

Maryland • County Reports 2021

ALICE IN FREDERICK COUNTY

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

2021 Point-in-Time-Data

Population: 279,835 **Number of Households:** 103,685 (11% change from 2019)

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

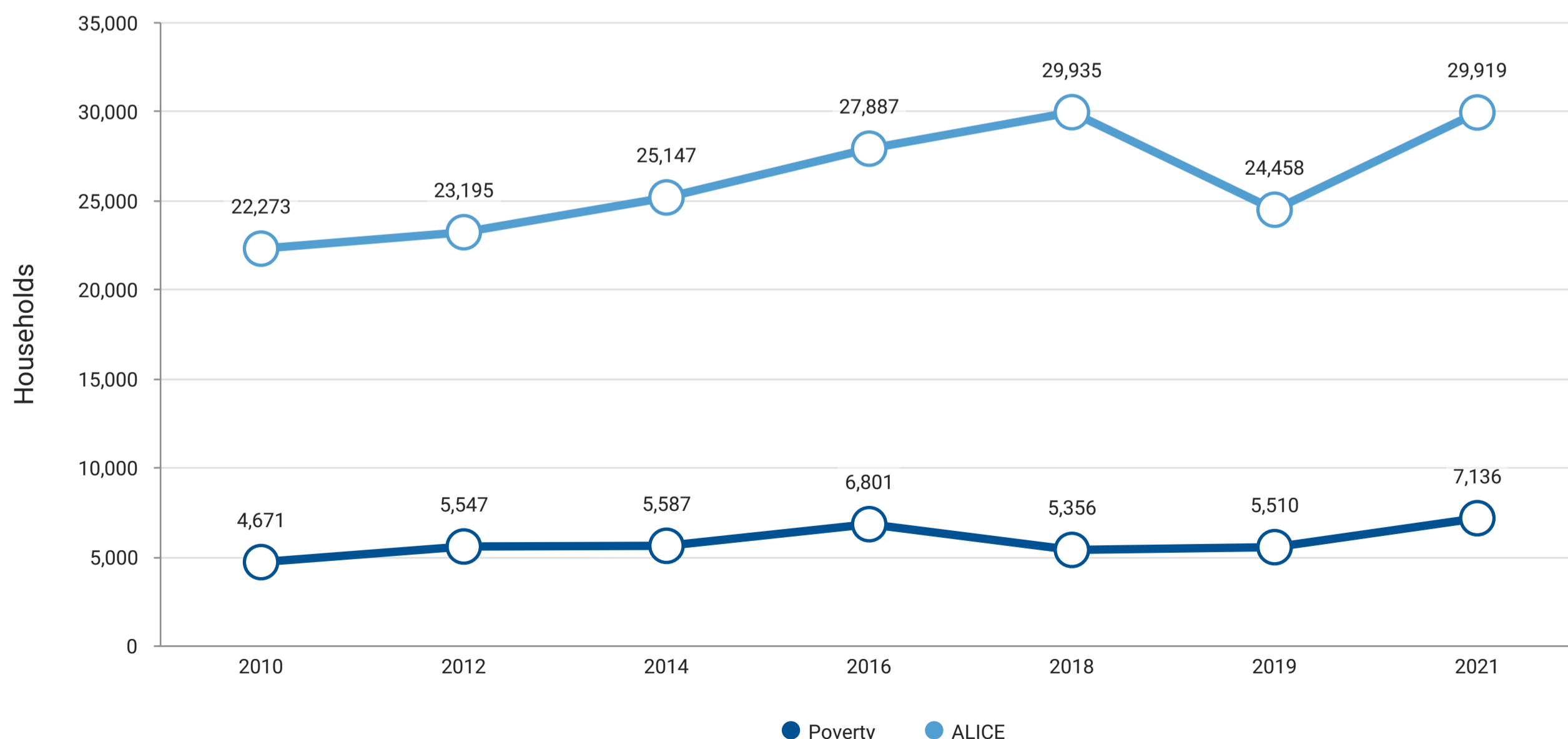
Labor Force Participation Rate: 70% (state average: 67%)

ALICE Households: 29% (state average 28%) **Households in Poverty:** 7% (state average 10%)

