



UNITED WAY BAY AREA

# REPORT TO THE COMMUNITY

## ANNUAL REPORT 2021



# FROM OUR CEO AND BOARD CHAIR



In so many ways, our 99th year of service was unlike any other. After the past two years, the term “unprecedented” has become a bit of a cliché.

But looking back on our Fiscal Year 2021, and reflecting on the experiences of the communities, families, and individuals we served, that term rings true.

This period was one of the most tumultuous times in the history of our nearly 100-year old organization.



A global pandemic, raging wildfires, and intense political division were the backdrop for all of us, and for many across our region, these conditions exacerbated already challenging circumstances for many individuals and families living in poverty. Basic needs demand increased dramatically, housing costs rose while availability shrunk, essential workers – many of whom already struggle financially – were mandated to work to keep important services available to our communities while putting themselves at risk. All of this while we all struggled to come together on how to protect ourselves and each other. Challenging times to say the least.

In facing those challenges, we could not be prouder of how our team members, partners, volunteers, donors, and advocates came together to answer the call. Our United Way Bay Area colleagues continued to focus on our mission with renewed determination during intensely difficult times. All of our programs continued to function, serving nearly 900,000 people across our service portfolio. Generous donors, including a transformational gift from MacKenzie Scott, helped us to assist our partners through nearly ten million dollars in support for over one million households. We added housing justice as a key component of our work, recognizing the importance of affordable and accessible housing in changing the trajectory of poverty in our region.

Our community answered the call, and together we achieved some incredible results, which we'll share with you in this report. Throughout our history, we have recognized the need for collaboration across every facet of our community to address the root causes of poverty. And as we embark on our second century of impact, we'll continue to work with all of you to support those in need in our region as we continue to build an equitable Bay Area where everyone has the opportunities and resources needed to thrive.

We are grateful for your partnership and support.



A handwritten signature in black ink, appearing to read 'Kevin Zwick'.

Kevin Zwick, CEO,  
United Way Bay Area



A handwritten signature in black ink, appearing to read 'Pierre Breber'.

Pierre Breber, Chair of the Board,  
United Way Bay Area

# ABOUT UWBA

*United Way Bay Area inspires and connects people to break the cycle of poverty in the Bay Area by supporting both short-term needs and long-term systems change. UWBA brings together partners from the nonprofit, business, and government sectors to address Bay Area poverty. We partner across sectors, develop solutions, capture the data we need, and use those insights to support public policy and create research-backed community initiatives.*



## MISSION

UWBA mobilizes the Bay Area to dismantle the root causes of poverty and build equitable pathways to prosperity. Through initiatives and policy change, we provide immediate and long-term support for employment, housing, financial stability, and meeting basic needs.

## VISION

UWBA envisions an equitable Bay Area where all people have the opportunities and resources needed to thrive.

## VALUES

**Respect:** we honor the dignity, capabilities, and experiences of everyone.

**Integrity:** we speak and act in alignment with our values and our community's needs.

**Accountability:** We take responsibility for our actions in alignment with our values.

**Equity:** we are committed to providing people what they need to be successful. We will act to address structural inequities within our workplace and our communities to co-create a society where all can live to their full potential.

challenges  
we solve in our  
communities

## HOUSING JUSTICE

Improve access to stable, affordable housing  
and homelessness prevention.

## EMPLOYMENT & CAREER OPPORTUNITIES

Build systems and pathways to career and  
employment opportunities.

## FINANCIAL STABILITY

Help families increase income and savings  
on their way to financial stability.

## BASIC NEEDS

Ensure access to basic needs like food,  
housing, and legal services.

### HOUSING JUSTICE

**32,035**

*people experiencing  
homelessness in the Bay Area*

**4 in 10**

*Bay Area households paying  
more than 30% of their income  
on housing*

**\$110,366**

*The necessary income for a  
family of 4 to just make ends  
meet in the Bay Area*

UWBA is building support for opportunity-rich neighborhoods that are accessible to all. By activating partnerships, amplifying community voices, and lifting up the need for increased investment, particularly in BIPOC and immigrant communities, we are taking action to support bold new regional housing solutions and address the longstanding inequity and structural racism apparent in the housing crisis. Housing isn't just about buildings, it's about our friends, family, and neighbors—because people are the real assets in our community.

# DIVERSITY, EQUITY, AND INCLUSION

**UWBA is committed to embodying the values of diversity, equity, and inclusion.**

**Though we are early in our anti-racist journey, we are taking a deliberate approach to ensure that our internal and external practices combat institutional racism, bias, and ethnic discrimination.**

- We recognize structural racism, ethnic discrimination, and other forms of oppression have contributed to the persistent disparities United Way seeks to dismantle.
- We understand that these disparities have existed in the past and persist into the present.
- We acknowledge that these inequities are the result of policies and practices that work to marginalize entire populations of people.
- We unequivocally denounce racism and ethnic discrimination because they undermine the well-being and vitality of all communities.
- Our United Way network strives to engage community members and elevate the voices of those who have traditionally been marginalized.
- We work with residents and public and private partners to co-create solutions that ensure everyone has the resources, support, opportunities, and networks they need to thrive.
- We commit to leveraging all our assets—convening, strategic investments, awareness building, and advocacy—to create more equitable communities.

***As such, UWBA will:***

- Use equity-centered program design, implementation, and funding to address barriers for people of color and actively partner with Black, Indigenous, Latinx, Asian and other people of color-led organizations in addition to other organizations that share our values.
- Regularly disaggregate and analyze our client and community-level data to ensure equitable resource distribution and outcomes.
- Continue to work with communities of color through our wealth-building and poverty-fighting programs.
- Help build power in the community by engaging people and institutions in policy advocacy and civic engagement.

