



TOGETHER, WE CAN BUILD A STRONGER COMMUNITY

LIVE UNITED

Front cover: Members of the Youth Volunteer Corps of Western Connecticut, hosted by United Way of Western Connecticut, pose at the Head Start in Danbury during their Summer of Service. The Youth Volunteer Corps of Western Connecticut was named the 2017 Affiliate of the Year.



Cynthia Merkle
Chair
Union Savings Bank

Kimberly Morgan
Chief Executive Officer

GREETINGS

For the individuals and families who depend on United Way of Western Connecticut (UWWC), the one constant in their lives is uncertainty.

Will I have enough food to get through the week?

My hours got cut again. How am I going to make that up?

How will I pay the babysitter this month?

The prescription is going to cost how much?

UWWC thinks very consciously about factors that could upset the delicate balance of survival for **ALICE®** (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed) households in our communities.

Due to their income level, ALICE households rarely qualify for social service supports. Since the recession of 2008 and the ongoing State of Connecticut financial budget crisis, ALICE has lost access to almost all safety net services, and the picture grows dimmer.

These families and individuals deserve more. They work hard, contribute in meaningful ways to our communities, and raise their families in our neighborhoods. Without targeted, smart interventions, these households risk sliding into poverty, ultimately requiring more expensive supports.

What we know for certain is that UWWC must continue to be nimble and responsive to the changing landscape and provide critical support to households that are working hard and just can't make ends meet. We must help ALICE reach financial stability and prosperity.

We remain steadfast in our commitment to ALICE and supporting families in need on their journey to stability. We are committed to finding new ways to ensure our youngest learners are prepared to enter school, and for parents to give their children the best opportunities to nurture their children's aspirations and future success. We are unwavering in our commitment to helping the hard-working families of our region access food so no one goes hungry. We will continue to support financial stability through our budgeting and matched savings programs.

We are grateful for your support and know that together, we will ensure that our communities remain strong and resilient no matter what the future brings.



Kimberly Morgan



Cynthia Merkle

Who Is ALICE

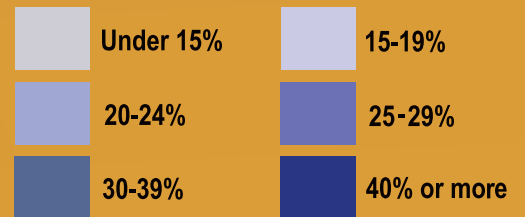
Since 2014, UWWC has been focused on the sustainability of households living paycheck-to-paycheck that we call ALICE. Research conducted in partnership with Rutgers University indicates that more than one in three of our Connecticut neighbors live at or below a basic cost of living threshold or in poverty. In our state, the average cost for a family of four (two adults with one infant and one preschooler) to survive ranges from \$66,168 to \$73,716 - that's more than triple the US federal family poverty rate.

ALICE represents the growing number of individuals and families who are working, but unable to afford the basic necessities of housing, food, child care, health care, and transportation. To achieve a stronger community, it is essential that together we create an environment where individuals and families are self-sufficient and can achieve financial independence.

