INTRODUCTION

Longstanding systemic and institutional inequities have resulted in significant economic, education, and health disparities among those in poverty, the working poor, and people of color. Maryland families and individuals who struggle to get by, or merely survive, confront ongoing barriers to housing, employment, healthcare, and education. For many, intersecting needs in these areas worsen the challenges they face and impede their ability to achieve economic stability and mobility, and to maintain good health.

ALICE (Asset Limited, Income Constrained, Employed) represents the data reshaping the dialogue on financial hardship, which highlights a growing number of U.S. households earning above the Federal Poverty Level and still struggling to afford basic expenses. Data shows that “In 2018, eight years after the end of the Great Recession, 39% of Maryland’s 2,211,851 households still struggled to make ends meet, while 9% of these households were living below the Federal Poverty Level (FPL), another 30% — more than three times as many — were ALICE households: Asset-Limited, Income Constrained, Employed.” (ALICE in Maryland: A Financial Hardship Study, 2020).

United Way of Central Maryland provides services and resources to support economic advancement, education, health, and housing to thousands of people each year. Our clients often seek aid when in crisis due to events such as a job loss, an eviction notice, or a sudden illness. Unfortunately, “the number of ALICE households increased by 57% in Maryland from 2007 to 2018 as a result of rising costs and stagnant wages” (ALICE in Maryland: A Financial Hardship Study, 2020). The majority of clients we serve have little or no safety net in terms of savings. A single emergency can thrust them into financial disaster, from which they have little chance of recovering.

When providing support for immediate needs, we frequently discover related, ongoing challenges. For example, when someone in a household is laid off or has their hours cut, their family may subsequently be unable to afford their apartment. As a result, the family may be forced to move to substandard, unsafe housing, which often causes children to suffer academically due to sudden school transfers or long absences. Additionally, the inability to afford enough healthy, nutritious food can lead to severe health issues.

Supporting data shows that, “Children in families without stable housing face greater risks for poor physical health, increased family stress, social isolation, and lower academic performance. Children living in rented housing units and cost burdened households are more likely to go through the stress of moving — and ALICE children and children in poverty are more likely to live in both types of housing” (ALICE in Focus: Children in Financial Hardship, Maryland, 2022).
INTRODUCTION (continued)

Instability within a household is a domino effect that starts with parents and ends with children. A recent ALICE report notes, “As recently as the fall of 2021, 44% of Maryland families below the Threshold with children reported that sometimes or often “children were not eating enough because we just couldn’t afford enough food.” While this was less common in higher-income households, a substantial 24% of respondents above the Threshold also struggled to afford food for their children” (ALICE in Focus: Children in Financial Hardship, Maryland, 2022). This is relevant data that must be considered as we implement a holistic approach to resolving these familial issues.

ECONOMIC ADVANCEMENT

United Way is on the cutting edge of providing support and resources for ALICE households. To promote economic advancement, United Way avidly works to help reduce the need for public aid and remove obstacles to sustainable jobs. Through GED instruction, job readiness training, career mentoring, and apprenticeships, United Way helps clients build a stable, healthy, and self-sufficient life for themselves and their families. Our programs also include specialized work initiatives with veterans and those experiencing homelessness.

EDUCATION

United Way has taken the initiative to address problem areas within education. Parents’ educational level is the best predictor of economic mobility for their children; low levels of educational achievement and poverty are strongly correlated. Investments in high-quality pre-k yield a 7-10 percent per year return on investment. At the same time, parents who complete a college degree double their incomes. United Way’s education programs help build a stronger workforce by providing enrichment in early childhood education for infants and toddlers in our Family Centers, helping at-risk students stay and succeed in school, ensuring students have the technology today’s learning environment demands, and clearing a pathway for young men of color to enter and graduate college.

HEALTH

Physical and mental health significantly impact a family’s ability to thrive, which is why health and wellness are priority focus areas at United Way. UWCM’s health strategy addresses the social determinants of health using a holistic, data-driven, multi-generational approach. We promote equity by engaging stakeholders and empowering communities to advance health and happiness. We mobilize resources in response to emergency needs while co-creating long-term solutions that build healthy communities. A few examples of our work include: providing healthy food and meals to those in need; supporting healthier shopping options and easier access to nutritious food in food deserts, expanding access to health services; and partnering with mental health service providers to support those we serve.
**HOUSING**

United Way ensures housing stability for clients through the STEP (Strategic, Targeted Eviction Prevention), Relocation, and Family Stability programs. Our STEP program provides rental assistance to at-risk households in vulnerable communities through the utilization of data that identifies priority zip codes or “hot spots” with high rates of COVID, evictions, and structural/racialized poverty. United Way’s Relocation Program was created in 2021 in response to the housing crisis as their needs could not be met by other eviction prevention and rental assistance programs. United Way also offers its Family Stability Program across Baltimore City and the surrounding five counties focusing on homelessness prevention and assisting families who have jobs but are at risk of losing their housing due to financial or other crises.

