

UNITED FOR OPPORTUNITY



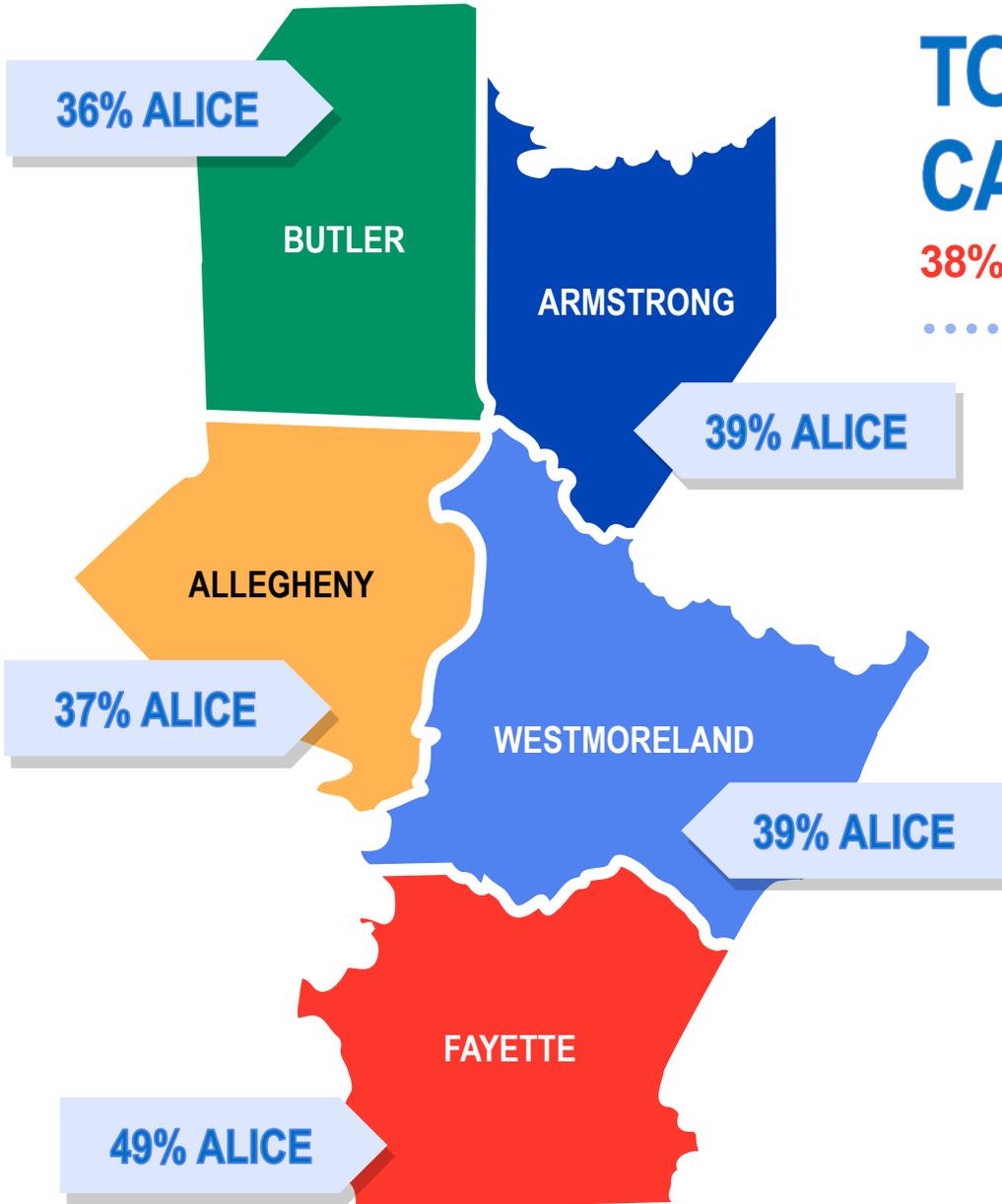
UNITED WAY
of Southwestern
Pennsylvania



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WHAT DOES UNITED WAY DO?

We invest. We solve problems. We inspire people to give. We are a hub of volunteering and engagement. We are experts in community needs. And we are a lifeline for people who need assistance.



TOO MANY PEOPLE CANNOT AFFORD BASIC NEEDS

38% of households regionally do not earn enough for essentials.

A L I C E

ASSET LIMITED, INCOME-CONSTRAINED EMPLOYED

Nearly 332,000 households in our region are unable to afford housing, child care, food, transportation, health care and technology.

Federal Poverty Level: \$15,650 for individuals. \$32,150 for family of four.

ALICE (PA): \$29,964 for individuals/ \$83,544 for family of four with two children in child care.