# PROFILES OF COMMUNITIES IN NEED

**The San Francisco Bay Area is an incredible place to live, and for those of us who make our homes here, we are grateful to call it home. United Way Bay Area serves an eight-county region with nearly 7.3 million residents across our service footprint, and our region is one of the most diverse areas in America.**

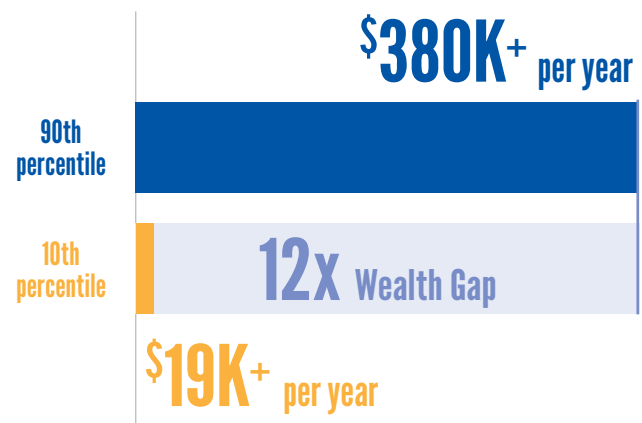
We consider that diversity a blessing – a blend of cultures, backgrounds and experiences which allows us to appreciate individuals from all walks of life. Through our diversity we gain perspective, share and solve challenges together, and create vibrant, unique and interesting communities which help us understand each other at a deeper level.

The Bay Area is a magnet for people from around the world thanks to its natural beauty, rich culture, and economic opportunities that have created the sixth largest economy in the United States [with a GDP of over \\$500 billion](#). Unfortunately, despite the economic strength in our region, more people than ever are finding it hard to make ends meet and build promising financial futures for themselves and their families.

Data shows that the wealth gap in the Bay Area is wider than in any other region of California, and that only five other states have wider wealth gaps than California. Those at the top of the earnings ladder – those in the 90th percentile, make over \$380,000 per year, over 12 times the amount those in the 10th percentile earn - \$19,000. Even worse, the

wealth gap appears to be increasing. For the 12-year period that ended in 2018, the top 5% of households saw income gains of nearly 19%, [while the bottom 20% of households saw their incomes shrink by 20%](#).

## WEALTH GAP IN THE BAY AREA IS WIDER THAN ANY OTHER REGION IN CALIFORNIA



These income disparities, and the trends driving wider gaps in income, create staggering challenges for many families who see their ability to thrive in our region diminish every year. Where else can a family of four have an income of \$146,350 and be considered “low-income” [according to the Department of Housing and Urban Development?](#)

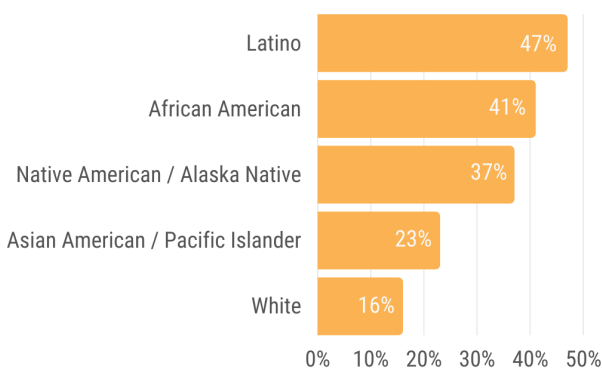
United Way’s own data from our annual Real Cost Measure report, says that the minimum income required to address a family’s basic needs is \$109,088 in the San Francisco Bay Area. That means over 500,000 households across our region struggle to provide basics for their families. This burden is predominantly

carried by our neighbors who are people of color, with Latino households falling behind the worst at nearly 50% of households below the income threshold.



**1 in 4 HOUSEHOLDS EARN BELOW THE REAL COST MEASURE**

#### % of RACE-ETHNICITY LIVING BELOW REAL COST MEASURE



At the top of the list of financial challenges in our region is housing – an access challenge which contributes to poverty wreaking havoc through generations of families. The inability to participate in the housing market for many in our communities means the wealth generated by the high demand for housing is concentrated among wealthier families and corporate investors who are consolidating significant ownership of the available real estate in our region. Upward pressure on home prices and rents due to the voracious appetite of buyers means that over 700,000 households in our region pay at least 30% of their income on housing, and over 414,000 of them pay more than 50% of their income on housing.

We see the impact of high housing costs and other financial stressors on Bay Area residents every day. Callers to our 211 cross generational

boundaries with their needs ranging from immediate food assistance to rental relief to COVID information. Visitors to our SparkPoint centers, many of them young students, take advantage of food pantries and our financial stability programs which aim to set them on a strong, stable footing for their futures. Across all of our programs and partners, we assisted nearly 900,000 people during a challenging year which included a pandemic and wildfires.