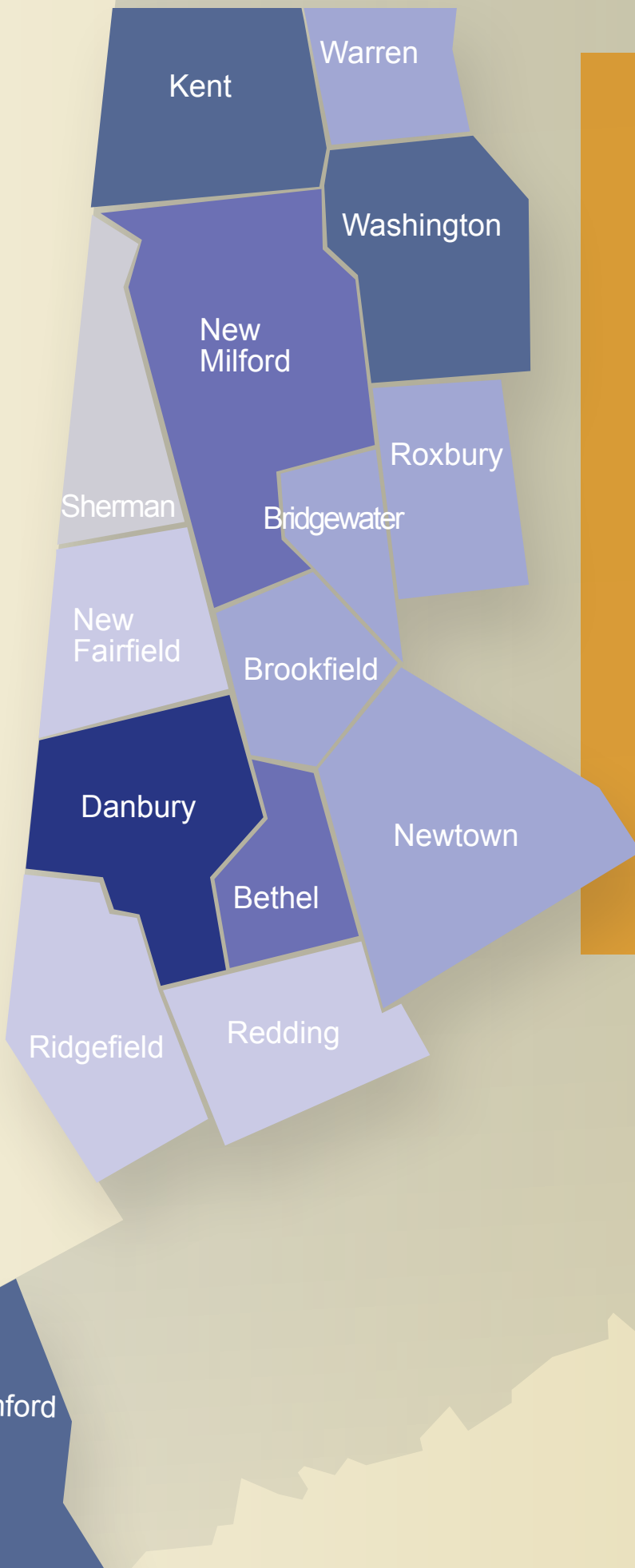
Town	% ALICE & Poverty
Bethel	29
Bridgewater	20
Brookfield	23
Danbury	42
Kent	32
New Fairfield	19
New Milford	28
Newtown	21
Redding	19
Ridgefield	17
Roxbury	23
Sherman	14
Stamford	35
Warren	23
Washington	31

38% of all Connecticut households experience financial hardship, as ALICE or living in poverty.

Percentage of ALICE and poverty households by town



Source: United Way ALICE Report for Connecticut, 2016.



Our Work: HEALTH

Food insecurity is a broad issue that challenges many households in every community. When United Way identified the issue as a priority for ALICE, we stepped up to address the needs on the ground and offer solutions that made sense for hard-working households.

ALICE households work. They are not available during the day to go to food pantries and communal meals to feed their families. In most cases, ALICE households earn too much to qualify for food assistance from local pantries. Pantries and soup kitchens are not a solution for ALICE's food insecurity. So we turned our attention to non-traditional food services throughout Connecticut for a possible solution.

While the Connecticut Food Bank has had their Mobile Food Pantry program in operation across the state for several years, their standard practice was to bring the large, refrigerated trucks filled with fresh food to communities during the day. It was only when United Way reached out to them with funding to add additional Mobile Food Pantry visits in the evening hours that the ALICE population was able to take advantage of this service.

The first Mobile Food Pantries targeting the ALICE population in the State of Connecticut were funded by UWWC to serve New Milford, Bethel and Stamford. Nearly 200 households are served in each of these communities every month.

At one of our Mobile Food Pantries, we met Elizabeth. Elizabeth is a digital media professional, working full-time and struggling to make ends meet in Fairfield County. With stagnant wages, she is challenged to pay for rent, childcare for her two-year-old son, medical expenses and the necessities of daily life, like groceries and diapers. She found out about the food pantry from a co-worker.

The Mobile Food Pantry's vegetables, fruit and yogurt do alleviate some financial pressure, she said, but she is still crushed by the high cost of living in this area. "I use every vegetable and every morsel to make lots of soups and stews. I freeze some and use every bit. I've gotten very creative, and we are able to have more vegetables than I would be able to afford on my own."

She is focused on providing the best nutrition for her growing toddler. "All of the good food I get is for my son. I want to make sure he gets the proper nutrition - brain food," she said. "I eat rice and beans almost every night at work."

It's a sacrifice that she doesn't think twice about. She said, "I would literally do anything for him as he is the center of my universe."



Our Work: **FINANCIAL STABILITY**

Thirty-nine percent of CT households are liquid-asset poor, meaning that they do not have enough funds available to sustain them in an emergency, such as a job loss, for three months. Educating ALICE on ways to save and enhance income provides a long-term answer to building assets and moving beyond living paycheck-to-paycheck.

