

UNITED WAY OF FREDERICK COUNTY'S

THE STATE OF ALICE IN FREDERICK COUNTY

2025 Update on Financial Hardship

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.

MEETALICE



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



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.

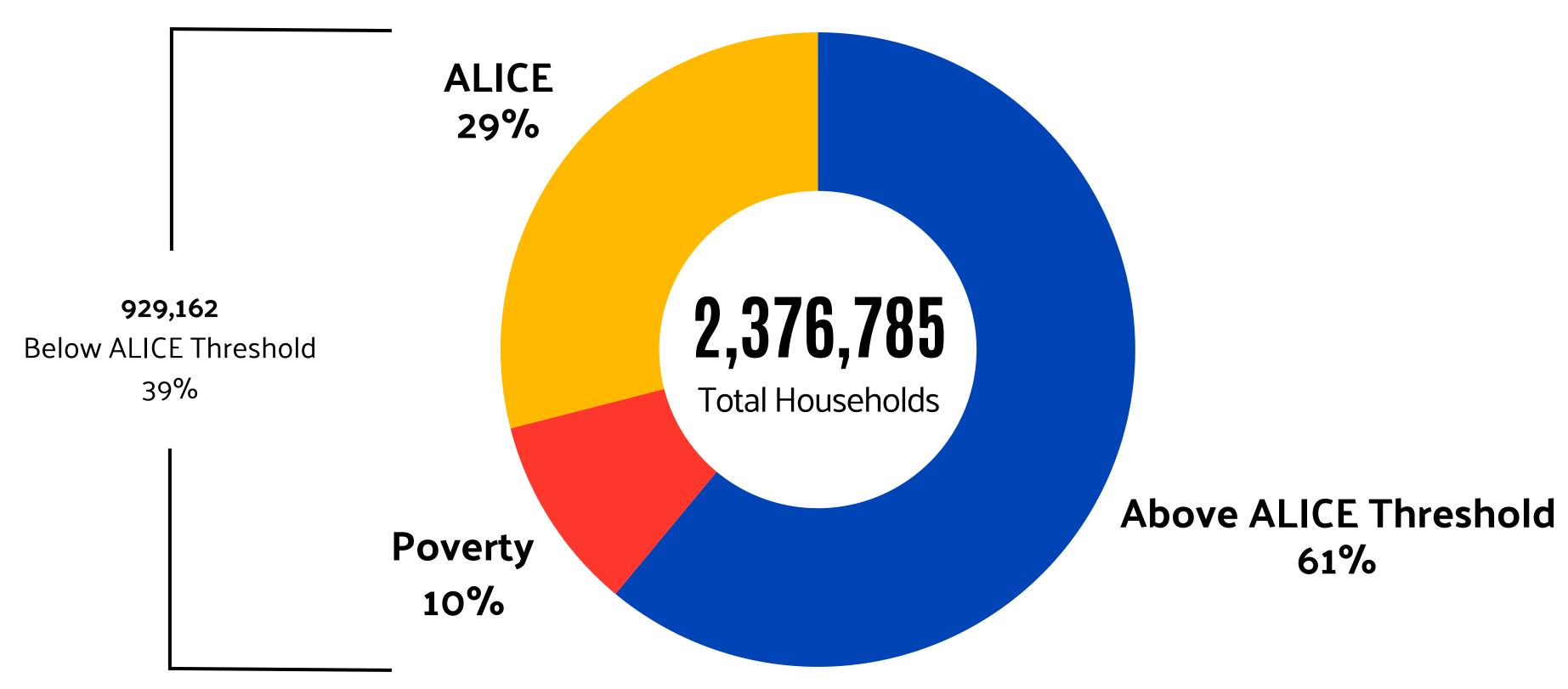
ALICE Household Survival Budget: Reflects the minimum costs of household necessities in Maryland (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types.

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.