Graphic shows ALICE 2023 statistics, pre-tax credits, + Federal Poverty Level 2025 (the most recent years available) statistics in each county.5



PENNSYLVANIA'S ALICE HOUSEHOLD BUDGET



Monthly costs	Single adult	2 Adults + 2 children in child care
Housing	\$829	\$1,127
Child Care	\$ 0	\$1,557
Food	\$489	\$1,326
Transportation	\$389	\$924
Health Care	\$172	\$660
Technology	\$86	\$116
Miscellaneous	\$197	\$571
Taxes	\$335	\$681

Monthly costs	Single adult	2 Adults/2 children
Monthly Total	\$2,497	\$6,962
Annual total	\$29,964	\$83,544

Graphic shows ALICE 2023 statistics, the most recent year available.

WHO LIVES BELOW THE ALICE THRESHOLD IN PENNSYLVANIA

Occupation	Number	Hourly wage (median)	% Below ALICE
General and Operations Managers	145,770	\$ 47.66	9%
Registered Nurses	144,100	\$ 39.80	9%
Sales Representatives, Wholesale & Manufacturing	65,100	\$ 41.97	9%
Elementary & Middle School Teachers	79,880	\$ 36.84	10%
First-Line Supervisors of Office & Admin Support Workers	67,840	\$ 29.74	17%
Secretaries and Admin Assistants*	81,320	\$ 20.20	20%
Office Clerks, General	122,170	\$ 19.62	23%
Customer Service Representatives	112,850	\$ 20.00	24%
Driver/Sales Workers & Truck Drivers	148,580	\$ 20.93	27%
Retail Salespersons	134,160	\$ 14.51	29%

