



United Way
of Frederick County



IMPACTING LIVES
Est. 1938

IMPACTING LIVES IN FREDERICK COUNTY FOR 85 YEARS



TODAY, WE ARE MOVING FORWARD UNITED

A LETTER FROM SHARON AND KEN

As we read through the following annual report, we were struck by what has been achieved in the past year. **United Way of Frederick County has focused on new ways to solve the problems facing ALICE households in our community.**

Making up 36% of our community, ALICE families are those who are Asset Limited, Income Constrained, Employed. They are your friends, neighbors, and colleagues, who work, yet struggle to afford child care, medical appointments, transportation, and other essential needs as inflation continues to increase the local cost of living.



The latest ALICE Report shows ALICE households in Frederick County have increased 23% since 2019.

Your local United Way is proud to serve as a resource for these families on their Pathway to Financial Stability. This year, United Way of Frederick County's Pathway to Homeownership program celebrated new homeowners, **the first since 2019.** The Pathway to Transportation gave ALICE households back their freedom by helping them purchase their own safe, reliable vehicle. Groundwork was also laid for a new program to assist in closing the digital divide by providing eligible households with an essential need: technology.

The Ride United program expanded to become the Ride United Network (RUN), providing free or discounted private transportation to an even broader range of ALICE households, including seniors. With the addition of RUN Ride Providers, the program provided more than 3,300 free

or discounted rides to access employment opportunities, doctor's appointments, child care, and other critical needs. The program continues to be an important tool in the transportation toolkit for ALICE households! In addition to providing Pathways to Financial Stability, we coordinated dozens of community service projects, delivered school supplies to students, and lifted up the nonprofit community through increased awareness and fundraising during the Unity Campaign, delivering millions of dollars in support for our community and its most vulnerable families.

This annual report celebrates UWFC's evolution over the past 85 years, and highlights stories of growth and innovation from 2022-2023. We recognize the pursuit of a community where all individuals and families achieve their potential through healthy lives, education, and financial stability is a collective effort and we would not be where we are today without your support. Thank you to all of our donors, staff, volunteers, and community partners for supporting our critical efforts to advance our mission in Frederick County.

Sincerely,

Sharon D. Jacko
Chair of the Board
Retired Lt. Col, USMC

Ken Oldham,
President & CEO

UNITED WAY OF FREDERICK COUNTY MOBILIZES THE CARING POWER OF OUR WHOLE COMMUNITY TO IMPROVE LIVES.

We envision a community where all individuals and families achieve their potential through healthy lives, education, and financial stability.

WHAT WE DO

United Way of Frederick County brings people and institutions together to collectively build a strong, viable community. We focus on strengthening the health, education and financial stability of the Frederick County community.

WE IDENTIFY LOCAL NEEDS

We tackle the issues. We lead programs that make a difference. We fund local nonprofits. We bring people together. We change lives for the better.

WHY WE DO IT

In Frederick County, over 37,000 hard-working households struggle to make ends meet. They are Asset Limited, Income Constrained, Employed (ALICE). Between the high cost of living locally, rising costs due to inflation, and pandemic aids coming to an end, our ALICE neighbors often have to make difficult choices between health care, food, child care, and transportation.

HOW WE DO IT

United Way of Frederick County generates nearly \$3 million annually in community impact funding that helps children, adults and families thrive. Whether it's through the Prosperity Savings Account programs, free tax preparation, budget coaching, free or reduced cost rides or financial education, United Way of Frederick County helps families and individuals obtain the knowledge and resources they need as they move forward along their Pathway to Financial Stability.

HOW YOU CAN HELP

Give to United Way. Your generosity funds work that makes positive sustainable change possible. Advocate with us, and move policies that strengthen our communities. Volunteer with us, and change a life for the better. Join a leadership group, and commit to building a better community through philanthropy.



LAURA'S STORY

After nearly two years of the housing market preventing local ALICE families from purchasing their first home, United Way of Frederick County was thrilled to join Laura Harris in a ribbon cutting at her new home! On May 2nd, the United Way team, including Board Chair Sharon Jacko and Laura's budget coach Keshava, celebrated Laura's hard work as the **Pathway to Homeownership's 28th graduate**.

