

# The Economic Contribution of United Way of Southwestern Pennsylvania

Prepared for United Way of  
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# I. Executive Summary

United Way of Southwestern Pennsylvania (“United Way”) is renowned for its extensive support network, community engagement, and diverse array of programs aimed at improving lives and strengthening communities. United Way operates in five counties within Southwestern Pennsylvania that make up the local geographic area of this study: Allegheny, Armstrong, Butler, Fayette, and Westmoreland.

PwC was engaged to quantify United Way’s economic contribution to the local community in fiscal year 2023 (FY23).<sup>1</sup> Specifically, this report analyzes the financial aspect of the business operations, community investments, and free tax preparation services of United Way to assess how United Way’s operational spend, donations, grants, and services circulate through the local economy, affecting output, earnings, and employment. Contributions resulting from United Way’s 211-referral service and beneficiaries of programs and services supported by United Way’s community investments are not captured in the scope of this report. Thus, the total economic contribution of United Way is presumed to be even greater than this report’s findings.

This report considers four separate channels of economic contribution—the direct, indirect, induced, and enabled effects—that in aggregate provide a measure of United Way’s total economic contribution, highlighting the organization’s role as an economic engine in the region. United Way’s focus on mobilizing local communities and creating equitable opportunities is quantified by its significant amount of enabled contributions.



## Key Findings

1. United Way directly or indirectly contributed **\$65.4 million** to the gross domestic product (“GDP”) of Southwestern Pennsylvania in FY23, indicating the organization’s important role in driving economic growth and development in the region. Each job at United Way directly or indirectly contributed an average of over **\$600,000** to the GDP. This implies that United Way’s activities, such as community investments, job creation, and income generation, have a multiplier effect on the economy, stimulating business activity and overall economic output (see **Table E-1**).
2. Through its own operations and community investments, United Way directly or indirectly supported **581 jobs** in Southwestern Pennsylvania in FY23, of which **108 jobs** were directly provided by United Way. In other words, each job at United Way supports an average of **4.4** additional jobs elsewhere across Southwestern Pennsylvania. This multiplier effect highlights the interconnectedness of the local economy and the role United Way plays in supporting job creation, as their activities generate employment opportunities both directly and indirectly.
3. The **581 jobs** directly or indirectly supported by United Way earned **\$34.7 million** in labor income in FY23, averaging nearly **\$60,000 per job**, which was below the average pay of \$77,300 for the five-county region as a whole, indicating that United Way’s community investments tend to benefit lower-wage workers the most in Southwestern Pennsylvania. By offering stable jobs with decent wages, United Way contributes to reducing unemployment and improving the financial well-being of individuals and households in the region.
4. The **\$19.6 million** directed into community initiatives in FY23 by United Way positions it as a leading contributor among its local peers. Its **Impact Fund** alone served the needs of over **750,000 people** throughout Southwestern Pennsylvania. These initiatives focused on various areas such as education, health, financial stability, and basic needs support, making a tangible difference in the lives of community members. Every \$1 donated is estimated to have generated almost **\$2** in economic activity, suggesting United Way’s donations have a **ripple effect** on the local economy.
5. United Way’s assistance in preparing over **8,400 tax returns** in FY23 resulted in a total direct refund of **\$11.4 million**. These tax returns played a crucial role in providing financial relief to individuals and families in need, particularly those who may have faced challenges in navigating the complex tax system. By helping individuals access their entitled refunds, United Way contributed to increased disposable income within the community. This, in turn, had a positive **ripple effect** on local businesses and the overall economy, when individuals and families spent their refunds on goods and services.

<sup>1</sup> United Way of Southwestern Pennsylvania’s FY23 runs from July 1, 2022, through June 30, 2023.

**Table E-1. Economic Contribution of United Way, FY23**

<b>Item</b>	<b>Amount (\$million, unless otherwise noted)</b>
Total GDP Contribution	\$65.4
Total Employment Contribution (Jobs)	581
Total Labor Income Contribution	\$34.7
Direct Community Investment	\$19.6
Direct Tax Refund	\$11.4

Source: United Way and PwC calculations using the IMPLAN modeling system. Details may not add to totals due to rounding.