* Except Legal, Medical, And Executive



ECONOMIC OUTLOOK

Slowing Labor Market Putting More Stress on Low-Income Households

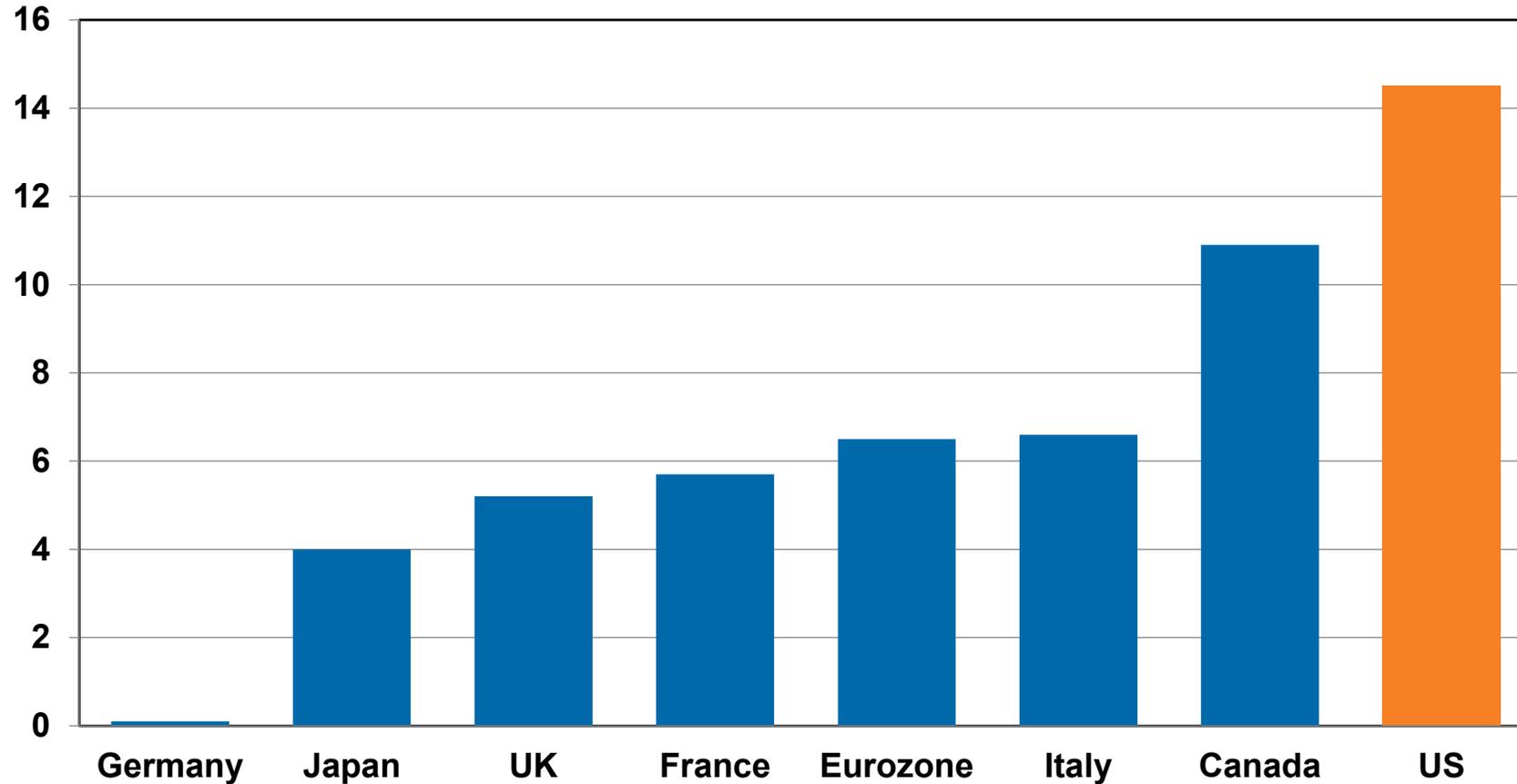
Augustine Faucher

Chief Economist

The PNC Financial Services Group

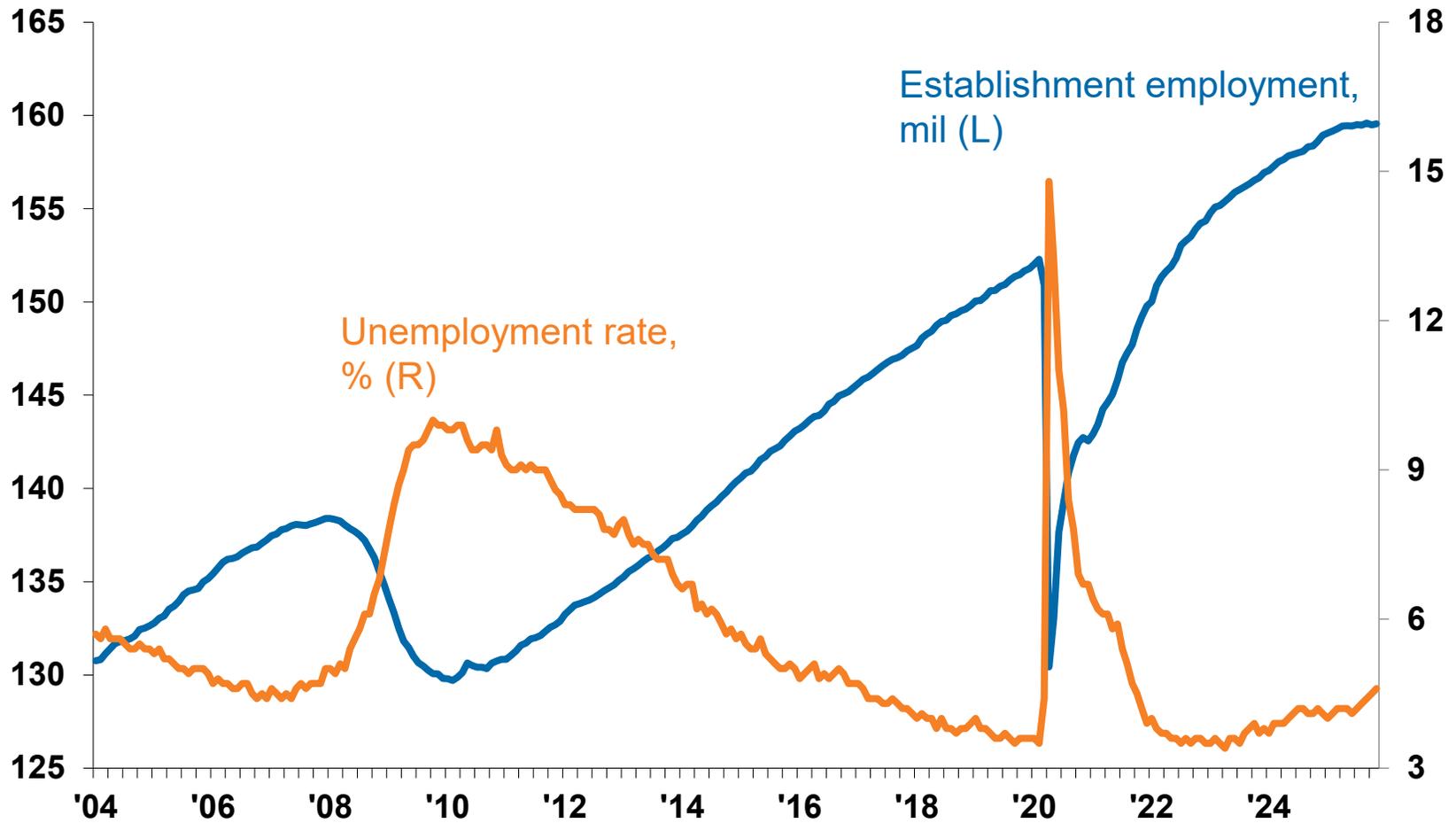
THE US IS THE STAR OF THE G7...

