UNITED WAY Frederick County

UNITED WAY OF FREDERICK COUNTY'S

THE STATE OF ALICE IN FREDERICK COUNTY

2026 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.

MEET ALICE

UNITED WAY
Frederick County

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

Source: www.unitedforalice.org

KEY TERMS

UNITED WAY
Frederick County

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.

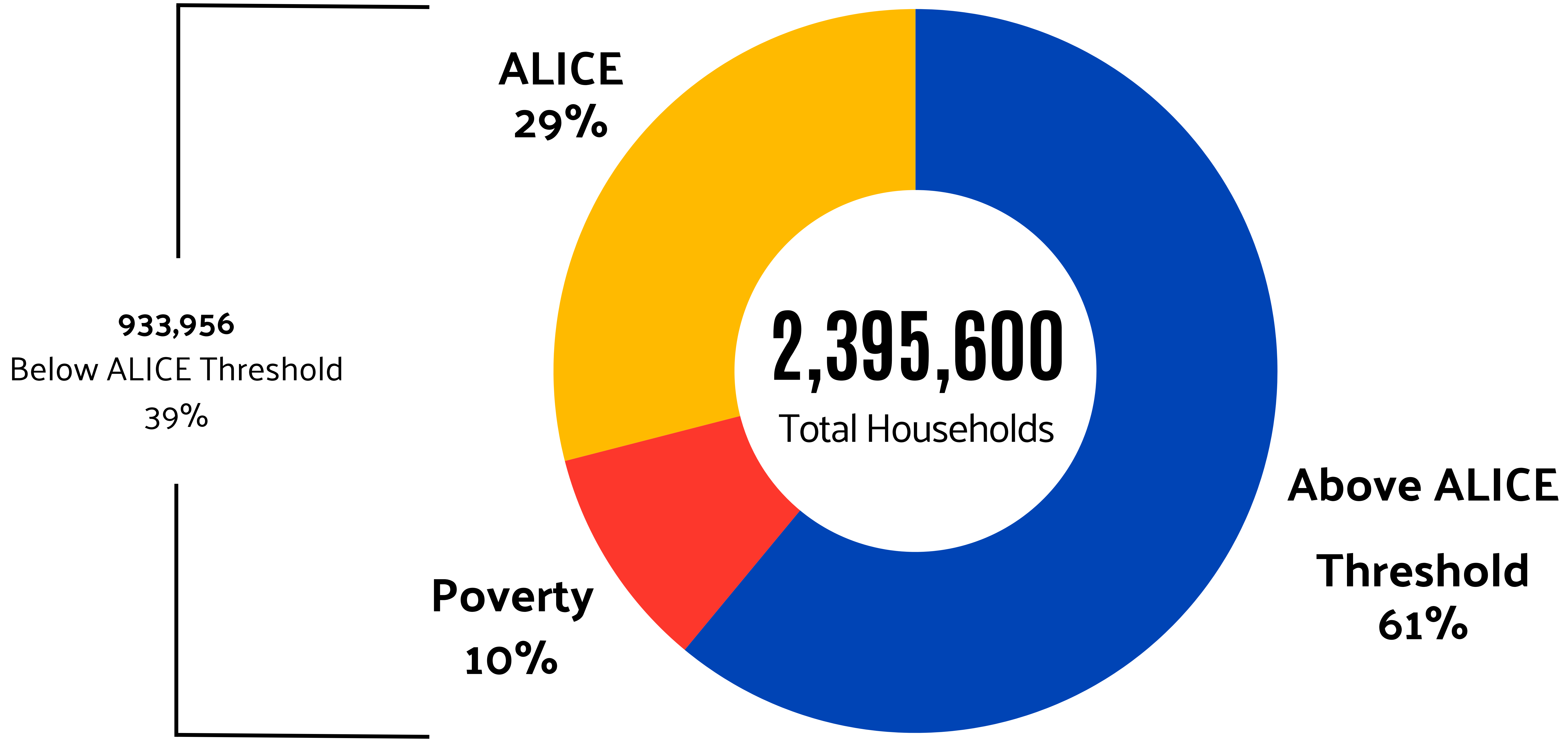
ALICE Household Survival Budget: Reflects the minimum costs of household necessities in Maryland (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types.

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.

