Dear Friends,

In 2022, UpTogether invested nearly $30 million in unrestricted cash in more than 10,000 members.

People like Noé, who works two jobs and used his investment to move his family into their own apartment.

And Jasmine, who used her funds to get a degree in digital graphics and start her own business.

Or Chloe, who despite dealing with unemployment and homelessness, still shared small amounts of cash with her friends, family and community.

We have learned from our members that direct cash, with the choice to use the money how they best see fit, is a powerful tool to alleviate poverty and financial hardship. Our communities, while financially under-resourced for decades, have tremendous value. Even though our members are everyday people finding ways to overcome their economic condition, too many institutions do not see their efforts or invest in them. Our systems ignore the way people band together to support one another through mutual aid. It’s clear that the U.S. must make deeper and sustained investments in individuals and families.

That’s why UpTogether’s new strategic plan focuses on systems change. As we continue to invest in people in cities and states across the country, we will work to change the narrative and influence policymakers. We, with our members and partners, will advocate for a U.S. where everyone can thrive together.

This Impact Report centers our members, who show us how UpTogether’s approach impacted their lives and their communities. Our members will lead the way in this movement. They inspire us every day with their strengths. We hope you will be inspired, too.

FROM THE CEO

Jesús Gerena
Chief Executive Officer
At UpTogether, we believe every person is an expert in their own life.

But too many systems in our society have been set up to prevent hardworking people from getting ahead. That’s because in the U.S. there is a broadly held stereotype that if you’re experiencing poverty or financial hardship, it’s solely your fault.

*We know that’s not true.*
UPTOGETHER IS WORKING TO CHANGE SYSTEMS SO THAT EVERYONE CAN THRIVE.

UpTogether is a national nonprofit organization that, for over two decades, has partnered with governments, philanthropy and community organizations to distribute cash directly to families while learning how they work together in community to reach their personal goals and achieve financial security.

Together, we do the following:

- **Invest in families** and individuals with limited incomes by providing them with cash they can use however they wish, no strings attached.
- **Amplify stories** to change the narrative and tell the true lived experiences of people facing financial hardship and financially under-resourced communities.
- **Rally for state and local policies and practices** that support and accelerate socioeconomic mobility.

STRENGTH-BASED APPROACH

UpTogether's strength-based approach of community, capital and choice recognizes and honors people's initiatives, abilities and self-determination.

**COMMUNITY**

**How we do it**

We learn from financially under-resourced communities and co-create opportunities for people to build and strengthen their social networks.

**Why we do it**

People benefit from the power of community and naturally and routinely exchange social capital and help one another.

**CAPITAL**

**How we do it**

We invest in individuals and families through unrestricted cash.

**Why we do it**

People must have access to sufficient capital to invest in their own lives.

**CHOICE**

**How we do it**

We trust that people are capable of making decisions for themselves and their families.

**Why we do it**

People are experts in their own lives and must have full choice and control over their time and resources.
MISSION
We invest in people in historically undervalued communities and amplify their true lived experiences, working together to influence policies and rally for systems change.

VISION
All people in the United States are seen and invested in for their strengths and are able to build power, reinforce their autonomy and drive their own economic and social mobility.

VALUES
COMMUNITY  IMPACT  COLLABORATION
RACIAL EQUITY  LEADERSHIP  CHOICE
WHERE WE WORK

In 2022, UpTogether distributed $29,284,801 across 51 funds in 32 cities and counties to 10,400 members.
2022 HIGHLIGHTS

In 2022, UpTogether launched several pilots, campaigns and projects that changed the narrative – and even changed systems.

MAKING HISTORY IN TEXAS

UpTogether members, together with community organizations and others, made history in Texas. They successfully influenced the city of Austin to bring a $1.1 million cash transfer pilot to the city, making them the first in the state to do so using public, general fund dollars.

