

UNITED WAY OF FREDERICK COUNTY'S
2024 ALICE REPORT

**United Way of
Frederick County**





United Way of
Frederick County

ABOUT UNITED WAY OF FREDERICK COUNTY

MISSION

United Way of Frederick County mobilizes the caring power of our whole community to improve lives.

VISION

United Way of Frederick County envisions a community where all individuals and families achieve their potential through healthy lives, education, and financial stability.



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MEET ALICE

Asset Limited, Income Constrained, Employed

ALICE HOUSEHOLDS:

- Includes individuals whose wages cannot keep up with the rising cost of goods & services
- Span all races, ages, ethnicities & abilities, though households of color are disproportionately ALICE
- Often include those who are working two or more jobs
- Live paycheck to paycheck
- Are part of every community nationwide

KEY TERMS



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ALICE: Asset Limited, Income Constrained, Employed – households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.

ALICE Household Survival Budget: Reflects the minimum costs of household necessities in Maryland (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types.

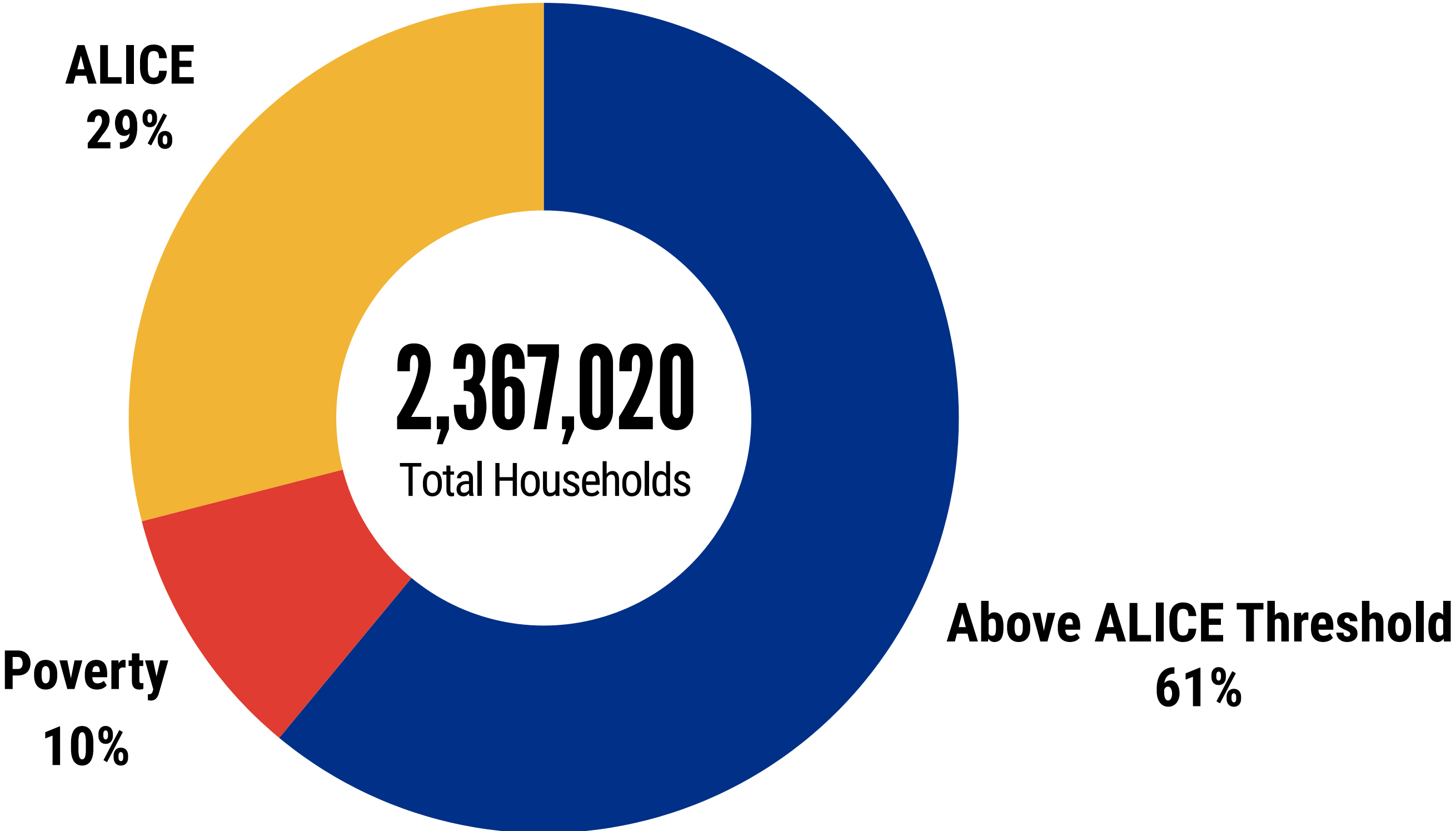
ALICE Threshold of Financial Survival: Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs, calculated for all U.S. counties. Below ALICE Threshold: Includes households in poverty and ALICE households combined.

ALICE Essentials Index: A measure of the average change over time in the costs of essential goods and services.

MARYLAND | STATE OVERVIEW



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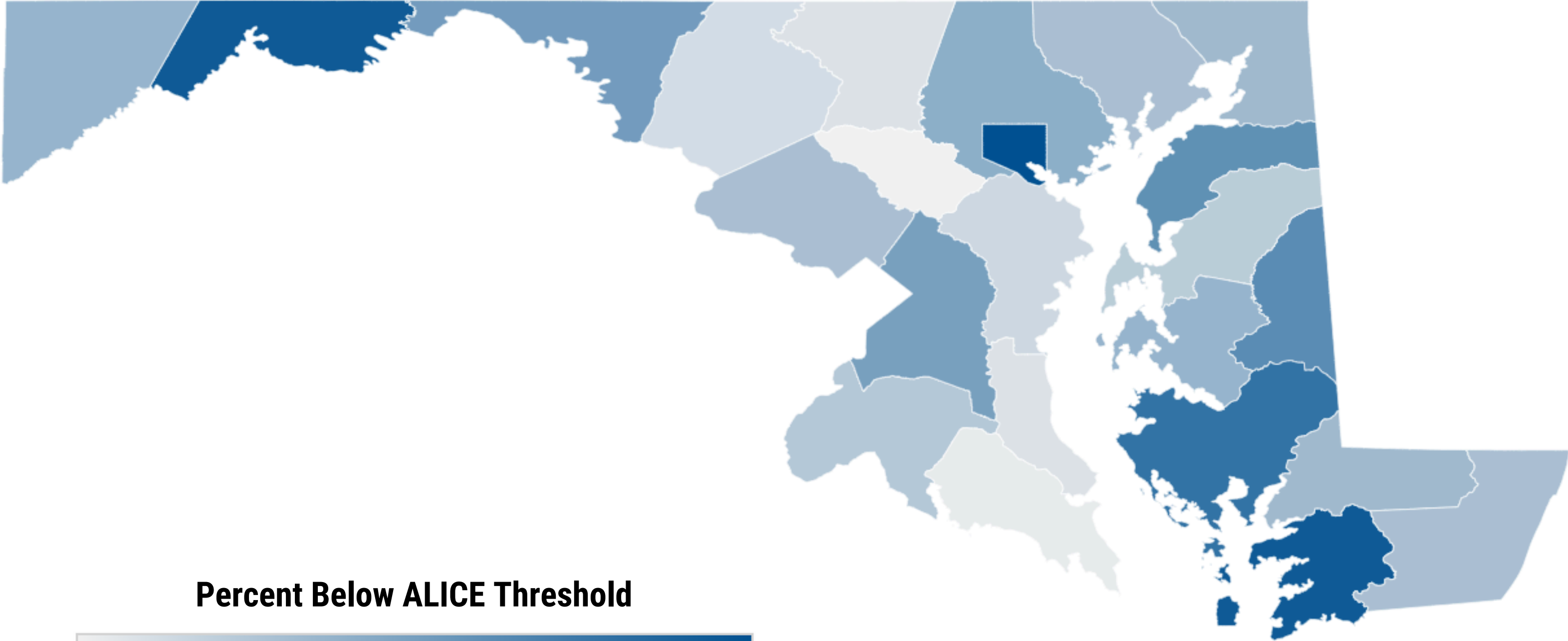