**CASE MANAGEMENT**

One common element in United Ways service delivery is case management. Our case management process is designed to meet current and future needs through the coordination of safe, prompt, equitable, and participant-centered care. Additionally, wellness and autonomy are priorities for the case management process. In cases where recipients need additional services, referrals are sent to appropriate resources and support agencies.

**HOLISTIC APPROACH TO HUMAN SERVICES**

United Way advocates for the provision of efficient holistic services that produce positive outcomes for ALICE families. Instead of addressing one issue at a time through multiple agencies, United Way is focused on addressing multiple household priorities through a continuum of services that quickly benefit families.

United Way understands that case management is critical to ALICE success, but we also recognize that for households to successfully overcome barriers and thrive, issues need to be addressed in a coordinated process. “Family-centered, strengths-based case planning and case management engages family members throughout the case to ensure services are tailored to best address the family’s strengths and needs.” (Childwelfare.gov)

A holistic approach to service delivery, public policy, and funding to aid our neighbors in need will simultaneously address the needs of parents and their children by connecting them with programs that are designed to reduce the number of families living as ALICE. These programs address several problem areas such as housing, education, economic advancement, and healthcare with an end goal to mitigate the issues that led families to financial instability and create solutions that will increase each family’s quality of life.
2-GEN PROGRAMMING

Maryland recognized the need to adopt a 2-Gen approach. In 2017, Governor Hogan created a Commission to study the possibility of using the Two-Generation (2Gen) approach to transform how state agencies work with families. That Commission, which was chaired by Lt. Governor Rutherford, issued two reports that detailed recommendations and a commitment to advancing a 2Gen approach. In 2020, the Maryland State Legislature passed HB 1363, which created a Commission within DHS that was tasked with:

1. measuring and accounting for the outcomes of both children and parents
2. engaging and amplifying the voices of families
3. ensuring equity
4. fostering innovation and evidence together
5. and aligning and linking systems and funding streams

Additionally, the commission addresses the holistic philosophy of how systems, programs, and services engage with families and seeks to support one or more of the building blocks of a stable family.

United Way is dedicated to helping individuals and families facing poverty meet their basic needs, stabilize, and achieve self-sufficient lives. In turn, a holistic approach requires programs that are designed to deliver services that intentionally strengthen the whole family, which ensures that all generations within the family experience improved economic, housing, and educational outcomes. As a result, the whole family becomes more resilient to future disruptive events.

NEIGHBORHOOD ZONES

At United Way, part of a holistic approach is understanding that collaboration is key to co-creating programs and initiatives that deliver long-term, positive change. Our Neighborhood Zones (Brooklyn/Curtis Bay, Poppleton, Columbia) are community-driven resource and supportive service hubs for residents that encourage social, economic, and educational advancement. Neighborhood Zones are co-created with residents, other nonprofits, community organizations, area businesses, and city agencies. Free resources and services available include housing, food, and employment assistance; legal aid referrals; and individual, family, and group counseling and mental health support.
EXAMPLES OF HOLISTIC STRATEGIES

Focusing on the entire family helps parents think about their situation holistically, which facilitates long-term goal setting and encourages persistence. San Francisco, California has taken steps to improve the quality of life for families living in Solano County. As noted in The Human Services Value Curve: A Holistic Approach, “Solano County Health and Social Services (H&SS) recently adopted an American Public Human Services Association (APHSA) national business model for improving human services called the Human Services Value Curve, which promises to deliver better outcomes for the community. Incorporating the Human Services Value Curve model in the foundation of the work we do allows us to begin considering the “whole person” rather than just the services. County staff feel more invested in outcomes from the services we provide when we are considering each person holistically; this practice affirms the principle that each person is the expert in his or her own life.” (The Human Services Value Curve: A Holistic Approach)

CONCLUSION

Maryland families would benefit from the implementation of holistic-centered initiatives. As such, laws and policies enacted by the Maryland General Assembly should address complex issues in totality in order to improve family stability. United Way stands by the efficiency of a holistic approach that will implement programs designed to meet every need of its recipients. Poverty can’t be solved as a single issue, by a single entity, or with temporary fixes. Poverty is a complex and stubborn issue and impacts our community across generations. Developing, funding, and delivering services within a holistic framework provides families and individuals with a greater chance of achieving and maintaining economic stability and mobility.