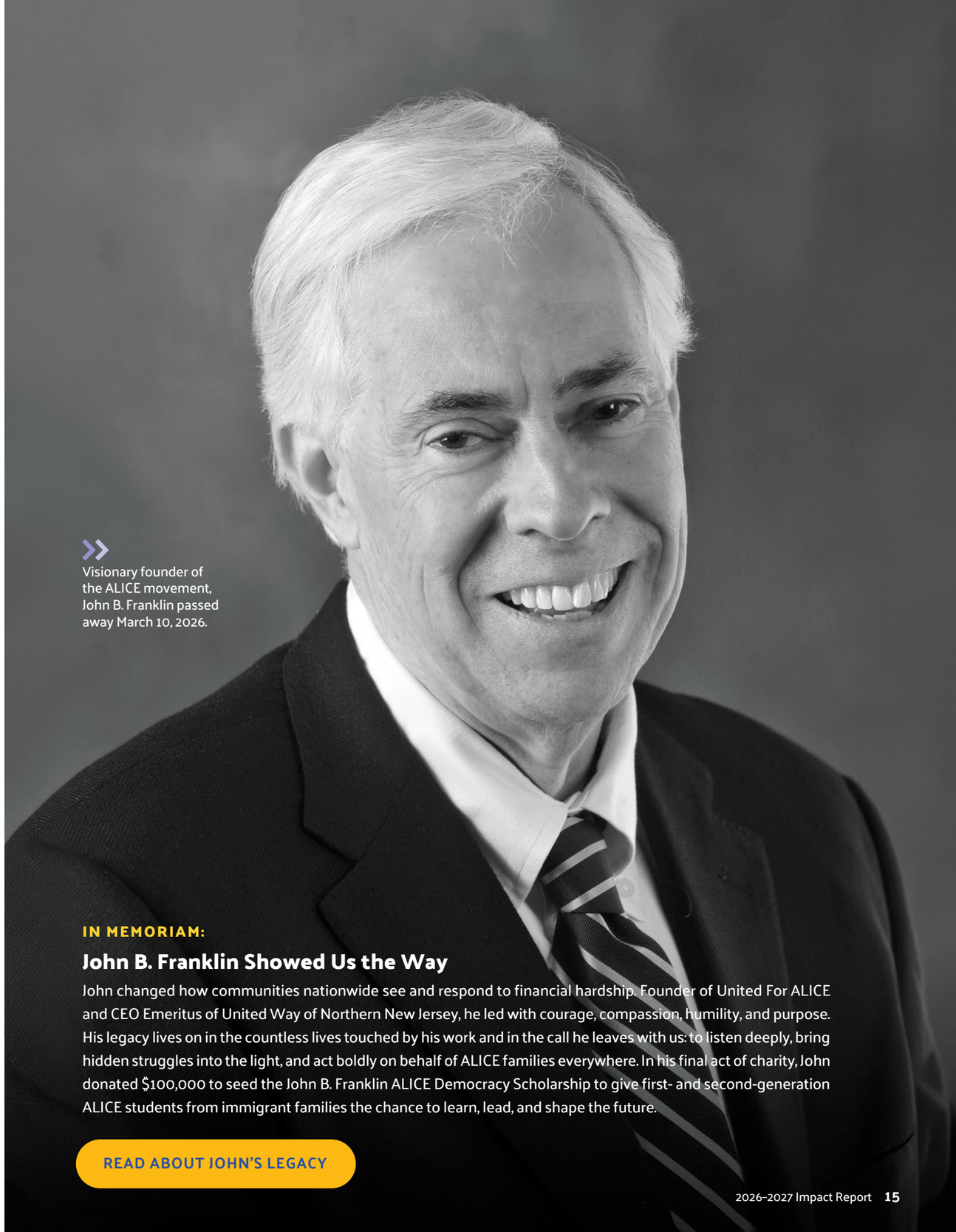
VIEW PHOTO ESSAY



Miami, media, and Marty Baron? Yes, please.

Thanks to our growing partnership with the **Knight Foundation**, we were invited to bring ALICE to the annual Knight Media Forum, a 1,000-attendee gathering of journalists, funders, and community leaders. Our staff rubbed elbows with some of journalism's biggest names and showed how ALICE data can help sharpen stories and spark action. The connection opened another exciting door: United For ALICE National Director Stephanie Hoopes, Ph.D. was named an expert advisor on Knight's new research initiative to track indicators of community well-being, called State of Communities. ■

Above: United Way's Stephanie Hoopes, Ph.D., Laura Bruno, and Kiran Handa Gaudioso delivered an ALICE workshop at the Knight Media Forum.