1. Employment is defined as the number of payroll and self-employed jobs, including part-time jobs.
2. Labor income is defined as wages and salaries and benefits as well as proprietors' income.
3. Total contribution includes the direct, indirect, induced, and enabled contributions.

In summary, United Way's significant community investments, tax assistance efforts, job creation, income generation, and GDP contribution distinguish the organization as a leader in addressing community needs in Southwestern Pennsylvania and driving economic prosperity in the region.

## II. Introduction

Founded in 1927, the United Way of Southwestern Pennsylvania (“United Way”) operates in five counties within Southwestern Pennsylvania that make up the local geographic area of this study: Allegheny, Armstrong, Butler, Fayette, and Westmoreland. United Way has long been recognized as a cornerstone of community support and development in the region. Companies and individuals rely on United Way to guide philanthropic donations with the goal of uplifting communities. These donations are steered to the most pressing needs of the local community, such as meeting basic needs of food and housing, moving to financial stability through career development and upskilling, and investing in youth education or out-of-school programs for success in school and life. The organizations and programs that United Way supports reflect these investment priorities. United Way unites a diverse group of donors, volunteers, companies, and philanthropic organizations to maximize their collective effect on the local economy and enrich thousands of lives each year.

United Way engaged PwC to quantify its economic contribution to the local community through its operations, grants, community investments, and other services in fiscal year 2023 (FY23).<sup>2</sup> The business operations, donations and grants of restricted and unrestricted dollars, and tax preparation services of United Way are included in our analysis. Contributions resulting from United Way’s 211-referral service<sup>3</sup> and beneficiaries of programs and services supported by United Way’s community investments are not captured in the scope of this report. Thus, the total economic contribution of United Way is presumed to be even greater than this report’s findings.

Quantified in Study	Not Quantified in Study
Business operations	211 referral services
Community Investment: Unrestricted investment and donor designated dollars	Beneficiaries of organizations, programs, and services supported by United Way’s community investment
Free tax preparation service	

The five-county region described above is referred to as the “local” area throughout this report. This report relies on a well-established input-output (“I-O”) model and data provided by United Way. The economic contribution is measured in terms of employment, labor income, and gross domestic product (“GDP”). For each contribution measure, the direct, indirect, induced, and enabled effects are calculated.

**Direct contribution** is measured as United Way’s jobs, labor income, and GDP.

**Indirect contribution** is measured as the jobs, labor income, and GDP occurring throughout United Way’s supply chain due to its purchases of goods and services used to run its operations.

**Induced contribution** is measured as the jobs, labor income, and GDP resulting from household spending of income earned either directly or indirectly from United Way’s economic activities.

**Enabled contribution** is measured as the jobs, labor income, and GDP created by United Way’s grants, donations, and free tax preparation services. Other services provided by United Way, such as 211 referrals, create enabled contributions that are not quantified in this study.

The next section presents the economic contribution estimates. An overview of the data and methodology is provided in the appendix.

<sup>2</sup> United Way of Southwestern Pennsylvania’s FY2023 runs from July 1, 2022 through June 30, 2023.

<sup>3</sup> The direct number of 211 referral service contacts and referred services are quantified in section III.C.iii.

# III. Economic Contribution of United Way of Southwestern Pennsylvania

The total economic contribution of United Way includes its own employment, payroll, and output (**direct contribution**) and its effect on other parts of the local economy through its **indirect, induced, and enabled** effects.

As an organization, United Way generates **direct** economic contribution in the form of its employees and employee compensation. United Way's general operating expenses spur economic effects through its local supply chain, thus increasing demand and supporting output, income, and employment in other industries in the local economy. This represents United Way's **indirect** economic contribution.

Labor income paid to United Way employees and the employees of businesses throughout its supply chain supports spending on an array of goods and services for household consumption. This personal spending generates further demands that ripple through the local economy. These represent United Way's **induced** economic contribution.

United Way supports jobs and income at organizations and households through its monetary donation and grant programs. In addition, the free tax-preparation service provided by United Way for eligible households has enabled families to receive or increase tax refunds. The refund amount thus boosts their disposable income for consumption spending. These represent United Way's **enabled** economic contribution.