Laura hit the reset button on her life in 2016. Following her divorce, she moved from Northern Virginia to Mount Airy with her two kids and started a new career. As she started working her way up from the bottom of the ladder in her new role, 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 and began to research what resources were available to help her move forward. She knew she didn't want to rent forever, so she started her search with homeownership. The first resource she found was the City of Frederick Department of Housing and Human Services' Homebuyer Education Workshop, ultimately completing it three times on her Pathway to her new home.

Then, in 2021, Laura found United Way's Pathway to Homeownership. She worked through the program in just under two years, **working with Keshava to pay down her debt and build up savings for her home**. At first, she was nervous about the process as it's exposing and vulnerable to share your whole life with your coach, but Keshava was her biggest cheerleader, making Laura comfortable with the process as she moved towards financial stability.

Finally, after a nearly five-year journey, navigating a turbulent housing market and making many offers, Laura finally purchased a new home for her and her family in early 2023! Laura and her family are slowly



getting adjusted in their new home and enjoying not only the financial freedoms that come with no longer renting, but also the extra family time it has afforded them.

Laura's favorite part of her new home is her couch that is now big enough for the whole family. "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."

When asked what advice she has for those still going through the Pathway to Homeownership program, she said, "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."



IMPACTING ALICE BY INVESTING \$2.7 MILLION IN FREDERICK COUNTY IN 2022-2023

SUMMER SERVE

Summer Serve, a YMCA & United Way of Frederick County Partnership, is a summer camp providing local youth ages 12-17 with the opportunity to awaken their inner leader, build their teamwork skills, and meet like-minded peers while creating positive change in their community. Summer Serve is a remarkable tradition of educating our community's youth about life-enriching opportunities to help those in need in Frederick County. Following the six-week program, an optional one-week intensive program is offered to directly focus on developing identified leaders from within Summer Serve.

DAY OF ACTION

Day of Action is one of the largest single-day volunteer events in Frederick County, taking place annually in October. On October 7, 2022, 300 volunteers took part in 30 service projects, totaling 1,138.5 volunteer hours. United Way also hosted a donation drop-off for urgently needed items, ranging from diapers to dish soap, to benefit several local nonprofits that are providing critical services for ALICE households. Donated items were distributed to Advocates for Homeless Families, Blessings in a Backpack, Children of Incarcerated Parents Partnership (COIPP), Frederick County Public Schools (FCPS), Heartly House, I Believe In Me, Inc., Love for Lochlin, Student Homelessness Initiative Partnership (SHIP), and Spanish Speaking Community of Maryland.

