



2018

ANNUAL REPORT



Our Mission

United Way of Western Connecticut improves the lives of hard-working, struggling households by mobilizing the resources of local communities to create lasting change.



Kimberly A. Morgan



Cynthia C. Merkle

IT HAS BEEN A BREAKTHROUGH YEAR FOR UNITED WAY OF WESTERN CONNECTICUT

We have continued to dedicate all our efforts to lifting up a population we call **ALICE**[®] (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed). But this past year, and moving forward, we are focused on creating and implementing NEW ways to address their challenges, so they can move into prosperity and away from dependence.

This is particularly true in the areas of childcare and food access, where ALICE's wallets are hit the hardest. We're also developing innovative approaches to program delivery.

Here's a quick look at some of the innovations we are implementing and exploring:

CORA'S KIDS This Danbury-based initiative will expand the number of licensed home childcare providers in the community—*so no ALICE family will ever have to choose substandard "underground" childcare because they can't afford licensed care.*

HEALTHY SAVINGS PROGRAM ALICE works hard and deserves to be able to put healthy food on the table. This program will make fresh, healthy food affordable at the grocery store where ALICE *can make their own choices and shop with dignity, rather than relying on food pantries.*

CENTER FOR INNOVATION: CREATING THE ALICE MARKETPLACE ALICE's time is tight, and their to-do list is long. Filling out forms to qualify for programs can often fall to the bottom of that list. We envision a system that will determine eligibility for programs and provide access to services (such as the ALICE Enrichment Fund and ALICE Saves) all completely online, through a streamlined portal that saves time and money both for the user and for the service provider.

This annual report is an invitation for you to read more about the innovative ways we are giving a hand up to ALICE, while creating opportunities for volunteerism for everyone in the community, young and old.

Please join us on our journey to make life better for the struggling individuals and families we serve. Together, we can create lasting change in our communities. And thank you for your support. We could not do what we do without you!

Kimberly A. Morgan
Chief Executive Officer
United Way of Western Connecticut

Cynthia C. Merkle,
President & CEO, Union Savings Bank
Chair, United Way of Western Connecticut



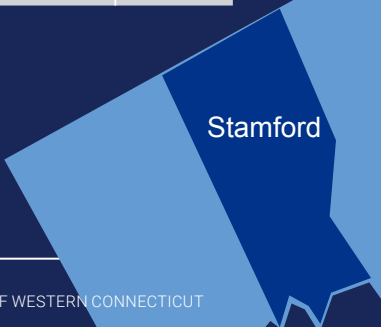
ALICE in Western Connecticut

United Way of Western Connecticut fights for the health, education and financial stability of every person in greater Danbury, greater New Milford and Stamford, with a focus on hard-working, struggling households we call **ALICE**[®] (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed). We work to provide long-term solutions by mobilizing our community's best resources and trusted partners to make a transformational impact for ALICE households to attain financial stability.

40%

of all Connecticut households experience financial hardship, as ALICE or living in poverty.

TOWN	% ALICE & Poverty
Bethel	36%
Bridgewater	19%
Brookfield	31%
Danbury	50%
Kent	36%
New Fairfield	25%
New Milford	29%
Newtown	29%
Redding	24%
Ridgefield	23%
Roxbury	16%
Sherman	23%
Stamford	42%
Warren	24%
Washington	28%





Food Security

MOLLY'S STORY

“I never thought in my wildest imagination that I would get a divorce and be forced into a situation of needing help to feed my children,” says Molly, a mother of two. “Every month, I would find myself having to choose between paying the rent or putting food on the table. Unfortunately, rent usually won out.”

