We are proud to share what we were able to accomplish in 2022. While this report is rather long, it is just the highlights. There are hundreds more organizations receiving support from our cooperative, and thousands of volunteer hours donated by our staff to help make their communities stronger. It all begins with you. When members do business with GreenState, our cooperative grows. The more GreenState grows, the more we are able to give back to our members and the communities we serve. It’s that simple. On behalf of our volunteer board of directors and staff, thank you. You made it possible when you chose GreenState to be your financial partner.

In 2022, GreenState supported over 900 charitable events and programs.

GreenState staff volunteered over 6,300 hours to support local events and charities.

GreenState contributed over $3,500,000 to the local community. As we grow, this amount grows too.
City of West Des Moines
- Historic West Des Moines Housing Fund

Our funds are helping to create three pilot housing programs - Down Payment Assistance, Home Improvement, and Rental Acquisition.

1. Down Payment Program - The purpose of this program is to assist in the purchase of homes in the Historic West Des Moines area; with an extra benefit to active duty military, veterans, and first responders (police, fire, EMS, and emergency dispatch personnel). This program is meant to be similar to Iowa Finance Authority’s First Home Program and the Homes for Iowa Program. The intent of the program would be to assist up to 15 households per fiscal year.

2. Home Improvement Program - The purpose of this program is to provide home improvements to a broader number of households, to improve the quality of housing within the targeted neighborhood and encourage homeowners to make their own repairs and improvements. It is anticipated the City will assist 30 households per year.

3. Rental Acquisition Program - The purpose of this program is to transition single family rental units to owner-occupied properties, thereby decreasing the number of single-family rental properties in the Historic West Des Moines area. The initial focus of this program is on the properties rated as poor or below normal, according to the Polk County Assessor. In addition, the housing stock will be improved, and more homeownership opportunities will be made available to more households. The City’s intent would be to purchase ten of these homes a year.
Inside Out Reentry Community
- Reentry House

Inside Out Reentry (IO) seeks to increase opportunities and improve public safety by creating an affordable, reentry home for individuals leaving incarceration. IO is purchasing a 4-to-6-bedroom home in Iowa City that is zoned for rental, and with easy access to public transportation. This project will serve men who have been released from jail, prison, or work release within the past 6 months, with preference to those releasing from prison. They will be low income, at or below 30% AMI at admission. Residents stay up to 12 months, with a possible extension. IO support includes weekly house meetings and peer support groups, finding employment, referrals to mental health and substance use treatment, and transportation assistance. IO will help with house issues, monitor the house regularly, and provide personalized planning for the move out. After an individual leaves the housing, IO will continue to provide case management services and support groups will remain available to provide continued after care to aid in long-term reentry success. The benefits for residents are financial and behavioral. Residents make a commitment to change, to abstain from substances, and be an active member of the IO community. This includes attending meetings, contributing to the household by completing cleaning and maintenance each month, following house agreements, and maintaining employment. Many housing options are expensive and do not build income for long-term success, so social rent is $500 a month to allow for savings to build. Lastly, the peer component builds social skills and helps individuals form stronger bonds within their community.

Homestart
- Programming Support

Homestart serves a nine county area in northern Illinois with many programs that promote home ownership, foreclosure prevention, rental assistance, community engagement, credit building, financial empowerment workshops, home buyer education classes and home rehab projects, among other valuable programs.

DONATION $20,000

DONATION $7,500
Cedar Valley Humane Society
- Expanding Our Pawprint

The Cedar Valley Humane Society is renovating and expanding the current shelter to adequately accommodate animals needs in our local community. The current shelter is in dire need of repair and the maintenance costs continue to increase year over year. By updating and expanding the existing structure, it will allow the organization to help more pets and their owners in a safer manner.
Des Moines Arts Festival

The Des Moines Arts Festival® is Iowa’s largest and most prestigious arts and cultural event, drawing over 200,000 people annually to downtown Des Moines the last weekend of June. For 24 years, this free, three-day festival has provided a celebration of the arts and been crowned by its peers as one of the best festivals in the world!

