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Fall 2016

STUDY OF FINANCIAL HARDSHIP

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Note: In addition to the corporate sponsorships, this Report was made possible by the United Ways noted above in bold.

LETTER TO THE COMMUNITY

Dear Marylanders,

I'm proud to live and work in Maryland. Founded as the Free State, Maryland is one of the most culturally diverse places in America. We have some of the wealthiest communities in the country but also some of the poorest. I've come to appreciate that Marylanders care deeply about their state and the communities that comprise it, and are willing to come together to lift up our neighbors in need.

But that's the issue. We often don't know who is struggling. Sometimes, they are hiding in plain sight. That's why this report is such a critical tool. It helps identify those who are having difficulty making ends meet in every community across Maryland, and better understand the obstacles they face.

We call these neighbors in need "**ALICE**," an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. The ALICE population represents hardworking people we interact with every day: fellow Marylanders who have a job – or two or three – yet cannot afford basic necessities to remain stable and self-sufficient.

ALICE individuals and families teeter on that critical dividing line between the haves and have nots. All it takes is one crisis – a health emergency, a car breaking down, an increase in monthly rent – and they will very likely fall. And we can't let that happen. With the right focus, the right policy changes and the right investments, we can help put these hardworking ALICE citizens on the path to financial stability and self sufficiency.

Like all states, Maryland was hit hard during the recession and has rebounded to some degree during the recovery. But the slowly rising economic tide is not lifting all boats. It might surprise you to know that our 2-1-1 Maryland System, which serves the entire state, handled a record number of calls for assistance last year – more than 278,000 in total – often from ALICE individuals needing help to navigate financial struggles such as rent, health care, utility assistance and food.

Every one of us was ALICE, is ALICE or knows ALICE. This report clearly shows us who ALICE is, where ALICE lives and how ALICE struggles. It is a call to action for all of us: to share this information, to innovate new strategies, to collaborate together as legislators, academics and leaders from the community, business and philanthropic sectors. Together, we can help relieve the stress and stabilize our ALICE neighbors in need. We can help ALICE individuals realize their American dreams for a bright future, both for themselves and their families.

And, finally, a word of deep gratitude. This report would not be possible without the leadership of Mark Furst, former president and CEO, the generosity of our corporate supporter, OneMain Financial, and the contributors to United Ways serving Maryland. Thank you!

Sincerely,

Sandy Monck

Sandy Monck
Senior Vice President and Chief Impact Officer, United Way of Central Maryland

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THE UNITED WAY *ALICE PROJECT*

The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of the growing number of households in our communities that do not earn enough to afford basic necessities, a population called ALICE. This research initiative partners with state United Way organizations, such as those in Maryland, to deliver research-based reports that can stimulate meaningful discussion, attract new partners, and ultimately inform strategies that affect positive change.

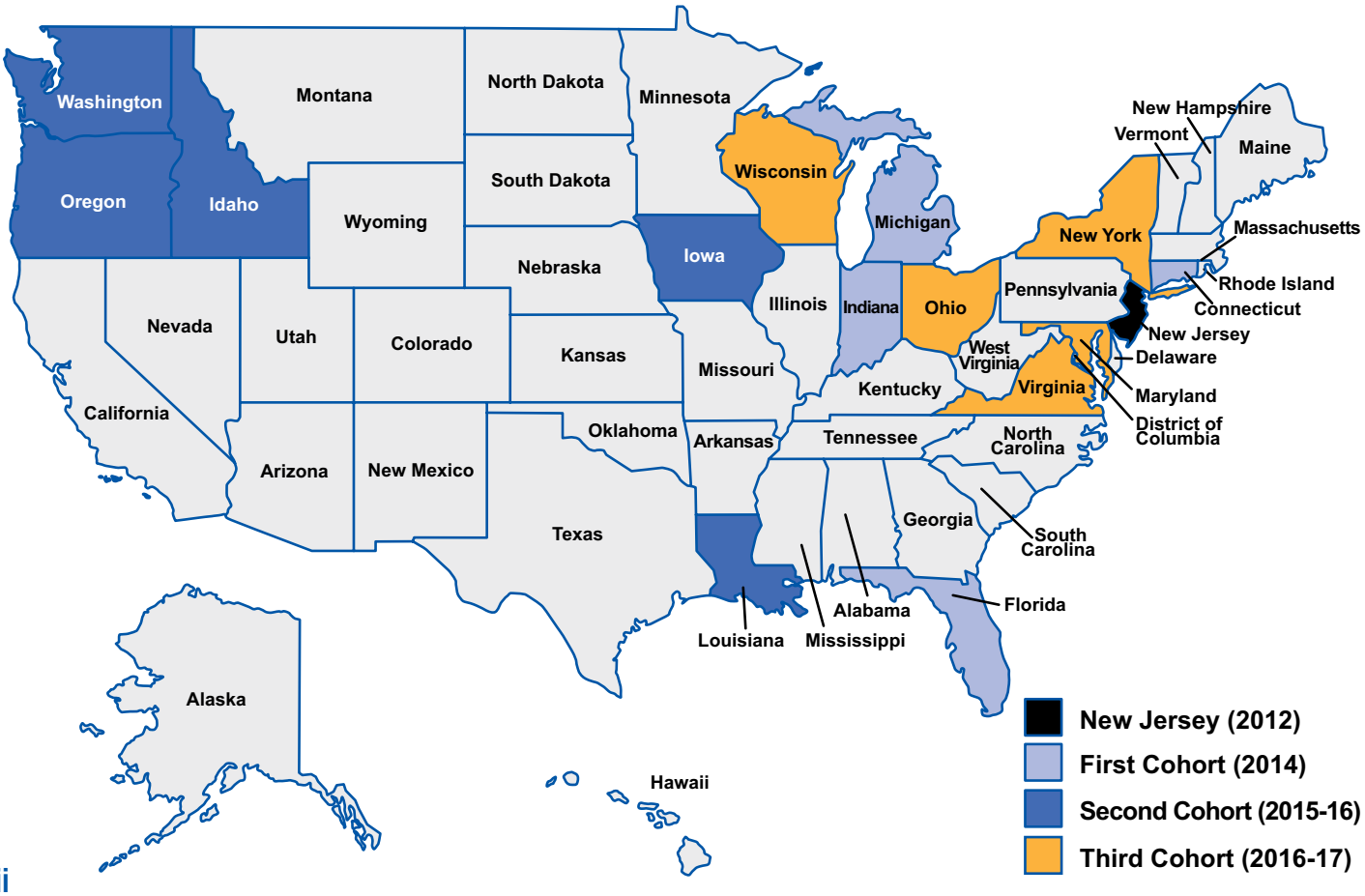
Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with 15 states participating in the United Way *ALICE Project*.

More than one-third of households in the United States either live in poverty or are ALICE. Maryland's United Way organizations are proud to join some 450 United Ways from the participating states to better understand the struggles of ALICE. The result is that ALICE is rapidly becoming part of the common vernacular, appearing in grant applications, in the media, and in public forums discussing financial hardship in communities across the country.

Together, United Ways, government agencies, nonprofits, and corporations have the opportunity to evaluate the current solutions and discover innovative approaches to give ALICE a voice, and to create changes that improve life for ALICE and the wider community.

To access reports from all states, visit UnitedWayALICE.org

States with United Way ALICE Reports



THE ALICE RESEARCH TEAM

The United Way *ALICE Project* provides high quality, research-based analysis to foster a better understanding of who is struggling in our communities. To produce the United Way ALICE Report for Maryland, a team of researchers collaborated with a Research Advisory Committee, composed of 20 representatives from across the state, who counseled United Way on the development of the Report. This collaborative model, practiced in each state, ensures each United Way ALICE Report presents unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Working closely with United Ways, the United Way *ALICE Project* seeks to equip communities with information to create innovative solutions.

Lead Researcher

Stephanie Hoopes, Ph.D. is the lead researcher and director of the United Way *ALICE Project*. Dr. Hoopes' work focuses on the political economy of the United States and specifically on the circumstances of low-income households. Her research has garnered both state and national media attention. She began the United Way *ALICE Project* as a pilot study of the low-income community in affluent Morris County, New Jersey in 2009, and has overseen its expansion into a broad-based initiative to more accurately measure financial hardship in states across the country. In 2015, Dr. Hoopes joined the staff at United Way of Northern New Jersey in order to grow this work in new and innovative ways as more and more states become involved.

Dr. Hoopes was an assistant professor at the School of Public Affairs and Administration (SPAA), Rutgers University-Newark, from 2011 to 2015, and director of Rutgers-Newark's New Jersey DataBank, which makes data available to citizens and policymakers on current issues in 20 policy areas, from 2011 to 2012. SPAA continues to support the United Way *ALICE Project* with access to research resources.

Dr. Hoopes has a Ph.D. from the London School of Economics, a master's degree from the University of North Carolina at Chapel Hill, and a bachelor's degree from Wellesley College.

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In Maryland, 743,738 households – fully 35 percent – struggled to afford basic household necessities in 2014.

MAJOR FINDINGS

Who is ALICE?

With the cost of living higher than what most people earn, **ALICE** families – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – have income above the Federal Poverty Level (FPL), but not high enough to afford a basic household budget that includes housing, child care, food, transportation, and health care. ALICE households live in every county in Maryland – urban, suburban, and rural – and they include women and men, young and old, and all races and ethnicities.

Who is struggling?

While the Federal Poverty Level reports that only 10 percent of Maryland households face financial hardship, an additional 25 percent (534,801 households) qualify as ALICE.

Why are there so many ALICE households in Maryland?

Low wage jobs dominate the local economy: More than 53 percent of all jobs in Maryland pay less than $20 per hour, with most paying between $10 and $15 per hour ($15 per hour full time = $30,000 per year). These jobs – especially service jobs that pay wages below $20 per hour and require a high school education or less – will grow far faster than higher-wage jobs over the next decade.

The basic cost of living outpaces wages: The cost of basic household expenses in Maryland is more than most of the state's jobs can support. The average annual Household Survival Budget for a Maryland family of four (two adults with one infant and one preschooler) is $61,224 – more than double the U.S. family poverty level of $23,850.

Jobs are not located near housing that is affordable: The Great Recession caused economic hardship throughout Maryland: Housing affordability fell by 17 percent, and job opportunities fell by 14 percent. From 2010 to 2014, housing affordability improved by 8 percent; job opportunities and community resources fluctuated during this period, only to return to their 2010 levels. ALICE households in many parts of Maryland continue to struggle with finding both housing that is affordable and jobs that can support them in the same area.

Public and private assistance helps, but doesn't provide financial stability: The income of ALICE and poverty-level households in Maryland is supplemented with $15.2 billion in government, nonprofit, and health care resources. Presuming that the benefits are distributed evenly and allocated according to need, there is still a 15 percent Unfilled Gap for all households to meet the ALICE Threshold for economic survival. In addition, because government expenditure is increasingly composed of health care spending, which consists of services and cannot be transferred to meet other needs, there are actually larger gaps in other areas, such as housing (45 percent) and child care (54 percent).

What are the consequences, and what would improve the economic situation for ALICE households?

Consequences: When ALICE households cannot make ends meet, they are forced to make difficult choices such as forgoing health care, accredited child care, healthy food, or car insurance. These "savings" threaten their health, safety, and future – and they reduce productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

Long-term change: While short-term strategies can make conditions less severe, only structural economic changes will significantly improve the prospects for ALICE and enable hardworking households to support themselves. Strengthening the Maryland economy and meeting ALICE's challenges are linked: Improvement for one would directly benefit the other. The ALICE tools can help policymakers, community leaders, and business leaders to better understand the magnitude and variety of households facing financial hardship, and to create more effective change.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

Household Survival Budget calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in Maryland adjusted for different counties and household types.

ALICE Threshold is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in Maryland. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

Household Stability Budget is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category, and is adjusted for different counties and household types.

ALICE Income Assessment is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a significant shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

Economic Viability Dashboard is comprised of three Indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each county in the state.

Consequences of Households Living below the ALICE Threshold in Maryland

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing	Inconvenience; health and safety risks; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
Move farther away from job	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities
Homeless	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard child care	Safety and learning risks; health risks; children less likely to be school-ready, read at grade level, graduate from high school; limited future employment opportunity	Future need for education and social services; less productive worker
No child care	One parent cannot work; forgoing immediate income and future promotions	Future need for education and social services
Substandard public education	Learning risks; limited earning potential/ mobility; limited career opportunity	Stressed parents; lower-skilled workforce; future need for social services
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; increased future demand for health care
Not enough	Poor daily functioning	Even less productive; increased future need for social services and health care
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
No insurance/ registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; increased demand for road maintenance and services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
HEALTH CARE		
Underinsured	Delaying or skipping preventative health care; more out-of-pocket expense; substandard or no mental health coverage	Workers report to job sick; spread illness; less productive; absenteeism; increased workplace issues due to untreated mental illness
No insurance	Forgoing preventative health care; use of emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs; risk of health crises
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-interest payday loans	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crises; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – Maryland, 2016

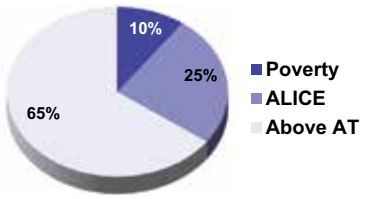
AT-A-GLANCE: MARYLAND

2014 Point-in-Time Data

Population: 5,976,407 | **Number of Counties:** 24 | **Number of Households:** 2,166,102
Median Household Income (state average): $73,971 (national average: $53,657)
Unemployment Rate (state average): 7.2% (national average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (national average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the state (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households (35 percent) equals the total Maryland population struggling to afford basic needs.



Income Assessment for Maryland

The total annual income of poverty-level and ALICE households in Maryland in 2014 was $17.1 billion, which includes wages and Social Security. This is only 45 percent of the amount needed just to reach the ALICE Threshold of $38.2 billion statewide. Government and nonprofit assistance made up an additional 40 percent, or $15.2 billion, but that still leaves an Unfilled Gap of 15 percent, or $5.9 billion.

ALICE Threshold	–	Income and Assistance	=	Unfilled Gap
$38.2 billion	–	$32.3 billion	=	$5.9 billion

What does it cost to afford the basic necessities?

This bare-minimum Household Survival 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.

Monthly Costs – Maryland Average – 2014

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	PERCENT CHANGE, 2007–2014
Housing	$807	$1,123	25%
Child Care	$-	$1,214	19%
Food	$202	$612	20%
Transportation	$364	$722	27%
Health Care	$138	$552	58%
Miscellaneous	$179	$464	26%
Taxes	$274	$415	31%
Monthly Total	$1,964	$5,102	26%
ANNUAL TOTAL	$23,568	$61,224	26%
Hourly Wage	*$11.78*	*$30.61*	*26%*

Note: Percent increases are an average of the increases in each category for a single-adult and a four-person family.
Source: See Appendix C

AT-A-GLANCE: MARYLAND

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Gini Coefficient (zero = equality; one = inequality): 0.45 (national average: 0.48)

Maryland Counties, 2014

COUNTY	TOTAL HH	% ALICE & POVERTY
Allegany	29,348	39%
Anne Arundel	203,775	28%
Baltimore City	238,897	45%
Baltimore County	311,099	40%
Calvert	31,200	34%
Caroline	11,842	38%
Carroll	59,430	28%
Cecil	36,857	35%
Charles	54,600	32%
Dorchester	13,419	43%
Frederick	89,084	32%
Garrett	11,851	35%
Harford	92,304	34%
Howard	109,651	22%
Kent	7,448	40%
Montgomery	364,854	27%
Prince George's	307,022	38%
Queen Anne's	17,354	29%
Somerset	8,498	53%
St. Mary's	39,179	32%
Talbot	16,140	39%
Washington	54,722	42%
Wicomico	37,036	35%
Worcester	20,492	31%

Sources: ***2014 Point-in-Time Data****: American Community Survey, 2014.* ***ALICE Demographics:*** *American Community Survey, 2014, and the ALICE Threshold, 2014.* ***Income Assessment:*** *Office of Management and Budget, 2015; Department of Treasury, 2016; U.S. Department of Agriculture (USDA), 2016; American Community Survey, 2014; National Association of State Budget Officers, 2015; NCCS Data Web Report Builder, 2012; see Appendix E.* ***Budget:*** *U.S. Department of Housing and Urban Development (HUD); USDA; Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS) and Comptroller of Maryland; Maryland Family Network, 2014.*

INTRODUCTION

Maryland is perhaps best known for its academic and medical institutions, especially Johns Hopkins and the U.S. Naval Academy in Annapolis, as well as for blue crabs from the Chesapeake Bay. It also houses advanced manufacturing and well-known consumer brands such as McCormick spices, T. Rowe Price investments, and Under Armour sporting apparel.

Yet despite the strength and diversity of its "Feds, Meds, and Eds" (federal employment and contracting, health care, and higher education), Maryland also contains sharp disparities in wealth and income, with some of the country's poorest urban and rural areas existing alongside some of the most affluent suburbs. What is often overlooked is the growing number of households that earn above the Federal Poverty Level (FPL) but are unable to afford the state's cost of living.

Traditional measures hide the reality that 35 percent of households in Maryland struggle to support themselves. Because income is distributed unequally in Maryland, there is both great wealth and significant economic hardship. That inequality increased by 17 percent from 1979 to 2014; now, the top quintile of Maryland's population earns 48 percent of all income earned in the state, while the bottom quintile earns only 4 percent (see Appendix A).

In 2014, Maryland's poverty rate of 10 percent was below the U.S. average of 15 percent, and the median annual household income of $69,272 was above the U.S. median of $53,657. Yet the state's overall economic situation is more complex. Due to the stable nature of federal employment and the health care industry, and the counter-cyclical nature of education, Maryland weathered the Great Recession (2007 to 2010) better than the rest of the country, but from 2010 to 2014, its rate of growth was slower than in other states. Despite Maryland's economic and geographic diversity, a significant portion of workers faced declining economic prospects throughout the period.

None of the economic measures traditionally used to calculate the financial status of Maryland's households, such as the FPL, consider the actual cost of living in each county in Maryland or the wage rate of jobs in the state. For that reason, those indices do not fully capture the number of households facing economic hardship across Maryland's 24 counties.

The term "ALICE" describes a household that is Asset Limited, Income Constrained, Employed. ALICE is a household with income above the FPL but below a basic survival threshold, defined here as the ALICE Threshold. Defying many stereotypes, ALICE households are working households, composed of women and men, young and old, of all races and ethnicities, and they live in every county in Maryland – urban, suburban, and rural.

The 2016 United Way ALICE Report for Maryland provides better measures and language to describe the sector of Maryland's population that struggles to afford basic household necessities. It presents a more accurate picture of the economic reality in the state, especially regarding the number of households that are under financial duress.

The Report asks whether conditions have improved since the Great Recession, and whether families have been able to work their way above the ALICE Threshold. It includes a toolbox of ALICE measures that provide greater understanding of how and why so many families are still struggling financially. Some of the challenges Maryland faces are unique, while others are trends that have been unfolding nationally for at least three decades.

"Defying many stereotypes, ALICE households are working households, composed of women and men, young and old, of all races and ethnicities, and they live in every county in Maryland – urban, suburban, and rural."

"This Report is about far more than poverty; it reveals profound changes in the structure of Maryland's communities and jobs. It documents the increase in the basic cost of living, the decrease in the availability of jobs that can support household necessities, and the shortage of affordable housing for the majority of the state's workers."

This Report is about far more than poverty; it reveals profound changes in the structure of Maryland's communities and jobs. It documents the increase in the basic cost of living, the decrease in the availability of jobs that can support household necessities, and the shortage of affordable housing for the majority of the state's workers.

The findings are stark: The impact of the Great Recession was even greater than first realized, and for many Marylanders, conditions have not improved in the four years since the technical end of the Recession in 2010. In 2007, 26 percent of Maryland households had income below the ALICE Threshold, and that share increased to 32 percent in 2010. By 2014, 35 percent of Maryland households had income below the ALICE Threshold. In contrast, the official U.S. poverty rate in Maryland reports that in 2014, only 10 percent, or 208,937 households, were struggling. But the FPL was developed in 1965; its methodology has remained largely unchanged despite shifts in the cost and composition of basic household goods over time, and it is not adjusted to reflect cost of living differences across the country.

The ALICE measures show how many households in the state are struggling, and they provide the new language needed to discuss this segment of our community and the economic challenges that so many residents face. In Maryland, there are 534,801 ALICE households that have income above the FPL but below the ALICE Threshold. **When combined with households below the poverty level, in total, 743,738 households in Maryland – 35 percent – struggled to support themselves in 2014.**

ALICE households are working households; they hold jobs, pay taxes, and provide services that are vital to the Maryland economy, in a variety of positions such as cashiers, secretaries and administrative assistants, customer service representatives, laborers and movers, and nursing assistants. The core issue is that these jobs do not pay workers enough to cover the costs of housing, child care, food, health care, and transportation. Moreover, the growth of low-skilled jobs is forecasted to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise. Given these projections, ALICE households will continue to make up a significant percentage of households in the state.

REPORT OVERVIEW

Who is struggling in Maryland?

Section I presents the **ALICE Threshold**: a realistic measure for income inadequacy in Maryland that takes into account the current cost of basic necessities and geographic variation. In Maryland there are 743,738 households – 35 percent of the state's total – with income below the realistic cost of basic necessities; 208,937 of those households are living below the FPL and another 534,801 are ALICE households. This section provides a statistical picture of ALICE household demographics, including geography, age, race/ethnicity, gender, family type, disability, education, military service, and immigrant status. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.

How costly is it to live in Maryland?

Section II details the average minimum costs for households in Maryland to simply survive – not to save or otherwise "get ahead." It is well known that the cost of living in Maryland easily outpaces the state's low average wages. The annual **Household Survival Budget** quantifies the costs of the five basic essentials of housing, child care, food, transportation, and health care. Using the thriftiest official standards, including those used by the U.S. Department of

Agriculture (USDA) and the U.S. Department of Housing and Urban Development (HUD), the average annual Household Survival Budget for a Maryland family of four (two adults with one infant and one preschooler) is $61,224 and for a single adult it is $23,568. These numbers vary by county, but all highlight the inadequacy of the 2014 U.S. poverty designation of $23,850 for a family and $11,670 for a single adult as an economic survival standard in Maryland.

The Household Survival Budget is the basis for the ALICE Threshold, which redefines the basic economic survival standard for Maryland households. Section II also details a **Household Stability Budget**, which reaches beyond survival to budget for savings and stability at a modest level. Even at this level, the Household Stability Budget is two-thirds higher than the Household Survival Budget for a family of four in Maryland.

Where does ALICE work? How much does ALICE earn and save?

Section III examines where members of ALICE households work, as well as the amount and types of assets these households have been able to accumulate. With 53 percent of jobs in Maryland paying less than $20 per hour, it is not surprising that so many households fall below the ALICE Threshold. In addition, the housing and stock market crash associated with the Great Recession, as well as high unemployment, took a toll on household savings in the state. Twenty-three percent of Maryland households are asset poor, and 35 percent do not have sufficient liquid net worth to subsist at the FPL for three months without income.

"With 53 percent of jobs in Maryland paying less than $20 per hour, it is not surprising that so many households fall below the ALICE Threshold."

How much income and assistance are necessary to reach the ALICE Threshold?

Section IV examines how much income is needed to enable Maryland households to afford the Household Survival Budget. Then it compares that amount to how much households actually earn along with the amount of public and private assistance they receive. The **ALICE Income Assessment** estimates that ALICE and poverty-level households in Maryland earn 45 percent of what is required to reach the ALICE Threshold. Federal, state, and local governments and nonprofits contribute 13.4 percent and health care spending adds another 26.5 percent, leaving an overall Unfilled Gap of 15 percent. But because health care assistance consists largely of services that cannot be transferred to meet other needs, it does not help families to afford other parts of the Household Survival Budget. This leaves significant gaps in needs such as housing (45 percent) and child care (54 percent).

What are the economic conditions for ALICE households in Maryland?

Section V presents the **Economic Viability Dashboard**, a measure of the conditions that Maryland's ALICE households actually face. The Dashboard compares three indices – Housing Affordability, Job Opportunities, and Community Resources – across the state's 24 counties. Both housing affordability and job opportunities worsened during the Great Recession, falling 17 and 14 percent respectively. Since then, conditions have been uneven, with housing affordability improving by 8 percent from 2010 to 2014, but job opportunities and community resources fluctuated, first improving and then by 2014 returning to their low 2010 levels. It remains difficult for ALICE households in Maryland to find both affordable housing and job opportunities in the same county.

"The difficult choices ALICE households face, such as forgoing preventative health care, accredited child care, health food, or car insurance, not only threaten their own health, safety, and futures, but have consequences for their wider communities as well."

What are the consequences of insufficient household income?

Section VI focuses on how households survive without sufficient income and assets to meet the ALICE Threshold. It outlines the difficult choices ALICE households face, such as forgoing preventative health care, accredited child care, healthy food, or car insurance. These choices not only threaten their health, safety, and futures, but have consequences for their wider communities as well.

Conclusion

The Report concludes by outlining the structural issues that pose the greatest challenges to ALICE households going forward. These include changes in the age and diversity of Maryland's population; Maryland's vulnerability to natural disasters, both physically and financially; economic disparities by race and ethnicity; and ALICE's leverage at the ballot box, particularly in light of the 2016 presidential election. This section also identifies a range of general strategies that would reduce the number of Maryland households living below the ALICE Threshold.

DATA PARAMETERS

The ALICE measures presented in this Report are calculated for each county. Because Maryland is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between counties and even within counties, between municipalities. For example, the percent of households below the ALICE Threshold ranges from 22 percent in Howard County to 53 percent in Somerset County.

The ALICE measures are calculated for 2007, 2010, 2012, and 2014 in order to compare the beginning and the end of the economic downturn known as the Great Recession and any progress made in the four years since the technical end of the Recession. The 2014 results will also serve as an important baseline from which to measure both the continuing recovery and the impact of the Affordable Care Act in the years ahead. This Report examines issues surrounding ALICE households from different angles, trying to draw the clearest picture with the range of data available. The Report uses data from a variety of sources, including the American Community Survey, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Bureau of Labor Statistics at the U.S. Department of Labor (BLS), the Internal Revenue Service (IRS), Child Care Aware (formerly NACCRRA), and these agencies' Maryland state counterparts. State, county, and municipal data is used to provide different lenses on ALICE households. The data are estimates; some are geographic averages, others are 1-, 3-, or 5-year averages depending on population size. Starting in in 2014, the 3-year averages are no longer produced by American Community Survey, so the data for all communities with populations of less than 65,000 are 5-year averages.

I. WHO IS STRUGGLING IN MARYLAND?

Measure 1 – The ALICE Threshold

AT A GLANCE: SECTION I

- **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed–describes all households in a community that earn more than the Federal Poverty Level (FPL), but still cannot afford housing, child care, food, transportation and health care.
- In Maryland, there are 534,801 ALICE households, while another 208,937 households live below the poverty level. In total, 35 percent of Maryland households earn below the ALICE Threshold.
- Households with income below the ALICE Threshold make up between 22 and 53 percent of households in every county in Maryland.
- The racial and ethnic makeup of ALICE households mirrors Maryland's overall population: 59 percent of the state's households are headed by someone who is White, as are 50 percent of ALICE households and 48 percent of households in poverty.
- Nearly one-third – 30 percent – of senior households in Maryland are ALICE, well more than the 9 percent in poverty.
- There are 630,175 families with children under the age of 18 in Maryland, and one-third of them (206,692) have income below the ALICE Threshold.
- Reflecting the changing household composition across the country, "other" households – single or cohabiting households younger than 65 with no children under 18 – account for 33 percent of the state's households with income below the ALICE Threshold.
- Several demographic factors make Maryland residents more likely to fall into the ALICE population, including being a woman or an LGBT person; being a person of color; having lower levels of education; having a disability; being an unauthorized or unskilled immigrant; being a younger veteran; having been incarcerated; or facing language barriers.

"In Maryland, there are 534,801 ALICE households, while another 208,937 households live below the poverty level. In total, 35 percent of Maryland households earn below the ALICE Threshold."

According to the U.S. Census Bureau, the federal poverty rate in Maryland increased throughout the Great Recession and beyond, from 8 percent in 2007 to 10 percent, or 208,937 of the state's 2,166,102 households, in 2014. However, the continued demand for public and private assistance over the four years following the technical end of the Recession suggests that many times that number of the state's households struggle to support themselves.

The Federal Poverty Level (FPL) does not provide a realistic measure of financial hardship in households across each county in the U.S. Developed in 1965, the FPL no longer reflects the actual current cost of basic household necessities. Its methodology has not been updated since 1974 to accommodate changes in the cost of living over time, nor is it adjusted to reflect cost-of-living differences across the country.

There have been extensive critiques of the FPL and arguments for better poverty measures (O'Brien & Pedulla, 2010; Uchitelle, 2001). The official poverty level is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, The Maryland Energy Assistance Program (MEAP) sets eligibility for assistance at 174% of the FPL, with maximum eligible income at $1,716 a month for 1 person and $2,323 a month for 2 people (Maryland Energy Assistance Program (MEAP)). Even Medicaid and the Children's Health Insurance Program (CHIP) use multiples of the FPL to determine eligibility across the country (National Conference of State Legislatures, 2014; Rudowitz, Artiga, & Arguello, March 26, 2014).

Recognizing these shortcomings, the U.S. Census Bureau developed an alternative metric, the Supplemental Poverty Measure (SPM), which is based on expenditures reported in the Bureau of Labor Statistics' (BLS) Consumer Expenditure Survey and adjusted for geographic differences in the cost of housing. The SPM was meant to capture more of a state's struggling households, but since it is not based on the actual cost of basic goods, it is only slightly higher than the official FPL: The 3-year average SPM for Maryland is 13.4, compared to the state's 3-year poverty rate of 9.9 percent (Short, 2013; Short, 2014).

"The lack of accurate information about the number of people who are 'poor' distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness."

Despite its limitations, the FPL has provided a standard measure over time to determine how many people in the U.S. are living in deep poverty. The needs and challenges that these people face are severe, and they require substantial community assistance. The definition of "poverty," however, is vague, often has moral connotations, and can be inappropriately – and inaccurately – associated only with the unemployed. **To clarify the economic challenges that working households face, this Report measures what it actually costs to live in each county in Maryland, calculates how many households have income below that level, and offers an enhanced set of tools to describe the impact of financial hardship on them and on their communities.**

This is not merely an academic issue, but also a practical one. The lack of accurate information about the number of people who are "poor" distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness. Using the FPL may also over-report the number of households facing financial hardship in areas with a low cost of living and under-report the number in areas with a high cost of living. For example, the Geography of Poverty project at the U.S. Department of Agriculture (USDA) finds that nearly 84 percent of persistent-poverty counties are located in the South, a region of the country with a lower cost of living (U.S. Department of Agriculture (USDA), 2015). By the same token, there may be just as many households struggling in other regions where the cost of living is higher, but they are not included in the official numbers. The ALICE Threshold, which accounts for the relative cost of living at the local level, enables more meaningful comparisons across the country.

INTRODUCING ALICE

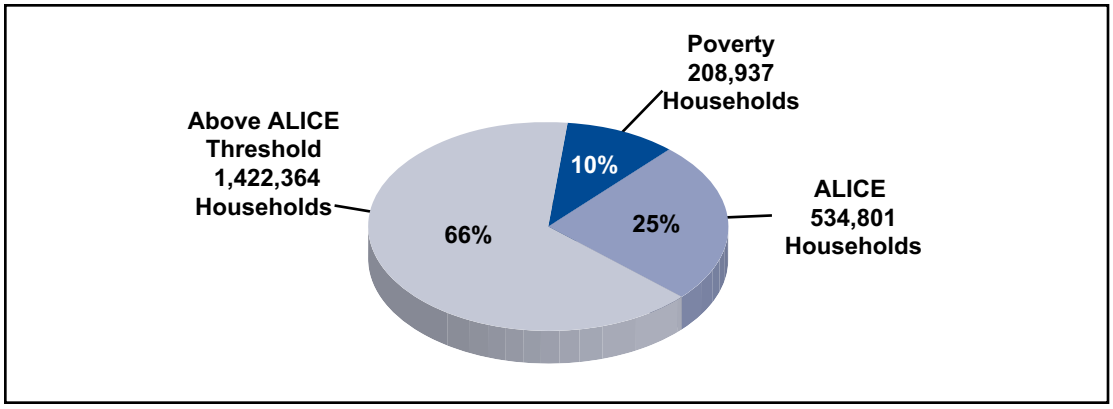
Many individuals and families in Maryland do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care. Even though many are working, their income does not cover the cost of living in the state and they often require public assistance to survive.

Until recently, this group of people was loosely referred to as the working poor or technically defined as the population in the lowest two income quintiles. The term "**ALICE**" – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – more clearly defines this population as households with income above the official FPL but below a newly defined basic survival income level. ALICE households are as diverse as the general population, composed of women and men, young and old, of all races and ethnicities, living in rural, urban, and suburban areas.

THE ALICE THRESHOLD

In Maryland, where the cost of living fluctuates across the state, it is especially important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes in each county. **The ALICE Threshold** is a realistic standard developed from the **Household Survival Budget**, a measure that estimates the minimal cost of the five basic household necessities – housing, child care, food, transportation, and health care. **Based on calculations from the American Community Survey and the ALICE Threshold, 743,738 households in Maryland – 35 percent – are either in poverty or qualify as ALICE (Figure 1)**.