STUFF THE BUS

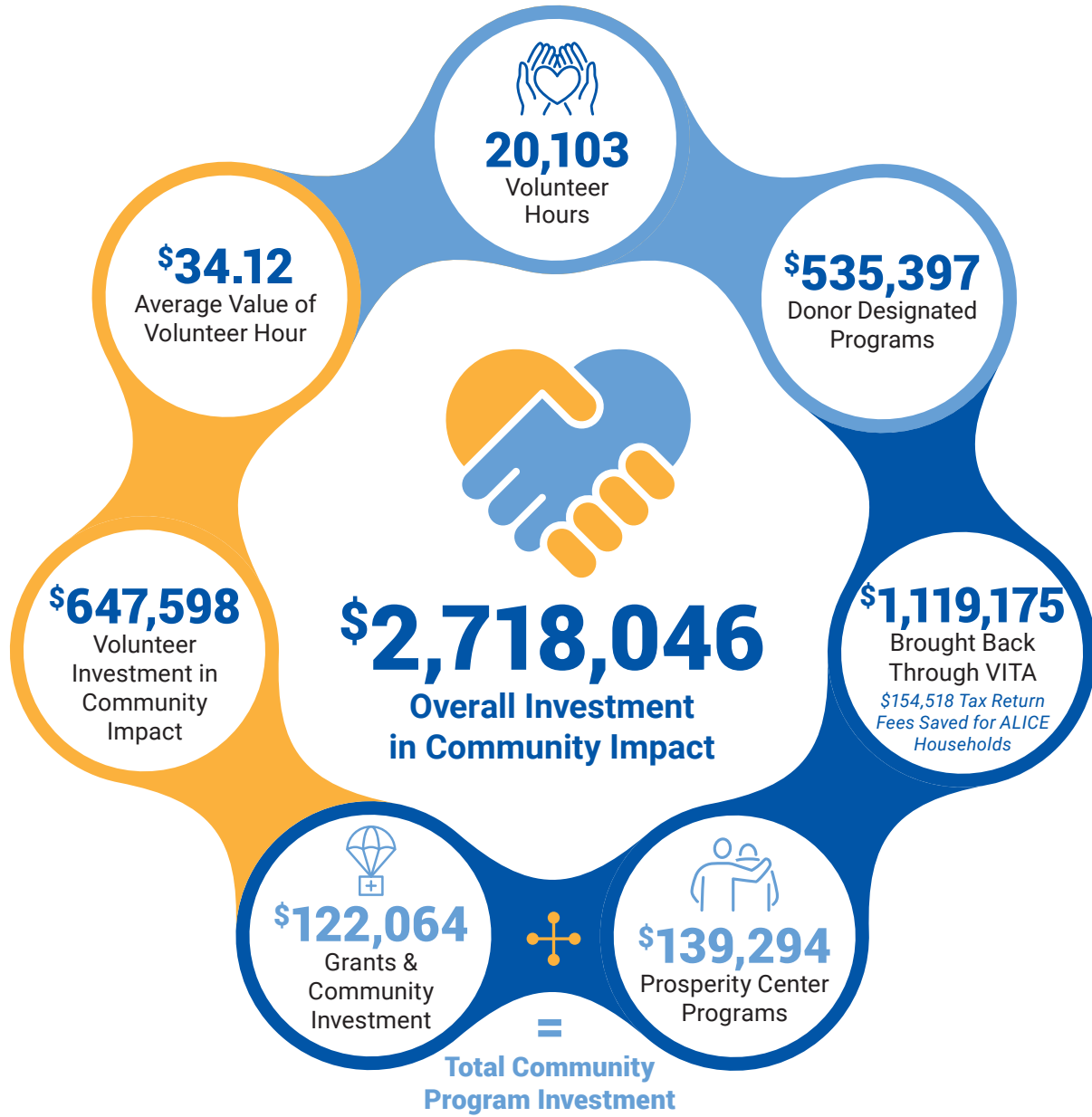
Each year, United Way of Frederick County works with local partners to collect donations of school supplies to provide students with the supplies they need to start the school year. In 2022, hundreds of bins of new, unused school supplies were collected from 42 local businesses and thousands of items were purchased from individual donor gifts, totaling \$16,245. An estimated 90,358 items valued at \$75,054 were distributed to Frederick County Public Schools students.

VITA

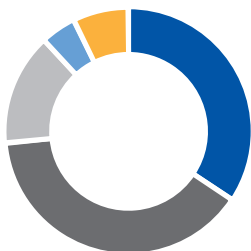
The Volunteer Income Tax Assistance (VITA) program offers FREE basic tax return preparation for local ALICE households. During the 2023 tax season, VITA volunteers filed 566 tax returns, returning \$1,119,175 to the community, including \$467,177 in Earned Income Tax Credit (EITC). In June 2023, two back tax credit workshops were also offered to assist households, who may have otherwise left money on the table. Thanks to our incredible volunteer IRS-Certified Advance Tax Preparers for their hard work to make this possible!



In 2023, VITA saved its clients \$124,520 in out-of-pocket tax preparation fees.

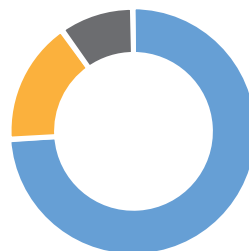


United Way of Frederick County turns every \$1 invested by contributors into \$4.77 in direct community impact.



INCOME

34.28%	Campaign and Donor Support
39.26%	Special Campaigns (Unity & Direct Response)
14.58%	Grant Income
4.56%	Special Events and Sponsorships
7.32%	In-Kind Gifts



EXPENSES

73.92%	Programs/Designations/Grants
16.31%	Fundraising
9.77%	Administration



ON APRIL 11, 2023, UNITED WAY OF FREDERICK COUNTY CELEBRATED 85 YEARS OF IMPACTING LIVES IN OUR COMMUNITY.

