

# **LIVE UNITED**

ADVANCING HEALTH, EDUCATION
AND FINANCIAL STABILITY

IMPACT ON THE LOWER SHORE

### **Do You Know ALICE?**

### **New Reports Highlight Struggle for Financial Stability**

It may not surprise UWLES supporters that many Lower Shore households are struggling to make ends meet, but they will find plenty to reflect upon in the new Maryland ALICE Report and Maryland Benefits Cliff Study, released in 2020. These reports provide detailed data regarding the impacts of economic hardship on local households, and strategies to help them reach financial stability.

**ALICE** is an acronym Asset Limited, Income for Constrained, Employed. This refers to households that have income placing them above the Federal Poverty Level (FPL), but still struggle to afford basic essentials including housing, transportation, healthcare, childcare and limited other essentials.

In the four Lower Shore Counties-Dorchester, Somerset, Wicomico, and Worcester--an average of 46% of households are either considered ALICE or in poverty, well above the Maryland state average of 39%. Somerset County has the highest percentage of struggling households in the state at 57%. These statistics are based on 2018 data; the pressures created by the pandemic have no doubt pushed more households towards financial instability and into the ALICE or poverty thresholds.

The research also demonstrates that African American households are disproportionately represented as being ALICE or in poverty; 50% of African American households in Maryland fall into these categories, compared to the 39% overall state average.

An exciting feature of this most recent ALICE Report is a new set of online data tools. The tools include

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

a mapping feature that provides information on the number of households in poverty and considered ALICE, at the county and subdivision levels. Budget information for a multitude of household types, including seniors, is also newly available through the online tool.

While the 2020 ALICE Report represents the third iteration of the report for Maryland, the new Benefits Cliff Study is a first for the state. The benefits cliff describes the phenomenon in which small increases in earned income result in a disproportionate loss of public program benefits, leaving households

with fewer resources despite earning more. ALICE households are significantly impacted by the benefits cliff.

The issues described in both reports highlight the critical nature of the work being done by UWLES and our partner agencies. Local nonprofits addressing food insecurity, housing, workforce development, and more need support to continue their work,

especially as the pandemic creates challenges to traditional fundraising. The generosity of UWLES donors provides needed resources for local nonprofits to continue adapting. Supporting nonprofits creates a positive impact for households facing

The Maryland ALICE® Report and Benefits Cliff Study are supported by fourteen United Ways in the state, and a number of generous sponsors including Community Foundation of the Eastern Shore and BEACON at Salisbury University.

the challenges of ALICE and poverty.

Both reports, including the county reports for the Lower Shore and links to additional data sources and online tools, are available for free download, and can be found at

www.uwles.org/ALICE.

Bringing you up to date community information from the region's largest healthcare provider.



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### Coming Soon



The 2019-2020 UWLES Impact Report online at uwles.org/ImpactReport

To request a physical copy when available contact Julie Peters at julie@uwles.org

### **FreeWill**

So many of us start the new year with a "to do" list of resolutions - getting organized, cleaning out files, making that appointment with your attorney to start the process of making a will. UWLES cannot help you clean out your files, or help you get organized, but we can help you start the process of writing your will! We have partnered with FreeWill.com to provide you with a safe, secure, and comprehensive way to create a will. This legally binding document will give you the peace of mind that comes with knowing you have planned for your future... and it is free of charge!

The information you provide is combined with precise legal language to create a printable document. If your situation is uncomplicated, all you will need to do is sign the document with two witnesses. If your situation is made more complex by a larger estate, special family needs, or unique issues, you can start with this document and get the help of an experienced attorney in finalizing it. Just print the completed forms and bring them with you on your first visit and you will have saved a good deal of time and money.

If you have any questions regarding this opportunity, please feel free to email Cathie Thomas at <u>cathie@uwles.org</u> or call her at 410-742-5143.



The annual campaign has taken on a new look and feel but carries the same mission as every year before: To create and enhance opportunities for making a positive and lasting impact in Education, Financial Stability and Health for all. Donors from all over, who give directly or through their workplace campaign, have made this possible for over 75 years, right here on the Lower Shore. The programs and services we provide directly and fund through local nonprofit partners are successful thanks to you. Every donor matters and every gift makes a difference.

While we continue to miss gathering in person with our community, the Together We LIVE UNITED campaign kickoff in October brought us a new way to wrap up our 75th anniversary and launch us into our new year. Thanks to our friends at PAC 14, and our sponsors TidalHealth, Perdue Farms, Avery Hall Insurance Group, PNC Bank and First Shore Federal, this virtual event included local partners, advocates, and support from a few of our workplace campaigns to show why they LIVE UNITED. Watch it at uwles.org/kickoff.

Our theme, Together We LIVE UNITED represents the collective passion we share for our community. ALL of us -- donors, advocates, volunteers, workplace campaign coordinators, and business, government & nonprofit partners -- together create local change for our neighbors, enabling a brighter future for each one of us. It has been inspiring to see the many ways our community has risen in response to the growing needs, as everyone continues to be impacted by the pandemic. We remain vigilant in our

mission and grateful for the continued collaboration and partnerships which make it possible for us to impact 1 in 3 neighbors on the Lower Shore annually. We can only do this together.