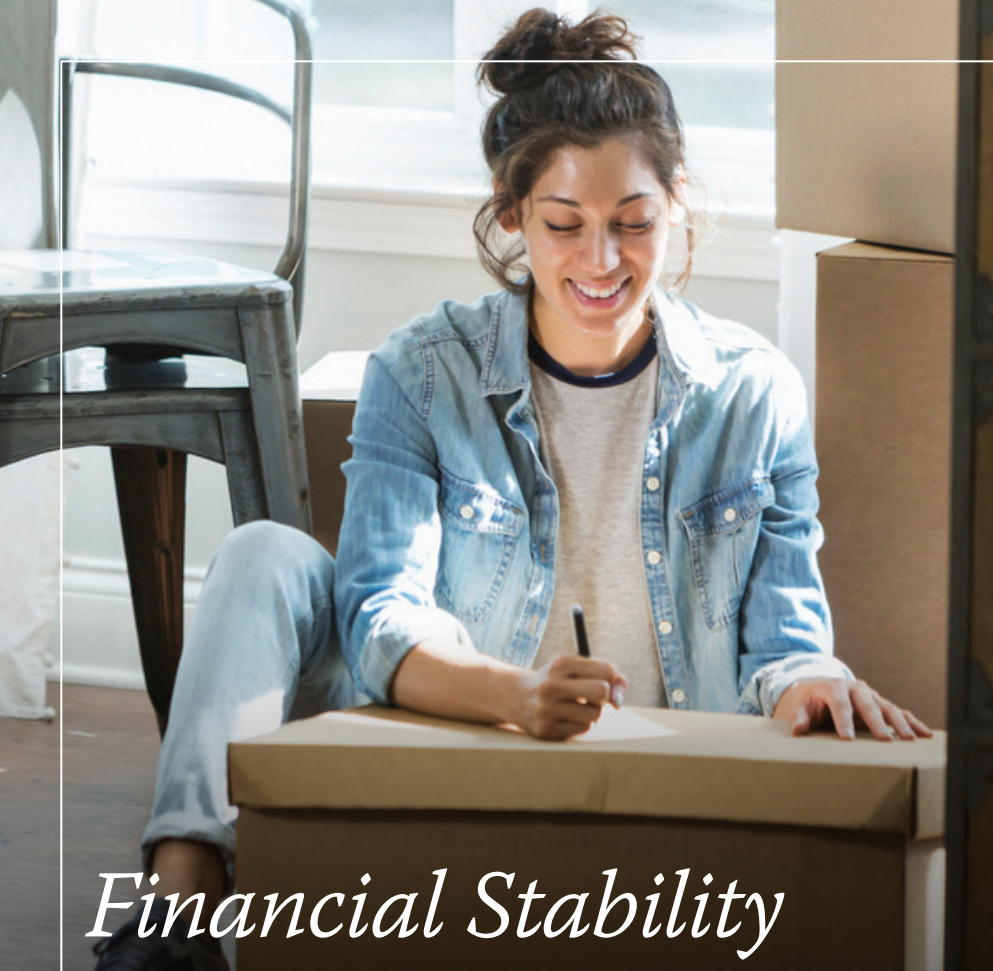
Data shows that 17 percent of Connecticut children live in food-insecure households. We know from our numerous community conversations with ALICE that food is the one budget item over which struggling households have the most discretion—generally, housing and transportation are fixed household expenses, but ALICE can choose to skip meals or buy inexpensive, less nutrient-dense food. These choices lead to long-term health consequences and negatively impact children’s performance in school.

Through United Way’s partnership with the CT Food Bank’s Groceries on Wheels (GROW) Truck Workshop Program, Molly gained access to information about valuable resources to help her pay rent and utilities while receiving free, fresh groceries every other week. United Way’s evening Mobile Food Pantry also provided Molly with nutritious foods, so she wouldn’t have to make the heart-wrenching choice between a roof over her children’s heads or food on the table.

“Thank you for everything you do, United Way. As a single mother, it is not easy but I’m doing the best that I can,” says Molly.

Increasing food security for ALICE households across Western Connecticut is a high-priority for United Way. We convene community partners and inspire individuals to fight against our region's most daunting challenges, including those that hide in empty refrigerators and kitchen cupboards in households across our region. Together, we've achieved great results for Western Connecticut:

- Each month, more than **450** ALICE families visit the evening **Mobile Food Pantries** in Bethel, New Milford, and Stamford. Each family usually receives more than 60 pounds of fresh fruit, vegetables, whole-grain cereals, bread, and dairy products. Mobile Food Pantry visits result in a savings of approximately \$100 per household each month.
- More than **150** families with children have participated in the **GROW** Truck Workshop program, first attending a workshop, then visiting the GROW Truck twice a month. GROW workshops feature sessions with nutritionists, pediatricians, and bank representatives who discuss good nutrition, healthy family activities, and how to budget and save. Each family brings home more than 70 pounds of fresh food from the GROW truck—including fruits, vegetables, meat, fish, and dairy twice a month—saving each family approximately \$1,400 over a six-month period, or \$117 per visit.
- Food valued at more than **\$1 million** was rescued from food retailers by the **Danbury Food Collaborative's Food Rescue Program**, with backbone support from United Way. That food was distributed to people in need through Danbury Food Collaborative member pantries. Without those efforts, that healthy food might have ended up in the trash bin.
- **Stamford Cradle to Career's Food for Thought Campaign** has worked with Filling in the Blanks, Connecticut Food Bank, and Stamford Public Schools to expand and streamline weekend food for children living in food-insecure households. Surveys, community conversations, and other events with parents and school staff are raising awareness and exploring new, creative solutions to food insecurity.
- The **Stamford and Danbury Food Collaboratives** provided **10** commercial refrigeration units to local, smaller pantries to allow the agencies to serve fresh produce, dairy products, and meat to their clients. Clients went from receiving 10-12 lbs. of canned and shelf-stable food each month to receiving an additional 40-50 lbs. of fresh produce, meat, and dairy.



Financial Stability

JANET'S STORY

Janet had a clear vision of what financial stability would look like for her life: save enough money to move into an apartment of her own.

United Way believes that affording the basic needs of life shouldn't be a far-off dream. Thirty-nine percent of CT households are liquid-asset poor, meaning that they do not have enough funds available to get through an emergency, such as a job loss, for three months. **United Way helps ALICE build financial capabilities, establish and adhere to a household budget, repair credit, begin saving for emergencies, and attain a financial goal. We move ALICE households toward financial stability and independence through building assets.**

Janet was among the 21 percent of Connecticut households that is unbanked or underbanked, having never used a bank account at a federally insured financial institution. She signed up for both a checking and a savings account to participate in United Way's matched savings program SaverLife. As she began making regular deposits to her accounts, she learned to use online banking tools to manage her finances and meet monthly savings goals for her apartment.

The Financial Opportunity Center also helped Janet focus on credit repair, empowering her to send out debt validation letters, dispute errors, and report fraud. As a result of the resources supported by United Way, her credit health improved dramatically, and she was able to rent an apartment. Now more financially stable, she continues to set financial goals for herself, such as saving for furniture and maintaining her good credit.

Educating ALICE on ways to save and enhance income provides a long-term answer to building assets and moving beyond living paycheck-to-paycheck. Our support for Financial Stability programs has changed lives across Western Connecticut:

More than 1,300 individuals have increased their financial stability through one-on-one budget coaching and financial workshops:

- **39** individuals improved their credit
- **325** individuals adhered to a household budget
- **559** individuals met a short-term financial goal

In Connecticut, 319 individuals began their path to financial stability by becoming Savers:

- **51%** are saving more than \$50 each month versus 19% pre-program
- **77%** are living within their means after six months versus 57% pre-program
- In our region, **1,661** individuals were able to have their taxes prepared for free through the Volunteer Income Tax Assistance (VITA) program, obtaining more than \$2.5 million in tax refunds, with \$680,000 claimed in earned income tax credits and another \$105,000 claimed in child tax credits.

1 <http://ctbythenumbers.info/2017/01/25/percentage-of-unbanked-underbanked-households-continues-to-climb-in-ct-now-exceeds-1-in-5-households/>



Education

SUPPORTING OUR YOUNGEST RESIDENTS

Success in school starts in a child's earliest years— quality early childhood educational experiences set the stage for school readiness, preparing students to reach (or surpass) academic and developmental milestones on time. United Way invests in local community programs and initiatives to ensure every child enters kindergarten ready to learn and graduates high school ready to succeed in college or career.

United Way's investments in our community's future—our children—start with the earliest educational experiences. We fund infant, toddler, and preschool subsidies

locally to support families with young children who need access to affordable, high quality early childcare in order to remain employed. In addition, we support community partners who provide working families access to affordable, safe, and nurturing after-school environments for elementary and middle school students that encourage social skill development, academic success, healthy eating, and exercise.

One of our community partners couldn't stress enough the value of United Way's childcare investment to working families. When relatives could no longer help a single mother piece together childcare, she looked at several center-based care options. Her prospects seemed particularly dim when confronted with the price of care for two children and her workplace's inability to accommodate her request for school-time hours.

