



EAST TENNESSEE COLLABORATIVE

Annual Report 2024



UNITED WE CAN

Strengthen Families on Their
Journey to Economic Mobility

BUILDING BRIDGES TO FINANCIAL FREEDOM

The East Tennessee Collaborative (ETC) is more than a program—it's a strategy rooted in empowerment, unity, and collective impact. United Way of Greater Knoxville (UWGK) serves as the backbone of this innovative model, uniting ten organizations with a shared vision to drive change.

ETC supports participants in overcoming poverty through **personalized, one-on-one coaching and financial assistance**. Families work with a dedicated Mobility Mentor to identify their goals and create tailored plans for success. When challenges arise, participants can access financial support for housing, childcare, transportation, education, and more, helping them navigate obstacles more successfully. By providing resources and guidance, ETC empowers families to address immediate needs, build stability, and achieve independence.

At UWGK, we believe in the power of living united. Through community partnerships and a shared commitment, we are building a stronger, brighter future for East Tennessee, achieving outcomes that no single organization could deliver alone.



SIGNIFICANT GROWTH

Nearly tripled enrollment to support over **600 families**, including **747 adults** and **1,356 children**.



BROADENED REACH

Expanded services to include **seven additional** East Tennessee counties, extending our impact across the region.

ETC 2024 IMPACT SNAPSHOT

ETC FINANCIAL SUPPORT SNAPSHOT

Provided aid to **495 families**, delivering critical support where it's needed most.

Distributed over **\$2.9 million** in financial support to empower families and communities.

Invested **\$376,000** to provide accessible transportation for families, **\$593,000** to support housing stability, and **\$357,000** to address food security.

Allocated an average of **\$5,105** in assistance per family, fostering stability and opportunity.



99% of families report that financial assistance has been instrumental in helping them achieve their goals.



STRENGTHENED COLLABORATION

Partnered with **four new organizations** to enhance resources and amplify collective impact.



POLICY ADVOCACY SUCCESS

Secured a critical bill extension through 2026 with the State of Tennessee, ensuring continued support for thousands of families across the state.

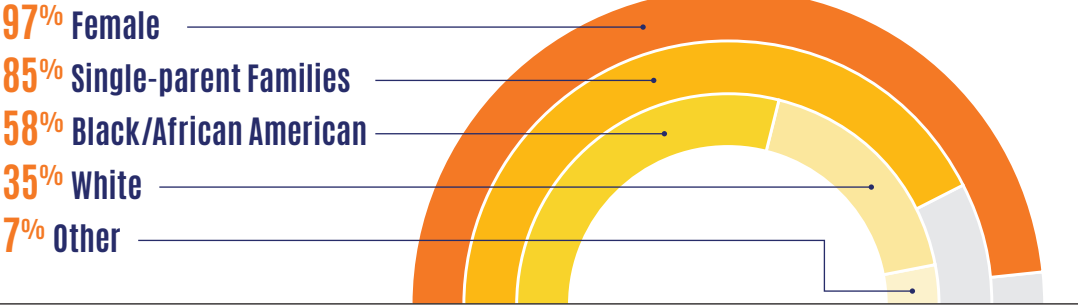


PROVEN EFFECTIVENESS

87% of families reported that their life is changing for the better since joining ETC.

DEMOGRAPHICS OF FAMILIES SERVED

ETC supports families living in poverty and within the ALICE population, helping all families achieve a sustainable wage and move beyond financial hardship.