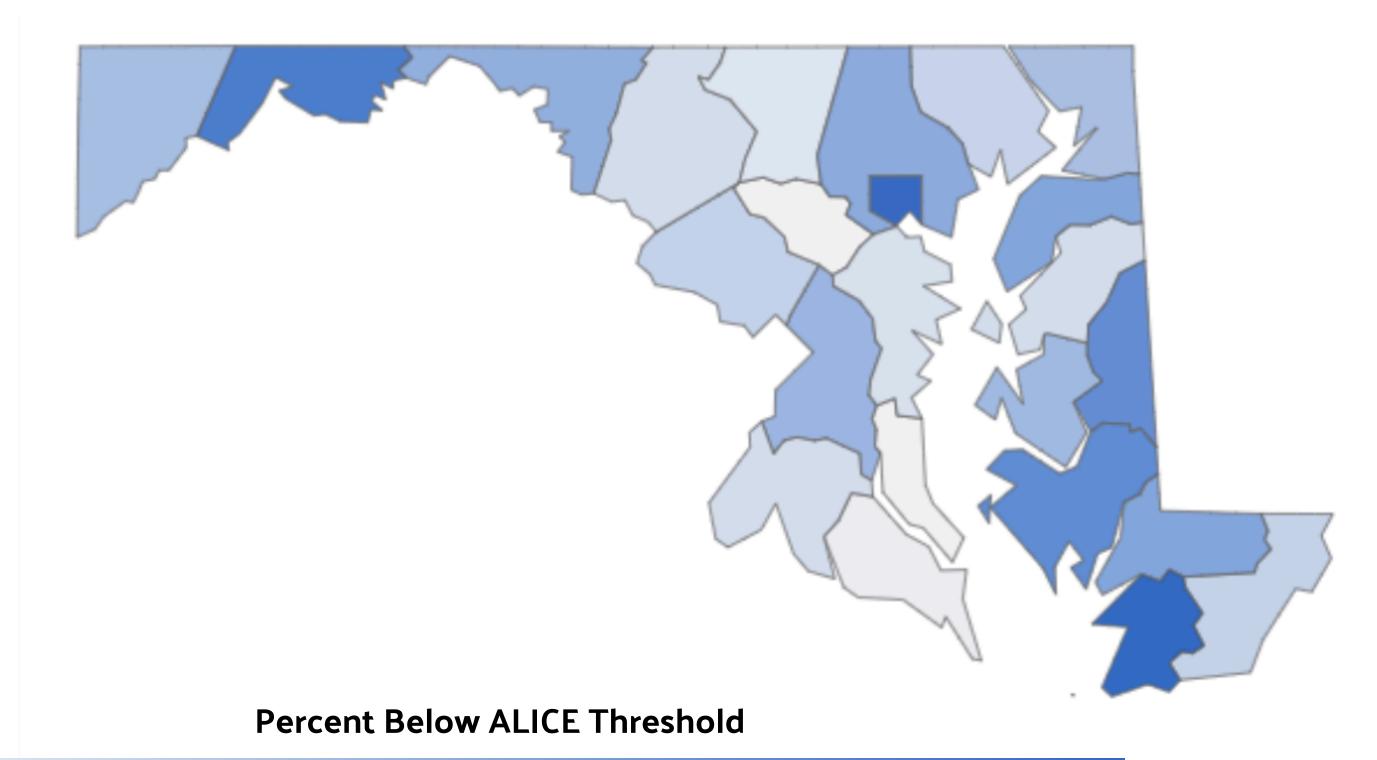
MARYLAND STATE OVERVIEW





ALICE IN MARYLAND



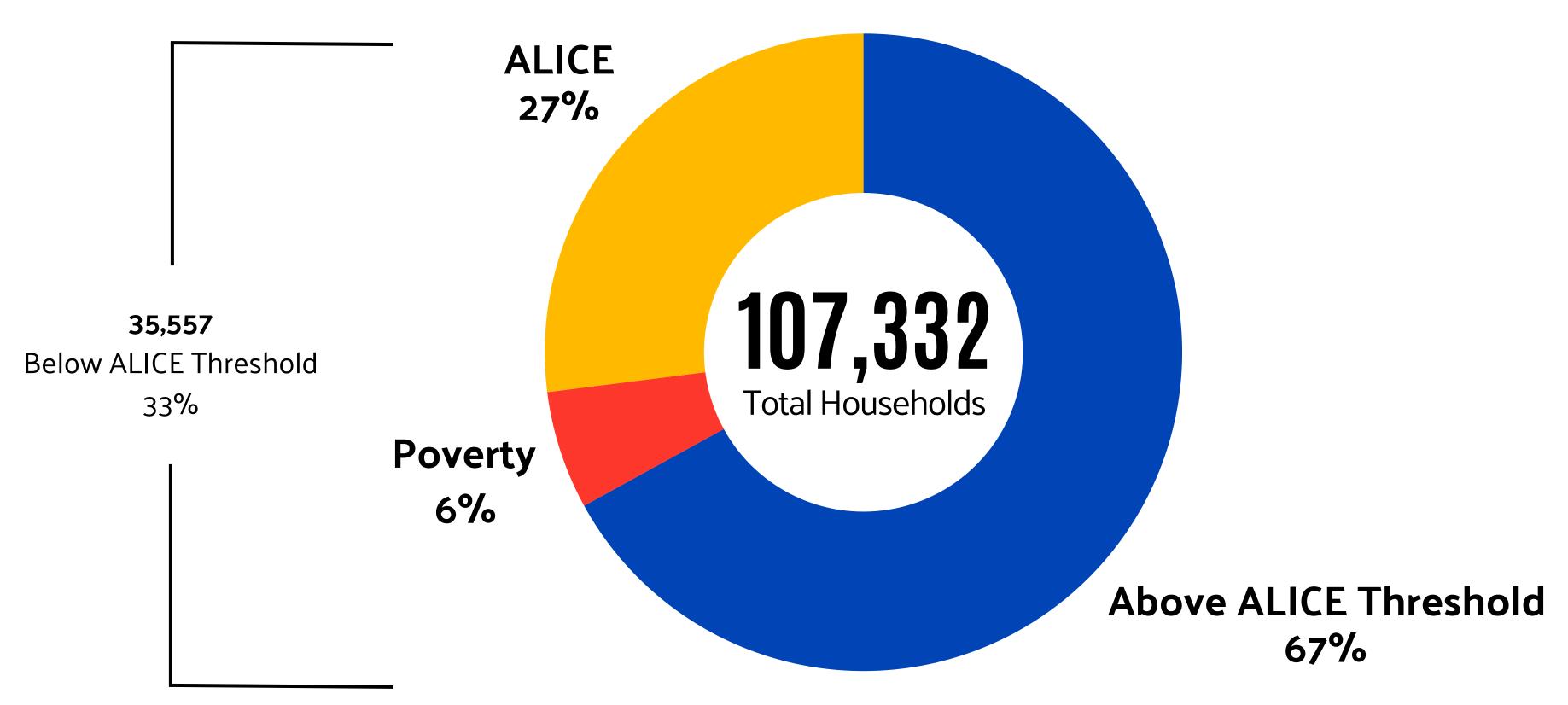


30%

58%

FREDERICK COUNTY I OVERVIEW









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%)





Population: 293,391

Number of Households: 107,332

Median Household Income: \$114,360

(state average: \$98,678)

Labor Force Participation Rate: 69%

(state average: 68%)

ALICE Households: 27% (state average: 29%)

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

FINANCIAL HARDSHIP OVER TIME



YEAR	POVERTY	ALICE	ABOVE ALICE THRESHOLD	TOTAL HOUSEHOLDS
2023	6,549	29,008	71,775	107,332
2022	6,147	26,991	71,774	104,912
2016	6,801	27,887	55,112	89,800
2010	4,671	22,273	57,020	83,964

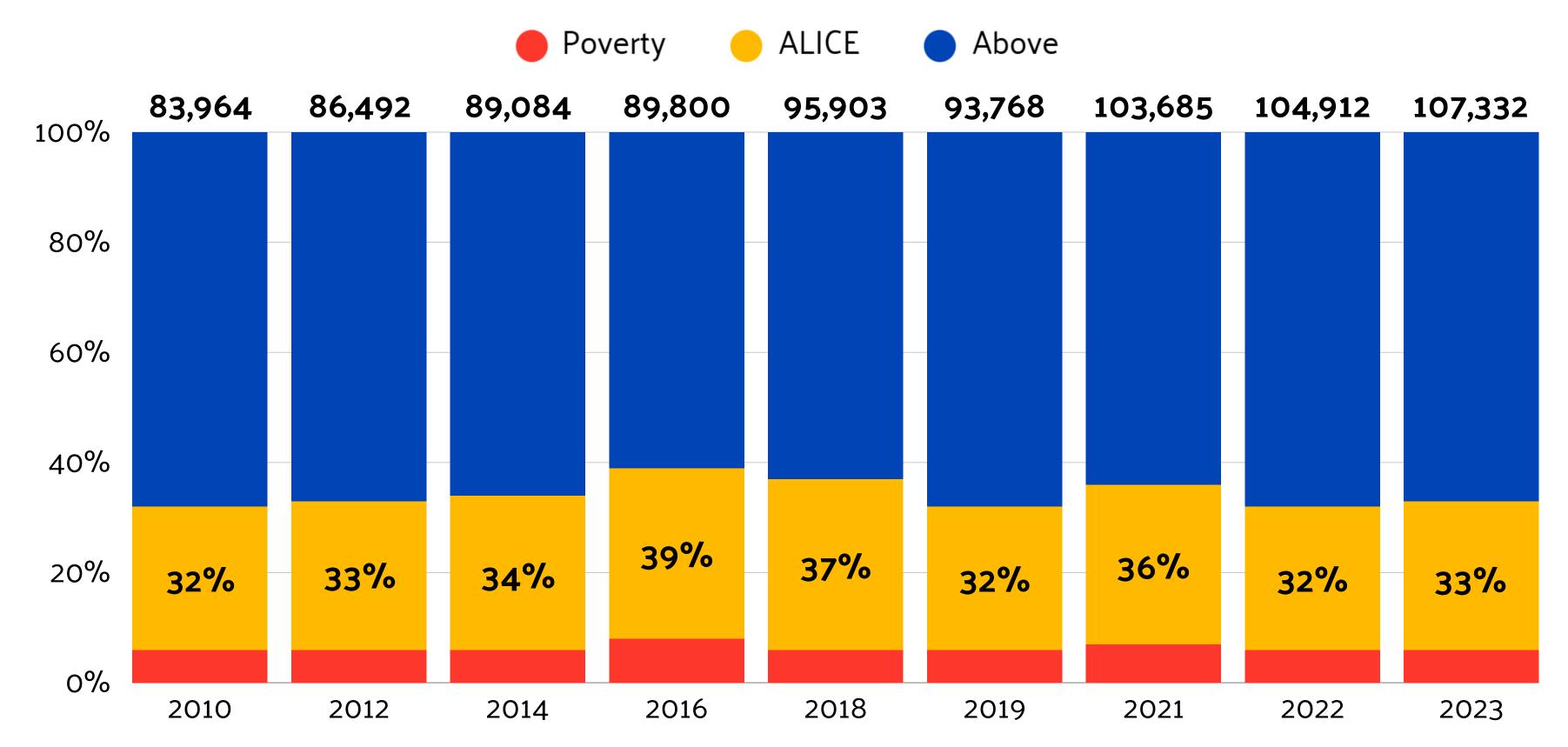
FINANCIAL HARDSHIP OVER TIME



YEAR	POVERTY	ALICE	ABOVE ALICE THRESHOLD	TOTAL HOUSEHOLDS
2023	6,549	29,008	71,775	107,332
2022	6,147	26,991	71,774	104,912
CHANGE	+402	+2,017	+1	+2,420