"She reached out to us, and with United Way funding, we were able to make childcare affordable for her," our program partner said. "The boys love it here. Their mother is so grateful for the scholarship funding because she knows that her boys are being well cared for. ***This would not be possible without United Way funding.***"

United Way's work in education is achieving high marks in other areas as well:

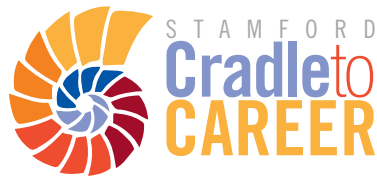
- **More than 600 children** from 15 cities and towns in Western Connecticut received \$139,000 in scholarships to participate in extracurricular activities like sports, arts, and STEM programs through our ALICE Enrichment Fund.
- **3,094** children participated in safe, healthy after-school programming at a reduced cost.
- **1,973** children ages 0-5 benefited from more affordable, high-quality childcare.
- **57%** of kindergarteners whose parents participated in our Park Avenue Strong Start Initiative met the District Benchmark on the STAR Assessment, far surpassing the class average of 48%.
- **35** incoming kindergarten students who did not have a formal preschool experience participated in the Stamford Summer Start program, a four-week academic program designed to prepare them for the kindergarten classroom. The strong literacy scores and high attendance outcomes from last year's program resulted in increased funding to support an extended six-week program serving up to 45 children in the summer of 2018.



Collective Impact

WORKING IN COLLABORATION

No one else in the community has the breadth and depth of connections with civic, corporate, government, school, community, and nonprofit organizations that United Way has. We have the capacity to bring partners together to effect systemic change around important issues.



We provide backbone support for the **Stamford Cradle to Career (SC2C)** collective impact partnership, which engages more than 50 community partners to align community resources to ensure equity and excellence in education, for every child, from cradle to career. This year, SC2C launched a collaborative literacy project with after-school and summer programs in the city. The collaborative also launched a public awareness campaign to promote prenatal care to collect baseline data on maternal and infant health.



DanburyWORKS is a collaborative of Danbury agencies and institutions focused on reducing the number of immigrants and people of color who are in poverty by 30 percent within 10 years. During the first three years, DanburyWORKS will address the barriers to participating in education and/or job training programs that increase wages. In the short-term, it focuses on reducing those barriers by building trust among the diverse cultures in Danbury, improving English language proficiency, and increasing access to affordable licensed childcare.

DanburyWORKS was awarded the Boston Federal Reserve's Working Cities Challenge grant in February 2018 in the amount of \$450,000 over three years.

"This is just the start of a lot of hard work on behalf of Danbury's residents. I'm looking forward to following their progress over the coming years," said Federal Reserve Bank of Boston President Eric Rosengren of Danbury's collaborative.

Looking Ahead



1 VIRTUAL CARE NAVIGATOR

- automating verification
- automating application
- service navigation
- self-service & person-to-person assistance

2 PROGRAM DELIVERY

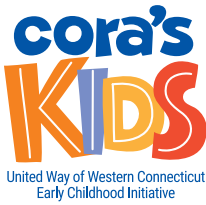
- digital service delivery
- optimizing consumer experience
- scale program accessibility

3 MARKETPLACE SUSTAINABILITY

- research
- data
- volunteer engagement
- digital donor engagement

We are applying technology tools to meet the needs of working households who don't have the time to apply for services in person.

United Way is committed to making a lasting impact on the communities we serve by examining age-old issues in a new light. We look for promising practices across the country to pilot programs that will improve the lives of struggling households. We also know that technology is key to any vision of the future, and it will necessarily play a role in reaching ALICE where they live and work. And we know that by combining our strengths with those of our partners we will have the greatest impact on solving complex problems. We are committed to bringing quality service to all our work, with transparency and accountability at every step.



Cora's Kids is one example of how we invest in programs that elevate the economic future of families and enrich the community as a whole. Through Cora's Kids, United Way supports the recruitment and licensing of new family childcare businesses; it also supports current providers who are facing closure due to low enrollment when families can't afford childcare. Our goal is to create hundreds of new childcare spaces, dozens of new businesses, and allow families to continue to work and live in financially stable homes across Western Connecticut. United Way partnered with the City of Danbury and won the Bloomberg Philanthropies Mayor's Challenge grant in the amount of \$100,000 to test various components of Cora's Kids to ensure greater success of the program.



