I’m ALICE

I am your friend.
I am your neighbor. I have a job, maybe even two, yet my family lives dangerously close to a life of poverty.

MEET ALICE

Asset Limited, Income Constrained, Employed

INSIDE:
Learn more about United Way’s efforts to support ALICE families in Madison County
President’s message

What is our future story? Today, we look at our community and see a lot of struggle. It’s easy to think that nothing can change and easier to think that we have no power to influence change.

This year’s report focuses heavily on the current state of living for a large portion of Madison County’s households. It talks about some of the reasons current conditions exist and some of the ways to bring about change. It tells the stories of how some individuals have made change — with a little help along the way. The ALICE stories in this report bear out statistics that show that families that receive “bundled” services are 3 to 4 times more likely to achieve a major economic outcome such as educational attainment or increased net income. Our message is that system change is necessary, and that requires all of us to be willing to look at reality and also at possibility.

For several years we have been hosting and encouraging community conversations. With hundreds of people engaged from all walks of life and all corners of the county we have developed this narrative: People want a community that everyone can be proud of, but they’re concerned that people have lost hope and are giving up. As people talk more about those concerns they talk specifically about people being disconnected and not having jobs. They believe we need to focus on working together to support one another and collaborating more to address issues and if United Way, nonprofits, churches, and/or neighborhoods played a part in those actions then folks would be more likely to trust the effort and step forward.

The good news is that it’s already happening here. I have been in numerous meetings this year where the focus is on just that — connecting people to the right mix of supports and opportunities so that they can achieve their goals. It takes programs, direct assistance, relationships, and policies that are aligned to incentivize achievement.

How can ALICE thrive? More importantly, if ALICE does thrive, how does that change the world for the rest of us? Somewhere over the last half of the 20th century we lost a lot of community connection. Today there is a movement to rebuild and reconnect locally. People want to know their neighbors and they want to be part of their communities. Community gardens, farmers markets, Brewfests, and even truck pulls, for heaven’s sake, are drawing crowds!

ALICE households can thrive and build a thriving community if we all work together to create and support systems that help people help themselves. ALICE is a state of being. ALICE is our child care worker, our retail clerk, the CNA that cares for our grandparents, and the delivery driver you see each day.

ALICE is our child care worker, our retail clerk, the CNA that cares for our grandparents, and the delivery driver you see each day.

When you combine our county’s ALICE households with those additional families that are living in poverty, you face the chilling reality that 42% of our community face overwhelming financial struggles each and every day.
What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of $11,170 for a single adult and $23,050 for a family of four.

### Household Survival Budget, Madison County

<table>
<thead>
<tr>
<th></th>
<th>SINGLE ADULT</th>
<th>FAMILY (INFANT AND PRE-K)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$532</td>
<td>$640</td>
</tr>
<tr>
<td>Child care</td>
<td>$0</td>
<td>$1,053</td>
</tr>
<tr>
<td>Food</td>
<td>$170</td>
<td>$515</td>
</tr>
<tr>
<td>Transportation</td>
<td>$341</td>
<td>$681</td>
</tr>
<tr>
<td>Health care</td>
<td>$130</td>
<td>$518</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$137</td>
<td>$369</td>
</tr>
<tr>
<td>Taxes</td>
<td>$194</td>
<td>$287</td>
</tr>
<tr>
<td>Monthly total</td>
<td>$1,504</td>
<td>$4,064</td>
</tr>
<tr>
<td>ANNUAL TOTAL</td>
<td>$18,044</td>
<td>$48,769</td>
</tr>
<tr>
<td>Hourly Wage</td>
<td>$9.00</td>
<td>$24.00</td>
</tr>
</tbody>
</table>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

What challenges do ALICE households face in the future?

In line with the national trend, low-income jobs dominate the economy in Indiana now and will continue to dominate in the future. As a result of changes in the job market over the last three decades, the Indiana economy is now more dependent on low-paying service jobs than on higher-skilled and higher-paying jobs. Sixty-nine percent of all jobs in Indiana pay less than $20 per hour ($40,000 per year if full-time), and more than half (51 percent) pay less than $15 per hour ($30,000 per year if full-time).

**Occupations with projected job growth have low wages and require minimal education.** The most projected new job openings are in service jobs with wages below $20 per hour and requiring a high school education or less. These jobs – including construction trade workers, home health aides, food preparation workers, and motor vehicle operators – are projected to grow at triple the rate of medium- and high-skilled jobs over the next decade across Indiana.