CHANGE OVER TIME





DEFINING THE NEED

HOUSEHOLD SIZE	ALICE SURVIVAL BUDGET	FEDERAL POVERTY LEVEL	THE ALICE GAP
Single Adult	\$49,380 (+\$816)	\$14,580 (-480)	\$20,220 (-\$13,284)
Family of 4 (2 Adults, 2 in Childcare)	\$111,588 (-\$480)	\$30,000 (-1,200)	\$51,588 (-29,280)
Single Senior	\$53,496 (+36)	\$14,580 (-480)	\$24,336 (-14,064)

EDENEDICK COLINITY HOLICEHOLD CHDWWAL BLIDGET

FREDERICK COUNTY HOUSEHOLD SURVIVAL BUDGET						
	Single Adult	2 Adult, 2 Childcare	Single Senior			

\$2,107 (\$0)

\$1,802 (\$0)

\$1,389 (+\$47)

\$963 (-\$105)

\$850 (+\$88)

\$116 (\$0)

\$723 (+\$3)

\$1,349 (-\$73)

\$9,299 (-\$40)

\$111,588 (-\$480)

\$55.79 (\$0.24)

\$1,817 (\$0)

\$0 (\$0)

\$471 (+\$16)

\$366 (+\$12)

\$574 (+\$5)

\$86 (\$0)

\$331 (+\$2)

\$813 (-\$22)

\$4,458 (+\$3)

\$53,496 (+\$36)

\$26.75 (+0.02)

HOUSING & UTILITIES

TRANSPORTATION

HEALTH CARE

TECHNOLOGY

MISCELLANEOUS

TAX PAYMENTS

MONTHLY TOTAL

ANNUAL TOTAL

HOURLY WAGE

CHILD CARE

FOOD

\$1,817 (\$0)

\$0 (\$0)

\$512 (+\$19)

\$436 (+\$18)

\$218 (+\$32)

\$86 (\$0)

\$307 (+\$7)

\$739 (-\$8)

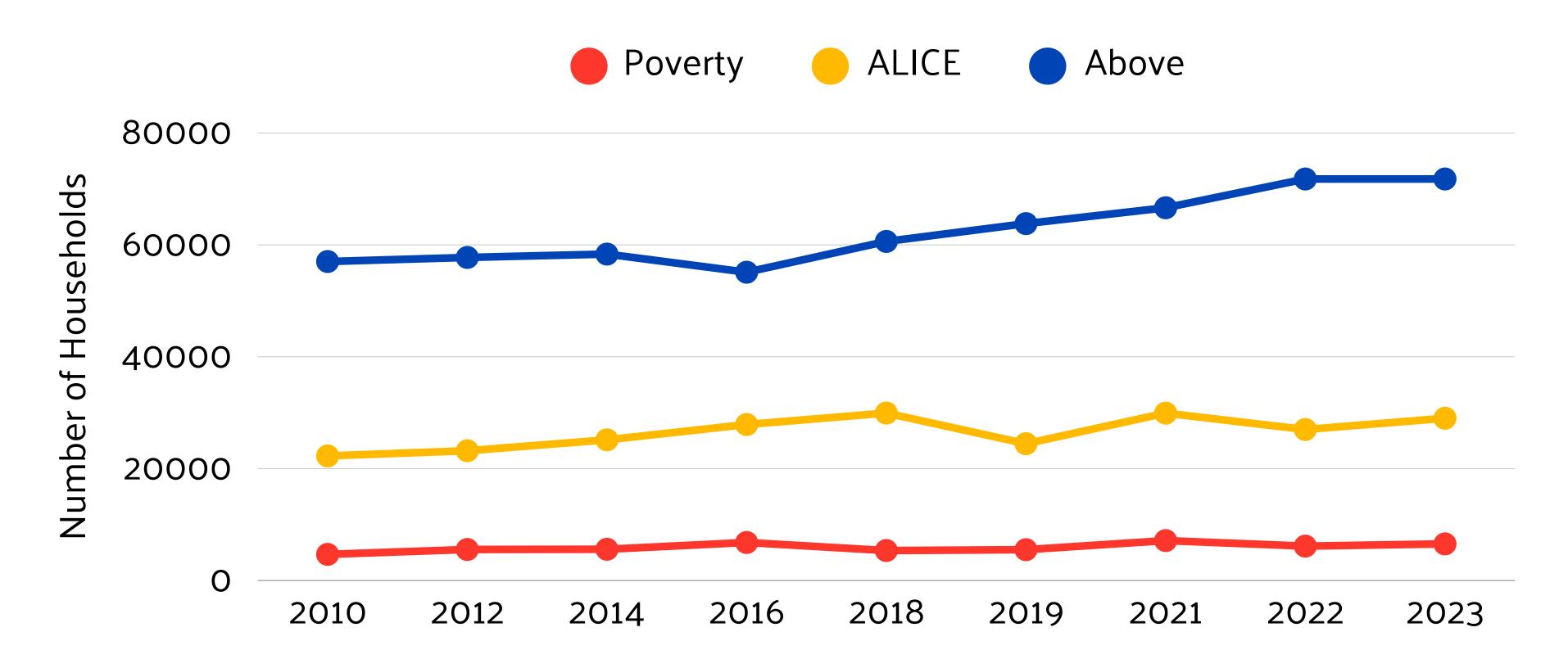
\$4,115 (+\$68)

\$49,380 (+\$816)

\$24.69 (+\$0.41)