How did they do it? By sharing their stories and organizing. They emailed, called and spoke at city council meetings, sharing stories about the financial difficulties they were facing despite their hard work and the ways unrestricted cash transfers they received from UpTogether allowed them to pay bills, get out of debt and even spend more time with their families. UpTogether members and staff also partnered with the mayor, council members and community groups to organize a press conference the morning of the city council’s vote in favor of the pilot to provide $1,000 a month to 85 households for a year.

Inspired by our members, our previous successes in Austin and wanting to make a larger impact, philanthropy provided funding for 50 additional families for a total of 135 families.

UpTogether members, together with their community, transformed not just a public policy position, but also planted seeds to help change the narrative about people and communities with low incomes so they can be seen for their strengths.

CO-DESIGNING WITH MEMBERS IN DETROIT

UpTogether partnered with The Kresge Foundation to invest in — and learn from — UpTogether members who are employees of Black and/or Brown-owned businesses in Detroit. In the three-month project, 13 members worked to recommend ideas for ways to invest in and support employees of Black and Latinx businesses as well as their broader community. They came up with three policy proposals which were shared with other UpTogether members in Detroit to identify which one they most supported and would rally around. Collectively, they decided on Guaranteed Income (GI) as the best solution. In early Spring 2023, they began organizing to try to persuade city officials to implement the policy change.
PARTNERING WITH IMMIGRANT ADVOCATES IN NEW MEXICO

UpTogether partnered with a coalition of local immigrant advocacy organizations called the Economic Relief Working Group to launch a statewide Guaranteed Income pilot and study in New Mexico. The nearly $2 million pilot is the largest in the country to invest in immigrant families, who are largely excluded from economically beneficial policies. The goal of the pilot, which provided $500 a month to 330 families, is to produce evidence to drive state and local policy changes aligned to UpTogether’s strength-based approach. The pilot was funded by Con Alma Health Foundation, the Thornburg Foundation and anonymous donors.

A NEW STRATEGIC PLAN CENTERING SYSTEMS CHANGE

1. Refine and optimize the way UpTogether invests in families.
2. Rally with members to share their stories and influence policies and practices aligned to the strength-based approach.
3. Amplify stories of the true lived experiences of our members to change false narratives about people in financially under-resourced communities.

With more than 20 years spent investing in people and learning from our members, UpTogether developed a new strategic plan that centers systems change. “Systems change” means making significant and lasting improvements to how a system operates in order to achieve a desired outcome.

Examples of systems change that would move us closer to that vision are reinstating the expanded Federal Child Tax Credit and the expanded Earned Income Tax Credit.

We aren’t changing our focus, but intentionally sharpening our efforts on the vision that all people in the United States to be seen and invested in for their strengths and able to build power, reinforce their autonomy and drive their own economic and social mobility.
NARRATIVE CHANGE

SAN ANTONIO

In 2021, we became more intentional about narrative change and disproving the negative stereotypes about people facing financial hardship. We used that year to plan and in 2022, we implemented several narrative change activities including a virtual event called Cash without Conditions: Trusting and Investing in Families. Nearly 100 people attended, the majority of which work for philanthropy, government or community organizations. Panelists included the mayor of San Antonio and an UpTogether member, Christina, who shared her lived experience as a mother on disability trying to take care of her family with her limited income.

A feedback survey indicated that attendees were more supportive of our strength-based approach of community, capital and choice after the event. Many credited Christina, with helping to change their minds.

ELEVATING VOICES OF UPTOGETHER MEMBERS

As a part of our narrative change efforts, we launched the Moving Up Together podcast—a name voted on by members and staff. The podcast launched in November 2022 and as of late March 2023 had already received more than 4,000 listens. The podcast features members sharing their stories to showcase their creativity, joy, resilience. They also spoke about systems and policies that make it difficult for them to get ahead and their ideas for how to create change. Episodes touched on topics such as the benefits cliff, the wealth gap, and how communities come together to help each other when times get tough. The second season is scheduled to launch in 2023.
Deborah raised her three children and stepped in as the primary caregiver for three of her grandchildren. The Tulsa, Oklahoma resident spent most of her adult life working in the non-profit sector. She says sometimes it was tough to pay for basic needs.