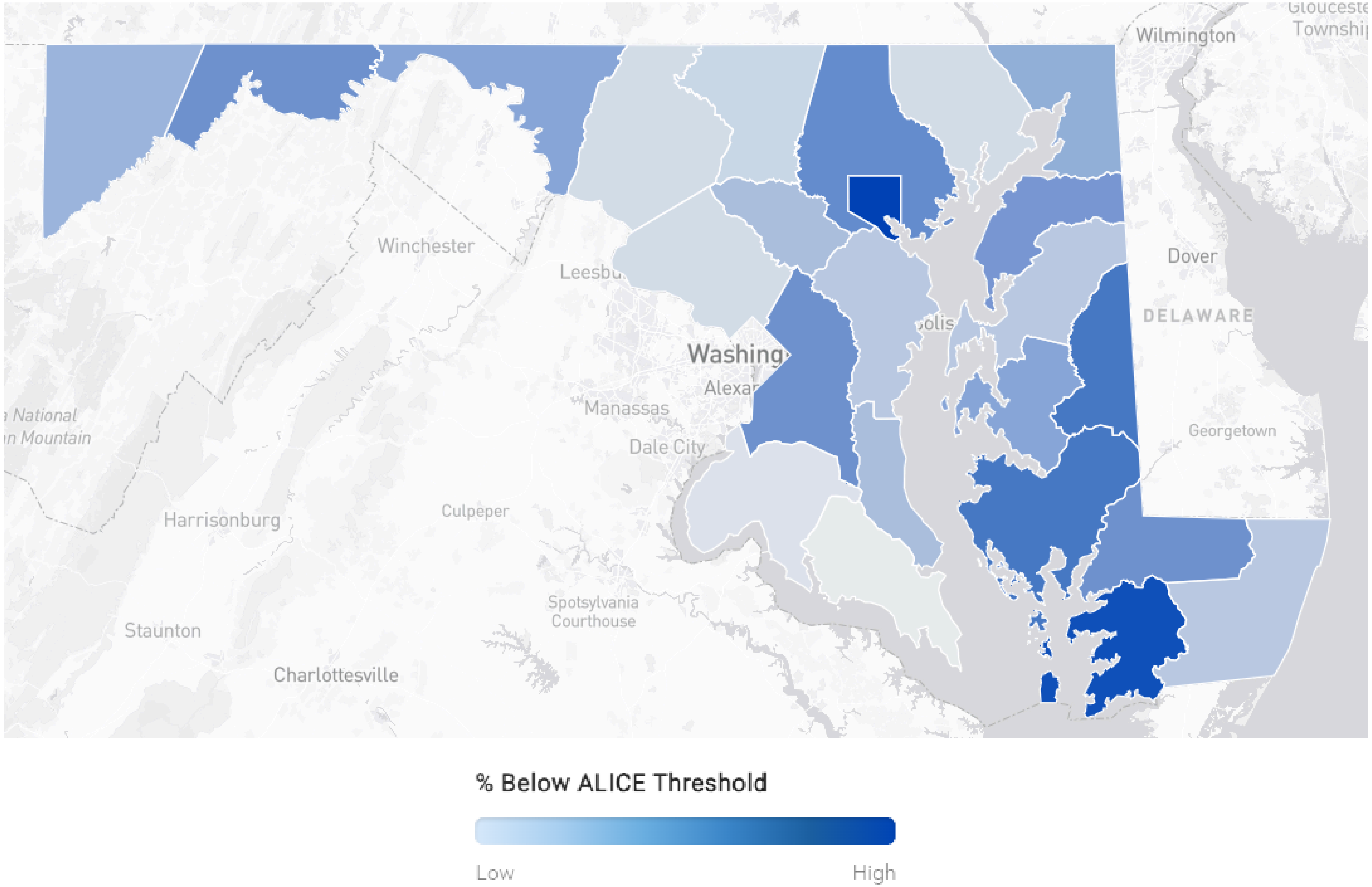
Source: www.unitedforalice.org

MARYLAND | STATE OVERVIEW



Source: www.unitedforalice.org

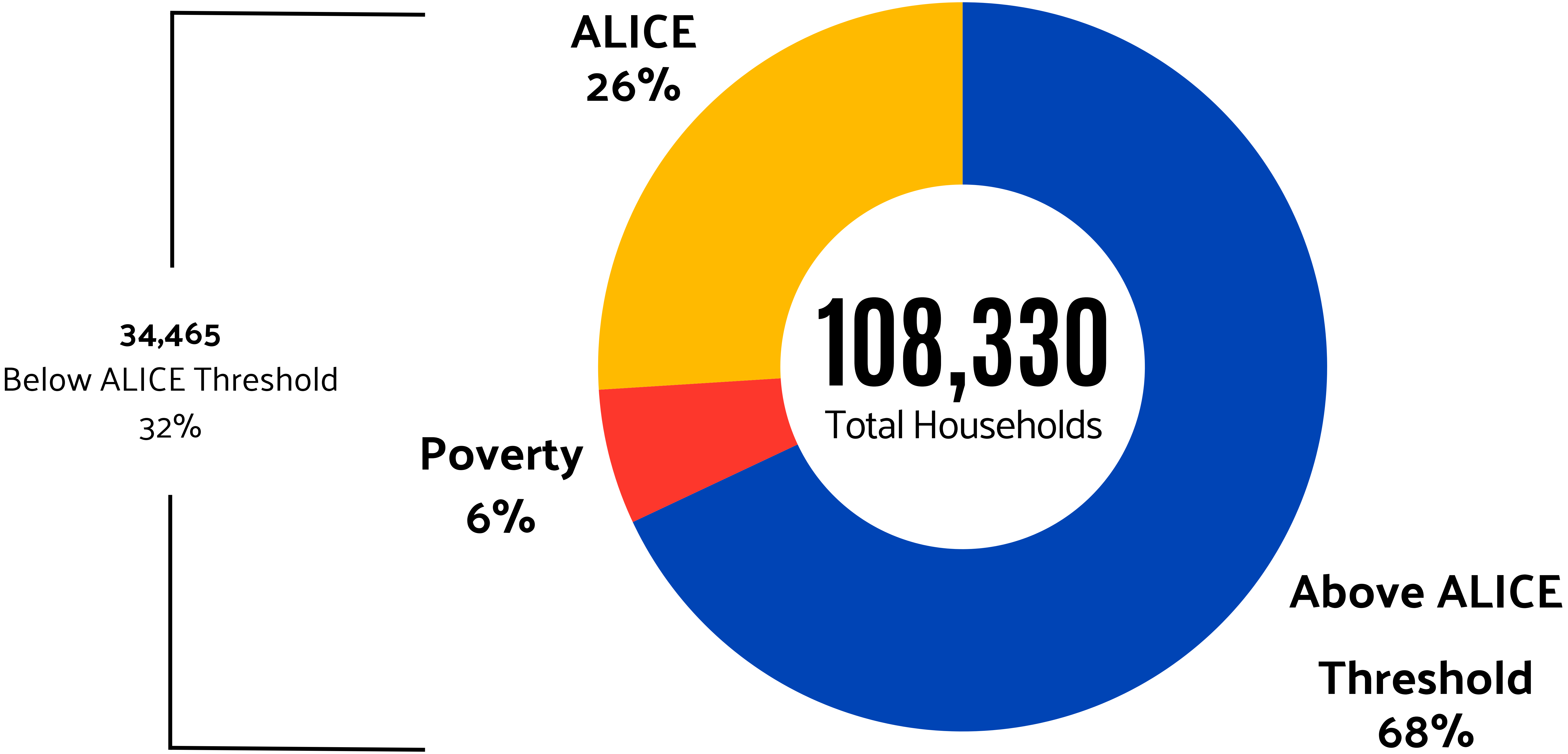
ALICE IN MARYLAND



Source: www.unitedforalice.org

FREDERICK COUNTY | OVERVIEW

UNITED WAY
Frederick County



Source: www.unitedforalice.org

2023 POINT-IN-TIME-DATA

UNITED WAY
Frederick County

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%)

