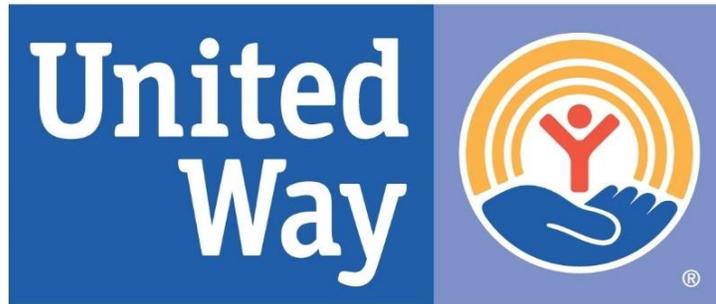


# ALICE

In Garrett County, MD

Asset Limited, Income Constrained, Employed

Presented by:



**County United Way, Inc.**

Contact: Juli McCoy, Executive Director

301-722-2700

[juli@cuw.org](mailto:juli@cuw.org)

Statewide Sponsor:





County United Way, Inc.

**ALICE**  
In Garrett County, MD

## Who is ALICE?

**A**sset  
**L**imited  
**I**ncome  
**C**onstrained  
**E**mployed

**ALICE** is your child care worker, your parent on Social Security, the cashier at your supermarket, the gas attendant, the salesperson at your big box store, your waitress, a home health aide, an office clerk.

**ALICE** cannot always pay the bills, has little or nothing in savings, and is forced to make tough choices such as *deciding between quality child care or paying the rent*. One unexpected car repair or medical bill can push these financially strapped families over the edge.

**ALICE** is a *hardworking member of the community* who is employed yet does not earn enough to afford basic necessities of life. **ALICE** earns above the federal poverty level, but does not earn enough to afford a bare-bones household budget of housing, child care, food, transportation, and health care. The **United Way ALICE Reports** use new measures to provide a *more accurate picture of financial insecurity* at the state, county, and municipal level.

**Our mission** is to make the invisible visible by *shining a light on the true number of families struggling* in the U.S. We aim to change the national dialogue about the impact on families, communities, and all of us when financial crisis is the norm for so many.

Traditional measures of poverty do not capture the magnitude of people who are struggling financially. Our new metric offers a better way to count and understand **ALICE**, and to ultimately inform policy decisions to affect positive change for this growing portion of our population.



County United Way, Inc.

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In Garrett County, MD

## GARRETT COUNTY, MD, 2016

### ALICE HOUSEHOLD SURVIVAL BUDGET

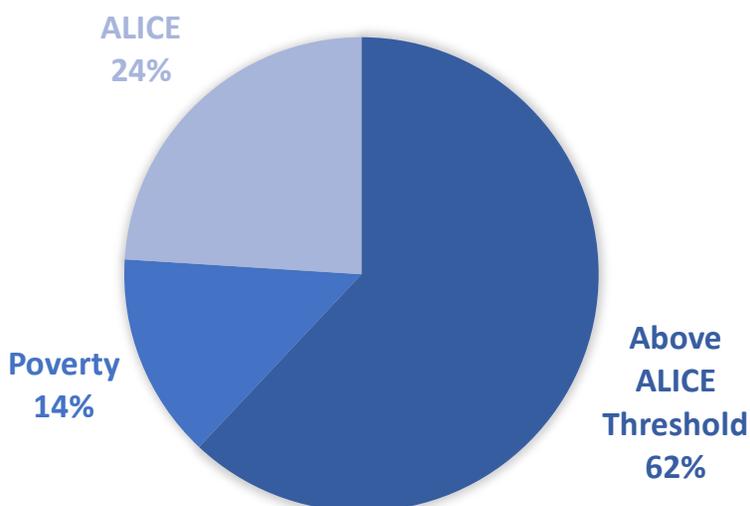
	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$431	\$551	\$551	\$551	\$688	\$688
Child Care	\$-	\$-	\$190	\$442	\$380	\$827
Food	\$182	\$414	\$344	\$287	\$691	\$603
Transportation	\$322	\$403	\$403	\$403	\$644	\$644
Health Care	\$196	\$392	\$461	\$345	\$726	\$726
Miscellaneous	\$140	\$215	\$220	\$245	\$343	\$390
Technology	\$55	\$75	\$55	\$55	\$75	\$75
Taxes	\$210	\$314	\$196	\$254	\$225	\$340
Monthly Total	\$1,536	\$2,364	\$2,420	\$2,582	\$3,772	\$4,293
Annual Total	\$18,432	\$28,368	\$29,040	\$30,984	\$45,264	\$51,516
Hourly Wage	\$9.22	\$14.18	\$14.52	\$15.49	\$22.63	\$25.76

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 13 percent; for an additional 4-year-old, by 11 percent; and for a school-age child, by 6 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