ALICE can hold a college degree and work full-time, only to find that their paycheck just doesn't cover the basics of housing, transportation, childcare, food, and healthcare. UWWC is investing in programs that help ALICE build their financial capabilities, establish and adhere to a household budget, repair credit, begin saving for emergencies, and attain a financial goal.

One-on-one financial budget coaching, financial literacy workshops, matched savings programs, and Volunteer Income Tax Assistance (VITA) are all efforts that United Way supports in our goal to move ALICE households toward financial stability and independence.

Our support for Financial Stability programs has helped change the course of lives, by empowering individuals and families to take control of their financial future. One domestic violence survivor began her budget coaching with a goal to save enough money to rent an apartment without roommates. After she created a budget, evaluated her income, expenses, savings and credit, she recognized that she not only had the capacity to save an additional \$500 each month, but also that her 750-credit score increased her borrowing power. The client then shifted her goal to saving for a home and enrolled in a free first-time home buyers' educational course. Our budget coaching allowed this client to position herself to become a homeowner, forever changing the course of her life.



How do we break the cycle of living on the financial edge? **Education.**

It's the linchpin of the American dream: the belief that a parent's hard-work and sacrifice will provide the best opportunities for their children to achieve and be successful.

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. UWWC 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 sound academic practices, healthy eating and exercise.

In Community Conversations, ALICE families told us they want their children to have access to extra-curricular activities that

are cost-prohibitive in many cases; they want their children to learn to swim, play an instrument, be a part of a sports team, or participate in STEM camps. So we created the ALICE Enrichment Fund. The fund provides scholarship dollars for out-of-school enrichment opportunities like sports, music, and arts for children of ALICE families, helping to give them the same opportunities as their more affluent peers and exposing them to life experiences critical to future success.

With support from the ALICE Enrichment Fund, Stamford resident Kiysha enrolled her children in an introductory swimming program for children with no experience in the water.

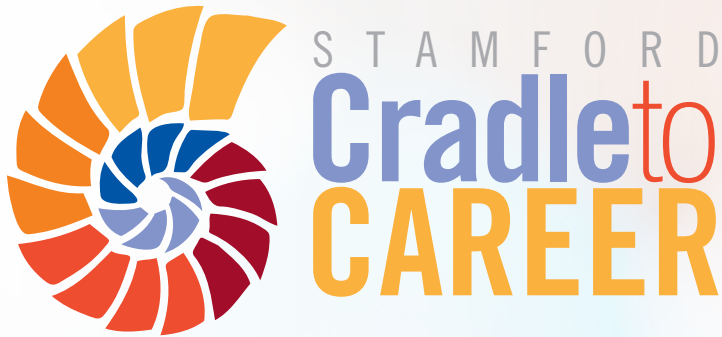
"All of them loved the water," she told United Way one recent afternoon at her office. "At first, they were afraid. Now, they definitely feel more comfortable around the water. They haven't quite mastered swimming, but they are not afraid of the water. I'm very proud of them."

"I don't know how to swim, and I think swimming is essential, especially for safety," she continued. Now, she feels more comfortable bringing her children to the many beaches around coastal Fairfield county. "This brought me so much peace."

"I can't tell you how much it has helped my family, with three kids that were able to learn how to swim," Kiysha beamed with pride. "Thank you so much."



Our Work: **COLLECTIVE IMPACT**



United Way is the only organization with the breadth and depth of connections with civic, corporate, government, schools and community groups to have established the diverse foundation necessary to effect systemic change.

United Way provides backbone support for the Stamford Cradle to Career (SC2C) collective impact partnership, which brings together the Stamford community, government, nonprofits and the school system to work collaboratively toward common goals and outcomes for all Stamford children and youth.

SC2C launched four Community Action Networks in 2016, centered on key outcomes for the city in the areas of Infant Health and Development, Kindergarten Readiness, Early Grade Reading, and Transition from High School to Post-Secondary Training, College and/or Career.

Today, SC2C is well on its way to achieving measurable systemic change in large part due to United Way's leadership and ability to bring together so many partners to achieve common goals.



“The progress that the Stamford Cradle to Career (SC2C) partnership has made in the past two years has been inspirational. We have watched the vision of this initiative—to align community resources to collectively impact equity and excellence in education, for every child, cradle to career—evolve from theory into practice and action.”