United Way will launch a pilot of the **Healthy Savings Program** to make healthier foods more affordable and accessible for ALICE households through two key incentives:

- **Fresh Produce Savings**, offering weekly savings on anything in participating grocers' fresh produce departments.
- **Branded Savings**, offering weekly savings on various pre-qualified items from more than 200 brands, including staples such as milk, whole-grain breads, lean meats, yogurt, beans, cereals, eggs, and many other foods.

Center for Innovation: *Creating the ALICE Marketplace* to serve the needs of ALICE in a way that maximizes the use of technology, we are creating a system that will determine eligibility for programs and provide access to services (like the ALICE Enrichment Fund and ALICE Saves) all completely online. This streamlined portal will save time and money for both the user and for the service provider, making the best use of mobile tools and social media to create the best possible experience for the end user.

United Way has and will continue to keep bold goals in the forefront, be data-driven and outcome-focused, and most important, never overlook that people are at the heart of all that we do.

Join us on this exciting journey to keep every person and every household in Western Connecticut healthy and strong, now and in the future.

Volunteerism



United Way believes that engaging local residents and corporate employees in volunteerism is critical to the health of a connected and vibrant community, and we incorporate volunteerism into every aspect of our work. There is no age limit to becoming an active, involved community leader. Extensive research shows that engaging youth in volunteer activities positions them to remain civically engaged in their communities throughout their lives. Seniors who volunteer report higher levels of mental and physical health, while staying connected and avoiding isolation.

United Way hosts the **Youth Volunteers Corps of Western Connecticut (YVC)**, a premier youth volunteerism program that receives accolades and awards regularly. YVC of Western Connecticut was named affiliate of the year in 2017 and has retained Gold-level affiliate status for several years—an elite status held by fewer than 15 affiliates across North America. **Last year, 201 youth served a total of 2,223 volunteer hours with YVC, volunteering throughout the community in locations such as senior centers, social service agencies, museums, historic sites, and parks.** During YVC's six-week Summer of Service Program, 67 youth from Stamford, Northern Fairfield County, and Southern Litchfield County participated in 12 projects.

Since its inception in 2008, the **SAVE (Seniors Add Valuable Experience)** Program has provided financially-qualified Danbury homeowners age 65 and older an opportunity to receive real estate tax relief through volunteer service at organizations and agencies throughout the city. SAVE makes it easier for seniors to remain in their homes, keeps them active in their communities, and gives them the opportunity to share their skills with local organizations. Each volunteer must complete 100 hours of service over the course of the fiscal year, although many serve more than that amount. **In the 2017-18 program year, 48 seniors volunteered at 19 City of Danbury departments and nonprofit agencies to complete 8,567 hours in service valued at \$211,519.33 to the City of Danbury.** United Way administers the program for the City of Danbury and is responsible for interviewing participants and matching them to local volunteer opportunities.

BoardServe Western CT is an initiative of United Way of Western Connecticut that connects emerging leaders with local nonprofits to promote effective board leadership to guide and support organizational missions and ensure long-term sustainability. Once training is completed, BoardServe Western CT assists individuals and nonprofits to find the right match based on their interests, skills, and needs, through support and referrals. We conducted two BoardServe Western CT trainings in our 2017-18 program year, with in-person sessions that reached more than 30 participants and an online/virtual session that reached hundreds at a locally based multi-national company.

Board Member Spotlight



Kurosh Marjani was elected to United Way of Western Connecticut's Board of Directors in 2013 and served as Chair of the Stamford Community Council from 2013-2018. He is a partner with the law firm of Wofsey, Rosen, Kweskin & Kuriansky, LLP. Kurosh has been selected to the Connecticut Super Lawyers list since 2016. We asked Kurosh why he chose to get involved with United Way.

What inspired you to begin volunteering with United Way?

As a young lawyer, I wanted to get more involved in the community here in Stamford, and because of how plugged-in United Way is to local non-profits, I thought it would be a great way to see what is happening on the ground. Twelve years later I am still volunteering!

Has community service and volunteerism always been important to you?

Yes, but it has become especially important to my professional life because I think the Stamford business community has so much to offer to local residents and households in need.