% change in real GDP, 2019Q4 to 2025Q3



Sources: OECD, UK Parliament, BEA

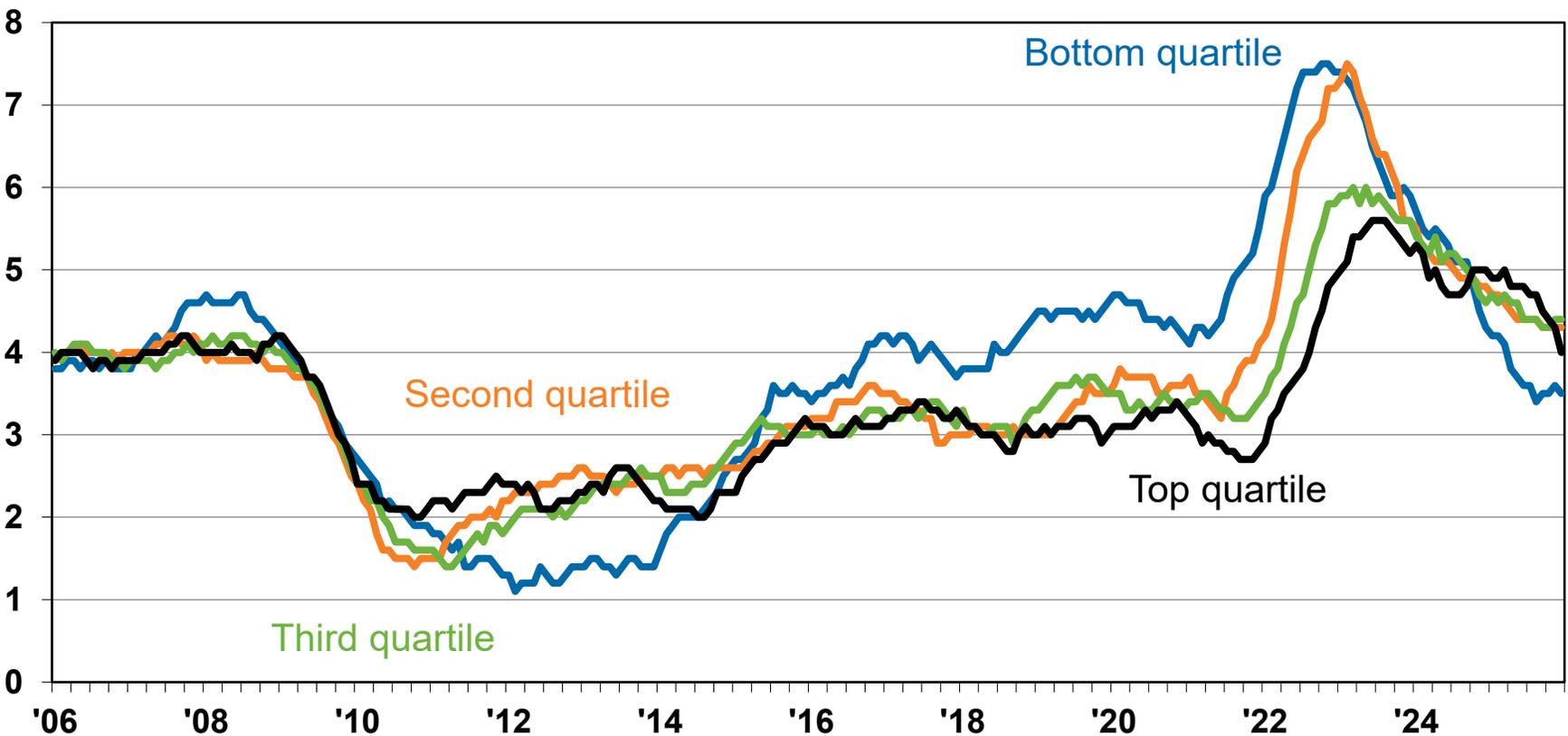
...BUT THE LABOR MARKET HAS SLOWED IN RECENT MONTHS...