#### DEMOGRAPHICS OF POPULATION UWBA SERVES

**92%** were renters

**3,000** were undocumented

**562** were formerly incarcerated

**2721** were students (through SparkPoint Centers only)

3/4 of households served had an annual income less than \$60,000

**59%** of people served made less than \$40,000 per year

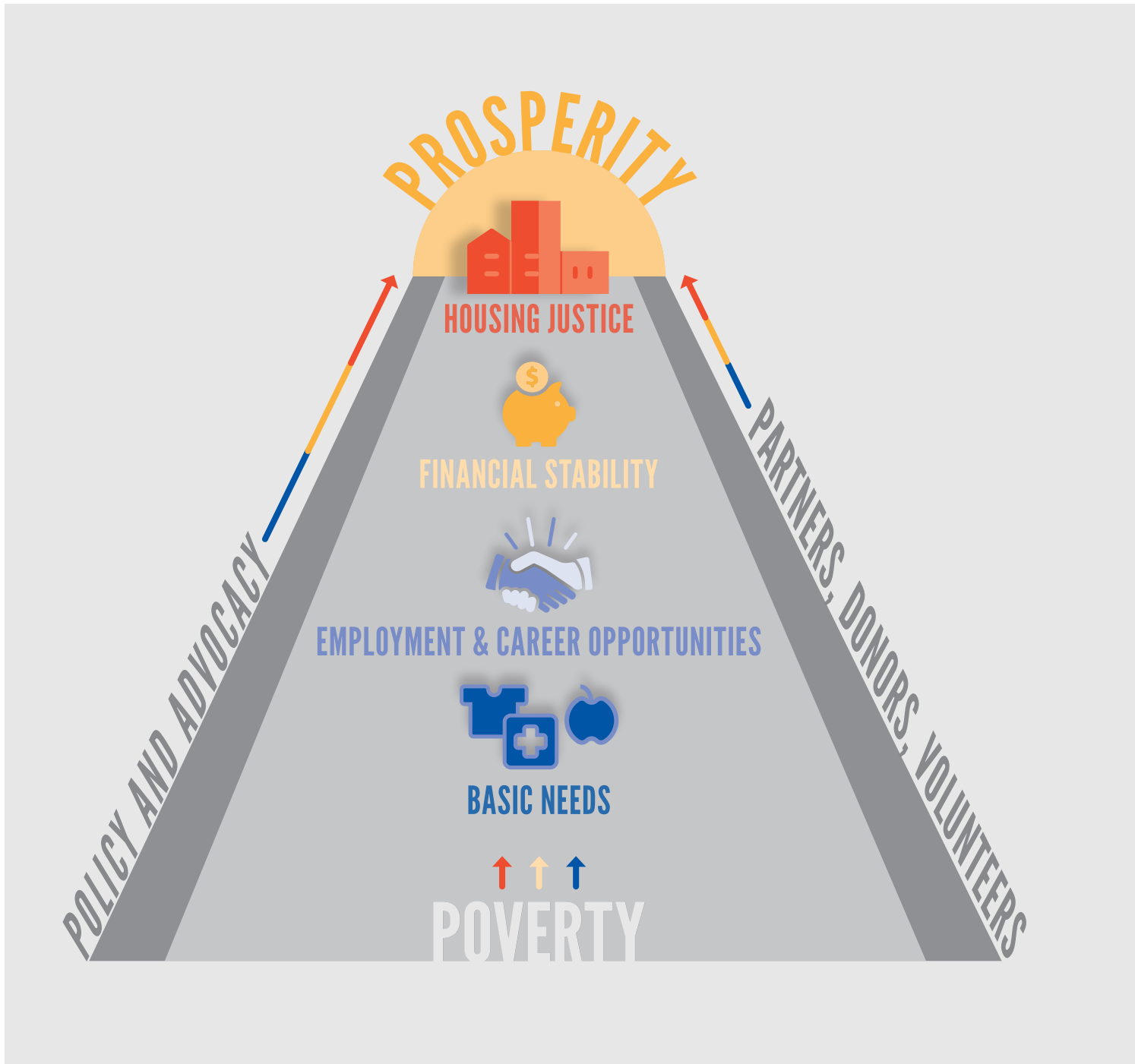
1/3 people served spoke a primary language other than English

**1/3** of people identified as a woman

With your partnership and support, we will continue to support all Bay Area residents impacted by the myriad financial pressures that contrast starkly against a backdrop of immense prosperity. As you continue through this report and learn more about our work, we invite you to be a part of building more equitable pathways to prosperity and dismantling the barriers which keep too many of our neighbors stuck in a perpetual cycle of poverty.



# UWBA'S OPERATING MODEL



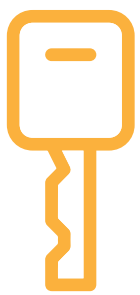
# IMPACT OVERVIEW



**880,000+**

people were served  
through UWBA programs  
and relief efforts

THROUGH UWBA RENTAL RELIEF FUND



**\$543,322**

in rental assistance

**414** distributed to  
households

and, through our local  
community partners,

**\$3M** UWBA leveraged another  
in rental assistance to  
**1,300+** households



**79,795**

individuals helped across  
all UWBA programs by  
connecting them to  
basic needs services and  
community resources

UWBA ALLOCATED NEARLY



**\$10M**

to nonprofit organizations,  
resulting in direct  
assistance to over

**1.1M** households

# POVERTY FIGHTING PROGRAMS AND INITIATIVES

## RELIEF EFFORTS

### COVID-19 COMMUNITY RELIEF

In response to the COVID-19 pandemic and the shelter-in-place orders instituted throughout the Bay Area, on March 18, 2020, United Way Bay Area (UWBA) quickly mobilized to address the community and our partners' greatest needs. With our longstanding relationships throughout the Bay Area and our deep knowledge of the communities we serve, UWBA was uniquely positioned to make an impact this unprecedented time. **We launched the UWBA COVID-19 Community Relief Fund, focused on four key impact areas: 211, Worker Supports, Infrastructure Supports, and Direct Cash Assistance. \$4,861,025 was distributed to 123 partner agencies in 8 counties in multiple phases. Direct assistance grant highlights included:**



**3,472**

individuals in 1,088  
households received  
rental assistance.



**6,187**

individuals received  
cash assistance for  
groceries, gas, and  
other bills.