What are the community issues that have driven you to become, and remain, involved?

Because I have young children of my own, United Way's work in early childhood education has been inspirational to me. I am also proud of the work we do around food security, including our Mobile Food Pantries, which give free, fresh food to families in need.

In your estimation, how have Stamford's community needs changed, and how do you feel United Way has evolved to address those needs?

In a community like ours, where the cost of living is so high, the focus on the ALICE population is crucial. This group is often in need of help and yet may not qualify for governmental aid or social service assistance. We have worked hard in recent years to address the needs of this population and bring attention to the issues confronting them.

As you reflect on your leadership and service as Chair of the Stamford Community Council, of what do you feel most proud?

I am proud of the work of the staff of United Way and their dedication to their hugely important jobs. I am also proud of being a very small part of the group of volunteers, including community leaders and members of our business community in Stamford, who give of their time, energy, and resources to advance United Way's critical mission.

What would you say to someone who is considering becoming more involved in their community?

You won't regret it. We have a wonderful, diverse community and a dedicated group of volunteers who make a difference in the lives of others. No matter what your talents and interests, there is a way for everyone to get involved.



Corporate Philanthropic Partners

THANK YOU to all our corporate partners who support United Way through a workplace campaign, special event, or corporate gift.

Listed below are our corporate partners in descending order of donation.

Bolded corporations are those that generously made a corporate gift and/or match their employees' contribution during the campaign year of 2017-18.

Pitney Bowes

Synchrony Financial

Deloitte

PricewaterhouseCoopers LLP

Praxair, Inc.

Genworth

GE

Kimberly-Clark

Webster Bank

Wells Fargo

Union Savings Bank

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Savings Bank of Danbury

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continued on next page

Corporate Philanthropic Partners

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Comcast

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Residential Donors

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KPMG

HomeGoods

Pacific House, Inc.

Walmart

Big Y Foods

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Community Health Center

Marshalls

Dow Chemical Company

Private Bank

Amica

Kent Center School

continued on next page

Corporate Philanthropic Partners

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Ventura Law

MacDermid Incorporated

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Elmer's Diner Inc.

Monro Muffler Brake & Service

MCCA

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Stamford, Inc.

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Foundation

One Stop Holdings, LLC

Pour Me LLC

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Xerox Corporation

Jowdy-Kane Funeral Home

Sandvik Wire and Heating
Technology

Prudential Financial Inc

Kane Funeral Home, Inc.

Cooper Marketing Group, Inc.

C. R. Bard, Inc.

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Korn Ferry

American Express

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Best Buy

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Thomaston Savings Bank

IDEXX Reference Laboratories

Frontier Communications

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Kent Presents, Inc.

The Meera and Ashok

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St. John's Community
Foundation

Stamford Health
Foundation

Stamford Rotary

Trust Fund

TJX Foundation

Town of Newtown

United Technologies

Aerospace Systems

Wells Fargo

Youth Volunteer Corps



12:00 pm

Instagram



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LIVE UNITED



United Way
of Western Connecticut

LIVE

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LIVE

LIVE UNITED

LIVE

LIVE UNITED



1,000,000 Likes

We fight for the health, education and financial stability of every person in Western Connecticut. #UnitedForALICE #ALICE #AssetLimitedIncomeConstrainedEmployed #DayOfAction #LiveUnited



DONORS

Listed below are our leadership donors for the 2017–18 campaign year. These generous donors are leading the way to measurable, long-term change in the lives of our neighbors throughout Western Connecticut.



Tocqueville Society

The Tocqueville Society recognizes Alexis de Tocqueville’s admiration for our country’s spirit of volunteer effort for the common good. Its members are recognized for the generous contribution of \$10,000 or more in a regional membership roster and in the annual national registry.

