

# 2024-2025 ANNUAL REPORT



**UNITED WAY**  
West Tennessee

# DEAR FRIENDS,

Each year, we are honored to share with you the impact and progress made possible through your partnership. This Annual Report is more than just a collection of numbers—it’s a testament to what’s possible when a community unites around a shared vision to mobilize communities to action so all can thrive.

Thanks to you—our generous supporters, partners, and advocates—many of the figures you’ll see in this report continue to grow. But behind every data point is a story, a face, a life changed. Your compassion and commitment are the heartbeat of United Way and the driving force behind everything we do.

Over the past year, we dedicated ourselves to strengthening and deepening the reach of our programs. We refined strategies, improved delivery models, and doubled down on what works. The results speak for themselves: in 2024, we reached more individuals than ever before through programs that are smarter, more responsive, and more sustainable.

And while the progress is encouraging, the need in our communities remains vast.

As you read through this report, we encourage you to remember that every number reflects a person, a neighbor, who is healthier, more financially secure, better educated, or more hopeful because of you. Together, we are not just delivering services—we are creating pathways to opportunity, breaking cycles of poverty, and building stronger, more resilient communities.

The journey is not over. The challenges we face—economic hardship, educational disparities, housing instability—are evolving, and so must we. But with your continued belief and support, we are confident in our ability to meet this moment.

Thank you for standing beside us. Thank you for being part of our United Way family. We look forward to all that we will accomplish together in the year ahead.

With deep gratitude,



Matt Marshall, President & CEO  
United Way of West Tennessee

Janice Epperson

Dr. Janice Epperson, 2025 Board Chair  
United Way Board of Directors

# 2024-2025 HIGHLIGHTS



91,153  
Community Members Served

4,200+  
Emergency Calls Fielded



12,000+  
Books Placed in Homes  
Across the Region

\$235,981  
Total Tax Refund  
Dollars Issued



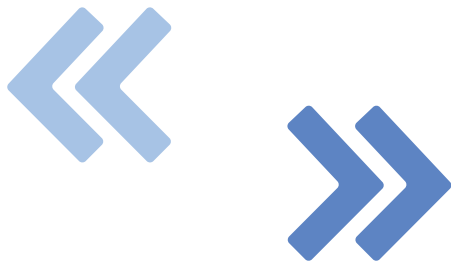
\$51,219  
Increased Savings  
for FEC Clients

1,442  
Students Provided  
Literacy Tutoring



3,356  
Credit Score Points  
Increased for FEC Clients  
(Aggregate)