**More seniors will become ALICE households.** With an aging population that is working in lower paid jobs or have used their savings and retirement to weather the economic downturn, more Hoosiers will fall below the ALICE threshold as they age.

**More ALICE households will become family caregivers.** At least one-third of Indiana’s ALICE households currently include caregivers – family members caring for ill or elderly relatives. That number will increase as the population ages, adding additional burdens to the budgets of ALICE households in both direct costs and lost wages, and reducing future employment opportunities.

What would improve the economic situation for ALICE households?

**Public and private intervention can provide short-term financial stability.** Short-term intervention by family, employers, nonprofits, and government can mitigate crises for financially unstable households and possibly prevent an economic spiral downward. For example, providing a month’s worth of food for a family may enable a father to repair his car’s transmission and get to work. If a family’s primary earner cannot get to work, he might lose wages or even his job. Without regular income, the family cannot afford rent or mortgage payments and risks becoming homeless.

Increasing the amount of housing that ALICE can afford without being housing burdened would provide stability for many Indiana families. The housing units that are affordable to ALICE households are often far from jobs or older and in disrepair. Structural changes that make quality affordable housing more available would ease the housing burden on many Indiana families.

An improvement in income opportunities would enable ALICE households to afford basic necessities, build savings, and become financially independent. Reducing the number of ALICE households requires a significant increase in the wages of current jobs or in the number of medium- and high-skilled jobs in both the public and private sectors in Indiana. Structural economic changes would significantly improve the prospects for ALICE and enable hardworking households to support themselves.

Working together to make a difference for ALICE families in Madison County

At United Way, we believe that we can change the story for some of the hardest-working members of our community. When ALICE suffers, our community suffers, and that’s why it’s important that we help ALICE. They need a hand up, not a hand out. Making that happen will require us all to work together and focus on the real issues and possible solutions. United Way will be working with our partners on long-term solutions for ALICE families in Madison County. You can be a part of of supporting those solutions by supporting United Way of Madison County.

We hope that you will join us in raising awareness about ALICE and help us to create and provide opportunities for every ALICE in our community to succeed and move from just surviving to thriving. In this report and in the coming months, we will be sharing local ALICE stories of those who inspire us. We hope that their stories will inspire others as well. When ALICE succeeds, all of our communities will succeed too.

If you’re an ALICE...

If you’re an ALICE or need help, please call 211. This FREE and confidential phone call will connect you with social service resources. 211 can assist you with basic needs like food and shelter, health care, legal services, drug treatment, job assistance, mental health services, transportation, financial assistance, and more. It may be the hand up you need to move forward.

VIEW THE FULL UNITED WAY ALICE REPORT AT UNITEDWAYMADISONCO.ORG/ALICEREPORT
For Elizabeth Ellebracht, total recovery means overcoming not just her eating disorder but also the struggle of having the resources and skills to make it on her own.

2009 was a turning point in Elizabeth’s life. She left St. Louis to come to a local residential treatment program in Madison County to address her 20-year struggle with an eating disorder. Originally she planned to work with their skilled therapy team for only 90 days and then return to St. Louis. Completing her treatment took 5 ½ months. At that point she realized that in order to continue on her road to recovery and stability, she needed a place that would continue to foster that in her life. She found that at Dove Harbor.

Through programming funded in part by United Way of Madison County, Dove Harbor provided Elizabeth a home in their transitional shelter for two years while she received individual therapy, life skills building and training, accountability and support options that would equip her to succeed when she graduated from the program.

At the end of the two-year period she utilized another United Way-funded program at Dove Harbor that connected her to a landlord offering housing that she could afford along with some limited-time rent assistance to aid in the transition to living independently. In addition to moving into her own place, she also become a part of Dove Harbor’s Graduate Aftercare Program (GAP), which provides up to 2 years of additional support.

“My life is so incredibly different now. It’s like night and day,” said Elizabeth. “I’ve been in recovery for six years and today I have a lot more confidence. I learned how to connect with people in positive ways. I gained a lot of tools for living, like how to stretch my dollars and be a good steward.”

Learning how to stretch dollars is a critical skill for Elizabeth. She loves her job as a teacher’s aide for special needs children, but when school is out for breaks, during the summer or for snow days she doesn’t get paid. Elizabeth shares, “When school is out, it’s a significant struggle. I don’t always qualify for help. I rely on Operation Love and Dove Harbor to provide whatever help they can during those times.”