Source: BLS

AND LOWER INCOME HOUSEHOLDS ARE FACING MORE STRESS

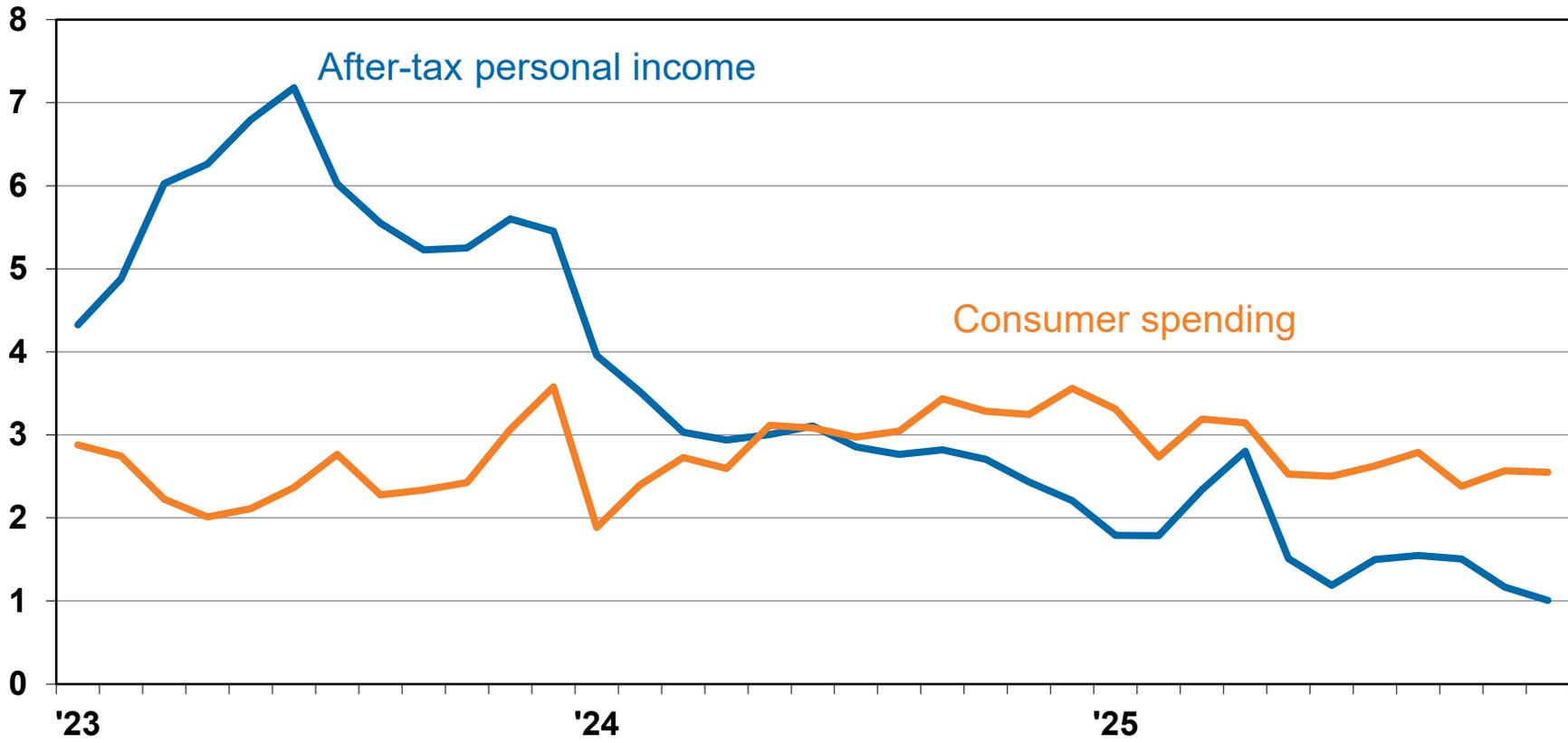
Average hourly earnings, % change year ago, by wage quartile