Figure 1.
Household Income, Maryland, 2014



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

Based on the Household Survival Budget and average household size, the ALICE Threshold is calculated in each county for two sets of households: those headed by someone younger than 65 years old, and those headed by someone 65 years and older. Because the basic cost of living varies across the state, the ALICE Threshold for Maryland households headed by someone under 65 years old ranges by county from $35,000 to $75,000 per year. For older households, the ALICE Threshold ranges by county from $25,000 to $50,000 per year. The methodology for the ALICE Threshold is presented in Appendix B; the ALICE Threshold for each county is listed in Appendix J, the ALICE County Pages.

"In Maryland, where the cost of living fluctuates across the state, it is especially important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes in each county."

ALICE OVER TIME

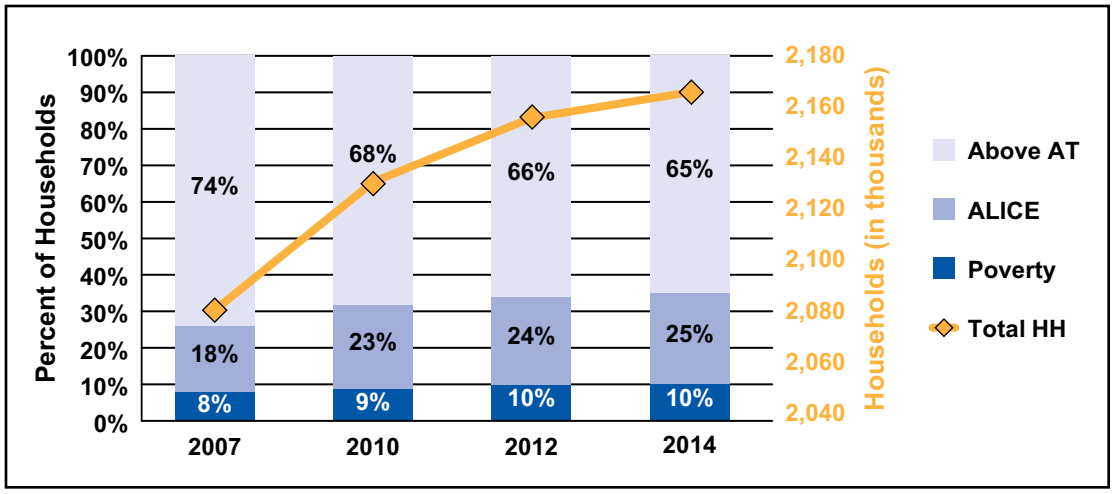
The Great Recession of 2007-2010 impacted Maryland's economy and dramatically shaped its household demographics. Changes continued in the four years following the technical end of the downturn, from 2010 to 2014. Between 2007 and 2014, the total number of households in Maryland increased by 4 percent, to 2.17 million. The Recession had the biggest impact on those below the FPL, with the number of households in poverty increasing from 8 percent of the population in 2007 to 9 percent in 2010 and then to 10 percent in 2014. ALICE households grew from 18 percent of the population in 2007 to 23 percent in 2010 to 25 percent in 2014, a 39 percent increase (Figure 2).

With the growth in population, the number of households who are struggling to meet their basic needs has grown significantly:

- **Poverty:** The number of households grew from 166,597 households in 2007 to 208,937 households in 2014, a 25 percent increase.
- **ALICE:** The number of households grew from 374,842 households in 2007 to 534,801 households in 2014, a 43 percent increase.
- **Above ALICE Threshold:** The number of households grew from 1.5 million households in 2007 to 1.4 million households in 2014, a 4 percent decrease.

Figure 2.

Households by Income, Maryland, 2007 to 2014



Source: American Community Survey, 2007, 2010, 2012, and 2014, and the ALICE Threshold, 2014

"Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year."

These statistics don't fully capture fluidity; beneath the static numbers, households are moving above and below the ALICE Threshold over time as economic and personal circumstances change. Nationally, the U.S. Census reports that from January 2009 to December 2011, 31.6 percent of the U.S. population was in poverty for at least two months. By comparison, the national poverty rate for 2010 was 15 percent (Edwards, 2014). Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year.

WHERE DOES ALICE LIVE?

ALICE lives across Maryland, in every county and every town. Contrary to some stereotypes that struggling households live only in inner cities, ALICE families live in rural, urban, and suburban areas.

ALICE by County

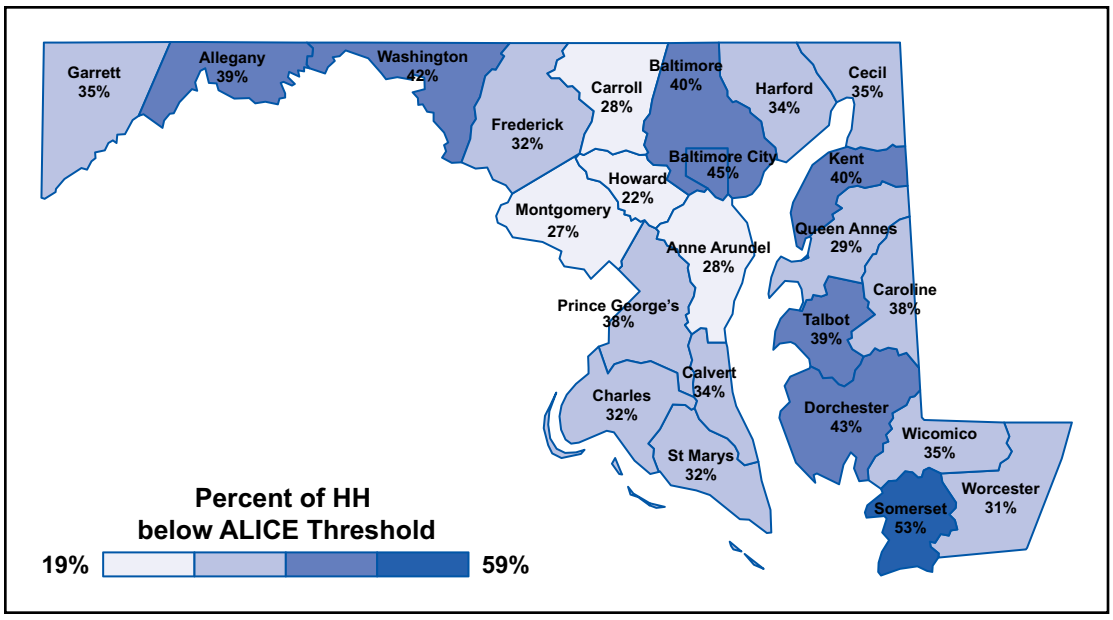
The total number of households and the number of households living below the ALICE Threshold vary greatly across Maryland's 24 counties. For example, Kent County is the smallest county in the state, with 7,448 households, and Montgomery County is the largest, with 364,854 households. Kent County has the smallest number of households with income below the ALICE Threshold, with 2,945; Baltimore County has the largest number, with 125,865 (For county breakdowns over time, see Appendix I).

Figure 3 shows households living below the ALICE Threshold constitute a significant percentage of households in all Maryland counties. However, there is variation between counties in terms of both population size and the share of poverty and ALICE households:

- **Below the ALICE Threshold (including households in poverty):** Percentages range from 22 percent in Howard County to 53 percent in Somerset County.
- **Poverty:** Percentages range from 5 percent in Carroll and Howard Counties to 22 percent in Somerset County and Baltimore City.
- **ALICE:** Percentages range from 17 percent in Howard County to 31 percent in Kent and Somerset Counties.

"Households living below the ALICE Threshold constitute a significant percentage of households in all Maryland counties. However, there is variation between counties in terms of both population size and the share of poverty and ALICE households."

Figure 3.
Percent of Households below the ALICE Threshold by County, Maryland, 2014



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

Another measure of economic conditions in a county is the persistence of economic hardship over time. According to the USDA, only 1 of Maryland's 24 counties, Baltimore City, is a persistent-poverty county, where 20 percent or more of the population has lived in poverty over the last 30 years (U.S. Department of Agriculture (USDA), 2015).

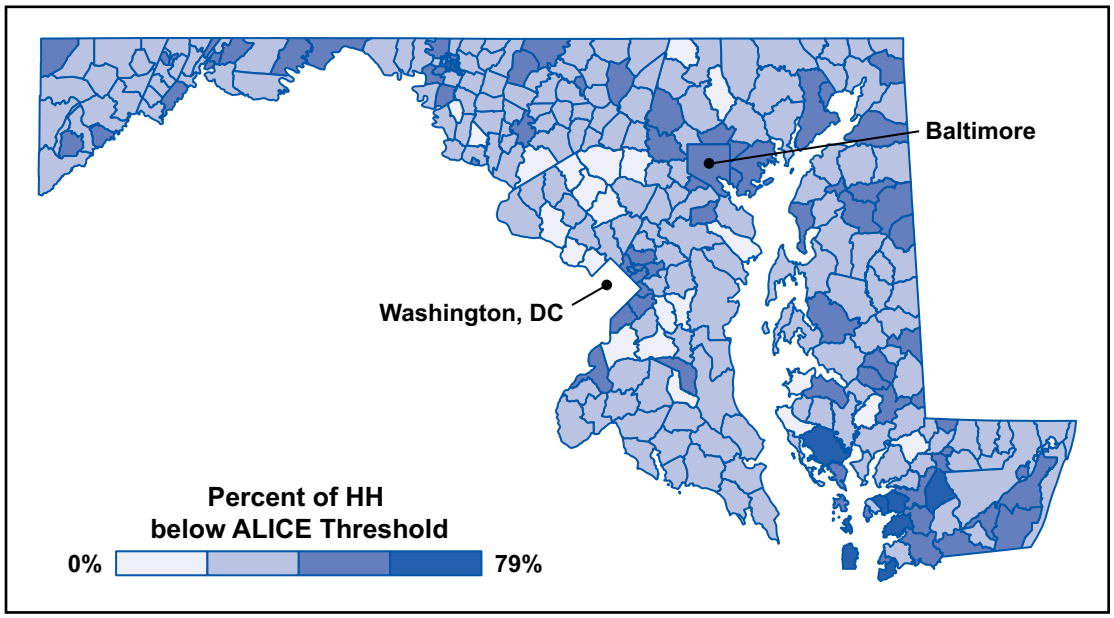
ALICE Breakdown within Counties

ALICE and poverty households live in every area across the state. Because Maryland has several geographic areas with very sparsely populated towns and cities where it can be difficult to get accurate data, the distribution of ALICE and poverty households in the state's towns and cities is shown instead on a map of county subdivisions (Figure 4). County subdivisions include towns and cities as well as their surrounding areas, to provide a more complete view of local variation in household income.

County subdivisions with the lowest percentage of households below the ALICE Threshold are shaded lightest blue on the map in Figure 4; those with the highest percentage are shaded darkest blue. Full data for cities and towns is in Appendix H, and the percent of households below the ALICE Threshold in each municipality is included in the municipal list on each County Page in Appendix J.

Figure 4.

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



Note: For areas with small populations, the American Community Survey estimates of household income are often based on 5-year averages, making these ALICE estimates less precise than the county-level estimates.

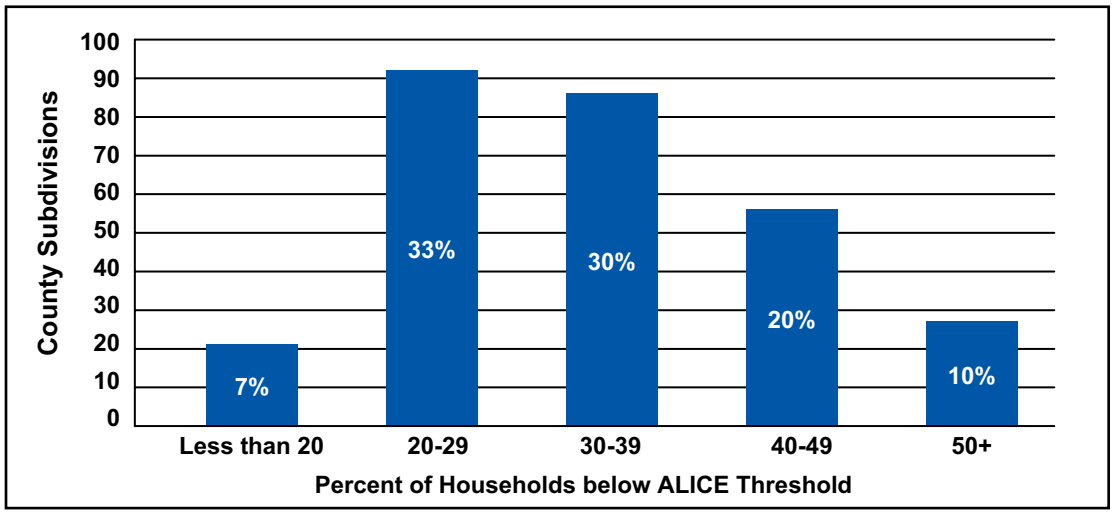
Source: American Community Survey, 2014, and the ALICE Threshold, 2014

"Sixty percent of Maryland's 282 county subdivisions have more than 30 percent of households living on an income below the ALICE Threshold."

Sixty percent of Maryland's 282 county subdivisions have more than 30 percent of households living on an income below the ALICE Threshold. Only 21 county subdivisions have fewer than 20 percent of households with income below the ALICE Threshold, and most have 20 to 40 percent (Figure 5).

Figure 5.

Distribution of Households below the ALICE Threshold across County Subdivisions, Maryland, 2014



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

Another way to measure the ALICE population is to look at Maryland's largest cities as U.S. Census Places (incorporated areas with local governments). Of the 14 cities with more than 20,000 households, financial hardship varies widely, ranging from 17 percent of households with income below the ALICE Threshold in Bethesda to 56 percent in Dundalk; five cities – Dundalk, Baltimore, Glen Burnie, Frederick, Silver Spring – have more than 40 percent (Figure 6). Note: These percentages differ from the ALICE County Pages, which look at cities as county subdivisions.

Figure 6.
Households below the ALICE Threshold, Largest Cities and Towns in Maryland, 2014

Largest Cities and Towns (above 20,000 Households)	Number of Households	Percent of Households below ALICE Threshold
Baltimore	238,897	45%
Columbia	38,493	23%
Silver Spring	31,374	41%
Germantown	31,324	30%
Frederick	27,209	43%
Glen Burnie	26,247	45%
Rockville	25,545	29%
Waldorf	24,932	34%
Bethesda	24,905	17%
Ellicott City	24,261	22%
Dundalk	23,786	56%
Gaithersburg	22,988	35%
Towson	20,976	36%
North Bethesda	20,347	25%

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

"Of the 14 cities with more than 20,000 households, financial hardship varies widely, ranging from 17 percent in Bethesda to 56 percent in Dundalk; five cities – Dundalk, Baltimore, Glen Burnie, Frederick, Silver Spring – have more than 40 percent."

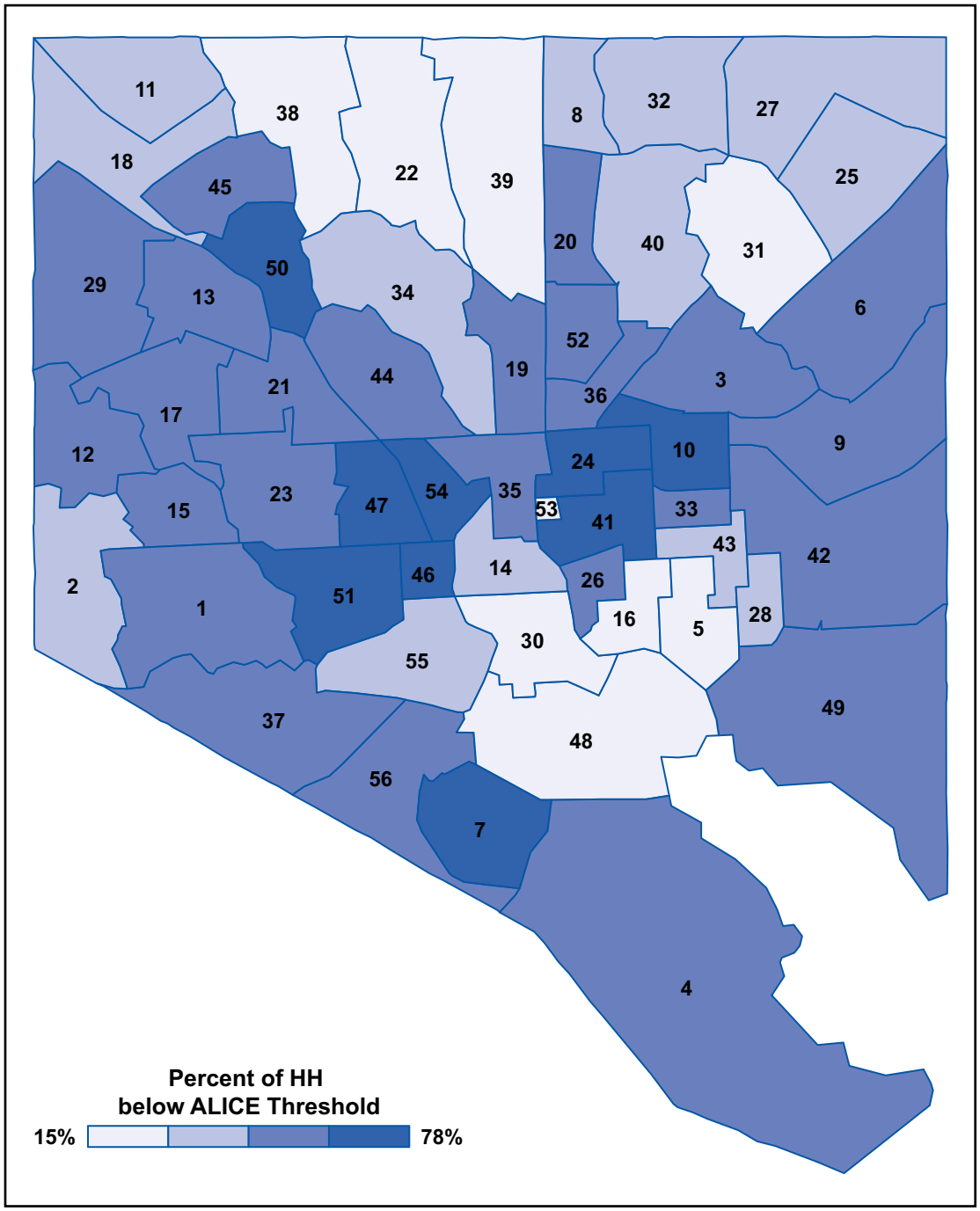
The map of Baltimore shows that financial hardship varies across the city, with the concentration of households with income below the ALICE Threshold ranging from less than 20 percent in Greater Roland Park/Poplar Hill, Canton, and South Baltimore to 78 percent in Upton/Druid Heights (Figure 7). In general, Baltimore's more prosperous neighborhoods to the north began as "suburbs within the city" in the 1800s and early 1900s and now form part of larger zones that extend into the suburbs. The other group of prosperous neighborhoods is tied to the more recent development of the Inner Harbor. Millennials, 25- to 34-year-olds with a bachelor's degree or higher level of education, are flocking to this center city neighborhood, fueling economic growth and urban revitalization (American Community Survey, 2014; Cortright, 2014; Pendall & and Hedman, 2015).

Many of Baltimore's less prosperous neighborhoods, which were created in the early 20th century when segregationist zoning laws and mortgage restrictions limited housing options for the Black population, have been stagnating for decades. Neighborhoods to the west and east of downtown Baltimore – including Sandtown-Winchester and extending out into suburban Baltimore County – are predominantly Black and are among the poorest areas in the state (Berube & McDearman, 2015; New York Times, 2015).

These findings reinforce the reports by Baltimore Neighborhoods Indicators Alliance (BNIA) that show significant variation across Baltimore neighborhoods in terms of poverty and income levels (Baltimore Neighborhoods Indicators Alliance (BNIA), 2016).

"Many of Baltimore's less prosperous neighborhoods, which were created in the early 20th century when segregationist zoning laws and mortgage restrictions limited housing options for the Black population, have been stagnating for decades."

Figure 7.
Percent of Households below the ALICE Threshold by Neighborhood, Baltimore, Maryland, 2014



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

Key to Map: Baltimore Neighborhoods	
1	Allendale/Irvington/S. Hilton
2	Beechfield/Ten Hills/West Hills
3	Belair-Edison
4	Brooklyn/Curtis Bay/Hawkins Point
5	Canton
6	Cedonia/Frankford
7	Cherry Hill
8	Chinquapin Park/Belvedere
9	Claremont/Armistead
10	Clifton, Berea
11	Cross-Country/Cheswolde
12	Dickeyville/Franklintown
13	Dorchester/Ashburton
14	Downtown/Seton Hill
15	Edmondson Village
16	Fells Point
17	Forest Park/Walbrook
18	Glen-Fallstaff
19	Greater Charles Village/Barclay
20	Greater Govans
21	Greater Mondawmin
22	Greater Roland Park/Poplar Hill
23	Greater Rosemont
24	Greenmount East
25	Hamilton
26	Harbor East/Little Italy
27	Harford/Echodale
28	Highlandtown

Key to Map: Baltimore Neighborhoods	
29	Howard Park/West Arlington
30	Inner Harbor/Federal Hill
31	Lauraville
32	Loch Raven
33	Madison/East End
34	Medfield/Hampden/Woodberry/Remington
35	Midtown
36	Midway/Coldstream
37	Morrell Park/Violetville
38	Mount Washington/Coldspring
39	North Baltimore/Guilford/Homeland
40	Northwood
41	Oldtown/Middle East
42	Orangeville/East Highlandtown
43	Patterson Park North & East
44	Penn North, Reservoir Hill
45	Pimlico/Arlington/Hilltop
46	Poppleton/The Terraces/Hollins Market
47	Sandtown-Winchester/Harlem Park
48	South Baltimore
49	Southeastern
50	Southern Park Heights
51	Southwest Baltimore
52	The Waverlies
53	Unassigned – Jail
54	Upton/Druid Heights
55	Washington Village
56	Westport/Mt. Winans/Lakeland

ALICE DEMOGRAPHICS

ALICE households vary in size and makeup; there is no typical configuration. In fact, contrary to some stereotypes, the composition of ALICE households mirrors that of the general population. There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, in suburbs, and in rural areas.

Households move above and below the ALICE Threshold over time. For instance, a young ALICE worker may capitalize on education and move a family above the ALICE Threshold. An older ALICE household may experience a health emergency, lose a job, or suffer from a disaster and slip into poverty.

"There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, in suburbs, and in rural areas."

While the demographic characteristics of households in poverty measured by the FPL are well known from U.S. Census reports, the demographic characteristics of ALICE households are not as well known. This section provides an overview of the demographics of ALICE households and compares them to households in poverty as well as to the total population.

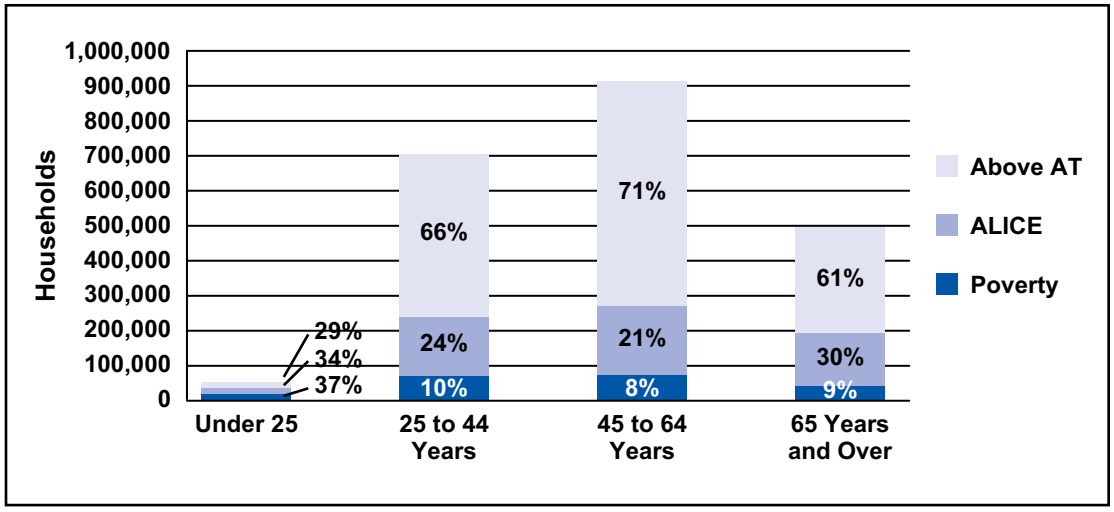
Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population. Differences are most striking for those groups who traditionally have the lowest wages: women; lesbian, gay, bisexual, and transgender (LGBT) people; people of color; recent immigrants who are undocumented, unskilled, or in limited English-speaking households (all household members 14 years old and over have at least some difficulty with English); people with low levels of education; people with a disability; formerly incarcerated people; and younger veterans. County statistics for race/ethnicity and age are presented in Appendix B.

"Within each age bracket, the number of ALICE households and poverty-level households generally reflect their proportion of the overall population. Where they differ, the youngest people tend to be over-represented in the poverty category and seniors and under 25s over-represented in the ALICE population."

Age

There are ALICE households in every age bracket in Maryland (Figure 8). Within each age bracket, the number of ALICE households and poverty-level households generally reflect their proportion of the overall population. Where they differ, the youngest people tend to be over-represented in the poverty category and seniors and under 25s over-represented in the ALICE population.

Figure 8.
Household Income by Age, Maryland, 2014



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

Within the youngest Maryland age group (under 25), 37 percent are in poverty, while an additional 34 percent are ALICE households. As households get older, a smaller percentage of them are in poverty. Middle-aged households (25 to 64 years) are also the least likely to be ALICE households. Senior households (65 years and older) are less likely to be poverty-level (9 percent) but have the second highest share of ALICE households (30 percent).

The comparatively low rate of senior households in poverty (9 percent) provides evidence that government benefits, including Social Security, are effective at reducing poverty among seniors (Haskins, 2011). But the fact that 30 percent of senior households qualify as ALICE highlights the reality that these same benefits often do not ensure financial stability. This is especially true in Maryland, where the cost of living varies across the state. This is reinforced by the fact that many senior households continue to work, some by choice and others because of low income.

In Maryland's 65- to 74-year-old age group, 32 percent are in the labor force, as are 7 percent of those 75 years and over (American Community Survey, 2014).

Earning enough income to reach the ALICE Threshold is especially challenging for young households in Maryland. From 2007 to 2014, the number of Maryland households headed by someone under 25 decreased by 29 percent. This decrease follows a national trend toward a decline in younger households, with many young workers moving back in with their parents or roommates to save money (Vespa, Lewis, & Kreider, 2013; American Community Survey, 2014).

"Of Maryland's 2,166,102 households, 59 percent are headed by someone who is White (White alone, not Hispanic or Latino, U.S. Census classification), as are 50 percent of ALICE households and 48 percent of households in poverty."

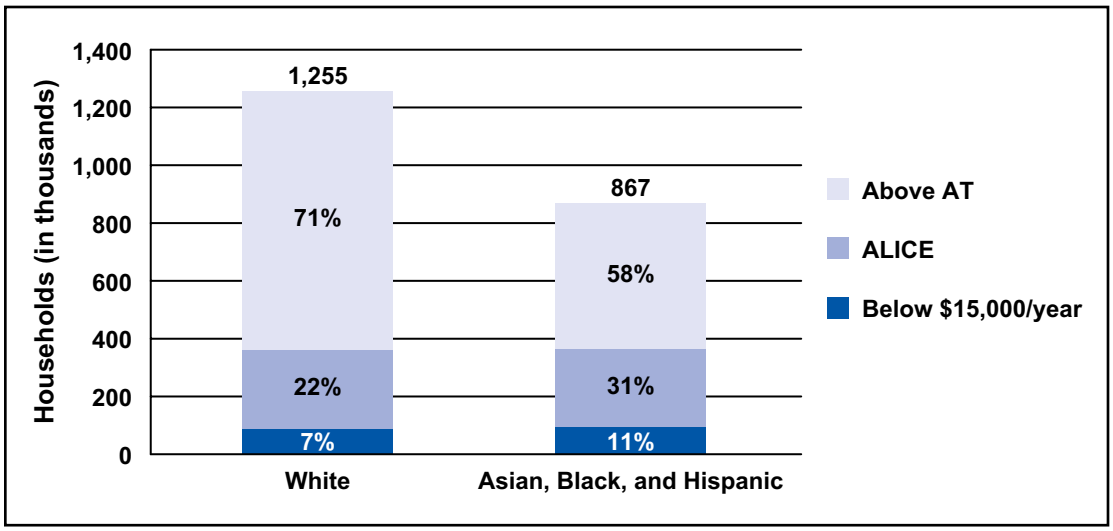
Race/Ethnicity

Of Maryland's 2,166,102 households, 59 percent are headed by someone who is White (White alone, not Hispanic or Latino, U.S. Census classification), as are 50 percent of ALICE households and 48 percent of households in poverty. In fact, White households remain the majority in all income categories, while the distribution is mixed for households of color. (The ALICE Reports follow the U.S. Census classification for non-Whites to include Blacks, Hispanics, Asians, and Native Americans. As non-White racial and ethnic "minorities" already represent a numeric majority of the population in some cities and counties throughout the U.S., the ALICE Reports instead use the term "people of color" to include these four groups).

Households of color are over-represented as a percentage of Maryland's households with income below the ALICE Threshold, making up 41 percent of Maryland households but half of all poverty and ALICE households (Figure 9).

Figure 9.

Households by Race/Ethnicity and Income, Maryland, 2014

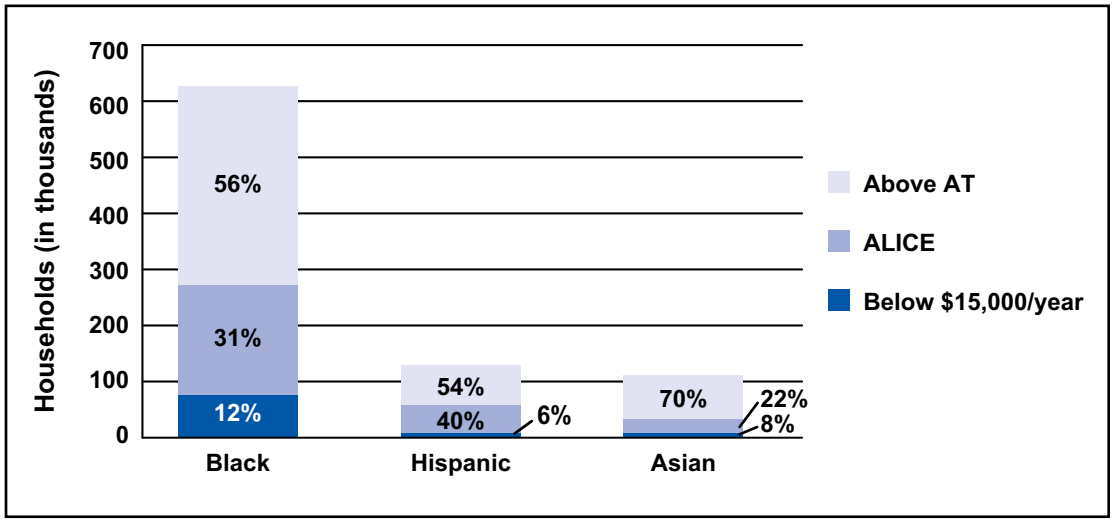


Note: Because race and ethnicity are overlapping categories and Maryland is a state with a large percentage of people of color, the totals for each income category do not add to 100 percent exactly. This data is for households; because household size varies for different racial/ethnic groups, population percentages may differ from household percentages. Native Americans account for only 0.2 percent of households; there is insufficient data to accurately calculate their household income status.

Note: Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below $15,000 is used as a proxy.

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

Figure 10.
Black, Hispanic, and Asian Households by Income, Maryland, 2014



Note: Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below $15,000 is used as a proxy.

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

"Today, almost half (48.3 percent) of Maryland's Black population is comprised of recent immigrants who entered the U.S. in 2000 or after. More than half of the Black population lives in Prince George's County and Baltimore City; Blacks make up the majority (64 percent) in both places."

In terms of race and ethnicity, Maryland is one of the most diverse states in the country. The heritage of the White population in Maryland dates back to the colonial settlers from Britain, Ireland, and Germany. Later waves of European immigrants came in the late 19th and early 20th centuries, including Italian, Polish, Czech, and Greek. The shares of immigrants born in Eastern Europe increased significantly in the decades following the fall of the Berlin Wall and the collapse of the former Soviet Union (Gibson & Jung, 2005; American Community Survey, 2014).

Blacks are Maryland's largest population of color, accounting for 29.5 percent of the total state population. The influx started in the mid-seventeenth century, when slavery became legal. Between 1664 and 1750, Maryland's Black population grew from 2 to 30 percent. Statewide slave trade ended in 1783, but the plantations of the Eastern Shore continued to operate into the next century. Thus, Blacks lived across the state with a concentration in Baltimore. By 1950, Blacks accounted for 24 percent of Baltimore's population. But in 1968, the city's racial dynamics shifted when race riots caused White households to move to the suburbs in droves. Baltimore's overall population fell by one-third while the Black population continued to grow. By 1980, the city's population was 54 percent Black, rising to a high of 65 percent in 2000 (Bouie, 2015).