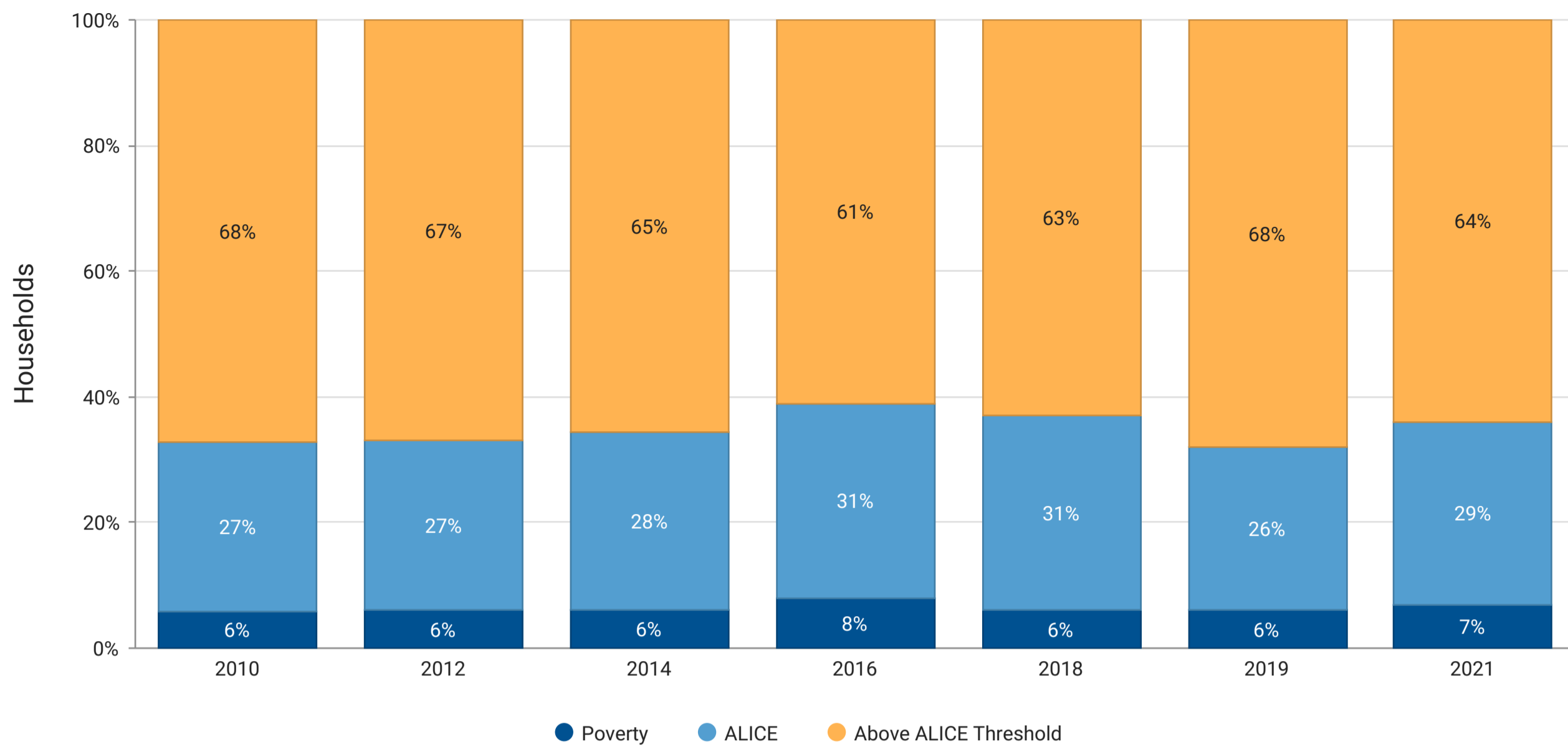
Financial Hardship Has Changed Over Time in Frederick County

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 829,475 households in Maryland were below the ALICE Threshold; by 2021 that number had changed to 899,798.