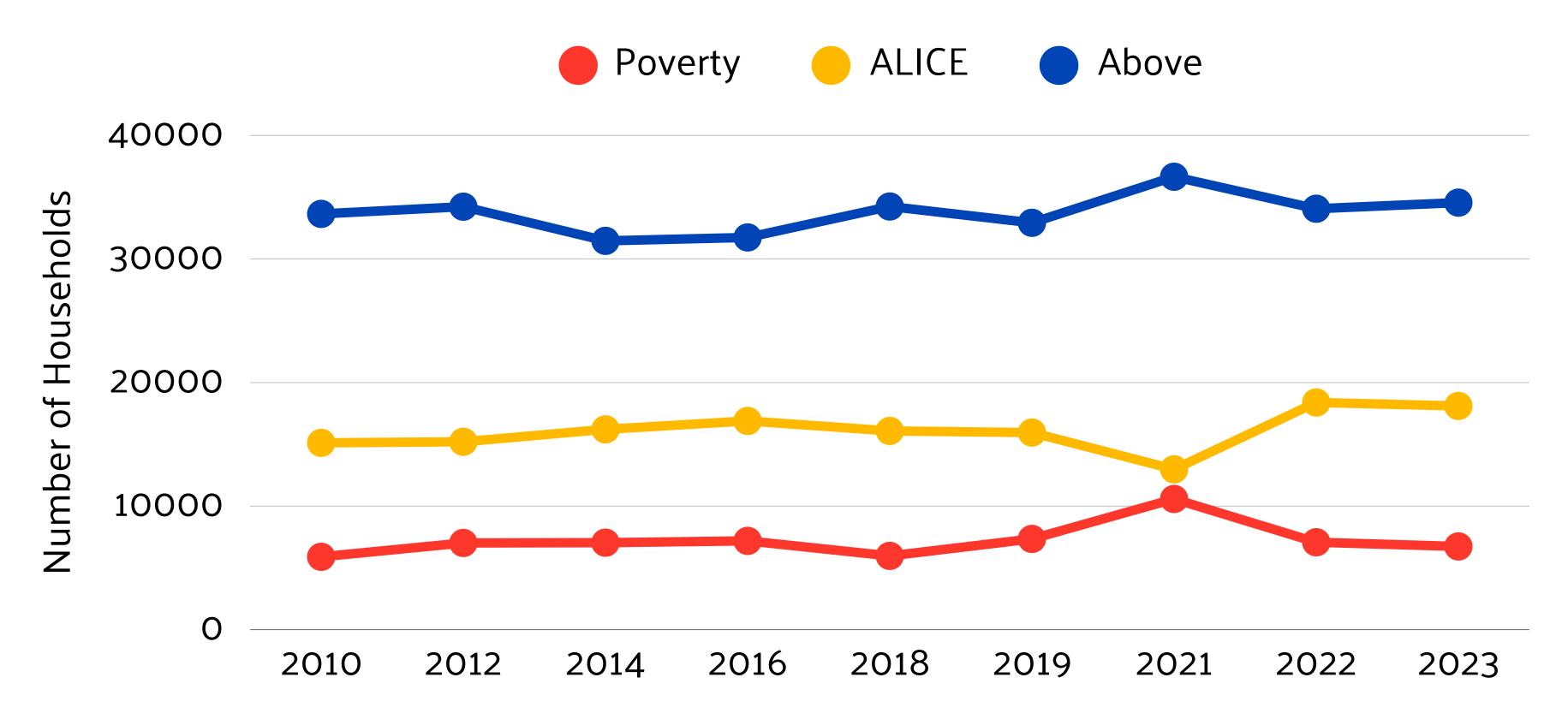
FINANCIAL HARDSHIP IN FREDERICK COUNTY





ALICE HOUSEHOLDS IN WASHINGTON COUNTY (SECONDARY)





ALICE HOUSEHOLDS BY COMMUNITY

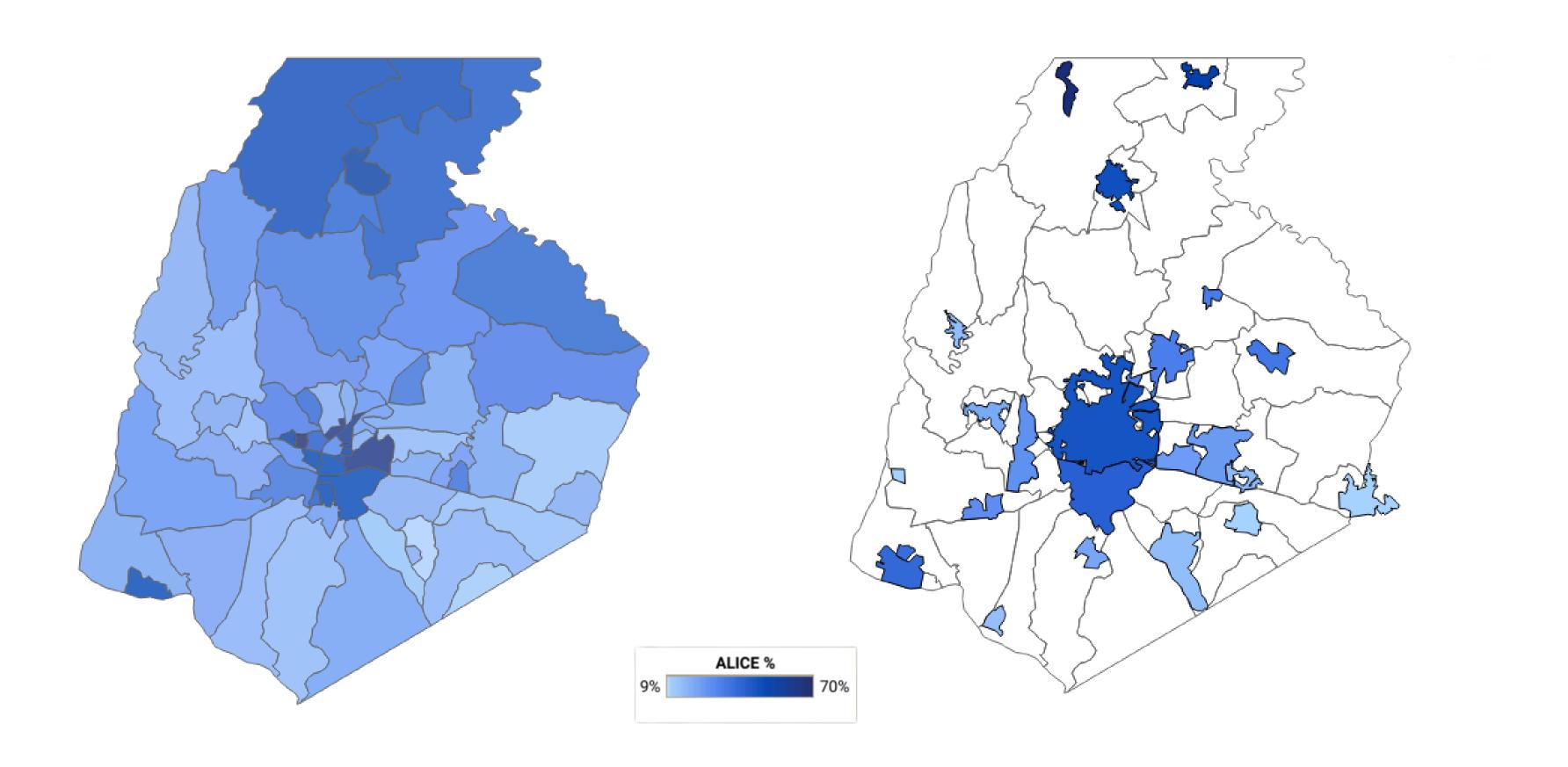


COMMUNITY	TOTAL HOUSEHOLDS	ALICE HOUSEHOLDS	
Urbana	6,658	17%	
Middletown	3,849	18%	
New Market	11,772	20%	
Jefferson	1,853	23%	
Braddock Heights	1,879	24%	
Tuscarora	4,793	26%	
Walkersville	3,679	30%	

COMMUNITY	TOTAL HOUSEHOLDS	ALICE HOUSEHOLDS	
Catoctin	813	32%	
Ballenger Creek	2,863	33%	
Linganore	610	34%	
Frederick City	34,872	45%	
Thurmont	3,547	45%	
Emmitsburg	2,090	45%	
Brunswick	2,157	48%	