Source: www.unitedforalice.org

ALICE IN MARYLAND

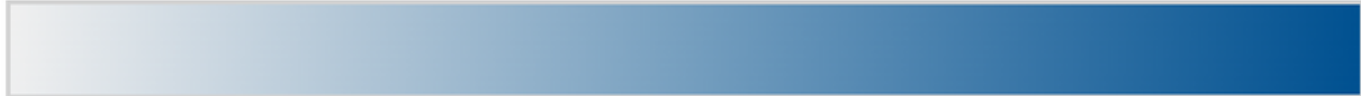


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Percent Below ALICE Threshold

24%



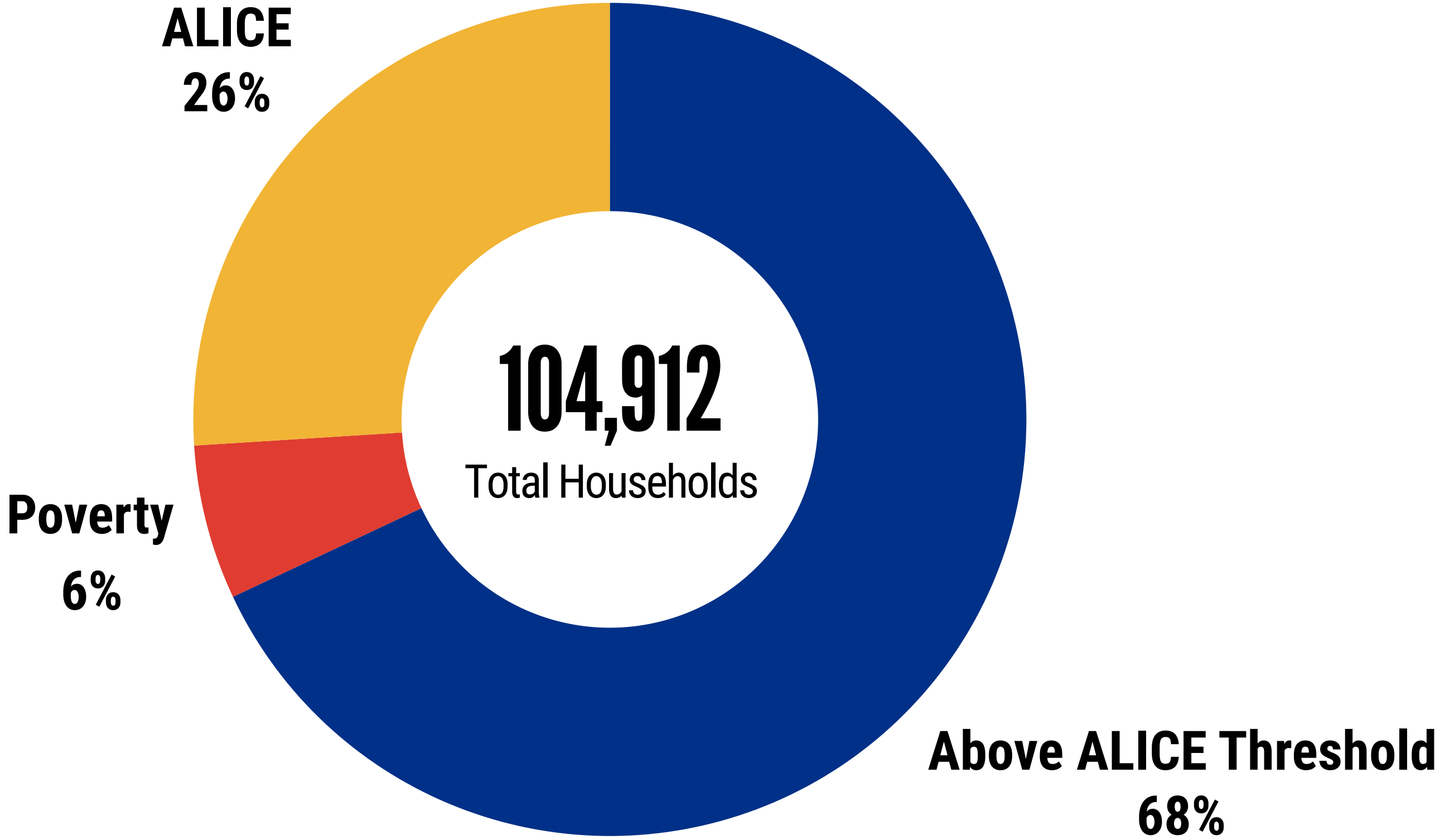
56%

Source: www.unitedforalice.org

FREDERICK COUNTY | OVERVIEW



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Source: www.unitedforalice.org



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2021 POINT-IN-TIME-DATA

Population: 279,835

Number of Households: 103,685

Median Household Income: \$104,780 (state average: \$90,203)

Labor Force Participation Rate: 69.6% (state average: 66.6%)

ALICE Households: 29% (state average: 28%)

Households in Poverty: 7% (state average: 10%)



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2022 POINT-IN-TIME-DATA

Population: 287,079

Number of Households: 104,912

Median Household Income: \$119,122 (state average: \$94,991)

Labor Force Participation Rate: 70% (state average: 67%)

ALICE Households: 26% (state average: 29%)

Households in Poverty: 6% (state average: 10%)

FINANCIAL HARDSHIP OVER TIME



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YEAR	POVERTY	ALICE	ABOVE ALICE THRESHOLD	TOTAL HOUSEHOLDS
2010	4,671	22,273	57,020	83,964
2018	5,356	29,935	60,612	95,903
2021	7,136	29,919	66,630	103,685
2022	6,147	26,991	71,774	104,912

FINANCIAL HARDSHIP OVER TIME



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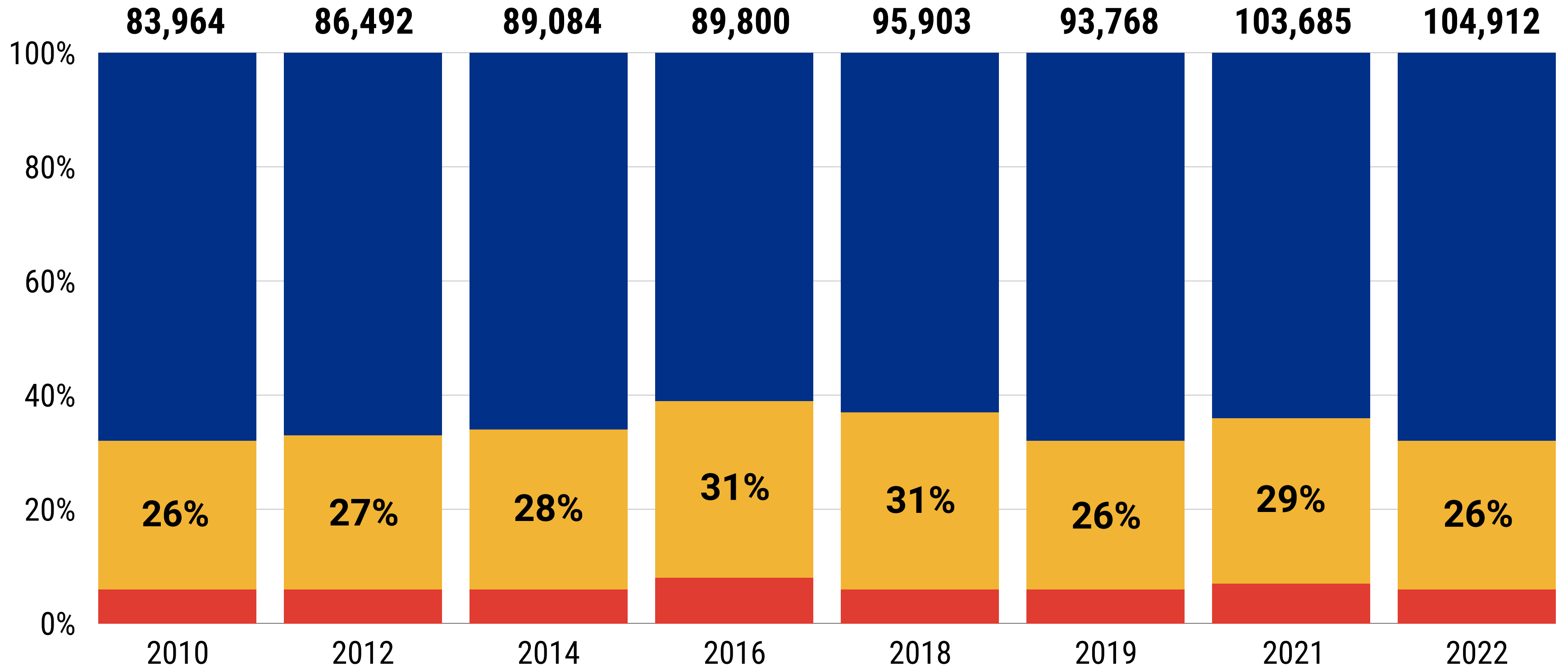
YEAR	POVERTY	ALICE	ABOVE ALICE THRESHOLD	TOTAL HOUSEHOLDS
2021	7,136	29,919	66,630	103,685
2022	6,147	26,991	71,774	104,912
CHANGE	-989	-2,928	+5,144	+1,227