Today, almost half (48.3 percent) of Maryland's Black population is comprised of recent immigrants who entered the U.S. in 2000 or after. More than half of the Black population lives in Prince George's County and Baltimore City; Blacks make up the majority (64 percent) in both places (Maryland Department of Health and Mental Hygiene, 2013; Maryland Department of Legislative Services, 2008).

Many Black households in Maryland have done well economically; in fact, Baltimore ranks 2nd among the 35 largest metro areas in the nation in median household income for this group. However, in 2014, 43 percent of Maryland's Black households had income below the ALICE Threshold (Figure 10) (Berube & McDearman, 2015).

Hispanics are the second largest population of color in Maryland, making up 6 percent of total households.They are also the fastest growing group, due to both ongoing immigration from abroad and a high birthrate here in the U.S. Two-thirds of this group lives in two counties – Montgomery County, which is 14 percent Hispanic, and Prince George's County, which is 12 percent Hispanic. Maryland's Hispanic population is primarily from Central America, especially El Salvador and Mexico. Thirty-one percent of the state's Hispanics are foreign-born and 5.5 percent are not U.S. citizens. Many of Maryland's Hispanics struggle financially. Almost half (47 percent) have income below the ALICE Threshold. Overall, Hispanics account for 9 percent of the state's ALICE households. (Department of Legislative Services, 2008; Migration Policy Institute, 2014; American Community Survey, 2014; American Immigration Council, 2015).

More recently, Asians have been attracted to Maryland because of its abundant professional opportunities. Asians make up 5.2 percent of Maryland's population; almost half (45 percent) live in Montgomery County or Howard County, which are 13.3 and 11.5 percent Asian respectively. Maryland's Asian population has many origins, but Chinese, Indian, and Korean backgrounds are most common. A full 72.5 percent of Maryland's Asian population is foreign-born, and 45.5 percent are not U.S. citizens. Approximately 30 percent live below the ALICE Threshold. Overall, Asians make up 5 percent of the state's ALICE households.

"While ALICE households come in all sizes and demographic configurations, two of the most common types are households headed by seniors and those with children."

In 2014, Maryland's population included 9,190 American Indian and Alaskan Native households (U.S. Census classification), who live primarily in the Baltimore metro area and around the capital, Annapolis. While these groups account for just 0.19 percent of the state population, they have the greatest proportion of people under the FPL out of all populations of color, with 15.4 percent of Native Americans living below the poverty level compared to 10.0 percent of all Marylanders (Maryland Department of Health and Mental Hygiene, 2013; American Community Survey, 2014).

People of Some Other Race (Census classification) account for 0.29 percent of the Maryland population; and those who identify as Two or More Races represent 0.4 percent (American Community Survey, 2014).

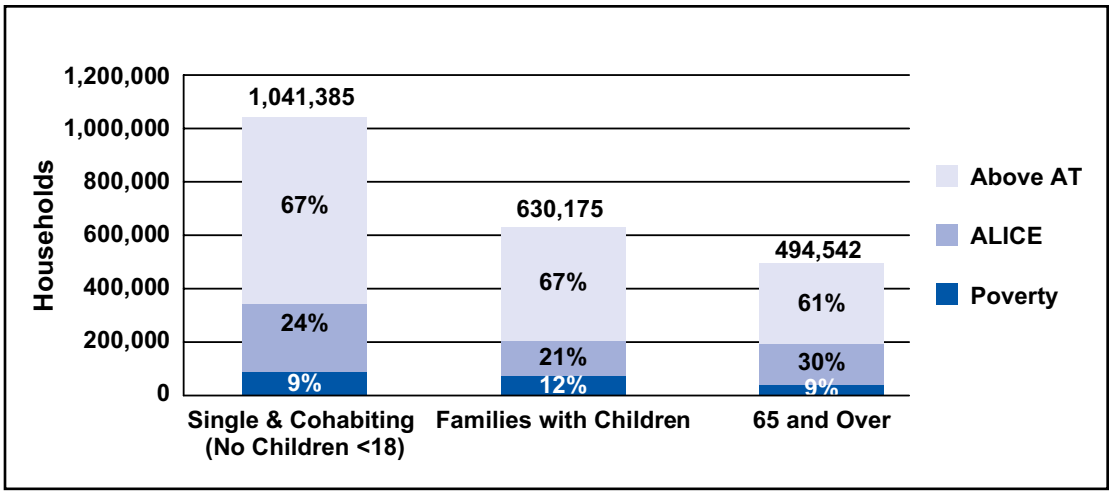
Household Type

While ALICE households come in all sizes and demographic configurations, two of the most common types are households headed by seniors and those with children. Yet in a reflection of changing family structures across the country, there are now many more types of households as well, and these "other" households now make up the largest proportion of households with income below the ALICE Threshold in Maryland, at 46 percent. These households include families with at least two members related by birth, marriage, or adoption, but with no children under the age of 18; single-adults younger than 65; or people who share a housing unit with non-relatives – for example, boarders or roommates. Across the country, these households – single or cohabiting without children under 18 – increased between 1970 and 2012: The share of households comprised of married couples with children under 18 decreased by half, from 40 percent to 20 percent, while the proportion of single-adult households increased from 17 percent to 27 percent (Vespa, Lewis, & Kreider, 2013).

After these single or cohabiting households, seniors (26 percent) and households with children (29 percent) still make up a significant number of Maryland households below the ALICE Threshold (Figure 11). This is not surprising as these demographics are associated with higher costs, especially in health care for seniors and child care for families with children. Senior ALICE households were discussed earlier in this section; ALICE households with children are examined further below.

Figure 11.

Household Types by Income, Maryland, 2014



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

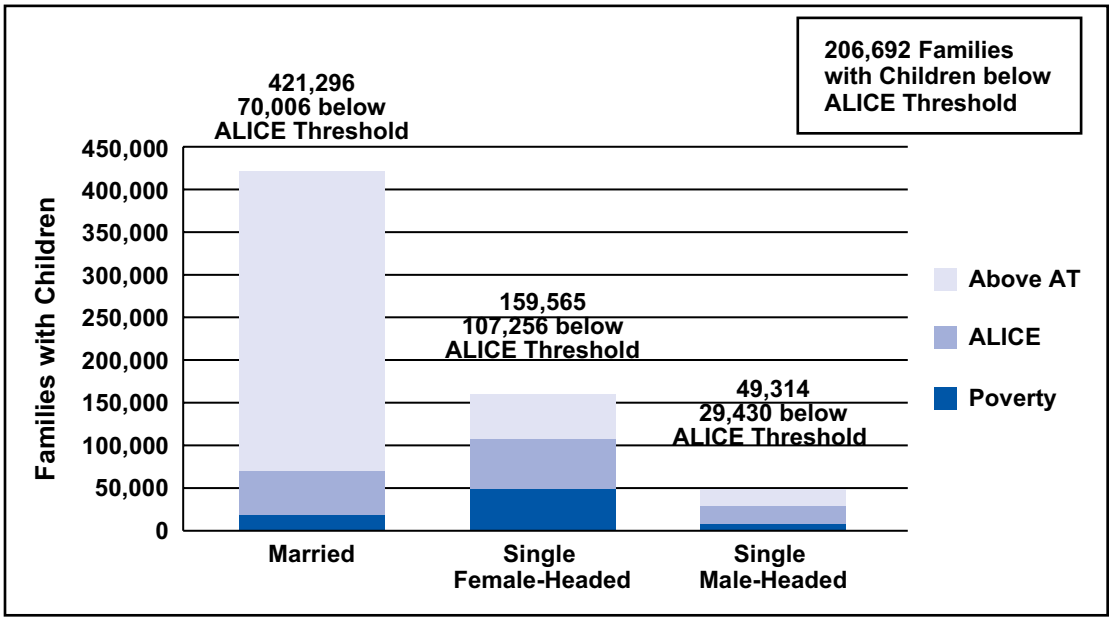
Families with Children

"Of Maryland's 630,175 families with children, one-third (206,692) have income below the ALICE Threshold."

The economic status of America's families with children under the age of 18 has declined since 2007. Of Maryland's 630,175 families with children, one-third (206,692) have income below the ALICE Threshold. Most families with children under 18 in Maryland (67 percent) have married adults; however, children in families with income below the ALICE Threshold are more likely to live in single-parent families (Figure 12). Because discussions of low-income families often focus on single parents, it is important to note that the lines between married-couple and single-parent households are often blurred. Nationally, only 37 percent of single-parent homes have one parent as the sole adult in the household. In 11 percent of "single-parent" homes, the parent has a cohabiting partner; in 52 percent, another adult age 18 or older lives in the home (Vespa, Lewis, & Kreider, 2013).

Figure 12.

Families with Children by Income, Maryland, 2014



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

Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households' larger size but also to the cost of child care, preschool, and after-school care (discussed further in Section II). The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, the number of children, and the costs of child care for children of different ages.

"Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households' larger size but also to the cost of child care, preschool, and after-school care."

Married-Couple Families with Children

With two income earners, married couples with children have greater means to provide a higher household income than households with one adult. For this reason, 83 percent of married-couple families with children in Maryland have income above the ALICE Threshold. However, because they are such a large demographic group, married-couple families with children still account for 25 percent of families with children who live in poverty and 39 percent of ALICE families with children.

Nationally, married-couple families experienced a 33 percent increase in unemployment for at least one parent during the Great Recession. A subset of this group, families who owned their own homes, faced an even greater challenge: Between 2005 and 2011, the number of households with children (under 18) that owned a home fell by 15 percent (Vespa, Lewis, & Kreider, 2013).

Single Female-Headed Families with Children

Families headed by single women with children account for 25 percent of all Maryland families with children, but 52 percent of households with children below the ALICE Threshold. They are much more likely to be in poverty, accounting for 31 percent of all the state's households with children in poverty and 36 percent of ALICE households with children.

Single female-headed families are often presumed to be the most common type of low-income household. With only one wage earner, it is not surprising that single-parent families are over-represented among ALICE households. In fact, 67 percent of single female-headed families have income below the ALICE Threshold. The gender wage gap makes matters worse: In Maryland, women still earn significantly less than men, as detailed below in Figure 14. Yet because families with children are a subset of all households, single female-headed families with children are a small portion of the overall picture of financial hardship in Maryland, accounting for 14 percent of **all households** below the ALICE Threshold, and 20 percent of all **working-age households** below the ALICE Threshold.

Using a different calculation, the Working Poor Families Project (WPFP) estimated that in 2012, 46 percent of low-income working families in Maryland were headed by women, as were 39 percent nationwide. The WPFP rate does not include families with unemployed workers or those with a disability, as does the ALICE Threshold (Roberts, Povich, & Mather, 2013-2014).

Single Male-Headed Families with Children

The number of households headed by single men with children is a growing group in Maryland and across the country. While most single-parent families are still headed by mothers, single-father families account for 8 percent of all Maryland families with children and 14 percent of families with income below the ALICE Threshold. Although they are less common than single female-headed families, single male-headed families face similar challenges, with only one wage earner responsible for child care. In fact, when looking at parent types by income tier in Maryland, 60 percent of all single male-headed families with children have income below the ALICE Threshold.

ADDITIONAL RISK FACTORS FOR BEING ALICE

Demographic groups that are especially vulnerable to underemployment, unemployment, and lower earning power are more likely than other groups to be in poverty or to be ALICE. In addition to the challenges faced by people of color discussed earlier in this section, four other demographic factors make a household more likely to fall into the ALICE population: being female; being LGBT; having low levels of education; and living with a disability. Groups with more than one of these factors – such as younger combat veterans, formerly incarcerated people, or undocumented, unskilled, or limited English-speaking recent immigrants – are even more likely to fall below the ALICE Threshold.

"Although women make up nearly half of the U.S. workforce, earn more college and graduate degrees than men, and are the equivalent or primary breadwinner in four out of ten families, they continue to make significantly less than men in comparable jobs."

Women

Although women make up nearly half of the U.S. workforce, earn more college and graduate degrees than men, and are the equivalent or primary breadwinner in four out of ten families, they continue to make significantly less than men in comparable jobs.

According to the BLS Current Population Survey, women's median earnings are lower than men's in nearly all occupations. In 2014, female full-time workers still made only 78 cents on each dollar earned by men, a gap of 22 percent. In addition, male-dominated occupations tend to pay more than female-dominated occupations at similar skill levels. Despite many changes to the economy, these disparities remain persistent features of the U.S. labor market (Bureau of Labor Statistics (BLS), 2015; Hegewisch & Ellis, 2015). The persistence of the gender wage gap helps explain why female-headed households are disproportionately likely to live in poverty or to be ALICE.

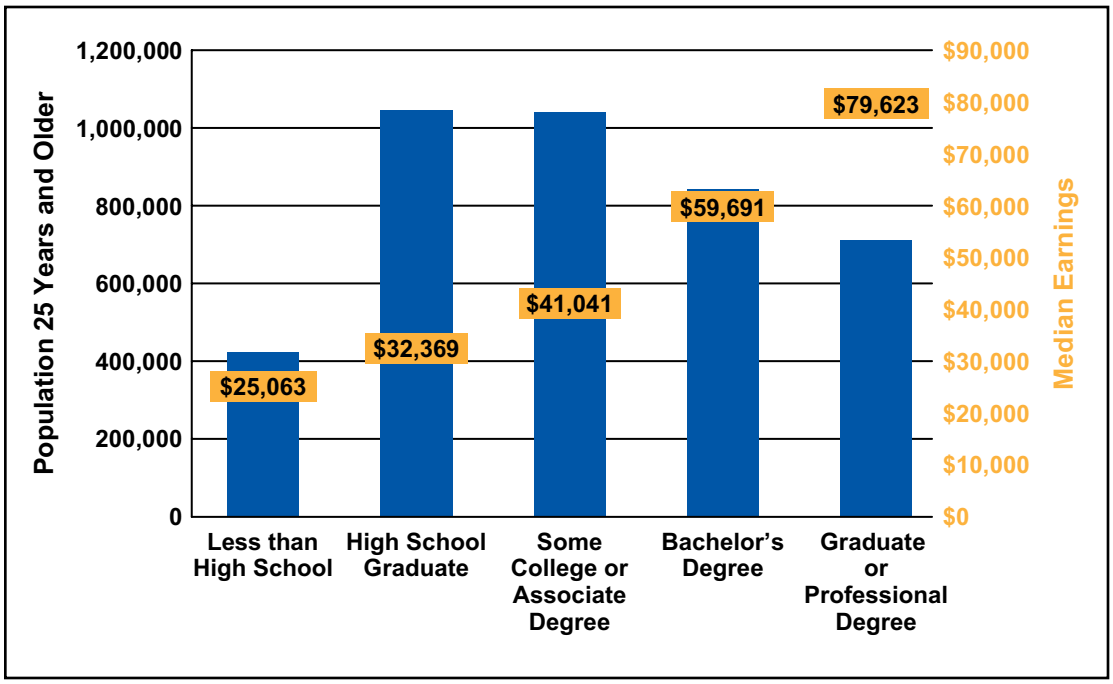
Older women are also more likely to be poor: Recent data reveal that nationally, among people 65 and older, 64 percent more women than men are poor (Hess & Román, 2016). In Maryland, senior women are more likely to live longer and to be in poverty. Of those 65 years and older, there were 27 percent more women than men in 2014, yet nearly twice as many women (38,987) as men (20,136) were in poverty – 10 percent of women compared to 6 percent of men (American Community Survey, 2014).

People with Lower Levels of Education

Income continues to be highly correlated with education. In 2014, 26 percent of Maryland residents 25 years and older had only a high school diploma, and an additional 26 percent had some college education or an associate's degree. Despite the fact that median earnings increase significantly for those with higher levels of education, only 21 percent had a bachelor's degree and 18 percent had a graduate or professional degree (Figure 13).

Figure 13.

Education Attainment and Median Annual Earnings, Maryland, 2014



Source: American Community Survey, 2014

Those residents with the least education are more likely to have earnings below the ALICE Threshold. Yet with the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others. Although Maryland colleges and universities received more than $386 million in federal Pell Grants in 2014, 58 percent of Maryland's Class of 2014 still graduated with an average of $27,457 in student debt (National Priorities Project's Federal Priorities Database: Local Spending Data; Project on Student Debt, 2015).

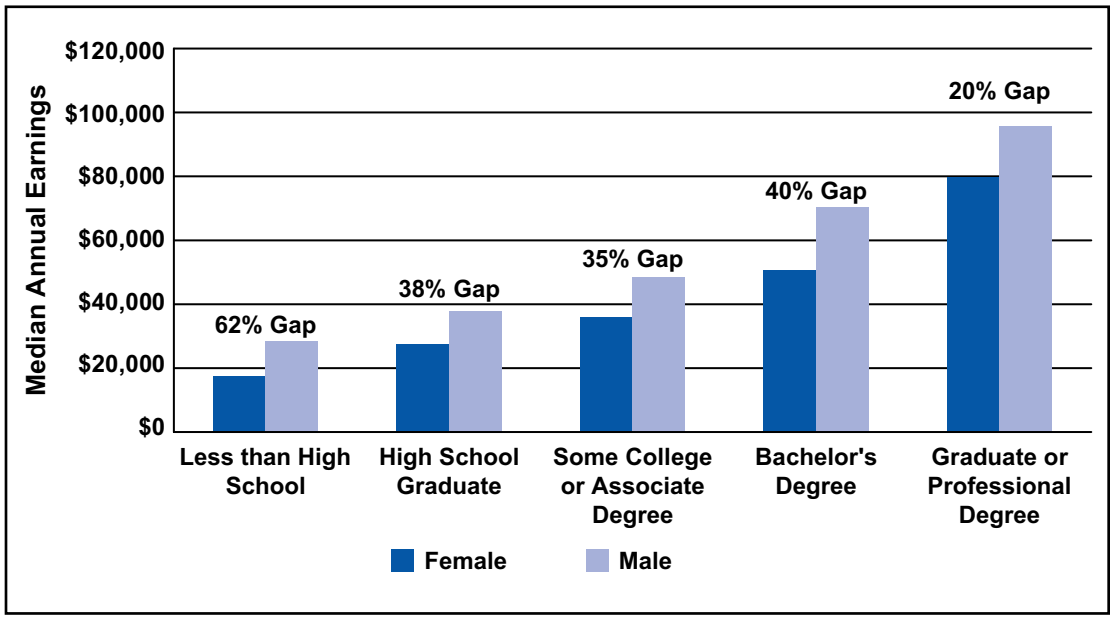
ALICE households often have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income. Many demographic factors impact a household's ability to meet the ALICE Threshold. For example, the National Center for Education Statistics reports that economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national averages for all students. In Maryland in 2013, the public high school graduation rate was 83 percent for all students, but significantly lower for economically disadvantaged students (74 percent), those with limited English proficiency (54 percent), and those with disabilities (57 percent) (Stetser & Stillwell, 2014). It is not surprising that these same groups also earn lower wages later in life.

Within Maryland and across all states, there is also a striking difference in earnings between men and women at all educational levels (Figure 14). **The gap in earnings between men and women in Maryland is at least 20 percent across all educational levels and as much as 62 percent for those with a less than a high school diploma** (American Community Survey, 2014). This, in part, helps explain why so many of Maryland's single female-headed households have incomes below the ALICE Threshold.

"Those residents with the least education are more likely to have earnings below the ALICE Threshold. Yet with the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others."

Figure 14.

Median Annual Earnings by Education and Gender, Maryland, 2014



Source: American Community Survey, 2014

People with a Disability

"The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent have lower after-tax income, and 24 percent have a lower housing value."

Households with a member who is living with a disability are more likely than other households to be in poverty or to be ALICE. These households often have both increased health care expenses and reduced earning power. The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities (American Community Survey, 2014).

The National Bureau of Economic Research estimates that 36 percent of Americans under age 50 have been disabled at least temporarily, and 9 percent have a chronic and severe disability. The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent have lower after-tax income, and 24 percent have a lower housing value. The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household (Meyer & Mok, 2013). In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent (National Priorities Project's Federal Priorities Database: Local Spending Data).

Maryland's numbers fit with these national findings. Notably, Maryland residents with a disability are far less likely to be employed: Only 26 percent of working-age residents (18–64 years old) with a disability are employed compared to 64 percent of those with no disability. And those who are working earn less: The median annual earnings for a Maryland resident with a disability are $27,072, compared to $40,136 for a worker without a disability (American Community Survey, 2014).

A total of 12 percent of adults in Maryland have a lasting physical, mental, or emotional disability that impedes them from being independent or able to work. Approximately 17 percent of Maryland residents aged 16 and over with a severe disability live in poverty, compared with 9 percent of total population. Disability is generally disproportionately associated with age; in Maryland, 32 percent of residents 65 years or older are living with a disability, more than double the 12 percent average for all ages (American Community Survey, 2014).

The LGBT Community

The percentage of Maryland adults who identify as lesbian, gay, bisexual, or transgender (LGBT) is 3.3 percent, according to Gallup surveys conducted from June-December 2012, slightly below the nationwide average of 3.5 percent (Gates & Newport, February 15, 2013). Though there is less data available about LGBT workers, they are also likely to be economically disadvantaged. Despite having more education than the general population, LGBT workers often earn less than their heterosexual counterparts, experience greater unemployment, and are more likely to live in extreme poverty (earning $10,000 annually or less) (Center for American Progress and Movement Advancement Project, 2015; Burns, 2012; Harris, May 2015).

Undocumented, Unskilled, and Limited English-Speaking Recent Immigrants

Related to race and ethnicity is immigration, with Hispanics, Asians, and Africans making up the majority of Maryland's 890,439 immigrants. In terms of place of birth, 39 percent of the state's immigrants were born in Latin America; 33 percent were born in Asia; 16.1 percent were born in Africa; and 10.5 percent were born in Europe (Migration Policy Institute, 2013; Maciag, 2014).

"Immigrant groups vary widely in language, education, age, and skills. Nationally, immigrants are only slightly more likely to be poverty-level or ALICE households than non-immigrants."

Immigrant groups vary widely in language, education, age, and skills. **Nationally, immigrants are only slightly more likely to be poverty-level or ALICE households than non-immigrants. However, for some subsets of immigrant groups – such as non-citizens; more recent, less-skilled, or unskilled immigrants; and those who are in limited English-speaking households (where no one in the household age 14 or older speaks English only or speaks English "very well") – the likelihood increases** (Suro, Wilson, & Singer, 2011; American Community Survey, 2014).

Immigrants in general earn less than native-born residents; the median annual income for foreign-born Maryland residents who entered the state since 2010 is $46,251 for males and $43,268 for females, while the median income for all Maryland residents is $61,544 for males and $51,275 for females.

In terms of education attainment, foreign-born residents living in Maryland are less likely than residents born in Maryland to graduate from high school (79.4 percent compared to 92 percent for residents born in-state). Yet in college, they achieve at a higher rate than residents born in-state (44.4 percent have a bachelor's degree, compared to 37.5 for those born in-state), and they receive more graduate degrees (20.1 percent, compared to 16.7 percent for residents born in-state) (American Community Survey, 2014).

Across income and educational levels, the data on immigrants reinforces the point that ALICE households are working and are an essential part of the economy. Immigrant-owned businesses contributed at least $15.6 billion to the Maryland economy in 2014. Immigrants comprised 14.2 percent of the state's population and 18.2 percent of the state's workforce in 2013 (American Immigration Council, 2015).

However, some immigrant groups face language and citizenship barriers that keep them from jobs, higher wages, and resources (Suro, Wilson, & Singer, 2011). The Pew Research Center estimates that there were 250,000 unauthorized immigrants in Maryland, or roughly 4.3 percent of the state's population, in 2012. Elementary and secondary students with an unauthorized immigrant parent account for 5.7 percent of school children, and unauthorized adult immigrants account for 6.2 percent of the state's workforce (Passel, Cohn, & Rohai, 2014). Because this group of immigrants is often paid off the books, they are not formally recognized and therefore have few or no labor protections (such as minimum wage or safety regulations) and little or no access to the public safety net (discussed further in the Conclusion).

Research by the U.S. Census Bureau has found that English-speaking ability among immigrants influences their employment status, ability to find full-time employment, and earning levels, regardless of the particular language spoken at home. Those with the highest level of spoken English have the highest earnings, which approach the earnings of English-only speakers (Day & Shin, 2005). The American Community Survey reports more than 85 different foreign languages spoken in Maryland, with Spanish being the most common at 48 percent. Of Maryland households, 6 percent are limited English-speaking households (American Community Survey, 2014).

"Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health and unemployment benefits."

Veterans

As of 2014, there were 384,882 veterans living in Maryland. Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially especially when they have exhausted their temporary health and unemployment benefits. Younger veterans, in particular, embody a trifecta of factors that make them more likely to be ALICE: They are dealing with the complex physical, social, and emotional consequences of military service; they are more likely to have less education and training than veterans of other service periods; and they are more likely to have a disability than older veterans.

Unemployment is a major challenge for younger vets. Eighty-three percent of Maryland's veterans are in the labor force (including those looking for work); of those, 4.6 percent were unemployed in 2014. But while 90 percent of Maryland veterans are 35 years or older (Figure 15), **the most recent and youngest – 38,103 veterans aged 18 to 34 years – are most likely to be unemployed or in struggling ALICE households**. While state level data is not available, at the national level veterans aged 18 to 34 years old are twice as likely as their older counterparts to be unemployed. Within the young age group, the very youngest – those aged 18 to 24 years old – are the most likely to be unemployed, with 16 percent unemployed in 2014 (American Community Survey, 2014; Bureau of Labor Statistics (BLS), 2016).

There were 654 homeless Maryland veterans in 2014, down 28 percent from 910 in 2010 (U.S. Department of Housing and Urban Development (HUD), 2014; U.S. Department of Housing and Urban Development (HUD), 2015; American Community Survey, 2010 and 2014).

Figure 15.
Veterans by Age, Maryland, 2014

Age	Number of Veterans (Maryland)	Percent of Total Veterans (Maryland)	Percent of Veterans Unemployed (U.S.)
18 to 34 years	38,103	10%	9%
35 to 54 years	112,770	29%	5%
55 to 64 years	73,128	19%	5%
65 years and over	160,881	42%	4%

Source: American Community Survey, 2014; Bureau of Labor Statistics, 2014

The root causes of higher unemployment of veterans from recent deployments are uncertain, but the Federal Reserve Bank of Chicago suggests a number of possibilities. First, wartime deployments often result in physical or psychological trauma that affects the ability of new

veterans to find work. Second, deployed veterans receive combat-specific training that is often not transferable to the civilian labor market. Finally, new veterans are typically younger and less educated than average workers –- two factors that predispose job-seekers to higher unemployment rates (Faberman & Foster, 2013; Bureau of Labor Statistics (BLS), 2016).

Ex-Offenders

Maryland has an incarceration rate slightly below the national average with 346 per 100,000 adults, compared to the national average of 392 per 100,000 adults (National Institute of Corrections, 2014). However, the incarceration rate for Baltimore City is 1,255 per 100,000 adults (National Institute of Corrections, 2014; The Sentencing Project, 2008; Justice Policy Institute and the Prison Policy Initiative, 2015).

People with past convictions in Maryland and across the country are more likely to be unemployed or to work in low-wage jobs. Research has documented that ex-offenders are confronted by an array of barriers that significantly impede their ability to find work and otherwise reintegrate into their communities, including low levels of education, lack of skills and experience due to time out of the labor force, employer reluctance to hire ex-offenders, questions about past convictions on initial job applications, problems obtaining subsidized housing, and substance abuse issues. A range of studies has found that ex-offenders have employment rates between 9.7 and 23 percent lower than those of non-offenders; in 2008, those reductions lowered the total male employment rate in the U.S. by 1.5 to 1.7 percentage points. When ex-offenders do find employment, it tends to be in low-wage service jobs often held by ALICE workers, in industries including construction, food service, hotel/hospitality, landscaping/lawn care, manufacturing, telemarketing, temporary employment, and warehousing (Leshnick, Wiegand, Nicholson, & Foley, 2012; Schmitt & Warner, 2010).

"People with past convictions in Maryland and across the country are more likely to be unemployed or to work in low-wage jobs."

II. HOW COSTLY IS IT TO LIVE IN MARYLAND?

Measure 2 – The Household Budget: Survival vs. Stability

AT-A-GLANCE: SECTION II

The Household Survival Budget

- The Household Survival Budget estimates the cost of five basic household necessities: housing, child care, food, transportation, and health care.
- The average annual Household Survival Budget for a four-person family living in Maryland is $61,224, more than two and a half times the U.S. poverty level of $23,850 per year for the same size family.
- The Household Survival Budget for a family translates to a full-time hourly wage of $30.61 for one parent (or $15.30 per hour each, if two parents work).
- The average annual Household Survival Budget for a single adult in Maryland is $23,568, which translates to an hourly wage of $11.78.
- For a single adult in Maryland, an efficiency apartment accounts for 41 percent of the Household Survival Budget, 11 percent more than the HUD affordability guidelines.
- Child care represents a Maryland family's greatest expense at $1,214 for registered home-based care. (Licensed and accredited child care, used in the Household Stability Budget, is even more expensive at an average of $1,587 per month for two children.)

The Household Stability Budget

- The Household Stability Budget measures how much income is needed to support and sustain an economically viable household and includes a 10 percent savings plan and the cost of a smartphone.
- The average annual Household Stability Budget is $121,656 per year for a family of four, nearly double the Household Survival Budget.
- To afford the Household Stability Budget for a two-parent family, each parent must earn $30.41 per hour, or one parent must earn $60.81 per hour.

"The cost of basic household necessities increased in Maryland from 2007 to 2014 despite low inflation during the Great Recession. As a result, 35 percent of households in Maryland struggle to afford the basic necessities."

The cost of basic household necessities increased in Maryland from 2007 to 2014 despite low inflation during the Great Recession. As a result, 35 percent of households in Maryland struggle to afford the basic necessities. This section presents the **Household Survival Budget**, a realistic measure estimating what the cost of five basic household necessities: housing, child care, food, transportation, and health care.

THE HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget follows the original intent of the Federal Poverty Level (FPL) as a standard for temporary sustainability (Blank, 2008). This budget identifies the minimum cost option for each of the five basic household items needed to live and work in today's economy. Figure 16 shows a statewide average Household Survival Budget for Maryland in two variations, one for a single adult and the other for a family with two adults, a preschooler, and an infant. A Household Survival Budget for each county in Maryland is presented in Appendix J, and additional family variations are available at http://spaa.newark.rutgers.edu/united-way-alice.

The average annual Household Survival Budget for a four-person family living in Maryland is $61,224, an increase of 26 percent from the start of the Great Recession in 2007. That increase was driven by a 25 percent increase in the cost of housing and even larger increases in the costs of transportation and health care. The rate of inflation over the same period was 14 percent.

"The average annual Household Survival Budget for a four-person family living in Maryland is $61,224, an increase of 26 percent from the start of the Great Recession in 2007."

The Household Survival Budget for a family translates to an hourly wage of $30.61 for 40 hours per week, 50 weeks a year for one parent, or $15.30 per hour each if two parents work.

The annual Household Survival Budget for a single adult is $23,568, an increase of 26 percent since 2007. The single-adult budget translates to an hourly wage of $11.78.

As a frame of reference, it is worth noting that the Household Survival Budget is lower than both the MIT Living Wage Budget and the Economic Policy Institute's Family Budget Calculator (Massachusetts Institute of Technology (MIT), 2015; Economic Policy Institute, 2013). These are compared with both the Survival and Stability budgets below.

Figure 16.
Household Survival Budget, Maryland Average, 2014

Maryland Average – 2014			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2014 PERCENT CHANGE
Monthly Costs			
Housing	$807	$1,123	25%
Child Care	$-	$1,214	19%
Food	$202	$612	20%
Transportation	$364	$722	27%
Health Care	$138	$552	58%
Miscellaneous	$179	$464	26%
Taxes	$274	$415	31%
Monthly Total	$1,964	$5,102	26%
ANNUAL TOTAL	$23,568	$61,224	26%
Hourly Wage	*$11.78*	*$30.61*	*26%*

Source: See Appendix C

In comparison to the annual Household Survival Budget, the U.S. poverty level was $23,850 per year for a family of four and $11,670 per year for a single adult in 2014, while the Maryland median family income was $89,678 per year.

Costs increased primarily from 2007 to 2010 and continued to rise through 2014. The 25 percent jump in housing is surprising because it happened during a downturn in the housing market and exceeded the national inflation rate of 14 percent. However, the foreclosure crisis that occurred at the top and middle of the housing market during the Great Recession must be taken into account. As foreclosed homeowners moved into lower-end housing, demand increased for an already limited housing supply, driving up housing prices.

The Household Survival Budget varies across Maryland counties. Essentials are cheapest in Garrett County, where a family's expenses are $43,452 per year. In Somerset County, a single adult can survive on $16,296 a year. Essentials are most expensive for a family in Howard County at $75,972, and in Calvert, Charles, and Frederick counties for a single adult at $31,536. For each county's Survival Budget, see Appendix J.

