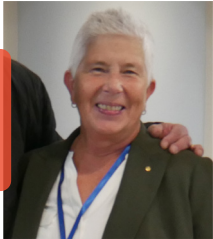


THE MOBILIZER



Contributor's Corner

For United Way Board Chair Sharon Jacko, serving others isn't a hobby; it's a way of life. After retiring from her role as a Lieutenant Colonel in the Marine Corps, Sharon narrowed her focus from serving her country to helping those most in need in her immediate community.

Sharon has volunteered her time in leadership roles for numerous nonprofits throughout the Frederick community, from Heartly House to the Literacy Council of Frederick County, ensuring that these organizations have the support needed to touch as many lives as possible. In her current role as United Way of Frederick County's Board Chair, Sharon works with fellow Board Members and staff to provide programming directed at the most critical needs of ALICE households – housing, transportation, and career development.

Along with gifts of time, Sharon also understands the importance of gifts of treasure in moving nonprofits forward. As a United Way Tocqueville Society member, she joins a national network of philanthropic leaders focused on creating long-lasting, positive change in their communities.

When asked about her impact in the community, Sharon said, "I have always believed in giving a hand up and not a handout. I'm committed to giving the ALICE population the community they need to take the next step in their lives – whatever that means to each of them."

We Are Moving Forward United

Looking toward a brighter tomorrow

As we look to a new year, United Way of Frederick County is focused on new ways to deliver positive outcomes for local working families. There are more than 1 in 3 families who work every day, but struggle to afford safe housing, care for their children, and transportation.

Rising costs of everyday items on top of an already tight budget make it difficult for local struggling families to move forward.

United Way is moving the community forward with free budget coaching, credit counseling, tax preparation, rides to the grocery store, jobs, health care appointments, and matched savings to purchase a car or home. Your support helps ALICE families move forward on their Pathway to Financial Stability. Because of generous supporters like you:

- **The Volunteer Income Tax Assistance (VITA)** program provided free tax preparation and returned over \$980,000 to hard-working ALICE families.
- **The Homebuyer Matched Savings Program** had 26 new homeowners graduate in 5 years. 27 savers are close to purchasing their first home.
- **The Used Car Matched Savings Program** had 7 savers purchase safe, reliable vehicles in program's first two years.

United Way can continue to provide our struggling neighbors a Pathway to Homeownership, a Pathway to Transportation and, in development, a Pathway to Careers. None of this would be possible without your support.

Together, we are Moving Forward United!

Give Today!



Mission Measures

1,758

Donors

411

Advocacy Hours

10,825

Volunteer Hours

*Data from FY23 July 1st-Nov 30, 2022



“RUN” to Launch in Spring 2023

A transportation lifeline for local workers, seniors

In October, United Way hosted its annual Leadership Breakfast in person at the Evangelical Reformed United Church of Christ (ERUCC). We were thrilled to announce the anticipated launch of **Ride United Network (RUN)**, a partnership of ride providers who will collaborate to bring transportation solutions to ALICE families. RUN is set to launch in spring 2023.

The Breakfast featured County Executive Jan Gardner, who shared the importance of transportation for struggling households. It was also a pleasure to hear from Madelyn Hayward from TransIT, Leslie Schultz from Supporting Older Adults through Resources (SOAR), Suzi Borg from 211/Mental Health Association, and Melissa Muntz from SHIP of Frederick County. Each speaker shared personal stories about the critical need for transportation in Frederick County and how Ride United has become a lifeline for clients to get to work and school.

RUN will be a product of the Ride United pilot program, which provides ALICE households free or discounted rides to critical needs like employment and food. From 2021 to June 2022, Ride United provided over 4,200 rides to local struggling households.

After June 2022, United Way began analyzing ride data to determine the long-term viability of the program. The data found service gaps among youths, seniors, veterans and those in rural areas. RUN aims to mitigate these barriers by increasing ride providers to reach those who need it most.

Ride United and RUN, in partnership with 2-1-1, is funded by United Way Worldwide, the American Rescue Plan Act through Frederick County, Frederick County Government, the Ausherman Family Foundation, the Community Foundation of Frederick County, Kahlert Foundation, the Delaplaine Foundation, Second Street & Hope - and supporters like you.





Thank you for
your support!

LEADERS UNITED

Thank you to our LEADERS UNITED donors who have contributed or pledged a gift of \$1,000 or more since December 6, 2022

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Ryan Yu



20% of Veterans in Frederick County are ALICE

New ALICE in Focus: Veterans Report

They've served and sacrificed for our country, yet 20% of Frederick County's 15,750 veterans struggle to afford basic needs, according to a new report from United Way and its research partner United for ALICE.

New data shows that 20% of Frederick County residents who have served were designated as ALICE. They do not have income to meet the basic costs of housing, child care, health care, transportation and food.

While veterans show lower rates of financial hardship than individuals who never served, many of Frederick County's veterans, especially those in communities of color, face tough financial challenges.

35% of Frederick County's Black veterans and 30% of Hispanic veterans struggle to afford a basic cost of living. This is in comparison to 17% of White veterans. These ALICE levels are higher than the state of Maryland where 25%, 21% and 24% of Black, Hispanic and White veterans are ALICE, respectively.

Other findings show that veterans with disabilities struggled more to afford the basics – 21% – compared to 19% of veterans without disabilities. While working, veterans still experience financial hardship with 9% of veterans with full-time employment living in ALICE conditions. In addition, 47% of all Frederick County veterans are 65 years or older, 19% are ALICE and unable to afford basic needs.

United Way provides local veterans the resources they need to improve their lives. Contributions through our Moving Forward United campaign will help veterans with transportation to work, the grocery store, the library and doctor's appointments.

Support rides for veterans getting to work, doctor's appointments, and more.



LIVE UNITED



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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!



JANE'S PATHWAY TO FINANCIAL STABILITY: Free Tax Preparation

This year, *Jane filed her taxes through United Way's VITA (Volunteer Income Tax Assistance) program and maximized her returns through free income tax preparation services. With her tax return, Jane purchased a printer to support her new small business selling handmade greeting cards and jewelry. Using VITA allowed Jane to save the money she would have spent on tax preparation and instead, she used it to further her financial independence.

Thanks to the Prosperity Center, Jane was able to move forward on her Pathway to Financial Stability!

**Name has been changed for client's privacy*

