



United Way  
of Frederick County



# UNITED IN RECOVERY

We are amazed! It has been remarkable to see Frederick County come together to support one another as neighbors. In a time of uncertainty, we demonstrated that we are United in Recovery.

United Way of Frederick County's mission continues to be so critical as we work our way through the COVID-19 pandemic. Before this public health crisis, more than 1 in 3 Frederick County households struggled to afford basic needs including: housing, transportation, and health care. Our recently released COVID-19 Impact Survey shows that exposure to the virus, mental health, food access, loss of income and limited emergency savings continue to be the major concerns of our working families.

That is why, during this critical year, United Way of Frederick County provided free rides to COVID-19 vaccine appointments, completely eliminating transportation as a barrier to vaccine access for those in need. The Prosperity Center advanced life-changing Pathways to Financial Stability for struggling households who live among us. Our community came together to contribute much-needed school supplies to local children. The Unity Campaign recruited a record 1,440 contributors in support of 31 organizations who positively impact the health, education, and financial stability of ALICE households in Frederick County.

Thank you for joining us in our fight for the health, education, and financial stability of every person in Frederick County. Your contributions of time, talent and treasure have brought new and creative solutions to working families in Frederick County.

Sincerely,

Ken Oldham, President & CEO

Mike McLane, Board President

# 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 know that communities and individuals thrive when they have access to affordable, quality health care. Children do better in school and in life when they have access to quality education. Households are more financially secure when they have the skill sets to land and keep good jobs.

## 1 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.

## 2 WHY WE DO IT

In Frederick County, 37% of our hardworking households struggle to make ends meet. They are Asset Limited, Income Constrained, Employed (ALICE). Today, COVID has swelled their ranks. They are our teachers, our health care workers, our seniors, our single parents, our family members. They are one unexpected bill away from losing everything. With the local high cost of living, they have to choose between health care, food, child care, and transportation.

## 3 HOW WE DO IT

United Way of Frederick County generates nearly \$2 million annually in community impact that helps children, adults and families thrive. Whether it's through the Prosperity Savings Account programs, free tax preparation, budget coaching, or financial education, the Prosperity Center helps families and individuals obtain the knowledge and resources they need to achieve financial stability.



### Health

...ensure access to affordable emergency and regular dental care, reducing emergency room visits...provide mental health crisis services to improve behavioral health.



### Education

...bolster family engagement towards positive early childhood development...improve graduation rates for homeless youth, giving them skills for success...increase literacy skills for adults to use in the workplace and home to enhance early childhood learning.