Des Moines Arts Festival’s Student Art Exhibition (SAE) spotlights the creativity of children in grades K-12 through a special exhibition at the Festival. Additionally, the students are recognized at a Visionary Artist Ceremony and a multi-week exhibition. The program is designed to encourage children to pursue their passion for the visual arts, and to recognize student and teacher achievements and artistic talent.

Each year, teachers and principals from every school in Central Iowa are invited to submit up to four pieces of artwork from students in their school. Each work is accepted into the program regardless of talent level or quality of the work. After submissions are collected, the Festival team mounts each piece professionally on mat board then hangs and displays them inside a 2,000 square foot tent in a central location at the Festival. They remain on display throughout the weekend. The artwork is then displayed at local GreenState branches in the Des Moines metro the remainder of the summer.

The Festival also plays host to the Visionary Artists Ceremony. The Ceremony is attended by hundreds of parents, grandparents, friends, teachers and, of course, the young artists. Each exhibiting student’s name and school is read aloud and students are invited to come on stage to be congratulated by GreenState representatives. In addition, each student receives an award recognizing their achievement.
In an ongoing effort to make the permanent collection at the Figge more representative of the community, 100% of the artworks purchased in the past year were by artists from marginalized communities. As part of this initiative, the Diversity, Equity & Art Fund is dedicated to the acquisition and preservation of artworks that represent artists from underserved and marginalized groups. Groups that include black artists, artists of African, Native American, Hispanic, Latinx, Asian, Pacific Islander, Indigenous and Middle Eastern decent as well as works from any other artists that are subsequently identified as marginalized, oppressed, or underrepresented in the museum’s permanent collections.

Additionally, GreenState sponsors the Figge’s Young Artists Exhibition for the Bettendorf and Pleasant Valley Community School Districts, featuring artworks of over 60 students from each district ranging from Kindergarten to 5th grade. The artwork is on public display in the Mary Waterman Gildehaus Gallery for an entire week for each school district. At the end of each week, a special recognition ceremony is held in which each student receives a certificate. The students, their families, and school officials all receive free admission to the entire museum on the school’s recognition day.
FilmScene
- Community Collaborations Program

FilmScene’s Community Collaborations program is a newly formalized program designed to provide financial and promotional resources to support partnering organizations and ensure robust engagement in community partnership film screenings. FilmScene sees film as an essential tool for engaging the community in thoughtful dialogues and in inspiring action for a better world. This series supported over 20 events by creating equitable access to FilmScene’s screens and seats.

Iowa City Downtown District
- Benchmarks + Mural Program

These two community-wide public art collaborations will result in bringing back the artful benches and adding mural opportunities that significantly activate and add vibrancy to Downtown Iowa City. This program is an extension of the previous Benchmarks + Mural projects that GreenState has supported since 2012. The two programs have been wildly successful by providing ten years worth of paid artist opportunities within downtown Iowa City.
Iowa City Area Development
- Builders + Backers Iowa City

Ten Iowa City entrepreneurs were selected to enter in a national idea accelerator program aimed at taking their ideas from concept to action. Those ideas included a personalized music teacher app, an effort to tackle the shortage of childcare, a social sports app to help like-minded people find each other, an effort to introduce more kids to STEM opportunities and a program to encourage more Hispanic students from rural communities to go to college. The participants from Iowa City joined builders from Tulsa, Oklahoma City, and Oxford, Mississippi in the three-month program. Builders + Backers invests in exceptional entrepreneurs who are building global-scale ventures to power an entirely different future - one where technology creates value for many instead of capturing it for a few. Through proprietary programming, Builders + Backers also inspires and equips people to best seize the opportunities of our digital era - from experimentation and solving problems in their local communities to starting new ventures that could scale. By backing the most creative builders across the country, we can shape the digital future to be one in which more people participate and thrive.