Housing

The cost of housing for the Household Survival Budget is based on the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service, and it does not include a security deposit.

Housing costs vary by county in Maryland. Rental housing is least expensive for a two-bedroom apartment in Allegany County at $637 per month and for an efficiency apartment in Somerset County at $414. Rental housing is most expensive for a two-bedroom apartment in Calvert, Charles, Montgomery, and Prince George's counties at $1,469 per month and for an efficiency apartment in Calvert County at $1,176. To put these costs in context, the National Low Income Housing Coalition (NLIHC) reports that Maryland was the seventh most expensive state in the country for housing in 2014 (National Low Income Housing Coalition (NLIHC), 2015).

"To put these costs in context, the National Low Income Housing Coalition (NLIHC) reports that Maryland was the seventh most expensive state in the country for housing in 2014."

In the Household Survival Budget, housing for a family accounts for 22 percent of the budget, which is below HUD's affordability guidelines of 30 percent (HUD, 2013). However, for a single adult in Maryland, an efficiency apartment accounts for 41 percent of the Household Survival Budget, and the renter would be considered "housing burdened." The availability of affordable housing units is addressed in Section V.

Child Care

In Maryland, income inadequacy rates are higher for households with children at least in part because of the cost of child care. The Household Survival Budget includes the cost of registered home-based child care at an average rate of $1,214 per month ($657 per month for an infant and $557 for preschool).

While home-based child care sites in Maryland are registered with the state, the quality of care that they provide is not fully regulated and may vary widely between locations. However, licensed and accredited child care centers, which are regulated to meet standards of quality care, are significantly more expensive with an average cost of $1,587 per month ($927 per month for an infant and $660 for preschool). The cost of child care in Maryland was compiled by Maryland Family Network state agency/organizations (Maryland Family Network, 2016).

Costs vary across counties: the least expensive home-based child care for two children, an infant and a preschooler, is found in Garrett County at $763 per month, and the most expensive home-based child care is in Montgomery County at $1,838 per month.

Child care for two children accounts for 24 percent of a family's budget, its greatest expense. The cost of child care in Maryland rose by 19 percent from 2007 to 2014. These increases have made child care costs prohibitive for many ALICE families, not just in Maryland, but nationwide. A recent study from the Oregon Child Care Research Partnership found that it was 24 percent harder (measured by increase in prices combined with decrease in income) for a family to purchase care in 2012 than in 2004, and 33 percent harder for single parents (Weber, 2015).

Food

The original U.S. poverty level was based in part on the 1962 Economy Food Plan, which recognized food as a most basic element of economic well-being. The food budget for the Household Survival Budget is based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan, in keeping with the purpose of the overall budget to show the minimal budget amount possible for each category. The Thrifty Food Plan is also the basis for Supplemental Nutrition Assistance Program (SNAP) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits.

Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet, but it includes foods that need a lot of home preparation time with little waste, plus skill in both buying and preparing food. The cost of the Thrifty Food Plan takes into account regional variation across the country but not localized variation, which can be even greater, especially for fruits and vegetables (Hanson, 2008; Leibtag & Kumcu, 2011).

Within the Household Survival Budget, the cost of food in Maryland is $612 per month for a family of two adults and two young children and $202 per month for a single adult (U.S. Department of Agriculture (USDA), 2014). The cost of food increased in Maryland by a surprisingly large 20 percent from 2007 to 2014, higher than the rate of inflation. The original FPL was based on the premise that food accounts for one-third of a household budget, so that a total household budget was the cost of food multiplied by three. Yet with the large increases in the cost of other parts of the household budget, food now accounts for only 12 percent of the Household Survival Budget for a family or 10 percent for a single adult in Maryland. Because the methodology of the FPL has not evolved in tandem with changing lifestyles and work demands, the FPL significantly underestimates the cost of even the most minimal household budget today.

"The cost of food increased in Maryland by a surprisingly large 20 percent from 2007 to 2014, higher than the rate of inflation."

Transportation

The fourth item in the Household Survival Budget is transportation, a prerequisite for most employment in Maryland. The average cost of transportation by car is several times greater than by public transport. According to the Consumer Expenditure Survey, a Maryland family pays an average of $722 per month for gasoline, motor oil, and other vehicle expenses. By comparison, the average cost for public transportation is $371 per month, but public transportation is not widely available in most counties. The Household Survival Budget in Figure 16 shows state average transportation costs adjusted for household size. Actual county costs are shown in Appendix J.

Transportation costs represent 14 percent of the average Household Survival Budget for a family and 19 percent for a single adult. Other budgets, such as the Housing and Transportation Affordability Index, allocate even more money toward transportation costs for households with incomes similar to ALICE: In metro Baltimore, transportation can take up more than 14 percent of a household's budget, while in rural areas, such as Somerset County, transportation can account for up to 27 percent of a household's budget (Center for Neighborhood Technology, 2003-2016).

The difference stems from the availability of public transportation – typically the cheapest form of transportation – but that is only an option in some parts of Maryland. Where riders can access it easily – as in Baltimore City, where 22 percent of workers commute using public

transportation – it can significantly reduce the cost of the Household Survival Budget for many families. Maryland also sees high rates of public transportation usage in Montgomery and Prince George's counties at 16 percent (U.S. Census Bureau, 2014).

In the other 21 counties, less than 8 percent of workers use public transportation, so the Household Survival Budget reflects the cost of using a car. In most parts of Maryland, workers need a car to get to work, which is a significant additional cost for ALICE households.

Health Care

"In 2014, the average health care cost in Maryland was $138 per month for a single adult (7 percent of the budget) and $552 per month for a family (11 percent of the budget), which represents an increase of 58 percent from 2007 to 2014."

The fifth item in the Household Survival Budget is health care costs. The health care budget includes the nominal out-of-pocket health care spending indicated in the Consumer Expenditure Survey. In 2014, the average health care cost in Maryland was $138 per month for a single adult (7 percent of the budget) and $552 per month for a family (11 percent of the budget), which represents an increase of 58 percent from 2007 to 2014. Since it does not include health insurance, such a low health care budget is not realistic in Maryland, especially if any household member has a serious illness or a medical emergency.

ALICE does not qualify for Medicaid and often cannot afford even the premiums for the high-deductible Bronze Marketplace plan through the Affordable Care Act (ACA). For this reason, the cost of the "shared responsibility payment" – the penalty for not having coverage – is included in the current out-of-pocket health care spending. The penalty for 2014 is the highest of the following: 1 percent of household income, yearly premium for the national average price of a Bronze Plan sold through the Marketplace, or $95 per adult and $47.50 per child under 18, for a maximum of $285 (Centers for Medicare and Medicaid Services (CMS), 2016). As the cost of the penalty increases, this calculation will change.

Seniors have many additional health care costs beyond those covered by Medicare. The Household Survival Budget does not cover these additional necessities, many of which can be a prohibitive additional budget expense for ALICE families. For example, according to the John Hancock 2013 Cost of Care Survey, poor health can add additional costs in Maryland, with wide geographic variation across the state. Costs for daily adult day care range from $2,280 per month in Baltimore to $2,370 in Annapolis; costs for assisted living range from $3,194 per month in Baltimore to $6,085 in Bethesda (John Hancock, 2013).

Taxes

While not typically considered essential to survival, taxes are nonetheless a legal requirement of earning income in Maryland, even for low-income households. Taxes represent 9 percent of the average Household Survival Budget for a single adult, and with credits and exemptions, only 9 percent of the average Budget for a family. A single adult in Maryland earning $23,600 per year pays on average $274 in federal, state and county taxes, and a family earning around $61,200 per year, benefitting from the federal Child Tax Credit and the Child and Dependent Care Credit, pays approximately $415. These rates include standard federal and state deductions and exemptions. Maryland income tax rates remained flat from 2007 to 2014, but the income brackets increased slightly. Maryland's 23 counties and Baltimore City levy a local income tax, which is collected on the state income tax returns as a convenience for local governments. The local income tax is calculated as a percentage of taxable income. Local officials set the rates, which ranged between 1.25 percent and 3.20 percent for 2014 (Comptroller of Maryland, 2016).

The largest portion of the tax bill is for payroll deduction taxes for Social Security and Medicare. Though taxes increased only slightly, as the entire budget increased more taxes were required. Because of this, the average tax bill for a single adult increased by 7 percent and for a family increased by 55 percent from 2007 to 2014 (Internal Revenue Service (IRS) and Maryland Department of Treasury, 2007, 2010, 2012 and 2014). For tax details, see Appendix C.

The Earned Income Tax Credit (EITC), a benefit for working individuals with low to moderate incomes, is not included in the tax calculation because the gross income threshold for EITC is below the ALICE Threshold, $49,186 vs. $61,224 for a family of four and $14,590 vs. $23,568 for a working adult. However, many ALICE households at the lower end of the income scale are eligible for EITC (IRS, 2014). The IRS estimates that the federal EITC helped more than 412,125 families in Maryland in 2014, reaching 78 percent of those eligible. In addition, between 2011 and 2013 the federal EITC and the Child Tax Credit lifted 446,000 Maryland taxpayers and their households out of poverty, including 58,000 children. The Maryland EITC is 25 percent of the federal credit (IRS, 2014; Tax Policy Center, 2015; Center on Budget and Policy Priorities, 2016).

"Between 2011 and 2013, the federal EITC and the Child Tax Credit lifted 446,000 Maryland taxpayers and their households out of poverty, including 58,000 children."

In every state in the U.S., at least some low- or middle-income groups pay more of their income in state and local taxes than wealthy families. Although Maryland's income taxes are progressive, the state's sales and property taxes are regressive and impact middle- and low-income residents more than the wealthiest residents (Comptroller of Maryland, 2014; Institute on Taxation and Economic Policy (ITEP), 2015).

What is Missing from the Household Survival Budget?

The Household Survival Budget is a bare-minimum budget, not a "get-ahead" budget. The small Miscellaneous category covers overflow from the five basic categories at 10 percent of all costs. It could be used for essentials such as toiletries, diapers, cleaning supplies, or work clothes. With changes in technology over the last decade, phone usage has shifted so dramatically that the Miscellaneous category would also have to cover the cost of a smartphone, which many people use in place of a home landline. According to the Pew Research Center, nearly two-thirds (64 percent) of U.S. adults owned a smartphone in 2014, up from 35 percent in 2011. Nearly half (46 percent) of smartphone owners say their smartphone is something "they couldn't live without." Yet at the same time, this added expense has presented new challenges. Almost one-quarter (23 percent) of Pew survey respondents report that they have canceled or suspended their smartphone service at some point because of cost (Anderson, 2015).

The Miscellaneous category is not enough to purchase cable service or cover automotive and appliance repairs. It does not allow for dinner at a restaurant, tickets to the movies, or travel. And there is no room in the Household Survival Budget for a financial indulgence such as holiday gifts, or a new television – something that many households take for granted. This budget also does not allow for any savings, leaving a family vulnerable to unexpected expenses, such as a costly car repair, natural disaster, or health issue. For this reason, a household on a Household Survival Budget is described as just surviving. The consequences of this – for households and for the wider community – are discussed in Section VI.

THE HOUSEHOLD STABILITY BUDGET

Reaching beyond the Household Survival Budget, the **Household Stability Budget** is a measure of how much income is needed to support and sustain an economically viable household. The Stability Budget represents the basic household items necessary for a household to participate in the modern economy in a sustainable manner over time. **In Maryland, the Household Stability Budget is $121,656 per year for a family of four – almost double the Household Survival Budget** (Figure 17). That comparison highlights yet again how minimal the expenses are in the Household Survival Budget.

Figure 17.

Average Household Stability Budget vs. Household Survival Budget, Maryland, 2014

Maryland Average – 2014			
2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
	Survival	Stability	Percent Difference
Monthly Costs			
Housing	$1,123	$1,519	35%
Child Care	$1,214	$1,587	31%
Food	$612	$1,174	92%
Transportation	$722	$1,292	79%
Health Care	$552	$972	76%
Cell Phone	N/A	$99	N/A
Savings	N/A	$664	N/A
Miscellaneous	$464	$664	43%
Taxes	$415	$2,167	422%
Monthly Total	$5,102	$10,138	99%
ANNUAL TOTAL	$61,224	$121,656	99%
Hourly Wage	*$30.61*	*$60.83*	*99%*

Source: See Appendix D

"The Stability Budget represents the basic household items necessary for a household to participate in the modern economy in a sustainable manner over time."

The spending amounts in the Household Stability Budget are those that can be maintained over time. Better quality housing that is safer and needs fewer repairs is represented in the median rent for single adults and single parents, and in a moderate house with a mortgage. Child care has been upgraded to licensed and accredited care, where quality is fully regulated. Food is elevated to the USDA's Moderate Food Plan, which provides more variety than the Thrifty Food Plan and requires less skill and time for shopping and cooking, plus one meal out per month, which is realistic for a working family. For transportation, the Stability Budget includes leasing a car, which allows drivers to more easily maintain a basic level of safety and reliability. For health care, the budget adds in health insurance and is represented by the cost of an employer-sponsored health plan. The Miscellaneous category represents 10 percent of the five basic necessities; it does not include a contingency for taxes, as in the Household Survival Budget.

Because most jobs now require access to the internet and a smartphone, this year's Household Stability Budget includes the cost of a cell phone. These are necessary for work scheduling, changes in start time or location, access to work support services, and customer follow-up. The least expensive option has been selected from the Consumer Reports plan comparison. Full details and sources are listed in Appendix D, as are the Household Stability Budget figures for a single adult.

Savings are a crucial component of self-sufficiency, so the Household Stability Budget also includes a 10 percent savings category. Savings of $664 per month for a family is probably enough to invest in education and retirement, while $216 per month for a single adult might be enough to cover the monthly payments on a student loan or build toward the down payment on a house. However, the reality is that savings are most often used to cover emergencies and are rarely left untapped to accrue for further investment.

The Household Stability Budget for a Maryland family with two children is moderate in what it includes, yet it still totals $121,656 per year. This is almost double the Household Survival Budget of $61,224 and 1.5 times the Maryland median family income of $89,678 per year. To afford the Household Stability Budget for a two-parent family, each parent must earn $30.41 per hour or one parent must earn $60.83 per hour.

The Household Stability Budget for a single adult totals $39,030 per year, 63 percent higher than the Household Survival Budget, but 7 percent lower than the Maryland median earnings for a single adult of $42,708. To afford the Household Stability Budget, a single adult must earn $19.52 per hour.

HOW DO THE BUDGETS COMPARE?

The Household Survival Budget is the lowest of all family budget measures, except the FPL. It is designed to measure the bare minimum required to live and work in the modern economy, and it is not sustainable over time. Other measures, including the MIT Living Wage Budget and the Economic Policy Institute's (EPI) Family Budget Calculator, provide for greater housing and child care quality, more nutritious food, and less risky transportation and health care (Economic Policy Institute, 2014; Massachusetts Institute of Technology (MIT), 2015).

"The MIT Living Wage Calculator and the Economic Policy Institute's (EPI) Family Budget Calculator are slightly more expensive than the Household Survival Budget, but both are limiting and would be difficult to sustain for long periods of time."

The MIT Living Wage Calculator and the Economic Policy Institute's (EPI) Family Budget Calculator are slightly more expensive than the Household Survival Budget, but both are limiting and would be difficult to sustain for long periods of time.To put all of these budgets in perspective, the Household Stability Budget estimates the cost for the range of household items at the level needed to support and sustain an economically viable household. It is significantly higher than both of the other measures and Maryland's median family income.

Comparing the Household Survival Budget and the MIT Living Wage Budget for a family of four in Baltimore County, the Survival Budget assumes more basic costs in all categories, except for child care:

- **Housing:** The Survival Budget reflects HUDs 40th rent percentile for a two-bedroom apartment. MIT also uses HUD's parameters but adds the cost of utilities (even though HUD reports they are included).
- **Child Care:** The Survival Budget reflects the cost of home-based child care for an infant and four-year-old; MIT selects the lowest cost child care option available (which is usually home-based care), but the children are slightly older, a four-year-old and a school age child, where costs are generally lower.
- **Food:** The Survival Budget reflects the cost for the USDA's Thrifty Food Plan; MIT reports the USDA's slightly more generous Low-Cost Food Plan.
- **Transportation:** The two budgets are similar in terms of operating costs for a car, but MIT also includes the cost of vehicle financing and vehicle insurance.
- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses and the ACA penalty; MIT instead reports the cost of employer-sponsored health insurance, medical services and supplies, and drugs.
- **Miscellaneous:** Both plans have a modest additional category. In the Survival Budget, 10 percent of the budget is available for cost overruns, and in MIT's budget, there is a category for essential clothing and household expenses.

- **Taxes:** The methodology in the two plans is similar for taxes, but since taxes are based on the budget, the higher the overall budget amounts, the higher the taxes.

The result is that the MIT Living Wage Budget allows slightly more cushion for households, and the total is 34 percent higher than the Survival Budget for a family of four in Baltimore County (Massachusetts Institute of Technology (MIT), 2015).

Comparing the Household Survival Budget for Baltimore County and the EPI's Family Budget Calculator for the Baltimore/Towson metro area (which occupies most of Baltimore County) for a family of four, the Survival Budget uses more basic budget items in most categories:

- The methodologies for the budgets are similar for **Transportation** and **Taxes** (though each varies as a percent of total).
- **Housing:** The Survival Budget reflects HUDs 40th rent percentile for a two-bedroom apartment. EPI also uses HUD's parameters but adds the cost of utilities (even though HUD reports they are included).
- **Child Care:** The cost of licensed and accredited child care centers used by EPI is significantly higher than the Survival Budget's home-based child care. However, EPI budgets for slightly older children – a "young child" (four years old) and a "child" (nine years old) – whose care costs are considerably lower than the Household Survival Budget's calculations for an infant and a preschooler.
- **Food:** The Survival Budget reflects the cost for the USDA's Thrifty Food Plan, while the Family Budget Calculator uses the USDA's Low-Cost Food Plan.
- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses; the Family Budget Calculator reports the cost based on the least expensive Bronze plan.
- **Miscellaneous:** The Survival Budget allocates 10 percent for cost overruns, but the Family Budget also includes costs for apparel, personal care, and household supplies.

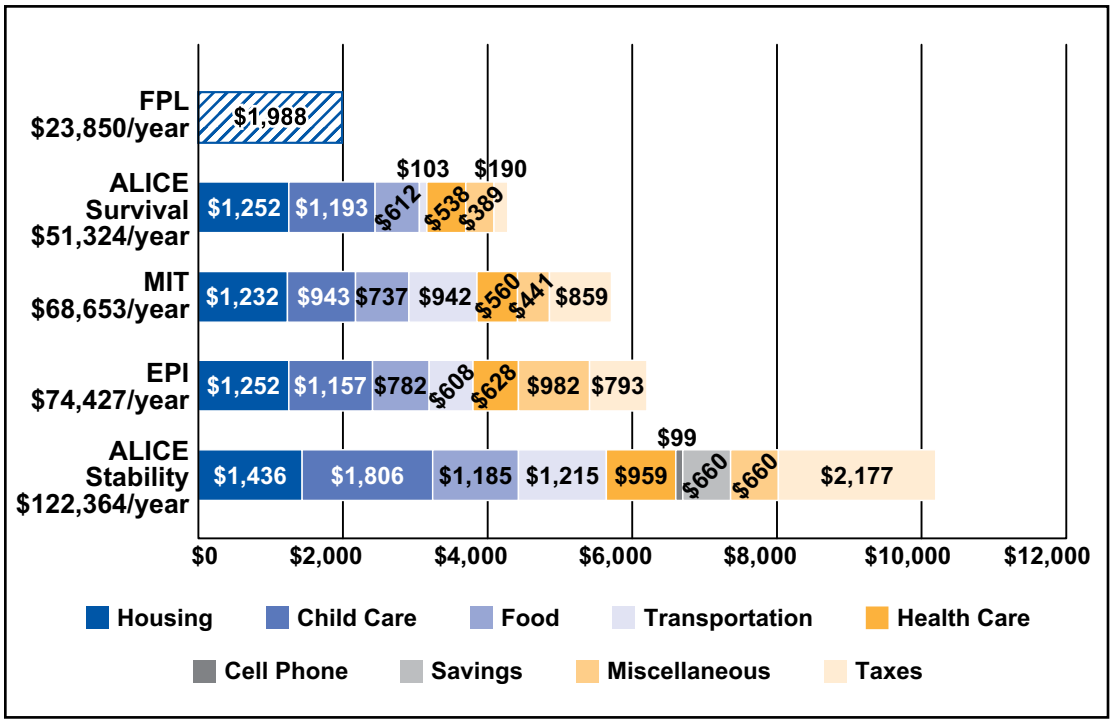
"While the Household Survival Budget provides the lowest estimate of a household's needs, the Stability Budget approximates a sustainable but still modest budget and is therefore higher than the other scales measured here."

In Summary, the Family Budget Calculator allows more of a cushion for households, and the total is 45 percent higher than the Survival Budget for a family of four in Baltimore County, and 14 percent higher than the MIT budget (Economic Policy Institute, 2014).

While the Household Survival Budget provides the lowest estimate of a household's needs, the Stability Budget approximates a sustainable but still modest budget and is therefore higher than the other scales measured here. It includes a 30-year mortgage for a three-bedroom house, licensed and accredited child care, the USDA's Moderate Food Plan (and two meals out per month), a lease for a car, employer-sponsored health care, the cost of a cell phone, and savings. At an annual budget of $122,364 for a family with two working adults and two children in Baltimore County, the Stability Budget exceeds MIT's Living Wage Calculator by 44 percent and EPI's Family Budget Calculator by 39 percent.

Figure 18.

Household Budget Comparison, Family of Four, Baltimore County, Maryland, 2014



Source: ALICE Household Survival Budget, 2014; MIT Living Wage Calculator and the Economic Policy Institute's Family Budget Calculator, 2014

III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE?

AT-A-GLANCE: SECTION III

- Over the last 35 years, both the Great Recession and the U.S. economic restructuring have impacted Maryland's economy, but not as harshly as other parts of the country.
- In 2014, the unemployment rate in Maryland was 5.8 percent*, the same as the national rate, and the underemployment rate was 10.7 percent, compared to 12 percent nationwide.
- In Maryland, 53 percent of jobs pay less than $20 per hour, 66 percent of which pay less than $15 per hour.
- A full-time job that pays $15 per hour equals $30,000 per year, which is less than 50 percent of the average Household Survival Budget of $61,224 for a family of four in Maryland.
- There are more than 78,110 cashier jobs in Maryland, paying an average of $9.06 per hour, or $18,120 annually. This salary falls far short of meeting the family Household Survival Budget by more than $43,000 per year.
- Jobs paying between $20 and $30 per hour fell by 19 percent in Maryland between 2007 and 2014.
- In 2011, 23 percent of Maryland's households had less than $4,632 in savings or other assets.
- Many households in Maryland do not have basic banking access. In 2011, 45 percent of Maryland's households with an annual income below $50,000 had used an Alternative Financial Product such as non-bank money orders or non-bank check cashing.

**Maryland state average unemployment rate for 2014 from the Bureau of Labor Statistics (BLS). Note that Appendix J, the Maryland County Pages, uses the 2014 Maryland state average unemployment rate from the American Community Survey, which was 7.2 percent.*

"More than any demographic feature, ALICE households are defined by their jobs and their savings accounts."

More than any demographic feature, ALICE households are defined by their jobs and their savings accounts. The ability to afford household necessities is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to amass liquid assets. As a consequence, these households are more likely to use costly alternative financial services and to risk losing their housing in the event of an unforeseen emergency or health issue. This section examines the declining job opportunities and savings trends for ALICE households in Maryland.

Changes in the labor market over the past thirty-five years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation have reshaped the U.S. economy. Most notably, middle-wage, middle-skill jobs have declined while lower-paying service occupation levels have grown (Autor, 2010; National Employment Law Project, 2014).

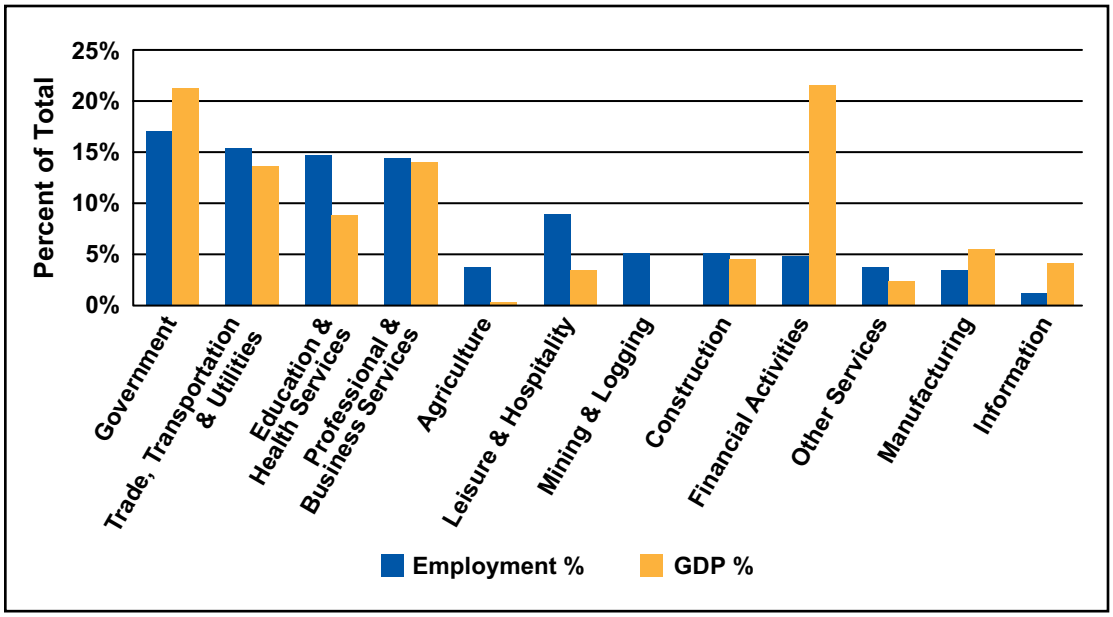
Nowhere were these changes more evident than in Maryland, especially Baltimore, in the post-WWII era. When industrial giants, such as Bethlehem Steel and Western Electric, employed tens of thousands, the area was among America's most important commercial centers. The demise of the manufacturing industry, which had long supplied well-paying jobs to workers with little education, has transformed the state's economic landscape. As manufacturing jobs were replaced by service jobs in health care and knowledge industries, many were left without jobs, but others gained new opportunities. During this shift, city residents left Baltimore for the surrounding suburbs in a wave that lasted more than half a century; in all, the city lost more than 328,000 residents from its peak population of more than 950,000 in the mid-1950s (Baltimore Development Corporation, 2014).

Maryland, especially the metro areas of Baltimore and the District of Columbia, is now highly dependent on the service sector, especially jobs in health and knowledge-based industries. With government and universities as employers, many of these jobs have proved to be more stable than in other parts of the country. The rural western and coastal counties are less densely populated and more vulnerable to the economic fluctuations of tourism and small businesses in manufacturing, distribution, back office, call center, energy, and agriculture (Maryland Department of Commerce, 2016; Maryland Department of Planning, 2014; Ferris and Lynch, 2013).

Often, evaluation of a state economy focuses primarily on the amount of investment into given industries and their contribution to the Gross Domestic Product (GDP). Yet these factors do not always match an industry's level of employment or wages (Figure 19). For example, in Maryland, finance is the industry that contributes the most to the state's GDP, yet it only ranks ninth out of 12 statewide in terms of employment. Similarly, government, manufacturing, and information make larger contributions to GDP than to employment. Conversely, trade, transportation, and utilities, as well as educational services, health care, and social assistance industries, carry more weight as employers than their financial contribution to GDP would indicate (BLS, 2013).

"Changes in the labor market over the past thirty-five years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation have reshaped the U.S. economy."

Figure 19.
Maryland Economy, Employment and GDP by Industry, 2014



Source: Bureau of Labor Statistics, 2014

"In Maryland, 53 percent of jobs pay less than $20 per hour, with two-thirds of those paying less than $15 per hour."

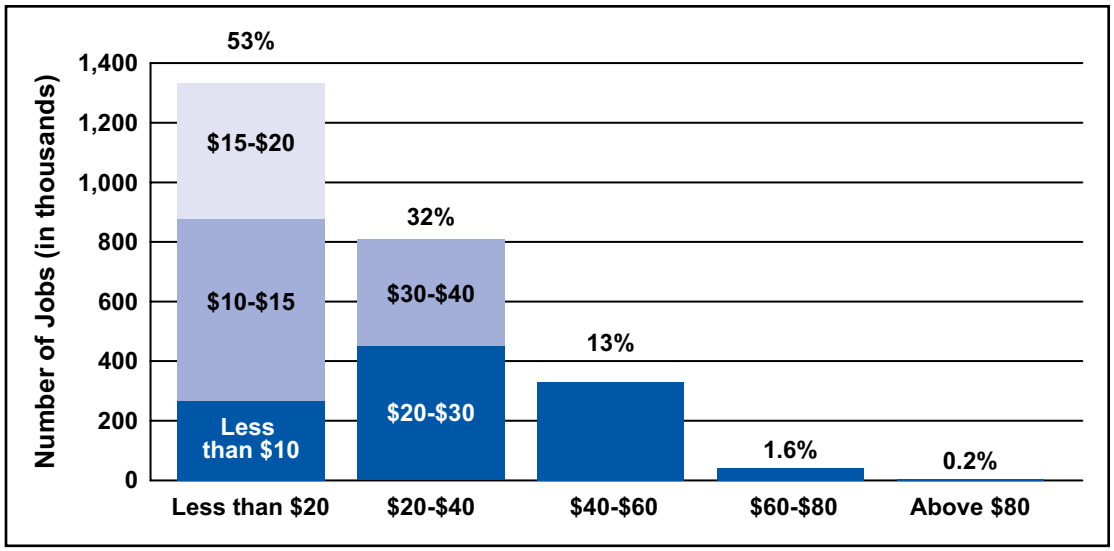
Maryland was less impacted by the Great Recession than most states; GPD dipped slightly from 2008 to 2009 but has grown steadily since. Unlike in most states, the size of the labor force increased from the 2000s to 2014, but the rate of labor participation has fallen from a high of 71.1 in 1997 to a low of 66.8 percent in 2014. Unemployment peaked in 2010 at 7.7 percent and fell to 5.8 percent in 2014 according to the Bureau of Labor Statistics (U.S. Bureau of Economic Analysis, 2016; Bureau of Labor Statistics (BLS), 2015; HUD, 2006). These changes to Maryland's economy have had a significant drag on both the income and the assets of ALICE households.

INCOME CONSTRAINED

One of the defining characteristics of ALICE households is that they are "Income Constrained." Changes in Maryland's economy over the last several decades have reduced the job opportunities for ALICE households. The state now faces an economy dominated by low-paying jobs. **In Maryland, 53 percent of jobs pay less than $20 per hour, with two-thirds of those paying less than $15 per hour** (Figure 20). Another 32 percent of jobs pay between $20 and $40 per hour, with half of those paying between $20 and $30 per hour. Only 13 percent of jobs pay between $40 and $60 per hour; 1.6 percent pay between $60 and $80 per hour, and another 0.2 percent pay above $80 per hour. **A full-time job that pays $15 per hour grosses $30,000 per year, which is half of the Household Survival Budget for a family of four in Maryland.**

Figure 20.

Number of Jobs by Hourly Wage, Maryland, 2014



Source: Bureau of Labor Statistics, 2014

Over the last several decades, Maryland has experienced some structural shifts in employment. Relatively high-wage manufacturing jobs have been replaced by relatively low-wage service industry jobs, such as tourism, office and administrative support, education and training, and health care.

This is especially true in Caroline, Cecil, Dorchester, Kent, Queen Anne's and Talbot counties, where tourism and resort communities can exacerbate these challenges. In these counties, the demand for jobs is highest in areas where real estate values are highest, and yet many jobs are low-wage and seasonal. The decline in Atlantic City's casino industry has made the remaining jobs more competitive (Tourism Economics, 2013).