CHANGE OVER TIME



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Above ALICE Poverty



DEFINING THE NEED



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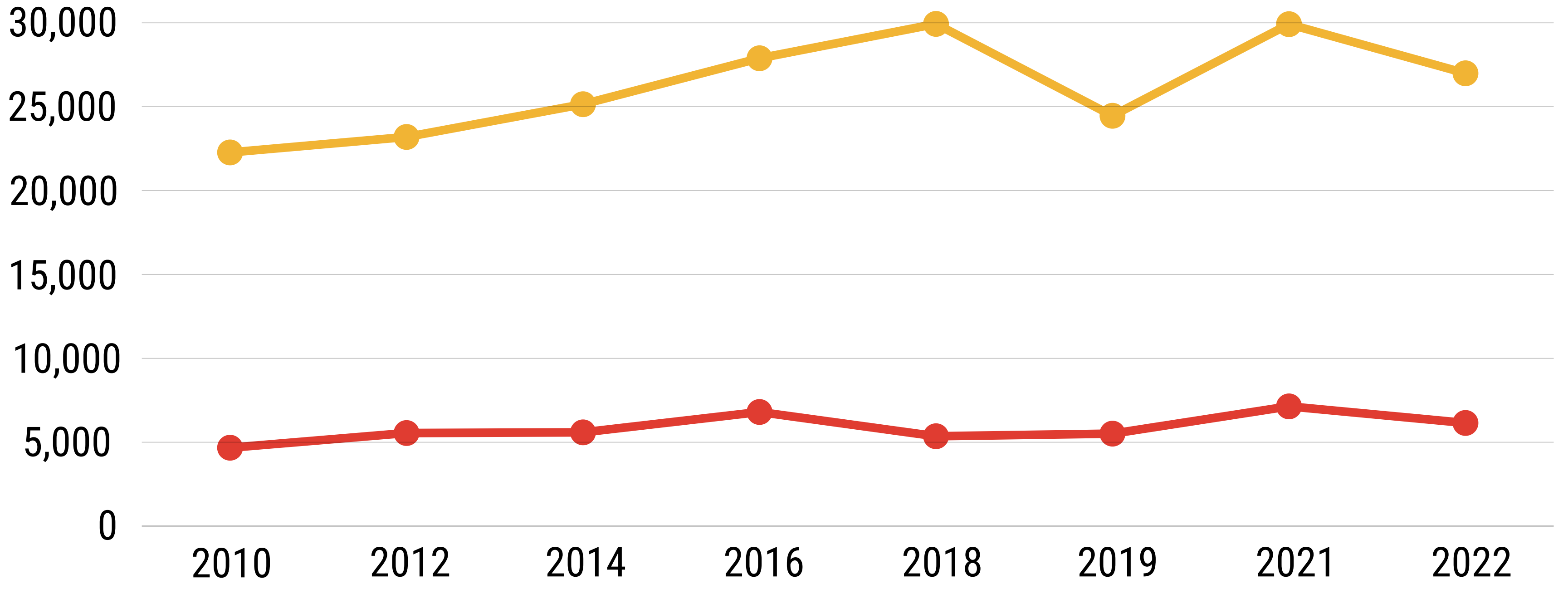
HOUSEHOLD SIZE	FEDERAL POVERTY LEVEL	ALICE SURVIVAL BUDGET	THE ALICE GAP
<i>Single Adult</i>	\$15,060	\$48,564	\$33,504
<i>Family of 4 (2 Adults, 1 Infant, 1 Preschooler)</i>	\$31,200	\$112,068	\$80,868
<i>Single Senior</i>	\$15,060	\$53,460	\$38,400

FREDERICK COUNTY HOUSEHOLD SURVIVAL BUDGET			
	Single Adult	2 Adult, 2 Childcare	Single Senior
Housing & Utilities	\$1,817	\$2,107	\$1,817
Child Care	\$0	\$1,802	\$0
Food	\$493	\$1,342	\$455
Transportation	\$418	\$1,068	\$354
Health Care	\$186	\$762	\$579
Technology	\$86	\$116	\$86
Miscellaneous	\$300	\$720	\$329
Tax Payments	\$747	\$1,859	\$835
<i>Tax Credits</i>	\$0	(\$437)	\$0
Monthly Total	<u>\$4,047</u>	<u>\$9,339</u>	<u>\$4,455</u>
Annual Total	<u>\$48,564</u>	<u>\$112,068</u>	<u>\$53,460</u>
<i>Hourly Wage</i>	\$24.28	\$56.03	\$26.73

ALICE HOUSEHOLDS IN FREDERICK COUNTY



ALICE Poverty



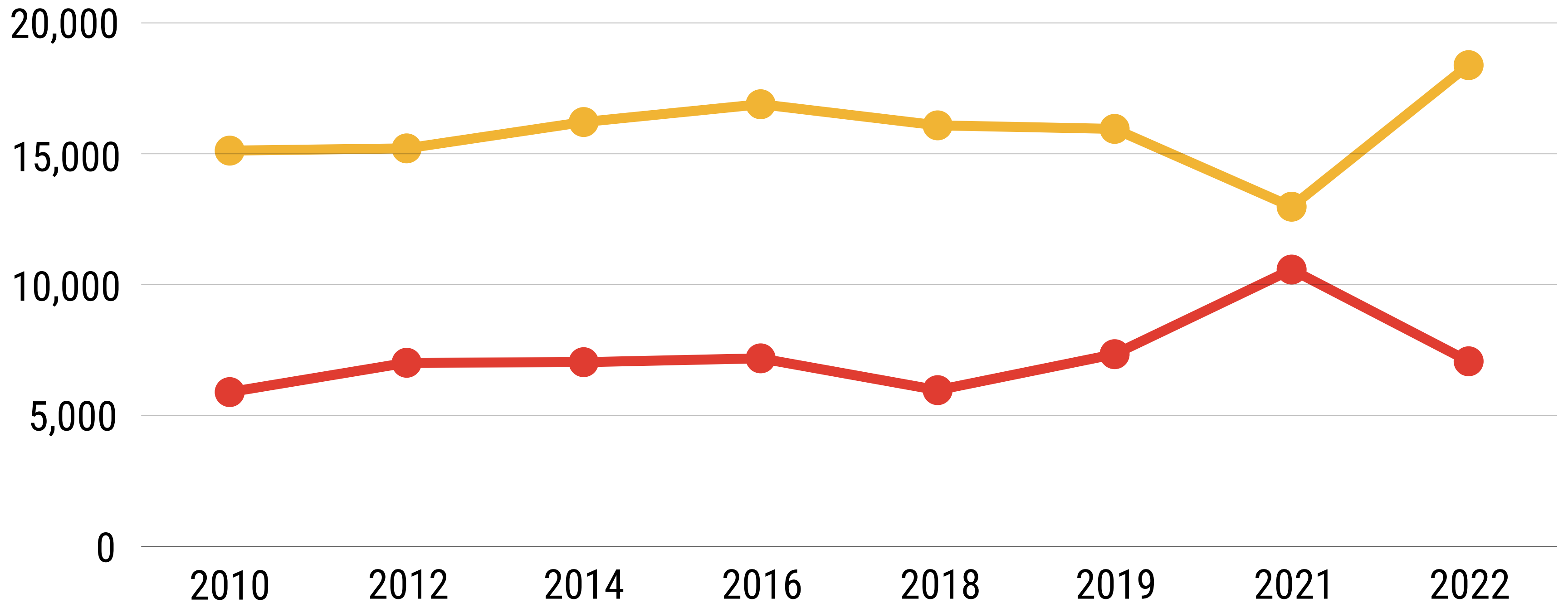
Source: www.unitedforalice.org

ALICE HOUSEHOLDS IN WASHINGTON COUNTY



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ALICE Poverty



ALICE HOUSEHOLDS BY COMMUNITY



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COMMUNITY	TOTAL HOUSEHOLDS	ALICE HOUSEHOLDS
Adamstown	737	10%
Green Valley	4,122	13%
Urbana	4,052	14%
Middletown	1,691	18%
Linganore	4,013	22%
Braddock Heights	1,000	23%
Spring Ridge	2,108	28%