Visionary founder of the ALICE movement, John B. Franklin passed away March 10, 2026.

IN MEMORIAM:

John B. Franklin Showed Us the Way

John changed how communities nationwide see and respond to financial hardship. Founder of United For ALICE and CEO Emeritus of United Way of Northern New Jersey, he led with courage, compassion, humility, and purpose. His legacy lives on in the countless lives touched by his work and in the call he leaves with us: to listen deeply, bring hidden struggles into the light, and act boldly on behalf of ALICE families everywhere. In his final act of charity, John donated $100,000 to seed the John B. Franklin ALICE Democracy Scholarship to give first- and second-generation ALICE students from immigrant families the chance to learn, lead, and shape the future.

READ ABOUT JOHN'S LEGACY

WOMEN CHANGEMAKERS

Good Conversation. Great Company. Real Impact.

Since 2016, **United Way Women United's Rise & Shine** event has brought together leaders, advocates, and supporters committed to helping ALICE families build greater financial stability. Over the years, the event has raised more than $1.4 million to support United Way programs and services, turning connection, generosity, and collective action into meaningful impact for households across our region. Rise & Shine 2026 saw Amber Sabathia discussing women in sports and her own journey from ALICE to superstar sports agent. ■

We Came. We Helped. We'll Be Back.

Women United members and new friends connected at Deloitte to learn about our United Way ALICE Relief & Empowerment work, then kept that energy going throughout the year. They harvested produce at America's Grow-A-Row, packed school supplies through United Way Tools for School, helped build a playground for children through the New York Jets' Hometown Huddle, and supported United Way Gifts of the Season for local ALICE families. Different moments, one goal: showing up for ALICE. ■

To see photos from this year's event, click the button below.

VIEW EVENT PHOTOS



Women United Executive Council Chair Carolyn Kennedy with Vice Chair Michelle Fertig at this year's annual Women United Meet & Mingle event.







Top: Rolling up their sleeves for a morning at America's Grow-A-Row were United Way's Michelle Roers and daughter, Lilyanna, on left and Women United Executive Council and Board member Dione Francis, United Way's Michele Dreiblatt, and Dione's son, Henry.

Middle: Bundled up and building joy, United Way's Susan Cohen, Women United supporters Eleni Sourlis and Wendy Cohen, and Women United Executive Council member Lisa Carver at Hometown Huddle.

Bottom: Through United Way's Tools for School program, we provided 2,108 backpacks to children in need.

DONOR SPOTLIGHT

JANE KUREK

Women United Leadership Giving Circle donor and Women United Executive Council member



"The ALICE community is the backbone of our workforce. My career in banking showed me firsthand that ALICE families are essential to our communities and deserve to be seen, heard, and supported. I'm committed to **helping shine a light on their experiences and advancing solutions** that create greater opportunity and financial stability."

Donate $1,000 or more and join our prestigious **Women United Leadership Giving Circle**. These top donors have access to exclusive events, serve on this group's executive leadership council, and participate in year-round networking opportunities.

Join Jane as a Women United Leadership Giving Circle donor.

JOIN WOMEN UNITED

For more information, email Michele.Dreiblatt@UnitedWayNNJ.org or call 973.746.4235.



Project partners from Sanofi at M Station, the 2026 United Way Impact Award winner.



The United Way Commercial Real Estate Committee coming together on stage at the 2026 Legacy Event.

United Way of Northern New Jersey's George Xuereb, Kiran Handa Gaudioso, and Traci Johnson with Spirit of Philanthropy Award winner Erik Sletteland (with award in hand).

INDUSTRY PHILANTHROPIC LEADERS

Where Business Builds Community

The 2026 **United Way Legacy Event** raised $320,000, bringing the Commercial Real Estate Committee's total support for our work to $5.2 million since 2000. Those dollars help United Way respond when ALICE households face housing, child care, transportation, and other essential costs that are out of reach, turning industry generosity into meaningful community impact. This year's event also featured a panel of the state's top economic development experts moderated by New Jersey Sports and Exposition Authority CEO and President Jill Hirsch. ■









Top: United Way Commercial Real Estate Committee members and their families took part in our United Way Gifts of the Season program.

Middle & Bottom: United Way Commercial Real Estate Committee members Chris Birdyshaw (middle), Steve Karl (left), and Kate Burke refresh a playground at a child care center enrolled in our United In Care program.