We offer easier ways to give online or via text, whether on your own or as part of a workplace campaign, and provide simple options for one time or smaller recurring gifts, like our Round Up program or giving through payroll deduction. workplace campaigns are opting for virtual formats, utilizing secure online portals. Special events, meetings, and workplace presentations have given way to smaller socially-distanced gatherings, recordings and video chats. 'Zoom' now has a new meaning, and terms like "Pivot, challenging, now more than ever, unprecedented and You're On Mute" have become a regular part of everyone's vocabulary. We've also seen a lot of creativity with workplace fundraising, like a No Shave November challenge, silent auction and a birdhouse decorating contest, to name a few. Activities like these give employees the opportunity to make a difference in fun and stress-relieving ways. And customers value businesses who support the community. To see photos of ways companies got involved visit

### uwles.org/campaignphotos.

For various ways to give and connect, text TOGETHER to 26989 or contact us anytime. To see if your organization offers a workplace campaign, visit <a href="https://www.uwles.org/employeecampaign">uwles.org/employeecampaign</a>, or let's discuss how easy it is to offer your team the opportunity to make a local impact. Working together for a better tomorrow – that's what it means to LIVE UNITED.

## Bringing the Holidays to You with Home for the Holidays

### **A Livestream Virtual Community Event**

On Saturday, December 5, UWLES hosted Home for the Holidays: A Livestream Community Event raising over \$68,000 to support UWLES and our local nonprofit partners. This new virtual event, hosted by Pam Gregory, President & CEO of UWLES and Randy Scott of Froggy 99.9's Whiskey & Randy show, featured a silent auction, grand prize drawing provided by Avery Hall Insurance Group, and more, was broadcast live on Facebook thanks to PAC14.

The livestream included videos from the event Chairs, Jim & Kim List, UWLES board members, and community partners who shared about United Way's impact in our



community. Musical performances by local artists, including Salisbury University's opera students and local artists Cheryl Taustin and friends.

The event would not have been possible without the support of many community partners, including Avery Hall Insurance Group, DS Smith, Mr. Mark Rudnick & Ms. Julie Thompsen. TidalHealth, Bank of America, Bank of Delmarva, M&T Bank, Perdue Farms, Salisbury University Foundation, Community Foundation of the Eastern Shore, Delmarva Power, Embers, Blu & Pier 23 Restaurants, James A. List Attorney at Law, Kuhn's Jewelers, Ms. Sonya Whited, Adams Housing, Downtown Bridal, Gillis Gilkerson, PNC Bank, Pool Tech, TGM Group, Dr. Charles Wight & Ms. Victoria Rasmussen, Dr. & Mrs. William Doyle, Hebron Savings Bank, Ocean Downs Casino, Law Office of George G. Strott, Jr., Peninsula Imaging, Provident State Bank, Rotary Club of Wicomico County, PAC 14, Delmarva Now and Delmarva Public Media.





# Emerging Leaders Give Back at the Holidays

UWLES' Emerging Leaders had two major volunteer projects this past holiday season. First, they partnered with the nursing staff at TidalHealth Peninsula Regional to provide 24 families in Wicomico and Worcester Counties with a turkey for Thanksgiving, a basket full of side dishes, and pies for dessert.

Then, in December, the ELs joined with Women United to spread cheer to 19 local families in need by shopping for and delivering Christmas aifts. The families received \$100 in gifts for each of their children, gift wrapping supplies, and a basket of breakfast foods to enjoy on Christmas morning. Over 30 individuals volunteered for this "Secret Santa" project in Dorchester, Somerset, and Wicomico Counties, and 51 children received gifts because of their efforts.

Thank you to all the donors, volunteers & staff who stepped up to help these families celebrate the season in a year when they would otherwise have not been able to. This is truly how Together, We LIVE UNITED.

### LIVE UNITED

IMPACT ON THE LOWER SHORE

# United Way of the Lower Eastern Shore

803 N. Salisbury Blvd, Suite 2100 Salisbury, MD 21801 410-742-5143

### **UWLES Office Update**

As a reminder, due to the pandemic, our staff continues to work in a hybrid situation, splitting time between remote and office work. Typically, there are two staff members in our office during regular business hours. Public access is restricted and the conference rooms remain unavailable to outside groups until further notice. To reach our team call 410-742-5143 or email us at <a href="mailto:info@uwles.org">info@uwles.org</a>

### **Message From UWLES Leadership**

It's fair to say that 2020 and the first month of 2021 have been a time of division. We have been divided in our choices of political candidates, divided in our approaches to equality, divided over whether or not to use masks and divided on being vaccinated. We have even been divided from one another throughout quarantines and remote work.

We have also been divided in our economy. Some have thrived during the pandemic, but many more have struggled due to business closures, unemployment and health issues. Homelessness, food insecurity, employment, mental health and access to education are just a few of the resulting challenges.

The good news is despite division, our community shows how Together, We LIVE UNITED! People on the Lower Eastern Shore have come together during this crisis, and UWLES and our partners have played a vital role in helping those struggling in our communities. Our LIVE UNITED Response Fund has assisted United Way agencies with emergency

needs, allowing them to adapt and provide more needed services during this difficult time. We all have done this without any thought of division, only concerned with helping our communities, our neighbors and strangers in need.

Please help us continue to meet the needs of our area, especially as we make our way through year two of the pandemic. Your contribution of any amount to United Way of the Lower Eastern Shore makes a difference and helps us LIVE UNITED as we care for those with great need. You can give online anytime at <a href="https://www.uwles.org/donate">www.uwles.org/donate</a>, by texting TOGETHER to 26989, or by mailing a gift to our office. Thanks for your support, and for Living United!

Bryan Newton

**Board Chairman** 



Pam Gregory
UWLES President & CEO

### **STAY CONNECTED WITH UWLES**

### **Share Your Voice:**

Facebook:

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@DineStayUnited



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@SUunitedway
@uwlesEL
@LowerShoreCoalition
@uwlesWU

Instagram: @unitedwayles



Youtube: @UnitedWayLES

### Raise Your Hand

Share your time & talents with us or local partners!
Get Connected Volunteer Center:
www.shoregetconnected.org

### Be Informed & Leverage your Impact

Visit our website to learn more, join our email list, or grow your impact with a gift:

www.uwles.org

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