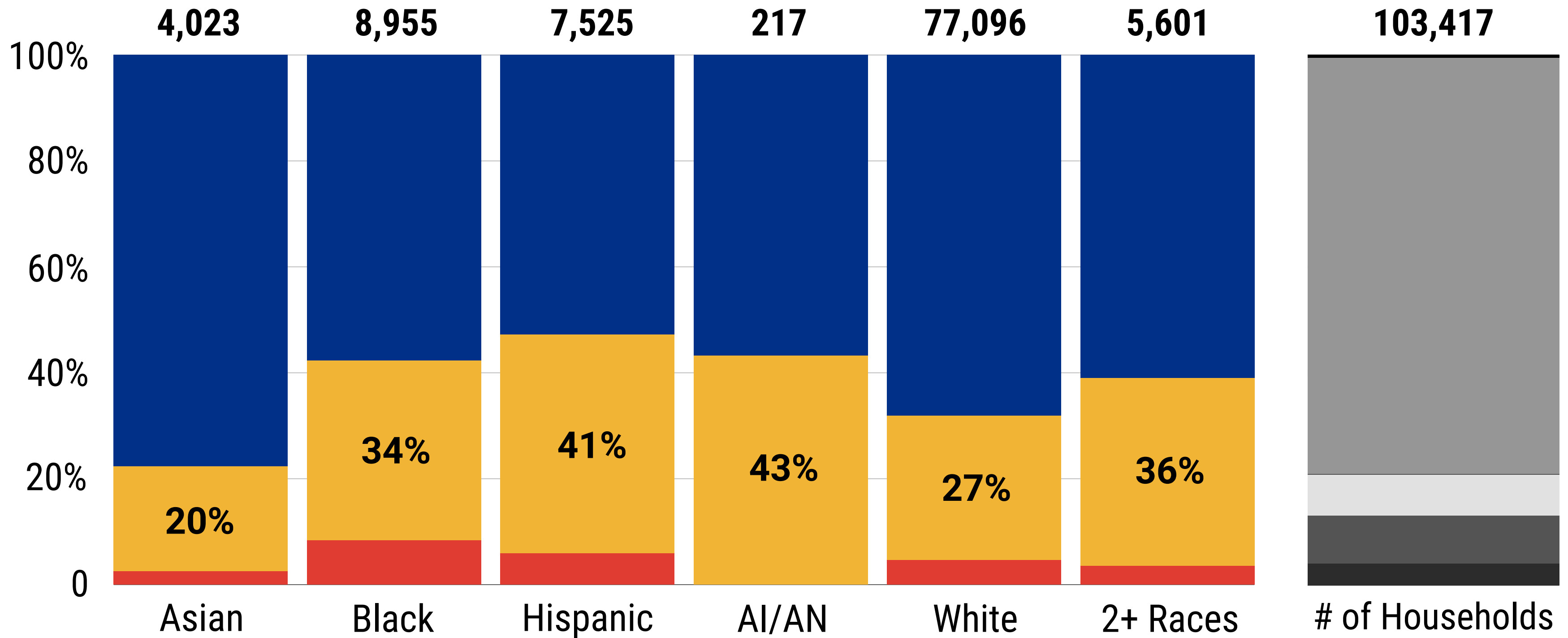
COMMUNITY	TOTAL HOUSEHOLDS	ALICE HOUSEHOLDS
Walkersville	2,440	28%
Jefferson	956	29%
Ballenger Creek	9,279	39%
Brunswick City	3,018	39%
Frederick City	31,383	46%
Thurmont	2,512	47%
Emmitsburg	1,083	55%

HOUSEHOLDS BY RACE & ETHNICITY



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■ Above
 ■ ALICE
 ■ Poverty





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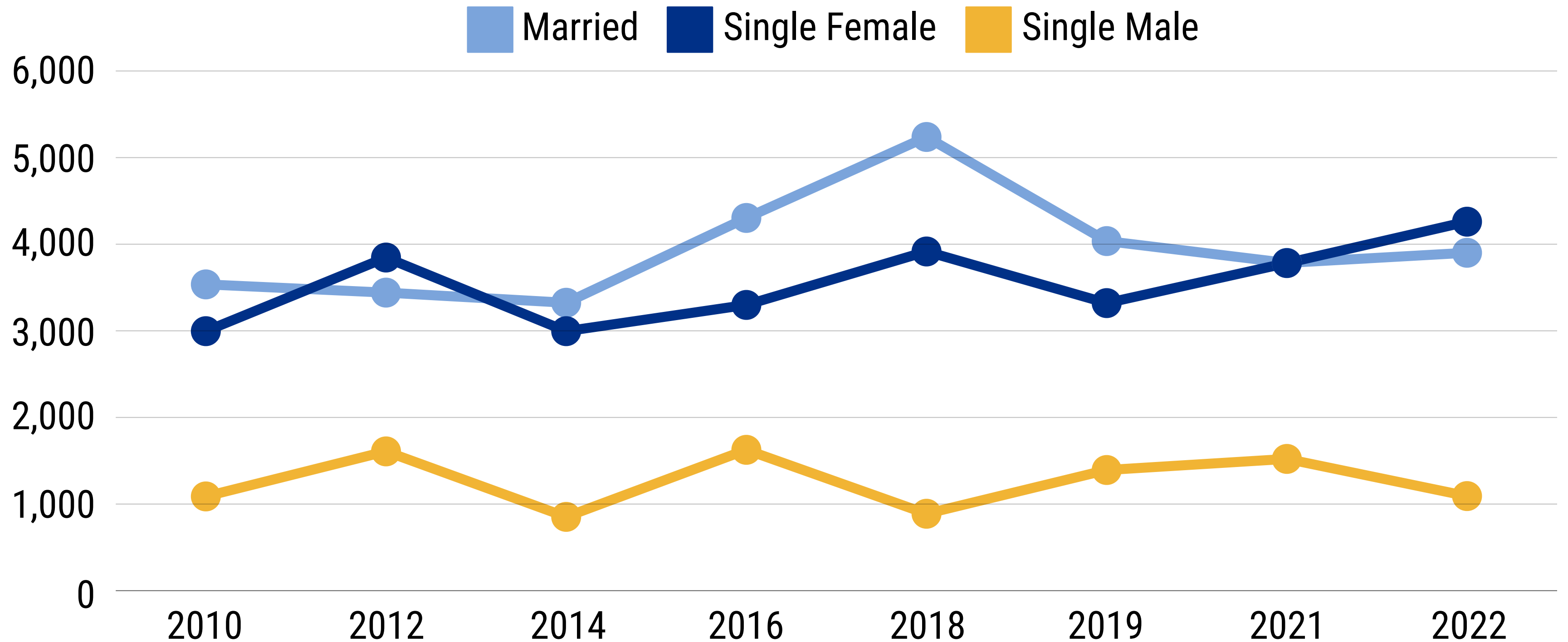
FINANCIAL HARDSHIP BY HOUSEHOLD TYPE

GROUP	% BELOW ALICE THRESHOLD
Single or Cohabiting (no children)	25%
Married (with children)	15%
Single-Female-Headed (with children)	76%
Single-Male-Headed (with children)	49%

