

ALICE[®]

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



Maryland ALICE Report

[Bit.ly/ALICEMD](https://bit.ly/ALICEMD)

United Way
of Charles County



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**United Way
of Charles County**





Maryland United Ways

County United Way (Allegany and Garrett Counties)

United Fund of Talbot County

United Way of Calvert County

United Way of Caroline County

United Way of Cecil County

United Way of Central Maryland

United Way of Charles County

United Way of Frederick County

United Way of Kent County

United Way of Queen Anne's County

United Way of St. Mary's County

United Way of the Lower Eastern Shore

United Way of the National Capital Area

United Way of Washington County

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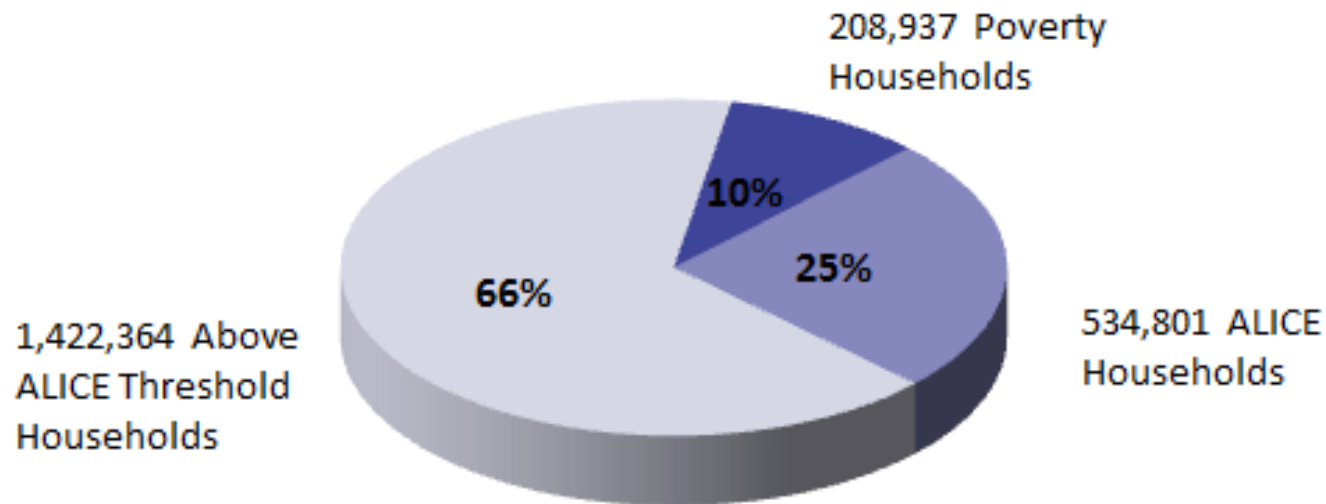
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of Charles County



Who is ALICE?