ORDRE D’ÉGALITÉ
ANNUAL CONTRIBUTION
\$50,000 – \$74,999
William Platt

ORDRE DE LIBERTÉ
ANNUAL CONTRIBUTION
\$25,000 – \$49,999
Donald Almeida
Marc Chini
Richard D’Avino
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John Ciulla and
Erin Fuller
Daniel and
Ann Marie Colby
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Cary Stier
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MEMBRES
DE LA SOCIÉTÉ
ANNUAL CONTRIBUTION
\$10,000 – \$14,999

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Mark and Patti Beckwith
Matthew Byer
Gerard Cunningham
Nicholas and
Anita Donofrio
Richard Goligoski
David Golub and
Kathryn Emmett
Henry Greig
Lillian Intrieri
Lewis Jacoby
Jaclynn Lee
Raymond Lewis
Thomas and
Allison Mangas
Robert Morris
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John and Sandra Rankin
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and Karen Coblens
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Robert and Caren Tucker

DONORS | Leadership Society

GOLD LEVEL

ANNUAL CONTRIBUTION

\$5,000 – \$9,999

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William and Katherine Beattie
Richard Benson-Armer
Denis and Jacqueline Creeden
Terri-Ann Dautzenberg
Scott Davis
Andrew Doherty
Peter Edwards
Richard Evans
Jerry Eyster
Robert Goldberg
Alan Greene
Thomas Henry
Ronald and Paula Herren
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James Lane
Philip and Cynthia Merkle
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Jonathan Mothner
John and Victoria Myers
Vaziyad Nagarwalla
Benjamin and Mo Li Perlman
Anne Roby
Peter and Kathy Sachs
Sara Shaldjian
Mark Sheeran
David Simpson
Douglas Smith
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Norman Walker
Paul Whyntott
Gordon and Candy Yeager
Gary Zenkel

SILVER LEVEL

ANNUAL CONTRIBUTION

\$2,500 – \$4,999

Anonymous (4)
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Martin and Mary Anderson
Thomas Arcuri
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Joshua Brown
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Paul Bruce
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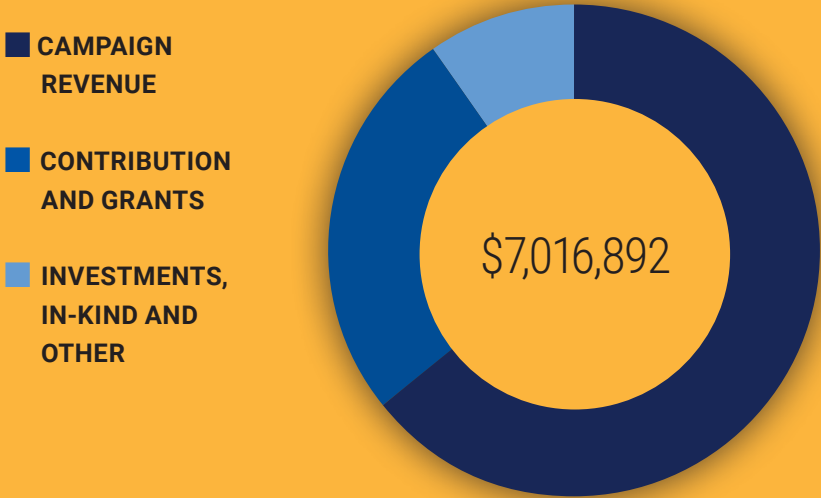
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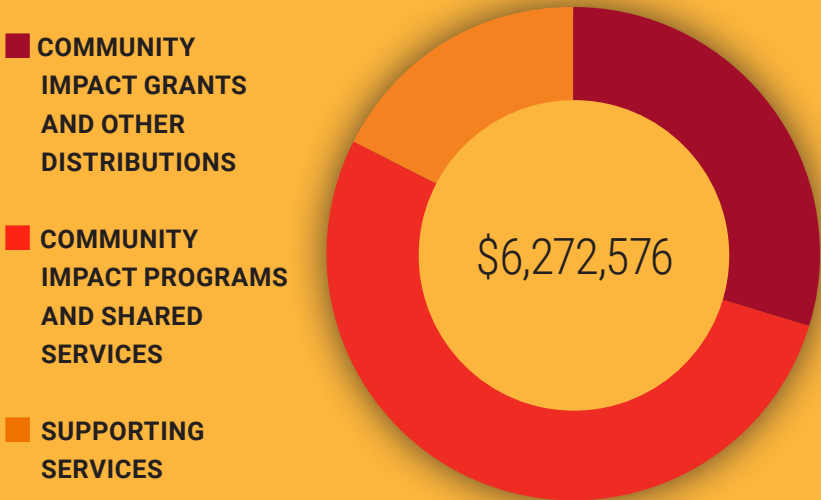
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