Compounding Elizabeth’s situation is the fact that she also struggles with various medical issues including problems with her back, arthritis and the need to wear hearing aids in both ears. These issues have cost her a lot over the years because until recently she was without insurance and had to cover the total expense of needed procedures out of her own pocket. Thankfully, with help from St. Vincent’s Financial Aid Office, Elizabeth was finally able to get health coverage through the state’s HIP 2.0 plan. For Elizabeth, having insurance means that additional money in her tight budget has been freed up, allowing life to be a little easier.

Elizabeth has great hopes for the future, “I would like to go back to school – maybe for life coaching or counseling. I hope to get to a point to be able to give back, particularly for those facing an eating disorder.” Her words of advice to others facing struggles they think they can’t overcome: “people don’t think you can come out of something like that but I’m a big believer that you can.”
**FINANCIAL STABILITY**
- Job Training & Education Development
  - Organization: Anderson Impact Center
  - Microloan program
    - Organization: Flagship Enterprise Center
  - Incumbent Worker program
    - Agency: JobSource
  - Financial Stability program
    - Agency: PathStone
  - Asset Building program
    - Agency: Salvation Army
  - Mortgage Assistance/HoosierCorps
    - Program: Hardest Hit Fund
  - Operation Weatherization
  - Bank On program
  - MyFreeTaxes program
  - Volunteer programs
    - RSVP of Madison County
    - AmeriCorp VISTA
    - COAD (Community Organizations in Disaster)
    - Volunteer Action Center

**EDUCATION**
- Any Child program
  - Agency: Children’s Bureau
- Homestart Early Learning program
  - Agency: Hopewell Center
- Early Childhood Connection program
  - Agency: Huffer Memorial Childcare Center

**HEALTH**
- Youth Services program
  - Agency: Alexandria Community Center
- Halfway House program
  - Agency: House of Hope
- Intensive Outpatient program
  - Agency: Sowers of Seeds
- Child Advocacy program
  - Agency: CASA
- Basic Healthcare Coverage
  - Coalition: Covering Kids & Families

**BASIC NEEDS**
- Strategies for Security program
  - Agency: Alternatives Inc.
- Meal Gap program
  - Agency: Second Harvest Food Bank
- Home Again program
  - Agency: Aspire Indiana
- Read’N Feed program
  - Agency: Pendleton Library
- 2-1-1 Information and Referral Program
  - Agency: Connect2Help
- Friend to Friend Utility Assistance program
- Exceptional Needs Assistance program
  - Community Access Network

WHERE THE MONEY GOES...

Meet Jamie. Jamie is a child who wants to succeed. All he needs is an opportunity.

United Way brings communities together to lift up millions of “Jammies.” We focus on EDUCATION, INCOME and HEALTH—the building blocks for a good quality life.

**YOUR INVESTMENT AT WORK IN MADISON COUNTY**

**2014 FUNDED AND SUPPORTED PROGRAMS**

Your investment is helping to improve lives in Madison County.

**INVESTED IN FINANCIAL STABILITY**
$254,220

**INVESTED IN EARLY EDUCATION**
$184,000

**INVESTED IN HEALTH**
$107,453

**INVESTED IN BASIC NEEDS**
$150,500

**IN DIRECT DONOR DESIGNATIONS TO LOCAL AGENCIES**
$105,000

TOTAL OF $801,173 INVESTED BACK INTO MADISON COUNTY

Early Childhood Outreach programs
- United Way's Born Learning Connection

HEALTH
- Youth Services program
  - Agency: Alexandria Community Center
- Halfway House program
  - Agency: House of Hope
- Intensive Outpatient program
  - Agency: Sowers of Seeds
- Child Advocacy program
  - Agency: CASA
Basic Healthcare Coverage
- Coalition: Covering Kids & Families

BASIC NEEDS
- Strategies for Security program
  - Agency: Alternatives Inc.
- Meal Gap program
  - Agency: Second Harvest Food Bank
- Home Again program
  - Agency: Aspire Indiana
- Read’N Feed program
  - Agency: Pendleton Library
- 2-1-1 Information and Referral Program
  - Agency: Connect2Help
- Friend to Friend Utility Assistance program
- Exceptional Needs Assistance program
  - Community Access Network
For years, Pearl McCracken struggled with poverty. Losing hope. The dream of owning her own home seemed impossible, until a financial empowerment program funded by United Way gave her the opportunity to realize her dream.

Pearl was born and raised in Anderson. By the time she reached her late 40’s, she had never realized her hope of owning her own home. It was a dream she had but she didn’t know how she and her husband could afford it. They considered buying a home they were renting, even though it had major issues, because she wanted so badly to own her own home. Before she bought the home, a few of her friends and family members told her about a United Way-funded program at an agency called PathStone that they thought could help.