**165**

individuals and families  
experiencing homelessness  
or domestic violence  
received motel vouchers,  
for a total of 1,217 nights.



**5M+**

meals were provided.



# WILDFIRE RELIEF

In August 2020, the first of a series of wildfires decimated more than 800,000 acres and caused the evacuation of more than 100,000 households throughout Northern California. By fall, this would be the worst fire season in California's history. The area affected was enormous, including Alameda, Contra Costa, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, Santa Clara, Santa Cruz, San Mateo, Solano, and Sonoma counties. The Greater Bay Area Central Coast Wildfire Relief Fund was created to provide immediate and long-term recovery assistance to Bay Area and Central Coast residents and consisted of United Way of the Wine Country, United Way of Santa Cruz County, United Way of Monterey County, and United Way Bay Area. **UWBA allocated \$277,500 to 7 community-based organizations in Napa and San Mateo counties that provided food, rental assistance, motel stays, case management, and mental health services to families affected by the wildfires. With these funds:**



**\$177,000**

was distributed in direct financial assistance, food, and motel costs.



**142**

individuals in 42 households were assisted with rent.



**1,113**

individuals (502 households) were helped with food.



# FREE TAX HELP BAY AREA

*Free, secure, high quality tax help for low- and middle-income Bay Area residents.*

**32,088**

*tax returns  
filed*

**\$8M+**

*in tax prep  
fees saved*

**\$60M**

*in total  
refunds*

**\$25.8M**

*in Earned Income  
Tax Credits and  
Child Tax Credits*

## MALEE'S STORY

Malee is a 68-year-old, single adult who prides herself on being fiercely independent. Not able to drive, and with most tax services being offered only online, it was becoming increasingly challenging for Malee to complete her tax return. In addition, Malee did not have home internet access.

**As a resident of San Mateo for more than 20 years, Malee turned to the local Samaritan House, a partner of United Way Bay Area fighting poverty in the Bay Area, to prepare her returns. The Financial Empowerment Team was able to help Malee navigate the technology barriers that would have blocked her from successfully filing her taxes.** She purchased a smart phone with internet access, and the Samaritan House staff spent many phone calls helping her securely upload pictures of tax documents, answering questions about required forms, and demonstrating how to sign the online tax return.

**Throughout the process, [Malee] expressed deep gratitude, calling her volunteer tax preparers her “guardian angels.”**

Without the support of the Financial Empowerment Team, Malee would not have been able to file her taxes without enlisting a for-profit tax professional. Throughout the process, she expressed deep gratitude, calling her volunteer tax preparers her “guardian angels.” She was able to receive a total of \$1,148 in state and federal tax Refunds, including the Cal EITC, which is often crucial to meet basic needs for older adults, like Malee, who are on fixed incomes.

## PARTNER PROFILE: SAMARITAN HOUSE

Samaritan House is the lead Core Service Agency which works in close collaboration with the Human Services Agency of San Mateo County to provide basic emergency and support services to stabilize people's living situations. The Financial Empowerment Program Services at Samaritan House are designed to provide additional ways to assist community members on their road to self-sustainability. Our job is to meet our clients where they are and provide the support, tools and resources they need in order to achieve their financial goals. For many years, we have been fortunate to have the support of the United Way of the Bay Area to bring a Free VITA Tax Preparation site to our clients in the community.

*This service is a wonderful supplement to our program's goals of helping people improve their finances.*

# SPARKPOINT

*Centers providing one stop access to a full range of services related to managing credit, increasing income and savings, and decreasing debt to move families towards financial prosperity.*

8,279

people received SparkPoint services

83%

of SparkPoint clients made progress on their financial goals last year


## MARCIA'S STORY

**As a mother of three small children and a first-generation college student with ADHD, Marcia Sotil was finding it difficult to navigate the complicated processes of securing financial aid for her college studies.** She was also having challenges accessing the College's Food Pantry, a food assistance program provided in partnership with Second Harvest Food Bank, while caring for her family.

When Marcia first came to the SparkPoint center at Cañada Community College, she brought along her two-year old daughter. Marcia felt comfortable visiting with children in-tow, asking her questions, and speaking candidly about the financial hardship she was experiencing.

Shortly after, COVID-19 hit, and Marcia began feeling the pressure of keeping up on her rent while attending to her studies. SparkPoint was able to provide rental relief for Marcia and her family, alleviating some of the financial pressures the pandemic had created and allowing Marcia to refocus on college.

With the help of SparkPoint's coaches, Marcia started actively managing her budget, building her credit, accessing the food pantry, and applying for scholarships. Marcia graduated magna cum laude and a member of the Phi Theta Kappa Honor Society. She achieved her Associate's degree in Digital Art and Animation with a certificate in web design.

A portrait of Marcia Sotil, a woman with long dark hair, wearing a blue long-sleeved shirt with a decorative pattern on the sleeves. She is standing outdoors with trees in the background.

**"If it weren't for SparkPoint I would still be wandering around the hallways of Cañada College trying to learn how to access services." – Marcia**

## PARTNER PROFILE: SPARKPOINT AT CHABOT COLLEGE

"Partnership with United Way Bay Area SparkPoint provides the opportunity to expand our services to not just our students, but our community as well," said Chabot College Vice President Matthew Kritscher. "Financial independence is gained through planning, success in school and on the job, and having the tools to manage finances. Chabot College SparkPoint is now geared up to provide those tools." *Chabot College opened a SparkPoint center in April 2021.*

# YOUTH WORKFORCE INITIATIVE

**66** middle and high school aged youth served across the Bay Area with group coaching sessions and interactive career demos

*Engaging youth and young adults in career exploration opportunities and building skills for the future.*

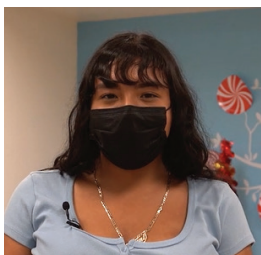
## PARTNER PROFILE: EAST BAY ASIAN LOCAL DEVELOPMENT CORPORATION

**EBALDC works with and for all the diverse populations of the East Bay to build healthy, vibrant, and safe neighborhoods through community development.** Originating over 47 years ago, EBALDC has helped develop 2,500+ apartments, 300,000 square feet of community serving space, and is the only neighborhood developer addressing the specific needs of individual neighborhoods across Oakland to transform the health and wellbeing of low-to-moderate income residents.