280%  
Average Increase in  
Word Recognition





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**FINANCIAL  
SECURITY**



**YOUTH  
OPPORTUNITY**



**HEALTHY  
COMMUNITY**



**COMMUNITY  
RESILIENCY**

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# ALICE

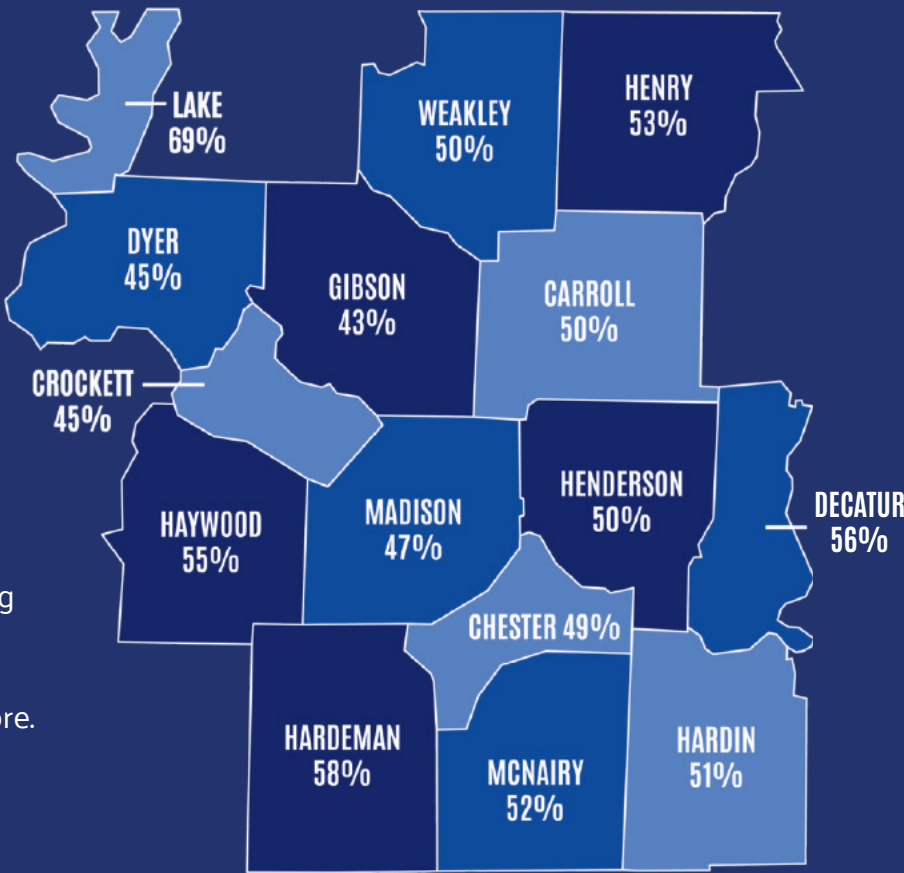
The ALICE population represents the individuals and families in our community who are Asset Limited, Income Constrained, and Employed. They struggle with financial hardship despite often working more than one job. More specifically, this population earns just above the Federal Poverty Level but less than what it costs to make ends meet. **Over 31% of West Tennesseans are ALICE, while roughly 20% live below the poverty threshold.**

The number of ALICE households and those living in poverty is higher today than it was in 2010. In 2023, the Median Household Income across our 15-county service area in West Tennessee was \$50,695, which is \$17,000 less than the state median. The total percentage of households in West TN categorized as either ALICE or living in poverty was 51%, which is roughly every other person you meet. These households cannot afford the basics of housing, food, childcare, transportation, healthcare, and technology.

ALICE families work, sometimes multiple jobs, but still cannot afford the cost of living.

- >> The state's Household Survival Budget for a family of four is now \$80,640 – more than double the federal poverty level.
- >> In Lake County, 69% of households fall below the ALICE Threshold – the highest in the state.
- >> Inflation continues to outpace wages, with basic costs climbing sharply since 2020.
- >> Visit [uwwt.org/alice](http://uwwt.org/alice) to learn more.

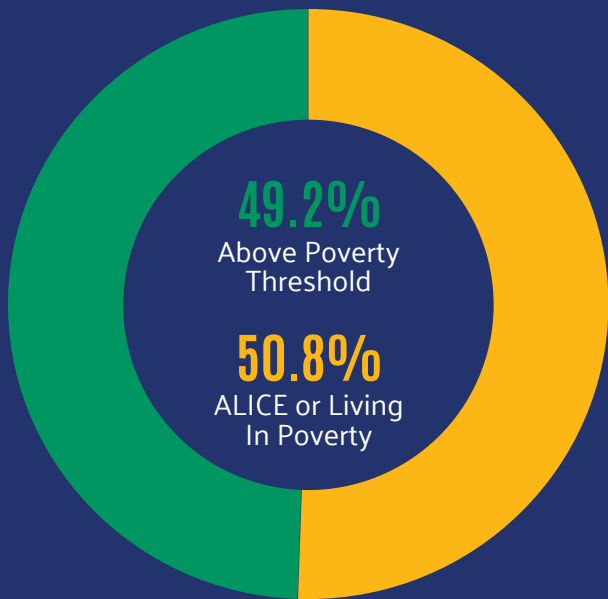
## ALICE Across West Tennessee



## ASSET LIMITED

## INCOME CONSTRAINED

## EMPLOYED



### ASSET LIMITED

Those who are ALICE live from paycheck to paycheck. They are unable to save or plan ahead because the cost-of-living expenses are so high and seemingly endless.

### EMPLOYED

ALICE workers are the backbone of our economy. They often work more than one job as teachers, healthcare providers, retail workers, and others.