From Connections to Community

Beyond the ballroom, the industry showed up all year. Committee members supported both United Way Tools for School and United Way Gifts of the Season. They also improved the space of a child care center enrolled in our United In Care program. Each touchpoint strengthened relationships, expanded engagement, and put the expertise, energy, and connections of New Jersey's commercial real estate community to work for ALICE. ■

DONOR SPOTLIGHT

JOHN GRAHAM

Tocqueville Society donor



"When I was 11, I lost my father to cancer. He was 44. My 39-year-old mother was left to raise nine children in our South Philadelphia row home. We lived the ALICE life. Eventually, we all earned our college degrees. Our loss and insecurity fostered love and success. **That's why I support ALICE — to give others the opportunity to grow.**"

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 John as a Tocqueville Society donor.

JOIN OUR TOQUEVILLE SOCIETY

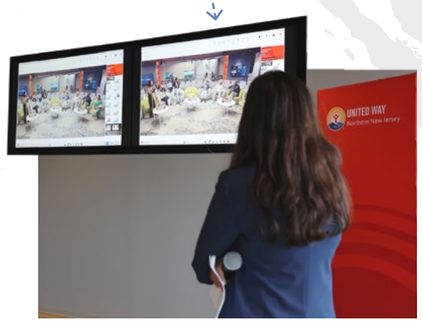
For more information, email George.Xuereb@UnitedWayNNJ.org or call 908.253.6524.

CONNECTING COMMUNITIES ACROSS CONTINENTS

HYDERABAD, INDIA

United Way of Northern New Jersey's partnership with **United Way of Hyderabad** in India is creating new opportunities to connect the Indian diaspora in New Jersey with Hyderabad and communities across India through connection, culture, and shared purpose. The collaboration is also building a new network of leaders committed to strengthening communities locally and globally.

That connection came to life at a special event co-hosted by **Deloitte** in Morristown. A morning gathering in New Jersey was simulcast with an evening reception in Hyderabad, bringing guests together across thousands of miles to learn more about United Way's work, celebrate the new partnership, and begin building relationships that can turn a global connection into meaningful local impact. Our Board member Ruchi Nirula shared that his inspiration for supporting our work is tied to his firsthand ALICE experience. Moving to America at a young age with his mother after losing his dad, his family had to start over in a new country. His mother raised her children on a single salary, making impossible choices on a regular basis. ■





Top: The New Jersey event was simulcast with an evening reception in Hyderabad.

Bottom: Our Board members came to experience the global partnership facilitated by Deloitte. **From left:** Ted O'Dell, Dione Francis, Mohamed Bakerywala, LaMont Bryant, Kiran Handa Gaudioso, Ruchi Nirula, and Jan Brown Helgeson.



Event attendees Rajeev Krishna, Raghu Rao, Sri Alturi, Kiran Handa Gaudioso, Bikram Gill, Sam Maddali, and Rajpal Bath.

ALICE IMPACT CIRCLE

The ALICE Impact Circle honors donors whose lifetime giving of $30,000 or more has strengthened our work and expanded what's possible for ALICE families. We are proud to recognize their extraordinary generosity, enduring commitment, and lasting impact.

David Albright
Marc Anderson
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Roy Weiland
Lori Weiss Thole
James Welch, Jr.
Susan Wetzel Miller

FINANCIALS

Audited as of June 30, 2025

Revenue

Net Campaign	$1,225,530
Grants	$5,393,947
Special Events (Net)	$747,473
United For ALICE	$1,283,086
Investment Activity	$1,854,474
Gifts-in-Kind	$199,070
Other Revenue	$89,232
Total Revenue	**$10,792,812**

Expenses

Program Services	
Distributions	$2,573,801
Program & Initiatives	$5,142,555
Fundraising	$1,811,329
Administration	$720,572
Total Expenses	**$10,248,257**

Assets

Cash and Cash Equivalents	$1,882,964
Receivables and Prepaids	$397,098
Investments	$17,218,449
Fixed Assets	$5,551
Total Assets	**$19,504,062**

Liabilities

Accounts Payable and Accrued Expenses	$662,500
Distributions, Designations and Grants Payable	$12,415
Deferred Revenue	$3,242,484
Total Liabilities	**$3,917,399**

Net Assets

Without Donor Restrictions	$13,277,358
With Donor Restrictions	$2,309,305
Total Net Assets	**$15,586,663**

Total Liabilities & Net Assets	**$19,504,062**

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Vice President, Global Government Affairs and Market Access, Stryker



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