HOW UNITED WAY OF FREDERICK COUNTY WAS FOUNDED:

In the years following the stock market crash of 1929, the effects of the Great Depression loomed large over our community. Many people had lost their savings, while others found themselves unemployed, struggling to find new employment opportunities. Because of this, many charitable appeals were being made to support the various charities in the area and individuals and businesses alike were overwhelmed by the amount of asks.

In February of 1938, serious discussions around the concept of a Community Chest in Frederick began. The concept provided the ability to consolidate the many charity campaigns into a single fundraising campaign with organizations sharing the funds raised proportionately. The Community Chest idea gained traction and was formerly presented at a community meeting shortly thereafter. The group voted without dissent to move forward with the concept, with each of the charitable organizations polled in favor. The charitable organizations

agreed this would allow them to focus more providing their services and ultimately secure more funding.

On April 11, 1938, the Frederick Community Chest, which would later become United Way of Frederick County, came to fruition after years of hard work championing the idea from many community partners, with much credit to the Frederick County Chamber of Commerce.

Nearly nine decades later, United Way of Frederick County continues to unite the community in support of those struggling most – fighting for the health, education, and financial stability of every person in our community.



VOLUNTEERS MAKE A DIFFERENCE



MARIE ZINNERT

Volunteering with the United Way of Frederick County makes sense as their reach within the Frederick community is wide and valuable. Their belief that everyone should have the opportunity to be great, particularly ALICE households, goes hand in hand with the credit union philosophy of people helping people.

The Day of Action impacts so many of Frederick County's non-profits and involves so many of our local businesses so it feels like a wonderful day of community. The Stuff the Bus campaign is impactful for local students and fills a great need. Riding the school bus to pick up the school supplies has become another favorite volunteer opportunity. It is a fun day of meeting local businesses and making a difference in our community.



MICHELE DRAISS

After retiring, I volunteered in several capacities, including as a volunteer tax preparer with Ithaca's senior center's (Lifelong) TCE - Tax Counseling for the Elderly- program. It only seemed fitting that I'd join the VITA program with United Way of Frederick County with our move. I enjoy being a tax preparer because I have a knack for it, and I enjoy helping people who need help.



TARA JULIAN

Participating in United Way activities allows me to contribute to a meaningful cause and make a positive impact on the community & Frederick County. Sharing a volunteer experience with other employees from my office and other businesses is satisfying because we are able to go out and make a difference together. It takes a team to make it happen!



THE PROSPERITY CENTER

The Prosperity Center improves lives by creating a one-stop resource for individuals and families to improve financial knowledge, skills, and stability. Prosperity Center programs create Pathways to Financial Stability for local ALICE households, which make up 36% of our community.

PATHWAY TO HOMEOWNERSHIP

Households can open a Homebuyer Savings Account and earn \$4 for every \$1 they save, allowing them to put a total of \$15,000 toward buying a home, and achieve their goal of first-time homeownership.

PATHWAY TO TRANSPORTATION

Households can gain independence by investing in their own private transportation. A household can open a Car Program Savings Account and save a portion of the total expense of a vehicle. After completing the program, in partnership with Second Chances Garage, households will purchase their own safe, reliable vehicle.

FREE CREDIT CAFÉS

Households can attend a Credit Café, get a free credit score and report, and review it with an advisor. They can learn how to build and maintain a good credit score.

FREE BUDGET COACHING

Households can improve their money habits to build a better future for their families. Working for a year with a free budget coach, they can learn how to track expenses, pay down debt and increase savings.

VITA: FREE TAX PREPARATION

The Volunteer Income Tax Assistance (VITA) program offers FREE basic tax return preparation for qualified individuals. Utilizing the VITA program allows ALICE households to maximize their tax returns, keeping more of their hard-earned money in-hand to achieve their next financial goal.



RIDE UNITED NETWORK (RUN)

RUN is an initiative to overcome transportation barriers in Frederick County. This rideshare program offers free or discounted rides to ALICE individuals and families not served by public transportation, as well as those most vulnerable seeking services from the nonprofit community and veterans. In addition to the rideshare program, RUN harnesses flexible transportation options from partner agencies to fill critical service gaps for seniors, youth, rural trips, and mitigating impaired driving.