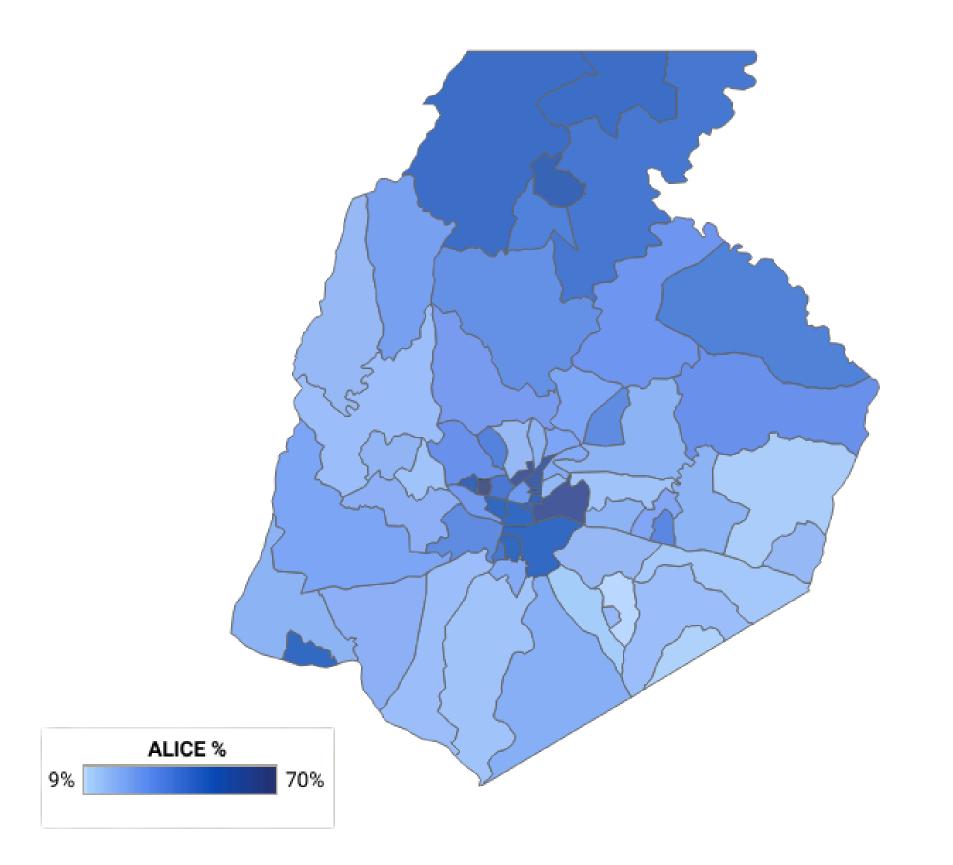
ALICE % BY CENSUS TRACT & PLACE

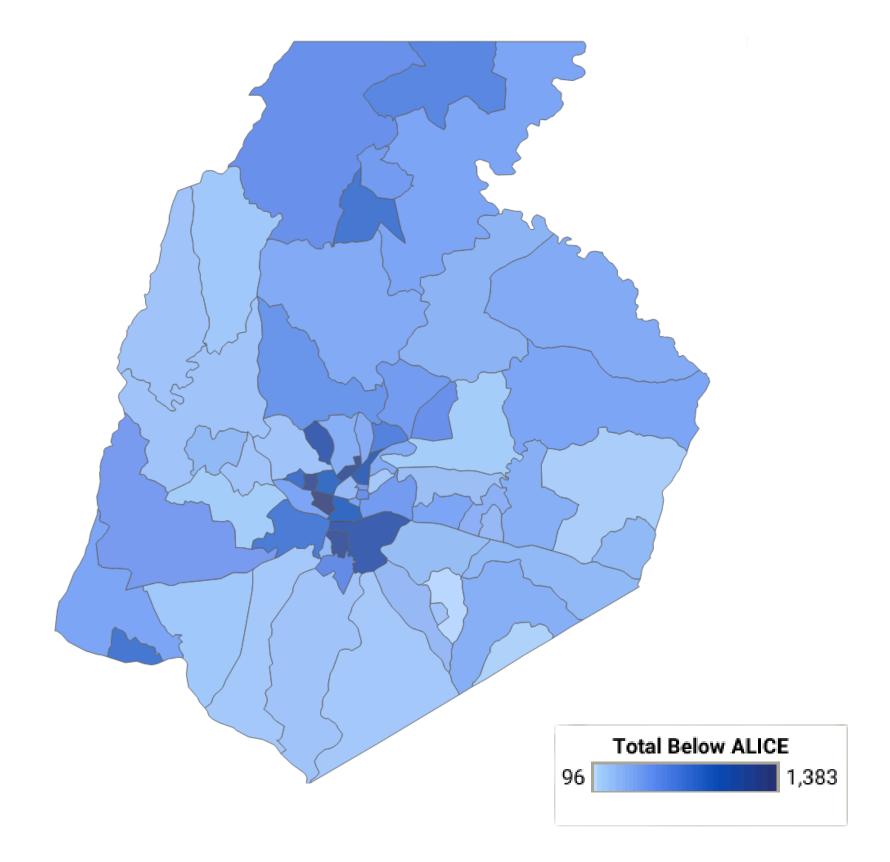




ALICE HOUSEHOLDS BY CENSUS TRACT







ALICE % BY CENSUS TRACT WITH PROGRAM DATA



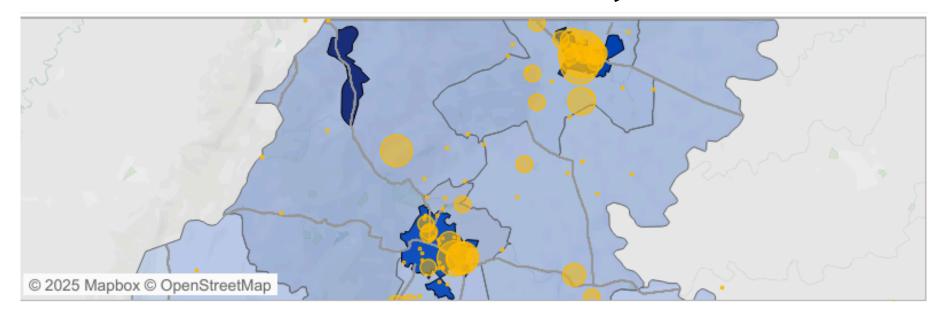
ENOUGH Boundaries: Golden Mile



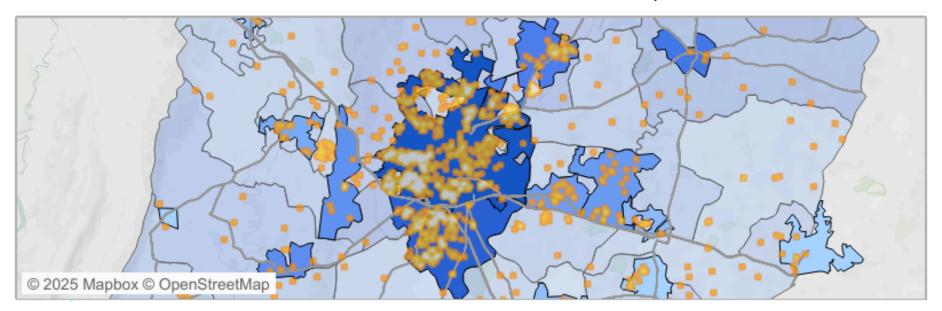
Brunswick/Rosemont

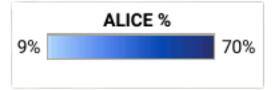


North Frederick County, MD