Number of Households



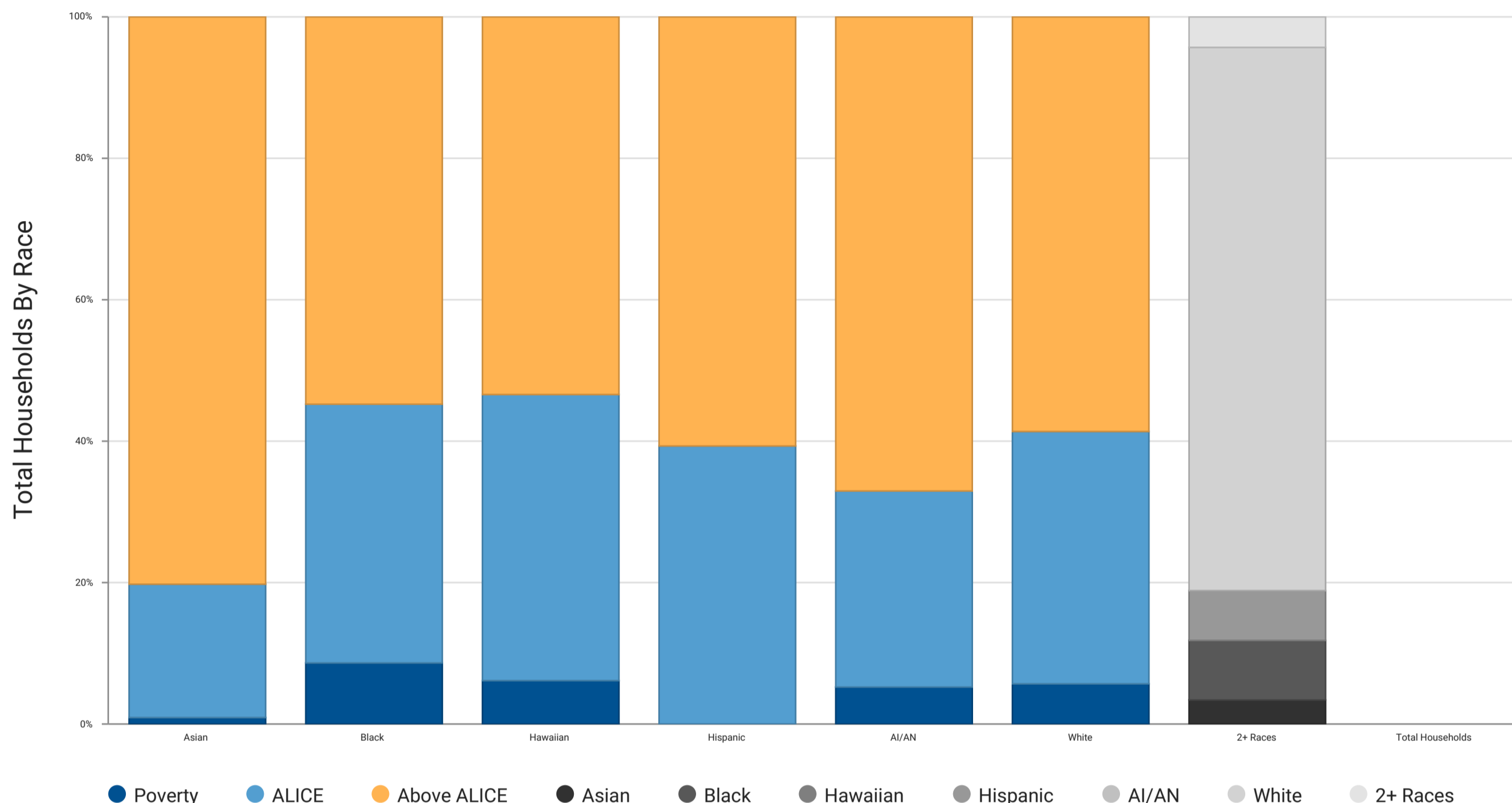
Percentage of Households



Financial Hardship is Not Equally Distributed

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

Households by Race/Ethnicity, Frederick County, Maryland, 2021



There were also differences in financial hardship by household type and age of householder.

Group	% Below ALICE Threshold
Single or Cohabiting (no children)	33%
Married (with children)	15%
Single-Female-Headed (with children)	65%
Single-Male-Headed (with children)	63%

Group	% Below ALICE Threshold
Under 25	68%
25 to 44 Years	32%
45 to 64 Years	27%
Seniors (65+)	51%



The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan, and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2021, household costs in every county in Maryland were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