Figure 1, page 12

Households by Income, Maryland, 2014



In Maryland, 35% of Household have income below the ALICE Threshold

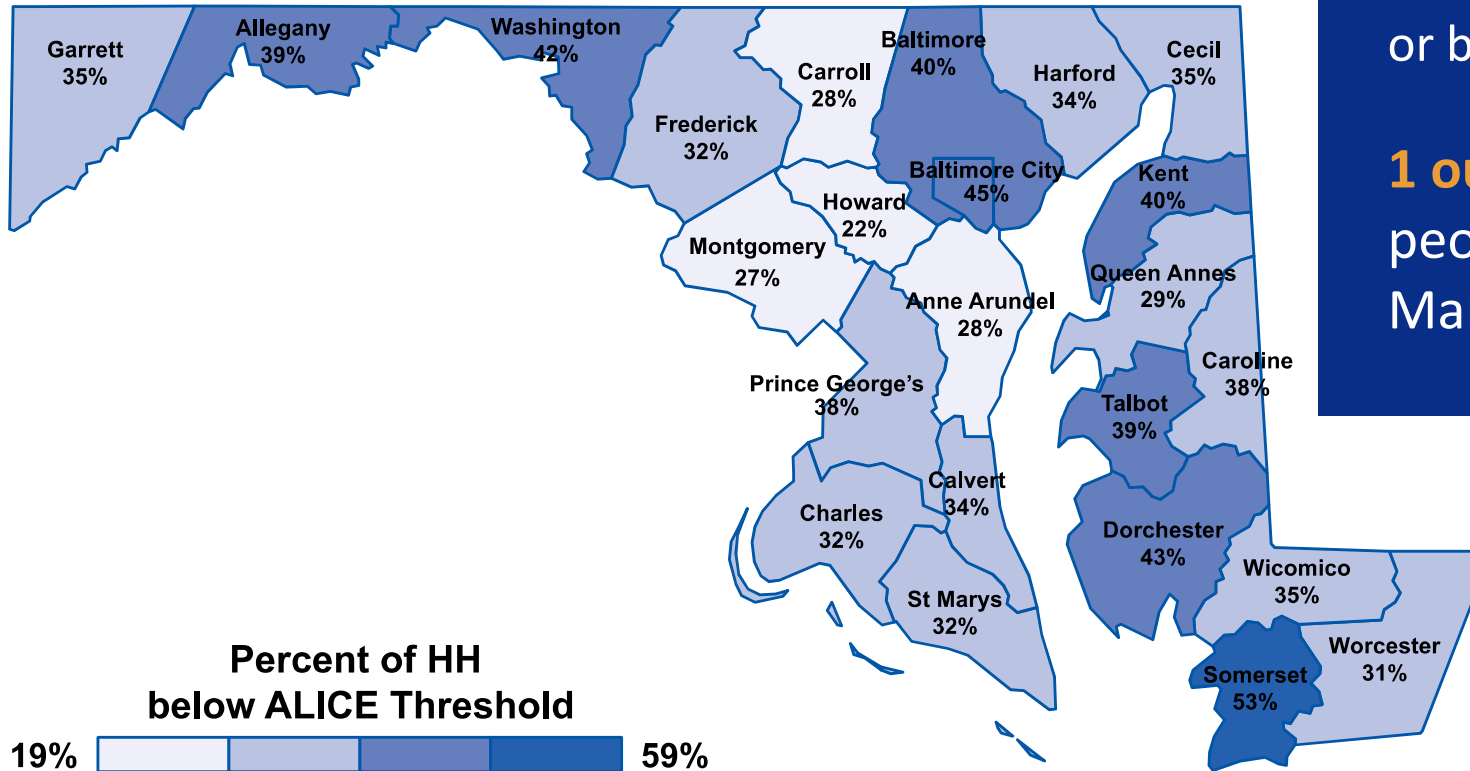
Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Percent of Households below the ALICE Threshold by County, Maryland, 2014

743,738
Households

= ALICE threshold
or below

1 out of every 3
people in
Maryland



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

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ALICE IN ST. MARY'S COUNTY

2014 Point-in-Time Data

Population: 110,382 | Number of Households: 39,179
 Median Household Income: \$86,417 (state average: \$73,971)
 Unemployment Rate: 5.3% (state average: 7.2%)
 Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The Economic Viability Dashboard evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability
good (60)

Job Opportunities
fair (48)

Community Resources
fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, St. Mary's County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$819	\$1,216
Child Care	\$-	\$1,299
Food	\$202	\$612
Transportation	\$445	\$889
Health Care	\$152	\$607
Miscellaneous	\$192	\$520
Taxes	\$304	\$578
Monthly Total	\$2,114	\$5,721
ANNUAL TOTAL	\$25,368	\$68,652
Hourly Wage	\$12.68	\$34.33

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Comptroller of Maryland, and Maryland Family Network, 2014.

St. Mary's County, 2014

Town	Total HH	% ALICE & Poverty
California	4,625	29%
Charlotte Hall	334	26%
Golden Beach	1,256	20%
Leonsandtown	1,170	44%
Lexington Park	4,701	42%
Mechanicville	594	33%
Piney Point	330	44%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 6-year averages and is not available for the smallest towns that do not report income.