This year, three Prosperity savers graduated, 11 savers began our matched savings programs, and 30 savers continue their journey to begin a better life.

The Prosperity Center is a partnership between United Way of Frederick County and a number of funders and local nonprofit partners.

United Way of Frederick County's Prosperity Center plays a unique role in providing financial stability for our most vulnerable neighbors. We believe that health, education, and financial stability are essential pieces of the puzzle for ALICE households in Frederick County as they work towards achieving their full potential.



RIDE UNITED NETWORK (RUN)

In Frederick County, with a sprawling rural community and limited public transportation routes, transportation is a major barrier for ALICE households, those who work, but cannot afford a basic cost of living. The Ride United program, which began in 2021, is a critical tool for those most vulnerable to access essential needs including food, employment opportunities, education, economic stability programs, health care, legal services, libraries, and vaccinations and testing.

After identifying service gaps in the pilot program, United Way expanded the Ride United program to become RUN, which addresses these needs. RUN engages additional Ride Providers from local nonprofit organizations who serve the communities underrepresented in the pilot. RUN Ride Providers serve seniors, youth, and veterans as well as those making rural trips and mitigate impaired driving.

With the growth of the program and addition of Ride Providers, RUN has now provided more than 7,500 free or discounted rides to essential needs since its launch in 2021.

One of the most noticeable service gaps in the pilot program was rides for the growing senior population. Seniors age 65 and older are the fastest growing age demographic in our area, but due to the technology needs of the pilot program, many seniors in need of rides were unable to utilize the program. However, with the addition of partners like SOAR (Supporting Older Adults through Resources), seniors now make up nearly 30% of rides. With funding from RUN, SOAR utilizes volunteer drivers to get their ALICE seniors to various health appointments.

In addition to SOAR, United Way of Frederick County currently works with Asian American Center of Frederick, City Youth Matrix, Heartly House, Safe Ride Foundation, and The Ranch as Ride Providers to fill service gaps.

The rideshare portion of RUN has also been beneficial to participants in the Pathway to Transportation program, like Candy, saving to purchase their own vehicle for a long-term transportation solution. While saving for their vehicle and undergoing budget coaching and credit counseling, these individuals are eligible to receive free or discounted rides through United Way’s rideshare partner.

RUN would not be possible without the support of our sponsors and partners! Thank you to our partners at the Mental Health Association and 211.

Special thank you to Ausherman Family Foundation, The Community Foundation of Frederick County, Delaplaine Foundation, Inc., Frederick County Government, The Kahlert Foundation, Rotary Club of Frederick, Second Street & Hope, and United Way Worldwide for their generous support to provide transportation solutions to ALICE households!



RUN provided nearly 3,400 rides from July 2022 – June 2023 to local ALICE households.



CELEBRATING VOLUNTEERS AND SUPPORTERS

BRAVO! is an annual special event that celebrates volunteers and supporters for their commitment to fighting for the health, education, and financial stability of every person in Frederick County. On Saturday, June 17, 2023, awardees were recognized on the field prior to a Frederick Keys game, followed by dinner, baseball, and fireworks!

OUTSTANDING ADVOCATE AWARD: *TransIT Services of Frederick County*

In Frederick County, transportation is one of the most critical needs for working families, serving as the link between employment, home, health care appointments, healthy food, and more. TransIT Services of Frederick County works diligently to provide easily accessible and reliable transportation. They consistently work to improve the rider experience, inform more community members about their options, and have eliminated fees to make their services more accessible for ALICE households.

THE UNITY AWARD: *Mark & Judy Lancaster*

In 2023, the Unity Campaign raised nearly \$500,000 in support of 30 organizations, who are working together and building community. Over 1,200 donors supported the campaign, including long-time contributors to the campaign, Mark and Judy Lancaster. Their support for one of the campaign's top organizations each year – SOAR (Supporting Older Adults through Resources) – has added to the Unity Campaign's success year after year.