ALICE FAMILIES WITH CHILDREN OVER TIME



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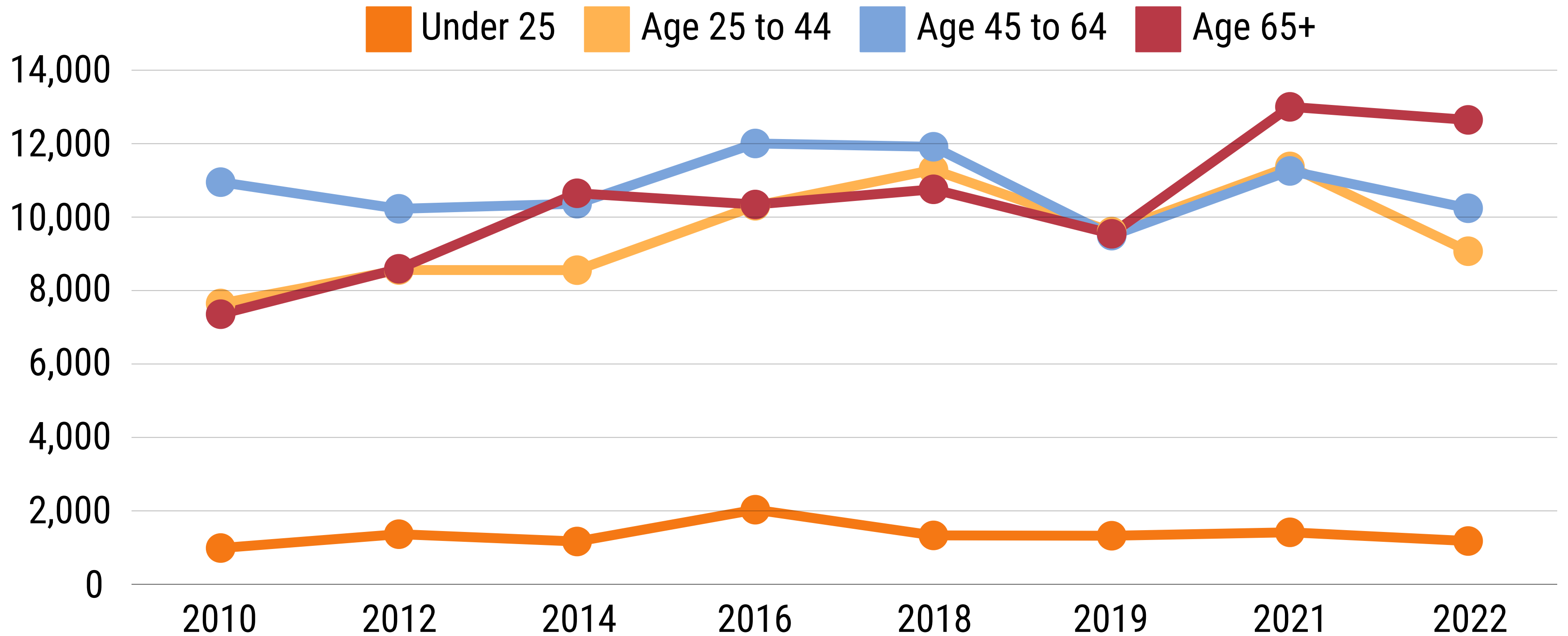
ALICE BY AGE OVER TIME

GROUP	ABOVE	ALICE	POVERTY	# OF HOUSEHOLDS	% BELOW ALICE THRESHOLD
Under 25	546	563	616	1,725	68%
25 to 44 Years	27,169	7,048	2,023	36,240	25%
45 to 64 Years	30,594	8,979	1,262	40,835	25%
65 Years and Over	13,465	10,401	2,246	26,112	48%

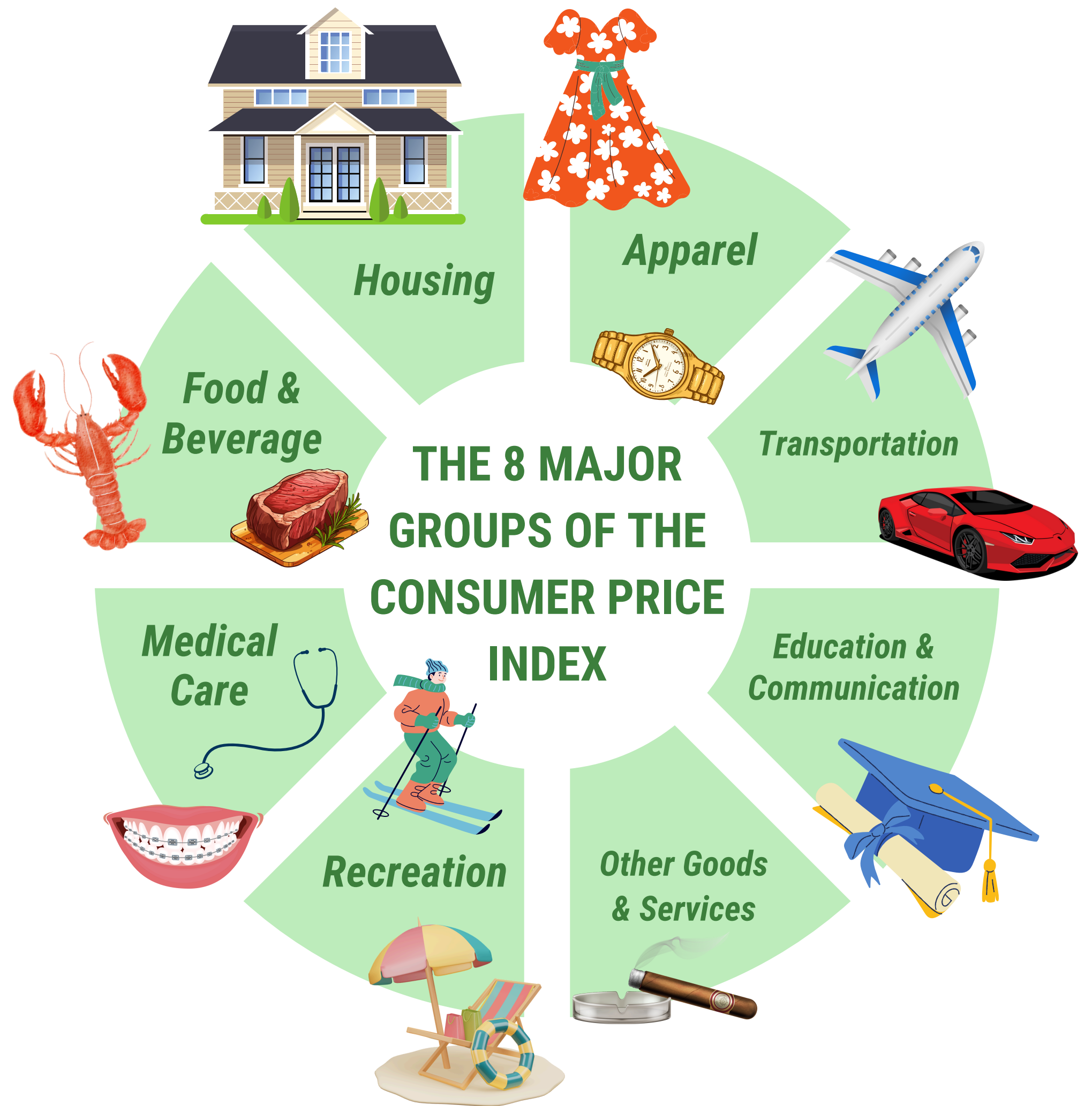
ALICE BY AGE OVER TIME



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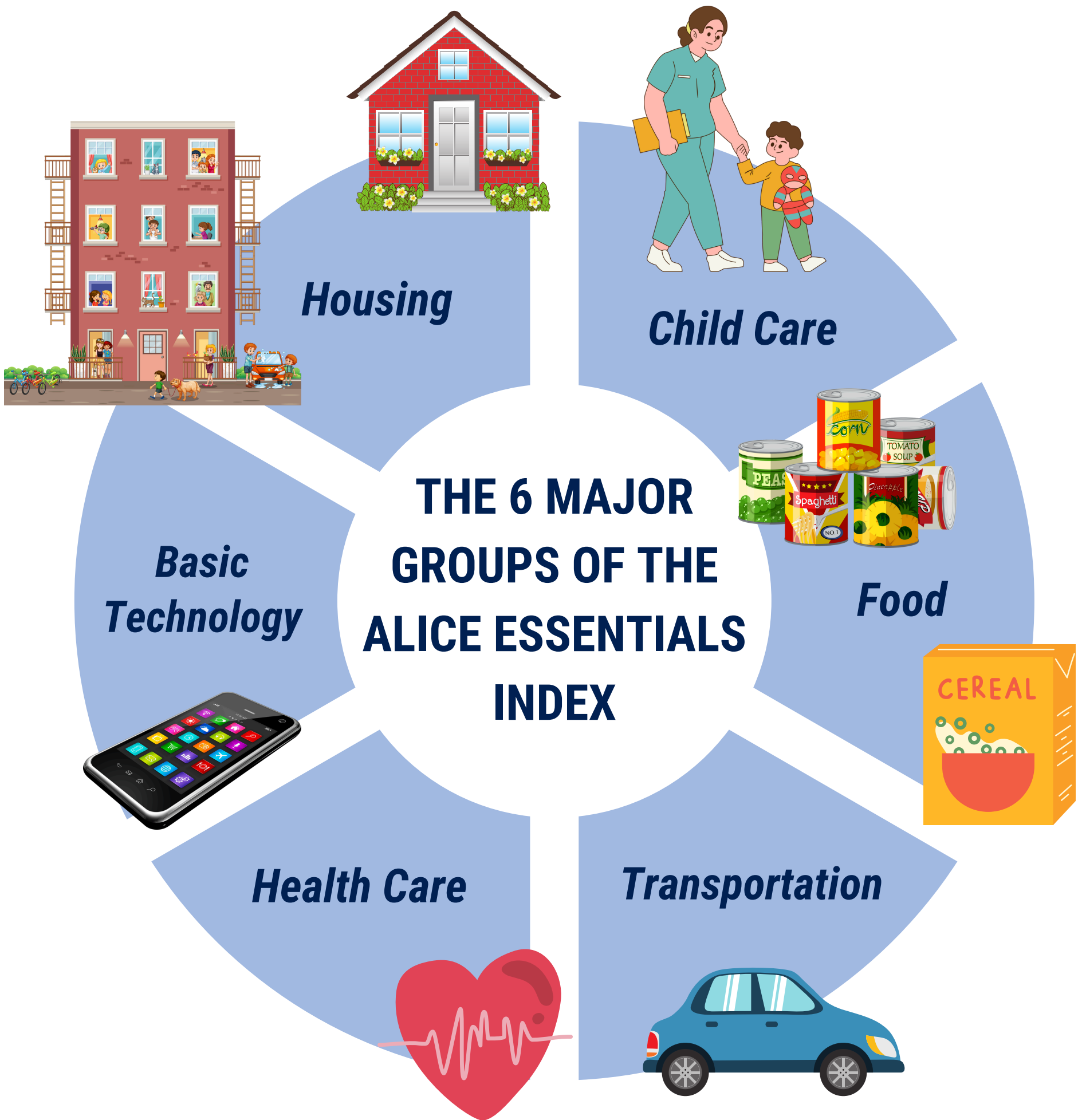
CONSUMER PRICE INDEX