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UNITED WAY ALICE REPORT - MARYLAND

Household Survival Budget

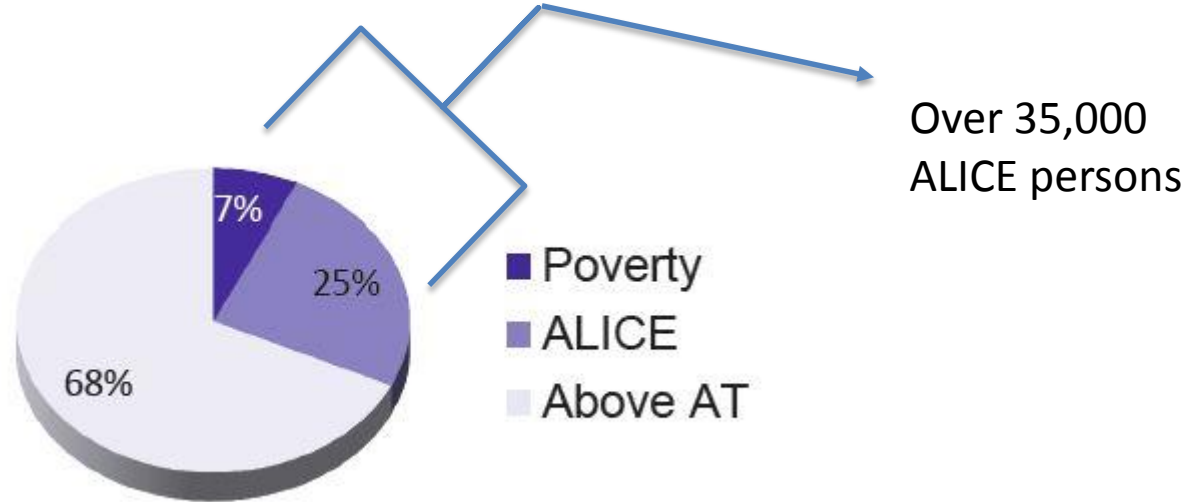
Household Survival Budget, St. Mary's County		
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FPL = \$11,490 single adult - and \$23,550 family
Maryland minimum wage: \$8.75/hr = \$17,500

Source: U.S. Department of Housing and Urban Development (HUD), 2014; U.S. Department of Agriculture (USDA), 2014; Bureau of Labor Statistics (BLS), 2014; Internal Revenue Service (IRS), 2014; Comptroller of Maryland, 2014; Maryland Family Network, 2014

Dashboard



**Housing
Affordability**
good (60)

**Job
Opportunities**
fair (48)

**Community
Resources**
fair (54)

Source: U.S. Department of Housing and Urban Development (HUD), 2014; U.S. Department of Agriculture (USDA), 2014; Bureau of Labor Statistics (BLS), 2014; Internal Revenue Service (IRS), 2014; Comptroller of Maryland, 2014; Maryland Family Network, 2014

St. Mary's County, 2014

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Leonardtown	1,170	44%
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Household Survival Budget, Calvert County

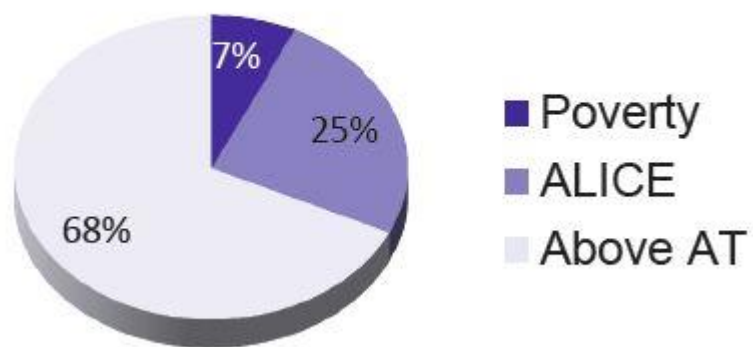
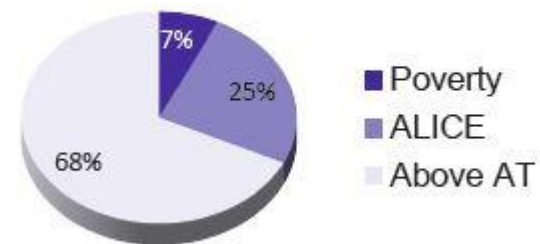
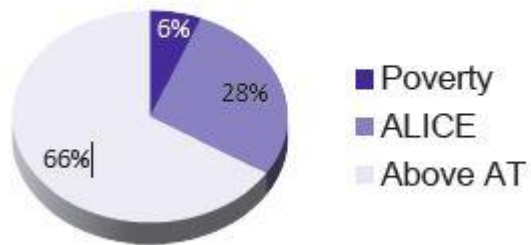
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$1,176	\$1,469
Child Care	\$—	\$1,373
Food	\$202	\$612
Transportation	\$445	\$889
Health Care	\$152	\$607
Miscellaneous	\$239	\$563
Taxes	\$414	\$677
Monthly Total	\$2,628	\$6,190
ANNUAL TOTAL	\$31,536	\$74,280
Hourly Wage	\$15.77	\$37.14