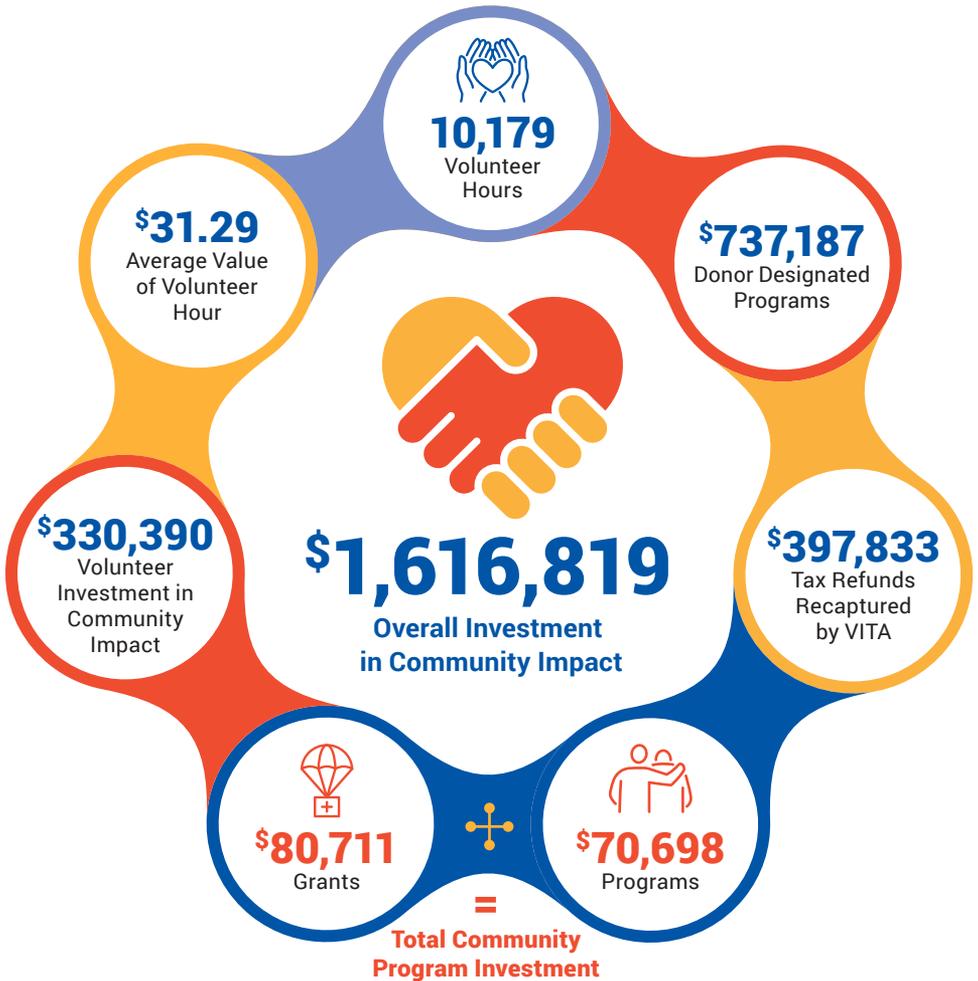


### Financial Stability

...help homeless families move into stable housing...provide free budget and credit counseling, income tax preparation, and asset building programs to buy a home...connect hard-to-reach communities with necessary resources to improve quality of life.

# COMMUNITY IMPACT INVESTMENT

ALICE households live in every part of the county. They represent 37% percent of our community and they can't afford to live and work here. They are households headed by single parents, seniors, Hispanics, African-Americans, veterans, and those with children. We identify, build and support programs that bring lasting change.



**While the pandemic slowed our ability to recruit and deploy volunteers, we were still able to successfully deliver community impact.**

\*Average Value of Volunteer Hours Source: independentsector.org.  
This is the average volunteer rate for the state of Maryland for 2020.



## RIDE UNITED VACCINE ACCESS CAMPAIGN

Launched in May 2021, the Ride United Vaccine Access Campaign provides free and discounted rides to and from vaccine appointments to prevent transportation from being a barrier for ALICE households who wish to receive the COVID-19 vaccine. The Frederick County Health Department's COVID-19 Vaccine Call Center is the hotline partner for the vaccine rideshare program and provides callers with a free ride to and from their vaccine appointment. The first \$25 of each one-way ride to a vaccine appointment is completely free to the rider.

## STUFF THE BUS

Each year, United Way of Frederick County works with local partners to collect donations of school materials to provide students with the supplies they need to start the school year. While this year was different and challenging, the generosity of the Frederick County community sent a message to students that said, "We have not forgotten you and we care". This was reflected in the number of students who received the necessary supplies to start the school year: 6,922 students, an increase of 44% from 2019, and the most students we have ever served in a single year!

## DAY OF ACTION

Day of Action is an annual volunteer event that brings the Frederick County community together to address the issues that matter the most. Due to COVID-19, we hosted a socially-distanced drop-off of urgently needed items to benefit several local nonprofits who are providing critical services for ALICE families. We had 53 volunteers with over 69 total volunteer hours. Thank you for making Day of Action a success!

# THE PROSPERITY CENTER OFFERS A PATHWAY TO FINANCIAL STABILITY

The Prosperity Center is a partnership between United Way of Frederick County, the Housing Authority of the City of Frederick, and the Frederick Coalition for Financial Success, that works to provide Pathways to Financial Stability for ALICE households. It is a one-stop resource for community members to improve financial knowledge, skills, and stability. The Prosperity Center works to ensure that all people in Frederick County can learn, save, and thrive.

The Prosperity Center serves ALICE (Asset Limited, Income Constrained, and Employed) households earning up to \$47,268 or more depending on household size.



The average client saves \$273 in tax preparation fees and their average return is \$2,048.

## INCOME TAX PREPARATION

Households can qualify for free income tax preparation so that they can receive their hard earned money back.

## CREDIT CAFÉ

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.



88% of clients who participate in a Credit Café see an increase in their credit scores within six months!

## 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.



## CAR PROGRAM

Households can gain additional independence by investing in their own private transportation. A household can open a Car Program Savings Account and save \$400. With further support from Second Chances Garage, they are able to purchase a car.



The Prosperity Center is a partnership between the United Way of Frederick County, the Housing Authority of the City of Frederick, Interfaith Housing Alliance, Mental Health Association of Frederick County and Second Chances Garage. Accounts hosted by FCB Bank and Woodsboro Bank.