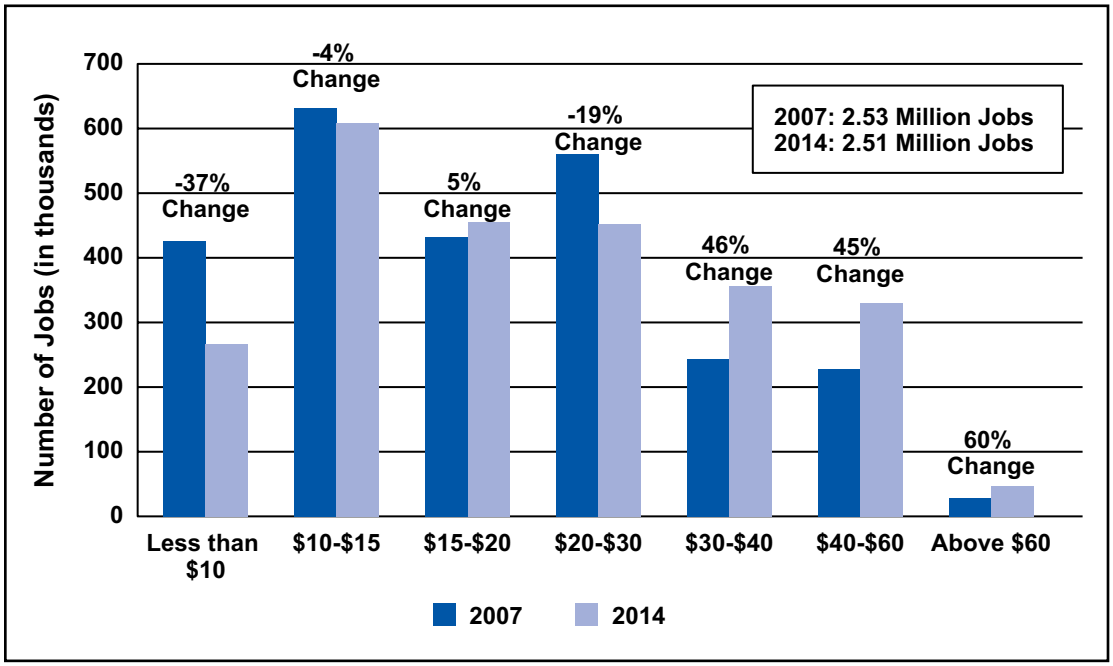
Western Maryland, which is more remote, has fewer and less predictable tourism and recreation jobs, and for the most part, housing prices are lower than in the rest of the state. Garrett and Allegany counties and to a lesser extent Washington County, struggle to balance tourism with natural resource extraction while protecting ecologically rich forests. The Deep Creek Lake recreational area of Garrett County has seen a rise in second-home development, and in all counties, retirement housing is growing (National Center for Smart Growth Research and Education, 2012; National Center for Smart Growth Research and Education, 2006).

What has kept the Maryland economy stable is the presence of government jobs combined with the diversity of industries (Maryland Departent of Labor, Licensing and Regulation (DLLR), 2014). At the same time, the Center for Economic and Policy Research estimates that relative to 1979, the national economy has lost about one-third of its capacity to generate good jobs – those that pay at least $37,000 per year and offer employer-provided health insurance and an employer-sponsored retirement plan (Schmitt & Jones, 2012).

While dominated by low-wage jobs, the economy has seen strong growth in jobs paying more than $30 an hour (Figure 21). The number of total jobs in Maryland fell by 1 percent, from 2.53 million in 2007 to 2.51 million in 2014. The number of all jobs paying less than $30 fell; the drop was steepest for those paying less than $10, which fell by 37 percent. Gains in jobs paying more than $30 were significant, but not enough to offset the loss of lower-paid jobs (BLS, 2014).

"Gains in jobs paying more than $30 were significant, but not enough to offset the loss of lower-paid jobs."

Figure 21.
Number of Jobs by Hourly Wage, Maryland, 2007 to 2014



Source: Bureau of Labor Statistics, 2014

Service sector jobs have become an essential and dominant component of Maryland's economy, with occupations employing the largest number of workers now concentrated in this sector. Two hallmarks of the service sector economy are that these jobs pay low wages and workers must be physically on-site; cashiers, nurses' aides, and security guards cannot telecommute or be outsourced. Of the top 20 largest occupations in terms of number of jobs (Figure 22), all require the worker to be there in person, yet only 24 percent of them pay enough to support the average Maryland family Household Survival Budget of $61,224, with both parents working, each for $15.30. This means that Maryland's economy is dependent on jobs whose wages are so low that workers cannot afford to live nearby even though most are required to work on-site.

Low-paid, service-sector workers cannot afford the Household Survival Budget. For example, the most prevalent occupation in Maryland is cashiers; there are more than 78,000 cashier jobs in the state, paying on average $9.06 per hour, or $18,120 full-time year round. **These jobs fall short of meeting the family Household Survival Budget by $43,104 per year.**

Figure 22.
Occupations by Employment and Wage, Maryland, 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

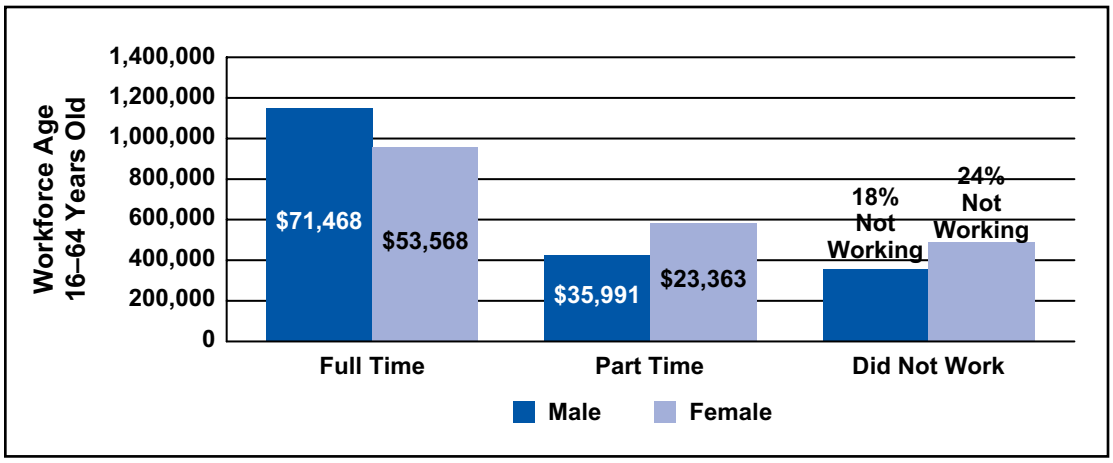
"Two hallmarks of the service sector economy are that these jobs pay low wages and workers must be physically on-site; cashiers, nurses' aides, and security guards cannot telecommute or be outsourced."

In addition to those who were unemployed in Maryland (5.8 percent) as defined by the BLS unemployment rate in 2014, there are many residents who are underemployed – people who are employed part time for economic reasons or who have stopped looking but would like to work (10.7 percent, falling from 13 percent in 2010) (Bureau of Labor Statistics (BLS), 2010; Bureau of Labor Statistics (BLS), 2014; Bureau of Labor Statistics (BLS), 2015).

The breakdown of employment by full and part time by gender provides additional insight. Of those employed in Maryland, 60 percent of men (1,148,736) and 47 percent of women (956,065) work full time (defined as more than 35 hours per week, 50 to 52 weeks per year). For full-time work in Maryland, the median earnings for men are $71,468 while for women they are $53,568, 35 percent lower (Figure 23). In addition, 22 percent of men and 29 percent of women work part time; the median earnings for men are $35,991 and for women they are $23,363, 54 percent less. Jobs paying less than $20 per hour are more likely to be part time – and more likely to be held by females. Because women generally work fewer hours than men and often receive unequal pay, their income is correspondingly lower than that of their

male counterparts. And there is also an increasing part of the population that is not working; 18 percent of men and 24 percent of women did not work in the last year (American Community Survey, 2014).

Figure 23.
Full-Time and Part-Time Employment by Gender, Maryland, 2014



Source: American Community Survey, 2014

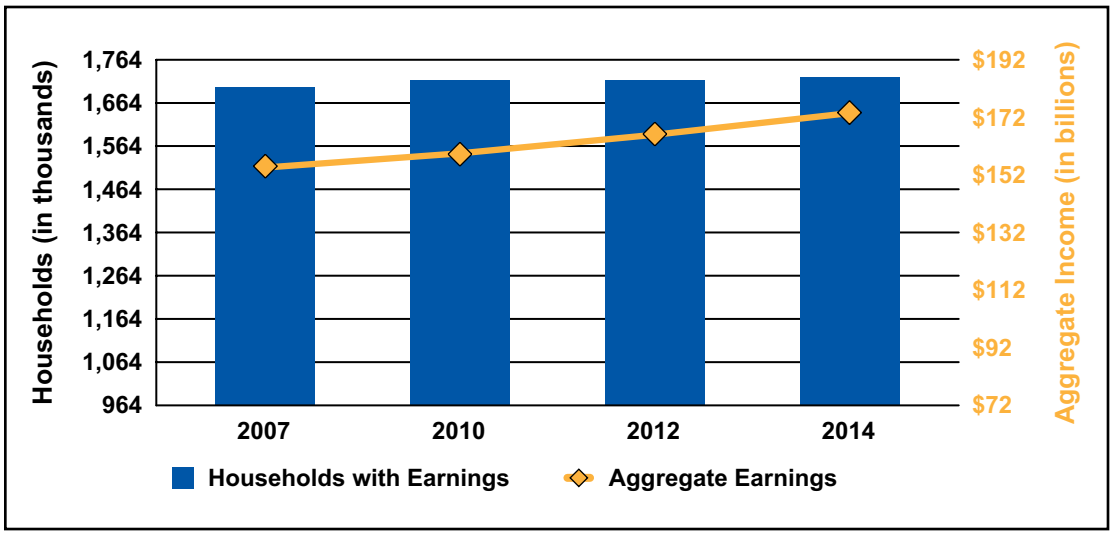
Shifts in Sources of Income

From 2007 to 2014, Maryland households changed how they derived income, and the economy impacted different families in different ways (Figures 24 and 25). The Great Recession, from 2007 to 2010, was tough on Maryland's economy, and that's when most of the changes occurred (shown in Figure 25 in darker blue). Some of those trends have since been reversed, but none have returned to pre-2007 levels.

The number of households earning a wage or salary income increased by 1 percent from 2007 to 2010 and then stayed flat from 2010 to 2014 (Figure 24). The aggregate amount of earnings for all workers in Maryland was $154 billion in 2007; it increased by 3 percent from 2007 to 2010 and another 9 percent from 2010 to 2014 to reach $173 billion, much stronger growth than other states (American Community Survey, 2014).

"For full-time work in Maryland, the median earnings for men are $71,468 while for women they are $53,568, 35 percent lower."

Figure 24.
Earnings by Number of Households and Aggregate Total, Maryland, 2014



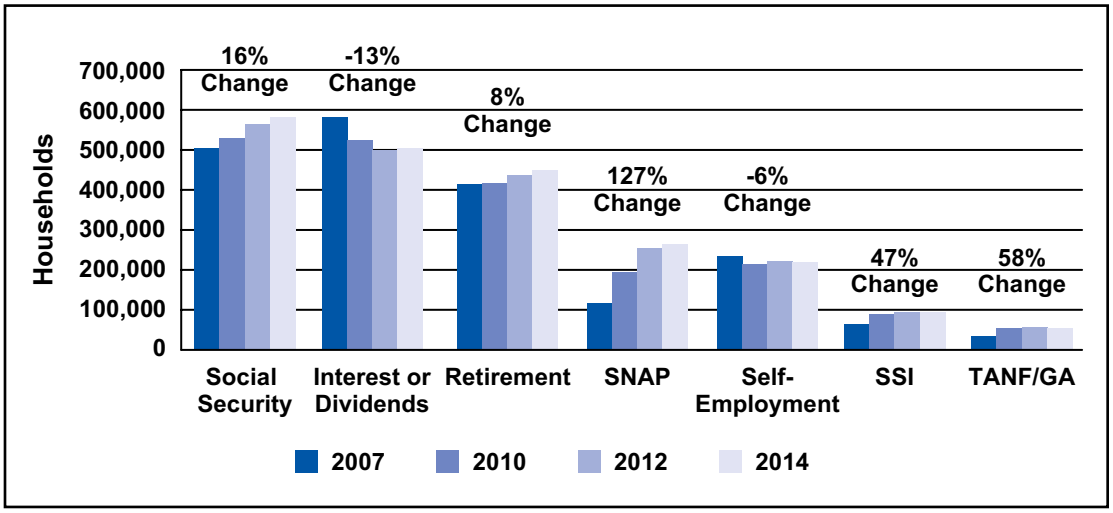
Source: American Community Survey, 2007, 2010, 2012, and 2014

The number of households with self-employment income decreased by 9 percent from 2007 to 2010 and then increased by 3 percent from 2010 to 2014. Interest, dividend, and rental income decreased by 10 percent during the Great Recession and then by another 4 percent over the next four years (American Community Survey, 2007, 2010, 2012, and 2014).

Over the entire time period, the impact of both the aging population and the increasing reliance on a low-wage service economy was evident in an 8 percent increase in the number of households receiving retirement income and a 16 percent increase in households receiving Social Security income. In 2013, 47 percent of Maryland's workers participated in employment-based retirement plans compared to the national rate of 46 percent (Corporation for Enterprise Development (CFED), 2016).

Figure 25.

Percent Change in Household Sources of Income, Maryland, 2007 to 2014



Source: American Community Survey, 2007, 2012, 2012, and 2014

"The impact of the financial downturn on households was also evident in the striking increase in the number of Maryland households receiving income from government sources other than Social Security."

The impact of the financial downturn on households was also evident in the striking increase in the number of Maryland households receiving income from government sources other than Social Security. While not all ALICE households qualified for government support between 2007 and 2014, many that became unemployed during this period began receiving government assistance for the first time. The number of households receiving Temporary Assistance for Needy Families (TANF) or General Assistance (GA), programs that provide income support to adults without dependents, increased by 58 percent. The number of households receiving Supplemental Security Income (SSI) increased by 47 percent; SSI includes welfare payments to low-income people who are 65 and older and to people of any age who are blind or disabled. At the same time, the number of households receiving SNAP (formerly Food Stamps) increased by 127 percent.

ASSET LIMITED

The second defining feature of ALICE households is their lack of assets. Without assets and with low incomes, ALICE households are especially vulnerable to unexpected emergencies or even small fluctuations in income, and they risk economic instability in the future because they lack the means to invest in education, home ownership, or a retirement account. Without savings, it is impossible for a household to become economically independent. The lack of assets also increases ALICE households' costs, such as alternative financing fees and high interest rates, which limit efforts to build more assets (Barr & Blank, 2008; Rothwell & Goren,

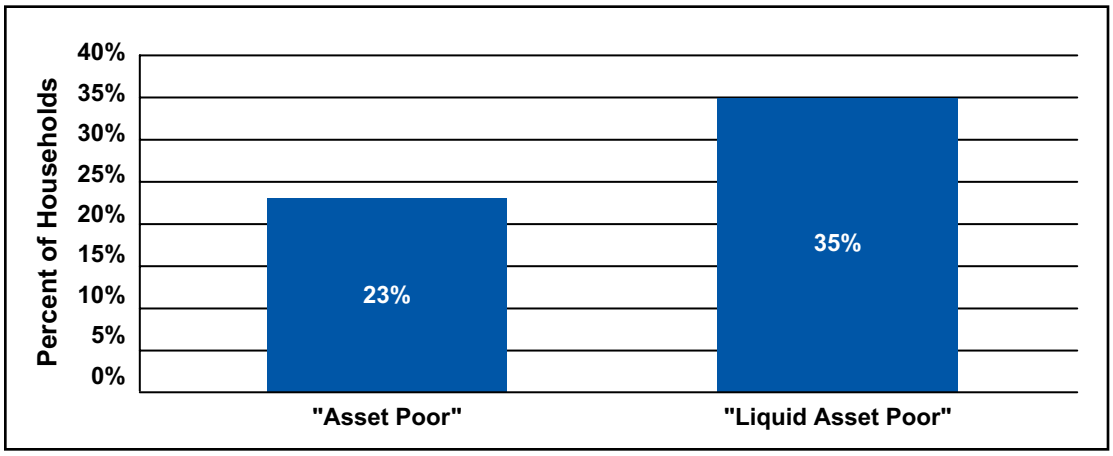
June 2011). **Nationally, the average net worth of the lower-income half of American households was $11,000 in 2013, 50 percent less than the average wealth of the lower-income half of families in 1989.** About a quarter of those families had zero or negative net worth (Yellen, October 17, 2014).

Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Maryland. In 2012, 23 percent of Maryland households were considered to be "asset poor," defined by CFED as not having enough net worth to subsist at the poverty level for three months without income. In other words, an asset poor family of three in that year had less than $4,632 in savings or other assets. The percentage of households without sufficient "liquid assets" was even higher, at 35 percent. "Liquid assets" include cash or a savings account, but not a vehicle or home (Figure 26) (Corporation for Enterprise Development (CFED), 2012). A 2014 national survey by the Federal Reserve found that 47 percent of all respondents and two-thirds of respondents with a household income under $40,000 say they either could not cover an emergency expense costing $400, or would cover it by selling something or borrowing money (Federal Reserve, 2015).

"Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Maryland."

Many more households would be considered "asset poor" if the criterion were an inability to subsist without income for three months at the ALICE Threshold instead of at the outdated Federal Poverty Level. The Pew Research Center reports that almost half of Americans, 48 percent of survey respondents, state that they often do not have enough money to make ends meet (Pew Research Center, 2012).

Figure 26.
Households by Wealth, Maryland, 2011



Source: American Community Survey, 2012; Corporation for Enterprise Development, 2011

Types of Assets

Almost by definition, those with lower incomes have fewer assets, but they also have different types of assets. Households with income in the lowest quintile are less likely than households in the highest income quintile to have assets of any kind, to have a regular checking account, or to own a motor vehicle. They are only half as likely to have interest-earning assets at financial institutions or to own a business or a home; and they are far less likely to own stocks or mutual funds, or to have an IRA or a 401(k) savings plan (U.S. Census Bureau, 2011).

After a bank account, the most common assets are vehicles, homes, and investments. Data on wealth and assets at the state level is limited, but the American Community Survey provides some basic figures.

Vehicles

Ninety-one percent of households in Maryland own a vehicle; most own two or three (Figure 29). "Vehicle" is a very broad category in the American Community Survey. It includes cars, vans, sport utility vehicles, and trucks below one-ton capacity that are kept at home and used for non-business purposes; dismantled or immobile vehicles are not included. In 2013, vehicles were the most common type of non-financial asset in the U.S. Between 2010 and 2013, the share of families owning a vehicle declined slightly from 86.7 percent to 86.3 percent. In 2013, 31 percent of families had vehicle loans (Bricker, et al., 2014). While cars offer benefits beyond their cash value, they are not an effective means of accumulating wealth because their value normally decreases over time.

For most Maryland households, owning a car is essential for work. This creates an additional burden for many ALICE households who must borrow money to buy a vehicle. The auto debt per capita in Maryland is $3,750, the 3rd-highest level in the country (Jones, 2014).

Nationally, low-income families are twice as likely to have a vehicle loan as all families. Many workers cannot qualify for traditional loans and resort to non-traditional financing such as car-title loans. In Maryland, several dealer practices increase the loan rate for the unwitting, the most prevalent being conditional agreements where loan interest rates were increased after the purchase, dealer kickbacks that increase loan interest rates, and loan packing which increases cost by adding extra products and services to inflate the price and the amount financed (Center for Responsible Lending, 2014; White, 2013; Zabritski, 2015).

"Almost by definition, those with lower incomes have fewer assets, but they also have different types of assets."

There is also a robust national market in other kinds of subprime vehicle loans. "Buy Here Pay Here" loans account for 14 percent of the used car loan market nationally, and banks, credit unions, and especially wholly-owned finance subsidiaries of car manufacturers are also making subprime loans to customers. In fact, in 2014, 28 percent of new car loans and 57 percent of used car loans were subprime. In the current low-interest banking market, the average rate for a prime loan in 2014 was 5 percent, while the average subprime rate was far more attractive to lenders at 20 percent. That difference means that customers with poor credit spend about six times more to finance a vehicle than those with excellent credit, which equates to $6,176 in additional interest payments over the life of a $20,000, five-year loan (Kiernan, 2016; Jones, 2014).

Home Ownership

The next most common asset in Maryland is a home, an asset that has traditionally provided financial stability. In 2014, 65 percent of Maryland households owned their homes, although 74 percent of those had a mortgage. Even with a home asset, 44 percent of the state's households with income below the ALICE Threshold owned their homes. The number of homeowners in Maryland has fallen over the last decade from its peak in 2004 at 76 percent (Federal Reserve Bank of St. Louis, 2015). Many who sold their homes lost money, with some owing more than the sale price.

For those Maryland households that stretched to buy a home in the mid-2000s, the drop in the housing market caused serious problems. Low incomes and declining home values made it financially difficult for many ALICE homeowners to maintain their homes. In addition, with a contracted housing stock and increased demand, some residents who wanted to buy a home but did not have funds for a down payment or could not qualify for a mortgage turned to risky and expensive lease or rent-to-own options. In fact, 2.2 percent of the total population and 1.8 percent of unbanked households in Maryland have used a rent-to-own financial product (FDIC, 2013).

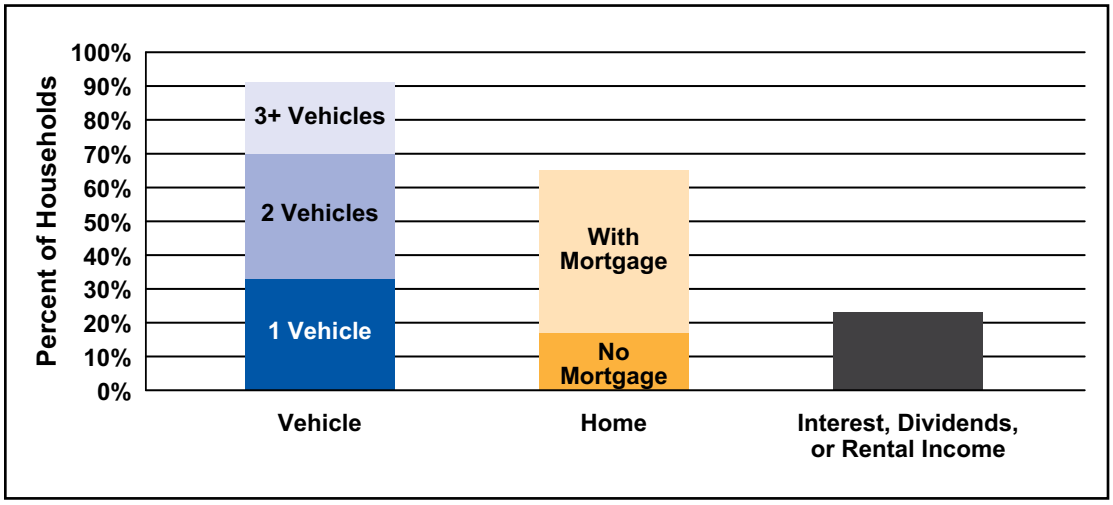
From 2007 to 2012, the Federal Reserve reported that housing values in Maryland had dropped by 23 percent. This decline, combined with unemployment, underemployment, and reduced wages, meant that many households could not keep up their mortgage payments. Maryland was ranked 8th in the country in the number of completed foreclosures (4,474) between 2012 and 2014. These numbers are starting to fall, but the 2014 mortgage foreclosure rate in Maryland was 1.7 percent, compared to the national average of 1.3 percent. Housing prices have started to recover, but have not yet returned to their 2007 levels (Federal Reserve Bank of St. Louis, 2016; CoreLogic, August 2013; CoreLogic, June 2015).

Housing is the most important source of wealth for all but those at the very top. In 2013, homes accounted for 60 percent of wealth among lower-income families. Fluctuations in home prices significantly affect these families' overall wealth, even more so for those who are highly leveraged. From 2007 to 2013, homeowners in the bottom half of households by wealth reported a drop of 61 percent in their home equity. However, on balance, homeownership remains an effective means of producing wealth, though slightly less so for lower-income households and households of color (Herbert, McCue, and Sanchez-Moyano, 2013; Board of Governors of the Federal Reserve System, 2014).

"From 2007 to 2012, the Federal Reserve reported that housing values in Maryland had dropped by 23 percent. This decline, combined with unemployment, underemployment, and reduced wages, meant that many households could not keep up their mortgage payments."

Figure 27.

Household Assets, Maryland, 2014



Source: American Community Survey, 2014

Investments

Investments that produce income, such as stocks or rental properties, are a less common asset; in 2012, only 23 percent of Maryland households had this type of investment (see Figure 27). While the American Community Survey does not report the value of investments, nationally, the bottom half of households by wealth owned only 2 percent of the country's stocks in 2012. The number of Maryland households receiving interest, dividend income, or net rental income decreased by 10 percent through the Great Recession, a clear consequence of the stock market crash. This large reduction fits with the national trend of reduced assets for households of all income types. The recovery has not helped these investments. In the four years following the end of the Recession, the number of Maryland households receiving interest, dividend income, or net rental income decreased yet again, by 4 percent. When combined with an emergency, the loss of these assets pushed many households below the ALICE Threshold (American Community Survey, 2014; Federal Reserve, 2014).

Declining Assets

The assets of an ALICE household are especially vulnerable when workers lose their jobs. According to The Pew Charitable Trusts Economic Mobility Project, during unemployment, a common strategy is to draw down retirement accounts. Penalties are charged for early withdrawals, and retirement savings are diminished, putting future financial stability at risk (Boguslaw, et al., 2013). This will have an impact on those who retire before their assets can be replenished, as discussed in the Conclusion.

Data on wealth at the state level is limited, but the national information available suggests that Maryland fits within national trends of a decline in wealth for low-income households. From 1983 to 2010, middle-wealth families across the country experienced an increase in wealth of 13 percent, compared to a 120 percent increase for the highest-wealth families. At the other end of the spectrum, the lowest-wealth families – those in the bottom 20 percent – saw their wealth fall below zero, meaning that their average debts exceeded their assets (McKernan, Ratcliffe, Steuerle, & Zhang, 2013).

According to the Urban Institute, the racial wealth gap was even larger. The collapse of the labor, housing, and stock markets beginning in 2007 impacted the wealth holdings of all socio-economic groups nationally, but in percentage terms, the declines were greater for disadvantaged groups as defined by race/ethnicity, education, pre-recession income, and wealth (Pfeffer, Danziger, & Schoeni, 2013; McKernan, Ratcliffe, Steuerle, & Zhang, 2013).

A drop in wealth is also the reason many households fall below the ALICE Threshold. Drawing on financial assets that can be liquidated or leveraged, such as savings accounts, retirement accounts, home equity, and stocks, is often the first step households take to cope with unemployment. When these reserves are used up, financial instability increases (Boguslaw, et al., 2013).

"Drawing on financial assets that can be liquidated or leveraged, such as savings accounts, retirement accounts, home equity, and stocks, is often the first step households take to cope with unemployment."

Alternative Financial Products

Once assets have been depleted, the cost of staying financially afloat increases for ALICE households. Generally, access to credit can provide a valuable source of financial stability, and in some cases does as much to reduce hardship as tripling family income (Mayer & Jencks, 1989; Barr & Blank, 2008). Just having a bank account lowers financial delinquency and increases credit scores (Shtauber, 2013). But many Maryland households do not use basic banking access. Because the banking needs of low- to moderate-income individuals and small businesses are often not filled by community banks and credit unions, they frequently use local networks and Alternative Financial Products (AFP, also known as alternative financial services), especially for small financial transactions (Flores, 2012; Servon and Castro-Cosio, 2015). **According to the Federal Deposit Insurance Corporation (FDIC), 6 percent of households in Maryland are unbanked, and 21 percent are under-banked** (i.e., households that have a mainstream account but use alternative and often costly financial services for basic transaction and credit needs) (Federal Deposit Insurance Corporation (FDIC), 2013).

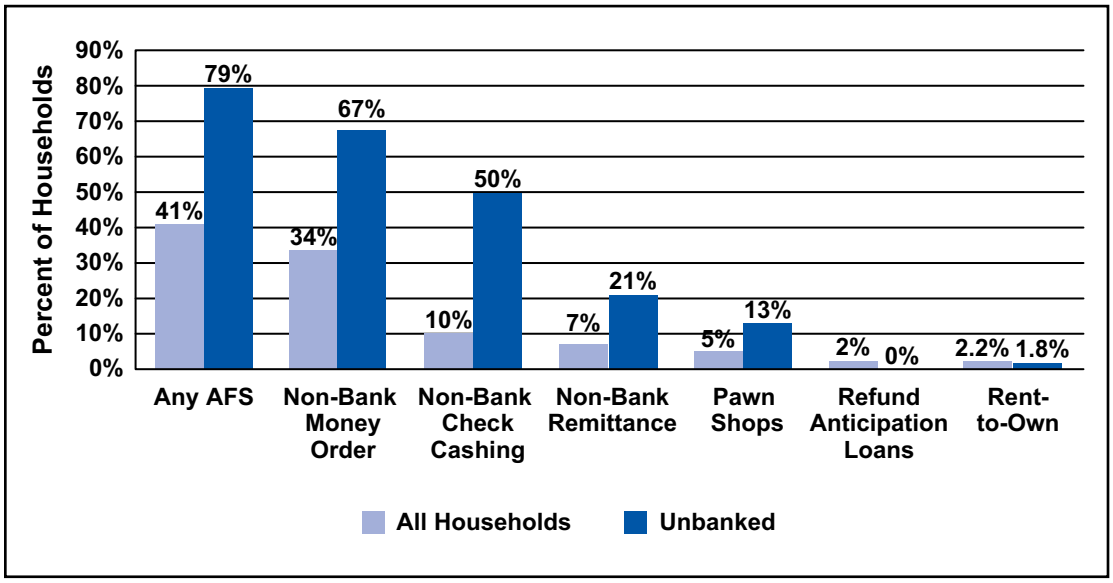
Informal lending groups range from loans from friends and family to rotating savings and credit associations to loan sharks. For the over-16-year-old population in the U.S., the World Bank estimates that in 2011, six percent of the population participated in an informal lending group and 17 percent borrowed from family and friends. Studies of low-income families show that as many as 40 percent borrow or lend informally (Morduch, Ogden, & Schneider, 2014; Servon and Castro-Cosio, 2015).

AFPs provide a range of services including non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, and tax refund anticipation loans. **In 2011, 45 percent of Maryland households with an annual income below $50,000 had used an AFP, and they accounted for 45 percent of the state's AFP users.** In contrast, that figure was only 35 percent for households with an annual income above $75,000 (Federal Deposit Insurance Corporation (FDIC), 2013). The biggest group of AFP users is people with income less than $50,000. They constitute a large demographic and have enough money to make financial transactions, but not enough to qualify for higher-end financial services (Federal Reserve, 2014). Groups with even lower income are more disproportionately represented among AFP users, with use increasing as income declines.

"The biggest group of AFP users is people with income less than $50,000."

The most commonly used AFPs in Maryland are non-bank money orders, with 34 percent of all households and 67 percent of unbanked households having used a non-bank money order in 2011. The next most commonly used AFP is non-bank check cashing, used by 10 percent of all households and 50 percent of unbanked households. The use of other AFPs by the total population is 7 percent or less. However, unbanked households make use of a range of other AFPs: 21 percent have used non-bank remittances, 13 percent have used pawnshops, 2 percent have used rent-to-own agreements, and 1 percent have used payday lending (Figure 28) (Federal Deposit Insurance Corporation (FDIC), 2013).

Figure 28.
Use of Alternative Financial Products by Banking Status, Maryland, 2011



Source: Federal Deposit Insurance Corporation, 2013

Two tax-related AFPs are Refund Anticipation Loans (RALs) and Refund Anticipation Checks (RACs), which charge fees for advancing funds against tax returns and tax preparation, at rates estimated at more than 260 percent APR (annual percentage rate). According to IRS data, 94 percent of taxpayers who applied for a RAL and 84 percent who applied for a RAC in 2011 were low-income (Civil Justice, Inc., and Maryland CASH Campaign, 2013). RALs have declined since becoming federally regulated in 2012, but RAC use continues to rise.

A newly emerging AFP is the payroll card, a debit card is that used to pay wages to an estimated 5.8 million workers in 2013 and expected to double in use by 2017. Payroll cards deliver wages electronically with cost savings for employers and, in some cases, convenience and lower expenses for workers. However, virtually all payroll card programs charge fees. In many cases these have been excessive, reducing take-home pay for the lowest-paid workers

and those without internet access, who, for example, can be charged a fee just to call to learn their account balance. Industry regulation is starting to curb excessive practices (New York State Attorney General Eric T. Schneiderman, June 2014; Saunders, November 24, 2015; Young, March 4, 2016).

Access to Credit

"Many ALICE families are vulnerable to predatory lending practices because they tend to have few assets and weak credit records."

Many ALICE families are vulnerable to predatory lending practices because they tend to have few assets and weak credit records. This was especially true during the housing boom, which in part led to many of the foreclosures in Maryland (McKernan, Ratcliffe, & Shank, 2011). Maryland has a moderate rate of credit users with prime credit (49.5 percent), ranking 30th nationally in 2014. But more than 50 percent of the state's credit users – and more who might need access to credit – still use subprime rates (Corporation for Enterprise Development (CFED), 2012; Corporation for Enterprise Development (CFED), 2016).

High-interest, unsecured debt from credit cards and payday loans can be a useful short-term alternative to even higher-cost borrowing or the failure to pay mortgage, rent, and utility bills. For example, the cost of restoring discontinued utilities is often greater than the interest rate on a credit card. Because payday loans and rent-to-own stores fill an important need by allowing families to access furniture, electronics, major appliances, computers, tires, and other products, their use has proliferated both over the Internet and through local businesses. However, payday lending is restricted in Maryland, so there are no store fronts (Association of Progressive Rental Organizations (APRO); Center for Responsible Lending, 2014; Bhutta, Skiba, & Tobacman, 2014; Maryland Department of Labor, Licensing and Regulation, 2016).