Source: Atlanta Fed

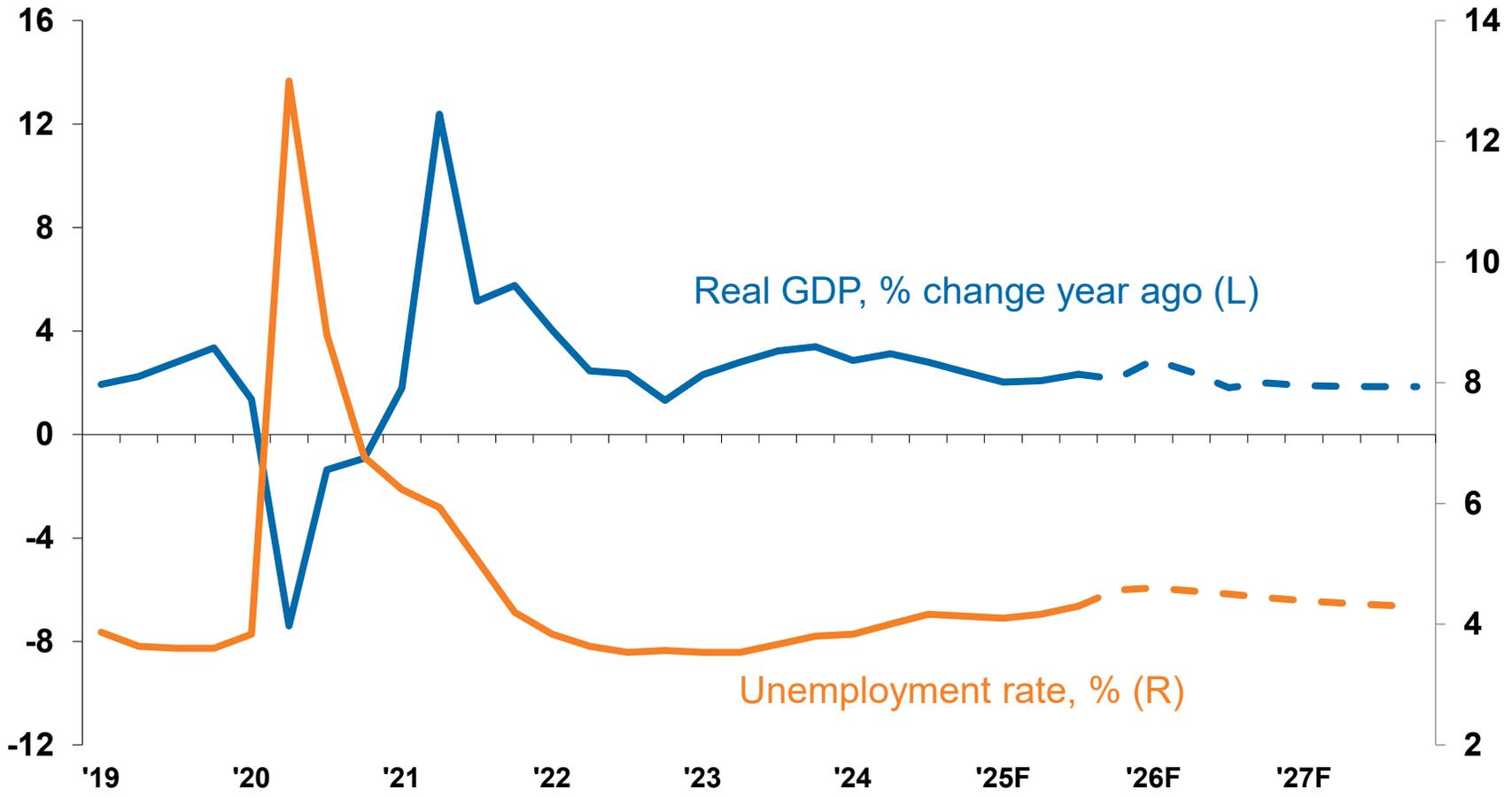
SPENDING CAN'T RISE FASTER THAN INCOMES INDEFINITELY

Inflation-adjusted, % change year ago



Source: BEA

SLOWER GROWTH BUT NO NEAR-TERM RECESSION



Sources: BEA, BLS, PNC

REGIONAL IMPACT

Last year, United Way received contributions of more than
\$38.4 million.

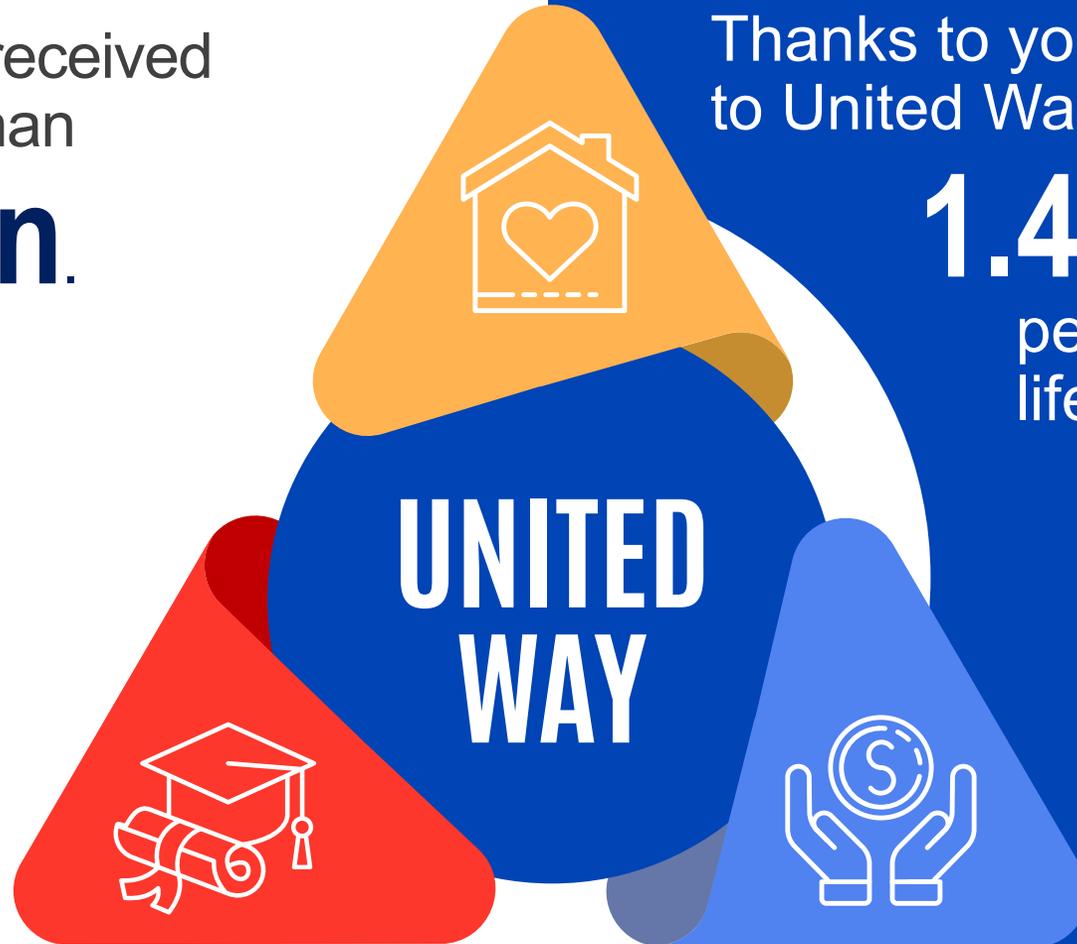
Thanks to your contributions to United Way nearly