Hon. David M. Martin
Mayor, City of Stamford

Earl T. Kim
Superintendent, Stamford Public Schools

Our Model: How We Help ALICE



UNITED WE FIGHT



38% of CT households struggle to make ends meet every day.



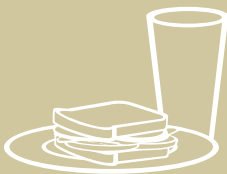
49% of CT jobs pay less than \$20 per hour.



28% of an ALICE family's budget is spent on childcare - the largest expense in the household survival budget.



39% of CT households lack the liquid assets necessary to survive a financial shock.



127,000 children in CT are food insecure, and nearly a half-million CT residents struggle with hunger.

UNITED WE WIN

Serving nearly **600** families each month at evening Mobile Food Pantries and workshops with the CT Food Bank GROW (Groceries on Wheels) Truck.

Helping more than **500** individuals increase their financial stability through our Financial Opportunity Center and EARN matched savings program.

Supporting extracurricular enrichment for children of ALICE families in **15** towns and cities through the ALICE Enrichment Fund.

Distributing backpacks and school supplies to more than **700** students through our annual Back-To-School programs in Danbury, New Milford and Stamford.

Investing more than **\$300,000** for children to attend early childhood programs across the region, increasing preschool availability for struggling families.

Serving as the backbone organization for Stamford Cradle to Career, a city-wide partnership with a long-term focus on workplace readiness.

Board Member Spotlight: SANDY RANKIN

Before Sandy Rankin retired from IBM, where she served as Vice President of Mainframe Software Development, she was a long-time supporter of United Way and its work for the community.

"I became a Campaign coordinator early on," she said in a conversation at United Way's office. "You could see the impact we were making. I was increasingly involved on various levels."

"Within 6 months of retiring, I knew I wanted to be involved. I asked a colleague for an introduction," she said. We, and all of Western Connecticut, will always be so grateful for that phone call.

Sandy completed her 8-year service on United Way's Board of Directors in December 2017 (including two as a member of the Board leadership as Secretary), a term which encompassed a time of transition and growth for UWWC. She is proud of this time, which included two mergers that brought the Danbury-based Volunteer Center Serving Western CT and the Stamford-based Volunteer Center of Southwestern Fairfield County into the organization's operations. She was proud to be part of the leadership "during a time when we were making decisions and determining who we were going to be, what we were going to do, what community needs we were going to address." During her tenure, UWWC also shifted its focus to ALICE, and struggling individuals and households in our region.

Sandy is perhaps most proud of her leadership in establishing *Ready, Set, Let's Read*, a program which connects volunteer readers to preschool classrooms to increase literacy and school readiness. Her passion for the program comes from her own upbringing in a family of readers.

"I just started thinking about all the kids that didn't have that opportunity," she said. "How can we help the kids succeed who were not as fortunate as I was?"

Ready, Set, Let's Read is designed around the knowledge that reading to children is the basic and best way to set the stage for school readiness. Ed Advance helps prioritize the classrooms most in need of volunteers. With more volunteers, *Ready, Set, Let's Read* can cover more classrooms. Sandy says that a long-term goal for the program is to cover every preschool classroom in the city.

At the core of her efforts for Danbury's earliest learners and UWWC is a call and desire to serve. Her suggestions to others who are considering how they can contribute to their community: "There are a lot of different ways in which you can volunteer," she said. "It doesn't have to be rigid, it can be flexible."



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*Our thanks to our Board for their
service during the 2016 – 17
campaign year.*

We thank our volunteers for their service during the 2016 – 17 campaign year.

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REMEMBERING KARL EPPLE AND HEATH DURLESTER.

It is with great sadness that we note the passing of two friends of UWWC and celebrate their contributions to our community: Karl Epple and Heath Durlerster.

In addition to his extensive community service throughout Greater Danbury, Karl Epple dedicated more than 30 years of volunteer service to United Way of Western Connecticut, beginning in 1967 with what was then the Community Chest of Danbury. He served on our Board of Directors for more than 20 years, including terms as vice president and president. Karl also served on the Board of United Way of Connecticut (UWC) and helped to shape UWC during its formative years, and served as a great ambassador of United Way wherever he went.

Heath Durlerster was a member of UWWC's Stamford Community Council and held leadership roles in guiding our Stamford Day of Action. Heath was enthusiastic and an ambassador for Pitney Bowes' commitment and deep involvement in our community, particularly around youth and education. Heath possessed an indelible enthusiasm around projects centered on student learning and achievement, which left an enduring impact on all those who were so fortunate to work with him.