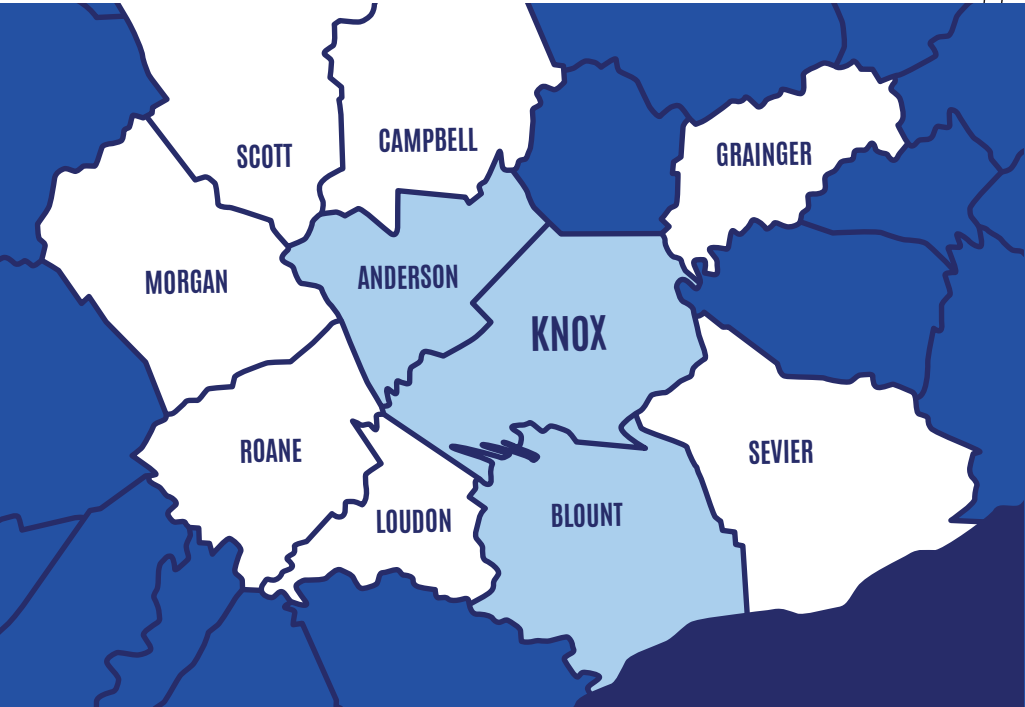


Average Household Size: **3.6**

ALICE IN OUR COMMUNITY

ALICE stands for **Asset Limited, Income Constrained, and Employed**. These households are unable to make ends meet off their full-time income alone. In Tennessee, **44% of families** cannot afford the basics.

ALICE rates are higher among marginalized communities. In the ETC service area, **48% of white children** are living in poverty or ALICE households while **79% of Black children** and **73% of Hispanic children** are living under the ALICE threshold.



EXPANDED OUTREACH

In our second year, we grew to serve families across ten counties:

- Anderson
- Blount
- Campbell
- Grainger
- Knox
- Loudon
- Morgan
- Roane
- Scott
- Sevier

■ Counties Served in Both Years
 ■ Counties Added in Year 2

Meet India

India is an ETC mentor with the Knoxville Area Urban League. Her background in banking and roots in community service make her an incredible advocate for families seeking financial stability. From helping parents graduate from school, overcome addiction, launch businesses, and secure stable housing, India has worked alongside participants and watched their lives transform. Inspired by the perseverance and progress of her mentees, India decided to take her own advice and go back to school. She has now graduated with her master's degree and serves as an example of the power of community, connection, and perseverance. She is honored to continue supporting families on their journey to success through ETC.

Read the full story at uwgk.org/india.

MENTORS ARE THE HEART OF ETC

Our Mobility Mentors guide families on their journey to long-term stability and self-sufficiency. They empower participants to set and achieve transformative goals. Together, they help families break the cycle of poverty and build brighter futures. **Our mentors spent over 40,000 hours helping families achieve their goals in ETC's second year.**

Our Mentors and Partners Transform Lives

Each partner hosts one or more mentors at their organization and serves families across our region.