DONATION $10,000

American Legion Department of Iowa
- Fire Fighter and Law Enforcement Officer of the Year

Each year, The American Legion of Iowa gives its Department Law Enforcement Officer and Firefighter of the Year Award to a well-rounded law enforcement officer and firefighter who has exceeded the duty requirements expected of his or her position and has demonstrated a distinct pattern of community service coupled with professional achievement. The award, which especially takes into account heroic acts, is presented annually at the Legion’s Department Convention. The Department of Iowa then nominates its winner for consideration for the National Law Enforcement Officer and Firefighter of the Year. The national award is presented annually at the Legion’s National Convention.
Peer Support Foundation
- Iowa Peer Support Gala

This event was open to all first responders throughout the State of Iowa, including Police, Fire, EMS, and Dispatchers. U.S. Marine Corps Veteran and former Police Officer and Firefighter Travis Howze was the Keynote Speaker. Howze is an internationally known speaker who has been igniting audiences around the world with laughter and inspirational messages for over a decade. Author of “Create Your Own Light,” Travis has been able to find healing after an extremely chaotic and traumatic past which led him on a path to helping others by speaking and teaching an empowering course on Leadership, Mental Wellness and Resiliency.

Cedar Rapids Economic Alliance
- Buy Local Programming

GreenState is proud to be a promotor of buy local, stay local. This year-long partnership helps drive traffic to small and local businesses while maintaining our mission to help our communities succeed.

DONATION $25,000

DONATION $5,000
Iowa State University Foundation
- ¡Salir Adelante!
Pathways for Our Future

Research has found that only 68% of the Latinx population age 25+ have at least a high school education. ¡Salir Adelante! Pathways for Our Future, is a culturally tailored, research-based and evidence-informed curriculum designed to address the education gap as it helps Latinx families gain knowledge, skills, and connections that will help youth graduate from high school, and successfully pursue college and careers. Thus, ¡Salir Adelante! helps to build a well-trained workforce and improved quality of life. ¡Salir Adelante! strengthens three factors known to help youth succeed in school and pursue post-secondary education: (1) parent involvement in education; (2) youth social and emotional competencies; and (3) family communication. The development of the curriculum was formed by research with over 1,000 Iowa Latinx parents and youth, and feedback from Latinx and other professionals who work closely with Latinx families.

Give & Grow Initiatives
Through our annual Give & Grow Programming, we continue to give back in ways unique to GreenState.

- In February, we selected six individuals to receive a $1,500 non-renewable college scholarship. These winners also selected their favorite charity for us to direct $1,500 to on their behalf.
- In April, we held our School Match program, where members can donate to a partnering school and GreenState matches dollar-for-dollar up to a certain amount based on enrollment. 23 schools received funding from this initiative.
- In November, we conducted our Big Give and 731 staff donated to over 410 charities that are closest to their heart.
A community garden is a space where neighbors come together to grow fruits, vegetables, herbs, and flowers. These gardens increase access to fresh foods in areas that do not have easy access to produce. Community gardens play a critical role in supporting high-poverty and food desert neighborhoods.

When families do not have enough to eat, they suffer the potential for health-related problems. Among adults, food insecurity is associated with poor physical and mental health, as well as depression. Food insecurity also increases the risk for diabetes. United Way of Central Iowa’s Community Gardens Mini-Grant program provides grants of up to $1,000 to Polk, Dallas, and Warren County nonprofits that currently operate or would like to start a community garden.

Community gardens beautify neighborhoods, make fresh produce readily accessible, promote healthier lifestyles, build stronger communities, provide learning opportunities, relieve stress, and increase well-being. Community gardens offer opportunities for people to learn how to eat and cook with the food being grown. They also donate produce to local food pantries or manage on-site food pantries.
Big Grove Brewery/Wings2Water
- GreenerState of Mind

This was the second installment of our charitable beer, where all proceeds went to a new partner, Wings2Water. This organization, based in Cedar Rapids, has a mission to reduce pollution runoff and flood impacts, restore local water quality, and eliminate the Dead Zone in the Gulf of Mexico. Started by the Eastern Iowa Airport, Wings2Water is working to bring awareness to other airports across the Mississippi River watershed so we can all help eliminate water pollution. Wings2Water is directing all beer sales proceeds to water quality projects in Iowa and will be awarding the last of the funds by late spring or early summer.
Adaptive Sports Iowa
- Grizzlies Youth Wheelchair Basketball