The repeated use of payday loans and credit card debt increases fees and interest rates; decreases the chance that they can be repaid; and is linked to a higher rate of moving out of one's home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy (Montezemolo, 2013; Campbell, Jackson, Madrian, & Tufano, 2011; Boguslaw, et al., 2013). For military personnel, payday loans are associated with declines in overall job performance and lower levels of retention. To discourage payday loans to military personnel, the 2007 National Defense Authorization Act capped rates on payday loans to service members at 36 percent annually (Campbell, Jackson, Madrian, & Tufano, 2011).

IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD?

Measure 3 – The ALICE Income Assessment

AT-A-GLANCE: SECTION IV

- In Maryland in 2014, the total needed to ensure that all households had income at the ALICE Threshold was $38.2 billion.
- The income of all Maryland households below the ALICE Threshold totaled $17.1 billion – just 45 percent of total need.
- In 2014, public and private spending – excluding health care – on Maryland households below the ALICE Threshold, which includes families in poverty, provided an additional $15.2 billion. This assistance left gaps to achieve the most basic financial need in many areas, including a 45 percent gap for housing and a 54 percent gap for child care. (This is a financial assessment of public and private assistance; additional analysis would be required to gauge quality, safety or efficiency.)
- In 2014, public and private spending on health care totaled $10.1 billion, accounting for 66 percent of all spending on households below the ALICE Threshold. In aggregate, this sum covered the collective health-care costs of this population. But the situation of individual households varied: Some received well above the average health care spending, while many others received little or none.
- In 2014, federal, state, and local government and nonprofit sources spent an average of $6,875 per household, plus another $13,608 in health care spending on Maryland households living below the ALICE Threshold.
- ALICE and poverty-level households in Maryland received an aggregate $1.2 billion to reduce their taxes through the Earned Income Tax Credit (EITC) in 2014, for an average of $2,872 per eligible household.
- Without public and nonprofit spending, ALICE households in Maryland would face greater hardship, and many would fall below the Federal Poverty Level (FPL).

"The persistence of low wages, underemployment, periods of unemployment, and loss of employer-sponsored benefits have led to financial insecurity for a large share of ALICE households."

Thirty-five percent of Maryland households do not have enough income to reach the ALICE Threshold for financial security. But how far below the ALICE Threshold are their earnings? How much does the government spend in an attempt to help fill the gap? And is it enough to enable all households to meet their basic needs?

The persistence of low wages, underemployment, periods of unemployment, and loss of employer-sponsored benefits have led to financial insecurity for a large share of ALICE households. As a result, many working ALICE households have turned to government supports and services, often for the first time, to feed their families, secure health insurance, pay rent, or meet other basic needs (Boguslaw, et al., 2013).

A wide range of families have used public and private assistance. The Pew Charitable Trusts Economic Mobility Project, a national survey of working-age families from 1999 to 2012, found that families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net. More than two of every three families interviewed drew on one or more of these institutional resources, receiving help in categories as varied as income, food, health care, education and training, housing and utility assistance, and counseling. Despite this assistance, the situation of many families has not improved. Feeding America, the hunger organization with a nationwide network of over 200 food banks, has noted an uptick of regular clients since the Great Recession (Boguslaw, et al., 2013; Feeding America, 2014).

"In 2011, more than half (56 percent) of combined state and federal spending on public assistance went to working families."

Recent national studies have quantified the cost of public services needed to support low-wage workers, specifically at big box retail chain stores and fast food restaurants. In 2011, more than half (56 percent) of combined state and federal spending on public assistance went to working families (Allegretto, Doussard, Graham-Squire, Jacobs, & Thompson, 2013; Dube & Jacobs, 2004; Wider Opportunities for Women (WOW), 2011; Jacobs, Perry, and MacGillvary, 2016). But the total cost of public and nonprofit assistance for struggling households had not been tallied for a state until the first ALICE Report for New Jersey (Hoopes Halpin, 2012).

The ALICE Income Assessment provides a tool to measure these resources for ALICE and poverty households. Because funds are allocated differently for different programs (some based on the FPL or multiples, others using local cost budgets), it is not possible to separate spending on ALICE from spending on those in poverty. In fact, some programs that are focused on those in poverty, such as Medicaid, end up supporting other low-income residents as well (Finkelstein, Hendren, & Luttmer, 2015).

THE ALICE INCOME ASSESSMENT

The ALICE Income Assessment measures how much income households need to reach the ALICE Threshold (the bare minimum needed to live and work in the modern economy, though not necessarily at a healthy or safe level). Then it compares the Threshold to how much households actually earn and how much public and nonprofit assistance is provided to help them meet their basic needs. The Assessment totals the income needed to reach the ALICE Threshold (see the Household Survival Budget in Section II), then compares that to income as well as government and nonprofit assistance. (This is a financial assessment of public and private assistance; additional analysis would be required to gauge quality, safety or efficiency.)

Public assistance used in this analysis includes only programs that are directed specifically at low-income families and individuals; it does not include programs such as neighborhood policing that are provided to all households regardless of income. In addition, the Assessment includes only programs that directly help ALICE families meet the basic Household Survival Budget, such as TANF and Medicaid; it does not include programs that assist low-income families in broader ways, such as college subsidies.

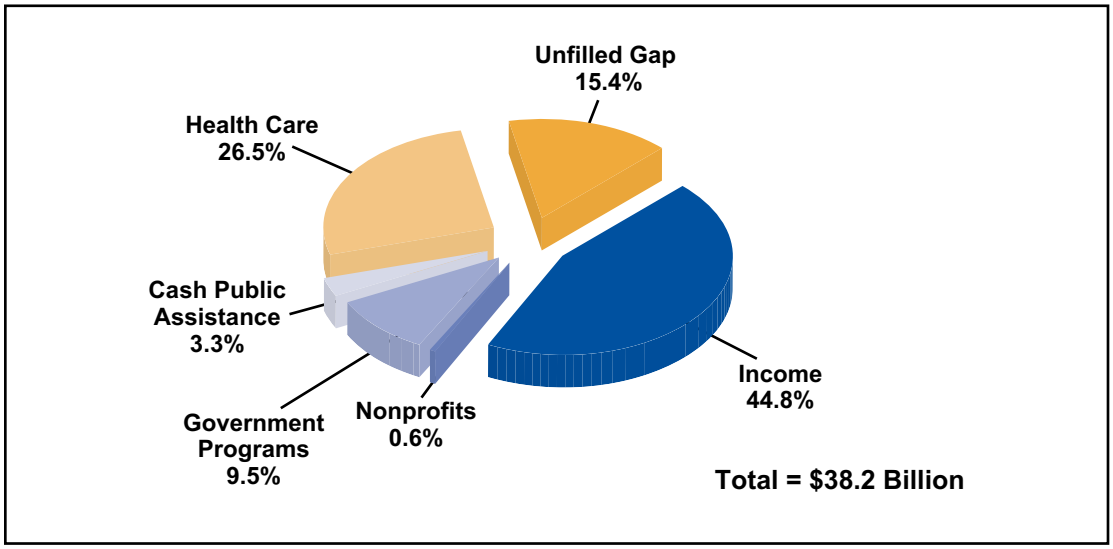
Categories of Income and Assistance

The total income of poverty-level and ALICE households in Maryland in 2014 was $17.1 billion, which includes wages and Social Security. This is only 45 percent of the amount needed just to reach the ALICE Threshold of $38.2 billion statewide. Government, nonprofit, and health care assistance to Maryland households below the ALICE Threshold, which includes households in poverty, provides $15.2 billion, making up an additional 40 percent, but that still leaves an Unfilled Gap of 15.4 percent, or $5.9 billion (additional details in Appendix E).

In other words, it would require approximately $5.9 billion in additional wages or public resources for all Maryland households to have income at the ALICE Threshold. The consequences of the Unfilled Gap for ALICE households are discussed in Section VI.

Figure 29.

Categories of Income and Assistance for Households below the ALICE Threshold, Maryland, 2014



Source: Office of Management and Budget, 2014; U.S. Department of Agriculture, 2014; Internal Revenue Service, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, Urban Institute, 2012; see Appendix E.

In 2014, the total annual public and private spending from federal, state and Baltimore City sources on Maryland households below the ALICE Threshold was $15.2 billion, which represents 4 percent of Maryland's $350 billion Gross Domestic Product (GDP) (Federal Reserve Bank of St. Louis, 2016). That spending includes several types of assistance:

- Government Programs spent $3.6 billion, or 9.5 percent of the total required for ALICE families to reach the ALICE Threshold.
- Cash Public Assistance delivered $1.26 billion, adding another 3.3 percent.
- Nonprofits in the human services area provided $240 million, or 0.6 percent.
- Health Care assistance, the largest single category, which provided $10.1 billion and is structured differently than other types of assistance, is discussed later in this section.

"In 2014, the total annual public and private spending from federal, state and Baltimore City sources on Maryland households below the ALICE Threshold was $15.2 billion, which represents 4 percent of Maryland's $350 billion Gross Domestic Product (GDP)."

DEFINITIONS

- **Income** = Wages, dividends, Social Security
- **Health Care** = Medicaid, Children's Health Insurance Program (CHIP), community health benefits
- **Cash Public Assistance** = Supplemental Security Income (SSI) and Temporary Assistance for Needy Families (TANF)
- **Government Programs** = Head Start, Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), the Earned Income Tax Credit (EITC), housing, and human services, federal and state
- **Nonprofits** = Human services revenue not from the government or user fees
- **Unfilled Gap** = Shortfall to ALICE Threshold

Challenges of Public and Private Assistance

"Without public assistance, ALICE households would face even greater hardship. Many more families would have fallen below the poverty level, especially in the wake of the Great Recession."

Without public assistance, ALICE households would face even greater hardship. Many more families would have fallen below the poverty level, especially in the wake of the Great Recession. Programs like SNAP, the EITC and CTC, Medicaid, and, increasingly, food banks provide a critical safety net for basic household well-being and enable many families to work (Sherman, Trisi, & Parrott, 2013; Grogger, 2003; Dowd & Horowitz, 2011; Rosenbaum, 2013; Feeding America, 2014; Coleman-Jenson, 2013). While this analysis does not assess the efficiency of the programs in delivering good or services, other, research has shown that assistance is not always well-targeted, effective, and timely/Public and private entities that aim to help households meet their basic needs face several challenges.

First, the majority of government programs are intended to fill short-term needs, such as basic housing, food, clothing, health care, and education. By design, their goal is not to help households achieve long-term financial stability (Haskins, 2011; Shaefer & Edin, 2013; Ben-Shalom, Moffitt, & Scholz, 2012).

Second, crucial resources are often targeted to households near or below the FPL, so many struggling ALICE households are not eligible for assistance. Benefits are often structured to end before a family reaches stability, known as the "cliff effect". In Maryland, as earnings rise, SNAP benefits decrease once income reaches 130 percent of the FPL, or just $31,005 for a family of four – slightly more than half of the Household Survival Budget for a family – and are cut off for all families at 200 percent of the FPL, still less than the Household Survival Budget (Maryland Hunger Solutions, 2013; Maryland Department of Human Resources, 2014; National Conference of State Legislatures, October 2011).

Third, resources may not be available where they are needed, and this statewide analysis may mask geographic disparities in the various types of assistance. If funding is disproportionately going to one part of Maryland, there could be unmet need not reflected in the Income Assessment in other parts of the state.

Finally, because public and nonprofit assistance is allocated for specific purposes and often delivered as services, it can only be used for specific parts of the household budget. Only 9 percent of the assistance provided in Maryland is done through cash transfers, which households can use toward any of their most pressing needs. The remainder is earmarked for specific items, like food assistance or health care, for which the need varies across households below the ALICE Threshold. This means that not all households benefit equally from assistance. For example, a household that does not visit a doctor for more than a checkup receives less than the average health care benefit in Maryland, while a household that experiences a medical emergency uses far more in public assistance funds.

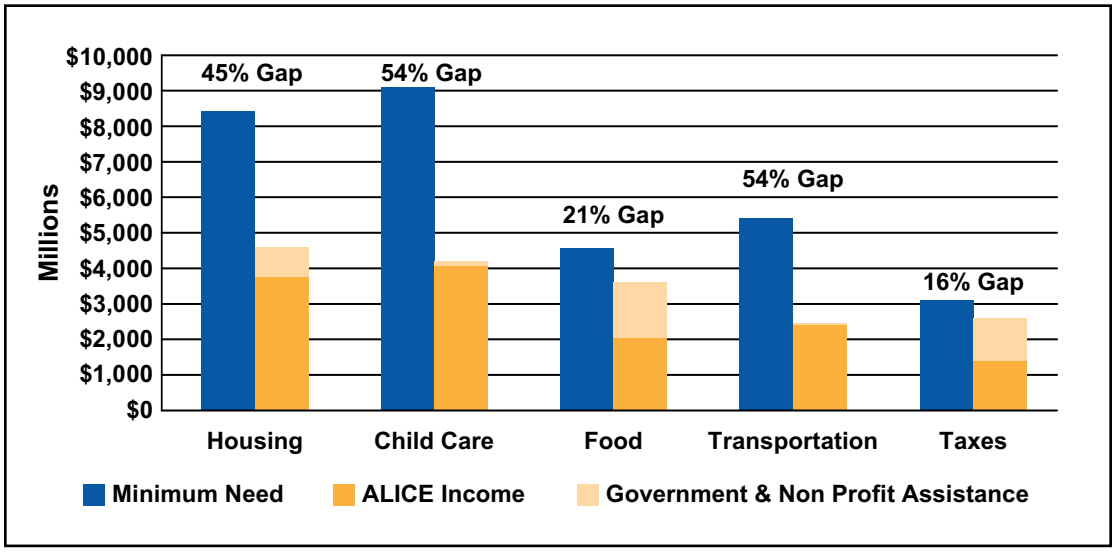
"In the Household Survival Budget for a family of four, child care accounts for 27 percent of the family budget."

Details for Spending Categories in Maryland

A breakdown of public and nonprofit spending in Maryland by category reveals that there are large gaps in key areas, particularly housing, child care, and transportation. Figure 30 compares the budget amounts for each category of the Household Survival Budget for a family of four (shown in dark blue) with the public and nonprofit spending in each category (shown in light yellow), to show the gap or surplus in each budget area. The comparison assumes that the income households earn (shown in dark yellow) is allocated proportionately to each category.

Figure 30.

Comparing Basic Need with Public and Nonprofit Spending by Category (Excluding Health Care and Miscellaneous Expenses), Maryland, 2014



Source: Office of Management and Budget, 2014; U.S. Department of Agriculture, 2014; Internal Revenue Service, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, 2012.

Gap in Housing Resources

In the Household Survival Budget for a family of four, housing accounts for 19 percent of the family budget. Following this allocation, this analysis assumes that all ALICE households then spend 19 percent of their income on housing, which still leaves them far short of what is needed to afford rent at HUD's 40th rent percentile. But does public assistance fill the gap? Federal housing programs provide $777 million in assistance, including Section 8 Housing Vouchers, the Low Income Home Energy Assistance Program, the Public Housing Operating Fund, and Community Development Block Grant (CDBG). Baltimore spends $6 million on housing for the homelessness. In addition, nonprofits spend an estimated $48 million on

housing assistance statewide. (Because nonprofit spending is not available by category, the estimate for each category here is one-fifth of the total nonprofit budget.) Yet when income and government and nonprofit assistance for housing are combined, **there is still a 45 percent gap in resources for all households to meet the basic ALICE Threshold for housing.** Given that gap, it is not surprising that most families spend more of their income on housing, which leaves less for other items.

Gap in Child Care Resources

In the Household Survival Budget for a family of four, child care accounts for 27 percent of the family budget. Yet for many ALICE households, 27 percent of what they actually earn is not enough to pay for even home-based child care, the least expensive organized care option. Additional child care resources available to Maryland families include $92 million in federal education spending for Head Start, the program that helps children meet their basic needs or is necessary to enable their parents to work. Baltimore also spends $171,000 to subsidize child care for low-income households. Nonprofits provide an additional $48 million for vouchers and services to help defray child care costs. Yet when income and government and nonprofit assistance are combined, **there is still a 54 percent gap in resources for all households to meet the basic ALICE Threshold for child care.**

Gap in Food Resources

In the Household Survival Budget for a family of four, food accounts for 12 percent of the family budget, yet for many ALICE households, 12 percent of what they actually earn is insufficient to afford even the USDA Thrifty Food Plan. Food assistance for Maryland households include $1.5 billion of federal spending on food programs, primarily the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Statewide nonprofits spend $48 million on food assistance, including food pantries, food banks, and soup kitchens. Yet when income and government and nonprofit food assistance are combined, **there is still a 21 percent gap in resources for all households to meet the basic ALICE Threshold for food.**

"When income and government and nonprofit assistance are combined, there is still a 54 percent gap in resources for all households to meet the basic ALICE Threshold for child care."

Gap in Transportation Resources

In the Household Survival Budget for a family of four, transportation accounts for 13 percent of the family budget. Yet for many ALICE households, 13 percent of what they actually earn is not enough to afford even the running costs of a car. While Maryland's public transportation systems are state-funded, there is no government spending on transportation targeted specifically to ALICE and poverty families. However, nonprofits provide additional programs, spending an estimated $48 million. When income and nonprofit assistance are combined, **there is still a 54 percent gap in resources for all households to meet the basic ALICE Threshold for transportation.**

Taxes

In the Household Survival Budget for a family of four, taxes account for 8 percent of the family budget, so this analysis assumes that 8 percent of income is allocated towards taxes. The federal Earned Income Tax Credit (EITC) provided $981 million in tax credits and refunds, which were accessed by 79 percent of eligible working families in Maryland. In addition, Maryland's EITC (worth either 25 or 50 percent of the federal credit: households choose whether to deduct 25 percent, which is refundable, or 50 percent, which is not) provides an additional $229 million. Eligible Maryland households collected an average refund of $2,872

from their taxes in 2014, which helped 420,000 ALICE and poverty-level families (National Conference of State Legislatures, 2016; Internal Revenue Service (IRS), 2014). From 2011 to 2013, the federal and state EITC and the Child Tax Credit (CTC) lifted 115,000 Maryland taxpayers out of poverty, including an average of 58,000 children each year (Center on Budget and Policy Priorities, 2015). The per-household amount depends on a recipient's income and number of children. Yet when income and government credits and refunds are combined, **there remains a 16 percent gap in resources for all households to meet the basic ALICE Threshold for taxes.**

EITC filing data provides another window into households whose income falls below the ALICE Threshold. In 2014, 15 percent of tax filers in Maryland were eligible for federal EITC. Of those, 18 percent were married households, 56 percent were single heads of households, and 26 percent were single adults. Their median Adjusted Gross Income was $14,521. The industries that employ the most EITC-eligible workers are retail trade, followed by health care, and then accommodation (hotel workers) and food services (Brookings Institution, 2015).

The Special Case of Health Care

Health care resources are separated from other government and nonprofit spending because they account for the largest single source of assistance to low-income households: $10.1 billion, or 66 percent of all public and private spending on these households in Maryland. Health care spending includes federal grants for Medicaid, CHIP, and Hospital Charity Care; state matching grants for Medicaid, CHIP, and Medicare Part D Clawback Payments; and the cost of unreimbursed or unpaid services provided by Maryland hospitals. Baltimore also spent $2.3 million on health care for low-income households (Office of Management and Budget, 2014; National Association of State Budget Officers, 2014; Urban Institute, 2007, 2010 and 2012; City of Baltimore, 2016).

"National research has shown that a small proportion of households facing severe illness or injury account for more than half of all health care expenses, and those expenses can vary greatly from year to year."

With the increasing cost of health care and the implementation of the Affordable Care Act (ACA), spending on health care doubled from 2000 to 2014, increasing more than any other category (Kaiser Family Foundation, 2015; Centers for Medicare & Medicaid Services (CMS), 2009). For this reason, spending on health care in Maryland surpasses the amount needed for each household to afford basic out-of-pocket health care expenses. However, even this level of assistance does not necessarily guarantee good or improved health to low-income Maryland households.

There are special challenges for estimating health care needs and costs and delivering health care efficiently to 743,738 struggling Marylanders. First, there is greater variation in the amount of money families need for health care than exists in any other single category. An uninsured (or even an insured) household with a severe and sudden illness could be burdened with hundreds of thousands of dollars in medical bills in a single year, while a healthy household would have few expenses. National research has shown that a small proportion of households facing severe illness or injury account for more than half of all health care expenses, and those expenses can vary greatly from year to year (Silletti, 2005; Culhane, Park, & Metraux, 2011; U.S. Department of Housing and Urban Development (HUD), 2010).

The difference between health care spending and other types of assistance is also obvious in the average amount of spending per household below the ALICE Threshold. In 2014, Maryland spent an average of $13,608 for health care per household, but only $6,875 for other types of assistance. Combining the two categories, the average spending on each Maryland household below the ALICE Threshold was $20,483 in cash and services, shared by all members of the household and spread throughout the year (Figure 31).

"To put the amount of per household spending in perspective, most Maryland households, including those well above the ALICE Threshold, receive some form of assistance."

Figure 31.

Total Public and Nonprofit Assistance per Household below the ALICE Threshold, Maryland, 2014

Spending per Household below the ALICE Threshold			
	HEALTH CARE ASSISTANCE ONLY	ASSISTANCE EXCLUDING HEALTH CARE	TOTAL ASSISTANCE
Maryland	$13,608	$6,875	$20,483

Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, 2012; American Community Survey, 2014; and the ALICE Threshold, 2014

To put the amount of per household spending in perspective, most Maryland households, including those well above the ALICE Threshold, receive some form of assistance. In Maryland, assistance for households with income between $100,000 and $200,000 includes an average $10,731 as a home mortgage interest deduction and $4,362 in real estate tax deductions; households with income above $1 million receive an average $22,461 as a home mortgage interest deduction and $18,762 in real estate tax deductions (Internal Revenue Service, 2014).

V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN MARYLAND?

Measure 4 – The Economic Viability Dashboard

AT-A-GLANCE: SECTION V

- The Economic Viability Dashboard incorporates three Indices – Housing Affordability, Job Opportunities, and Community Resources – for each county.
- Only 2 counties in Maryland scored in the highest third in all three Indices of the Dashboard. No counties scored in the lowest third in all three Indices.
- The driver of worsening conditions across Maryland was the large decline in job opportunities, which fell by 14 percent from 2007 to 2014.
- The average affordable housing gap in Maryland is a 15 percent shortage in rental and owner housing stock.
- An average of 52 percent of renters and 27 percent of owners are considered housing burdened which means that they spend more than 30 percent of their household income on shelter.
- In most counties in Maryland, the 2014 unemployment rate was above the national average of 7.2 percent, ranging from a low of 3.1 percent in Carroll County to a high of 12.3 percent in Calvert County.
- Preschool enrollment, an indicator of education resources in each county, varies widely: only 24 percent of 3- and 4-year-olds are enrolled in Kent County, while 68 percent are enrolled in Wicomico County.
- Forty-one percent of Marylanders 18 years and older voted in the 2014 mid-term elections, above the national average of 36 percent.

"For ALICE in particular, local economic conditions largely determine how many households in a county or state struggle financially. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities."

Place matters. The Harvard Equality of Opportunity Project has brought to the fore the importance of where we live, and especially where we grow-up, in determining the directions that our lives take (Chetty & Hendren, 2015). For ALICE in particular, local economic conditions largely determine how many households in a county or state struggle financially. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities.

In order to understand the challenges that the ALICE population faces in Maryland, it is essential to recognize that local conditions do not impact all socio-economic and geographic groups in the same way. For example, Maryland's relatively high GDP obscures the lack of high-skilled jobs in many counties.

By contrast, county unemployment statistics clearly reveal where there are not enough jobs. Yet having a job is only part of the economic landscape for ALICE households. The full picture requires an understanding of the types of jobs available and their wages, as well as the cost of basic living expenses and the level of community resources in each county.

ECONOMIC VIABILITY DASHBOARD

The Economic Viability Dashboard is a tool that presents three parallel indices focused on the economic conditions ALICE households face in Maryland: Housing Affordability, Job Opportunities, and Community Resources. The Dashboard reports how each county performs on the three dimensions; the ideal for a county is to have good conditions in all three indices. The Indices provide the means to compare counties in Maryland and also to see changes over time.

"The Dashboard offers the means to better understand why so many households struggle to achieve basic economic stability throughout Maryland, and why that struggle is harder in some parts of the state than in others."

The Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households. The Dashboard offers the means to better understand why so many households struggle to achieve basic economic stability throughout Maryland, and why that struggle is harder in some parts of the state than in others.

Economic Viability Dashboard Scores

The cumulative Dashboard results are presented in the color-coded Maryland county map in Figure 32, and the detailed index results are presented in the table in Figure 33. Full results, as well as the methodology and sources, are in Appendix F. Index scores for each county range from a possible 1 (worse economic conditions for ALICE) to 100 (better conditions). Each county's score is relative to other counties in Maryland. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than in other counties in the state. The indices are used only for comparison within the state, not for comparison to other states. They also provide the means to see changes over time within Maryland.

ALICE households have to navigate a range of variables, and The Economic Viability Dashboard, using the best available proxies, shows them clearly. Finding job opportunities and affordable housing in the same county is a persistent problem for many ALICE households. In addition, many affordable counties do not offer key community resources, such as access to quality schools, high levels of health coverage, and the types of community engagement that create social capital. The ideal locations are those that offer affordable housing, job opportunities, and high levels of community resources.

For ALICE households, those locations are both most needed and hardest to find. The Economic Viability Dashboard shows that only 2 counties in Maryland score in the highest third on all three indices: Harford and Anne Arundel counties. Only Wicomico County scored well on Housing and Jobs, but 'fair' on Community Resources. Howard, Charles, Frederick, and Carroll counties scored in the highest third on Job Opportunities and Community Resources, but not high on housing affordability. Allegany County scored in the highest third on Housing Affordability and Community Resources, but 'poor 'on Job Opportunities. At the other end of the spectrum, Caroline, Dorchester, Kent, Somerset, and Talbot counties, as well as Baltimore City scored in the lowest third on two indices, but no counties scored poorly on all three (Figure 33).

Figure 32.

Economic Viability Dashboard, Number of "Good" Scores, Maryland, 2014

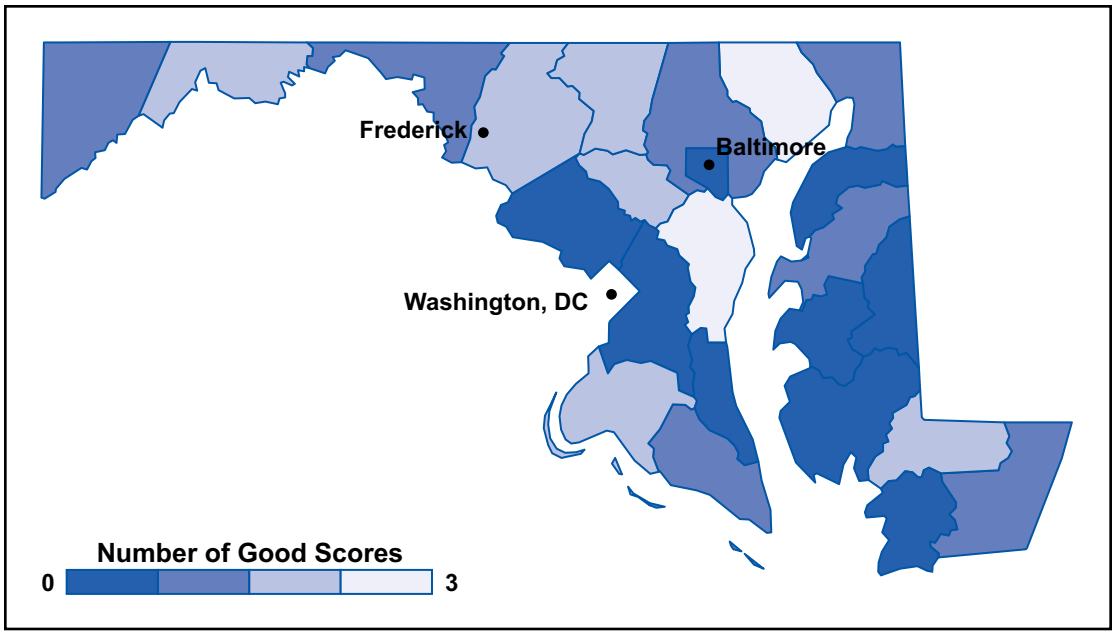


Figure 33.

Economic Viability Dashboard, Maryland, 2014

County	Housing Affordability	Job Opportunities	Community Resources
Allegany County	Good	Poor	Good
Anne Arundel County	Good	Good	Good
Baltimore City	Poor	Fair	Poor
Baltimore County	Good	Fair	Fair
Calvert County	Poor	Fair	Fair
Caroline County	Fair	Poor	Poor
Carroll County	Fair	Good	Good
Cecil County	Fair	Good	Fair
Charles County	Poor	Good	Good
Dorchester County	Poor	Poor	Fair
Frederick County	Poor	Good	Good
Garrett County	Good	Fair	Poor
Harford County	Good	Good	Good
Howard County	Fair	Good	Good
Kent County	Fair	Poor	Poor
Montgomery County	Fair	Poor	Fair
Prince George's County	Fair	Fair	Poor
Queen Anne's County	Fair	Fair	Good
Somerset County	Fair	Poor	Poor
St. Mary's County	Good	Fair	Fair
Talbot County	Poor	Poor	Fair
Washington County	Fair	Good	Poor
Wicomico County	Good	Good	Fair
Worcester County	Good	Fair	Fair

Sources and Methodology: See Appendix F

"Many affordable counties do not offer key community resources, such as access to quality schools, high levels of health coverage, and the types of community engagement that create social capital. The ideal locations are those that offer affordable housing, job opportunities, and high levels of community resources."

The Housing Affordability Index

Key Indicators: Affordable Housing Gap + Housing Burden + Real Estate Taxes

The more affordable housing a county has, the easier it is for a household to be financially stable. In Maryland, there is wide variation between counties on Housing Affordability scores (Figure 33 and Appendix F). The least affordable county is Charles County, with a score of 31 out of 100; the most affordable is Garrett County, with a score of 73. Even the most affordable counties are well below the possible 100 points. In terms of regions, the counties in the metro Washington DC area and Baltimore City are the least affordable, while the rural western counties and those along the eastern shore are more affordable.

The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

Affordable Housing Gap Indicator

The first key indicator in the Housing Affordability Index is the affordable housing gap. In a given county, there is a difference between the total number of available renter and owner units and the number of those units that households below the ALICE Threshold can afford while spending no more than one-third of their income on housing. This indicator measures that gap, as a percent of the overall housing stock. This is one of the few indicators that assesses the total housing stock in a county and includes subsidized as well as market-rate units that are affordable to ALICE and poverty households.

The larger the gap, the harder it is for households below the ALICE Threshold to find affordable housing, and for this Index, the lower the score. The average affordable housing gap in Maryland is a 15 percent shortage in the rental and owner housing stock, but there is large variation between counties. Anne Arundel, Harford, Prince George's, and Baltimore counties have no gap while Frederick County has the highest with a 38 percent shortage. This is discussed further in Section VI.

"With many of Maryland's metro areas ranking among the least affordable in the country, it is not surprising that many households in the state are housing burdened."

Housing Burden Indicator

The second key indicator in the Housing Affordability Index is the housing burden -– housing costs that exceed 30 percent of income, as defined by the U.S. Department of Housing and Urban Development (HUD). That standard is based on the premise established in the United States Housing Act of 1937 that 30 percent of income was the most a family could spend on housing and still afford other household necessities (Schwartz & Wilson, 2008).

With many of Maryland's metro areas ranking among the least affordable in the country, it is not surprising that many households in the state are housing burdened. In fact, in 2014, 52 percent of renters and 27 percent of owners paid more than 30 percent of their household income on shelter. There is wide variation across the state, with the highest housing burden in Somerset County at a rate of 43 percent; the lowest is 26 percent in St. Mary's County (American Community Survey, 2014). For the Housing Affordability Index, the housing burden is inversely related so that the greater the housing burden, the less affordable the cost of living and, therefore, the lower the Index score.

Real Estate Taxes Indicator

The third key indicator in the Housing Affordability Index is real estate taxes. While related to housing cost, they also reflect a county's standard of living. Even for renters, real estate taxes raise the cost of housing. The average annual real estate tax in Maryland is $2,658, but there is wide variation across counties. Average annual real estate taxes are lowest in Garrett County at $1,356 and highest in Howard County at $5,155 (American Community Survey, 2014). For the Housing Affordability Index, real estate taxes are inversely related so that the higher the taxes, the harder it is to support a household and, therefore, the lower the Index score.

The Job Opportunities Index

Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages

The Job Opportunities Index focuses on job opportunities for the population in general and for households living below the ALICE Threshold in particular. The key indicators for job opportunities are income distribution, the unemployment rate, and new hire wages. The more job opportunities there are in a county, the more likely a household is to be financially stable. There is wide variation in job opportunities across Maryland: the fewest opportunities are in Somerset County with a score of 29, and the most are in Wicomico County with a score of 69. In terms of regions, the most job opportunities are in northern Maryland in the counties closest to Baltimore, and the fewest opportunities are in southern Maryland. Because Maryland has a diverse economy, with industries ranging from agriculture and food production to advanced manufacturing and insurance, job opportunities for ALICE workers are spread throughout the state. Many of the industries in Maryland have transformed over time to keep pace with the modern economy; these transitions have caused local unemployment at some times and created new jobs at others.