# WHO WE SERVE

## Meet Shinea, Our 25th Prosperity Center Homebuyer

After six years, 42-year-old mother of two, Shinea graduated from United Way's Pathway to Homeownership program and moved into her new house.

Shinea worked at Hood College for 12 years. Six years ago, she found United Way's Pathway to Homeownership program. While a part of the program, Shinea saved \$25 per month to qualify for match savings for a down payment for her first home. Even through struggles, including COVID-19 layoffs, Shinea was able to continue her monthly savings with the support of her neighbors and family. She achieved her down payment goal and moved into her new home in March 2021.

United Way's Prosperity Center has been a great resource for Shinea and her family. Shinea's son, Shane, was the first graduate of the Prosperity Center's Pathway to Transportation. Through the program, he saved enough money to qualify for a match from Evangelical Lutheran Church and purchase a used car from Second Chances Garage, which he now uses to get to work. Both Shinea and Shane took part in the Prosperity Center's budget coaching program, which helped them learn the financial skills that they needed to set and meet their financial goals. Undoubtedly, Shinea and Shane will have and grow these skills into their bright futures.

**Buying a home is about more than having a place to live, especially for Shinea. It's about being a role model and setting a precedent for her family. Shinea believes, "It's showing my family too that they can be homeowners, and I think it's changed the dynamics of my family."**



### 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 homeownership.

**In 2020, six Prosperity Savers became homeowners and 22 new savers started the program to begin a better life.**

# PATHWAY TO TRANSPORTATION

The Pathway to Transportation program connects ALICE (Asset Limited, Income Constrained, Employed) families to safe, reliable and affordable private transportation. The ultimate outcome for Pathway to Transportation is moving ALICE families to a position of long-term financial stability. The Pathway to Transportation helps people purchase a car with budget coaching, tax assistance, and savings match programs in partnership with Second Chances Garage. In addition, Ride United provided free rides to and from vaccine appointments.



## Meet Lilliane, the First Female Graduate of the Pathway to Transportation Program

Lilliane is the third graduate and first female graduate of the Pathway to Transportation program, which helps people save for and purchase a car. Lilliane is a single parent of three children, one of whom will be attending college in

2021. Lilliane started a new job in Hagerstown due to COVID-19. She was borrowing her brother's car, which was in questionable condition at best, to drive back and forth between Frederick and Hagerstown. So, Lilliane joined the Pathway to Transportation program!

**In April 2021, Lilliane was able to purchase her car: a 2002 Honda CRV. Lilliane is able to drive to work without worrying about the condition of her car and does not have to rely on others for transportation help.**



## Meet Shane, Our First Pathway to Transportation Graduate

At 25, Shane realized that buying a car was no longer something he could put off. Lacking a vehicle, Shane was forced to decline job offers when the work was too far from home. For job offers he could accept, Shane found himself using different transportation options – the city bus, a cab, an Uber, all while costs added up.

When Shane first learned about United Way's Pathway to Transportation program he was surprised that a program like that existed, but knew that it was going to be a big help in getting a car.

"I believe this program is really helping me with all the budget coaching," Shane said, "...just all the advice, just helping me grow up even more."

The Pathway to Transportation program requires clients to receive budget coaching. Shane found this helpful to plan for expenses he had not considered before about buying and maintaining a car. This also helped him make plans for the future that included freedom and transportation. Shane saved enough money to qualify for a match from Evangelical Lutheran Church and purchase a used car from Second Chances Garage, which he now uses to get to work, safely and affordably.

**Shane is the first graduate of the Pathway to Transportation program. For Shane, the most exciting part about being ready to buy his car is "the feeling of knowing that I finally took that next step and I'm getting my life on the right track that I want it to be."**



## WHO IS ALICE?

(Asset Limited, Income  
Constrained, Employed)

In Frederick County, MD, 35,291 households (37%) cannot afford basic needs such as housing, transportation, child care, food, transportation, health care and technology. Despite overall improvement in the Federal Poverty Level (FPL), employment rates and gain in median income, the economic recovery in Frederick County, like that in the rest of Maryland, had not reached all families before the deleterious impact of the COVID-19 pandemic. A growing number of families now face challenges from low wages, reduced work hours, depleted savings and increasing costs.