“I’ve had to use food stamps in the past and the comments and the looks like, "Why don't you just get a job?" Even though I was working, I qualified because of my low income. I think the attitudes of people that have money against the people that don't have so much... they're just looked down on.”

Deborah used the investment she received from the Tulsa UpTogether Fund to take refresher writing courses. She created her own online publication, Middle-Pause, which amplifies the voices of women who encourage, inspire, and empower each other before, during, and after menopause. She also launched a podcast called STOMP: Stronger Together On Middle-Pause, to expand her reach to more audiences.

“I get comments all the time. A lady told me, 'I can depend on you to write words that bring light into my day,” Deborah said. “If that's all I do, that's worth it, touching one life is worth it.”
WHO ARE UPTOGETHER MEMBERS?

Our members are parents and caregivers, entrepreneurs, students and community organizers. They are college graduates and homeowners, and Boomers and Millennials. They are all working together to accomplish the goals they have set for themselves, both individually and collectively. They bring the richness of their diverse experiences to the UpTogether Community. They also reflect the reality of financially under-resourced communities across America, with Black, Indigenous, and other people of color (BIPOC) experiencing financial hardship, limited wealth and poverty at a disproportionate rate. We know this is due to systemic racism in the form of discriminatory policies and practices, and not individual behaviors or cultural characteristics.

UpTogether members have the opportunity to build their social network, tell their story to counter stereotypes, share their goals, ask for support and support others, offer their expertise, advocate for their community, and call out policies that negatively impact their lives.

In 20-plus years of service, UpTogether has invested $195 million to more than 200,000 members coast to coast.

“The name UpTogether just sang to my heart. It made me feel like, okay, we’re going to get through this together. You’re going to come up with us together. We’re together in this with you.”

*Lana*
*Austin, Texas*
MEMBERS BY THE NUMBERS

779,855
Members on the Uptgether Platform

38 Y.O.
The average age of UpTogether Members

RACE & ETHNICITY

- Black or African American: 49.9%
- Hispanic or Latino/a/x: 20.2%
- Multi-Race: 12.5%
- Asian: 3.6%
- White or European: 9.9%
- Indigenous Peoples of the Americas: 0.72%
- Prefer not to answer: 1.46%
- Other: 1.68%

Total: 100%
**Gender Identity**

- **Woman**: 67.7%
- **Man**: 32.1%
- **Nonbinary**: 0.2%

**Household Size**

- 1: 30%
- 2: 20%
- 3: 10%
- 4: 10%
- 5: 10%
- 6: 5%
- 7: 2%
- 8: 1%
- 9: 0.5%
- 10+: 0%
I am a mother, a leader and a warrior woman who is resourceful, resilient and educated. I am motivated and determined to succeed no matter what obstacles I face. I am a star.

Ok, maybe you haven’t seen me on any of your favorite shows just yet, but it’s coming. In just the past year or so, I have been in four feature-length films, two short films, and I’ve completed a web series and a TV series. Go to YouTube and watch ‘The Boxx’ and you will see me playing Ashley. Yes, I’m telling you — I’m a star!

Too often, I lay awake at night stressing about how I am going to make ends meet for myself and my 12-year-old son, Calvin. Even though I have my degree from Chicago State University, and I run my own business, it is just not enough for a single mother.

I question whether blindly following my lifelong dream to be an actress with little chance to get money in the near future is the best example for my son versus choosing a career that I’m not crazy about just because the job pays a decent salary and makes it easier to provide for us right now.

I want to show my son and my community that even though I may be short on money, I am not short on drive, ambition, dreams, or character. I am proud of myself, and I envision a world where we don’t have to choose between passion or a paycheck.