### INCOME CONSTRAINED

Despite living above the Federal Poverty Level, these households still cannot afford housing, food, transportation, electricity, childcare, healthcare, and other basic necessities.



**179,314**  
Households who are ALICE or Living in Poverty



**\$50,695**  
Median **West TN** Household Income



COMPARED TO



**\$67,631**  
Median **State of TN** Household Income

## SURVIVAL BUDGET\*

**\$80,640**  
For a Family of Four with Two Small Children



\*Minimum cost needed to live and work in the current economy



# FINANCIAL STABILITY

To help more individuals financially thrive, we offer two programs that offer high-quality financial assistance for free. While these services can greatly benefit those with low incomes anyone can benefit from using these services to help better manage their finances.

## Greater Jackson Financial Empowerment Center

The Greater Jackson Financial Empowerment Center (GFEC) offers no-cost financial counseling to all West Tennessee residents. There are no income or program requirements to qualify for services. Our financial counselors can help you plan for your future, establish or improve credit, manage debt and finances, create a budget, increase savings, maximize cashflow, and connect with safe and affordable banking services. The GFEC is jointly managed by the City of Jackson and Cities for Financial Empowerment, with offices in Jackson, Brownsville, and Martin.

## Benefit Kitchen

The Tennessee Benefit Kitchen is a free virtual tool that screens users for unclaimed public benefits. State residents can text “Benefits” to 211-211 to receive a free screener, which can be completed in several minutes. Users will then immediately receive notice of eligible tax credits/benefits, along with links to apply for those benefits.

## VITA

Each tax season, United Way partners with Cadence Bank to offer this free tax assistance program to qualified individuals. VITA-certified volunteers meet and walk with clients through every step of the process. Together, we help West Tennesseans take control of their refunds. Individuals who make \$67,000 or less can also file their taxes online for free at myfreetaxes.com.



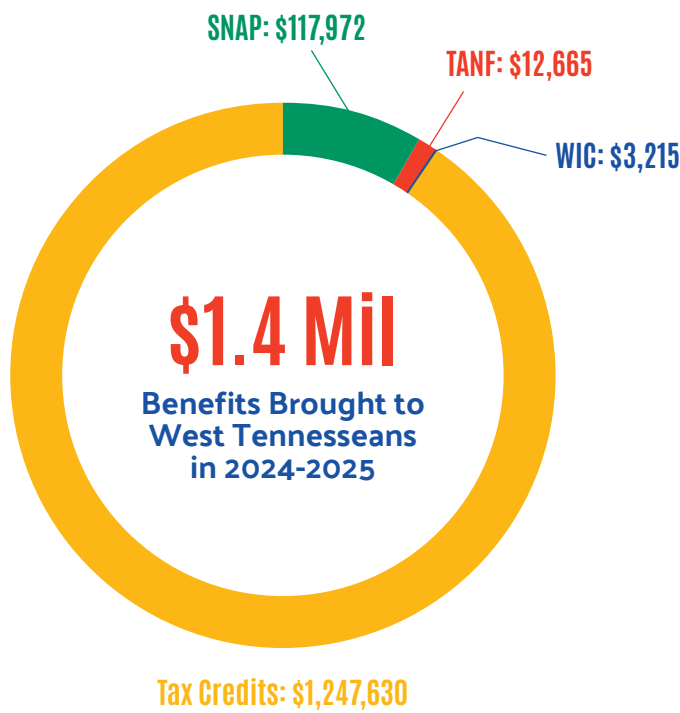
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# FINANCIAL STABILITY

## Greater Jackson Financial Empowerment Center



## Benefit Kitchen



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## VITA



# YOUTH OPPORTUNITY

## READ Team & WOW Wagon

Sponsored by the Leaders Education Foundation, the READ Team pairs volunteer coaches with second-grade students to help improve their sight word recognition. By volunteering just one hour per week, coaches make a measurable impact on the lives of our students. On average, students participating with the READ Team increase their sight word recognition by over 300%. As part of the READ Team, the WOW Wagon is a mobile library that provides free books for children in local neighborhoods and schools. Books are donated by the community and are available to those in Pre-K through high school.