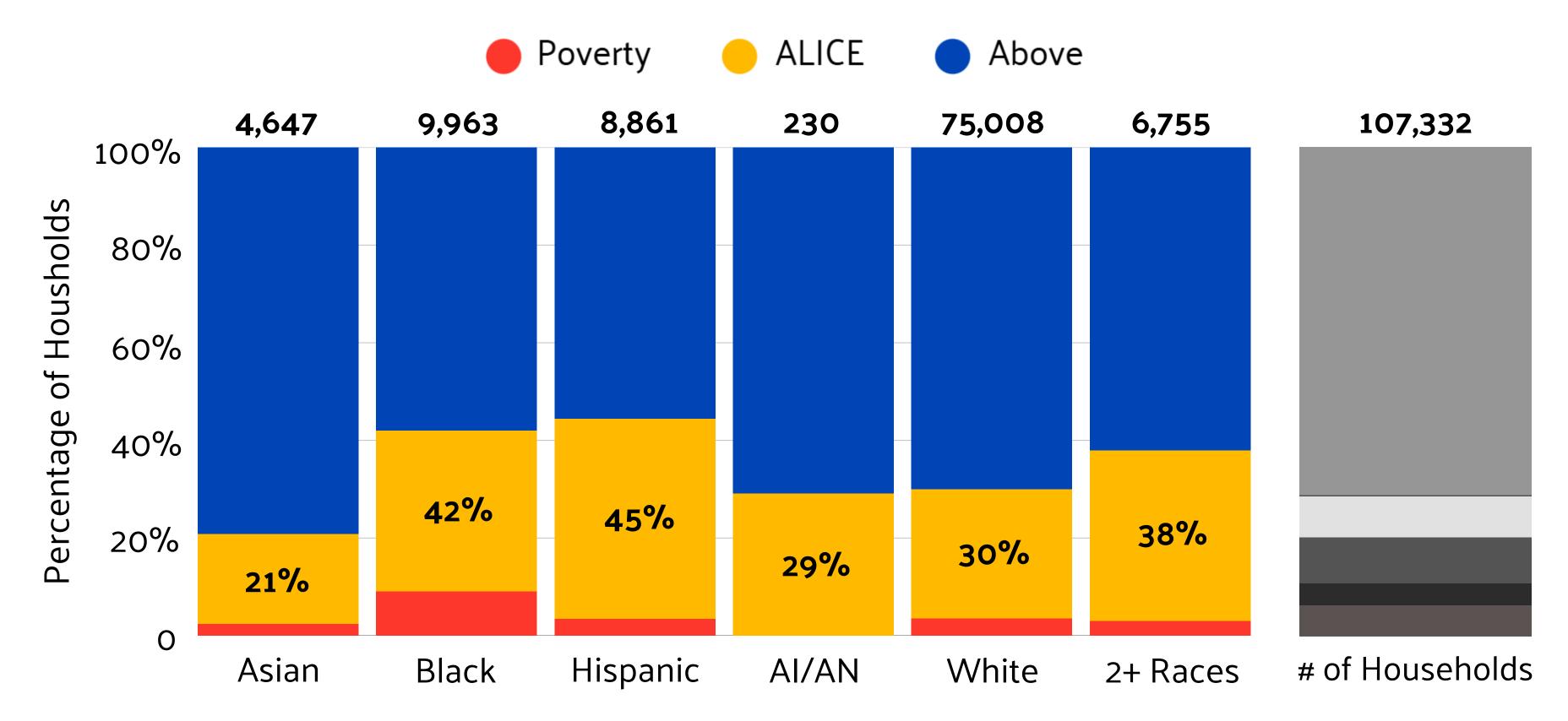
Central Frederick County





HOUSEHOLDS BY RACE & ETHNICITY





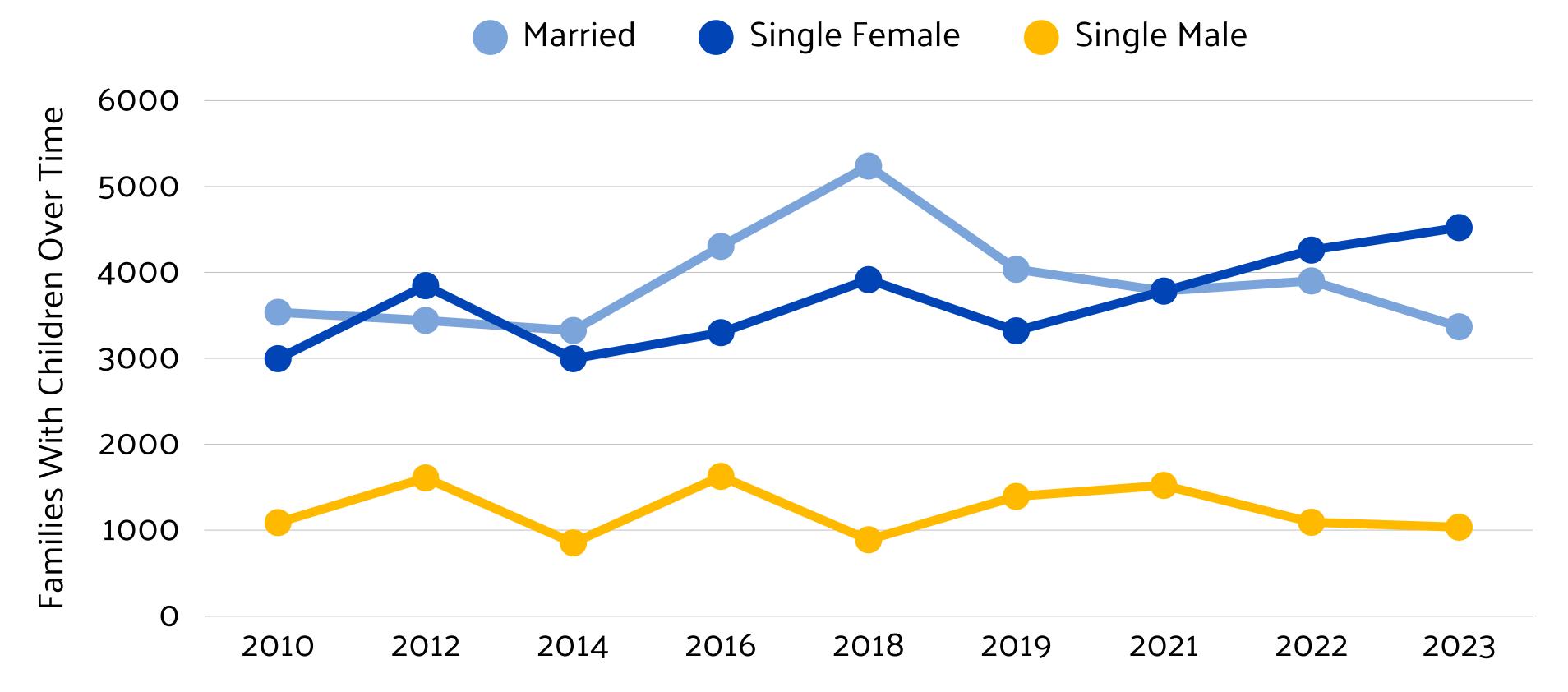
FINANCIAL HARDSHIP BY HOUSEHOLD TYPE



GROUP	% BELOW ALICE THRESHOLD IN 2022	% BELOW ALICE THRESHOLD IN 2023	
Single or Cohabitating (no children)	25%	33%	
Married (with children)	15%	13%	
Single-Female-Headed (with children)	76%	76%	
Single-Male-Headed (with children)	49%	47%	