The investment from UpTogether allowed me to purchase a washer and dryer for my home and be able to afford athletic and activity fees for Calvin. I am committed to giving him so much of what I did not have growing up.

There is nothing I can’t accomplish. Don’t be shocked if one day you turn on Netflix and you see the name Inglish Washington in the credits. After all, I’m a star!
OUR IMPACT

$30 Million
In direct cash invested in individuals and families in 2022

10,400 members receiving investments

Members used UpTogether’s investment for basic needs and economic mobility.
*Members could select more than one answer

- Basic needs*
- Utilities*
- Rent*
- Transportation*
- Other bills*
- Paying off debt*
- Health and wellbeing*
- Childcare*
- Savings*
- Giving to others*
- Home improvements*
- Other*
- Education*
- Investments*
- Leisure*
- Technology*
“I know the value of people coming together and in that survival mode, you’re isolated, you’re alone. When you stay isolated, you don’t get as much knowledge as you get from being in a community. And that’s the thing, UpTogether provides a community.”

— Pamela
Cincinnati, Ohio
OUR IMPACT:
SAN ANTONIO’S STORY

UpTogether’s impact in San Antonio highlights what is possible when government and philanthropy invest directly in individuals.

1,000 individuals and families received $5,108 over 25 months, including a $1,908 initial investment in December 2020 and eight quarterly investments of $400 from April 2021 to January 2023.

During the course of the pilot, member surveys revealed:

- **Members used the funds for necessities:** 73% of members reported using the funds for utilities; 71% for basic needs such as food, clothing, and household items; and 66% for rent.
- **Members used the cash for housing security:** More than half of members - 59% - improved or maintained their housing security.
- **Members are employed:** Nearly half of members - 48% - work for themselves or someone else. Members’ primary sources of income are wages from sources other than government benefits.

The pilot found that members used the investment for economic mobility, with 31% of members increasing assets. Half of members increased their biweekly income, with an average increase equating to roughly an extra $7,000 a year. Just over one-third increased emergency savings.

While this is encouraging, it’s clear that wealth and asset-building requires sustained investment.

WHAT’S NEXT?

UpTogether will build on our efforts in San Antonio through a new initiative with a subgroup of 25 members from the 25-month fund who have a strong community involvement background and want to be more involved in policy work.

The goal is to advocate for deeper and sustained investments by changing systems and policies to align with UpTogether’s “strength-based approach,” which sees people for their strengths and trusts them to be experts in their own lives.

We will invest in the 25 members for 18 months with unconditional cash investment of $500 per month and in collaboration with other local organizations, members will engage in advocacy and storytelling to inform local policies. This includes sharing their stories with the city and other stakeholders for narrative change.

San Antonio proved direct cash investments are transformative, but must be sustained over time. Our members will lead us in this continued advocacy in San Antonio.
Gerardo and his family immigrated to the U.S. from Mexico and settled in Las Vegas, Nevada in search of a better life.

With his DACA status, excellent grades and access to scholarship opportunities, Gerardo enrolled in college. But in 2020, he decided to hit pause on his education as his family welcomed a newborn daughter at the same time of the COVID-19 shutdown.

“When Emilyn was born, it was a whole different world. I’ve never loved anybody in my life as much as I love her. It pushes you to keep going,” he said.

Because of the financial strains due to the pandemic, his family moved into his mother’s house, where his father, grandmother and sister were also residing.

“A year ago I was in a very bad place mentally, physically, emotionally, I didn’t want to do anything, I kind of wanted to just give up on certain things that I was doing,” said Gerardo.

Then Gerardo learned about the UpTogether Community.

He has a bit more breathing room with his finances, allowing him to create happy memories with his daughter and establish a “rainy day” emergency fund.

“We have that extra cushion, let’s go out for ice cream, you know? My daughter loves that, and we’re able to start going out more, we’re able to start spending more quality time, we’re able to start getting on our feet.”