BOYS & GIRLS CLUBS OF THE TENNESSEE VALLEY

- 3 MENTORS
- 88 FAMILIES SERVED

CATHOLIC CHARITIES OF EAST TENNESSEE

- 3 MENTORS
- 69 FAMILIES SERVED

CENTRO HISPANO DE EAST TENNESSEE

- 1 MENTOR
- 43 FAMILIES SERVED

GIRLS INC. OF TENNESSEE VALLEY

- 1 MENTOR
- 30 FAMILIES SERVED

GOOD NEIGHBORS OF BLOUNT COUNTY

- 1 MENTOR
- 27 FAMILIES SERVED

KNOXVILLE AREA URBAN LEAGUE

- 2 MENTORS
- 81 FAMILIES SERVED

UNITED WAY OF ANDERSON COUNTY

- 1 MENTOR
- 25 FAMILIES SERVED

YMCA OF EAST TENNESSEE

- 5 MENTORS
- 135 FAMILIES SERVED

YWCA KNOXVILLE & THE TENNESSEE VALLEY

- 4 MENTORS
- 118 FAMILIES SERVED



PARTNERSHIPS FUEL ETC

Our partnerships are what make this work possible. Last year, we partnered with five organizations—**Boys & Girls Clubs of the Tennessee Valley, Centro Hispano de East Tennessee, Knoxville Area Urban League, YMCA of East Tennessee, and YWCA Knoxville & the Tennessee Valley**—to serve families across three counties.

In our second year, ETC partnered with **four new nonprofits**, expanding our reach to **seven additional counties**.

“Financial freedom is a transformative force, and by helping the women who support the young girls we serve, we are building a stronger foundation for children to succeed. Together, we’re uplifting entire families and inspiring a legacy of resilience, empowerment, and hope.”

AMANDA INGLE, Executive Director of Girls Inc. of Tennessee Valley

MEET OUR NEW PARTNERS!

CATHOLIC CHARITIES OF EAST TENNESSEE supports vulnerable families through compassionate programs that address urgent needs and foster self-sufficiency.

GIRLS INC. OF TENNESSEE VALLEY strives for a society where all girls thrive and have equal opportunities to succeed in their education, careers, and lives.

GOOD NEIGHBORS OF BLOUNT COUNTY provides resources to help neighbors overcome life’s challenges, fostering resilience, hope, and empowerment through love, respect, and meaningful community.

UNITED WAY OF ANDERSON COUNTY unites the community and mobilizes resources so everyone can thrive, fostering dignity and equal opportunities for all.

A HEARTFELT THANKS TO OUR COMMUNITY PROVIDERS

This work would not be possible without a community of support for our participants and our program. Special thanks to:

- Administer Justice
- Ethra (Campbell County)
- Aid to Distressed Families of Appalachian Counties
- Head Start
- Helping Mamas
- Knoxville Leadership Foundation
- Legal Aid of East Tennessee
- Liheap
- Operation Hope
- ORNL Federal Credit Union
- Periodic Tables Program (Anderson County)
- Ridge View Behavioral Health
- Tennessee College of Applied Technology
- Tennessee Community Resource Network
- Tennessee Reconnect
- Three³
- University of Tennessee Knoxville
- UT SWORPS

PARTNERING WITH OPERATION HOPE

Operation Hope empowers people to take control of their financial futures by addressing systemic barriers such as economic inequality and financial literacy. Operation Hope partners with ETC to help participants gain education and support to improve their credit, increase savings, reduce unhealthy debts, and manage money more effectively.

UWGK'S ECONOMIC MOBILITY PARTNERS

Funded by UWGK's grantmaking process, these agencies make a positive impact for children, families, and neighborhoods in our community.

- A 1 Learning Connections
- ARC Knox County
- Big Brothers Big Sisters of East Tennessee
- BLOC Knoxville
- The Bottom
- Bridge Refugee Services, Inc.
- CareCuts
- CASA of East Tennessee
- Catholic Charities of East Tennessee
- Centro Hispano de East Tennessee
- Closer Walk Reentry & Advocacy Program Inc. LLC
- Community Coalition Against Human Trafficking
- Compassion Closet of East Tennessee
- CONNECT Ministries
- Douglas-Cherokee Economic Authority, Inc.
- Emerald Youth Foundation
- Emory Valley Center
- Family Promise of Knoxville
- First Foundations
- FOCUS Ministries
- Fostering Hope
- Friends of Literacy
- Friends of Tennessee's Babies with Special Needs
- Girl Talk, Inc.
- Hellbender Harm Reduction
- InterFaith Health Center
- Junior Achievement of East Tennessee
- Karate Five Association, Inc.
- Knox Area Rescue Ministries
- Knox County Community Gardens and Growers Alliance
- Knox Pride
- Knoxville-Knox County Community Action Committee
- Knoxville Area Urban League
- Knoxville Family Justice Center
- Knoxville Leadership Foundation
- Legal Aid of East Tennessee
- Little Oaks Academy
- Metro Drug Coalition
- My Daughters Journey, Inc.
- Never Alone Recovery
- Next Step Initiative
- Olive Tree Early Learning Academy
- Penultimate Development
- The Restoration House
- Rooted East
- The Salvation Army, A Georgia Corporation
- Second Harvest Food Bank of East Tennessee
- SEED Inc.
- Shora Foundation
- Susannah's House
- Tennessee Valley Coalition for the Homeless
- Thrive Lonsdale
- tnAchieves
- Two Bikes
- Volunteer Ministry Center
- Widowed Parent Relief Project
- The Women Foundation
- Women With Vision
- YMCA of East Tennessee
- YWCA Knoxville and the Tennessee Valley