The Grizzlies youth wheelchair basketball program is intended for students through 12th grade that have a permanent lower extremity disability that prevents them from playing competitive stand-up basketball. Participants have a wide range of disabilities, including spinal cord injury, spina bifida, lower-extremity amputation, cerebral palsy, and permanent joint disorders. Participants come from across Iowa, with the majority currently on the eastern side of the state. At the basic level, the Grizzlies program is offered at no cost to the participants and their families. This includes opportunities for weekly team practices with a dedicated coach and support volunteers. For varsity participants, there are currently fees associated with travel to regional tournaments.

GreenState’s funding helps offset these fees. The addition of the Grizzlies has allowed Adaptive Sports Iowa to reach additional youth participants. Programs such as the Grizzlies provide many benefits to the participants, such as opportunities to be physically active and socialize in a team environment with their peers. The Grizzlies also opens doors and provides greater access to higher education scholarship opportunities and the chance to compete as a Paralympian. Eliminating barriers to physical activity increases and enhances independence among the participants and helps support a positive mental well-being of each individual, increasing self-worth and confidence.
Iowa Wolves
- Every Kid Gets A Ball

This staff and community-favorite partnership allows Des Moines youth to receive free basketballs at the beginning of each home game during the season. With the help of Des Moines Parks and Recreation, over 800 balls were distributed throughout the duration of the Iowa Wolves season. This helps keep our youth active, healthy and happy - at no cost to them.
Iowa Dental Foundation
- Iowa Mission of Mercy Free Dental Clinic

The Iowa Mission of Mercy is a large scale, two-day community dental clinic where dental professionals and general volunteers donate their time to provide free oral health care to individuals who face barriers to receiving dental care. A full-service dental clinic with 100 dental operatories is set up and patients are treated on a first come, first served basis. Iowa Mission of Mercy has been the Iowa Dental Foundation’s most successful endeavor since its inception in 2008, providing over 15,000 patients free dental care totaling in excess of $10 million.

His Hands Free Medical Clinic
- Great Need. Great Care.

This capital campaign to grow His Hands Free Clinic purchased a new building and expanded its space from 4,000 square feet to 8,000 square feet. The campaign started spring of 2021 and was completed in the spring of 2022, surpassing its goal of $1.5 million and raising $1,866,000. The change has allowed for two additional exam rooms and dedicated space for physical therapy, chiropractic services and diabetes education. The expanded lobby and reception area provide more space and privacy for patient information.
Houses into Homes - Rent & Inspection

Turning houses into homes starts with acquiring beds, furniture, and household items, which are done through pick-ups and drop-offs. Those items then need to be stored in a warehouse so they can be cleaned, repaired, refurbished, organized, and inventoried. They also are inspected regularly by a bed bug-detecting dog, Fletcher. Once items are satisfactorily prepared, they are assigned to households who are currently living without the basic comforts of home and are delivered all at once.

Iowa Coalition Against Domestic Violence - Survivors Achieving Financial Empowerment (SAFE) Program

Decades of research into domestic violence has identified financial abuse as one of the central tactics persons who harm use to trap survivors in abusive relationships. Occurring in 99% of all abusive relationships, financial abuse takes many forms - including but not limited to stealing, sabotaging, and withholding financial resources from victims. As such, the Iowa Coalition Against Domestic Violence (ICADV) began its Housing and Economic Justice program to raise awareness and address the number one obstacle to survivor’s safety, financial insecurity.
Job Rides, Inc.  
- Rides for Employment

Job Rides exists to eliminate transportation barriers. Eight vans transport 150 daily riders to and from manufacturing jobs in the Des Moines metro. Job Rides employs nine drivers that provide rides six days per week for all shifts of workers. Over 1,800 riders were transported in 2022. Most of the riders have been immigrant, refugee and reentry populations. The manufacturers pay a small fee to Job Rides for the workers they transport, but these fees do not cover expenses of the vans, gas, drivers, and insurance. Last year alone, with the help of GreenState’s support, Job Rides was able to help 100 individuals find and keep full-time employment.