Source: www.unitedforalice.org

2024 POINT-IN-TIME-DATA

UNITED WAY
Frederick County

Population: 299,317

Number of Households: 108,330

Median Household Income: $122,059
(state average: $102,905)

Labor Force Participation Rate: 71%
(state average: 68%)

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

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

Source: www.unitedforalice.org

FINANCIAL HARDSHIP OVER TIME

UNITED WAY
Frederick County

YEAR	POVERTY	ALICE	ABOVE ALICE THRESHOLD	TOTAL HOUSEHOLDS
2024	6,193	28,272	73,865	108,330
2023	6,549	29,008	71,775	107,332
2022	6,147	26,991	71,774	104,912

Source: www.unitedforalice.org

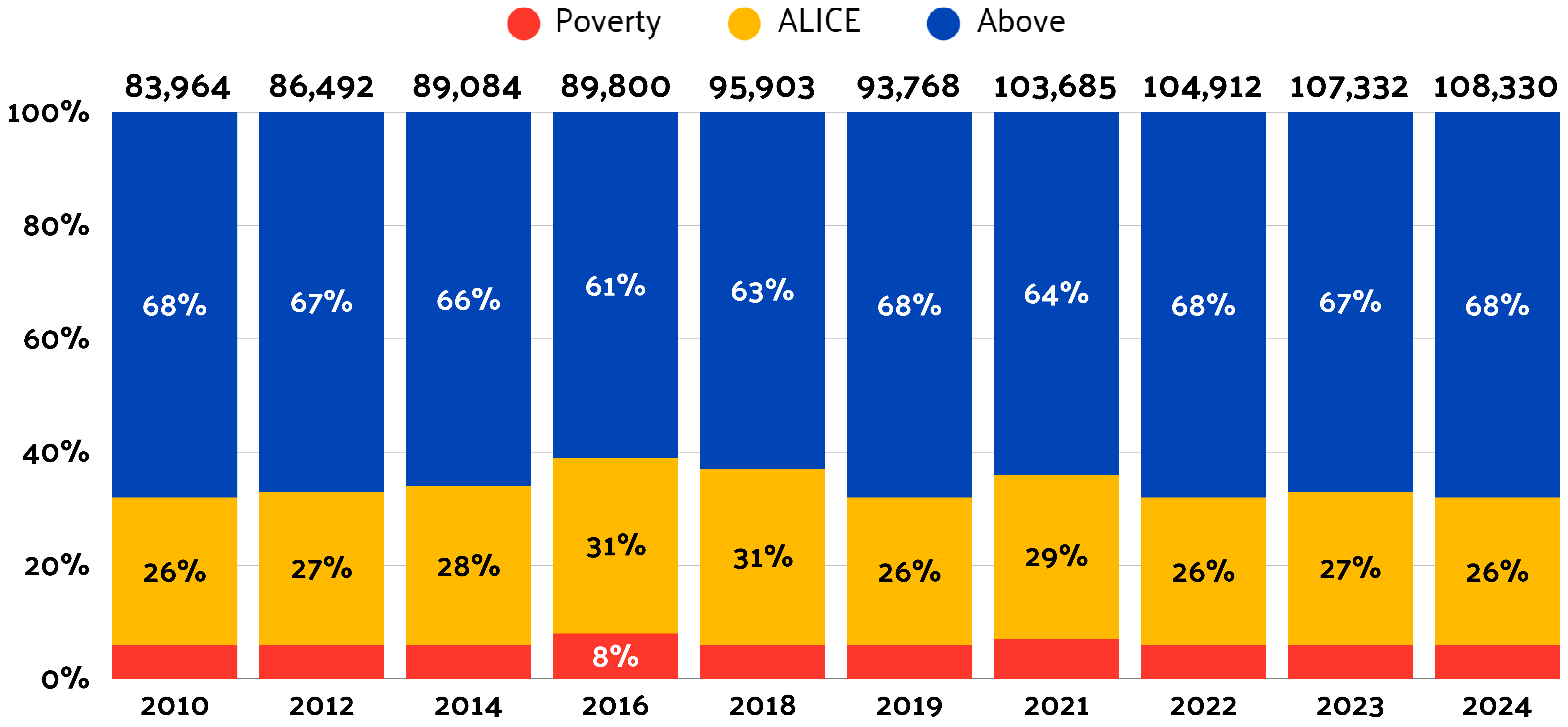
FINANCIAL HARDSHIP OVER TIME

UNITED WAY
Frederick County

YEAR	POVERTY	ALICE	ABOVE ALICE THRESHOLD	TOTAL HOUSEHOLDS
2023	6,549	29,008	71,775	107,332
2024	6,193	28,272	73,865	108,330
CHANGE	-356	-736	+2,090	+998

Source: www.unitedforalice.org

CHANGE OVER TIME



Source: www.unitedforalice.org

DEFINING THE NEED

HOUSEHOLD SIZE	ALICE SURVIVAL BUDGET	FEDERAL POVERTY LEVEL (200%)	THE ALICE GAP
Single Adult	$50,868	$30,120	$20,748 (+$528)
Family of 4 (2 Adults, 2 in Childcare)	$121,080	$62,400	$58,680 (+$7,092)
Single Senior	$54,780	$30,120	$24,660 (+$324)

*The ALICE gap is calculated based on 200% of the Federal Poverty Level. ALICE Survival Budget - 2 x FPL = ALICE Gap