## Mentor U

Mentor U is a partnership between five higher education institutions in Jackson (Union University, Lane College, University of Memphis-Lambuth, Jackson State Community College, and TCAT Jackson) that provides mentorship and college exposure to local middle school students. Participants visit each college campus three times throughout the school year, having the opportunity to learn about future learning and career opportunities.

## Tutor U

This afterschool tutoring initiative, funded by the TN Department of Education, focuses on small-group instruction led by skilled educators and trained volunteers. Lessons are tailored to each student’s specific needs, ensuring that no one is left behind, and every reading hurdle is approached with creative solutions.

## All-Star Readers

Sponsored by The Community Foundation of West Tennessee, the Jackson Rockabillys, and UT-Martin, this program incentivizes independent reading among kindergarten through third-grade students across the region and rewards them for their progress. Participants track their reading with the provided log sheet, then prizes are awarded to those who achieve each mini-challenge.



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# YOUTH OPPORTUNITY

## Frazier’s Book Bus

As one of our mobile libraries, Frazier’s Book Bus makes scheduled stops in neighborhoods and schools across Carroll, Henry, and Weakley Counties, providing access to free books and ensuring literacy reaches this part of our service area. We welcome donations of gently-used books.

## Jackson Grown

Emerging in 2018 from a series of articles in Our Jackson Home, which profiled the stories behind unique alumni of the Jackson-Madison County School System and deep-rooted community leaders, Jackson Grown, supported by the Leaders Education Foundation, aims to cultivate leadership skills in the next generation. JMCSS alumni (high school students called Fellows) are connected with local leaders and influencers who teach them about civic engagement, economic development, and innovative problem-solving.

## P2P Career Expo

As a partnership between the Greater Jackson Chamber, Jackson-Madison County School System, and United Way of West Tennessee, The Greater Jackson Pathways2Possibilities (P2P) Career Expo is a hands-on interactive opportunity for eighth-grade students to explore potential career opportunities. Roughly 2,500 eighth graders are invited to attend from public, private, and home schools within these West Tennessee counties: Carroll, Chester, Crockett, Decatur, Henderson, Madison, McNairy, and Perry.



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# YOUTH OPPORTUNITY

## READ Team:

- 280% Average Increase in Word Recognition
- 90 Volunteers
- 1,980 Volunteer Hours
- 120 Students Impacted

## WOW Wagon:

- 32 Events Attended
- 7,975 Books Distributed

## Mentor U:

- 44 Mentorship Hours
- 24 Students Impacted
- 5 College Group Visits
- Events MLK Service Project
- Discovery Park Field Trip

## Tutor U:

- 1,312 Students Impacted

## Rockabillys Readers:

- 1,322 Students Impacted
- 1,386,000 Minutes Read

## Skyhawk Scholars:

- 696 Students Impacted
- 561,000 Minutes Read

## Frazier’s Book Bus:

- 21 Events Attended
- 3,419 Books Distributed

## Jackson Grown:

- 24 Mentorship Hours
- 13 Community Project Plans Presented

## P2P Career Expo:

- 2,077 Students Impacted
- 26 Corporate Partners



# HEALTHY COMMUNITY

211

An emergency hotline you can dial to receive localized support. A 211 operator will answer the call and help connect you to available, county-specific resources and services within your area. This past year, across West Tennessee, we fielded more than 4,200 calls.

## SingleCare

This program negotiates discounted prices on medication. Through our partnership with them, we help improve each person’s access to medical care so they can live healthier lives. Membership is free and does not require insurance.

## Disaster Relief

Our disaster relief services stand ready to assist whenever necessary. Through our Disaster Relief Fund, we help mobilize a response, assist local government, and aid residents when our community is impacted by calamity. In 2024-25 we provided \$51,333.76 to families impacted by disasters across the region.

4,200+  
211 Emergency  
Calls Fielded



\$51,334  
Provided to Families  
Impacted by Disaster





# COMMUNITY RESILIENCE

At the heart of United Way’s mission is the understanding that our future success begins with our youth. Our state and nation are in the middle of a reading epidemic, with less than half of third grade students reading on grade level in most places. To break cycles of generational poverty, improve academic performance, and foster a love of learning, we mobilized our resources to create educational programs for the next generation of leaders.