The ALICE Report for Frederick County provides an in-depth look at Frederick County and the population called ALICE (Asset Limited, Income Constrained, Employed). Many ALICE households have incomes above the Federal Poverty Level (FPL), but still struggle to afford basic household necessities because of the growing cost of living.

Stay tuned for details on a new Ride  
United program in Frederick!

## Advocating for ALICE 2021

For over 80 years, United Way of Frederick County (UWFC) has fought for the health, education, and financial stability of every person in our community. In Frederick County today, more than one out of three households struggle to afford the basic household necessities. These individuals and families are, in normal conditions, one unexpected expense away from spiraling into poverty. The ALICE (Asset Limited, Income Constrained, Employed) Report reveals the true baseline cost of living of each county in Maryland, and counts these economically vulnerable households.

This year, United Way of Frederick County announced the results of the COVID-19 Impact Survey for Frederick County. The results of this survey provide important insights into the issues households in Frederick County are facing during this time of profound need. Before the COVID-19 pandemic, the ALICE Report showed that 37% of families in Frederick County could not afford the basic cost of living in 2018. Today, the COVID-19 Impact Survey shows that 48% of local ALICE families with children who responded are concerned about paying basic household expenses such as food, rent and utilities.

The findings show more disparity between ALICE and non-ALICE households and speaks to residents experiencing two very different pandemics with ALICE households experiencing more challenges as a result.



## RESULTS FROM THE COVID-19 IMPACT SURVEY

Realizing that the most recent ALICE Report did not anticipate COVID-19, United Way of Frederick County commissioned the COVID-19 Impact Survey. Survey responses were collected in Spring 2021.

**Across all respondents, 82% said that contracting COVID-19 was their biggest concern.** Respondents below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say that their biggest concern was paying housing expenses (16% vs. 3%).

Respondents below the ALICE Threshold were **significantly more likely** than those above the ALICE Threshold to say that **their household had trouble meeting health care needs (20% vs. 8%) and to say that someone in their household had a mental (17% vs. 7%) or physical (12% vs. 4%) disability.**

Respondents with children below the ALICE Threshold were **significantly more likely** than those above the ALICE Threshold to say that **a household member had to quit a job (10% vs. 3%) due to child care issues since the beginning of the pandemic.** While most respondents with children reported income from one or more jobs, those below the ALICE Threshold were significantly less likely to say that they had this source of income (85% vs. 99%).

# THE BRAVO! AWARDS 2021

## Hand-raisers, Game-changers & Moment- makers

BRAVO! is an annual special event hosted by United Way of Frederick County to celebrate volunteers and supporters for their commitment to fighting for the health, education, and financial stability of every person in Frederick County. United Way believes philanthropic support of our community is key to making lasting changes.

Each award is selected by volunteers and staff to recognize individuals and companies that embody the belief that, "To live better, we must LIVE UNITED."



### United Way Red Feather Award

A special award designed for our biggest champions and longest serving advocates and donors. Decided upon by Executive Leadership of United Way of Frederick County.

**Recipient: George B. Delaplaine, Jr.**



### Outstanding Community Impact Award

An annual award given to those who reflect true community impact by leveraging the whole community to reach incredible goals. Decided upon by The Community Impact Committee.

**Recipient: I Believe in Me, Inc.**



### Outstanding Volunteer Award

This annual award goes to an individual or organization that best exhibits what it means to be a helping hand in the community and going above and beyond for those in need. Decided upon by the volunteer team at United Way of Frederick County.

**Recipient: Rev. Dr. Barbara Kershner Daniel**



### Spirit of Community Award

An annual award designated to the organization that has shown an increase in dedication to the mission and impact of United Way through overall corporate support.

**Recipient: Truist**



### The Unity Award

The Unity Campaign is a collaborative project between nonprofit partners, sponsors, and the greater Frederick community to support our most vulnerable neighbors. This annual award celebrates the key partners who make this campaign successful.

**Recipient: Troyce Gatewood & Partners**



POWERED BY UNITED WAY OF FREDERICK COUNTY

**The 2021 Unity Campaign raised \$657,862 from 1,440 contributions in support of 31 organizations who support ALICE (Asset-Limited, Income-Constrained, Employed) households in Frederick County.** This year's campaign specifically focused on funding programs directly supporting the health, education, and financial stability of ALICE households that have been adversely impacted by COVID-19.