Household Survival Budget, Charles County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$1,176	\$1,469
Child Care	\$—	\$1,396
Food	\$202	\$612
Transportation	\$445	\$889
Health Care	\$152	\$607
Miscellaneous	\$239	\$566
Taxes	\$414	\$685
Monthly Total	\$2,628	\$6,224
ANNUAL TOTAL	\$31,536	\$74,688
Hourly Wage	\$15.77	\$37.34

Household Survival Budget, St. Mary's County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$819	\$1,216
Child Care	\$—	\$1,299
Food	\$202	\$612
Transportation	\$445	\$889
Health Care	\$152	\$607
Miscellaneous	\$192	\$520
Taxes	\$304	\$578
Monthly Total	\$2,114	\$5,721
ANNUAL TOTAL	\$25,368	\$68,652
Hourly Wage	\$12.68	\$34.33



**Housing
Affordability**
poor (44)

**Job
Opportunities**
fair (52)

**Community
Resources**
fair (57)

**Housing
Affordability**
poor (31)

**Job
Opportunities**
good (56)

**Community
Resources**
good (61)

**Housing
Affordability**
good (60)

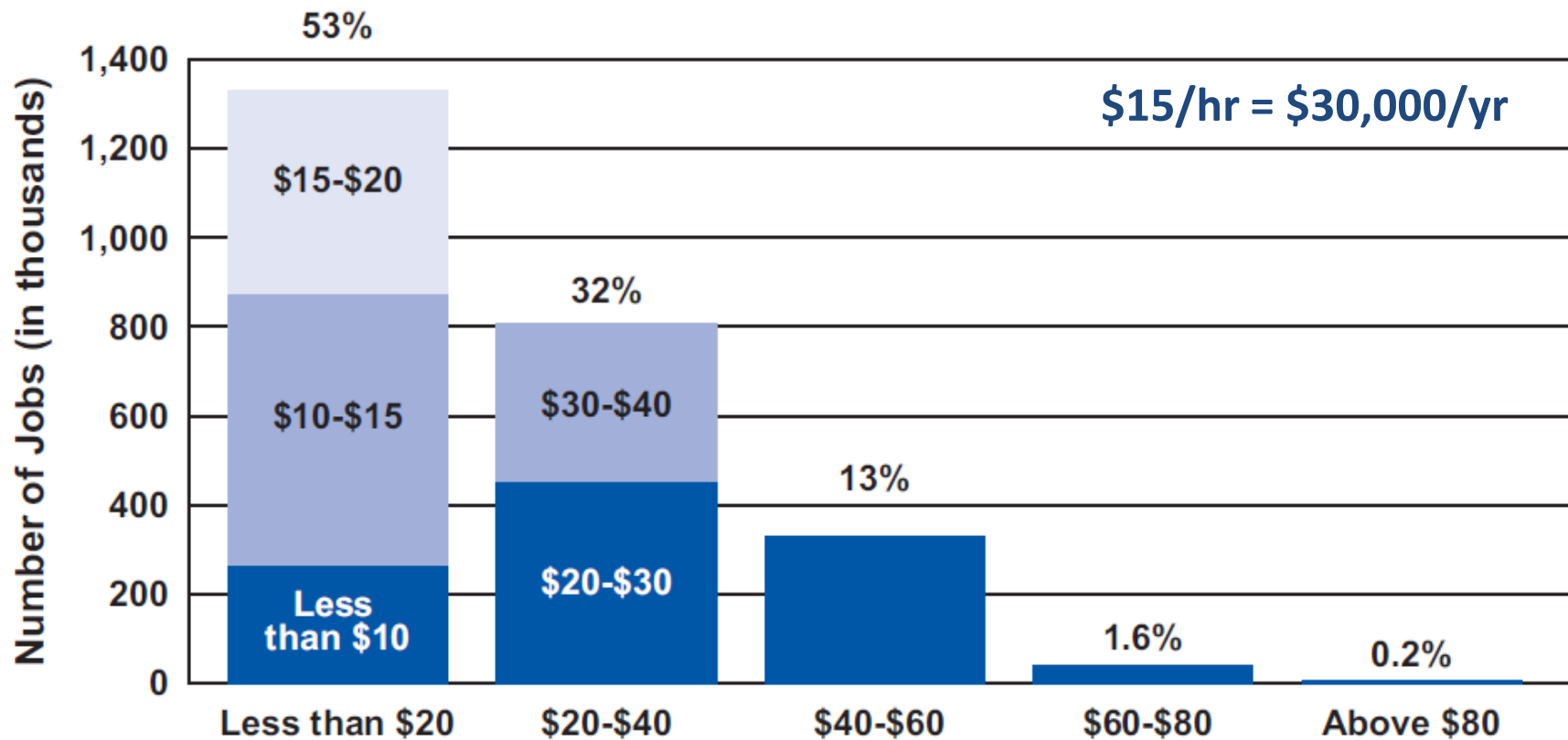
**Job
Opportunities**
fair (48)