EBALDC launched their youth career readiness programs in 2016 with support from the Office of Families, Children, and Youth. They've developed a job readiness curriculum, an on-site internship, and refined their young adult financial coaching. Their programs have evolved to become a strategy of the Healthy Havenscourt Collaborative (HHC). Formed in 2015, HHC includes the neighborhoods bound by Seminary Avenue, Hegenberger Road, San Leandro Street and Bancroft Avenue in east Oakland. It is comprised of residents, community organizations, and institutional partners working together to improve the health and well-being of Havenscourt residents. The Collaborative's vision is that children and families in the Havenscourt neighborhood are healthy and safe in their schools, homes, and community. Healthy Havenscourt is committed to reducing health disparities in the Havenscourt neighborhood.

HHC is working to build stronger employment connections and resources for youth in Havenscourt, where career pathways and internships are rare and hard to find. Families particularly struggle, with a median household income of \$21,917 and Havenscourt youth also struggle with barriers in daily life. For many Havenscourt youth, the need to find quick, low-paying jobs to financially support their families far outweighs the need for proper education or career development.

The Havenscourt Youth Jobs Initiative brings together UWBA, EBALDC and youth to provide that missing support system, job services on-site, addressing barriers in enrollment, and helping them address their education needs and find career pathways.



**"My favorite career exploration was the one we did with Hilti, the construction team, because we got to see live demonstrations of how they use the tools and it motivated me because I never thought of myself as one that can see myself interested in construction." – Meloni, EBALDC youth program participant**

# 211 BAY AREA

*A free and confidential helpline where callers are connected to food, shelter, rental assistance, health care, mental health resources, and other vital services.*

76,831

*calls and texts*

23,500

*calls and texts with a housing need*

10,433

*calls and texts related to food assistance*

40,456

*calls and texts about COVID*

## 211 STORY SNIPPETS

**In July 2021, a 33 year-old male called 211 to find a shelter closer to his job.** He works for a company that provides him a company vehicle, and he was caught sleeping in the company-provided truck by his supervisor that morning. For this caller to get to his job, he needed a shelter in South San Francisco. The call specialist spent an hour on the phone with this caller assessing his need and finding the right resources. The call specialist also did a follow-up call to ensure the caller was able to get into a shelter.

**A 54-year-old female called about finding shelter and food.** She

had been living in her car with her service dog. She also has health conditions that are limiting the services she can receive. The call specialist was able to refer her to the San Mateo County Core Agencies – both the YMCA and Samaritan House. She was also referred to the Second Harvest Silicon Valley Food Bank for groceries and for CalFresh application assistance.



## PARTNER PROFILES: CONTRA COSTA CRISIS CENTER AND EDEN I&R

The Contra Costa Crisis Center is a multi-purpose agency, providing 24/7 support to callers seeking health and human services information and referrals, and offering crisis counseling and onsite and community-based grief counseling following a sudden or traumatic loss of life.

**“For many years, the Contra Costa Crisis Center has been a proud partner with United Way Bay Area to proactively respond to the needs of the community to identify and access critically needed services. Along with our sister agency, Eden I&R in Alameda County, we enjoy an active and robust partnership that is working to solidify collaborations in the Bay Area, statewide and nationally, to address the needs of our community.”** –Tom Tamura, Executive Director

Eden I&R is the centralized source for health, housing, and human services information in Alameda County since 1976 and plays a critical disaster preparedness and response role in the county. The agency’s largest program is 211 Alameda County (multilingual 24/7 help line).

**“We have been partners with United Way Bay Area for many years, and appreciate its critical approach to addressing poverty. Eden I&R has forged close ties with the 211 systems operated by UWBA as well as 211 in Contra Costa County in order to strategically provide a regional path to the most vulnerable individuals and families in the Bay Area.”** –Alison DeJung, Executive Director



# EMERGENCY ASSISTANCE NETWORK

*A network of Santa Clara County agencies providing safety net services to prevent first time homelessness.*

**7,354** individuals helped  
(2,915 households)  
with rent and food

**\$97,316** in rental assistance  
distributed

**54,594** individuals helped  
at EAN food  
pantries

## STEPHANIE'S STORY

**Stephanie and her six children were homeless for nine years.**

She and her children stayed in a van and showered at truck stops, rented rooms, slept on friend's couches, and lived at a motel for five years. She knew she would come out of this difficult time, she just had to work for it. "I am not afraid of hearing, 'No'. I will just go and ask the next person."

In 2017, Stephanie's hard work paid off and she was accepted into a housing program at the Sobrato Apartments in Gilroy. "I couldn't believe it was real. I lived out of boxes for a year because I was so afraid it would be taken away from me. When you are homeless, you are always being asked to leave."

Stephanie has been relying on the food pantry services from SJFC for nearly 20 years. Even with a good job, it takes all of her income to keep her housing and purchase essential things for her children. Having the pantry as a resource enabled her to keep her home. "I loved being able to slice up fresh fruit and have it on the table for my children when they came home from school." She also took on the role of picking up food for those in the apartments that could not come on their own and delivering it to them several times a month. "I cannot let kids go hungry just because their parents cannot get to the pantry."