## Health, Education, and Financial Stability Programs

Advocates for Homeless Families  
American Red Cross Western MD  
Asian American Center of Frederick  
Blessings in a Backpack  
Boys & Girls Club of Frederick County  
Care Net Pregnancy Center  
Central Maryland YFC  
Centro Hispano de Frederick  
Children of Incarcerated Parents Partnership  
City Youth Matrix  
Delaplaine Arts Center  
Federated Charities  
Girls on the Run of Mid & West. MD  
Housing Frederick  
I Believe in Me, Inc.  
Interfaith Housing Alliance

L'Arche Frederick Maryland  
Literacy Council of Frederick County  
Marriage Resource Center of Frederick  
Platoon 22, Inc.  
Second Chances Garage, Inc.  
SOAR, Supporting Older Adults  
through Resources, Inc.  
Society of St. Vincent de Paul  
Spanish Speaking Community of MD  
The Arc of Frederick County  
The Frederick Center, Inc.  
The Frederick Rescue Mission  
United Way of Frederick County  
Woman to Woman Mentoring, Inc.  
YMCA



**SAVE THE DATE**

Next Unity Campaign: March 9-20, 2022

## BOARD OF DIRECTORS

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## DONORS AND SPONSORS FY 2021

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 Development Corporation  
Aushman Family Foundation  
Bank of America  
City of Frederick  
Frederick County  
Comcast  
Costco Wholesale  
Exelon Corporation  
First Energy-Potomac Edison  
Frederick Mutual Insurance  
Giant Eagle  
Grace Davison  
Linton Shafer Warfield & Garrett  
M&T Bank  
Morgan Keller Construction  
PNC Bank  
TBH-Thomas Bennett & Hunter, Inc.  
Truist Bank  
Wegmans Food Markets, Inc.  
Woodsboro Bank

### BRAVO! Sponsors

FirstEnergy Foundation

### 2020 Day of Action Sponsors

AstraZeneca

### 2020 Stuff the Bus Sponsors

Evangelical Luthern Church  
Frederick National Laboratory for  
Cancer Research  
Linton Shafer Warfield & Garrett  
M&T Bank

### UNITY Campaign Incentive Fund Sponsors

Aushman Family Foundation  
Autoflex Entertainment  
Delaplaine Foundation, Inc.  
Randall Charitable Trust Donor-Advised Fund  
Smoketown Creekside  
Troyce Gatewood & Partners



**LEADERS UNITED is a group of individuals who understand the power that philanthropy can have in Frederick County. Members come together to make significant positive change in Frederick County.**

Alma & Vincent Aaron  
 John Allemang  
 Brian Anderson  
 Anonymous  
 Joseph D. Baker Fund  
 Lori Beaudoin  
 Colleen Bernard  
 Julian W. Bess  
 John Bohman  
 Helen & Scott Borgsmiller  
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 Barbara Brookmyer  
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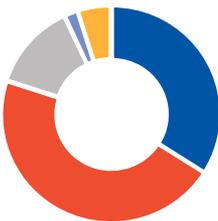
Lance Camarote  
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 Andrew Rose  
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 Ynes Torres  
 Marilyn & Gerald Veek  
 Wendy Weishaar  
 Katherine White  
 Wendy Whitmore  
 Rosella Wiles  
 Delmar Witcher  
 Karen Yoho  
 Michael & Marlene Young  
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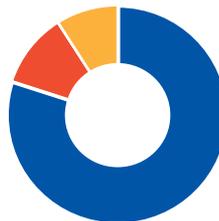
## FINANCIALS

United Way of Frederick County turns every \$1 received in Workplace Campaign and donor support into \$3.21 in direct community impact.\*



**INCOME**

- 34%** Campaign and Donor Support
- 46%** Special Campaigns (Unity and Direct Response)
- 13%** Grant Income
- 2%** Special Events and Sponsorships
- 5%** In-Kind Gifts



**EXPENSES**

- 78%** Programs/Designations/Grants
- 12.5%** Fundraising
- 9.5%** Administration

\* Calculation assumes projection for full-scale volunteerism.

# HOW YOU CAN HELP

Give to United Way, and make your gift go further. 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.



## GIVE

Every dollar matters. Your generosity funds work that makes positive, sustainable change possible.



## ADVOCATE

Advocate with us, and move forward policies that strengthen our communities.



## VOLUNTEER

Sharing your time is invaluable. Join the thousands of volunteers who use their talents to impact lives every day.



## JOIN

Leadership Giving invests in our community.

- Emerging Leaders United
- Leaders United
- Tocqueville Society

Please see the Annual Report online at [www.uwfrederick.org](http://www.uwfrederick.org) for additional content.



United Way  
of Frederick County

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