"Because Maryland has a diverse economy, with industries ranging from agriculture and food production to advanced manufacturing and insurance, job opportunities for ALICE workers are spread throughout the state."

Income Distribution Indicator

The first indicator in the Job Opportunities Index is income distribution as measured by the share of income for the lowest two quintiles. The more evenly income is distributed across the quintiles, the greater the possibility ALICE households have to achieve the county's median income, and therefore the higher the Index score. The distribution of income in Maryland is less equal than in the U.S. overall. Within Maryland, income inequality is highest in Baltimore City, where the lowest two quintiles of the population earn only 10 percent of the income. This group earns the most money – 15 percent of available income– in Anne Arundel, Charles, Cecil, Calvert, Carroll, Frederick, Howard, Prince George's, and Queen Anne's counties (American Community Survey, 2014).

Unemployment Rate Indicator

The second indicator in the Job Opportunities Index is the unemployment rate. Having a job is obviously crucial to financial stability; the higher the unemployment level in a given county, the fewer opportunities there are for earning income, and therefore the lower the Index score. The unemployment rate across Maryland counties ranged widely, from a high of 12.3 percent in Calvert County to a low of 3.1 percent in Carroll County (American Community Survey, 2014).

New Hire Wages Indicator

The third indicator in the Job Opportunities Index is the "average wage for new hires" as reported by the Bureau of Labor Statistics (BLS). While having a job is essential, having a job with a salary high enough to afford the cost of living is also important.

This indicator seeks to capture the types of jobs that are currently available in each county. The higher the wage for new hires, the greater the contribution employment can make to household income and, therefore, the higher the Index score. The average wage for a new hire in Maryland is $2,286 per month (or $13.72 per hour) according to the U.S. Census' Quarterly Workforce Indicators, but there is wide variation between counties. At the low end of the spectrum, new hires in Queen Anne's County earn $1,625 per month. At the top of the spectrum, new hires in Baltimore City can expect to earn more than double that at $3,277 per month. This degree of variation reflects the very different economic activity across the state and the kinds of jobs and/or wage levels available (see further discussion in Sections III and VI) (U.S. Census, 2014).

The Community Resources Index

Key Indicators: Education Resources + Health Resources + Social Capital

The Community Resources Index measures the education, health, and social resources that are available in a community. These resources are fundamental prerequisites to being able to work and raise a family. The Index focuses on resources that can make a difference in the financial stability of ALICE households in both the short and long terms. It also looks at resources that reflect on a specific locality, rather than those that are available in all communities across the country.

In Maryland, there is less variation between counties in Community Resources scores than in the other indices. The county with the fewest Community Resources is Somerset County, with a score of 30 out of 100; the counties with the most resources are Carroll and Harford counties, both with a score of 67.

"Providing public education is a fundamental American value; education is widely regarded as a means to achieving economic success."

Education Resources Indicator

The first indicator in the Community Resources Index reflects the level of education resources in each county. Providing public education is a fundamental American value; education is widely regarded as a means to achieving economic success. Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning in particular enables young children to gain skills necessary for success in kindergarten and beyond. In addition, it enables parents to work, which enhances the family's current and future earning potential. For these reasons, the quality of education available to low-income children could be one of the most important determinants of their future. As a proxy for the level of education resources in a county, the Index uses the percent of 3- and 4-year-olds enrolled in preschool (American Community Survey, 2014). The higher the percentage of the population enrolled in preschool, the higher the Index score.

The average share of 3- and 4-year-olds enrolled in preschool in Maryland is 45 percent, but there is wide variation between counties. Only 24 percent of 3- and 4-year-olds are enrolled in preschool in Kent County, while 68 percent are enrolled in Wicomico County. This extreme variation indicates that there may be different needs according to the percent of working parents, as well as different policies and resources devoted to early childhood education across the state.

Health Resources Indicator

The second indicator in the Community Resources Index reflects the level of health resources in each county. For people living below the ALICE Threshold who earn more than 133 percent of the FPL – the level to qualify for Medicaid – health

insurance is especially important. This population cannot afford the high deductibles of the lowest-cost plans offered through the Affordable Care Act (ACA), much less pay for a health emergency. As a proxy for the level of health resources in a county, the Index uses percent of the population with health insurance; the higher the rate of health insurance, the higher the Index scores.

The introduction of the ACA and the expansion of Medicaid changed the health care landscape. In Maryland, low-income households are now less likely than high-income households to have insurance. In 2014, 15 percent of Maryland residents under the age of 64 with annual income under 200 percent of the FPL still did not have health insurance (compared with 19 percent across the U.S.). For Maryland residents under age 64 of all income levels, that rate falls to 7 percent (Kaiser Family Foundation, 2014).

The overall level of health insurance coverage in Maryland has increased slightly over the last two decades, from 86.9 percent in 1994 to 88.9 percent in 2014 (U.S. Census, 1994 and 2014). However, coverage rates vary widely across the state today: Caroline County has the lowest rate of health insurance coverage, at 81.3 percent, while Carroll County has the highest, at 95.2 percent (American Community Survey, 2014).

"The overall level of health insurance coverage in Maryland has increased slightly over the last two decades, from 86.9 percent in 1994 to 88.9 percent in 2014."

Social Capital Indicator

The third indicator reflects the level of social capital in each county. Communities with engaged citizens build the social capital necessary to mobilize resources, improve the quality of life, and resolve conflict. The greater the community engagement, the more the community's activities reflect the population's values (Putnam, 1995; National Task Force on Civic Learning and Democratic Engagement, 2012; Saguaro Seminar on Civic Engagement in America, 2000). Participating in electoral and political processes, such as voting, campaigning, attending rallies and protests, contacting officials or serving on local boards, is one aspect of community engagement. Broader community engagement includes volunteering and contributing with religious, educational, neighborhood and community organizations.

As a proxy for the level of social capital in a county, the Index uses one of the longest-standing indicators of community engagement: the percent of the adult population who voted in the most recent national election (U.S. Election Assistance Commission, 2015; Hoopes Halpin, Holzer, Jett, Piotrowski, & Van Ryzin, 2012). The higher the proportion of the total population (taking into account the impact of noncitizens) that voted, the greater the community engagement and ability to build social capital in the community, and therefore, the higher the Index score.

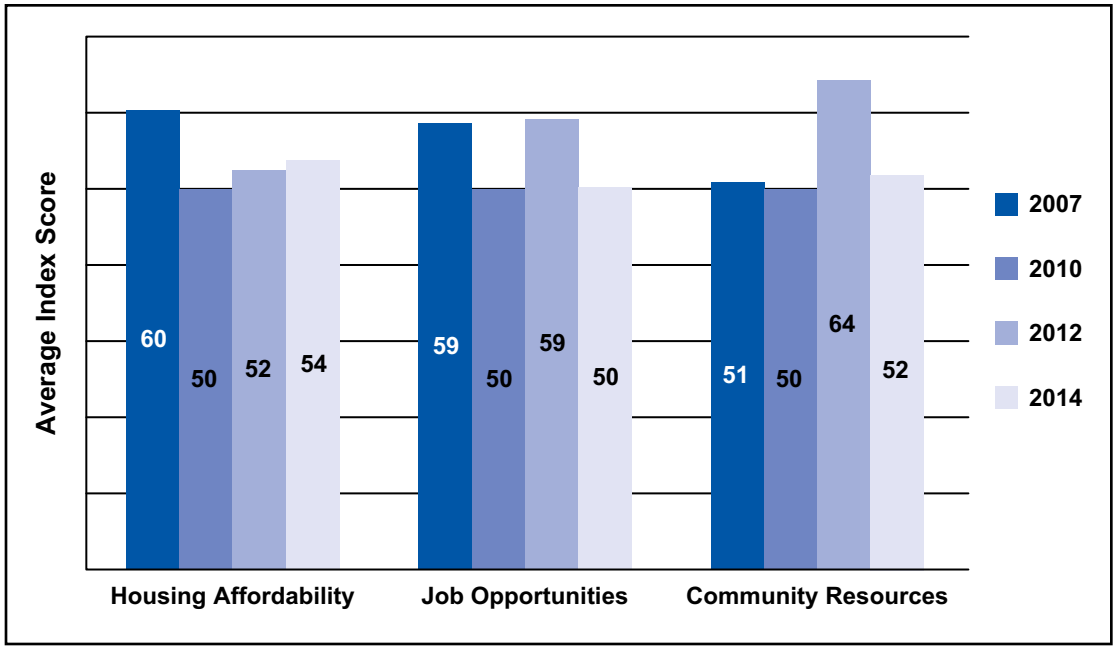
Over 67 percent of Maryland residents voted in the 2012 presidential election, well above the national average of 58 percent. This far exceeds the 2014 mid-term election rate of 41 percent of adults in Maryland and national mid-term average of 36 percent (United States Elections Project, 2014; United States Elections Project, 2015). There is also great variation across the state: In Baltimore City, only 29 percent of residents voted in 2014, while 52 percent voted in Queen Anne's County (U.S. Census, 2013; American Community Survey, 2014).

Changes Over Time

The Economic Viability Dashboard enables comparisons over time for the three dimensions that it measures. To visualize changes over time, the average scores for all counties in Maryland on each Index are presented in Figure 34. With 2010 as the baseline for each Index, the score for each is 50. The counties that scored above 50 in 2007, 2012, or 2014 are in better shape than in 2010; scores below that level show counties where conditions have worsened.

The change in Dashboard scores from 2007 to 2014 provides a striking picture of conditions worsening in Maryland over the course of the Great Recession. From 2007 to 2010, scores for Housing Affordability fell by 10 points, or 17 percent; while they improved steadily from 2010 to 2014, they still ended below the 2007 level. Job Opportunities fluctuated throughout the period, falling 9 points from 2007 to 2014 (14 percent); the index fell and then rebounded twice. Community Resources fell by 2 percent from 2007 to 2010 and then improved by 4 percent from 2010 to 2014 to slightly surpass the 2007 level.

Figure 34.
Economic Viability Dashboard, Maryland, 2007 to 2014



Source and Methodology: See Appendix F

For most of the latter half of the 20th century, housing prices increased steadily. This trend reached its peak around 2005, then abruptly ended with the housing market crash that led to the Great Recession. Since then, housing prices have declined in Maryland and most of the U.S., causing financial strain for many, but making housing more affordable for others (Public Policy Institute, 2010). In Maryland, housing affordability fell by 17 percent from 2007 to 2010, then began to improve; it rose by 4 percent from 2010 to 2012 and by another 4 percent from 2012 to 2014.

"Community resources, including health care, early childhood education, and social capital, are important to ALICE households."

Job opportunities had a bumpy ride through the period, falling from 2007 to 2010 then rebounding in the next two years. From 2012 to 2014, job opportunities fell again, returning to their 2010 levels. The primary trend is continued fluctuations and uncertainty.

Community resources were more stable between 2007 and 2014 with a spike in 2012 due to high voter turnout for the presidential election. Health insurance coverage and early childhood education improved slightly through this period. Community resources, including health care, early childhood education, and social capital, are important to ALICE households. The research is not clear on whether these factors lead to or result from better economic conditions. But the fact that their improvement preceded other signs of economic recovery suggests that they support ALICE households until market-driven forces, such as jobs and housing, catch up.

Comparison with Other Indices

THE HUMAN DEVELOPMENT INDEX

A project of the Social Science Research Council, this Index measures health (life expectancy), education (school enrollment and the highest educational degree attained), and income (median personal earnings) for each state in the U.S. Of all the states, Maryland ranks fifth in social and economic development, driven primarily by the state's high education attainment, short life expectancy, and low median earnings (Lewis & Burd-Sharps, 2014).

BE THE CHANGE'S OPPORTUNITY INDEX

This Index measures the degree of opportunity – now and in the future – available to residents of each state based on measurements of that state's economic, educational, and community health. Maryland ranks 9th overall and scores slightly above average on the economy and community measures, while slightly below average on the education measure. This Index also breaks down opportunity scores by county (Opportunity Nation, 2015).

THE INSTITUTION FOR SOCIAL AND POLICY STUDIES' ECONOMIC SECURITY INDEX

This Index measures not conditions, but changes – the size of drops in income or spikes in medical spending and the corresponding "financial insecurity" level in each state. Maryland residents face less financial insecurity than the national average, but like the national average, the scores in Maryland have improved since 2010 (Hacker, Huber, Nichols, Rehm, & Craig, 2012).

THE GALLUP-HEALTHWAYS WELL-BEING INDEX

This Index provides a view of life in Maryland at the state level in terms of overall well-being, life evaluation, emotional health, physical health, healthy behavior, work environment, and feeling safe, satisfied, and optimistic within a community. Overall, Maryland has scored near the national average, slightly lower in terms of physical health and slightly higher in terms of emotional health and work environment (Gallup-Healthways Well-Being Index, 2013).

THE NATIONAL ASSOCIATION OF HOME BUILDERS (NAHB)/WELLS FARGO HOUSING OPPORTUNITY INDEX

This Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria. Maryland's 8 metro areas rank from the 1st most affordable area in the nation (Cumberland, MD-WV) to the 139th (Washington-Arlington-Alexandria, DC-VA-MD-WV) out of 225 metro areas (National Association of Home Builders (NAHB)/Wells Fargo, 2014).

THE INTERGENERATIONAL MOBILITY INDEX

Developed by the Equality of Opportunity project at Harvard University, this Index focuses on metro areas, measuring the upward mobility of children from low-income families. Of the 30 most populous areas in the U.S., Baltimore Commuting zone is ranked 23th in the probability that a child born to a family in the bottom quintile of the national income distribution will ultimately reach the top quintile. There is a 6 percent chance that a child raised in the bottom fifth (income <$25,000 per year) will end up in the top fifth (Chetty R. , Hendren, Kline, Saez, & Turner, 2014).

THE HUMAN NEEDS INDEX

Developed by the Indiana University Lilly Family School of Philanthropy and the Salvation Army, this Index is based on the services that the Salvation Army provides (clothing, food, basic medical care, and shelter). Maryland received a score of 0.4 in the composite index of poverty-related need and the impact of Salvation Army services in 2014, much better than the national score of 1.97 (Indiana University Lilly Family School of Philanthropy, 2015).

"Of all the states, Maryland ranks fifth in social and economic development, driven primarily by the state's high education attainment, short life expectancy, and low median earnings."

VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME

"The choices that ALICE households are forced to make often include foregoing health care, accredited child care, healthy food, or car insurance."

When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take costly risks. When the overall economic climate worsens, as it did from 2007 to 2010 during the Great Recession, many households have to make even harder trade-offs; the same is true when families are faced with emergencies and unexpected expenses. Many of Maryland's ALICE households depleted their savings and still struggled to find higher-wage jobs four years after the end of the Great Recession. This section reviews the strategies they used to survive.

For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, transportation, and health care, as well as income and savings. Yet what is not always acknowledged is that these problems have consequences not just for ALICE households, but for their broader communities.

The choices that ALICE households are forced to make often include foregoing health care, accredited child care, healthy food, or car insurance. While these "savings" have direct impacts on the health, safety, and future of these households, their wider effects can include reducing Maryland's economic productivity and raising insurance premiums and taxes for everyone (Figure 35).

Figure 35.
Consequences of Households Living below the ALICE Threshold in Maryland

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing	Inconvenience; health and safety risks; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
Move farther away from job	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities
Homeless	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard child care	Safety and learning risks; health risks; children less likely to be school-ready, read at grade level, graduate from high school; limited future employment opportunity	Future need for education and social services; less productive worker
No child care	One parent cannot work; forgoing immediate income and future promotions	Future need for education and social services
Substandard public education	Learning risks; limited earning potential/ mobility; limited career opportunity	Stressed parents; lower-skilled workforce; future need for social services

	Impact on ALICE	Impact on Community
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; increased future demand for health care
Not enough	Poor daily functioning	Even less productive; increased future need for social services and health care
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
No insurance/ registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; increased demand for road maintenance and services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
HEALTH CARE		
Underinsured	Delaying or skipping preventative health care; more out-of-pocket expense; substandard or no mental health coverage	Workers report to job sick; spread illness; less productive; absenteeism; increased workplace issues due to untreated mental illness
No insurance	Forgoing preventative health care; use of emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs; risk of health crises
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-interest payday loans	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crises; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – Maryland, 2016

"Homelessness is the worst possible outcome when ALICE cannot afford basic housing, but there are lesser consequences that also take a toll, such as spending too much on housing, commuting long distances to work, or living in substandard conditions."

HOUSING

Housing is the cornerstone of financial stability, and as such, its relatively high cost often adds stress to ALICE households. Homelessness is the worst possible outcome when ALICE cannot afford basic housing, but there are lesser consequences that also take a toll, such as spending too much on housing, commuting long distances to work, or living in substandard conditions. Finding affordable, convenient housing is challenging for low-wage workers in many parts of Maryland. A growing population and changing demographics have increased the demand for an already tight supply of smaller, low-cost housing units, especially rental units. In addition, the most recent economic challenges in Maryland have cost many homeowners the equity in their homes and even forced some into foreclosure.

"Throughout the state, housing remains the most expensive budget item in all counties for all households, except those with two or more children in child care."

The first and most common way ALICE households deal with these challenges is by paying more for housing than they can afford. Throughout the state, housing remains the most expensive budget item in all counties for all households, except those with two or more children in child care. For a relatively small state, Maryland has one of the most diverse geographies, with an unusually high number of metro areas (7). Housing prices vary across the state. In 2014, Cumberland, MD-WV was ranked the most affordable area in the nation (out of 225), while Washington-Arlington-Alexandria came in at 143 (Figure 36) (National Association of Home Builders (NAHB)/Wells Fargo, 2014).

Figure 36.
NAHB/Wells Fargo Housing Opportunity Index for Maryland Metro Areas, 2014

Affordability Ranking for Maryland Metro Areas, 2014

METRO AREA	NATIONAL RANKING (OUT OF 225)	REGIONAL RANKING (OUT OF 68)	PERCENT CHANGE IN MEDIAN PRICE, 2007-2010	PERCENT CHANGE IN MEDIAN PRICE, 2010-2014
Baltimore-Towson, MD	113	38	-14%	1%
Bethesda-Rockville-Frederick, MD	127	44	-20%	13%
Cumberland, MD-WV	1	1	-12%	-5%
Hagerstown-Martinsburg, MD-WV	19	5	-26%	-1%
Salisbury, MD	6	3	-21%	-14%
Washington-Arlington-Alexandria, DC-VA-MD-WV	143	53	-23%	26%
Wilmington, DE-MD-NJ	55	12	-8%	-1%

Affordability has changed over time, with the median house price in 2014 lower than in 2007 in all metro regions across Maryland except Washington-Arlington-Alexandria. The largest drop in house prices from 2007 to 2010 was 26 percent in Hagerstown-Martinsburg, and the smallest was 8 percent in Wilmington, DE-MD-NJ. In the four years since the end of the Recession, median house prices have recovered – partially or fully – in 3 of the 7 metro regions (National Association of Home Builders (NAHB)/Wells Fargo, 2014).

Another indicator of the state's tight real-estate market is the extent to which families are housing burdened. As discussed in Section V, in 2014, 52 percent of Maryland renters paid more than 30 percent of their household income on rent, and 27 percent of owners paid more than 30 percent of their income on monthly owner costs, which include their mortgage. Not surprisingly, owners and renters with lower incomes are more likely to be housing burdened than those with higher incomes.

When households with income below the ALICE Threshold spend more than 30 percent of income on rent and utility costs, they are often forced to forgo other basics, such as food, medicine, child care, or heat (National Low Income Housing Coalition (NLIHC), 2015; MacArthur Foundation, 2015).

Finding lower-cost housing is a second strategy for ALICE families, but those who pay less face a range of problems that accompany lower-cost units. Many housing units cost less because they are in undesirable locations – areas with high crime rates, run-down

infrastructure, no public transportation, or far from grocery stores, public services, and other necessities. There is a trade-off between spending money on housing or on transportation: Harvard University's Joint Center for Housing Studies estimates that In 2014, low-income households living in affordable housing spent nearly three times more on transportation than households with severe burdens (those spending more than 50 percent of their income) (Harvard University Joint Center for Housing Studies, 2016; Annie E. Casey Foundation, 2015).

Finally, ALICE families in Maryland often live in substandard units. Lower cost housing can also be older, and older units are more likely to need maintenance and costly repairs. Maryland's housing stock is on par with the national average: 30 percent of housing units were built before 1960 (same as the national average), and the oldest units, those built before 1940, account for approximately 12 percent (American Community Survey, 2014).

Of the state's low-cost housing stock, 7,334 units lack complete plumbing facilities and 11,435 lack complete kitchen facilities (American Community Survey, 2014). There can also be medical issues associated with poor housing conditions including mold, lead paint, and heating and electrical deficiencies. Housing conditions have also been identified as a predictor of emotional and behavioral problems among low-income children and adolescents. Low-rent housing often needs maintenance, so ALICE families face the additional cost of upkeep as well as the safety risks of do-it-yourself repairs, or possibly greater risks when repairs are not made. A costly repair can threaten the safety or livelihood of an ALICE household (MacArthur Foundation, 2015; Coley, Leventhal, Lynch, & KullL, 2013; Harvard University Joint Center for Housing Studies, 2016).

Renters

ALICE households are more likely to rent than own in Maryland and occupy more than half of all rental units. The national housing crisis and the Recession led to an increase in the demand for rental housing in Maryland. The percentage of total households renting in the state increased from 30 percent in 2007 to 34 percent in 2014 (American Community Survey, 2014).

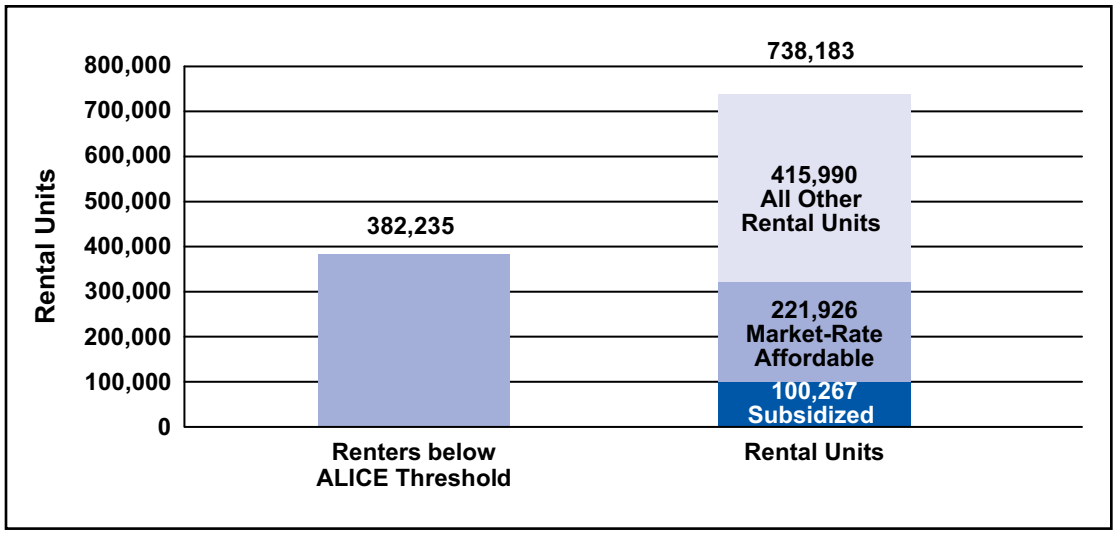
"The national housing crisis and the Recession led to an increase in the demand for rental housing in Maryland. The percentage of total households renting in the state increased from 30 percent in 2007 to 34 percent in 2014."

While renting offers workers increased job mobility, this housing option has distinct downsides. First, as mentioned above, renters are more likely than owners to face a housing burden. While this is a problem across the state, it is especially acute in places like Baltimore, where 52.8 percent of renters were housing burdened between 2010 and 2014, and Belair-Edison, a low affordability area where as many as 71.5 percent of renters faced a housing burden during those years. Moreover, renters incur more costs because they move more frequently than owners. In addition to the financial transition costs and reduced wages due to time off from work, there are social costs of starting new schools and investing in a new community. Finally, and perhaps most importantly, renters are not able to build equity in a home, which diminishes their prospects for long-term financial asset building (Baltimore Neighborhood Indicators Alliance (BNIA), 2014; American Community Survey, 2014).

An analysis of the housing stock in each of Maryland's counties reveals that the available units do not match current needs. There are roughly 382,000 renters with income below the ALICE Threshold, but only about 322,000 units – subsidized or market-rate affordable – that these households can afford without facing a housing burden, according to recent housing and income data (Figure 37). Using high and low estimates, Maryland would need to add between 60,000 and 95,000 lower-cost rental units to meet the demand of renters below the ALICE Threshold. This assumes that all ALICE and poverty-level households are currently living in rental units they can afford, but the number of households that are housing burdened in Maryland reveals that this is often not the case, and that the need for low-cost rental units across the state has been underestimated.

Figure 37.

Renters below the ALICE Threshold vs. Rental Stock, Maryland, 2014



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

Subsidized housing units are an important source of affordable housing for ALICE families. Of the 322,193 rental units that households with income below the ALICE Threshold can afford across the state, approximately 31 percent are subsidized: Maryland's affordable rental housing programs reached 100,267 households across the state in 2014 (HUD, 2014).

Market-rate units can also be a vital source of housing for ALICE families, and they account for 30 percent of all rental units in Maryland.

"In Maryland, the estimated mean wage for a renter in 2014 was $15.31 per hour. At this wage, in order to afford the Fair Market Rate (FMR) for a two-bedroom apartment without becoming housing burdened, a renter must work 65 hours per week, 52 weeks per year."

Across the state, most renters continue to spend large portions of their income on housing. In Maryland, the estimated mean wage for a renter in 2014 was $15.31 per hour. At this wage, in order to afford the Fair Market Rate (FMR) for a two-bedroom apartment without becoming housing burdened, a renter must work 65 hours per week, 52 weeks per year (National Low Income Housing Coalition (NLIHC), 2015).

Homeowners

Many of Maryland's households with income below the ALICE Threshold are homeowners. And there would be enough affordable units for them (defined as not consuming more than one-third of their income) if all homeowners had a 30-year mortgage at 4 percent for 90 percent of the value of the house or better. But the fact that 27 percent of Maryland households with a mortgage are housing burdened (and 39 percent of Baltimore households) suggests that many homeowners were not able to get favorable financing rates, or that they put less than 10 percent down, or were not able to find units that were affordable. The increase in the number of renters also reflects these challenges (Baltimore Neighborhood Indicators Alliance (BNIA), 2014; American Community Survey, 2014).

ALICE families that own their homes are more likely than higher-income families to have a sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures. The number of foreclosures has increased; in 2015, Maryland had 9,570 completed foreclosures, up from 7,546 in 2014, easing the state's backlog. Its current foreclosure inventory rate is only 0.7, well below the U.S. average of 1.3 percent, but Baltimore faces higher rates of 2 percent and as high as 3.5 percent in some areas (Baltimore Neighborhood Indicators Alliance (BNIA), 2014; CoreLogic, April 2014; CoreLogic, January 2015).

For an ALICE household, a foreclosure not only results in the loss of a stable place to live and an owner's primary asset but also reduces the owner's credit rating, creating barriers to future home purchases and rentals. With few or no other assets to cushion the impact, ALICE households recovering from foreclosure often have difficulty finding new housing (Bernanke, 2008; Kingsley, Smith, & Price, 2009; Frame, 2010).

In addition, with the tightening of mortgage regulations, those who do not qualify for traditional mortgages look for alternatives, leading to an increased use of "contract for deed" or "rent-to-own" mortgages that charge higher interest rates and have less favorable terms for borrowers. The need for such services is reflected in the growth of this industry nationally. In Maryland only 2 percent of the population has used a rent-to-own financial product (Federal Deposit Insurance Corporation (FDIC), 2014; Anderson & Jaggia, 2008; Edelman, Zonta, & Gordon, 2015; Kusisto, 2015).

Homelessness

Ultimately, if an ALICE family cannot afford its home or the house becomes too unsafe and has to be vacated, homelessness can result. This starts a downward spiral of bad credit and destabilized work, school, and family life. Some families move in with relatives, threatening the stability of those households. Others seek public assistance housing and homeless services, adding to government costs.

"In 2014, 7,856 people experienced homelessness in Maryland on a single night, including 654 veterans."

In 2014, 7,856 people experienced homelessness in Maryland on a single night, including 654 veterans. The state's rate of 13.3 homeless people per 100,000 people is much lower than the national rate of 18.3 per 100,000. In Maryland, 36.6 percent of homeless persons are homeless as a member of a family. Baltimore, with 2,567 homeless persons, made up 32.7 percent of the state's total homeless population, although only 20.5 percent of family homelessness (National Alliance to End Homelessness, 2015; United States Interagency Council on Homelessness, 2013; U.S. Department of Housing and Urban Development (HUD), 2015).

Broader Consequences for Housing in Maryland

When ALICE families cannot afford safe housing near their workplaces, there are consequences for the whole community. When workers pay more for housing, they have less to spend on other goods and services in the community. They may not have enough resources to maintain their homes, which impacts entire neighborhoods. If they are forced to move due to cost or foreclosure, that adds instability to their neighborhoods. And ultimately if a family becomes homeless, the wider community must absorb additional costs.

In most parts of Maryland, vacancy rates are low, averaging 2 percent for homeowners and 7 percent for renters statewide. However, in Baltimore the average vacancy rate is 8 percent, with some neighborhoods reaching as high as 35 percent. The drop in Baltimore's population has decreased demand for housing in the city and led to abandonment of many of its residential properties, resulting in neighborhood instability (Baltimore Neighborhood Indicators Alliance (BNIA), 2014; American Community Survey, 2014).

The evidence is clear that keeping a household housed is significantly less expensive than caring for a homeless family or returning them to a home – one-sixth the cost, according to the Office of the Inspector General of the U.S. Department of Health and Human Services. According to the U.S. Department of Housing and Urban Development (HUD), the average cost of services for homeless individuals ranges from $1,634 to $2,308 per month, and for families, from $3,184 to $20,031 per month (U.S. Department of Housing and Urban Development (HUD), 2010).

Philip Mangano, former executive director of the U.S. Interagency Council on Homelessness, reports that the cost of keeping people on the street ranges from $35,000 to $150,000 per person per year, while the cost of keeping formerly homeless people housed ranges from $13,000 to $25,000 per person per year, based on data from 65 U.S. cities (Mangano, 2008). The highest numbers are for chronically homeless people, who are the most vulnerable and disabled. Expenses include temporary housing as well as crisis services such as emergency room treatment, substance abuse and mental health care, and police and court costs.

Future Prospects

The cost of housing in Maryland will continue to be a drain on the Household Survival Budget. Based on forecasted economic and demographic trends, significantly more households will need smaller, lower-cost housing over the next two decades, adding to the demand for more affordable housing options. These trends include the decline in the rate of homeownership (down 6 percentage points from 2004 to 2014), the decrease in household size, the flat level of incomes for renters, and the changing demands of seniors as well as young workers (Federal Reserve, 2014).

In general, rental housing units – especially those that are older and in poor condition – are also vulnerable to damage and destruction or to developers who might remove them from the market. Over the last several years, Baltimore officials have authorized "strategic demolition" of poor-quality buildings in high vacancy rate areas. Nationally, 5.6 percent of the rental stock was demolished between 2001 and 2011, but the loss rate for units with rent under $400 per month (i.e., those most affordable for ALICE households) was more than twice as high, at 12.8 percent (Joint Center for Housing Studies, 2013; Baltimore Neighborhood Indicators Alliance (BNIA), 2014). The removal of these units, as inexpensive and unsafe as they may be, puts additional pressure on the remaining rental stock, increasing costs for all renters.

"Because homeownership has traditionally been the most common vehicle for families to build savings, the shift towards renting may leave many families without the assets they need to draw upon for retirement, education or emergencies."

Homeownership continues to elude many workers, especially in Maryland. Nationally, the two most common reasons renters cite for renting rather than owning a home are that they don't think they can afford the necessary down payment (50 percent of respondents) or that they don't think that they will qualify for a mortgage (31 percent), according to the Federal Reserve's Survey of Household Economics and Decision Making in 2014 (Federal Reserve, 2015). Because homeownership has traditionally been the most common vehicle for families to build savings, the shift towards renting may leave many families without the assets they need to draw upon for retirement, education or emergencies. This, in turn, stands to increase the number of ALICE households in the future.

The ability to drastically change the housing stock in Maryland is constrained by geography, economics, and, in some places, zoning laws that limit the potential for new small or low-cost housing units to be built in economically prosperous areas. Given this combination of factors, many ALICE households will continue to live farther away from their jobs or in unsafe units, resulting in the associated challenges and costs (Prevost, 2013).

CHILD CARE AND EDUCATION

Education is one of the few ways ALICE families can get ahead in the long run. In the short-term, it is a challenge to find quality, affordable child care, strong public schools, and affordable higher education. As a result, ALICE families often forgo education opportunities, with consequences both for their earning potential and for the development of human capital in their communities.