United Way's activities have a "ripple effect" that reverberates throughout the local economy. Economists have built models to measure these effects, summarized in economic multipliers. Employment multipliers model how many jobs in total are supported as a result of each job directly attributable to United Way. Similar multipliers exist for labor income and GDP.

To quantify these linkages, we rely on the IMPLAN model.<sup>4</sup> United Way's overall economic contribution is the sum of its **direct, indirect, induced, and enabled contributions**.

**Figure 1. United Way Economic Contribution in FY23: Key Findings**



<sup>4</sup> The IMPLAN Model is a trusted I-O model based on government data.

<sup>5</sup> In FY23 within the five-county region of Pennsylvania: Allegheny, Armstrong, Butler, Fayette, and Westmoreland.

## A. Direct Contribution

United Way's direct economic contribution can be measured using three separate metrics: employment, labor income, and GDP, as defined below.

**Employment:** The number of full- and part-time employees.

**Labor income:** The wages, salaries, and benefits paid to employees.

**GDP:** The value added by an organization, namely, its total output less the associated value of intermediate inputs.<sup>6</sup>

As presented in **Table 1**, below, United Way directly provided **108 jobs** in FY23, paying labor income of **\$7.5 million**, and adding **\$23.8 million** to the region's GDP. United Way's direct economic activity represents over 3 percent of the grantmaking, giving, and social advocacy organizations sector in the five-county region.

**Table 1. Direct Economic Activity Attributable to United Way's Operations, FY23**

Description	Employment <sup>(1)</sup> (Jobs)	Labor Income <sup>(2)</sup> (\$Million)	GDP (\$Million)
United Way Direct Contribution	108	\$7.5	\$23.8

Source: United Way and PwC calculations using the IMPLAN modeling system.

1. Employment is defined as the number of payroll jobs, including part-time jobs.
2. Labor income is defined as wages and salaries and benefits.

## B. Indirect and Induced Contribution

United Way's organizational operating expenses include those for employee wages and benefits, professional services, campaigns and literature, meeting expenses, office supplies, program events, travel, staff training, insurance, occupancy (rent), technology, membership dues, and other miscellaneous expenses. A portion of these operating expenses are spent on local goods and services, spurring further economic activities in the local economy. This report does not consider the effects of operating expenses spent outside of this local geographic scope. **Table 2**, below, presents the **indirect** and **induced** contributions attributable to United Way's organizational spend on local suppliers in FY23.

**Table 2. Indirect and Induced Economic Activity Attributable to United Way's Organizational Spend on Local Suppliers, FY23**

Item	Indirect Contribution	Induced Contribution
Employment <sup>(1)</sup>	46	50
Labor Income <sup>(2)</sup> (\$Million)	\$3.3	\$3.1
GDP (\$Million)	\$4.6	\$5.4

Source: United Way and PwC calculations using the IMPLAN modeling system.

1. Employment is defined as the number of payroll and self-employed jobs, including part-time jobs.
2. Labor income is defined as wages and salaries and benefits as well as proprietors' income.

<sup>6</sup> Value added differs from gross output (or sales) because it excludes the value of intermediate goods that are embedded in the final sales of each industry.

## C. Enabled Contribution

United Way serves as a central hub for collaboration, coordinating efforts across multiple organizations to ensure the resources are utilized efficiently. United Way generates enabled economic contribution by creating jobs, enhancing financial stability, supporting community development, improving health outcomes, advancing education, and addressing basic needs. This study examines the three main means through which United Way generates enabled contribution in the local economy: (i) monetary donations and grants, (ii) free tax preparation support services, and (iii) 211 referral services.

### i. Investment of Unrestricted Dollars and Contributor Choice Donations

In FY23, United Way directly supported the local economy through monetary grants and donations totaling **\$19.6 million**.

The Impact Fund is a main means to supporting United Way’s investment priorities. A large and diverse group of local nonprofits submit grant requests to United Way. In FY23, over 370 requests were reviewed and evaluated by donor volunteers and subject matter experts. Ultimately, these grants directly **supported over 150 projects** with **\$8.4 million awarded** through United Way’s investment of unrestricted dollars. PwC used the data provided by United Way to map the organization and project names of grant award recipients to industries as defined by the North American Industry Classification System (“NAICS”). Each detailed NAICS industry corresponds to an industry in the IMPLAN modeling system, which served as the ultimate industry classification to which award dollars were mapped. The diverse range of projects supported are displayed in **Table 3**, below, summarizing the top 10 receiving industries of United Way’s unrestricted investment through grants.