## ALICE Represents 24% of Total Households

Total Households: 11,644



DATA YEAR: 2016

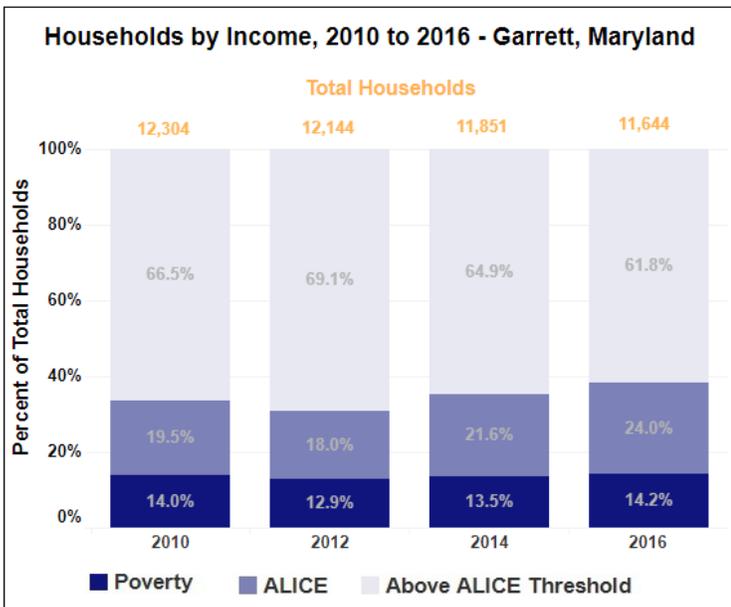


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## What does it cost to afford the basic necessities?

The Household Survival Budget gives the cost of housing, child care, food, transportation, and health care at the bare-minimum “survival” level. It does not include any savings, leaving households without a cushion for unexpected expenses and unable to invest in the future. Yet even this minimal budget was much higher than the adjusted Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four in 2016.



Source: American Community Survey, 2016, and the ALICE Threshold, 2016.

## How has the number of struggling households changed over time?

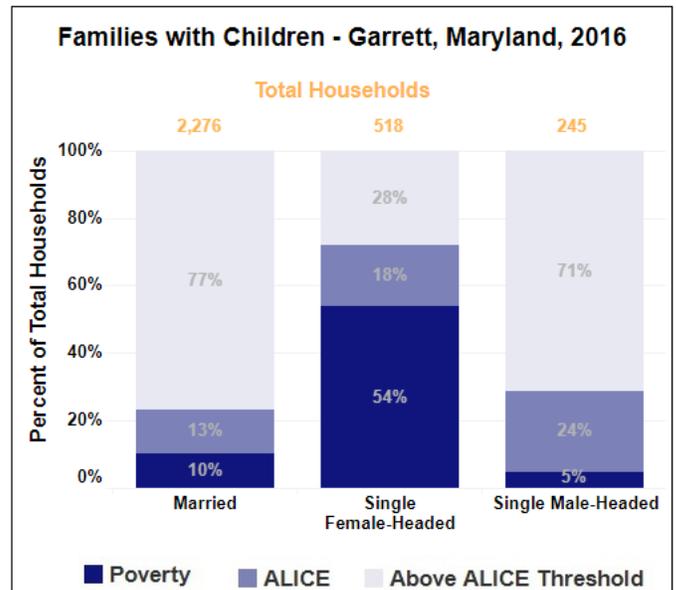
The number of households below the ALICE Threshold fluctuates throughout the year. Households move in and out of poverty and ALICE as their circumstances worsen or improve. The general trend has been a flat recovery since 2010, the end of the Great Recession. In many locations, the cost of basics has increased more than wages, leading to an increase in the number of ALICE households.

Source: American Community Survey, 2016 and the ALICE Threshold, 2016.

## How many families with children are struggling?

Children add significant expenses to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more families are headed by married parents, those families with a single parent are much more likely to have income below the ALICE Threshold.

Source: American Community Survey, 2016 and the ALICE Threshold, 2016.



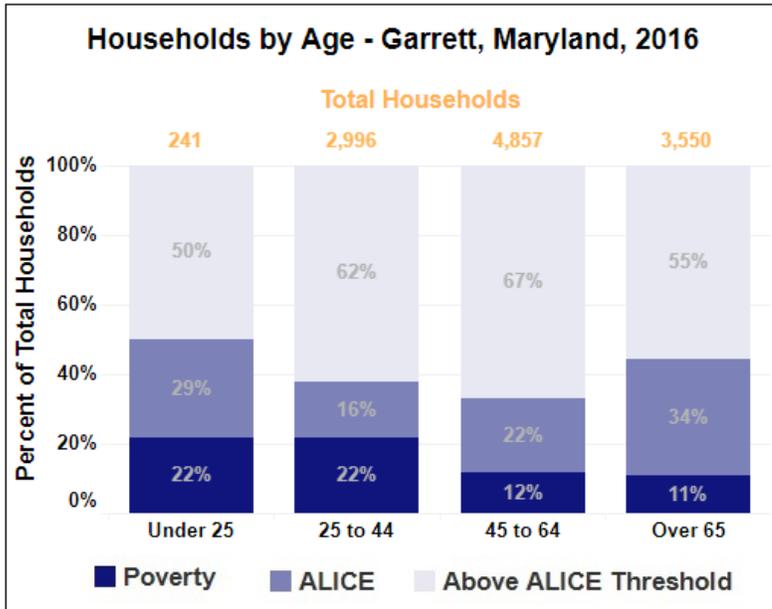
Source: American Community Survey, 2016, and the ALICE Threshold, 2016.