University of Iowa  
Stead Family Children’s Hospital  
- Extenuating Circumstances Fund

This fund is instrumental in allowing parents the ability to stay and be present with their children. In addition to the food cards to help parents take care of themselves while at the hospital, the fund has been vital in helping parents meet other needs such as providing assistance with their electric bills, car repairs, and providing money for gas so they have the ability to come back and forth.

Many parents do not have the flexibility to be gone from work. If they don’t work, they don’t get paid. The Extenuating Circumstances fund allowed us to help bridge some of these gaps.

Our funds have provided assistance with four funerals, 60+ hotels accommodations, cribs, clothing, and other medical supplies not covered by insurance. We also helped with the purchasing of backpacks for insulin, crutches, a wheelchair and a CPAP machine for an uninsured pediatric patient.
Boys & Girls Club of the Corridor - Unlocking The Future

Boys & Girls Clubs of the Corridor is on a capital campaign to raise money to build a Clubhouse on the east side of Cedar Rapids in the Wellington Heights Neighborhood. The “Unlocking the Future” capital campaign will allow more kids the opportunity to join the Club and participate in daily activities. Once the building is built, they anticipate membership at their South Unit growing from 100 to 300 members.

DONATION $75,000

Hawkeye Sports Properties/Learfield - Kirk’s Kids

These dollars provide youth that are part of Big Brothers/Big Sisters with the opportunity to attend a Hawkeye football game, tour the stadium and receive a team store gift card. This experience is given to kids from the multiple BBBS agencies throughout the state.

DONATION $180,000
In April 2022, the GreenState Foundation was established to help GreenState Credit Union further improve the qualities of life in the communities we serve, and to augment the credit union’s community investment goals. As a member-based Foundation, our mission is to provide our members and communities with solutions to improve financial health and stability, address the shortage of affordable housing, and sustain our environment. The Foundation will invest generously in programs and projects that assist in making our communities a better, safer place to live, work and play in these regards.

We are excited to showcase some of the grants we have awarded in our initial year. This is just the beginning of what will soon become another impactful force in our community. Additionally, I want to thank the GreenState Foundation Board of Directors for their time, effort, and expertise.

Tara Wachendorf • President • GreenState Foundation

Community Investment Statement

In 2021, GreenState Credit Union announced a $20 million dollar investment in our communities over the next ten years. Two years into this endeavor, we have the latest figures shown below.

Targeted Investments & Contributions Progress

*Investments made since January 2021

|$1,288,541| $2,672,600| $565,220|

Affordable Housing | Financial Health Racial, Refugee & Immigrant Equity | Environmental Sustainability

GOAL $6,000,000 | GOAL $9,000,000 | GOAL $5,000,000

(800) 397-3790 • GreenState.org
Allies for Community Business
- Support for core services (capital, coaching, and connections)

Allies for Community Business (A4CB) is the largest mission-focused microlender in the Chicago area and one of the largest providers of free one-on-one business coaching. Since founding in 1994, A4CB has supported more than 80,000 neighborhood entrepreneurs and funded more than 8,000 loans in excess of $90 million, which in turn has generated and sustained an estimated 24,000 jobs in primarily low-to-moderate income neighborhoods.

As a mission-driven nonprofit located on Chicago’s West Side, A4CB focuses on serving Black, Hispanic/Latinx, women, and low-income entrepreneurs throughout the Chicagoland area and beyond. Each year, more than 70% of A4CB clients are individuals of color, 75% of clients have low-to-moderate incomes, and 50% of clients are women. They assist small businesses located in Illinois that are physical and virtual, operate in urban and rural areas, and provide products and services. Clients include neighborhood businesses such as restaurants, day care centers, retail, coffee shops, and transportation services.

Dubuque Dream Center
- Expanding a Dream

The Dubuque Dream Center recently purchased an old elementary school, Fulton Elementary, and now has the opportunity to expand services. Prior to expansion, they served 180 students K-8th grade, with over 200 on their waitlist. With the expansion, they will be able to serve over 400 students. By supporting the Dream Center, the GreenState Foundation is supporting an organization that is known in the community as a quality after school and summer care site for the children of working families.

