



# 2025 ADVOCACY PLATFORM

## THE NEED

Since 1938, the United Way of Frederick County (UWFC) has set and achieved ambitious goals, mobilizing the caring power of our whole community to improve lives.

In 2017, UWFC released a groundbreaking report documenting a large segment of the population as **ALICE: Asset Limited, Income Constrained, Employed**. This report showed a significant economic disparity between households, especially in communities of color, throughout Frederick County. In fact, ALICE households have incomes above the Federal Poverty Level (FPL) but well below the true cost of living in our community. For example, in 2022, the FPL for a family of four was \$31,200. In contrast, according to UWFC's ALICE Report, the annual survival budget for a two-parent household with two young children in Frederick County was \$112,068. This survival budget accounts only for bare-minimum monthly expenses such as rent and food. It does not account for building assets or savings, or home and auto repairs. It also does not account for unexpected emergencies or illnesses.

In Frederick County today, **at least 32% of all households struggle to afford basic household necessities**, falling below the survival budget threshold, because the cost of living outpaces wage increases. ALICE families are often forced to choose between paying for food, medical expenses, childcare, broadband access and digital literacy, healthcare, and rent. These 33,138 households are just one unexpected expense away from spiraling into, or further into, poverty.

The ALICE Report for Frederick County has changed the way that UWFC approaches community needs and works to solve them. The report provides critical information about how financial stability is spread across Frederick County demographics, including our communities of color. UWFC believes that everyone – regardless of where they started or ended up – should have the opportunity to be great. Sometimes the only thing a person needs to turn things around is the opportunity to do so. Through investment in evidence-based solutions, UWFC advances the outcomes generated by those solutions and, in turn, enables people to take advantage of new opportunities.

Furthermore, we oppose all forms of discrimination and actively strive to be a model of diversity, equity, inclusion, and belonging. Our entire team proudly reflects the Frederick County community in its many faces, cultures, and walks of life. We embrace each person's social or economic status, sex, gender identity, gender expression, ethnicity, religion, age, sexual orientation, and ability. We respect and value diverse life experiences and heritages and ensure that all voices are valued and heard. In supporting our 2025 Advocacy Platform, we welcome you to join us as we drive toward social justice by embracing diversity, equity, inclusion, and belonging for every person in every community by supporting and advocating on behalf of ALICE families.

## UNITED WAY OF FREDERICK COUNTY'S ADVOCACY INITIATIVES

### Equitable Access to Transportation

UWFC believes that access to jobs, healthcare, education and healthy food is critical to Frederick County ALICE population and, by extension, to the greater Frederick County economy. With the emergence of the Ride United Network, a program providing accessible transportation, Frederick County is in a unique position to significantly enhance how families access work and services.

- UWFC data indicates that approximately 28% of low-income families don't have access to private transportation, and 11% of those rely on taxi rides. While public transit remains FREE in Frederick County, a taxi trip can cost an ALICE worker up to 40% of a day's wages.
- ALICE employees are much more likely to hold on-site jobs like restaurant and warehouse workers, nurses and teachers. If employees can't get to work, then they can't help make the business productive. If a business isn't productive, then it is not benefitting the great Frederick County economy.
- While roughly 5.8% of Maryland's adult population are veterans, the Ride United Network veteran data indicate that 19% of rides are used by veterans. This indicates a concentration of need for transportation solutions within our veteran community.
- Since July 1, 2024, 47% of Ride United Network rides have provided transportation to healthcare appointments. We cannot emphasize enough the critical importance of this transportation service to individuals who are seniors, or chronically ill, or seeking preventative medicine.

*In a State budget environment where Transit services may be on the chopping block, it is critically important for increased local investment in the County's transportation infrastructure.*

### Expanded Affordable Housing

UWFC encourages local government to increase funding and loosen policies to allow for increased investment in affordable housing for working ALICE families. Efforts may include development of workforce housing units, investment in first-time homeownership programs like UWFC's Pathway to Homeownership program, and reduction of property taxes for low-income homeowners.

- With rents increasing by over 30% during the COVID-19 pandemic, ALICE families are more stressed than ever to put a roof over their heads.
- Homeownership provides families with an asset that can be passed down from generation to generation, but we know the goal of owning a home is out of reach for ALICE individuals and families.
- The Pathway to Homeownership has graduated 33 homeowners. Most homeowners are paying less in mortgage than what they were paying in rent.
- Not a single graduate of the Pathway to Homeownership has defaulted on their mortgage, indicating that many ALICE families are eager and able to improve their lives if given the opportunity.

## **Access to Family Resiliency and Financial Security Tools**

UWFC advocates for additional investments in financial stability programs throughout the county.

- ALICE households have attained long-term benefits and financial stability from their access to essential financial literacy and asset building tools through programs in UWFC's Pathway to Financial Stability, including VITA (Volunteer Income Tax Assistance), Credit Cafes, and Budget Coaching.
- Many ALICE households do not understand fundamental cultural trends, policies and structures that may diminish their ability to excel. Programs like Getting Ahead, a 16-week intensive self-discovery journey, provide foundational learning for ALICE households on their way to stability.
- Through UWFC's effort to distribute 5,500 Chromebooks to ALICE families in Frederick County, we learned that 80% of families did not previously have a computer at home. This significantly impairs their ability to seek online services and fill out important forms needed for services.