COMMUNITY IMPACT AWARD: *Hood College Data Driven Frederick*

Data Driven Frederick serves centralized data about Frederick County's health, economy, social welfare, land use and infrastructure, providing a critical local and regional resource for Frederick area business leaders. Much like the critical data provided by the ALICE Report, Data Driven Frederick's credible, deep-diving data rewrites the way we look at the issues in front of us and how we, as a community, develop solutions to address them.

OUTSTANDING VOLUNTEER AWARD: *Nymeo Federal Credit Union*

For Nymeo Federal Credit Union, volunteering is part of their vision to be a force for good in the communities they serve. They believe that volunteering shows their community that they are truly a part of it. Over the last few years, Nymeo's staff has volunteered at every opportunity United Way has offered – collecting school supplies for Stuff the Bus, participating in numerous projects during Day of Action, and making blankets on Martin Luther King Jr. Day to name a few. They are a shining example of the essential support volunteers provide to United Way's programs.

CANDY'S STORY

For Candy, owning a car means so much more than having reliable transportation, it is about allowing her to spend important time with her daughter and continuing to build a valued life after accomplishing two years of sobriety.

When asked what owning her own vehicle means to Candy, she expressed, "I have missed so much time with my daughter, but now I am getting it back and it means everything!". This amazing accomplishment gives Candy the ability to share precious time with her daughter, be on the sidelines cheering her on at ice skating competitions, and ensure she is able to support her daughter through all her future accomplishments! Owning a car gives Candy a newfound freedom, not only ensuring she's able to get to and from work, but allowing for many more opportunities to achieve future goals.

On June 23rd, the United Way team had the honor of celebrating Candy's hard work at Second Chances Garage, cheering her on as she was handed the keys to her new Toyota Corolla.

Candy moved to Frederick in 2021 for a fresh start, to focus on her sobriety, and build a life for herself. She later joined our **Pathway to Transportation** program this past March with the hopes of getting her own vehicle. This program connects ALICE families to safe, reliable and affordable private transportation, which allows them to maintain or start careers, have access to medical care, and allows for more opportunities to obtain suitable housing.

As part of the Pathway to Transportation, Candy has been able to utilize a number of programs, including **budget coaching** and **credit counseling** thanks to a partnership with Interfaith Housing Alliance. She stated these steps on the Pathway to Transportation were the most helpful learning opportunities for her. Way to go, Candy!



UNITY CAMPAIGN 2023

The Unity Campaign is a collaborative project between nonprofits, sponsors, and the greater Frederick community to support our most vulnerable neighbors.

The 2023 Unity Campaign raised nearly \$500,000 from 1,224 donors in support of 30 local organizations working to support the health, education, and financial stability of ALICE households.



**WORKING TOGETHER
BUILDING
COMMUNITY**

POWERED BY UNITED WAY OF FREDERICK COUNTY

SAVE THE DATE: MARCH 6-20, 2024

2024 marks the 10th anniversary of the Unity Campaign!

2023 PARTICIPATING NONPROFITS

- Advocates for Homeless Families
- Asian American Center of Frederick
- Blessings in a Backpack
- Boys & Girls Club of Frederick County
- Care Net Pregnancy Center of Frederick
- City Youth Matrix
- Children of Incarcerated Parents Partnership
- Frederick Community College Foundation –
Parents Lead Scholarships
- Frederick Rescue Mission
- Golden Care of Frederick
- Housing Frederick
- I Believe in Me, Inc.
- Interfaith Housing Alliance
- Justice Jobs for Maryland
- L’Arche Frederick Maryland
- Literacy Council of Frederick County
- Living Well Youth Works
- Marriage Resource Center of Frederick County, Inc.
- Maryland Ensemble Theatre
- Partners in Care
- Platoon 22
- Second Chances Garage, Inc.
- SOAR, Supporting Older Adults through Resources
- Society of St. Vincent de Paul – St. John Conference
- The Arc of Frederick County
- The Frederick Center, Inc.
- United Way of Frederick County
- Woman to Woman Mentoring, Inc.
- YMCA of Frederick County



A BUSINESS COMMUNITY THAT CARES

We are grateful for the individuals, businesses, and organizations at the heart of making change happen in Frederick County.