## 211 Hub

As an extension of the 2-1-1 emergency hotline, the 211 Hub is an online database for agencies and individuals to find and share resources. By streamlining information through one channel, it furthers collaboration among agencies and enables them to communicate with and serve the people of West Tennessee more effectively.

## Christmas Partners

Christmas Partners is an alliance of community organizations that collaborate to provide Christmas assistance to families in Madison County who need help. By receiving applications and preventing the duplication of services among our partner organizations, we maximize the number of families in need receiving assistance each year.

## West Tennessee Nonprofit Network

At the onset of the COVID-19 pandemic, United Way organized bi-weekly Zoom calls with nonprofit leaders across the region. United Way then established the West Tennessee Nonprofit Network to maintain that momentum, share key updates, and continue service coordination for those with the greatest need.

# COMMUNITY RESILIENCE

## Family Champions



**183**  
Families Served



**32**  
Childcare Centers Supported



**6**  
Homeless Families Housed



**22**  
Families Provided with Disaster Relief Assistance



**150**  
Applications Completed for State/Federal Assistance

## Ford Community Center



**84**  
Community Contacts Made



**16**  
Clients Served Through Interim Operations



**24**  
Partner Agencies



**10**  
Workshops & Events





The permanent home of the center will be located on the same campus as the temporary facility, in the historic Stanton School. When the renovations of the school are completed, the Ford Community Center will offer community gathering space, a coffee shop, internet access, and expanded educational programming.

## 24 Partner Agencies

Mid-South Food Bank  
West TN Legal Services  
Financial Empowerment Center  
Le Bonheur Children's Hospital

## Eagles Nest Services

## 2024-2025 COMMUNITY INVESTMENTS

|                           |                |
|---------------------------|----------------|
| Agency Partner Programs   | \$678,453.06   |
| Non-Partner Programs      | \$118,861.12   |
| Corporate Sponsorships    | \$33,000.00    |
| Special Events            | \$137,575.87   |
| Grants                    | \$2,376,561.00 |
| United Way Worldwide Dues | \$19,745.15    |
| Admin                     | \$181,869.41   |

**Total** **\$3,546,065.61**



# FUNDS SECURED DURING 2024-2025 CAMPAIGN

|  |                    |
|--|--------------------|
| Volunteer TN - AmeriCorps Planning Grant                   | \$66,077           |
| Sam’s Club of Jackson Spark Good Grant                     | \$1,000            |
| Community Foundation of West Tennessee                     | \$10,000           |
| United Way Worldwide FAFSA Grant                           | \$10,000           |
| Ford Philanthropy  | \$1,032,491        |
| Dollar General Youth Literacy Foundation                   | \$4,000            |
| TN Department of Education Connected Literacy Grant        | \$1,247,000        |
| Walmart Spark Good Local Store Grants                      | \$2,000            |
| Toyota   | \$20,000           |
| Governor’s Early Literacy Foundation Storybook Trail Grant | \$5,000            |
| Volunteer TN Volunteer Hub Grant                           | \$25,993           |
| Campaign   | \$1,108,437        |
| <hr/>  |                    |
| <b>Total</b>   | <b>\$3,531,998</b> |