1.48 million

people have accessed life-changing services.



Since 2011, United Way has received Charity Navigator's 4-Star Rating



OUR ASPIRATIONAL GOALS: 2025-2027

A bold vision for our region's future.

1. **Economic Mobility:** Lift 6,600 households above the ALICE threshold.
2. **Premier Human Services Connector:** Position 211 as the foremost human services connector.
3. **Civic Engagement and Community Momentum:** Gives people hope and provide ways to take action.
4. **Nonprofit Sector Capacity Building** to encourage innovation and help nonprofits achieve greater efficiency and effectiveness.
5. **Young People's Success Pipeline** to prepare for success from kindergarten readiness through career pathway completion.
6. **Community Voice and Advocacy** to drive policy change that helps people thrive.

OUR PANEL

Facilitator: Darrell E. Smalley

Pittsburgh Office Managing Partner, EY.

- **Brooks Broadhurst**, Senior Vice President, Eat'n Park Hospitality Group.
- **Rebekah Byers Kcehowski**, Partner-in-Charge, Pittsburgh, Jones Day.
- **Jordan Golin**, Psy D, President & Chief Executive Officer, JFCS.

QUESTIONS FOR OUR PANEL

- **Nonprofit perspective:** What are ALICE families experiencing now?
- **Business insights:** How can businesses support employees beyond wages?
- **Thriving region:** How do investments in our city translate into opportunities for individuals and families?
- **ROI:** What elevating families out of ALICE mean for regional economy and businesses?
- **How would you answer:** “Where to start?”

SALLY ELLWEIN

United Way of Southwestern Pennsylvania



TABLE DISCUSSION

- What was new to you today regarding ALICE in our region?
- Who in your organization might be ALICE? In your customer base?
(Entry-level, hourly, single parents, recent graduates with debt.)
- What role can your organization play in supporting ALICE individuals and families? *(No one-size-fits-all solutions.)*
- **Commitment to Action:** What is ONE specific step your organization could take in the next 90 days? Who at your organization would need to be involved?



NEXT STEPS

SALLY ELLWEIN

- Briefing from today's discussion will be emailed, published in the Business Times and on our website.
- How might your company partner with United Way?
- Thank you!

SPECIAL THANKS TO



Eric Boughner, BNY Pennsylvania.

Brooks Broadhurst, Eat'n Park Hospitality Group.

Kim Fleming, Baird, Inc.

Hayley Haldeman, Pittsburgh Cultural Trust.

Stacy Juchno, PNC Financial Services Group, Inc.

Rebekah Byers Kcehowski, Jones Day.

Jim McQuade, Dollar Bank.

Jim Newell, Buchanan Ingersoll & Roney PC.

Deb Rice-Johnson, Highmark, Inc.

Darrell Smalley, EY.

UNITED FOR OPPORTUNITY HOST COMMITTEE



Making
the world
a brighter
place

THANK YOU!



UNITED WAY
of Southwestern
Pennsylvania



DRIVING BOLD CHANGE FOR OUR REGION'S FUTURE

Aspirational Goals 2025-2027

GOAL 1: ECONOMIC MOBILITY

Lift 6,600 households above the ALICE threshold across our five-county region.

What we mean: Currently, 38% of households in our region fall under the ALICE (Asset Limited, Income Constrained, Employed) threshold, living paycheck to paycheck without sufficient resources for basic needs. United Way will mobilize our network of partner agencies, government partners and community resources to help 2% of these households — 6,600 families — achieve greater financial stability and economic security.

How we'll get there:

- Establish ALICE as the regional poverty data standard by ensuring all stakeholders understand and use ALICE data for decision-making.
- Target high-impact census tracts with the highest concentrations of ALICE households for coordinated intervention through agency and government partnerships.
- Align multi-year grantmaking strategy to ensure families receive comprehensive support including workforce development, child care access, transportation and assistance meeting basic needs.

GOAL 2: PREMIER HUMAN SERVICES CONNECTOR

Position 211 as the foremost human services connector in southwestern Pennsylvania.