Stephanie just received a Section 8 voucher and she has recently transitioned to permanent housing. Without the support she has received from these programs, she believes she would still be homeless. She is excited for her and her children's future.

**"You have to want change in your life and go get it. You can't give up hope."—Stephanie**

## PARTNER PROFILE: ST. JOSEPH'S FAMILY CENTER

"The partnership we have with the United Way Bay Area is special in many ways. The United Way created the Emergency Assistance Network (EAN) four decades ago and continues to be a leader in supporting comprehensive safety net services throughout our communities," said David Cox, Executive Director, St. Joseph's Family Center, Gilroy. "Their support has enhanced our network and collaboration, spearheaded new funding opportunities and created avenues for best practices. Their trust and flexibility allow us to be nimble and responsive to the ever-changing needs we see in South County."

# EMERGENCY FOOD AND SHELTER PROGRAM

*Allocates federal funds to local agencies to help them meet the basic needs of many individuals, families, seniors, etc. in the Bay Area.*

**\$9.4M**

*allocated by UWBA to nonprofit organizations to administer services*

**1.1M+**

*households received direct assistance.*

**71,559**

*shelter bed nights*

**15M+**

*food distributions (equivalent to 1M pounds of food)*

## KATI'S STORY

Throughout her childhood, Kati's family would visit Samaritan House for extra food when times were tough. Now, as a full-time college student during the pandemic, and both of her parents' work hours drastically cut, the family found themselves turning to Samaritan House again. As the family struggled to get ahead of their situation, tragedy hit. Kati unexpectedly lost her father. "My dad passed away in September and he was a big source of our income. We all work, but he had the most hours and a higher pay than all of us combined. That's when we were really struggling and really needed that help." Samaritan House was able to help Kati's family with two months of rental assistance and, most importantly, with the care and empathy that they desperately needed at their lowest point. Kati and her family are still taking it one day at a time, but the extra help from Samaritan House has put them back on track. Kati's family is just one of thousands of families that have relied on Samaritan House in their time of crisis.

**The extra help from Samaritan House has put [Kati's family] back on track.**

## PARTNER PROFILE: THE CHILDREN'S NETWORK OF SOLANO COUNTY

UWBA's EFSP funds rental assistance for Children's Network's "Family Strengthening Fund Program."

"Our partnership with United Way Bay Area and the funding provided by EFSP has a huge impact on the families in Solano County. In 2021, we provided 401 families with rental or mortgage assistance through our Family Strengthening Fund. Emergency Food and Shelter Program funding helped more than a third of these families. The families receiving this assistance were in crisis, unable to meet their rent and in danger of being evicted. We are very happy to partner with United Way Bay Area to keep Solano's families in their homes and sincerely appreciate their investment in our County."—Ronda Kogler, Executive Director



# LABOR COMMUNITY SERVICES

*A partnership with local Labor Councils in Contra Costa, San Francisco, and San Mateo Counties providing services to union members and their families, including services designed to support individuals who have been laid off or lost their employment.*

**20,000+**

*working families to whom food was distributed*

**\$200,000+**

*provided in hardship assistance directly to working families*

**10,500**

*union members provided COVID-19 vaccines*

## RAQUEL'S STORY

Raquel entered the Trades Introduction Program (TIP) with a BA in Child and Adolescent Development and a student loan of \$24,000. She loved teaching but wanted to create a better life for her family beyond what her current salary provided. While enrolled in TIP, Raquel was required to continue doing well in school and work. She was provided with learning resources, taught general informal about Trades, and eventually secured a pre-apprentice with the Electricians Local 617. "[TIP instructors] educated me every night in a very understandable manner," shared Raquel.

**"[As] a mother of two toddlers ... this [Trades Introduction Program] helps my family and me."—Raquel**

## PARTNER PROFILE: CENTRAL LABOR COUNCILS

Central Labor Councils work to address the needs of local union members and their families. Working closely with the California Labor Federation and the National AFL-CIO, as well as various community partners, the Councils address local, state, and national workforce development issues, worker displacement, and provide career pathways and training into high road employment opportunities. United Way Bay Area and the three Central Labor Councils in Contra Costa County, San Francisco and San Mateo County share a common vision of a prosperous, inclusive, diverse, and safe Bay Area, where every member of the community has access to a quality education, fair wages, productive work opportunities and accessible, affordable childcare.

UWBA and our three Labor Councils partners work together to support:

- Financial stability for families and individuals to thrive financially
- Employment and Career opportunities for youth and adults to gain knowledge and the ability to build careers
- Basic needs and homelessness prevention by connecting families in financial crisis to programs and services in the community.



# CHANGING SYSTEMS

## HOUSING JUSTICE INITIATIVE



In May 2021, we launched our Housing Justice Initiative to fight for housing stability

and affordability. After thoughtful engagement of local housing experts, housing service providers, and community members, we knew addressing housing and homelessness in the Bay Area has never been more essential than it is right now. Our strategies include: increasing UWBA's focus on housing affordability and housing stability for specific racial groups disproportionately impacted by the housing crisis through programmatic interventions and investment in local innovations and strategies; Increasing public awareness, understanding, and support for housing solutions that increase housing affordability; and advocating for and supporting implementation of policies that contribute to a reduction in the number of Bay Area households that are housing burdened in areas impacted by a history of redlining and inequitable zoning policies.