# PARTNER AGENCIES

- 01

A Step Ahead
- 02

American Red Cross Mid West Tennessee
- 03

Area Relief Ministries
- 04

Aspell Recovery (TAMB)
- 05

Born to Win
- 06

Boys and Girls Club of Jackson
- 07

Boys and Girls Club of Humboldt
- 08

Carl Perkins Child Abuse Center
- 09

Carroll County Office on Aging
- 10

Community Cancer Fund
- 11

Damascus
- 12

Dyer County Office on Aging
- 13

Dyer County Rescue Squad
- 14

Greenfield Senior Center
- 15

Habitat for Humanity Northwest TN
- 16

Healing Horses Inc.
- 17

Humboldt Area Rescue Squad
- 18

Impact Management Solutions
- 19

Jackson Center for Independent Living
- 20

Jackson Equity Project
- 21

Life Choices
- 22

Madison County Imagination Library
- 23

Madison Haywood Developmental Services
- 24

Matthew 25:40
- 25

McKenzie Carroll County United Neighbors
- 26

Milan Mustard Seed Inc.
- 27

Salvation Army of Dyer County
- 28

Salvation Army of Jackson
- 29

Sardis Senior Center
- 30

Scarlet Rope Project
- 31

STAR Center
- 32

The Children’s Theatre Company
- 33

The Dream Center of Jackson
- 34

Vision Haywood County
- 35

WE CARE Ministries
- 36

Weakley County Backpack Program
- 37

West Tennessee Hearing and Speech
- 38

Why Not Ministries
- 39

WRAP



# TOP 30 GIVING COMPANIES

- 01

Kellanova
- 02

First Citizens National Bank
- 03

Teknor Apex
- 04

Jackson Energy Authority
- 05

Bobrick Washroom Equipment
- 06

Caterpillar McNairy
- 07

Dana West TN
- 08

Parker Hannifin
- 09

City of Dyersburg
- 10

Ford Construction (includes Choctaw)
- 11

ERMCO
- 12

Security Bank
- 13

DOT Foods
- 14

Bluescope Buildings North America
- 15

CECO Door Products
- 16

Tennalum/Division of Kaiser Aluminum
- 17

Dixie Jackson
- 18

Cadence Bank West TN
- 19

Delta Faucet/Masco Corporation
- 20

Jackson Housing Authority
- 21

Central Distributors
- 22

Westlake Pipe and Fittings
- 23

University of TN at Martin
- 24

City of Jackson
- 25

McNairy County Schools
- 26

NSK
- 27

Berry Plastics
- 28

Simmons Bank West TN
- 29

Falcon Plastics
- 30

SWHRA Services

# BOARD OF DIRECTORS

## EXECUTIVE COMMITTEE

- Dr. Janice Epperson

CHAIR

Humboldt City Schools

Jill Holland

SECRETARY

SWTDD
- Mayor Bill Rawls

PAST CHAIR

City of Brownsville

Adam Kurzich

VICE CHAIR, ENDOWMENT/FINANCE

ERMCO
- John Tucker

CHAIR-ELECT

First Citizens National Bank

Ted Austin

VICE CHAIR, CAMPAIGN

Jackson Energy Authority

## MEMBERS

- Gem Bell

Teknor Apex

Jim Hart, Sr.

Kellanova
- Shea Brown

Leaders Credit Union

Dr. Marlon King

JMCSS
- Jay England

West Tennessee Bank

Greg Martin

McNairy County Schools
- Yancy Freeman

University of Tennessee - Martin

John Pitcher

Parker Hannifin
- Mayor John Holden

City of Dyersburg

David Prince

INSOUTH Bank
- Kyle Spurgeon

Greater Jackson Chamber

# CORPORATE SPONSORS

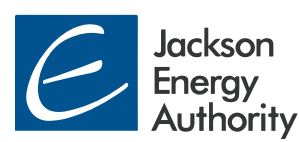
\$20,000+



\$10,000



\$5,000



\$2,500



\$1,000



# UNITED IS THE WAY

## OUR MISSION

United Way of West Tennessee is a nonprofit organization in Jackson, TN with an 84-year history of building a united and resilient community in 15 counties across West Tennessee. Our mission is to mobilize communities to action so all can thrive.

## HOW WE HELP

Traditionally, we are known for fundraising on behalf of local service-based agencies (nonprofits) so they can focus on what they do best: serving their communities. We also partner with the community at large to remove barriers and develop solutions that further meet each person's needs. From distributing free books to children in rural neighborhoods, to offering financial workshops to help strengthen a community's financial health, we strive to address challenges that keep our region from flourishing.

## OUR SERVICE AREA

We serve 15 counties that are divided into northwest and southwest territories:

|          |           |         |
|----------|-----------|---------|
| Carroll  | Gibson    | Henry   |
| Chester  | Hardeman  | Lake    |
| Crockett | Hardin    | Madison |
| Decatur  | Haywood   | McNairy |
| Dyer     | Henderson | Weakley |





**UNITED  
IS THE  
WAY**



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**GIVE  
ADVOCATE  
VOLUNTEER**