ALICE FAMILIES WITH CHILDREN OVER TIME





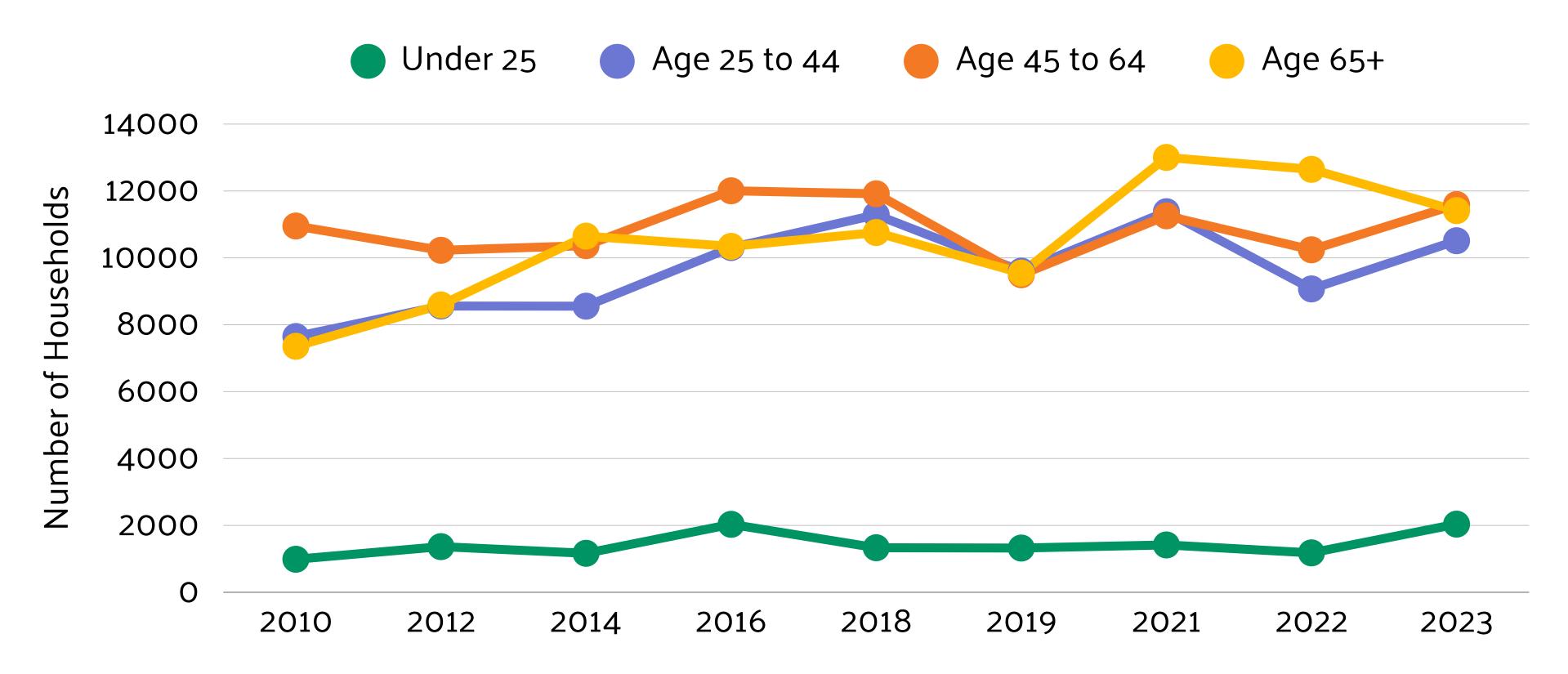
ALICE BY AGE



GROUP	ABOVE	ALICE	POVERTY	# OF HOUSEHOLDS	% BELOW ALICE THRESHOLD
Under 25	355	1,607	431	2,393	85% (+17%)
25 to 44 Years	25,823	8,398	2,114	36,335	29% (+4%)
45 to 64 Years	30,195	9,348	2,247	41,790	28% (+3%)
65 Years and Over	15,402	9,655	1,757	26,814	43% (-5%)