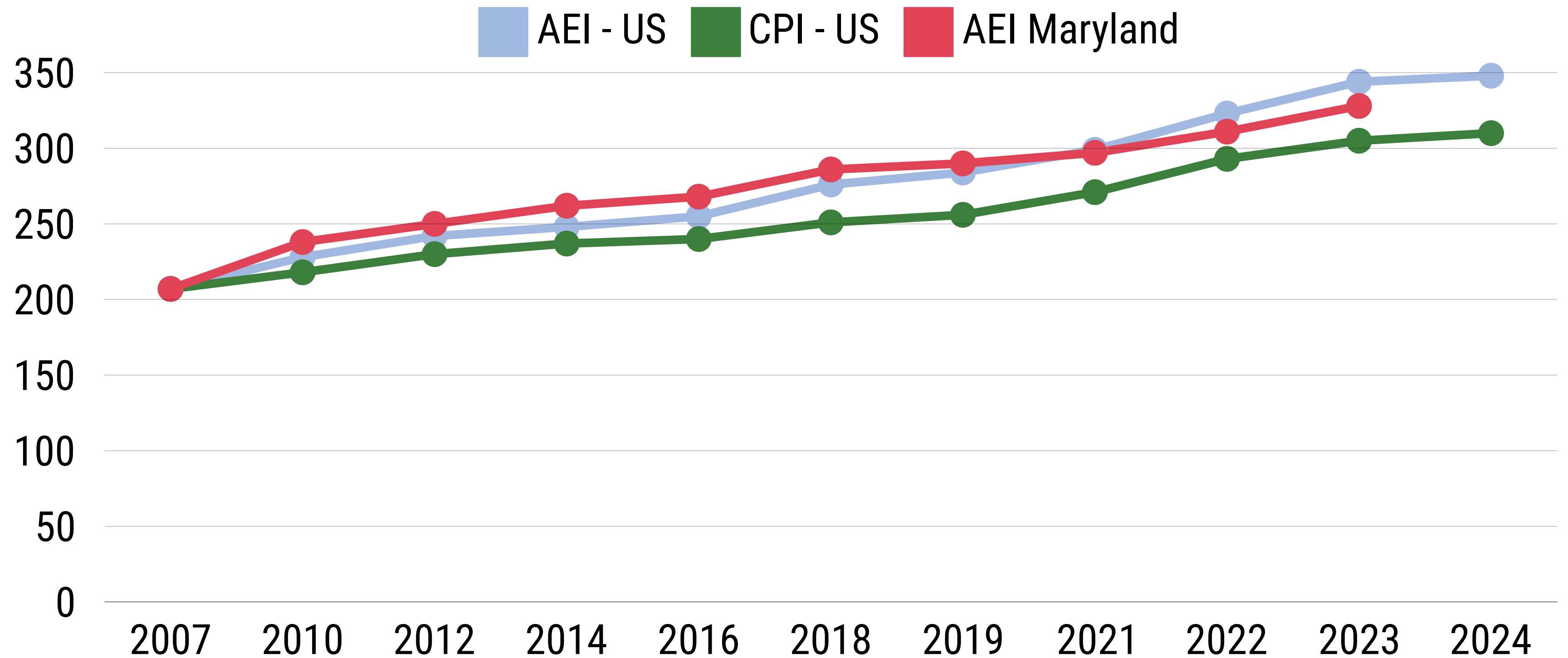
ALICE ESSENTIALS INDEX

- The ALICE Essentials Index measures the increase over time in the costs of the **essential goods and services** that households need to live and work in the modern economy. These minimum costs are itemized in the ALICE Household Survival Budget.
- This includes only essential household items. In comparison, the Bureau of Labor Statistics' Consumer Price Index (CPI) covers a large group of goods and services that urban consumers buy regularly.

ALICE ESSENTIALS INDEX



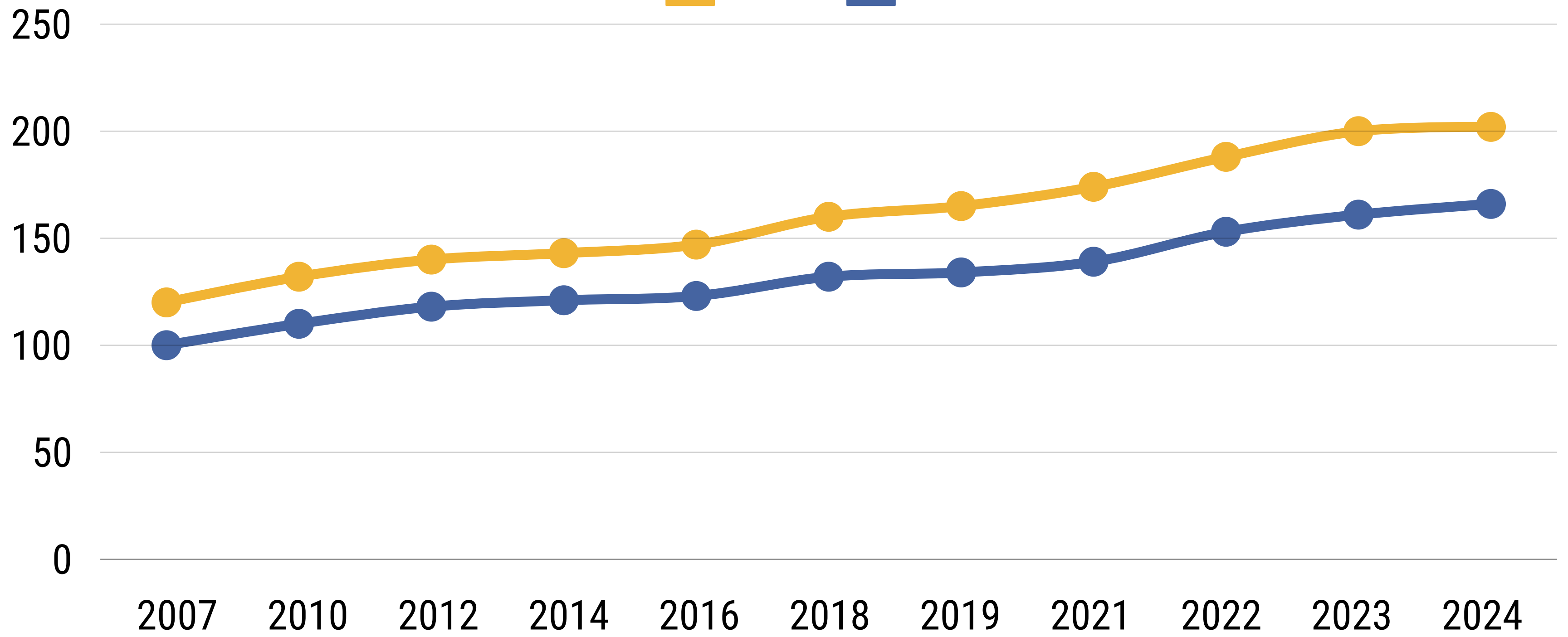
COMPARISON OF INFLATION



URBAN VS. RURAL COUNTIES IN THE U.S.