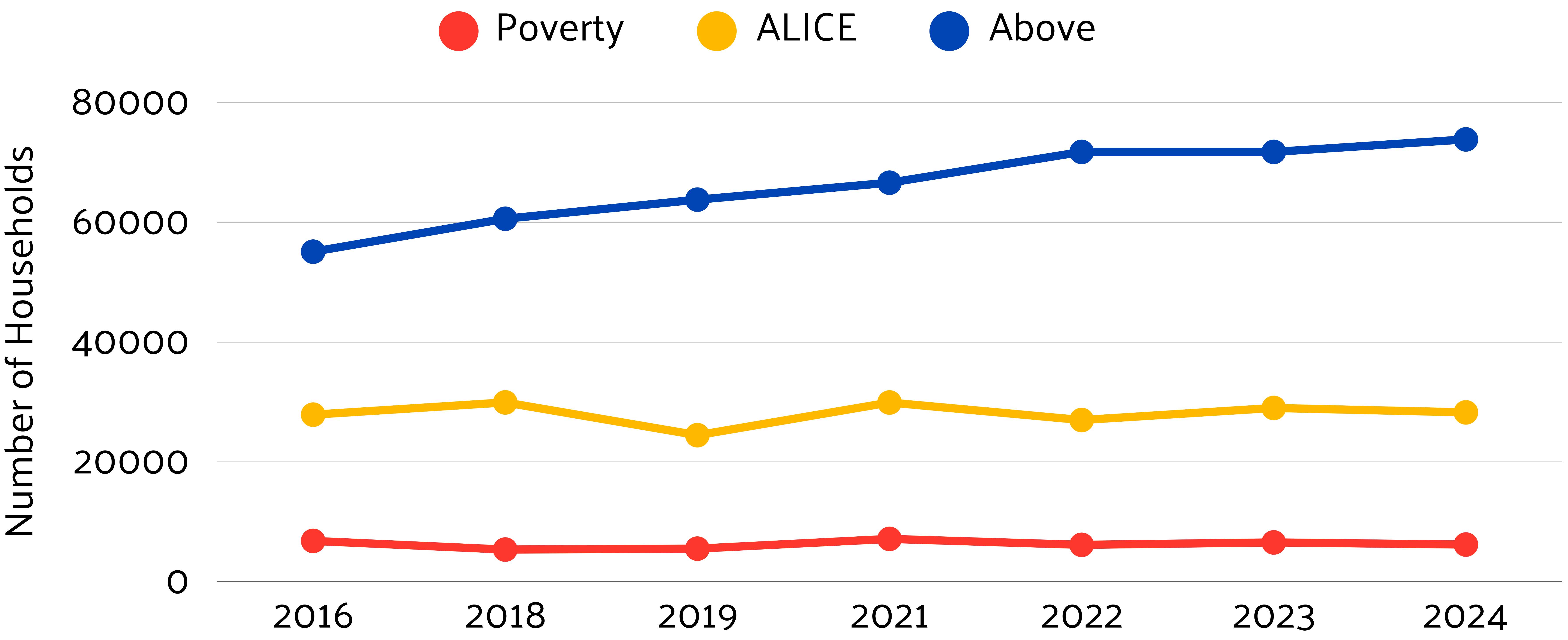
Source: www.unitedforalice.org

FREDERICK COUNTY HOUSEHOLD SURVIVAL BUDGET

	Single Adult	2 Adult, 2 Childcare	Single Senior
HOUSING & UTILITIES	**$1,949** (+$132)	**$2,250** (+$143)	**$1,949** (+$132)
CHILD CARE	**$0** ($0)	**$2,500** (+$698)	**$0** ($0)
FOOD	**$513** (+$1)	**$1,392** (+$3)	**$473** (+$2)
TRANSPORTATION	**$388** (-$48)	**$834** (-$129)	**$327** (-$39)
HEALTH CARE	**$200** (-$18)	**$695** (-$155)	**$534** (-$40)
TECHNOLOGY	**$113** (+$27)	**$147** (+$31)	**$113** (+$27)
MISCELLANEOUS	**$316** (+$9)	**$782** (+$59)	**$340** (+$9)
TAX PAYMENTS	**$760** (+$21)	**$1,490** (+$141)	**$829** (+$16)
MONTHLY TOTAL	**$4,239** (+$124)	**$10,090** (+$791)	**$4,565** (+$107)
ANNUAL TOTAL	**$50,868** (+$1,488)	**$121,080** (+$9,492)	**$54,780** (+$1,284)
HOURLY WAGE	**$25.43** (+$0.74)	**$60.54** (+$4.79)	**$27.39** (+$0.64)