Gerardo recently moved into a larger home that he is working towards owning.

“Our life is completely changed. My daughter is enrolled in a daycare full time, no need to worry about paying for it because we can afford it now,” he shared.

Gerardo is also excited to resume college classes. He would like to attend law school after graduation.
“The City of Austin and the Equity Office are grateful for our partnership with UpTogether on guaranteed income and the opportunity to invest directly in Austinites facing housing insecurity. UpTogether’s model of seeing people for their strengths, not their deficits, sets the organization apart. We strongly believe this approach is disrupting the status quo and is helping create a more equitable city.”

Kellee Coleman
Interim Chief Equity Officer,
City of Austin
PARTNERING WITH UPTOGETHER

UpTogether’s mission and vision depends on philanthropic and government partners. These are two examples of successful partnerships that centered UpTogether’s strength-based approach.

MOMENTUM PARTNERSHIP WITH MARIN COMMUNITY FOUNDATION

UpTogether and the Marin Community Foundation launched the MOMentum fund to invest in 125 moms of color with children under the age of 18 living in Marin County, California. These moms are receiving $1,000 per month for two years and have the opportunity to collaborate on the UpTogether Community platform to connect with other moms, facilitate networking, develop goals and share information and resources. This fund is designed to give moms an opportunity for greater independence over their lives, finances and futures, for them and their children.

A few members of the fund formed a working group called MOMentors. These MOMentors participate in quarterly advisory council meetings and participate in the evaluation design process, ensuring that member voice is present in all key decisions.

As the Marin Community Foundation engages in their own strategic planning process with a refocused eye towards systems change, they share strong alignment with our strength-based approach and have adopted a mindset of “solidarity not charity.” Alongside the Marin Community Foundation, we actively seek opportunities to share our partnership and learnings and our making progress towards furthering our collaboration with Marin County government to inform local benefits structures, waiver procurement, and potentially launch a county-level guaranteed income project.

THE ANN ARBOR AREA COMMUNITY FOUNDATION AND UNITED WAY OF WASHTENAW COUNTY

The Ann Arbor Area Community Foundation (AAACF) and United Way of Washtenaw County (UWWC) partnered with UpTogether to create a fund to support families in the Ann Arbor/Washtenaw County region. In collaboration with local nonprofits*, we identified 45 families to receive $5,000, quarterly, over two years. Families will receive their final payments in April 2024.

This fund was a true testament to the power of community. Private Foundations joined together with a total of seven grassroots organizations to identify families to receive funds. Both AAACF and UWWC continue to be champions of our work at the city level, uplifting and advocating for our strength-based approach.
FINANCIAL SNAPSHOT

UpTogether’s budget in 2022 was $42.3 million. More than two-thirds of our revenue was distributed in direct cash payments to members.

- Direct Cash: 69.2%
- Programmatic Expenses: 22.1%
- Operating expenses: 5.7%
- Fundraising Expenses: 3%

*Pre-Audit figures for 2022
LOOKING AHEAD

In 2023, our new strategic plan takes our organization into the future with a bold mission and vision focused on systems change.

“Systems change” means making significant and lasting improvements to how a system operates in order to achieve a desired outcome. We know that poverty is a policy choice and not a personal failure, and our systems are currently designed to perpetuate the status quo.

Our work is largely the same. We’re still investing in members and amplifying their stories. We are now adding an intentional focus and goals for rallying with members for policy and narrative change. Here are a few things we have planned.

PILOTING SYSTEMS CHANGE INITIATIVES

We are testing our systems change strategy in four cities in different regions of the country: Boston, Detroit, Oakland and San Antonio.

In Boston, we are conducting research to learn more about the attitudes and beliefs Bostonians have about people with financial hardship, and what stories and storytellers are most likely to help change the narrative and influence policymakers. We’ll use our findings to support organizing efforts with members and partners in the region in 2024.