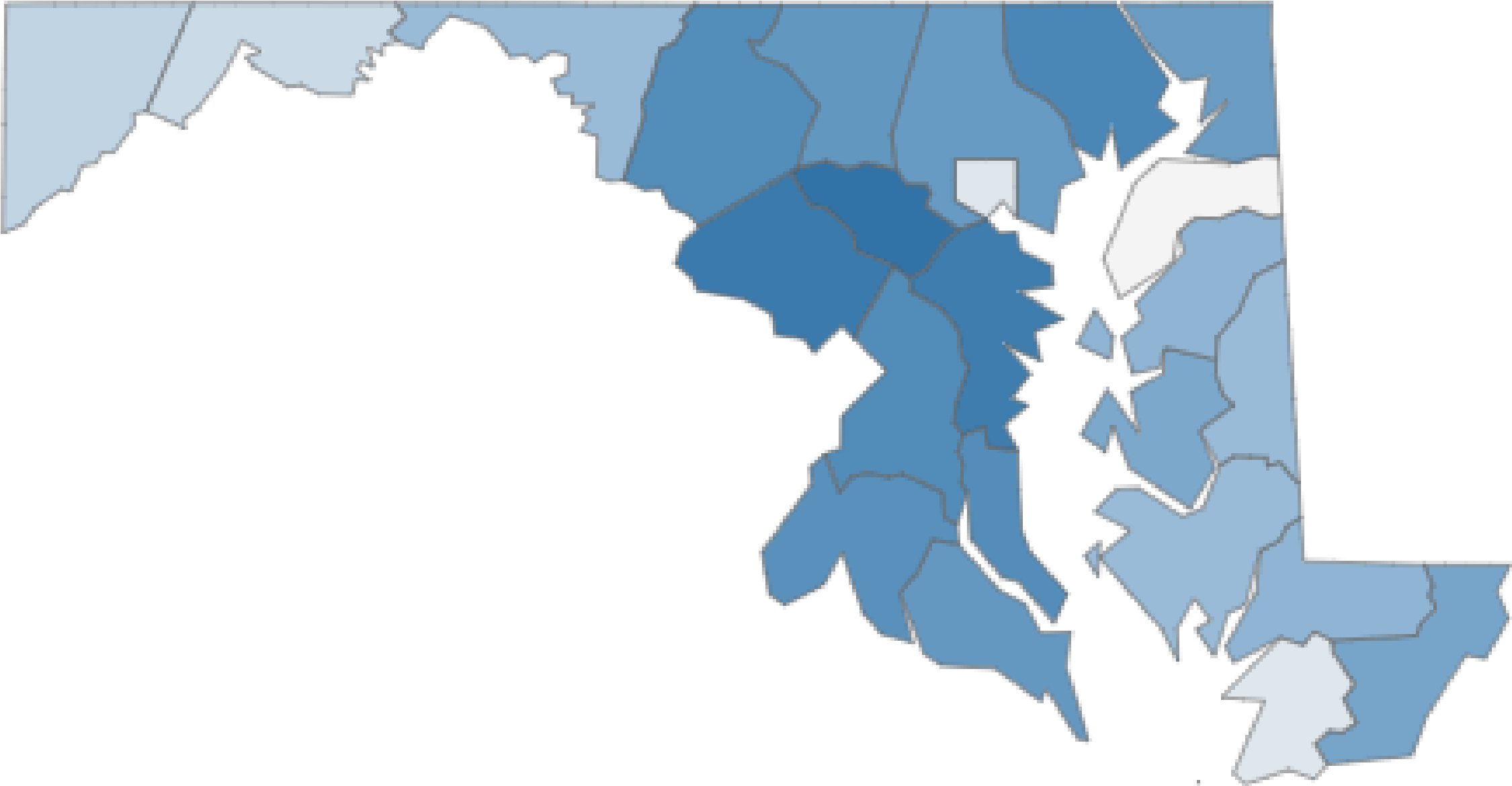
Urban Rural



INTERNET ACCESS IN MARYLAND



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Indicator Value

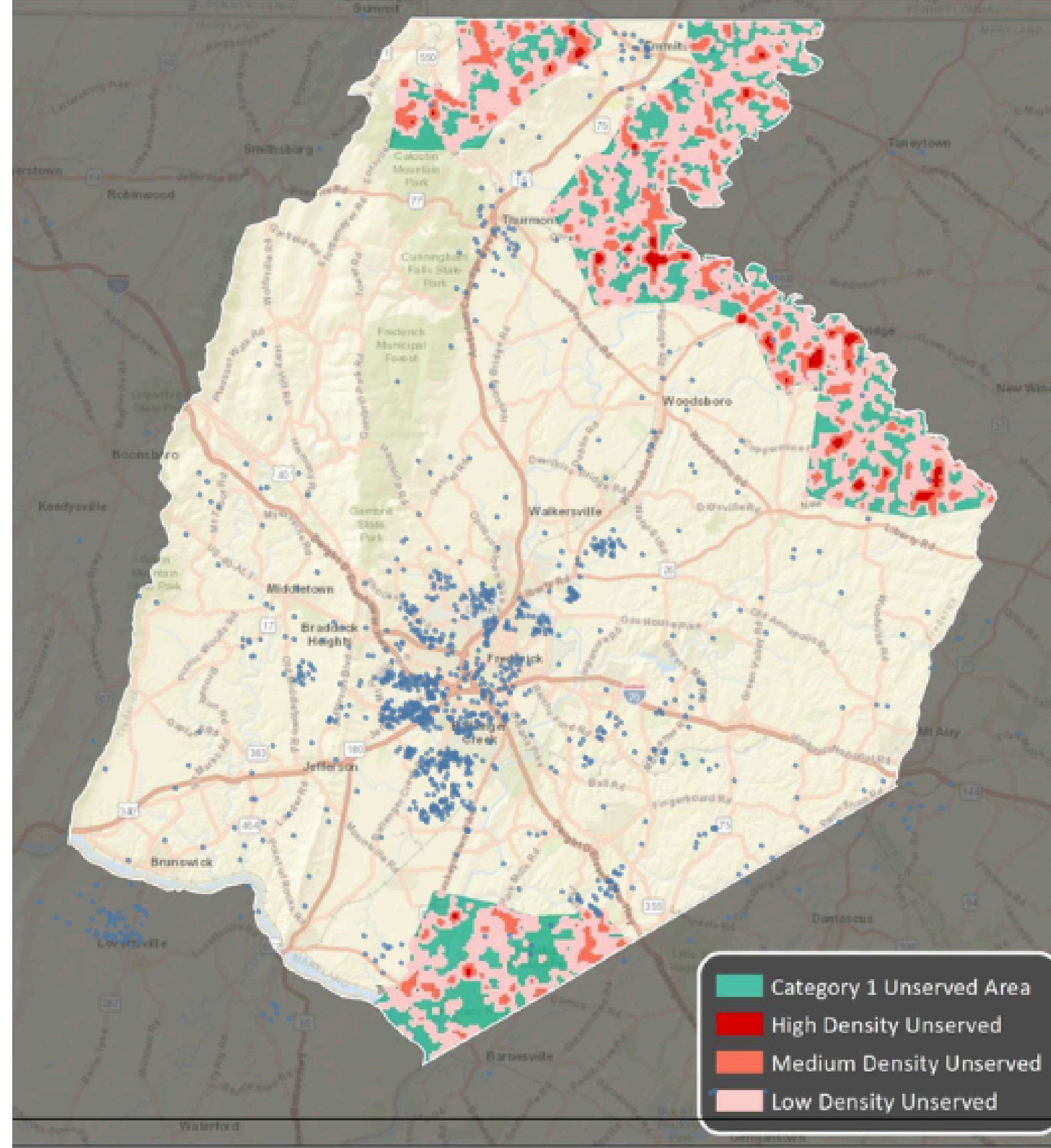
79.90



95.90

Source: www.unitedforalice.org

INTERNET ACCESS IN FREDERICK COUNTY



TOP OCCUPATIONS IN MARYLAND



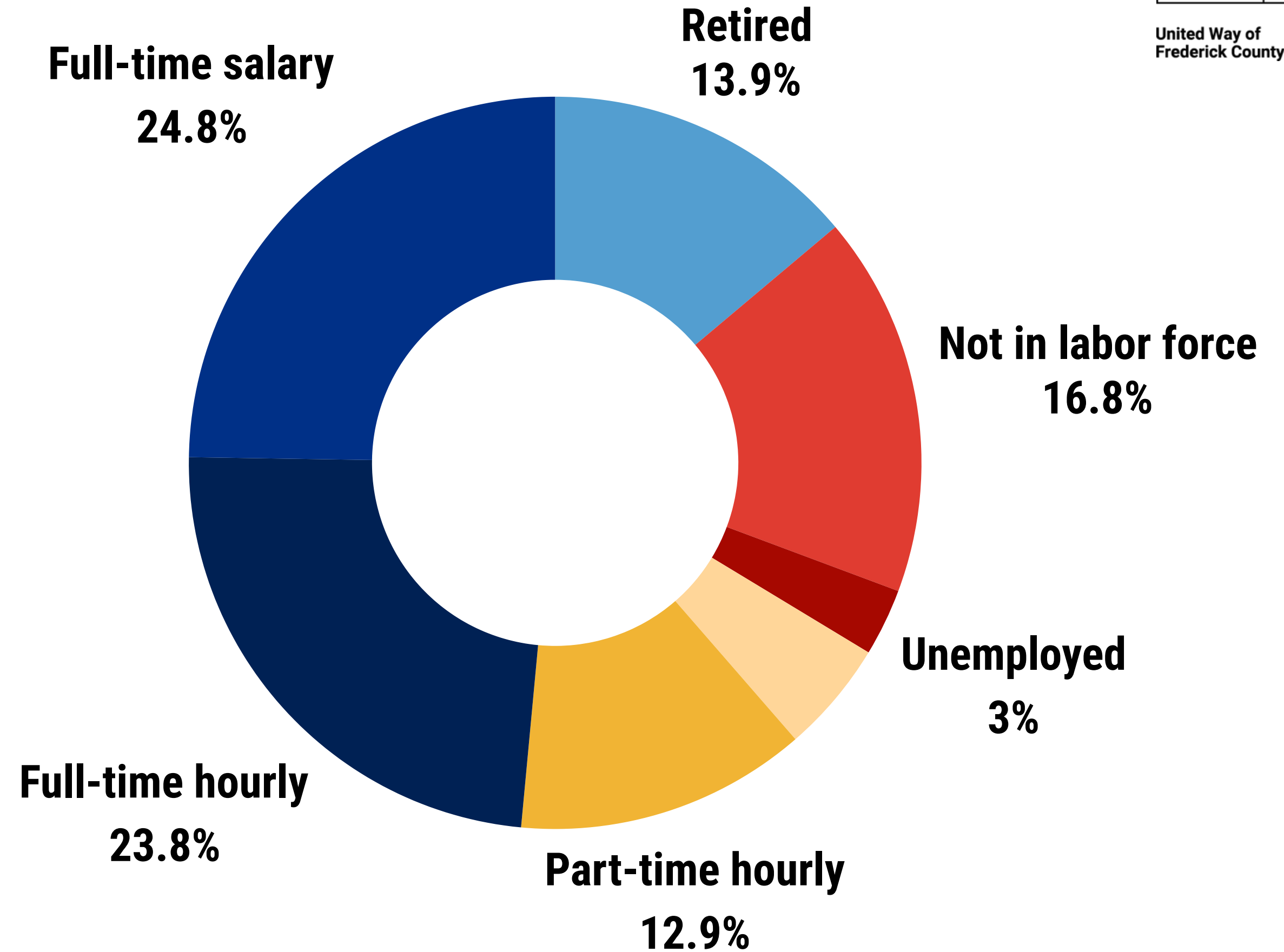
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OCCUPATION	TOTAL EMPLOYMENT	MEDIAN HOURLY WAGE	PERCENT MEDIAN WAGE CHANGE FROM 2019	PERCENT WORKERS BELOW ALICE THRESHOLD
Cooks	34,190	\$16.21	20%	55%
Personal Care Aides	24,960	\$15.26	19%	55%
Nursing Assistants	26,240	\$17.45	16%	52%
