

# THE MOBILIZER



## Cheers to 85 Years

Celebrating 85 Years of Impacting Lives in Frederick County

In 1938, the Frederick Community Chest was formed as a way to unite local giving efforts to maximize impact on our community. The Community Chest would ultimately become known as United Way many years later, but the mission remained the same - to unite our community in an effort to help those struggling most.

In April, United Way donors, corporate partners, and elected officials came together at The Delaplaine Arts Center to celebrate this milestone anniversary.

We were honored to have the support of the community in the room as we shared an overview of the newest information on ALICE families in Frederick County and reminisced on how far we have come in the last eight decades.

Moving forward, United Way of Frederick County is laser focused on creating lasting impact for those unable to afford a basic cost of living in our community.

With innovative programs centered on financial stability, volunteer opportunities that engage a diverse network of community members, and a drive to work collectively with our fellow nonprofit organizations, we are excited to see what the next 85 years and beyond will hold!

## ALICE in the Crosscurrents

2023 Maryland ALICE Report Released

This spring, United Ways of Maryland and their research partner United For ALICE released the 2023 ALICE Report, *ALICE in the Crosscurrents: COVID and Financial Hardship in Maryland*, which detailed the effects of the pandemic on ALICE households across the state.

In the report, we can clearly see that pandemic aids, including child tax credits, blunted the financial crisis for ALICE households, but with these short-term solutions no longer available, warning signs are on the horizon.

In Maryland, the number of households unable to afford a basic cost of living grew by more than 70,000 during the first two years of the pandemic. Frederick County saw an increase of over 7,000 ALICE households from 2019 to 2021, making up approximately 10% of the total increase in the state.

The report clearly details the rising needs in our local ALICE households. With more struggling families in our community, the importance of programs like United Way's Pathways to Financial Stability has become even more apparent.

The full-scale local report for Frederick County will be released this fall. We look forward to sharing more information with you on how Frederick County has weathered the storm at a variety of events scheduled around the release.

**Read *ALICE in the Crosscurrents: COVID and Financial Hardship in Maryland***



# Mission Measures

Mobilizing the caring power of the community to improve lives

3,461

Donors

759

Advocacy Hours

17,135

Volunteer Hours

\*Data from FY23 July 1, 2022 - May 22, 2023



## United Way Celebrates 28th Pathway to Homeownership Graduate

After nearly two years of an inflated housing market preventing many local ALICE families from purchasing homes, United Way of Frederick County is delighted to celebrate the Pathway to Homeownership's 28th graduate!

Laura Harris hit the reset button on her life in 2016. Following her divorce, she moved to Mount Airy with her two kids and started a new career. As she began slowly working her way up the ladder, she quickly found herself racking up credit card debt to get by, something all too familiar to many ALICE households.

In 2018, Laura tapped into her skills as a former Social Worker to find resources. She didn't want to rent anymore so she started with homebuyer resources. She quickly found the City of Frederick Department of Housing and Human Services' Homebuyer Education Workshop, which began the journey to her new home.

In 2021, Laura found United Way's Pathway to Homeownership. She completed the program in just under two years, working with her budget coach to pay down debt and build savings. The budget coaching program made Laura nervous as it's vulnerable to share all your financial decisions, but her coach was her biggest cheerleader, making her comfortable as she moved towards financial stability.

Finally, in 2023, Laura purchased a new home for her and her family! As they slowly adjust to their new home and enjoy the financial freedoms that come with homeownership, Laura is also enjoying the extra family time it has afforded them.

"Even if [the kids] are on their devices, we're all sitting in the same room. You know, just being able to converse more, more family time; it seems silly, but really it's a huge difference to me."

To those still working through the Pathway to Homeownership program, she says, "You've got to stick with it, you've got to be committed to it. And if you do commit to it, I feel like it's very rewarding once you're able to step back and see where that got you."



# LEADERS UNITED

Thank you for  
your support!

Thank you to our **LEADERS UNITED** donors  
who have contributed or pledged a gift of  
**\$1,000 or more between July 1, 2022 and May  
23, 2023**

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\*Denotes Tocqueville Society member

## Budget Coaching Helps ALICE Families Take Control of Their Lives

For many local families, creating and implementing a budget plays an important role in their overall finances, but for ALICE families, this step is absolutely essential.

In order to eliminate debt, accrue savings, and ultimately achieve financial stability, it is crucial that ALICE families take a look at their monthly spending and gain a better understanding of where they may be able to make changes.

United Way of Frederick County is proud to offer a free Budget Coach program as a key step on the Pathway to Financial Stability. This program is a 12-session financial wellness program, designed to help individuals create and follow a budget while developing a 3-5 year financial goal.

Participants are paired with a trusted budget coach, who becomes their financial cheerleader, working one-on-one with them to provide resources, weigh pros and cons of various financial choices, and celebrate their financial successes.

Recent graduate of the Pathway to Homeownership Laura was nervous about exposing her debt and financial mistakes to her budget coach, but any fears she had were squashed when she began working with Keshava.

He was kind and non-judgmental, giving her a pat on the back anytime she avoided putting more money on her credit card or reduced a monthly bill. His support made all the difference as she worked towards purchasing her new home.

When asked about the program, Keshava said it is one of his most rewarding experiences. "It's rare that you can build such an impactful and meaningful relationship with someone else by volunteering. I come away from my coaching sessions feeling energized, grateful, and a bit in awe of the hard work the savers put in to achieve their goal of homeownership. I can't recommend a better way to spend your time and energy in giving back to the Frederick community."

Support ALICE families as they  
undergo budget coaching on their  
Pathway to Financial Stability!





United Way  
of Frederick County



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## Upcoming Events

BRAVO! Awards - Saturday, June 17, 2023  
Stuff the Bus - June 19 - July 31, 2023  
Stuff the Bus Collection with Frederick Keys  
& Baltimore Orioles - Monday, June 26, 2023  
Day of Action - Friday, October 6, 2023

### UnitedWayFrederick.org

629 N. Market Street | Frederick, MD 21701 | ph. 301.663.4231

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## Who is ALICE?

ALICE are individuals and families in Frederick County who are:

### Asset Limited

Don't have a safety net for emergencies.

### Income Constrained

Income falls short of covering basic necessities like food, housing, healthcare, child care and transportation.

### Employed

Work but cannot afford a basic cost of living.

*Our biennial ALICE Report provides critical data about who cannot afford a basic cost of living in Frederick County.*

**Scan the QR code to help our struggling neighbors continue Moving Forward United!**



**Give Today!**



### CRYSTAL'S PATHWAY TO FINANCIAL STABILITY: MATCHED CAR SAVINGS

Because of her disability, people had not often given Crystal a chance and she had been let down one too many times.

But then, after moving to Maryland, things seemed to turn around.

Crystal finally found a job she loved. She just needed a vehicle to get to this new job, without relying on friends or the bus.

Soon after, she found United Way's Pathway to Transportation and purchased her own safe, reliable vehicle from Second Chances Garage.

***Thanks to the matched savings program in the Pathway to Transportation, Crystal is able to move forward on her Pathway to Financial Stability!***