THE BRIDGE TO SELF-SUFFICIENCY®

Our mentors utilize EMPATH's Bridge to Self-Sufficiency to help participants achieve long-term economic mobility and stability. Participants create trackable goals focused within five pillars: well-being, education and trainings, employment and career, financial management, and family stability



CONNECTING THE PIECES

Participants experience progress across multiple pillars throughout their journey with ETC.

By reaching goals in one area, participants can see improvements across others as well.

In the illustration below, Alice represents an example of how an ETC family may progress across the pillars toward self-sufficiency.



WELL-BEING

Alice joins ETC and starts receiving support and encouragement to reach her goals. She feels confident and empowered, having the tools she needs to succeed.



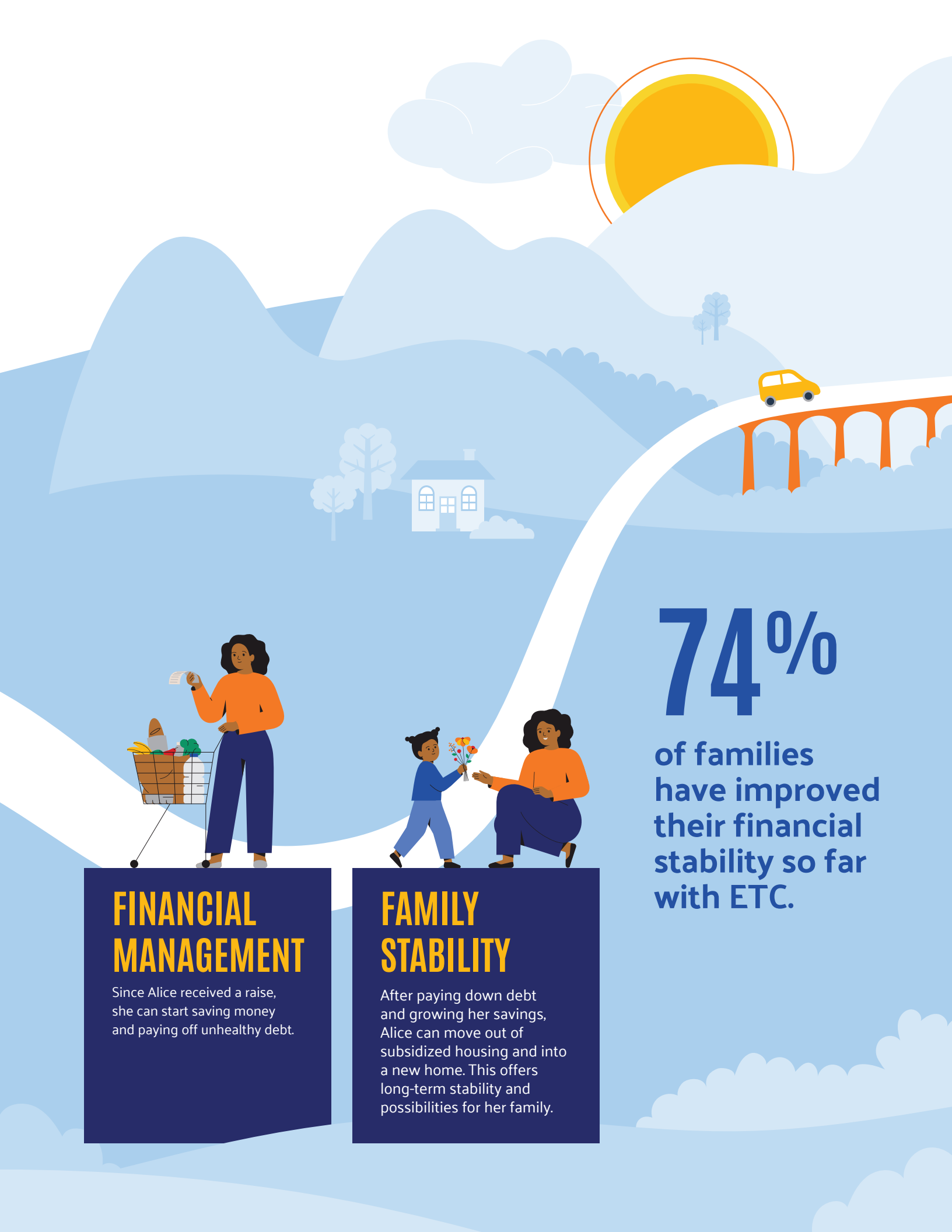
EDUCATION AND TRAINING

With newfound support and an action plan, Alice works hard and obtains an educational certificate.



EMPLOYMENT AND CAREER

With Alice's new certification, she also receives a promotion and a pay raise.



74%

**of families
have improved
their financial
stability so far
with ETC.**

FINANCIAL MANAGEMENT

Since Alice received a raise, she can start saving money and paying off unhealthy debt.

FAMILY STABILITY

After paying down debt and growing her savings, Alice can move out of subsidized housing and into a new home. This offers long-term stability and possibilities for her family.

WELL-BEING

Well-being goes beyond just mental and physical health—it includes the ability to nurture healthy relationships, which are essential for long-term success. Strong networks, good mental health, and physical wellness all contribute to sustained employment and productivity, empowering families to overcome challenges, maintain independence, and enhance their quality of life.

CHALLENGES TO WELL-BEING

Healthy behaviors account for **30%** of health outcomes¹, with factors like access to healthcare, income, housing, and community playing a larger role. Poverty isolates individuals, limiting social engagement and contributing to poor health and mental well-being.

