



United Way  
of Frederick County



IMPACTING LIVES  
Est. 1938

## 2024 ADVOCACY PLATFORM

### The Need

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Since 1938, the United Way of Frederick County (UWFC) has set and achieved ambitious goals, fighting for the health, education, and financial stability of households in need in Frederick County. Our mission is to mobilize 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 2021, the FPL for a family of four was \$26,500. 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 \$97,800. 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 today, **at least 36% 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 37,055 households are just one unexpected expense away from spiraling into, or further into, poverty. Further, because Frederick County is growing so quickly, the number of ALICE households has increased by 22% since 2019.

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 2024 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.

[unitedwayfrederick.org](https://unitedwayfrederick.org)

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## United Way of Frederick County's Advocacy Initiatives

### I. Equitable Access to Transportation

UWFC is concerned about massive cuts proposed in Maryland Department of Transportation's six-year spending plan. The plan includes a 40% decrease in operating assistance to Locally Operated Transit Systems like Frederick County Transit.

- Transportation is the critical link between home and work, health appointments, educational opportunities, and so many of a family's basic necessities.
- In Frederick County, approximately 28% of low-income families don't have access to private transportation, and 11% of those rely on taxi rides. While public transit remain 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.

Such a significant cut to Transit will be borne disproportionately by ALICE households and those who do not own a private vehicle. Cuts to public transportation systems should be held as a last possible resort.

### II. Digital Inclusion

We support policies and legislation that provides ALICE families with access to highspeed internet, implementation of programs and partnerships to expand digital literacy and digital opportunities, and additional federal, state, and local governmental funding to completely eliminate the digital divide.

- Prior to a recent State-County-UWFC initiative to provide Frederick County residents with internet enabled devices and access to the Affordable Connectivity Program, over 80% of recipients previously did not have a computer at home.
- While 81% of Frederick County residents have internet through their phone, it's difficult to fill out complicated forms required by many services, complete homework, and fill out job applications.

### III. Expanded Affordable Housing

UWFC encourages local government to increase funding and investment to first-time homeownership funds and work with programs like UWFC's Pathway to Homeownership. With funds that have accumulated in the City of Frederick and Frederick County, there is a significant opportunity to provide affordable housing.

- 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.
- Home ownership 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.

### IV. Access to Financial Literacy and Asset Building 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 such as UWFC's Pathways to Homeownership, like VITA (Volunteer Income Tax Assistance), Credit Cafes and Budget Coaching.

*(continued on next page)*

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#### **V. Access to Services for Veterans and Those Who Have Served our Nation**

UWFC supports initiatives for those who have served, regardless of age, race, ethnicity, gender, disability status, etc.

- Veterans have been historically undercounted, indicating the need for more accurate data collection by the U.S. Census Bureau, including (but not limited to) people experiencing homelessness, people of color, individuals who identify as LGBTQ+, people in low-income and hard-to-count geographic areas.

#### **VI. Access to Healthcare and Vaccines**

We support legislation for ongoing and improved access to healthcare services and systems, including all immunizations for all ages, continued access to COVID vaccines, testing, and at-home test kits, and the development of new healthcare services and systems.

- With the onset of Mpox and other circulating diseases, new systems must be developed to ensure that ALICE households have continued access to quality healthcare, immunizations, and health information at the same rate as their wealthier neighbors, regardless of their ability to pay.