Donor designated investment is another source of funding for United Way’s agency partners. In FY23, these contributor choice donations directly supported over **2,000 agencies** with donations totaling over **\$11.3 million**. PwC leveraged data provided by United Way to map these agencies to the appropriate NAICS industry, and ultimately to the corresponding IMPLAN industry to which dollars were mapped. The recipients of these donations were comprised of a wide variety of nonprofits, organizations, and funds. **Table 4**, below, summarizes the top 10 receiving industries of United Way’s donor designated investments.

Overall, United Way’s direct monetary contribution through community investments in Southwestern Pennsylvania totaled **\$19.6 million**. **Figure 2**, below, depicts the top direct contributions by identified receiving industry. The four largest receiving industries make up 75 percent of the direct investment: grantmaking, giving, and social advocacy organizations; community food, housing, and other relief services, including rehabilitation services; individual and family support; and other education services. Community food, housing, and other relief services include shelters, food and meal services, and other social services. Grantmaking, giving, and social advocacy organizations predominantly include disease research fundraising organizations and community action advocacy organizations. These direct contributions enable further contributions throughout the local economy, quantified in **Section C.iv.**, below.

**Table 3. Top 10 Receiving Industries of United Way’s Unrestricted Investment, FY23**

Rank	Receiving Industry	Amount
1	Individual and family support services	\$1,943,318
2	Other educational services	\$1,761,579
3	Community food, housing, and other relief services, including rehabilitation services	\$1,677,745
4	Grantmaking, giving, and social advocacy organizations	\$1,265,455
5	Child day care services	\$579,909
6	Other amusement and recreation industries	\$477,000
7	Offices of other health practitioners	\$244,500
8	Nursing and community care facilities	\$165,136
9	Religious organizations	\$102,049
10	Other accommodations	\$40,000
	All other identified industries	\$90,343
	<b>Total</b>	<b>\$8,347,033</b>

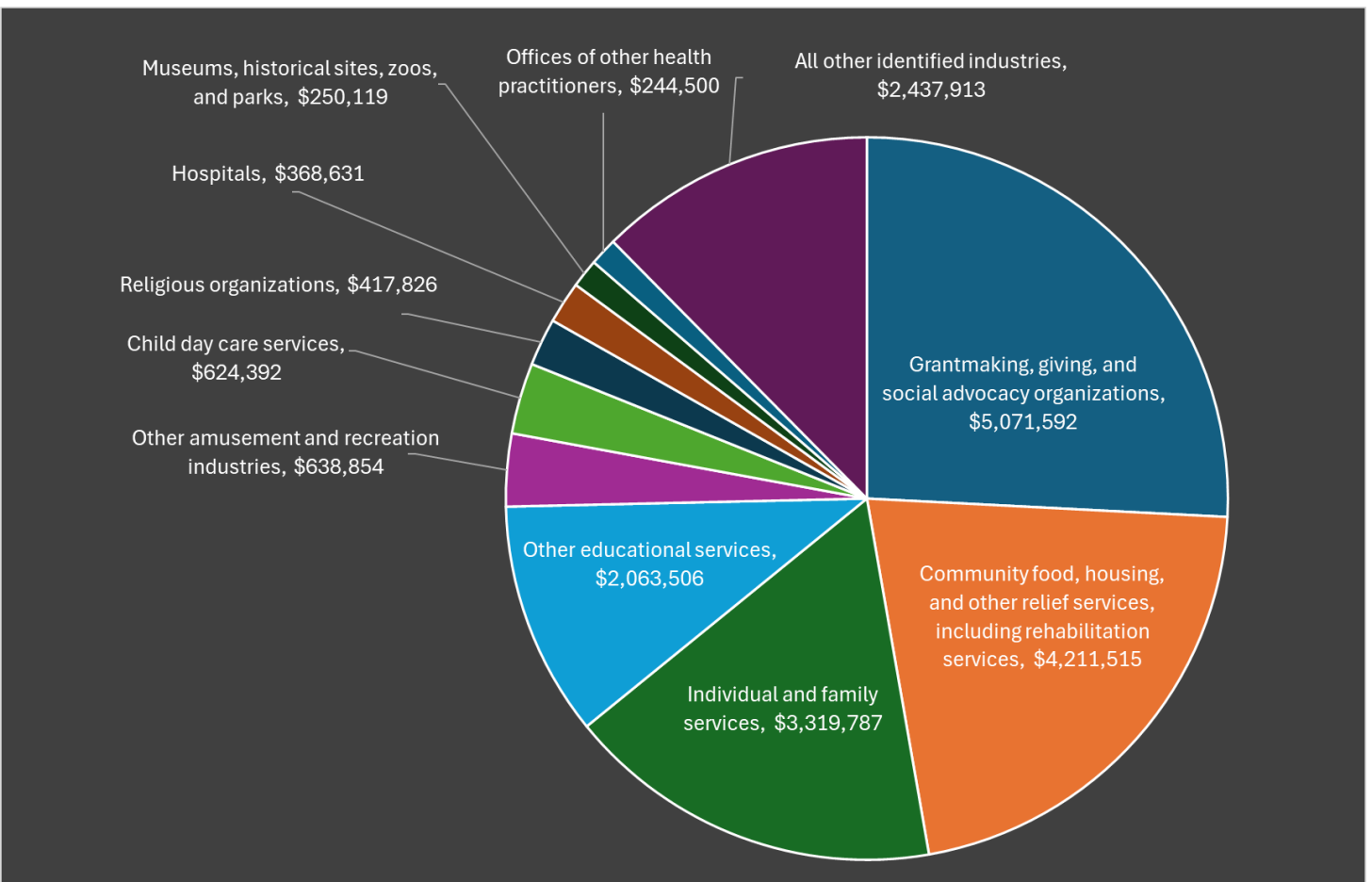
Source: United Way CI Investments, FY23.