OVERCOMING THE CHALLENGES

Families in ETC have the support they need to overcome these obstacles. Through the relationship with their mentor and the tools provided by the program, they have someone to help navigate life's challenges.

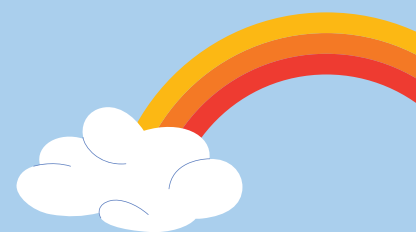
- **91%** of families feel hopeful about their future.
- **88%** of participants were connected to community resources by their mentor.
- **78%** of participants report improved mental health.
- **82%** of yearlong participants report improved support networks.



Meet Darrisha

When Darrisha joined ETC last year, she was struggling with mental health issues and overall life stability. She worked with her mentor to set attainable goals and get her life back on track. She worked hard to achieve her goals and learned how to reach out to her family and community for support in the process. With her community behind her, she graduated from dental assistant school, switched careers, earned a pay increase, and started budgeting and saving money. Darrisha is proud to share all the ways ETC has helped her thrive and is excited to continue her positive trajectory.

Read the full story at uwgk.org/darrisha.



EDUCATION AND TRAINING

Education and training are critical to self-sufficiency, increasing job opportunities, earning potential, and financial independence while fostering career growth and adaptability.

OBSTACLES TO EDUCATION AND TRAINING

Returning to school as a parent is hard, and single mothers face steep challenges like finding childcare, managing long commutes, and dealing with limited internet access in rural areas. These barriers contribute to the stark reality that only **8%** of single mothers who return to school complete community college.² Yet, earning an associate degree can be life-changing, increasing lifetime earnings by **\$200,000**, breaking cycles of generational poverty, and opening doors for families.