CORPORATE TRIPLE CROWN

Outstanding Organizations who ran Workplace Campaigns, Gave Corporate Gifts (Direct Gifts, Sponsorships, and/or Gift Matching), and Volunteered.

- AstraZeneca Pharmaceuticals
- Aushman Family Foundation
- Bank of America
- CareFirst Blue Cross Blue Shield
- Frederick City Government
- Frederick County Government
- Costco Wholesale
- Exelon Corporation
- First Energy-Potomac Edison
- ACNB Bank
- Giant Eagle
- Grace Davison
- JC Penney
- Linton Shafer Warfield & Garrett
- Morgan Keller Construction
- PNC Bank

- TBH-Thomas Bennett & Hunter, Inc.
- The Plamondon Companies
- Truist Bank (BB&T/Suntrust)
- Wegmans Food Markets, Inc.
- United Way Worldwide

2023 BRAVO! SPONSORS

- Turning Point Financial
- Fulton Bank

2022 LEADERSHIP BREAKFAST SPONSOR

- PNC Bank

2022 DAY OF ACTION SPONSORS

- AstraZeneca
- Middletown Valley Bank
- Nymeo Federal Credit Union
- Thermo Fisher Scientific
- Wegmans Food Markets

2022 STUFF THE BUS SPONSORS

- ALDI
- Rotary Club of New Market Maryland
- M&T Bank
- Leidos
- Linton Shafer Warfield & Garrett
- Patriot Federal Credit Union
- Homewood at Frederick
- Aushman Family Foundation

2023 UNITY CAMPAIGN INCENTIVE FUND SPONSORS

- Randall Charitable Trust
- Delaplaine Foundation, Inc.
- Aushman Family Foundation



UNITED WAY
TOCQUEVILLE SOCIETY

LOCAL CHAMPIONS DEEPLY INVOLVED IN THE MISSION

The Tocqueville Society recognizes local philanthropic leaders and volunteer champions who have devoted time, talent, and annual contributions of \$10,000 or more to create long-lasting positive change.

George Delaplaine · Sharon Jacko · James Reese



COMING TOGETHER TO MAKE SIGNIFICANT POSITIVE CHANGE IN FREDERICK COUNTY

LEADERS UNITED members recognize the importance of advancing initiatives like Pathways to Financial Stability and help do so through an annual contribution of \$1,000 or more.

Keith & Alma Aaron
John & Ann Abbott Fund
John Allender
Brian Anderson
Christopher Bacon
Joseph D. Baker Fund
Lori Beaudoin
John & Holly Bohman
Scott Borgsmiller
Kathleen Brightman
Barbara Brookmyer
Margaret Bruckart
Lance Camarote
Nicolas Carrera
Chaney Family Foundation
Mary Virginia Chwirut
James & Amy Clapp
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Patricia Curchin

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Lucille Davis
H.Deets and Jaunita Warfield
Donor-Advised Fund
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Mary Ellis
Robert & Elizabeth Fisher
Gail & Joyce Guyton
Michalann Harthill
Roberta Havrilla
Steve & Carole Heine
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Charles & Teresa Hoke
Endowment Fund
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Sherry & Jame Hubbard
Debra Jorae
Wayne Kaiser
Rev. Dr. Barbara Kershner &

Rev. Kenneth Daniel
Judith Kirkpatrick
Adam Klaers
Alice Kolb, Trust
Lori & Kevin Maze
Michael McLane
Kenneth Miller
Michael & Barbara Miller
Shannon Moore
Charles Nicodemus Family
Fund
Rich Ohnmacht
Mick & Jan O’Leary
Nelson W Palmer
Austin Pearre
Suman Phogat
Thomas Ramsay
Jeannine Ranniger
Jim & Yvonne Reinsch

Shirley Richardson
Garth & Deborah Rosenberg
Family Fund
Mary Salapa
Ruth Sayler
Dustin Simonson
William Steigleemann &
Linda DeLauder
Rebecca Thompson
Kathy Weishaar
Robert A. Weishaar
Mike & Marlene Young
Ryan Yu
Sam Zigler & Sharon
Kalbarczyk
Mark & Krista Zodet



United Way
of Frederick County



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