**Community
Resources**
fair (54)

Housing Affordability

- Lowest score in the state
- Affected by three variables
 - Affordable Housing Gap
 - Difference between total # of available renter/owner units and # of those units that ALICE families can afford while spending less than 33.3% of income
 - Housing Burden Indicator
 - # of people spending more than 30% of income on housing
 - Real Estate Taxes Indicator
- Charles County was not the worst in any individual category but still had the lowest cumulative score across all three

What do wages pay?



Source: Bureau of Labor Statistics, 2014

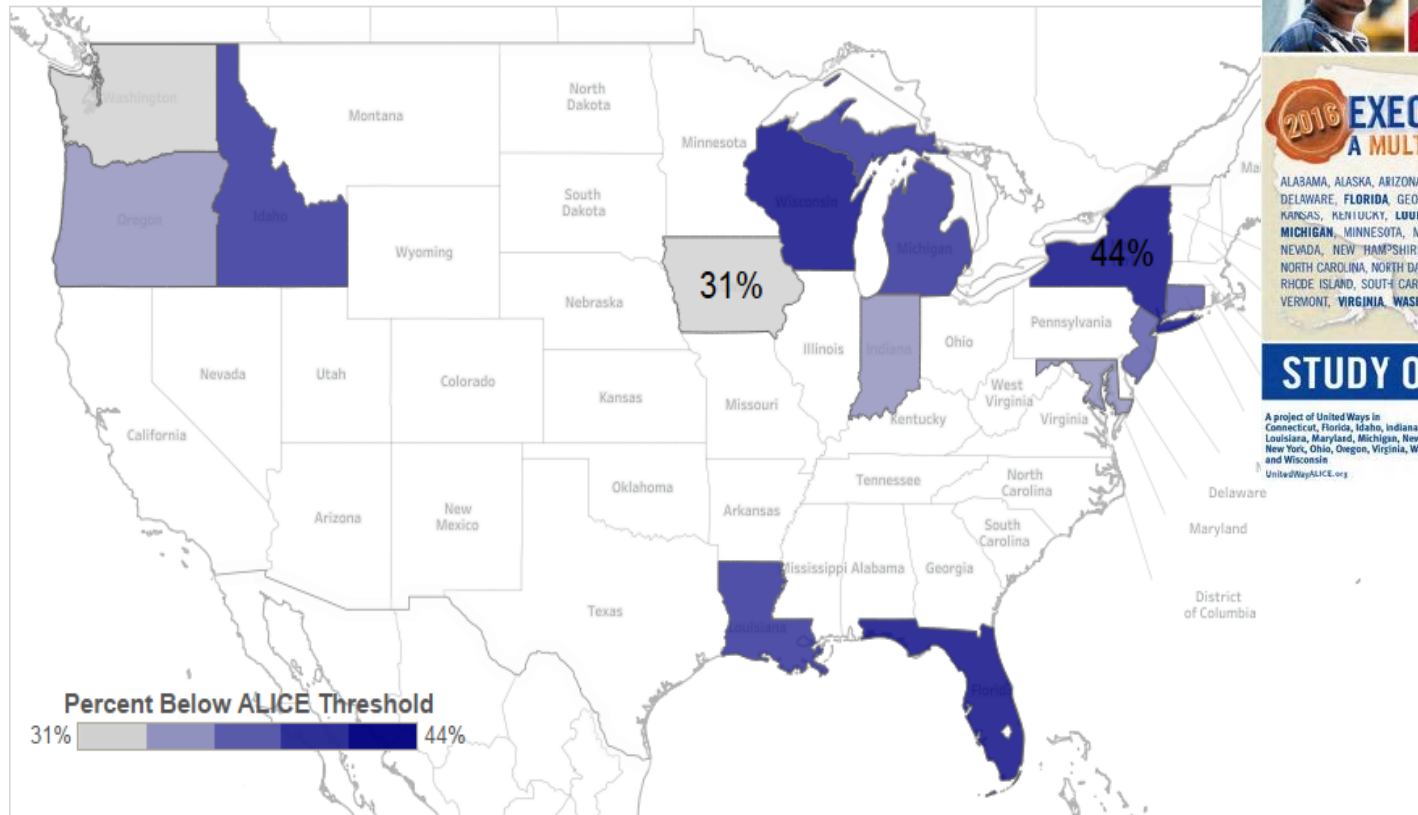
Occupations by employment and wage, 2014