Pearl was introduced to PathStone’s program and began taking free workshops on budgeting, financing and getting her credit rating in good standing. PathStone helped Pearl learn about personal financial matters and taught her about financial literacy and how to implement it in her own life. They also provided financial assistance by helping her start an Individual Development Account (IDA) in their program that matched Pearl’s savings efforts. IDA accounts help eligible individuals and families become successful homeowners by providing up to $7,500.00 (in Madison County) in matched savings to help individuals purchase a home, start a small business, go back to school or complete a job training program.

Pearl worked hard at saving for a number of years. Her efforts were matched 3:1 by PathStone’s IDA program and in the end she was able to realize her dream of purchasing a new home of her own.

“I no longer have a poverty mindset. I have a very beautiful home that I never knew I would have. You can have something you can call your own. Thank you for the chance to learn about something that changed my whole life,” shared Pearl.

Pearl wants others to know that if you are willing to put in the effort to learn about financing and get and keep good credit, you can have something you can call your own. She never knew she would have a house built from the ground up, but now she does.
Ms. Kelly J. Buzan
Mr. Darrell Wayne Bybee
Gary and Jyll Carmel
Ms. Loralee Campbell
Ms. Lou Ann Clark
Mr. Ryan R. Clendenen
Mrs. Dawn R. Cline
Kim and Cheryl Coblentz
Ms. Dana L. Donahue
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana L. Cline
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson

Ms. Karen L. Murray
Ms. Jule L. Chelli
Ms. Dana L. Donahue
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
Ms. Judith Ann Johnson
Ms. Dana S. Studio
Ms. Judith Ann Johnson
Ms. Dana S. Stuart
**2013 & 2014 FINANCIAL STATEMENT**

**December 21, 2014**

### ASSETS

<table>
<thead>
<tr>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash/Investments</td>
<td>$113,731</td>
</tr>
<tr>
<td>Pledges Receivable</td>
<td>283,624</td>
</tr>
<tr>
<td>Grants Receivable</td>
<td>28,026</td>
</tr>
<tr>
<td>Accounts Receivable</td>
<td>3,200</td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>14,972</td>
</tr>
<tr>
<td>Distributions Receivable from Community Foundation</td>
<td>19,905</td>
</tr>
<tr>
<td>Property and Equipment</td>
<td>7,955</td>
</tr>
<tr>
<td>Beneficial Interest in Community Foundation Funds</td>
<td>317,870</td>
</tr>
<tr>
<td>Long-Term Investments</td>
<td>1,320,645</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$2,109,928</strong></td>
</tr>
</tbody>
</table>

### LIABILITIES

<table>
<thead>
<tr>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>$6,979</td>
</tr>
<tr>
<td>Accrued Expenses Payable</td>
<td>6,738</td>
</tr>
<tr>
<td>Distributions Payable</td>
<td>63,583</td>
</tr>
<tr>
<td>Designations Payable - 2014 Campaign</td>
<td>90,500</td>
</tr>
<tr>
<td>Designations Payable - 2013 Campaign</td>
<td>46,093</td>
</tr>
<tr>
<td>Designations Payable - 2011 Campaign</td>
<td>31,870</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$213,893</strong></td>
</tr>
</tbody>
</table>

### NET ASSETS

<table>
<thead>
<tr>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>1,131,177</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>446,989</td>
</tr>
<tr>
<td>Permanently Restricted</td>
<td>317,870</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$1,896,036</strong></td>
</tr>
</tbody>
</table>

**Total Liabilities and Net Assets**

<table>
<thead>
<tr>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>$2,149,334</strong></td>
</tr>
</tbody>
</table>

---

United Way of Madison County is improving lives by engaging the caring power of community by focusing on the building blocks to a good life: Education, Income and Health. United Way of Madison County collaborates with over 35 local programs to help build the kind of community we all want to live in. Governed by an 18-member volunteer board of directors, United Way of Madison County has been in good standing of United Way of America since 1973. For more information, contact 765-643-7493 or visit our website at unitedwaymadisonco.org
Because of YOU, great things happen when we LIVE UNITED.

Be a part of creating more opportunities in our community. Give and help ALICE families and children in Madison County to **THRIVE**

**Give online at unitedwaymadisonco.org/give**

By phone: 765-643-7493
By mail:
P.O. Box 1200
Anderson, IN 46015