OVERCOMING THESE OBSTACLES

Participants are setting ambitious goals, and their mentors provide support and resources to help them along the way. Every milestone reached brings them closer to financial stability, creating lasting opportunities and brighter futures for their families.

- **308** participants set educational goals.
- **89** participants earned an educational certificate or degree, including **12** university level degrees.
- **79%** of participants who advanced their education were single mothers.
- **66%** of yearlong participants hold a post-secondary certificate or degree, compared to just **46%** at enrollment.



Meet LaShae

After years of prioritizing her growing family, LaShae decided to pursue her dreams and go back to school. She attended the University of Tennessee, Knoxville (UTK) and became a star student, earning a high GPA, multiple internships, the Volunteer of Distinction award, and more. After years of hard work and dedication, she ran out of financial aid options with just one semester left. She turned to ETC for help. Through ETC, she was able to secure the resources she needed to graduate and even found additional support with rental assistance, childcare, and career mentoring. LaShae has now graduated and is working full time at UTK.

Read the full story at
uwgk.org/lashae.



EMPLOYMENT AND CAREER

The employment and career management pillar looks at income, earning potential, and job stability. Maintaining steady employment with competitive earnings enables individuals to meet their financial needs, invest in their futures, and build wealth over time.

CHALLENGES TO EMPLOYMENT AND CAREER MANAGEMENT

Salaried jobs offer reliable income, but many workers in Tennessee hold hourly roles with inconsistent pay and limited benefits. Common jobs like cashiers and food service workers often fall into the ALICE category, where wages fail to meet the cost of living.³

OVERCOMING THESE CHALLENGES

Enhancing career options is essential for creating opportunities for families, providing participants with a solid foundation for long-term professional growth and stability.

- **45%** of participants increased their earnings by **20% or more** after 12 months in the program.
- **62%** of participants increased earnings by **20% or more** after 18 months in the program.
- **90%** of participants report having more skills to advocate for themselves.



Meet Erika

As a single mother of two, including a daughter on the autism spectrum, Erika has faced her share of challenges. Determined to create a better life for her family, she turned to ETC for guidance and support. Through the program, Erika not only gained the tools to improve her financial situation but also discovered the confidence to rebuild her life.

With ETC's help, she secured stable housing, achieved financial stability, and landed a higher-paying job that set her on a path toward long-term success. Beyond professional and financial milestones, Erika also deepened her relationships and rediscovered her sense of self-worth.

Today, Erika is thriving. She has savings in the bank, reliable transportation, and, most importantly, a renewed sense of purpose. Reflecting on her journey, Erika credits ETC with empowering her to become the best version of herself—stronger, more confident, and ready to embrace the future with hope.

Read the full story at uwgk.org/erika.



FINANCIAL MANAGEMENT

Financial management refers to a family's ability to balance debts and income to build savings. This is an important part of increasing resilience and long-term success. When families excel in managing their finances, they maintain a safety net to overcome economic shocks, reduce debt, break the cycles of poverty, and build wealth.

BARRIERS TO FINANCIAL MANAGEMENT

Tennessee has the most predatory lenders in the country.⁴ Payday loans in Tennessee often carry annual percentage rates between 391% and 521%, making it impossible for many families to ever pay them off. These lenders concentrate in distressed communities and areas with high rates of poverty to exploit low-income families.

OVERCOMING THESE BARRIERS

With the support of the ETC program, families gain the tools and confidence to take control of their finances. By creating realistic budgets, addressing credit challenges, and setting actionable goals, they make measurable strides toward financial health.

- **84%** of participants feel more prepared to navigate unexpected challenges.
- **44** families became free of high-interest debt during their time with ETC.
- **328** participants actively worked with mentors to improve financial wellness.
- **58%** of participants have savings after 12 months in the program, compared to just **23%** at enrollment.



Meet Ronnisha

Last year, our ETC report highlighted Ronnisha as she worked with her mentor and pursued stability and a master's degree. This year, she's reached an incredible milestone—graduating with her MBA. Ronnisha has honed her professional skills and, through her job at SEED Knoxville, is helping young adults become resilient and find success. She empowers her students to build their confidence and pursue impactful careers. Looking ahead, Ronnisha will continue deepening her impact as she works toward her next big goals—homeownership and earning her PhD. Each step forward she has taken has improved her financial situation and set her up for success in the future.