The Dubuque Dream Center is an option to keep students active, safe, supervised, and having fun during non-school hours where youth are most at risk of engaging in delinquent behavior that can lead to poor performance during school hours, criminal behavior, and cycles of generational poverty.
Friends of the Family proposed a housing project in partnership with the GreenState Foundation to help ensure that “Everyone Has a Home”. This project will further the goal of reaching “functional zero” for homelessness in the Cedar Valley, which means that no family or individual will be waiting to receive housing services in the area. Ending homelessness should be the top priority of any community and this partnership continues to build on existing services to meet the ultimate vision.

The three objectives seeking to be met:

Objective 1:
Continue to create collaborative leadership in the community.

Objective 2:
Increase knowledge through data and learn national best practices for effectively working with people to end homelessness.

Objective 3:
Provide housing interventions and solutions.

Friends of the Iowa Commission of Latino Affairs
- Hola Center

The Hola Center of Iowa removes barriers for Latino communities while serving as the bridge for businesses, employers, nonprofit organizations, local, state, and federal government agencies by providing confidential, culturally and linguistically appropriate services. Our funds specifically help with rent and wages. Staff of the center provide interpretation, translation, advocacy, case management, assistance filling out forms, connecting clients to community resources, and classes on financial, mental, and physical health. Staff also answer the Linea de Ayuda number, where anyone from the state of Iowa can call and receive the above services virtually.
Empowering Women. Uplifting the Community.

is Hope Ministries’ campaign to create a new, expanded campus for homeless and hurting single women and moms with kids. This new campus in Des Moines will have triple the capacity of the old location. At the new campus, Hope will provide safe refuge, three free meals daily and compassionate care to help women and children who have experienced homelessness, hunger, abuse, addiction and other traumatic life challenges.

Hope Ministries helps clients recover, heal and rebuild their lives through classes, counseling, job readiness training and so much more. In addition to the living quarters, this new facility will also have expanded spaces for recreation/gardening, art therapy, a fitness center, auditorium, resident store and children’s activity rooms.

Iowa Jobs for America’s Graduates (iJAG)
- iJAG Programming

Over the past 20 years, iJAG has been impacting high school students’ lives across Iowa. Currently, there are more than 4,500 students participating in over 100 JAG programs. Their goal is to grow 50 more programs and reach 6,500 students with the help of our support. iJAG works to ensure students are successful academically while also exposing them to various career opportunities.
LBA Foundation
- Cedar Rapids Dreams - Life Skills Curriculum

The LBA Foundation administers an ongoing life skills curriculum to provide social-emotional learning skills and resources to at-risk youth. Their staff works to expand what is available and achievable for students by introducing them to new ideas and concepts and connecting them with caring adults in the community.

Midwest Shelter For Homeless Veterans
- Permanent Supportive Housing Program

The clients that Midwest Shelter for Homeless Veterans serves are veterans that have been chronically homeless and have a disability that makes the ability to work, or work full-time, difficult. They are the last refuge of these clients to find housing and a connection to case management to help address their mental health and life skills. This grant helps pay the rent and bills for each veteran.

GRANT $10,000

GRANT $5,000
The BIPOC Business Accelerator program's primary purpose is to help aspiring entrepreneurs and existing minority-owned businesses with training, mentoring, and economic support. The microloan (less than $2,500) component of the business accelerator helps start-up businesses establish a credit account, gain experience with debt financing, and provide small-dollar loans for initial equipment purchases or other startup expenses. This microloan acts as a pipeline for more traditional loans as the businesses grow. The microloan program also has the added benefit of helping to streamline the process for future loans given the experience each small-business owner gains after completing a loan through MDC Iowa. Financial statements are thoroughly vetted, business plans assessed and validated, and marketing plans reviewed.