Occupation	Number of Jobs	Median Hourly Wage
Cashiers	78,110	\$9.06
Retail Salespersons	71,720	\$10.12
Secretaries and Administrative Assistants	61,670	\$18.01
Registered Nurses	47,790	\$34.30
General and Operations Managers	47,410	\$54.54
Food Prep, Including Fast Food	46,060	\$8.72
Customer Service Representatives	44,070	\$16.03
Janitors and Cleaners	43,400	\$11.24
Waiters and Waitresses	42,440	\$8.83
Office Clerks, General	41,440	\$14.41
Laborers and Material Movers, Hand	37,050	\$11.91
Stock Clerks and Order Fillers	36,670	\$10.72
First-Line Supervisors of Administrative Support Workers	33,210	\$26.92
Security Guards	29,630	\$13.83
Elementary School Teachers	26,940	\$30.56
Nursing Assistants	26,520	\$13.25
First-Line Supervisors of Retail Sales Workers	26,350	\$19.58
Business Operations Specialists	26,210	\$38.34
Accountants and Auditors	25,900	\$34.59
Bookkeeping and Auditing Clerks	24,400	\$20.29

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey - All Industries Combined, 2014.

13 State Comparison Report

– also being released in January



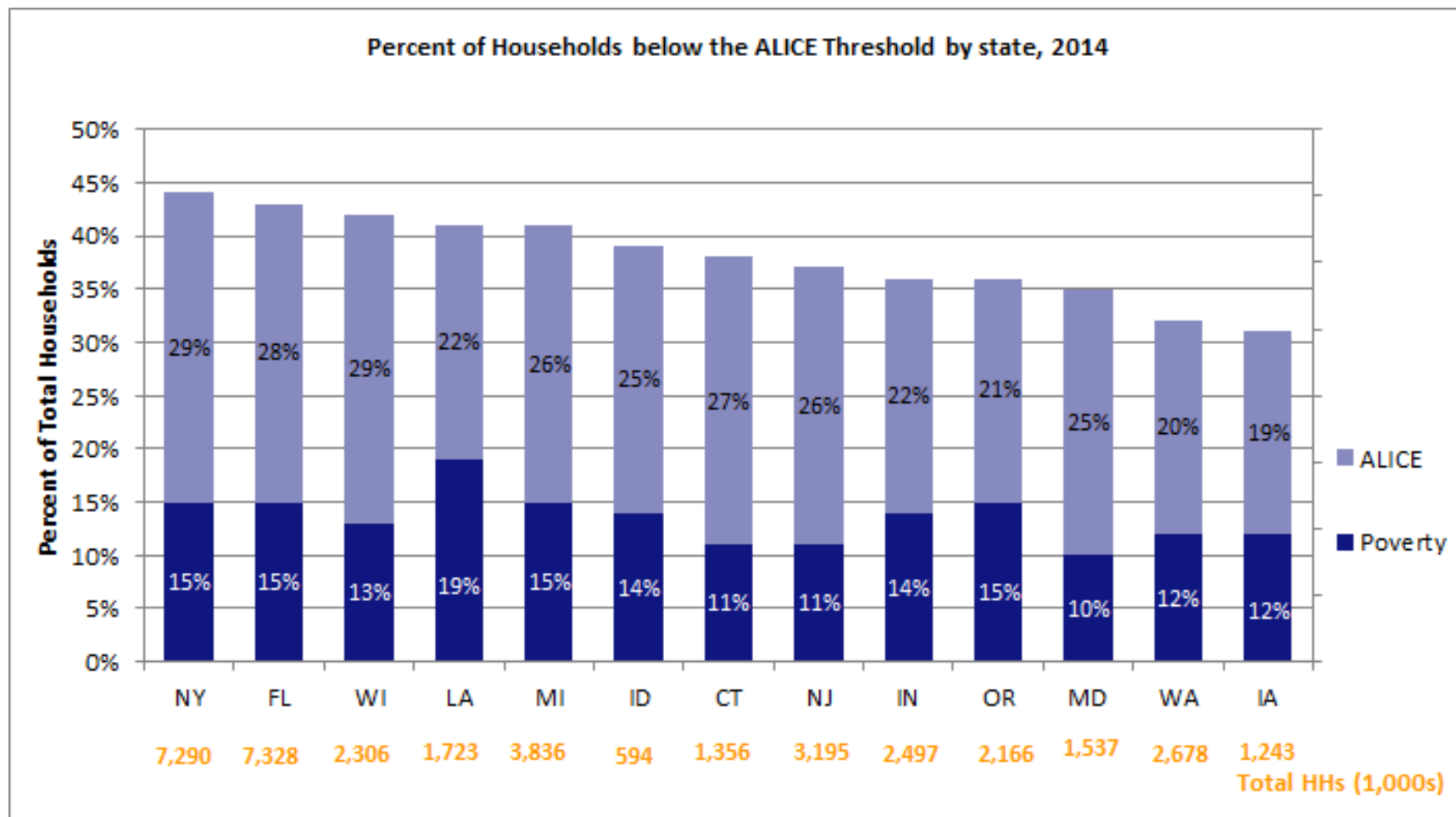
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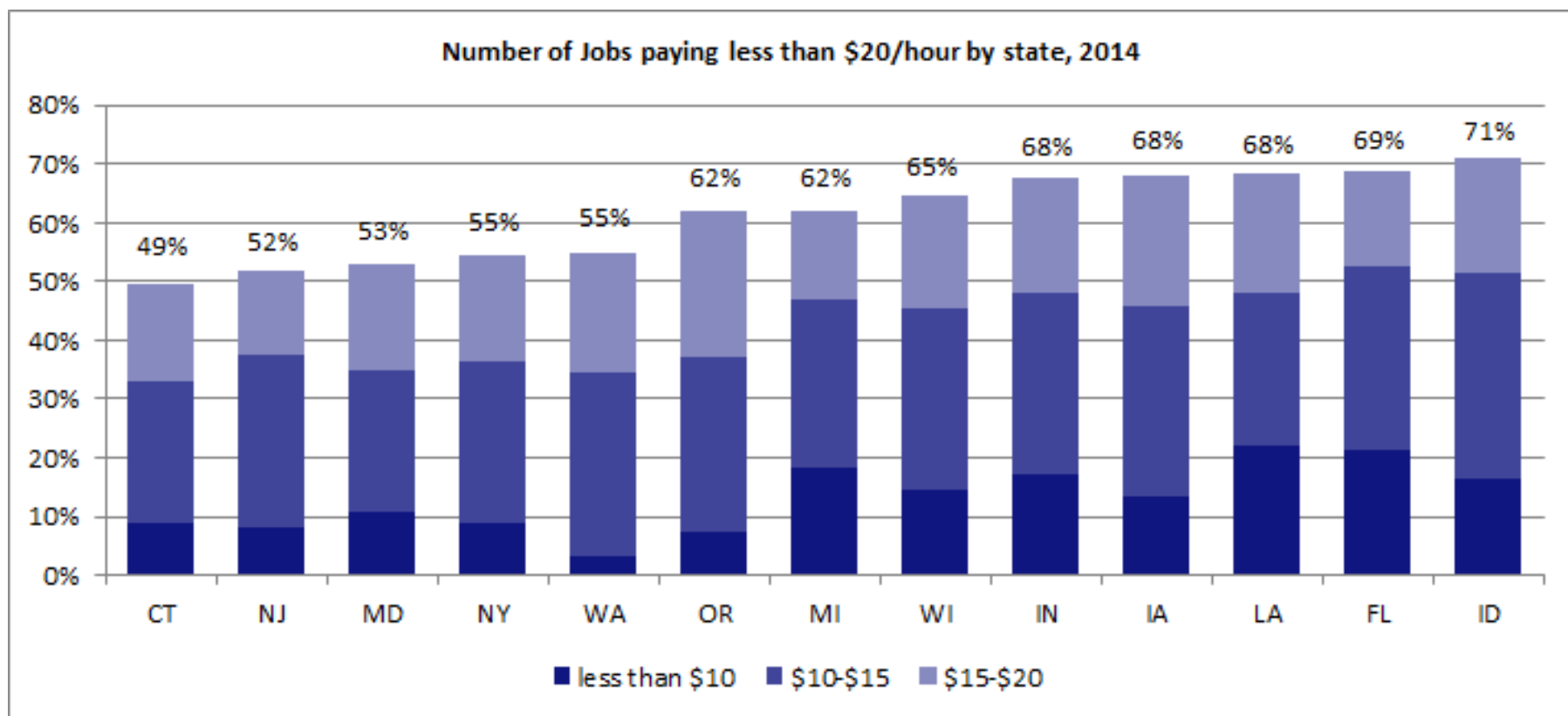
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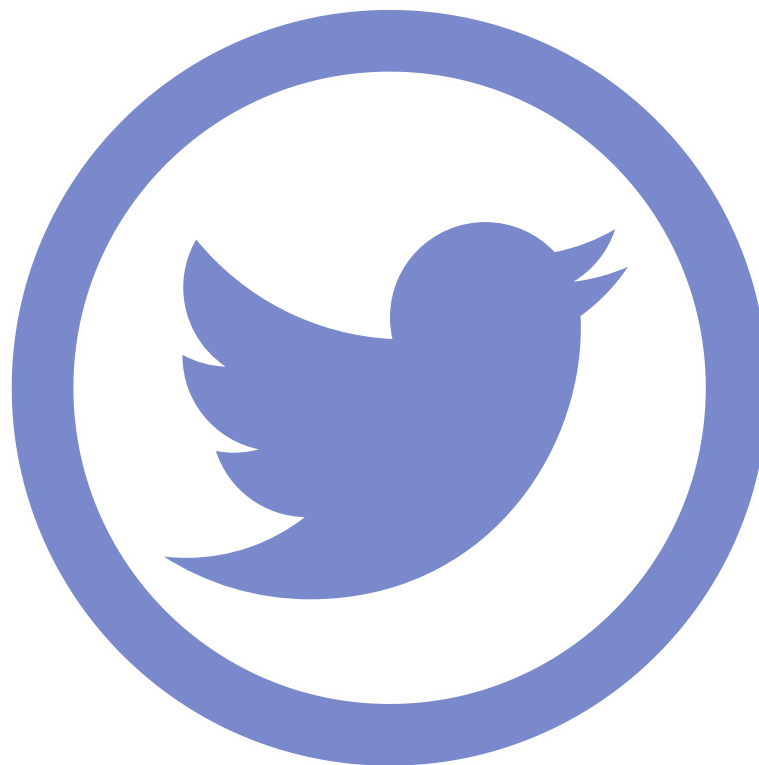
How does Maryland compare nationally?



Low-paying jobs pervasive across the country.



Source: Bureau of Labor Statistics, 2014



#ALICEmd

Full report at:

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Questions?