Read the full story at
uwgk.org/ronnisha.



FAMILY STABILITY

Family stability is achieved when families have safe, affordable housing, reliable childcare, and their essential needs are met, enabling parents to fully engage in work, school, and home life without compromise.

OBSTACLES TO STABILITY

Childcare in Tennessee averages **\$11,068 annually**, exceeding some in-state college tuition, and a staggering **94%** of parents report inadequate childcare impacts their work and career development.⁵ Meanwhile, Knox County's rental costs have soared, with **97%** apartment occupancy keeping housing unaffordable for many.

OVERCOMING THE OBSTACLES

Despite significant barriers like unaffordable childcare and limited housing options, ETC families are rising above challenges with remarkable resilience and determination.

- **112** families gained access to childcare, enabling them to stay present and engaged at work while ensuring quality care for their children.
- **101** families have safer, more stable homes.
- **75%** of year-long participants have the family stability they need to pursue their education and career goals.



Meet Megan

Megan, an ETC participant in Anderson County, is a dedicated single mom of three who works hard to create a stable life for her family. She has worked in billing for seven years, but the cost of certification to advance her career was out of reach. Through ETC, Megan was able to cover the cost of the certification test, earning her credentials and a raise that created new opportunities like homeownership. ETC continued to partner with Megan, helping her navigate the homebuying process and supporting her through setbacks such as major car repairs. Megan's path to homeownership started with one small step—earning her certified biller credentials—and grew into exciting opportunities she never imagined for herself and her family.

Read the full story at uwgk.org/megan.



LOOKING AHEAD: CELEBRATING GROWTH AND BUILDING MOMENTUM

Our impact has been felt by families, children, and communities across East Tennessee. We surpassed many of our goals—developed new partnerships, expanded into more counties, almost tripled enrollment, and received a legislative extension to continue serving families. This would not have been possible without the work of our partners, mentors, and participants.

NEXT YEAR'S GOALS

BUILDING STRONGER WORKPLACES: THE LAUNCH OF ALICE@WORK

ALICE@Work is a comprehensive curriculum designed to help employers reduce turnover, improve retention, boost engagement, and enhance overall employee satisfaction. By collaborating with business leaders, the program creates workforce-wide solutions that address employee needs, fostering a more engaged and resilient ALICE workforce.

BUILDING A COMMUNITY OF PRACTICE

UWVK values the power of partnership and collaboration. To expand our impact, we are developing a community of practice model across the region. By fostering partnerships and equipping organizations to work effectively in the economic mobility sector, we are creating a unified vision. This collaboration will open new opportunities for families to access the support they need to achieve financial stability.

Interested in learning more?

Email ETC@unitedwayknox.org to get started.

Real change happens when we UNITE.

Join our growing network of organizations, businesses, government advocates, and community members working to create a supportive community where everyone can thrive.

Scan the QR Code to make a difference! Your support helps us empower lives and build stronger communities.





UNITED WAY
Greater Knoxville

(865) 521-0861 | etc@unitedwayknox.org
1301 Hannah Ave, Knoxville, TN 37921

Grantee's Name: United Way of Greater Knoxville, Inc.
Grant Contract's Edison ID Number: 105246
Term: November 1, 2023-October 31, 2024
Total Amount: \$25M Grant Award



Department of
Human Services

East Tennessee Collaborative is a part of a study funded by the Tennessee Department of Human Services which is being conducted to determine how these pilot programs help people improve their economic well-being. During the study, all new eligible applicants will be randomly selected into one of two/three groups that receive a different mix of program services.

MANY THANKS TO OUR PARTNERS



BOYS & GIRLS CLUBS
OF THE TENNESSEE VALLEY



girls inc.

of the Tennessee Valley



GOOD NEIGHBORS
OF BLOUNT COUNTY
PROVIDING ASSISTANCE • IMPROVING HOUSING • EMPOWERING LIVES



Knoxville Area Urban League



Department of
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eliminating racism
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