FINANCIAL HARDSHIP IN FREDERICK COUNTY

UNITED WAY Frederick County

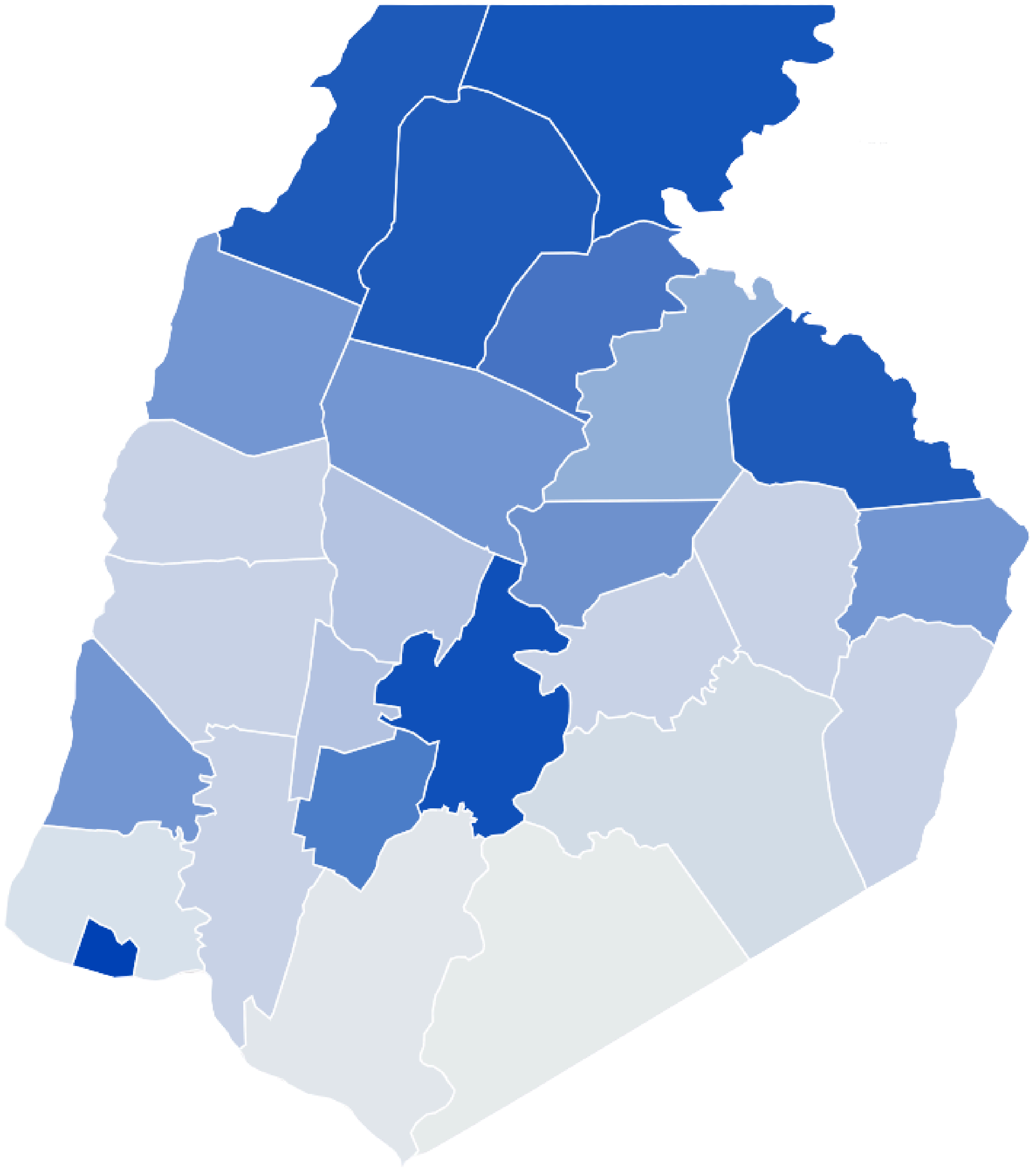


Source: www.unitedforalice.org

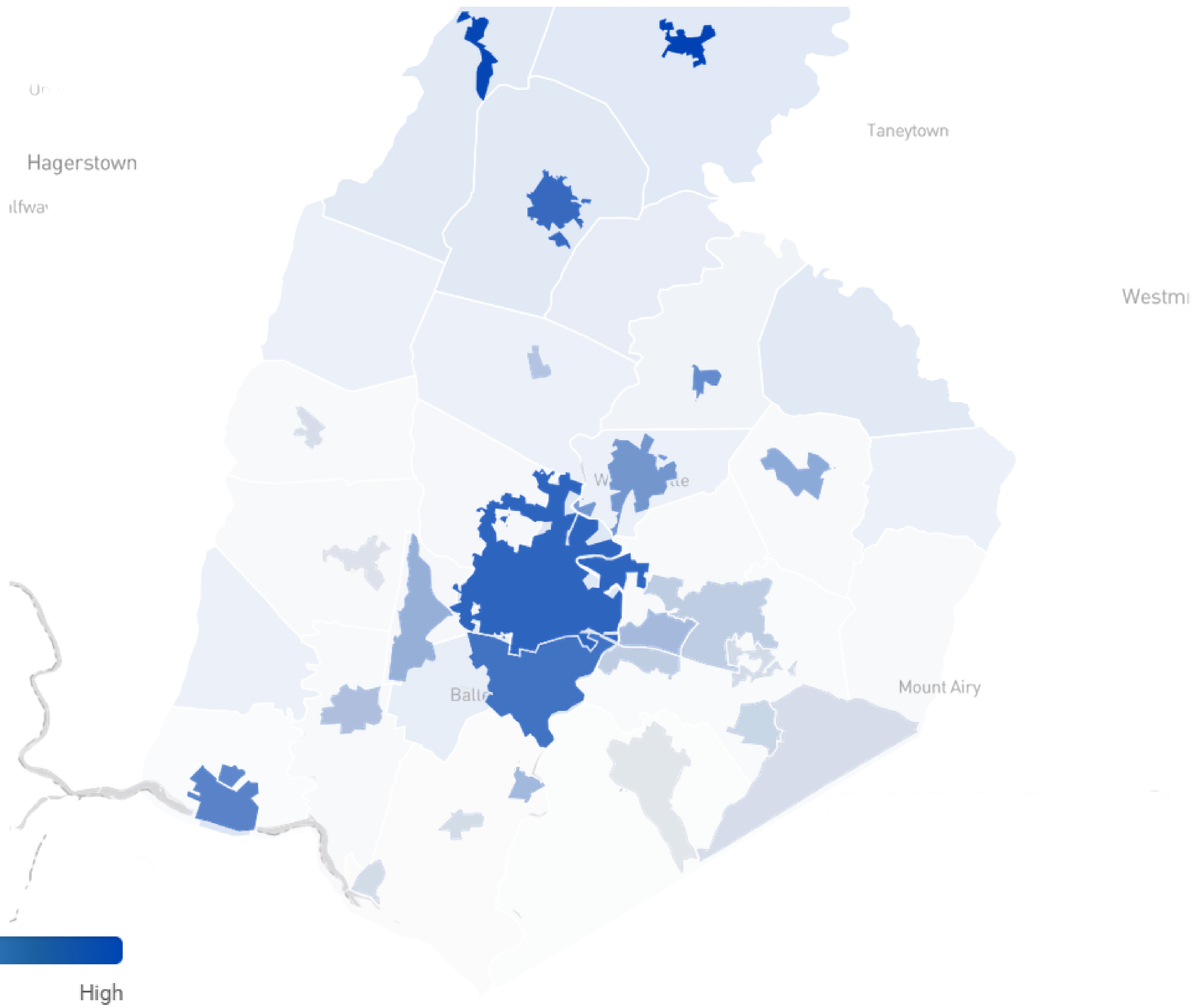
ALICE % BY CENSUS TRACT & PLACE

UNITED WAY
Frederick County

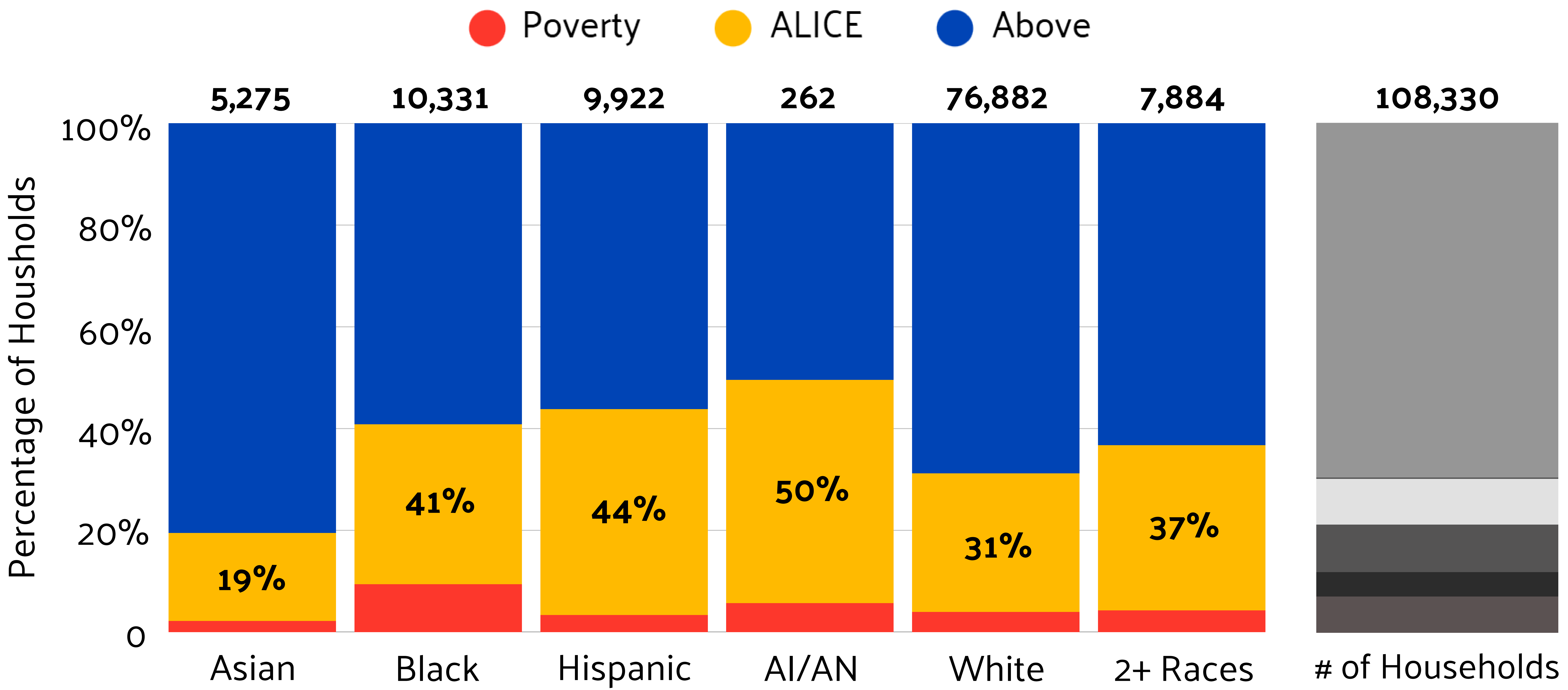
CENSUS TRACT BY ALICE %



CENSUS PLACE BY ALICE %



HOUSEHOLDS BY RACE & ETHNICITY