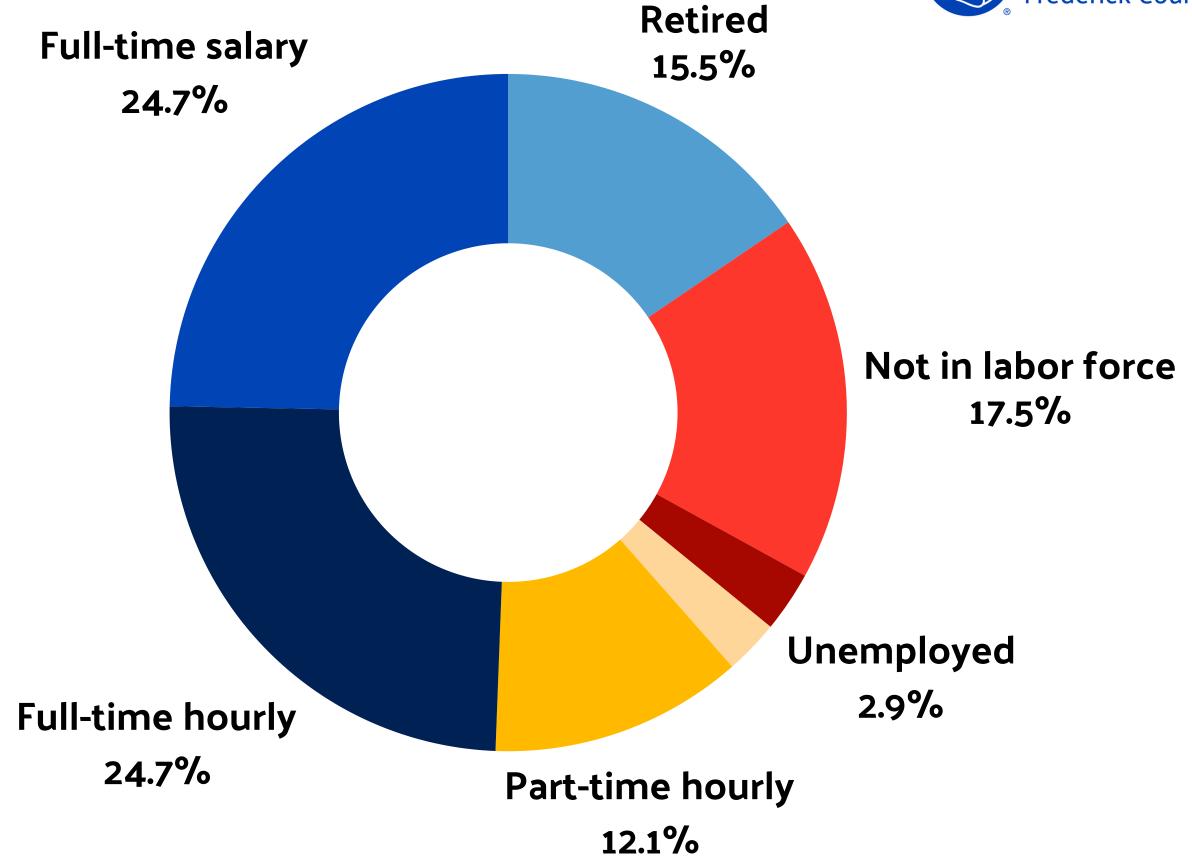
ALICE BY AGE OVER TIME





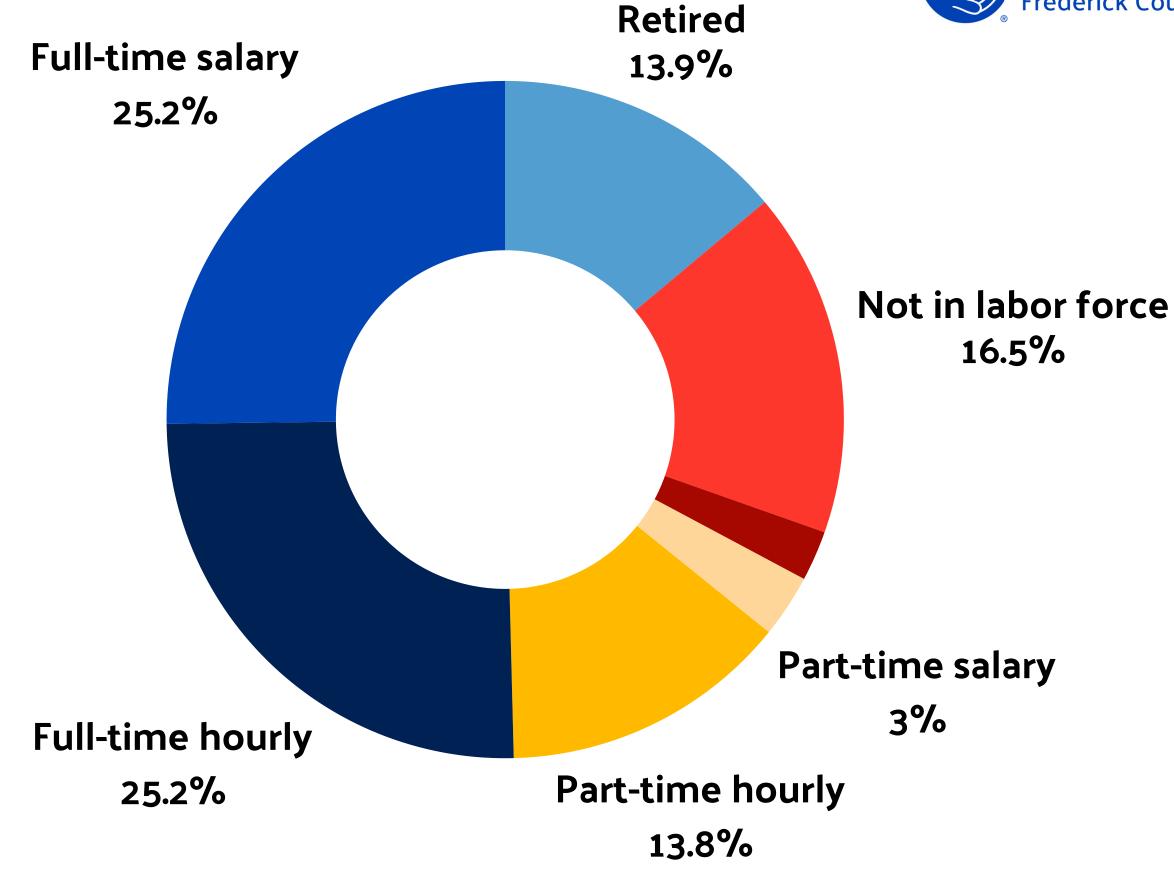
2023 LABOR FORCE IN MARYLAND





2023 LABOR FORCE IN FREDERICK COUNTY

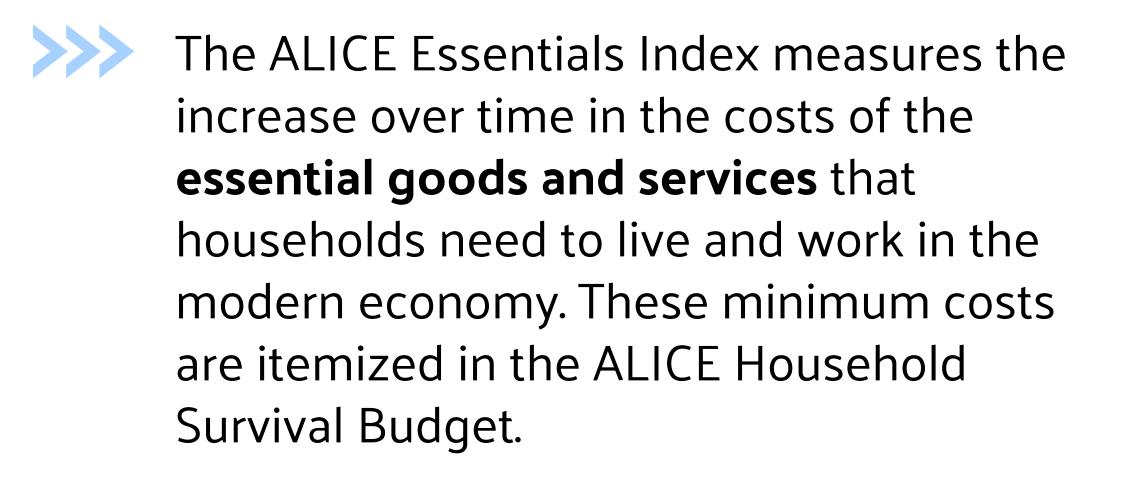




CONSUMER PRICE INDEX



ALICE ESSENTIALS INDEX



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





Basic Technology THE 6 MAJOR
GROUPS OF THE
ALICE ESSENTIALS
INDEX





Health Care

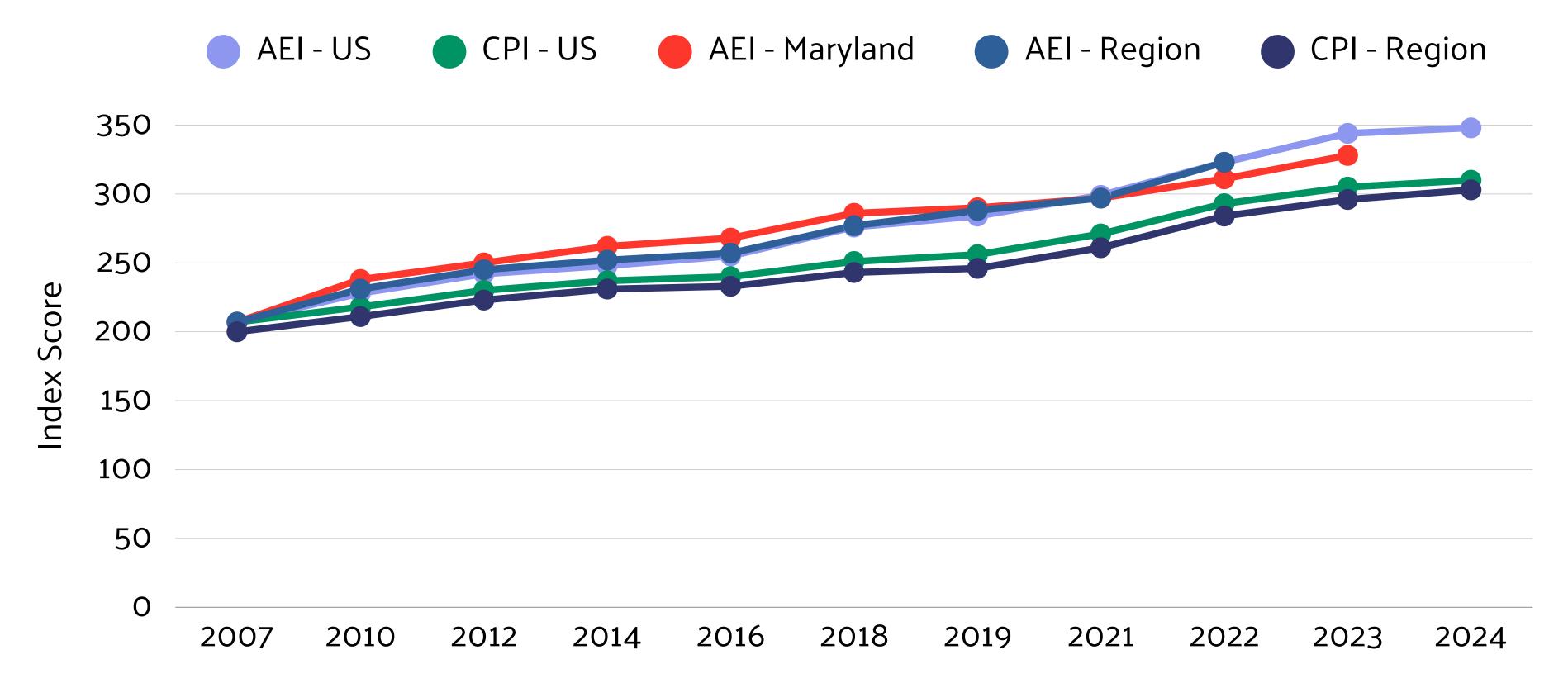


Transportation



COMPARISON OF INFLATION





On behalf of United Way of Frederick County

THANK YOU TO OUR SPONSORS!

