The legacies of Karl and Heath's generosity and leadership are woven into the fabric of our organization and we are forever grateful for their many contributions of talent, time and treasure. Their memory and fruits of their service will live on for generations.

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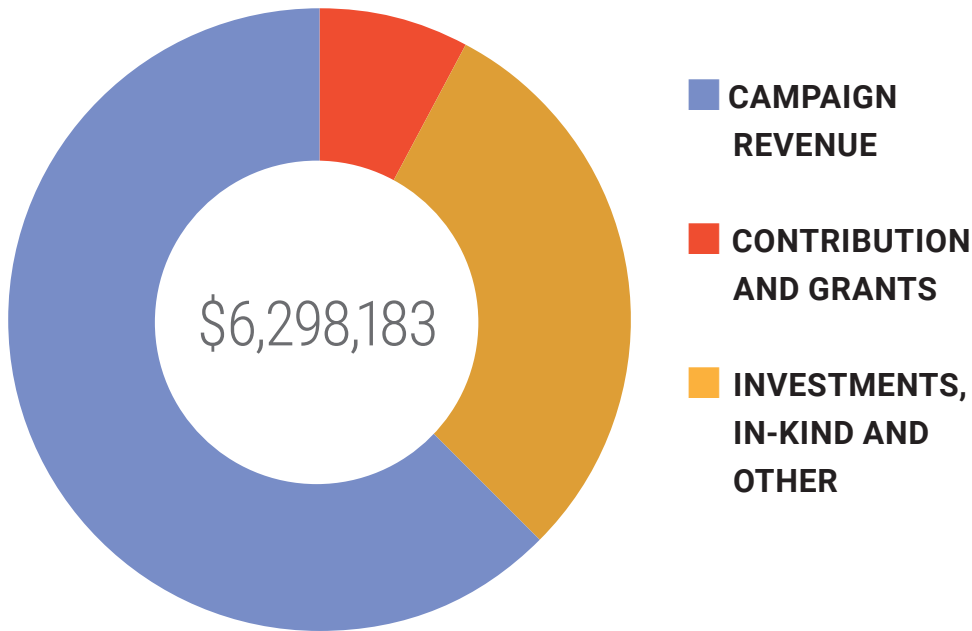
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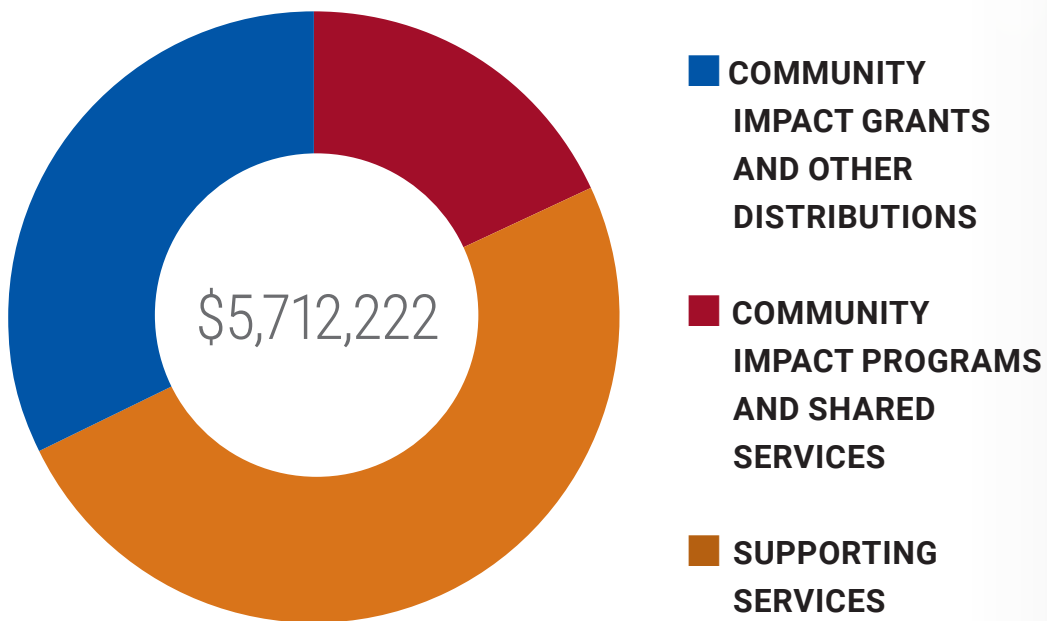
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