In Detroit, we formed a coalition with members and like-minded organizations to advocate for a city-led guaranteed income pilot. UpTogether members in Detroit selected GI as the issue they want to rally around.

In Oakland, we are launching a narrative change campaign and creating a coalition of trusted community organizations to co-lead and amplify the effort. The goal is to elevate the true lived experiences of people with low incomes and the ways policies and systems prevent them from getting ahead.

In San Antonio, a small group of 25 members will lead our systems change efforts. They will identify and rally around local policies they want to change in order to advance economic mobility for their families and communities.

We are honored to be in partnership with UpTogether. UpTogether values, and yields to the power, dignity, and autonomy of their members. This is further reflected in how UpTogether members drive data and proposed innovative policy solutions to support families and communities moving up together.

Dr. Raquel Hatter, Managing Director, National Human Services Program; Wendy Jackson, Managing Director, Detroit Program.
**STRENGTHEN THE UPTOGETHER COMMUNITY**

Changing systems is a collective effort that we want our members to lead. This means being more intentional about engaging with them and learning more about their needs, desires and hopes for their communities.

To support this effort, we will test different types of in-person activities for members to connect and get to know each other better. This is something many of them have been asking for. Members will vote on which types of activities they want to do and will also assist in planning and leading these gatherings in various cities.

We are also developing an UpTogether ambassador program for members who want to take more of a leadership role in our work. Ambassadors will receive media training to share their stories, speak with policymakers, on panels or at other events and will also have opportunities to lead Q&A sessions with prospective members and partners.

In addition, we are creating the UpTogether Model, a standard fund that offers easy adoption of our approach to all philanthropy and government partners. The fund was developed based on our two decades of experience demonstrating the value of community, choice, and capital.

**REIMAGINING A COMPREHENSIVE DIGITAL MEMBER EXPERIENCE**

We are reimagining and designing, with our members, a comprehensive digital member experience that will:

- Make it easier for members to sign up and get verified to receive cash offers
- Improve and expand payout methods beyond direct deposits, physical and virtual cards
- Make it easier for members to meet and support each other
- Streamline surveys and storytelling capabilities
- Help us understand what members are doing “offline” to change narratives, policies and systems

With a priority on improving the payout process for members and making it easier for them to receive their cash investments, we are first introducing a virtual wallet system. With a virtual wallet, members can use their physical UpTogether cards at ATMs (fees may apply). They can also request their payouts via a paper check. If they want to use a virtual card, Apple Pay or other digital wallet, they can do that, too. And we’ll be introducing PayPal and Venmo options later in 2023.

After a pilot that launched in August 2022 with approximately 2,500 members, in 2023 we will begin to onboard all members to a new online community experience to make it easier for members to connect and exchange support, ideas, resources and help each other reach their individual and shared goals. The new experience is similar to popular social media sites. Members can search for, join and create groups with members anywhere in the country. They can also send private messages to each other.

Once the full digital experience is redesigned, the social, financial, survey and other components will be incorporated and we’ll be able to gather the data and learnings we need to help change narratives, policies and systems.
OUR DONORS

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- Google.org*
- Montgomery County, Maryland*
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- Paula Sneed and Lawrence Bass
- Thornburg Foundation

$10,000 TO $24,999
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Charles Craven
Texas Women’s Foundation is excited to fund UpTogether’s Targeted Eviction Prevention Project (TEPP) in Dallas as a part of our Housing Stability Fund. We see this approach of trusting and investing in people as a powerful initiative to keep families in their homes and promote economic stability for women and their families. People show us that they’re experts in their own lives, capable of making the decisions best for their families. We are proud to partner with an organization that sees individuals experiencing poverty and financial hardship for their strengths, not their deficits.

Dena Jackson
Chief Strategy Officer, Texas Women’s Foundation

*Indicates multi-year funding partnership
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Send us an email at donate@uptogether.org

**LET'S ALL MOVE UP, TOGETHER!**