## PUBLIC POLICY ADVOCACY



United Way Bay Area inspires and connects people to break the cycle of poverty in the Bay Area by

supporting both the short-term needs and long-term systems change. **Our policy agenda aligns to provide greater support to our impact areas including meeting basic needs, financial stability, workforce development, and housing justice.** Valuing the aspects of our diverse communities, we also work to ensure policies provide an equitable framework to lift communities of color upwards. Some of our key policy wins last year include:

- We successfully advocated for the expansion of eligibility for the California Earned Income Tax Credit to workers age 18-24 and 65+ (and during COVID to filers with ITINs) which resulted in state funding for CalEITC outreach and education.
- We developed a 2020 Voter Guide to support community members in understanding complex policy issues through an equity lens.
- We successfully advocated for the extension of the COVID-19 eviction moratorium to keep people in their homes.



# NETWORKING GROUPS

## THE TOCQUEVILLE SOCIETY

The Tocqueville Society recognizes local philanthropists who, through their outstanding community service and financial support, are effecting real and lasting change in the fight against Bay Area poverty.

### TOCQUEVILLE CABINET

Anna Mok, Deloitte  
Eric Street, Enterprise (Cabinet  
Chair)  
Bob Walker, Community  
Member  
Danny Zepeda, Valero Benicia  
Refinery  
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William Oldfield  
James and Sharon Olson  
Christopher Paciorek  
Ronald and Barbara Peyton  
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Evan and Ann Wilson Porteus  
Jeffrey Reid  
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Ann Reisenauer and Richard  
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Kirby Wilcox and Amy Sullivan  
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Mercedes Williams  
Margaret Wrensch  
Catherine Zhou  
John Zore



# WOMEN UNITED

Women United is a diverse group of powerhouse women leaders dedicated to helping low-income women and families move out of poverty. Our focus is on UWBA's SparkPoint program and early childhood advocacy.

## WOMEN UNITED STEERING COMMITTEE

Anastacia Maggioncalda,  
*LinkedIn*  
Barbara Bennett, *Federal Reserve Bank (Cabinet Chair)*  
Jennifer Jackson-Chen, *Bank of America*  
Louise Willard, *Federal Reserve Bank of San Francisco*  
Michelle Branch, *Branch Law Group*  
MJ Bedegi, *Everest Financial Group*  
Summer Bertolet, *Rutan & Tucker, LLP*  
Vanessa Lark, *Pepsi-Co*

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Stephanie Wittler  
Madeline Wyse

# EMERGING LEADERS

Emerging Leaders is a growing network of philanthropic young professionals (age 40 and under) committed to fighting Bay Area poverty, with a focus on educating and empowering youth.

## EMERGING LEADERS STEERING COMMITTEE

Alanna Williams, Community Action Marin  
Arjun Nijhawan, Texas Instruments  
Ashley Rochholz, Deleget Limited  
Brian Maher, TA Associates  
Cindy Vu, Wells Fargo  
Corey Kreidler, New York Life Insurance Company  
Devang Dasani, Applied Materials  
Dustin Cooper, CSAA Insurance Group  
Erik Kristjanson, McKinsey & Company  
Eric Gaan, Boostlingo  
Hardik Mittal, Texas Instruments

Jack Avery, Housing California  
Jared Tate, L.E.K. Consulting  
Jonathan Sack, Greenberg Traurig, LLP  
Joshua Matthew Gilbert, American Express  
Kathryn Luna, San Francisco 49ers Foundation  
Nicholas Haddad, Splunk  
Oscar Eduardo Alvarez, The Carlyle Group

## DONORS

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Dustin Cooper  
Devang Dasani  
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Josh Gilbert  
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Alvaro Vega  
Cindy Vu  
Jacob Walters  
Sheila A. Whitman  
Alanna Williams

# LEGACY CIRCLE

Those in our Legacy Circle have generously included UWBA in their estate plans.

## DONORS

Anonymous (10)  
Joan Braun  
Simon Desmarais-Zalob  
Kris Falconer  
Mercade Frost

Deborah Gordon  
Irris Marashian  
Alfredo Molina  
Akwas Okyere  
Zachary Post

## TRANSFORMATIONAL GIFT FROM PHILANTHROPIST MACKENZIE SCOTT

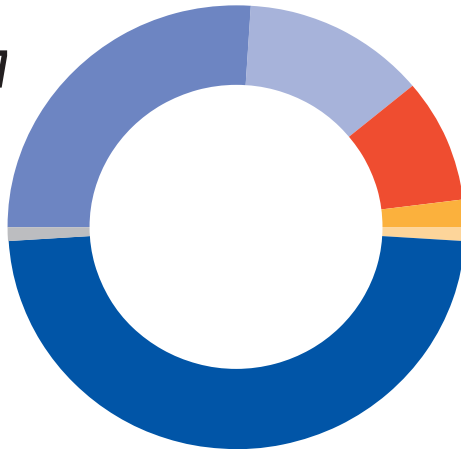


In the midst of the pandemic, we were awarded a \$20 million gift from philanthropist MacKenzie Scott, chosen among 6,490 organizations that her team researched. The impact that this had on our organization, our staff, and most of all, our community members — it simply cannot be overstated. With these funds, we launched a new Housing Justice Initiative, made key investments in organizational capacity as we enter our second century of service, and invested more focused work on diversity, equity, inclusion, and anti-racism. We've distributed \$2,693,400 in funding to 21 partner agencies and delivered urgent support to over 15,000 individuals. We can't thank MacKenzie Scott enough. Her generous gift is making a difference in the lives of thousands of Bay Area residents. As we approach our Centennial, she has given us the most valuable gift of all — hope — that we can continue to make more equitable pathways to prosperity accessible to every member of our community.