**Table 4. Top 10 Receiving Industries of United Way’s Donor Designated Dollars, FY23**

Rank	Receiving Industry	Amount
1	Grantmaking, giving, and social advocacy organizations	\$3,806,137
2	Community food, housing, and other relief services, including rehabilitation services	\$2,533,770
3	Individual and family services	\$1,376,470
4	Hospitals	\$368,631
5	Religious organizations	\$315,777
6	Other educational services	\$301,927
7	Museums, historical sites, zoos, and parks	\$250,119
8	Outpatient care centers	\$204,388
9	Labor and civic organizations	\$181,856
10	Other amusement and recreation industries	\$161,854
	All other identified industries	\$1,145,886
	Designation unknown	\$654,787
	<b>Total</b>	<b>\$11,301,602</b>

Source: United Way Donor Designated Summary, FY23.

**Figure 2. Combined Top 10 Receiving Industries of United Way’s Total Unrestricted Investment and Donor Designated Dollars, FY23**



Source: United Way CI Investments, FY23, and United Way Donor Designated Summary, FY23.

## ii. Free Tax Preparation Coalition

United Way coordinates with a vast network of trained volunteers in its Free Tax Prep Coalition (“FTPC”) to provide tax preparation assistance to eligible families and individuals. These services are part of the IRS’s Volunteer Income Tax Assistance (“VITA”) program. Eligible individuals include those with household income less than \$65,000, people with disabilities, people with limited English proficiency, Native Americans, individuals living in rural areas, members of the Armed Forces, and the elderly.

As a result of United Way’s support, in FY23 over **8,400 tax returns** were prepared for local individuals and families with a total direct **refund amount of \$11.4 million**. The refund amount boosts disposable income for consumption spending, creating further economic contributions throughout the local economy, quantified in **Section C.iv.**, below. Based on the eligibility criteria and supporting literature, the marginal propensity to consume (“MPC”) for recipients of these tax refunds is assumed to be 1. In other words, it is assumed that recipients of the tax refund money that results from United Way’s free tax preparation services spend the full refund amount. This spending amount is assumed to follow household commodity spending specific to the local region from the IMPLAN modeling system.