Most of the youth YSS serves do not have vehicles and come with zero furnishings of their own. Not all caseworkers have cars capable of transporting large furniture like beds and couches, so their previous process was a mishmash of taking furniture in shifts and scrambling to find a volunteer who was available with very short notice. Due to this, the GreenState Foundation helped secure a new truck to allow moves to be safer, faster, and easier. In a 10-year period this vehicle will help approximately 1,200 youth obtain safe housing.

In addition to supporting youth moving into their own apartments, the truck also supports direct service program needs involving transportation assistance. Caseworkers now have consistent, reliable transportation to assist youth in getting to school, attending doctors’ appointments, making counseling sessions, or help getting to job interviews. All of the programs that YSS offers to these at-risk youth focus on stabilizing housing, but then continue support through the full continuum of care. This continuum can include anything from completing their high school equivalency diploma, obtaining part-time and full-time employment, seeking soft skill training, regularly meeting with their YSS caseworker and counselor, and continuing on to higher education at a trade school, DMACC, or local four-year university.
The Dr. Rhys B. Jones Dental Health Center offers quality, comprehensive dental services for those in need of financial assistance.

Patients are:
- Infants and children through the age of 18 (90%)
- Disabled people of any age (10%) who are also eligible for services.
- Residing in Cedar Rapids and surrounding counties in east central Iowa. This center is the only local access program for pediatric oral health in Linn, Benton, Jones and surrounding counties.

St. Luke’s DHC’s patients are high-risk as 65% of new patients have dental decay. Tooth decay is the major cause of tooth loss in children. Children from impoverished families are more likely to suffer tooth decay, have unmet needs for dental treatment and miss school from acute dental conditions than children from higher-income families. Children in dental pain are distracted from their studies. Children with healthy teeth have better attendance and are more attentive in school.

St. Luke’s Healthcare Foundation
- Dr. Rhys B. Jones Dental Health Center

The ALICE (Asset-Limited-Income-Constrained-Employed) Project is a driver of innovation, shining a light on the challenges of ALICE households and seeking collaborative solutions. This project provides a comprehensive look at financial hardship across Iowa through a standardized methodology that assesses the cost of living in every county. United Ways across Iowa use this data to collaborate, advocate and innovate in their local communities to highlight the issues faced by ALICE households and to generate solutions that promote financial stability. The ALICE research quantifies and describes the number of households that are struggling financially, despite working, earning and paying taxes. It raises awareness about a huge but hidden segment of working people – people who are the fabric of every community: caring for seniors and children, serving at restaurants, fixing vehicles, cleaning public spaces, providing transportation and myriad other essential jobs.

United Ways of Iowa
- ALICE in Iowa Project

This three-year partnership will produce two ALICE statewide reports (2023 and 2025); a series of ALICE in Focus topical reports in 2024; and opportunities to engage with a national cohort of credit union supporters of ALICE.
The Momentum program serves the community of Waterloo, Iowa. Momentum is a neighborhood-based economic development program connecting unemployed and underemployed individuals of the community with employment and entrepreneurship opportunities through training, coaching and networking with its business partners. Momentum prepares participants, regardless of their past, for gainful employment. Most of the participants face significant barriers to employment. Momentum works hard to engage participants in reducing and eliminating barriers on an individual basis, while simultaneously empowering them by providing an intensive 6-week employment readiness and life skills training program. The education component is led by a host of highly-skilled volunteer trainers, including college professors, Human Resource staff, and Master’s-prepared social workers. The curriculum is focused on enhancing soft skills, interpersonal effectiveness and conflict resolution. All Momentum curriculum is developed through a needs assessment from local employers to identify subject matter that will ensure long-term success in the workplace.

The goal of Momentum is to help the participants become employed, while the focus of the program is to help each participant become a whole person again.

Through the first two years of Momentum, they have served:

- 56% African American • 44% White • 53% Women
- 47% men • 78% have been incarcerated
- 75% transportation challenges • 69% from generational poverty
- 65% past substance abuse • 47% unemployed
- 22% unstable housing or homeless

The outcomes for Momentum graduates have been beyond just getting a good job. With 78% having been incarcerated, no one has reoffended (Recidivism Rate 0%) so they are available to be parents, brothers and sisters, sons and daughters.