# FINANCIAL SUMMARY

## REVENUE

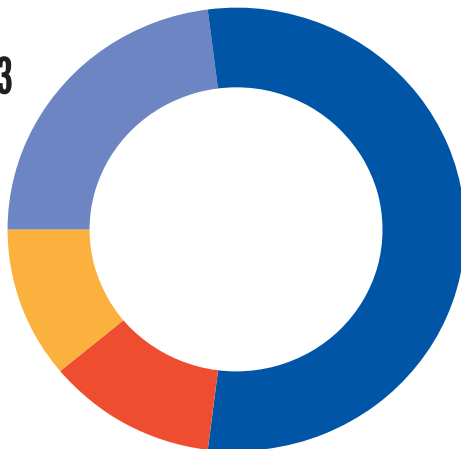
TOTAL  
\$41,586,727



Grants	\$10,839,947
Individual and Campaign Gifts	\$5,381,993
Investment Income	\$4,104,764
Planned Giving	\$807,729
Service Fees	\$246,752
Transformational Gift	\$20,000,000
Other Contributions	\$205,542

## PROGRAM EXPENSES

TOTAL  
\$20,825,143



COVID Relief Grants	\$4,861,025
Core Community Initiatives	\$11,282,454
General and Admin	\$2,386,696
Advancement	\$2,294,968



# MANY THANKS TO OUR DONORS

## INSTITUTIONAL DONORS

### \$500,000+

Anonymous  
California Department of  
Public Health  
California Office of Emergency  
Services  
Chevron Corporation  
Department of Community  
Services and Development  
IRS  
Siemer Institute for Family  
Stability

### \$250,000-\$499,999

Anonymous  
Bank of America  
Chan Zuckerberg Initiative  
College Futures Foundation  
County of Santa Clara  
ECMC Foundation  
Health Leads  
Herbst Foundation  
Silicon Valley Community  
Foundation  
Stupski Foundation  
Sunlight Giving  
United Ways of California  
Wells Fargo Bank

### \$100,000-\$249,999

California Tobacco Control  
Program  
Capital One  
Emergency Food & Shelter  
National Board  
Kaiser Permanente  
Lisa and Douglas Goldman Fund  
Margaret J. Brownfield Trust  
Silicon Valley Bank  
Walter & Elise Haas Fund

### \$50,000-\$99,999

Bank of the West  
CARESTAR Foundation  
Dean and Margaret Leshner  
Foundation  
Deloitte  
Delta Dental of California  
Marin Community Foundation

### \$25,000 - \$49,999

Cloudera  
Dodge & Cox  
Marin County Government  
The San Francisco Foundation  
Union Bank  
United Way Worldwide  
US Bank  
Y & H Soda Foundation

## EMPLOYEE GIVING CAMPAIGNS

### \$1,000,000+

Dodge & Cox  
UPS  
Valero

### \$500,000-\$999,999

Costco  
Enterprise Rent-A-Car

### \$250,000-\$499,999

California State  
Callan  
Sandia National Laboratories  
Santa Clara County

### \$100,000-\$249,999

AT&T  
Bank of Marin  
Comerica Bank  
Deloitte  
FedEx  
McKinsey & Company Inc.  
Pillsbury Winthrop Shaw  
Pittman LLP  
Texas Instruments

### \$50,000-\$99,999

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Alameda County  
Backblaze  
Chevron Corporation  
City National Bank  
Corteva Agriscience  
East West Bank  
Graniterock  
IBM Corporation  
Matson  
San Jose City  
Target Corporation

### \$25,000 - \$49,999

Abbott Laboratories  
Apple Inc.  
Bank of America  
BayBridge Capital Group  
Centene Corporation  
Comcast Cable  
Exact Sciences Corporation  
Google  
Hilti  
Jones Day  
Lawrence Livermore National  
Laboratory  
Nintendo  
NuStar  
Regency Centers Corporation  
Salesforce.com  
The Boldt Company  
Walmart  
Weil, Gotshal, & Manges  
Wells Fargo Bank

## INDIVIDUAL DONORS

### \$1,000,000+

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Jamie & Marritje Greene  
MacKenzie Scott

### \$100,000-\$999,999

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 Centerview Partners LLC  
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 Cloudera  
 Comerica  
 Deloitte  
 Delta Dental of California  
 DENSO International America Inc.  
 Dodge & Cox  
 Dutch Bros. Coffee  
 East West Bank  
 F5 Networks  
 General Atlantic  
 Groupees  
 Herbst Foundation  
 HULFT, Inc.  
 Jannsen Pharmaceutical  
 Companies of Johnson and Johnson Disaster Response Fund  
 John & Marcia Goldman Foundation  
 Lisa & Douglas Goldman Fund  
 MUFG Union Bank Foundation  
 Newton & Rochelle Becker Charitable Trust  
 Perfect Star Heating & Air Conditioning  
 Richard W. Goldman Family Foundation  
 RTI International  
 Sandia National Laboratory  
 Standard Chartered Bank  
 Sundial Fund  
 SunTrust  
 Texas Instruments  
 U.S. Bank Foundation  
 Walter and Elise Haas Fund

## Wells Fargo Rental Relief

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 Bank of Marin  
 Capital One  
 Corteva Agriscience  
 DENSO International America Inc.  
 Dodge & Cox  
 Federal Home Loan Bank of SF  
 First Republic Bank  
 Interact 5170  
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 Matson  
 Newton & Rochelle Becker Charitable Trust  
 NFL  
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 Sundial Fund  
 Sunlight Giving  
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 UPS

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 Dodge & Cox  
 Golden One Credit Union  
 GuidePoint  
 Herbst Foundation  
 KEEN Footwear  
 PG&E  
 Silicon Valley Community Foundation  
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