What we mean: United Way's 211 will be recognized as the indispensable, proactive resource that connects individuals and families with essential community services. 211 doesn't just answer calls: 211 shapes how people access assistance, provides data-driven insights to community leaders and serves as the trusted front door to human services across our region.

How we'll get there:

- Provide compassionate, expert assistance through our staff of highly trained resource navigators who offer vetted, up-to-date referrals and carefully monitor unmet needs.
- Deliver actionable community intelligence about contact trends, demographics and service gaps by providing monthly and annual reports to stakeholders.
- Leverage technology strategically to enhance efficiency while preserving the human connection that distinguishes 211 from automated systems.

GOAL 3: CIVIC ENGAGEMENT & COMMUNITY MOMENTUM

Build civic engagement that gives people hope that change is possible and provides ways to take action.

What we mean: United Way will create robust opportunities for community members to engage through giving, volunteering and advocacy, fostering a sense that collective action can drive meaningful change. We will cultivate the next generation of community leaders while providing concrete ways for all stakeholders to contribute to regional progress.

How we'll get there:

- Generate 100,000 hours of community service through diverse volunteer opportunities leading up to our 100th anniversary.
- Engage 1,000 Next Generation donors and attract 250 new individual donors to support our aspirational goals.
- Publish annual advocacy priorities aligned with our goals, with clear participation opportunities for donors, volunteers and stakeholders, and report on progress.

Aspirational Goals 2025-2027

GOAL 4: NONPROFIT SECTOR CAPACITY BUILDING

Build capacity at our partner agencies to encourage innovation and help the sector achieve greater efficiency and effectiveness.

What we mean: United Way will strengthen the entire nonprofit ecosystem by providing our 100+ partner agencies with resources, expertise and support that goes far beyond traditional funding. This includes technical assistance, professional development, advocacy support and convenings that help organizations learn together how to better serve our communities.

How we'll get there:

- Invest in capacity-building through our multi-year grant process, funding organizations specifically to provide technical assistance to other agencies.
- Advocate for the nonprofit sector through storytelling and policy engagement to leverage our influence to support systemic improvements.
- Provide comprehensive agency support through learning networks, volunteer engagement, resource sharing and collaborative problem-solving.

GOAL 5: YOUNG PEOPLE'S SUCCESS PIPELINE

Ensure young people are prepared for success starting at kindergarten readiness through career pathway completion.

What we mean: United Way will focus on critical transition points in young people's lives — kindergarten entry, third-grade reading proficiency, and post-secondary preparation — to ensure children and youth in our region have the tools and support needed to thrive academically and professionally.

How we'll get there:

- Strengthen kindergarten readiness by working with Hi5 partners and supporting child care providers in districts with the lowest on-time registration rates.
- Promote grade-level literacy through advocacy for Science of Reading legislation and partnerships with out-of-school-time providers.
- Align post-secondary pathways by convening stakeholders to identify and eliminate gaps and by supporting initiatives that strengthen pathways from high school to college and career options.

GOAL 6: COMMUNITY VOICE & ADVOCACY

Amplify community voices and drive policy change that helps people thrive.

What we mean: United Way will leverage our unique position as a connector across multiple sectors to give voice to community needs and advocate for systems change. We will serve as a trusted resource for elected officials while also amplifying the voices of our agency partners and the people they serve.

How we'll get there:

- Align our policy agenda with investment priorities by focusing on legislation that impacts ALICE households and our core program areas.
- Serve as a data and insight resource for elected officials at all levels, sharing 211 and ALICE data along with compelling stories about community needs.
- Engage stakeholders in advocacy by involving board members, Impact Cabinet members and labor leaders in policy efforts and public education.



Our Mission: United Way of Southwestern Pennsylvania improves lives by mobilizing the caring power of community. Working with individuals, businesses and organizations, we help people in Allegheny, Butler, Westmoreland, Fayette and Armstrong counties to measurably improve their lives and create long-lasting change for the betterment of our community.

UNITED FOR OPPORTUNITY



1. **What information was new** to you today regarding ALICE in the region?

2. **Recognizing ALICE:** Who in your organization might be ALICE? And who in your customer base?

3. **What role can your organization play** in supporting ALICE individuals and families?

4. **Commitment to Action:** What ONE specific step could your organization take in the next 90 days? Who would need to be involved?

IDEAS FOR SUPPORTING ALICE HOUSEHOLDS

- **Workplace flexibility:** Shift flexibility, predictable scheduling, accommodating child care needs.
- **Benefits and support:** Health benefits, transportation assistance, emergency funds, food pantries.
- **Pathways to advancement:** Potential training programs, certifications, clear promotion pathways, tuition assistance.
- **Low-barrier access:** Reducing barriers to entry (licensing requirements, background check flexibility where appropriate).
- **Community partnerships:** Connecting employees to United Way resources, financial coaching, childcare support.
- **Consumer-facing:** Affordable products and services, payment flexibility, pricing structures.