Source: www.unitedforalice.org

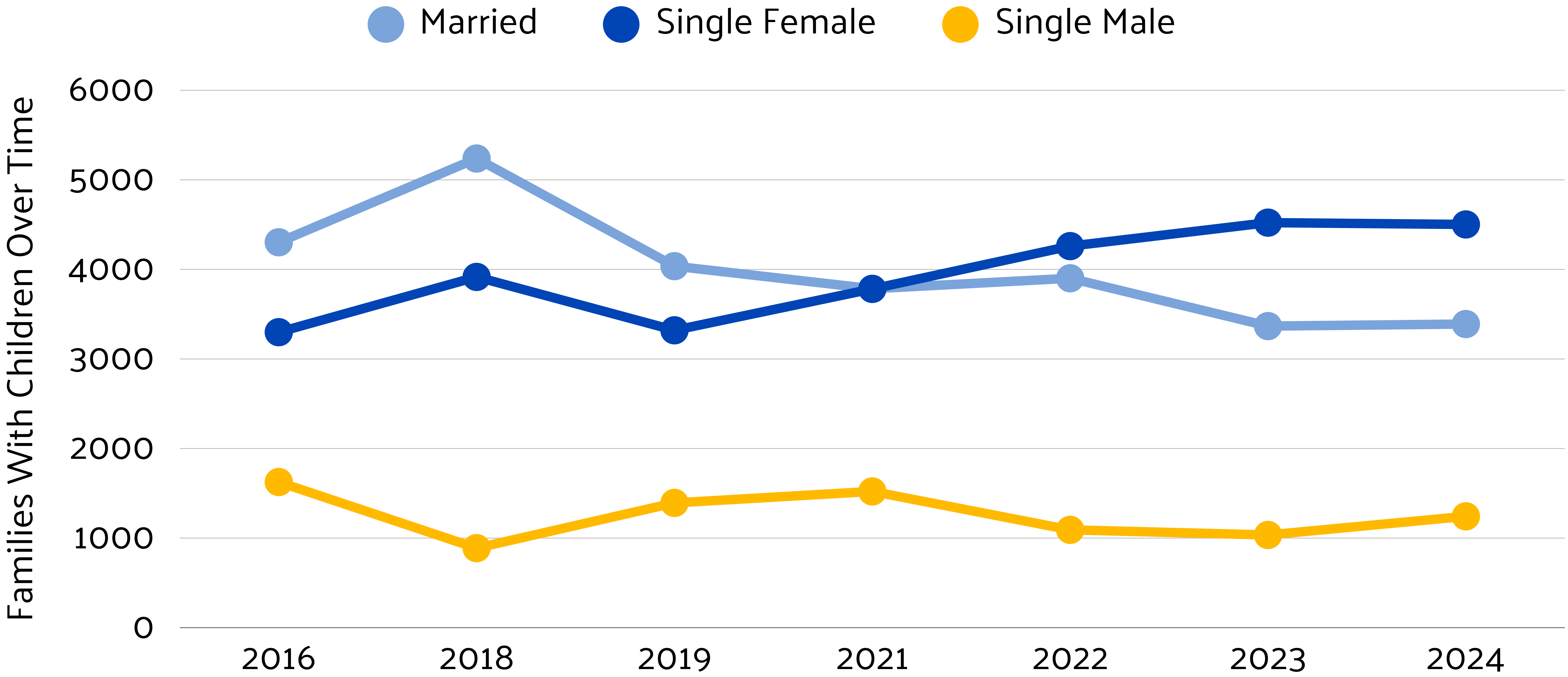
FINANCIAL HARDSHIP BY HOUSEHOLD TYPE

UNITED WAY
Frederick County

GROUP	% BELOW ALICE THRESHOLD IN 2023	% BELOW ALICE THRESHOLD IN 2024
Single or Cohabitating (no children)	33%	29%
Married (with children)	13%	13%
Single-Female-Headed (with children)	76%	75%
Single-Male-Headed (with children)	47%	51%