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Source: American Community Survey, 2016, and the ALICE Threshold, 2016.

## What is the difference in ALICE households by age?

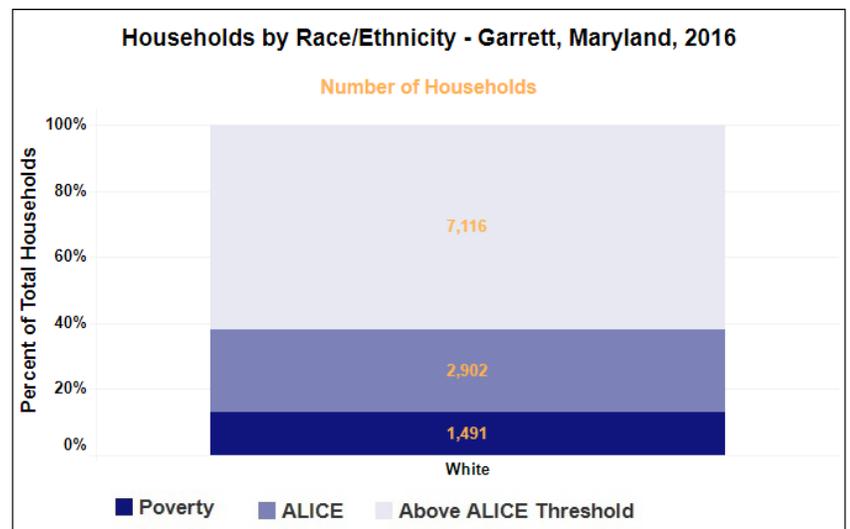
There are ALICE households in every age bracket. The youngest group (people under 25) is more likely to be in poverty, and both the youngest and the oldest (people 65 or older) are more likely to be ALICE.

Source: American Community Survey, 2016 and the ALICE Threshold, 2016.

## What races and ethnicities are ALICE families?

Overall, the race and ethnicity of ALICE households closely mirrors that of the total population. Yet some groups still face economic and legal barriers that limit their earnings and make them more likely to live below the ALICE Threshold.

Source: American Community Survey, 2016 and the ALICE Threshold, 2016.



Source: American Community Survey, 2016, and the ALICE Threshold, 2016.  
 Note: Data in all categories except Two or More Races is for one race alone. Because race and ethnicity are overlapping categories, the totals for each income category do not add to 100 percent exactly.



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## In what municipalities are ALICE households found?

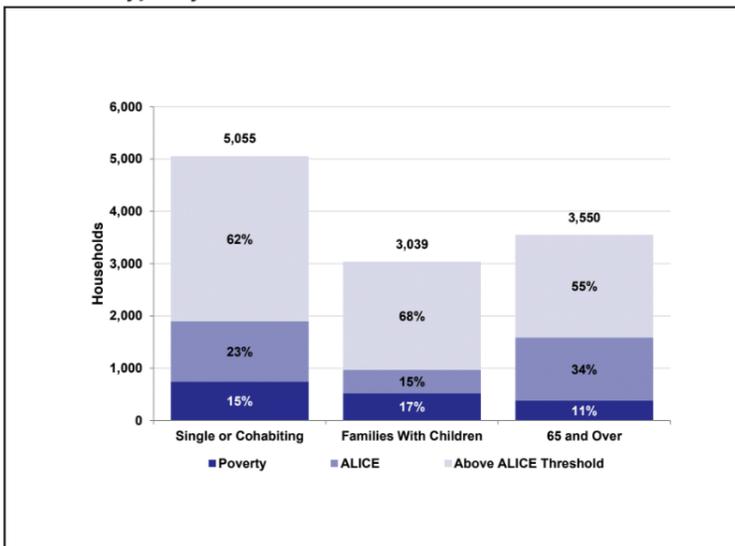
ALICE households are found in every city and town in Garrett County. However, the data indicate that ALICE households are concentrated in our most rural communities and Grantsville.

Communities such as Accident appear to be relatively insulated from the plight for ALICE households, although ALICE households are still present there, albeit in smaller numbers.

**Note:** Municipal level data on this is 5-year averages for Incorporate Places. Totals will not match county-level numbers because some places cross county borders, data is not available for the smallest places, and county-level data is often 1-year estimates.

Garrett County, 2016		
Town	Total HH	% ALICE & Poverty
Accident	117	35%
Deer Park	162	46%
Finzel	250	40%
Friendsville	254	51%
Grantsville	384	56%
Kitzmiller	108	50%
Loch Lynn Heights	231	47%
Mountain Lake Park	936	46%
Oakland	895	54%

## Household Types by Income, 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: there are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.