In addition to the economic benefit of the direct refunds, the United Way’s support reduced the compliance burden on taxpayers. The Internal Revenue Service estimates that the average time burden for all taxpayers is 13 hours with an average cost of \$250 per return for tax year 2022.<sup>7</sup>

## iii. 211 Referral Services

The 211 helpline connects individuals in need by phone call, text, or online chat with trained resource navigators who assess their needs and offer connections and referrals to agencies in the area who can help. Detailed data are collected on the contact’s demographics and needs, however, there are not quantitative data available on the value of referred services at this time. As such, the economic effect attributable to this service is not quantified in this study. The 211 helpline is a critical resource that provides invaluable support to communities. A “contact” is a 211 helpline session and “referred services” are the connections made. One contact may be referred to multiple services depending on their needs at the time. The top needs in FY23 for the United Way 211 helpline were utilities, housing, food, and employment or income support. When United Way refers individuals to an organization, business, or service, economic effect is generated (see **Table 5**, below).

**Table 5. 211 Referral Data by County, FY23**

County	Total Contacts	Referred Services
Allegheny	98,689	118,535
Armstrong	2,818	3,818
Butler	8,411	8,924
Fayette	8,308	9,054
Westmoreland	31,929	34,274
<b>Total</b>	<b>150,155</b>	<b>174,605</b>

Source: United Way

## iv. Enabled Contribution

**Table 6**, below, shows United Way’s enabled contribution in terms of employment, labor income, and GDP attributable to its:

- Unrestricted investment,
- Donor designated dollars,
- And free tax preparation service.

United Way’s unrestricted investment supported 147 jobs, added \$7.4 million of labor income, and contributed \$9.9 million to the GDP of the five-county region. United Way’s donor designated dollars supported 149 jobs, added \$8.2 million of labor income, and contributed \$12.1 million to the GDP of the five-county region. United Way’s free tax preparation

<sup>7</sup> Internal Revenue Service, Instructions for Form 1040 (2022), p. 106. <https://www.irs.gov/pub/irs-prior/i1040gi--2022.pdf>.

service supported 82 jobs, added \$5.2 million of labor income, and contributed \$8.9 million to the GDP of the five-county region. Combined, United Way’s enabled contribution in FY23 amounted to **377 jobs**, **\$20.8 million** in labor income, and **\$31.6 million** of GDP in the five-county regional economy.

**Table 6. United Way's Enabled Contribution, FY23**

Item	Employment <sup>(1)</sup>	Labor Income <sup>(2)</sup> (\$Million)	GDP (\$Million)
Through Investment of Unrestricted Dollars	147	\$7.4	\$9.9
Through Donor Designated Dollars	149	\$8.2	\$12.8
Through Free Tax Preparation Service	82	\$5.2	\$8.9
<b>Enabled Contribution</b>	<b>377</b>	<b>\$20.8</b>	<b>\$31.6</b>

Source: United Way and PwC calculations using the IMPLAN modeling system.

Note: Details may not add to totals due to rounding.

1. Employment is defined as the number of payroll and self-employed jobs, including part-time jobs.
2. Labor income is defined as wages and salaries and benefits as well as proprietors’ income.

## D. Total Contribution

In summary, the total economic contribution encompassed by the direct, indirect, induced, and enabled effects of United Way’s operations, charitable investments, and free tax preparation service amounted to **581 jobs**, **\$34.7 million** of labor income, and **\$65.4 million** of GDP in the five-county region in FY23 (see **Table 7**, below).

Economic multipliers are calculated by comparing United Way’s direct and total economic contributions. For each job directly provided by United Way, an average of 4.4 additional jobs are supported across the five-county region (for a multiplier of 5.4). For every dollar that United Way pays its employees, \$3.60 of labor income is supported elsewhere in the local economy, a multiplier of 4.6. For every dollar of GDP directly generated by United Way, an additional \$1.70 of GDP are generated elsewhere in the local economy, a multiplier of 2.7.

**Table 7. Economic Activity Directly and Indirectly Attributable to United Way, FY23**

Item	Direct Contribution	Indirect Contribution	Induced Contribution	Enabled Contribution	Total Contribution	Total / Direct ("Multiplier") <sup>(3)</sup>
Employment <sup>(1)</sup>	108	46	50	377	581	5.4
Labor Income <sup>(2)</sup> (\$Million)	\$7.5	\$3.3	\$3.1	\$20.8	\$34.7	4.6
GDP (\$Million)	\$23.8	\$4.6	\$5.4	\$31.6	\$65.4	2.7

Source: United Way and PwC calculations using the IMPLAN modeling system.