Source: www.unitedforalice.org

ALICE FAMILIES WITH CHILDREN OVER TIME



Source: www.unitedforalice.org

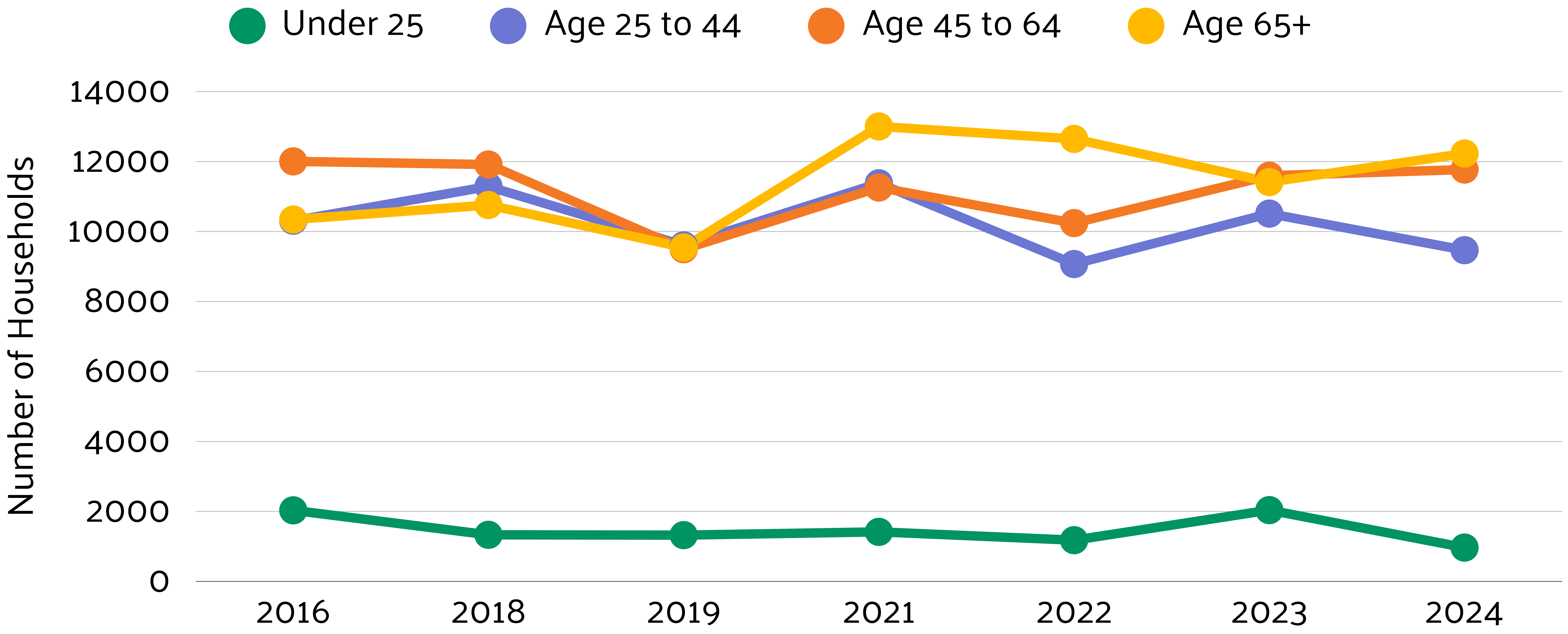
ALICE BY AGE

UNITED WAY
Frederick County

GROUP	ABOVE	ALICE	POVERTY	# OF HOUSEHOLDS	% BELOW ALICE THRESHOLD
Under 25	**925**	**691**	**276**	**1,892**	**51%** (-34%)
25 to 44 Years	**26,307**	**8,484**	**1,013**	**35,804**	**27%** (-2%)
45 to 64 Years	**30,993**	**9,288**	**2,483**	**42,764**	**28%** (-)
65 Years and Over	**15,640**	**9,809**	**2,421**	**27,870**	**44%** (+1%)