Cashiers	60,570	\$17.55	54%	49%
Stockers & Order Fillers	48,660	\$17.25	38%	45%

2021 LABOR FORCE IN FREDERICK COUNTY



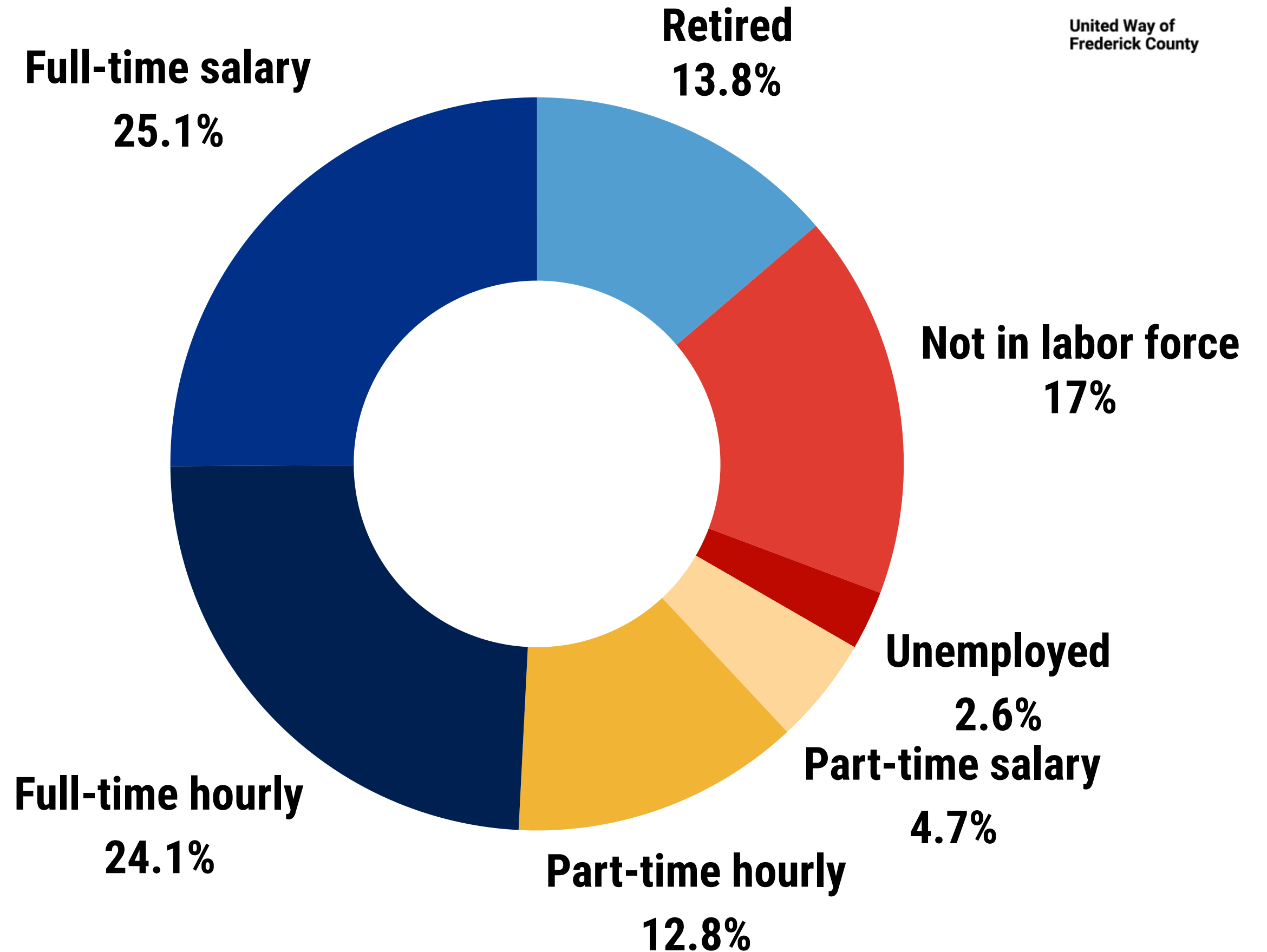
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2022 LABOR FORCE IN FREDERICK COUNTY



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** Full-time salaried work brings greater financial stability, yet a large (and growing) number of workers are paid hourly. 41.6% of working Frederick County residents are not in a full-time salaried position, resulting in potential financial instability.*

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