Note: Details may not add to totals due to rounding.

1. Employment is defined as the number of payroll and self-employed jobs, including part-time jobs.
2. Labor income is defined as wages and salaries and benefits as well as proprietors’ income.
3. Economic multiplier represents the overall contribution (including direct, indirect, induced, and enabled contributions) relative to the direct contribution.

# Appendix: Data and Methodology

This appendix describes the data sources and methodology used to derive the results for the study. It first discusses the data sources PwC utilized for the contribution analysis. It then describes the development of the indirect, induced, and enabled economic contribution estimates.

## I. Data Sources

For United Way's direct contribution, PwC relied on data provided by United Way on the number of its own employees and their employee compensation (salaries, wages, and benefits) for FY23. In addition, United Way provided its FY23 income statement with itemized general operating expenses and estimated amount of in-area spend. PwC mapped these operating expenses by line-item description to NAICS industry classifications, which were ultimately mapped to the appropriate IMPLAN sectors. These operating expenditures were used as a change in industry output in the IMPLAN modeling system, described below.

Data on United Way's FY23 investment of unrestricted dollars and donor designated investments were provided to PwC and confirmed to be within the geographic scope of this study. PwC utilized the fields available (organization and project or agency) to map the dollar amount to the corresponding NAICS industry. The NAICS industries were ultimately mapped to the appropriate IMPLAN sectors and processed as a change in industry output through the IMPLAN modeling system, described below.

Aggregate tax refund amounts resulting from United Way's tax preparation services in FY23 were provided to PwC. Following recent literature,<sup>8</sup> PwC utilized the assumption of a Marginal Propensity to Consume ("MPC") of one for the recipients of the tax refund, based on demographic details provided by United Way. The consumption amount was allocated to commodities based on the household commodity demand index for the five-county geographic region as captured in the IMPLAN model. This commodity spending was then processed through the IMPLAN modeling system, described below.

## II. Estimates of Indirect, Induced, and Enabled Economic Contributions

The initial round of output, income, and employment generated by United Way leads to successive rounds of respending in the chain of production. Such indirect and induced economic contributions can be measured using various approaches. The most common is multiplier analysis. In broad terms, a multiplier is an index that indicates the overall change in the level of economic activity that results from a given initial change. It effectively adds up all the successive rounds of re-spending, based on a number of assumptions that are embedded in the method of estimation.

There are different methods available for calculating multipliers. The method used in this report is input-output analysis. It is the most commonly used approach in regional economic contribution studies. The input-output model developed by the IMPLAN Group, LLC is one of the best-known input-output models for regional economic studies in the United States and is widely used by government, academics, and private-sector researchers.

The IMPLAN models are built around an "input-output" table that relates the purchases that each industry has made from other industries to the value of the output of each industry. To meet the demand for goods and services from an industry, purchases are made in other industries according to the patterns recorded in the input-output table. These purchases in turn spark still more purchases by the industry's suppliers, and so on. Additionally, employees and business owners make personal purchases out of the additional income that is generated by this process, sending more new demands rippling through the economy. Multipliers describe these iterations. The Type I multiplier measures the direct and indirect effects of a change in economic activity. It captures the inter-industry effects only, i.e., industries buying from local industries. The Type II (Social Accounting Matrix or SAM) multiplier captures the direct and indirect effects, and, in addition, it also reflects induced effects (i.e., changes in spending from households as income increases or decreases due to the changes in production). The indirect and induced contributions by United Way on other sectors of the economy in terms of employment, labor income (including wages and salaries and benefits as well as proprietors' income), and contribution to GDP were calculated through the multiplier process built in each model.

For this study, PwC built a customized IMPLAN input-output model for the five-county geographic region to calculate United Way's indirect, induced, and enabled economic contribution in terms of employment, labor income, and GDP.

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<sup>8</sup> See, for example, Gelman, Michael, et al, "Rational Illiquidity and Consumption: Theory and Evidence from Income Tax Withholding and Refunds," National Bureau of Economic Research, Oct. 2019, <https://www.nber.org/papers/w25757>.

# Thank you

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