Source: www.unitedforalice.org

ALICE BY AGE OVER TIME



Source: www.unitedforalice.org

CONSUMER PRICE INDEX

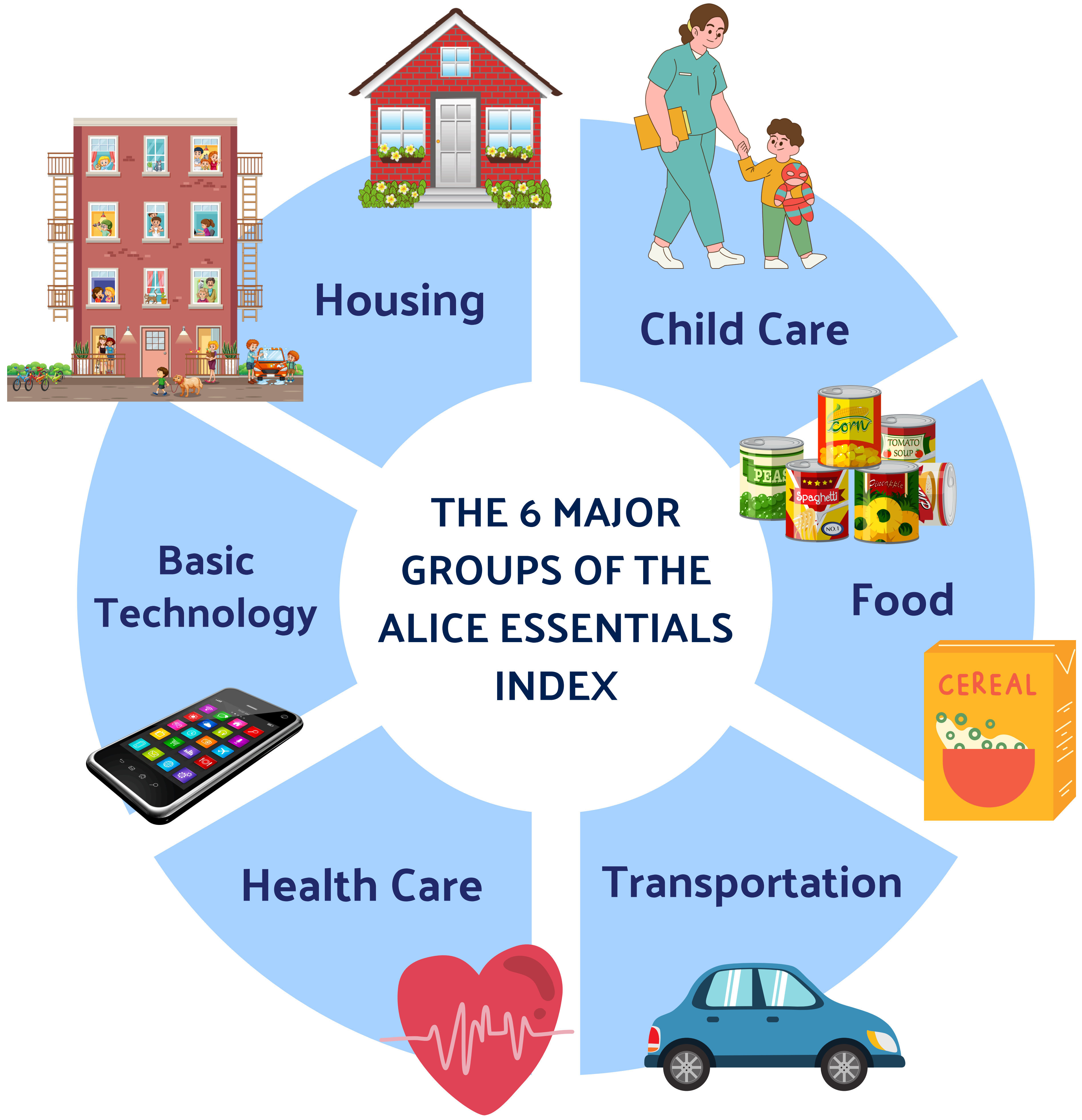
ALICE ESSENTIALS INDEX

- 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.

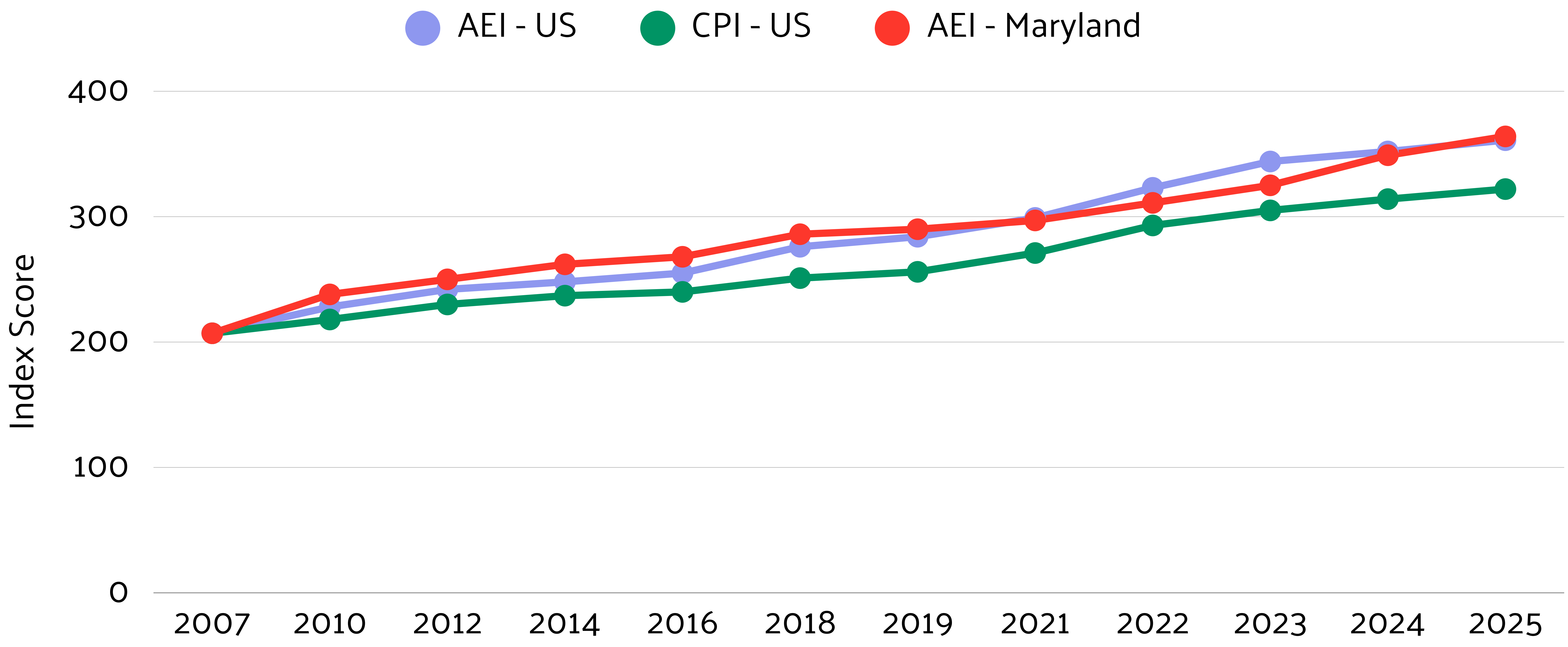
- This includes only essential household items. In comparison, the Bureau of Labor Statistics' Consumer Price Index (CPI) covers a large group of goods and services that urban consumers buy regularly.

Source: www.unitedforalice.org

ALICE ESSENTIALS INDEX



COMPARISON OF INFLATION



Source: www.unitedforalice.org

On behalf of United Way of Frederick County

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