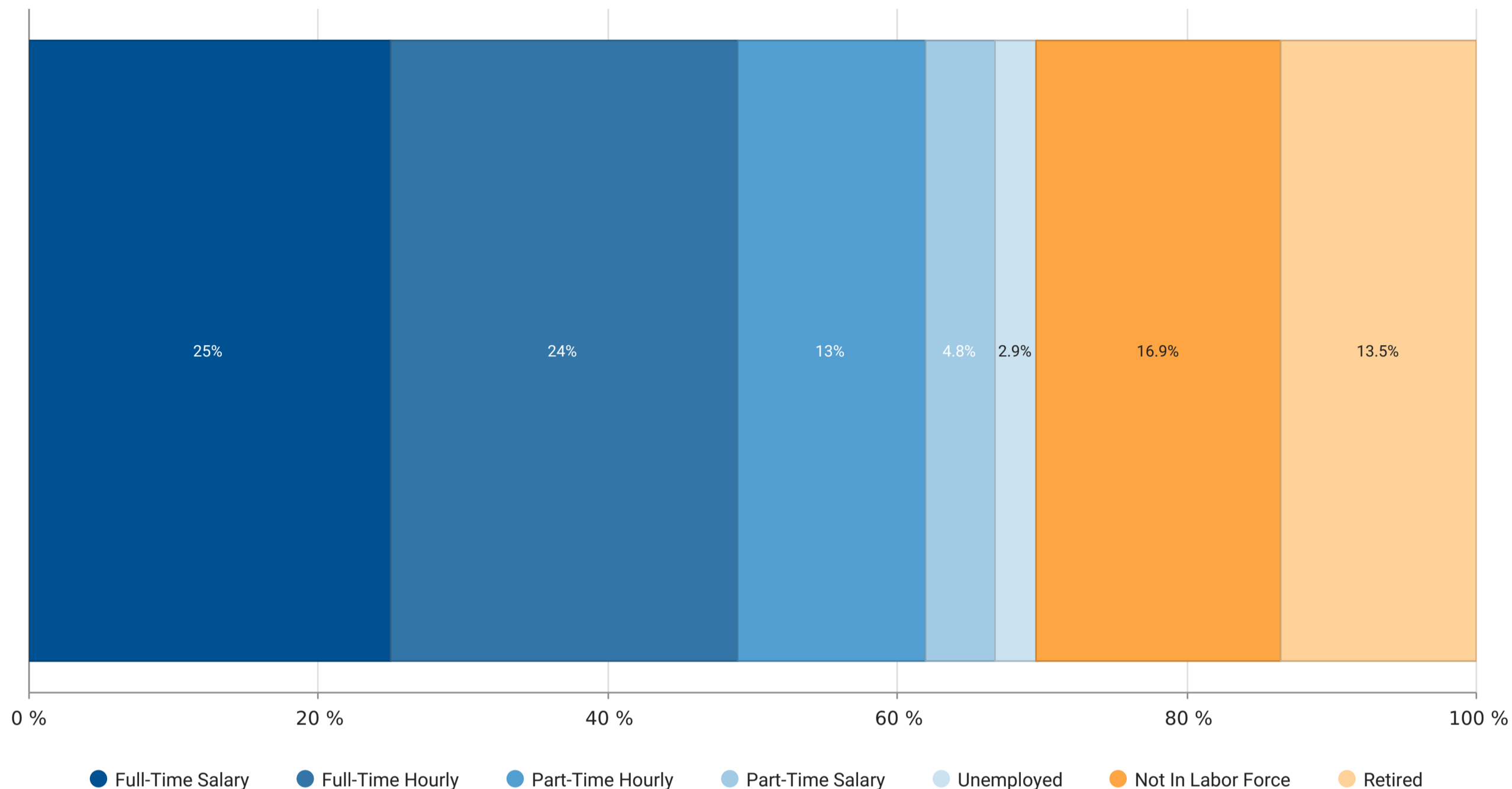
Monthly Costs and Credits	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Senior	Two Seniors
Housing - Rent	\$1,662	\$1,619	\$1,619	\$1,619	\$1,827	\$1,827	\$1,662	\$1,619
Housing - Utilities	\$154	\$239	\$239	\$239	\$292	\$292	\$154	\$239
Child Care	\$0	\$316	\$843	\$0	\$632	\$1,802	\$0	\$0
Food	\$456	\$773	\$694	\$835	\$1,362	\$1,242	\$421	\$771
Transportation	\$351	\$449	\$449	\$527	\$828	\$828	\$304	\$433
Health Care	\$221	\$575	\$575	\$575	\$853	\$853	\$550	\$1,101
Technology	\$75	\$75	\$75	\$110	\$110	\$110	\$75	\$110
Miscellaneous	\$292	\$405	\$449	\$391	\$590	\$695	\$317	\$427
Tax Payments	\$724	\$994	\$1,129	\$872	\$1,473	\$1,789	\$799	\$1,165
Tax Credits	\$0	(\$413)	(\$644)	\$0	(\$826)	(\$1,288)	\$0	\$0
Monthly Total	\$3,935	\$5,032	\$5,428	\$5,168	\$7,141	\$8,150	\$4,282	\$5,865
ANNUAL TOTAL	\$47,220	\$60,384	\$65,136	\$62,016	\$85,692	\$97,800	\$51,384	\$70,380
Hourly Wage	\$23.61	\$30.19	\$32.57	\$31.01	\$42.85	\$48.90	\$25.69	\$35.19



The Labor Landscape is Challenging for ALICE Workers

A small portion of adults (16 years and older) in Frederick County were unemployed and a large number were working in 2021. However, a significant portion of both full and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits.

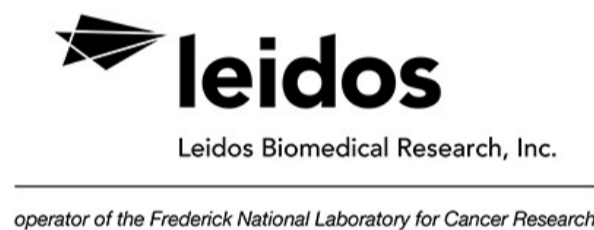
Labor Status, Population 16 and Over, Frederick County, Maryland, 2021



State Sponsors



United Ways of Maryland



United Way of Central Maryland