Quality, Affordable Child Care

Quality, affordable child care is one of the most important, and most expensive, budget items for ALICE families. The consequences for a family of not having child care are twofold: the child may not gain pre-learning skills necessary for success in kindergarten and beyond, and one parent has to forgo work, limiting both current income and future earning potential. As discussed in Section II, child care in Maryland is often the most expensive item in the Household Survival Budget. The average cost of registered home-based child care is $657 per month for an infant in Maryland, and the cost for a 4-year-old is $557 per month. By comparison, the average cost of licensed, accredited child care center for an infant is 41 percent more (Maryland Family Network, 2016).

"Quality, affordable child care is one of the most important, and most expensive, budget items for ALICE families."

To get a sense of the types of child care that families use, the U.S. Census reports that nationally in 2013, 42 percent of preschoolers were in a regular child care arrangement with a relative, 24 percent were in an organized care facility, 11 percent were in another non-relative care arrangement, and 25 percent had no regular child care arrangement. Since the mid-1980s, the biggest changes have been the decline in non-relative care (falling from 28 percent to 13 percent in 2011) and the increase in other care or no regular arrangements from 1 percent to 13 percent. The share of children in organized facilities nationally also increased from 23 percent to 25 percent (Laughlin, 2013). In Maryland, 50.6 percent of 3- and 4-year-olds are enrolled in early childhood education, the 11th highest rate in the country (Corporation for Enterprise Development (CFED), 2016). However, attendance at preschool is highly correlated with income, and children in households with higher incomes are more likely to attend preschool. In Maryland, 39 percent of children in households in the lowest income quintile were enrolled in preschool. Although Black and Hispanic families in Maryland are disproportionately represented among lower-income households, preschool attendance rates for Black children were virtually the same as for all children ages 3 to 4, while Hispanic children had only a 35 percent attendance rate (Annie E. Casey Foundation, 2015).

In an attempt to save money or because they lack other available child care options, ALICE parents may use unlicensed, home-based child care or even rely on friends and neighbors. Though the laws are changing, many home-based child care options in Maryland have been unlicensed, and, while less expensive, they are not fully regulated, so the safety, health, and learning quality of home-based care can vary greatly and are not guaranteed (Child Care Aware of America, 2014; Lewis, 2016; Maryland Family Network, 2016).

Some child care needs can be covered by publicly subsidized preschools, which provide great savings to ALICE families. In Maryland, state preschool programs enroll almost 30,000 children. The state ranks 17th nationally in terms of spending per preschool student, at $4,500 per year. In terms of quality, Maryland overall met 8 of the 10 benchmarks for state pre-K quality standards set by the National Institute for Early Education Research (NIEER). Interestingly, enrollment for 3-year-olds rose only 2 percent from 2001 to 2013, while enrollment for 4-year-olds increased by 11 percent (National Institute for Early Education Research (NIEER), 2015).

The Achievement Gap

One area of particular concern for Maryland's ALICE households is the achievement gap in the state's public schools. Across the state, students of color and low-income students performed lower on test scores throughout K-12 and had lower high school graduation rates.

In terms of overall student achievement, Maryland ranks 3rd in the U.S., according to Education Week's Quality Counts report. Even so, according to the 2015 Maryland National Assessment of Educational Progress (NAEP), only 36.5 percent of fourth graders in Maryland

were proficient in reading, although that was still above the national average of 35 percent. In eighth grade math, only 34.7 percent of Maryland students were proficient, versus a national average of 32 percent (Education Week Research Center, 2016).

Maryland's student achievement in public schools varies greatly across counties and school districts. In the 2014-2015 school year, 32 percent of all third, fourth and fifth grade Maryland public-school students met or exceeded grade-level expectations in math, and more than 52 percent did in Carroll County. In contrast, only 12 percent of public school students in Baltimore City met grade level expectations. Within Baltimore City public schools, student achievement varied geographically, as well as by income and race. In Baltimore City, 76 percent of kindergarteners were considered school-ready, much lower than the statewide rate of 83 percent. Within the city, rates of school-readiness ranged from 40.8 percent in the Harbor East/Little Italy CSA to 100 percent in Mount Washington/Cold Spring. Achievement declined with age; by middle school, only 7 percent of Baltimore students met grade-level math proficiency expectations, and only 5.4 percent of Black students met grade-level expectations. In Baltimore City's public schools, 84.8 percent of students are low-income and qualify for free or reduced meals (family income equal to or less than 185 percent of FPL) (Baltimore City Public Schools, 2016).

Maryland's public high school graduation rate of 84 percent was higher than the national average of 81 percent for 2012, the latest year for which data are available (Education Week Research Center, 2016). However, graduation rates are significantly lower for economically disadvantaged students (75 percent), those with limited English proficiency (55 percent), and those with disabilities (57 percent). The graduation rate for Black males was 66 percent in Maryland for the 2012-13 school year versus 84 percent for White males. In Baltimore City, high school completion was 80.7 percent in 2014, but in some areas of the City, rates were as low as 65 percent (Clinton-Berea and Harbor East/Little Italy) (MarylandCan 2013, 2013; Stetser & Stillwell, 2014; U.S. Department of Education, 2015; Schott Foundation for Public Education, 2015; Education Week Research Center, 2016; Baltimore City Public Schools, 2016).

Broader Consequences for Child Care and Education in Maryland

Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning, in particular, enables young children to gain skills necessary for success in kindergarten and beyond. In addition, it enables parents to work, which enhances the family's current and future earning potential.

"Nationally, the difference in lifetime earnings between high school graduates and those who hold a bachelor's degree is estimated to be $830,800."

The value of quality child care – for children, their families, and the wider community – is well documented. **Alternatively, poor quality child care can slow intellectual and social development, and low standards of hygiene and safety can lead to injury and illness for children.** Inadequate child care also has wider consequences: It negatively affects parents and employers, resulting in absenteeism, tardiness, and low productivity at work (National Institute of Child Health and Human Development, 2006; Haskins, 2011; Child Trends, 2011; Morsy & Rothstein, 2015).

The evidence is clear on the importance of needing, at a minimum, a solid high school education in order to achieve economic success. Nationally, the difference in lifetime earnings between high school graduates and those who hold a bachelor's degree is estimated to be $830,800. The difference in earnings between high school graduates and those with an associate's degree is estimated at $259,000. And estimates of the difference in the net earnings of a high school graduate versus a high school dropout range from $260,000 to $400,000, when including income from tax payments minus the cost of government assistance, institutionalization, and incarceration (Center for Labor Market Studies, 2009; Tyler & Lofstrom, 2009; Carnevale, Rose, & Cheah, 2014; Center for Labor Market Studies, 2009; Daly & Benagli, 2014; Klor de Alva & Schneider, 2013).

The lack of a basic education has repercussions society-wide as well, including lower tax revenues, greater public spending on public assistance and health care, and higher crime rates. Closing the education achievement gap would be economically beneficial not only for lower-income individuals and families but for all Maryland residents (Tyler & Lofstrom, 2009; Center for Labor Market Studies, 2009; Center for Labor Market Studies, 2009).

"Reworking public education to address the achievement gap will require significant public resources, but if the gap is not addressed, the state economy stands to lose much of its local talent."

Future Prospects

The importance of high-quality child care and public education remains a fundamental American value, but ALICE households are challenged to find quality, affordable education at all levels in Maryland. From child care through high school, the state's current facilities do not match the existing need, creating several important consequences for the Maryland economy. Reworking public education to address the achievement gap will require significant financial resources, but if the gap is not addressed, the state economy stands to lose much of its local talent. People with lower levels of education are often less engaged in their communities and less able to improve conditions for their families. More than half of those without a high school diploma report not understanding political issues while 89 percent of those with a bachelor's degree have at least some understanding of political issues. Similarly, having a college degree significantly increases the likelihood of volunteering, even controlling for other demographic characteristics (Baum, Ma, & Payea, 2013; Campbell, 2006; Mitra, 2011).

Overall, Maryland's education system produces the fourth highest rate of a "Chance for Success" in the U.S., according to the Education Week's Quality Counts report (Education Week Research Center, 2015).

Child Care

Finding quality, affordable child care in Maryland may become even more difficult in the coming years due to economic trends. With limited funding for state preschool programs and an increase in population, the number of family child care providers fell by 18 percent, and the number of center-based programs remained flat from 2010 to 2014. At the same time, costs increased by 11 percent (Maryland Family Network, 2016). As a result of the decrease in spaces and increases in cost, there will be more parents across the state who must forgo work or advancement, and more children who may not be fully school-ready.

In addition, 92 percent of all low-income Maryland families with children under the age of 18 had all available parents in the workforce in 2013 – the 7th highest rate in the country, compared to the national average of 88 percent (Working Poor Families Project (WPFP)). With the extensive involvement of parents in the workforce, child care is an issue for virtually all Maryland families.

K-12 and Beyond

In school districts across the country, one response to the persistence of the achievement gap and the perception that public schools have not met the needs of many students has been the creation of charter schools. The ability of charter schools to improve school performance and close the achievement gap for students of color and low-income students is the subject of nationwide debate. According to the American Legislative Exchange Council, scores on national tests have improved, but the achievement gap has remained stubbornly high (American Legislative Exchange Council, 2015).

In terms of K–12 and higher education preparing students for jobs, the state faces two major challenges: job creation and the reduction in jobs requiring higher education. Education has traditionally been the best guarantee of higher income and

the two are still strongly correlated. Yet short- and long-term factors may be changing the equation, especially for ALICE households. Longer-term structural changes have limited the growth of medium- and high-skilled jobs, changing the need for education as well as incentives to pursue higher education and take on student debt.

In addition, tuition has increased beyond the means of many ALICE households and burdened many others. In Maryland's Class of 2014, 58 percent graduated with an average of $27,457 in student debt (Project on Student Debt, 2015). As national research by the Federal Reserve reveals, this debt burden jeopardizes the short-term financial health of younger households. **The median net worth for households with no outstanding student loan debt is nearly three times higher than for households with outstanding student loan debt** (Elliott & Nam, 2013).

"The median net worth for households with no outstanding student loan debt is nearly three times higher than for households with outstanding student loan debt."

Because college graduates have greater earning power, more Americans than ever before are pursuing post-secondary education, but more are also dropping out and defaulting on their loans. More than 70 percent of Americans matriculate at a four-year college – the 7th-highest rate among 23 developed nations for which the OECD compiles such statistics. But less than two-thirds of matriculating Americans end up graduating; when community colleges are factored in, the graduation rate drops to 53 percent (Organisation for Economic Co-operation and Development (OECD), 2015).

The proliferation of for-profit schools, and to a lesser extent, 2-year institutions, during and after the Recession has hurt the economic prospects of many students. These schools include online universities, certificate-granting institutions, technical schools, and community colleges, with a wide range of credentials and tuition costs. Not all, but many targeted low-income and non-traditional students – older, independent, and those already struggling in the job market – who financed their educations largely through federal student loans. Cumulatively, these non-traditional students grew to represent half of all borrowers. Many of these students dropped out of their programs, and, as a result, faced poor employment prospects and loan distress (Deming, Goldin, & Katz, 2012; Cellini, 2009).

Almost 20 percent of non-traditional borrowers were unemployed, and those who did have jobs earned about 20 percent less than their peers. Those circumstances, a lack of family financial resources, and high debt burdens relative to income drove these students' default rates up precipitously. By 2013, 70 percent of students who had fallen into default two years after leaving school were non-traditional borrowers. For-profits and 2-year institutions have the highest default rate of any type of institution (Looney & Yannelis, 2015).

Between 2010 and 2014, the rate of new borrowers fell by 44 percent at for-profit schools and by 19 percent at two-year institutions. Yet the debt burden of former students continues to cast a long shadow. When the cost of a certificate or degree leads to excessive borrowing, there are significant implications for students' career choices (including willingness to take risks as entrepreneurs), personal choices (such as living independently of their families and starting families of their own), and financial choices (such as homeownership). Slow repayment rates suggest that the debt burden drags students down for years taking (Baum & Johnson, April 2015; Bleemer, Brown, Lee, & van der Klaauw, 2015; Gicheva & Thompson, 2015; Marx & Turner, January 2015; Mezza, Sommer, & Sherlund, October 15, 2014; Looney & Yannelis, 2015).

In Maryland, 26 percent of residents have taken some college courses or have an associate's degree, but don't have a bachelor's degree. These residents are more likely to have debt that they cannot repay. Nationally, 58 percent of borrowers whose student loans came due in 2005 hadn't received a degree, according to the Institute for Higher Education Policy. Of those, 59 percent were delinquent on their loans or had already defaulted, compared with 38 percent of college graduates (Cunningham & Kienzl, 2011).

Another factor limiting the prospects of many recent graduates is the lack of medium- and high-paying jobs. Research by the National Bureau of Economic Research and the Federal Reserve has found that many jobs requiring highly skilled workers are offering wages that are too low for college-educated students to live on and still pay back their loans. When unemployment is high, employers have a broader choice of applicants and can seek more qualified candidates at lower wages. To save money, employers may also leave positions open or downsize through attrition. The competition for these jobs means that less qualified or less experienced workers are passed over even though they could do the job (Rothstein, 2012; Altig & Robertson, 2012). As a result, it appears in recent national surveys that a number of jobs are unfilled due to lack of qualified candidates, when in fact qualifications are not main obstacle (Manpower Group, 2012).

There is wide disparity in employment and earnings among young workers based on their education level and also among college graduates based on their major. The unemployment rate for young workers without a college degree is significantly higher than for those with a degree. Degree majors that provide technical training (such as engineering, math, or computer science), or majors that are geared toward growing parts of the economy (such as education and health) have done relatively well. At the other end of the spectrum, those with majors that provide less technical and more general training, such as leisure and hospitality, communications, the liberal arts, and even the social sciences and business, have not tended to fare particularly well in recent years; hence the increase in well-educated ALICE households (PayScale, 2014; Abel, Deitz, & Su, 2014). For example, the median annual salaries of college-educated workers 25 to 59 years old range from $39,000 for an early childhood educator to $136,000 for a petroleum engineer (Carnevale, Cheah, & Hanson).

Low wages, then, are the main problem, in tandem with strong competition for fewer well-paying jobs. This situation will improve slightly as unemployment falls. But major change will not occur unless there is a structural shift in the kinds of jobs that make up our economy.

Nevertheless, basic secondary education remains essential for any job. The performance and graduation rates of Maryland public schools, especially for low-income students and students of color, remain an area of particular concern. In fact, according to the Alliance for Excellent Education, if all students graduated from high school in Maryland, their aggregate increased income would be $100 million, and increased federal and state tax revenues would be $38 million (Alliance for Excellent Education (AEE).

"The performance and graduation rates of Maryland public schools, especially for low-income students and students of color, remain an area of particular concern."

FOOD

Having enough food is a basic challenge for ALICE households. The USDA defines food insecurity as the lack of access, at times, to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods. According to Feeding America's 2015 Map the Meal Gap study, 12.7 percent of Maryland's residents are food insecure, including 16,780 children. Similarly, according to the USDA, between 2012 and 2014, 14.0 percent of Maryland households experienced food hardship, ranking 42nd and falling below the national average of 17.2 percent. Some Maryland counties have much higher rates of food insecurity: Baltimore, for example, averages more than 23.8 percent. Across the state, 13 counties top 10 percent (Feeding America, 2014; U.S. Department of Agriculture (USDA), 2014; Food Research and Action Center (FRAC); Feeding America, 2015).

Beyond food insecurity, ALICE families have difficulty accessing healthy food options. Many households work long hours at low-paying jobs and do not have time to regularly shop for and prepare low-cost meals. In addition, they are faced with higher prices for and often minimal access to fresh food in low-income and rural neighborhoods, which often makes healthy cooking at home difficult and unaffordable. For example, Baltimore City's Healthy Food Availability Index was 10.5 out of a possible 28.5, with some CSAs scoring a zero. In 2013, Downtown/Seton Hill had the highest fast food outlet density in the City, at 25.6, as well as the third lowest score in the Healthy Food Availability Index, at 6.4. More convenient options like fast food are usually far less healthy (Baltimore Neighborhood Indicators Alliance (BNIA), 2014).

"In Maryland, 36.4 percent of adults and 38.7 percent of adolescents do not eat fruit or vegetables on a daily basis."

In Maryland, 36.4 percent of adults and 38.7 percent of adolescents do not eat fruit or vegetables on a daily basis. This may be explained in part by the fact that 74 percent of Maryland neighborhoods do not have healthy food retailers within a half-mile, above the national average of 69.5 percent (Centers for Disease Control and Prevention (CDC), 2013). It may also be due to cost. In a 2012 Maryland Hunger Solutions survey, 16.2 percent of respondents – or nearly one in six people – in Maryland said there were times during the past year that they did not have enough money to buy food for themselves or their family. Food insecurity strikes some areas in Maryland particularly hard. In a Baltimore City Health Department survey, 23 percent of households were concerned about being able to afford food for the next 30 days (Baltimore City Health Department, 2011; Maryland Hunger Solutions, 2013).

The consequences of economic and food insecurity are severe. Because of time constraints, poverty-level and ALICE families tend to eat less nutritious foods and eat out frequently. In fact, Maryland households that earn in the bottom 20th percentile spend the largest share of their food budget eating out (University of Maryland, 2014).

When ALICE families do not have enough food, they use various strategies to avoid hunger, such as purchasing cheaper food that is less healthful and more calorically dense, but those strategies are not always successful and can result in unintended health problems. According to the recent Feeding America national survey, the purchase of inexpensive, unhealthy food is the most commonly reported coping strategy for food-insecure families (reported by 78.7 percent of respondents), and many families also buy food that has passed its expiration date (56 percent). Eating foods that are higher in fat, sodium, and sugar, or that are no longer fresh, can contribute to obesity, heart disease, diabetes, low energy levels, and poor nutrition. In Maryland, 5 percent of adults have heart disease and 10 percent have diabetes. The second most common strategy is to seek federal or charitable food assistance (63 percent); and a third is to sell or pawn personal property to obtain funds for food (34.9 percent), which is not a sustainable solution. Most respondents to the survey employed two or more of these strategies (Feeding America, 2015).

In line with documented links between food insecurity and obesity, ALICE families are more vulnerable to obesity than families with higher income. ALICE households often lack access to healthy, affordable food or the time to prepare it, and they have fewer opportunities for physical activity because of long hours at work and poor access to recreational spaces and facilities. In addition, stress often contributes to weight gain, and ALICE households face significant stress from food insecurity and other financial pressures. These factors help explain why obesity is increasing for those in poverty as well as for households with higher levels of income (Hartline-Grafton, 2011; Food Research and Action Center (FRAC); Kim & Leigh, 2010). In Maryland overall, 36 percent of adults are overweight or obese in 2014, more than the national average of 28 percent (Centers for Disease Control and Prevention (CDC), 2014).

Broader Consequences for Food in Maryland

Not having enough income to afford healthy food has consequences not only for ALICE's health, but also for the strength of the local economy and the future health care costs of the wider community. Numerous studies have shown associations between food insecurity and adverse health outcomes such as coronary heart disease, cancer, stroke, diabetes, hypertension, and osteoporosis (Seligman, Laraia, & Kushel, 2010; Kendall, Olson, & Frongillo Jr., 1996). The USDA argues that healthier diets would prevent excessive medical costs, lost productivity, and premature deaths associated with these conditions (U.S. Department of Agriculture (USDA), Frazão, E., 1999).

"Numerous studies have shown associations between food insecurity and adverse health outcomes such as coronary heart disease, cancer, stroke, diabetes, hypertension, and osteoporosis."

Future Prospects

The USDA's Thrifty Food Plan does not provide for a sustainable, healthy diet, especially with the continued increase in the cost of food staples. A recent Institute of Medicine (IOM) report finds that most SNAP benefit levels are based on unrealistic assumptions about the cost of food, time preparation, and access to grocery stores (Institute of Medicine (IOM), 2013). Other public health and nutrition advocates have been even more critical (Food Research and Action Center (FRAC), 2012). Unrealistic assumptions about the cost of food and time it takes to prepare healthy meals have ripple effects for those relying on SNAP, who often don't get enough the benefits and may be judged as wasteful if they try to use their subsidies to buy higher-quality or quick-to-prepare foods.

The use of government food programs as well as soup kitchens, food pantries, and food banks has increased steadily through the Great Recession to the present. From 2000 to 2010, SNAP enrollment more than doubled across Maryland. The 2009 Recovery Act boosted SNAP benefits, but after it expired in 2013, some individuals no longer qualified and many others had their benefits reduced. Since 2014 SNAP enrollment has started to decline (Dean & Rosenbaum, August 2013; Loveless, 2015; Food Research and Action Center (FRAC), 2014; Food Research and Action Center (FRAC), 2016). The heavy, ongoing use of food kitchens, pantries, and banks suggests that many Maryland residents still cannot meet their food needs and often employ more than one strategy to avoid hunger. Feeding America reports that nationally, the number of unique clients served by their programs increased by roughly 25 percent from 2010 to 2014 (Feeding America, 2014).

Many of the strategies people use to avoid hunger are not sustainable, particularly eating cheaper, less healthy food, and selling or pawning personal property to have money for food. In fact, these strategies are likely to lead to more families becoming ALICE or slipping into poverty, either through poor health and additional health care costs or through reduced assets to withstand an unexpected emergency.

The long-term consequences can be severe, especially for children. Prolonged food insecurity can lead to a variety of physical, cognitive, and psychosocial stressors. Even when controlling for poverty, children from food insecure households display low arithmetic skills and are more likely to have repeated a grade and to have been seen by a psychologist. Food insecure teenagers are more likely to have been suspended from school and have difficulty forming relationships. For adults, the consequences include greater risk of low-weight births, worse academic outcomes and lower wages (Alaimo, Olson, & Frongillo, 2001; Emple, 2011).

TRANSPORTATION AND COMMUTING

In Maryland there is no public transportation available to workers in most counties. The largest usage is in Baltimore City with 22 percent of workers using public transportation for work, followed by 16 percent in Montgomery and Prince George's counties; usage in the rest of the counties is less than 8 percent (Baltimore Neighborhood Indicators Alliance (BNIA), 2014; American Community Survey, 2014).

"Commutes in Maryland are longer than in many states; the mean travel time to work of 32 minutes is above the national average of 26 minutes."

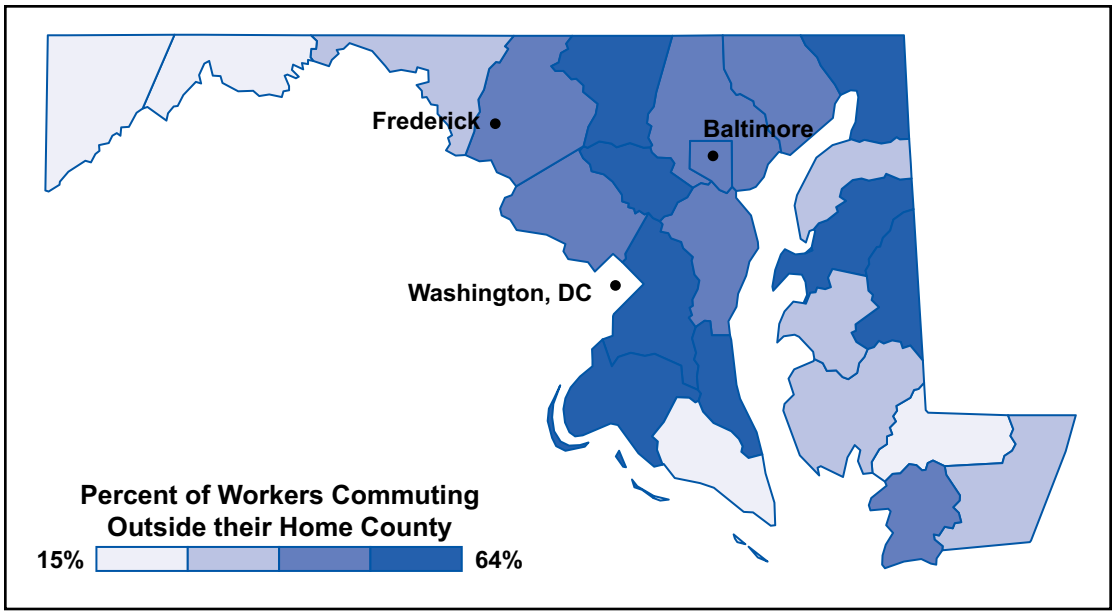
Given this public transportation landscape, commuting impacts most workers in Maryland, with a majority using a car to get to their jobs, but it poses particular challenges for ALICE workers. Because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment. In 2014, 73 percent of Marylanders drove alone to work; some chose this for convenience, while others with variable work hours had no choice. Commutes in Maryland are longer than in many states; the mean travel time to work of 32 minutes is above the national average of 26 minutes. However, travel time is higher in some areas, with 44 percent of workers in Prince George's County commuting more than 30 minutes (County Health Rankings, 2016; American Community Survey, 2014).

Another way to look at transportation is that 47 percent of commuters in Maryland – using both public and private transportation – commute to another county for work (Figure 38). There is huge variation across the state; in Prince George's County, 60 percent of workers must commute outside of their county to get to work, yet in the rural western counties only 15 percent of commuters travel to another county. There is also important variation within the city of Baltimore, where many residents travel more than 45 minutes to work. In Oldtown/Middle East, Madison/East End, and Sandtown-Winchester/Harlem more than 30 percent of residents commute for more than 45 minutes, while only 10 percent of residents do from Downtown/Seton Hill and Inner Harbor/Federal Hill (Baltimore Neighborhood Indicators Alliance (BNIA), 2016; U.S. Census, 2014)

The average cost of owning and operating a car in the U.S. ranges from about $6,000 to $12,000 per year, according to AAA. Long commutes add costs (car, gas, child care) that ALICE households cannot afford. Commutes also reduce time for other activities such as exercise, shopping for and cooking healthy food, and community and family involvement (AAA, 2013; U.S.Department of Housing and Urban Development (HUD), 2014). Since the vehicles that ALICE families can afford are usually older and of lesser value, the median car value for low-income families is $4,000, or about one-third of the $12,000 median value of cars owned by middle-income families. Low-income families are also more likely to face higher and more frequent repair bills and therefore greater disruption in their transportation to work (Bricker, Kennickell, Moore, & Sabelhaus, 2012).

Figure 38.

Percent of Workers Commuting Outside Home County, Maryland, 2014



Source: U.S. Census, 2014

Cars also impact the broader quality of life. Nationally, families with a car are more likely to have a job and live in neighborhoods with greater safety, environmental quality, and social quality than households without a car. Both cars and transit access also have a positive effect on earnings, though the effect of car ownership is considerably larger (Pendall, et al., 2014).

"Nationally, families with a car are more likely to have a job and live in neighborhoods with greater safety, environmental quality, and social quality than households without a car."

Because owning a car is often essential for work, many ALICE households need to borrow money in order to buy a vehicle. Low-income families are twice as likely to have a vehicle loan as all families. Many workers cannot qualify for traditional loans and are forced to resort to non-traditional means to finance a vehicle, such as "Buy Here Pay Here" used car dealership loans; car-title loans, a source of financing with predatory interest rates in other states, are illegal in Maryland (Ambrose, 2011; Center for Responsible Lending, 2013).

In 2010, approximately 33 percent of ALICE households nationwide bought a new vehicle with a car loan, down from 44 percent in 2007. The average value of vehicles has dropped across the country as new car sales have declined. Nationally, for low-income families, the median car value is $4,000, or about one-third of the $12,000 median value of cars owned by middle-income families (Bricker, Kennickell, Moore, & Sabelhaus, 2012).

One way low-income households try to close the income gap is by skimping on expenses, including car insurance. Despite the fact that driving without insurance is illegal in almost all states including Maryland, 12.2 percent of Maryland motorists were uninsured in 2012 (Insurance Research Council, 2014). Another cost-saving strategy is not registering a vehicle, avoiding the annual fee and possibly the repairs needed for it to pass inspection. These strategies may provide short-term savings, but they have long-term consequences such as fines, towing and storage fees, points on a driver's license that increase the cost of car insurance, and even impounding. ALICE drivers face similar challenges paying traffic tickets. The system of sizable fixed fines for particular offenses in most municipalities hits low-income drivers harder than those who are more affluent. Preliminary reports across the country have found that in many states, when drivers can't pay a ticket, their driver's license can be suspended, harming credit ratings, raising public safety concerns, and making it harder for

people to get and keep jobs and take care of their families (Urbana IDOT Traffic Stop Data Task Force, 2015; Lawyers Committee for Civil Rights, 2015).

Broader Consequences for Transportation in Maryland

"Cost-cutting" strategies have risks for ALICE households as well as for the wider community. Long commutes reduce worker productivity and state economic competitiveness (Belsky, Goodman, & Drew, 2005). Older cars that may need repairs make driving less safe and increase pollution for all, as does deferring car maintenance. Vehicles without insurance increase costs for all motorists; uninsured and under-insured motorist coverage adds roughly 8 percent to an average auto premium for the rest of the community (McQueen, 2008). And when there is an emergency, such as a child being sick or injured, if an ALICE household does not have reliable transportation, their options are poor – forgo treatment and risk the child's health, rely on friends or neighbors for transportation, or resort to public specialty transit services or even an ambulance, increasing costs for all taxpayers.

Future Prospects

For ALICE households in Maryland, housing and transportation are tightly linked and can have a large impact on the household budget. People who live in location-efficient neighborhoods – compact, mixed-use, and with convenient access to jobs, services, transit, and amenities – have lower transportation costs than those who don't. According to the Center for Neighborhood Technology's (CNT) Housing and Transportation Affordability Index, many Maryland workers live in location-inefficient areas, and as a result have high transportation costs (Center for Neighborhood Technology, 2003-2016). Commuting long distances will only increase in the coming years as lack of affordable housing persists and pushes people away from employment centers.

"The rising trend of nonstandard and part-time schedules can complicate transportation for low-wage workers, who may be relying on friends or family for rides or using public transportation, which may become cost prohibitive on less than a full-time work schedule."

Jobs and transportation are also linked. The rising trend of nonstandard and part-time schedules can complicate transportation for low-wage workers, who may be relying on friends or family for rides or using public transportation, which may become cost prohibitive on less than a full-time work schedule (Watson, Frohlich, & Johnston, 2014).

Given the size and age of Maryland's transportation infrastructure, the damage it sustained from several recent harsh winters, and the state's growing population, it will be expensive for the state to meet the increasing demand for transportation improvements. For example, routine channel dredging is necessary to keep the Port of Baltimore open to shipping; road maintenance is needed on Maryland's 784 miles of Interstates and freeways; and improvement of 30,000 additional roads and 5,000 bridges is necessary to prevent additional time and costs for drivers (U.S. Department of Transportation, 2015; Maryland Department of Transportation, 2014). Yet without these investments, costs will increase for ALICE commuters in terms of both time spent in transit and wear and tear on their vehicles.

HEALTH CARE

Quality of health directly correlates to income: Low-income households in the U.S. are more likely than higher-income households to be obese and to have poorer health in general. In Maryland, more than half of low-income adults report poor health-related quality of life (Centers for Disease Control and Prevention (CDC), 2011; Centers for Disease Control and Prevention (CDC), 2014). This is a two-way connection: Having a health problem can reduce income and increase expenses, often causing a family to fall below the ALICE Threshold or even into poverty. And trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress (Choi, 2009; Currie, 2011; Federal Reserve, 2014; Zurlo, WonAh, & Kim, 2014).

Research on "toxic stress" has found that chronically stressful situations, such as living in a dangerous neighborhood or in a family that struggles to afford daily food, can damage neurological functioning, which in turn can impede a person's – especially a child's – ability to function well (Shonkoff & Garner, 2012; Evans, Brooks-Gunn, & Klebanov, 2011). The impact on health and well-being of living in Baltimore has been well documented, especially for Blacks: "At every age, Baltimore City African Americans are at a disadvantage in relation to health-related issues and outcomes" (Baltimore Neighborhood Indicators Alliance (BNIA), 2014; Johns Hopkins Urban Health Institute; Johns Hopkins Urban Health Institute, 2012).

Recent studies have found that access to medical care alone cannot help people achieve and maintain good health if they have unmet basic needs, such as not having enough to eat, living in a dilapidated apartment without heat, or being unemployed (Berkowitz, et al., 2015; Robert Wood Johnson Foundation, 2011). In a 2011 survey by the Robert Wood Johnson Foundation, physicians reported that their patients frequently express health concerns caused by unmet social needs, including the conditions in which people are born, grow, live, work, and age. Four in five physicians surveyed say unmet social needs are directly leading to poor health. The top social needs include: fitness programs (75 percent), nutritious food (64 percent), transportation assistance (47 percent), employment assistance (52 percent), adult education (49 percent), and housing assistance (43 percent) (Robert Wood Johnson Foundation, 2011).

"Recent studies have found that access to medical care alone cannot help people achieve and maintain good health if they have unmet basic needs, such as not having enough to eat, living in a dilapidated apartment without heat, or being unemployed."

ALICE households often try to save on health care by forgoing preventative care and health insurance. As a result, they more frequently use the emergency room (ER) for advanced treatment that might not have been necessary if they had had earlier access to in-office primary or specialty care. In addition, without regular preventative care and coverage, they are more likely to develop chronic health conditions. These ongoing conditions lead to additional medical and care expenses and often require family members to devote time to caregiving, which is discussed further in the Conclusion.

Preventative Health Care

A common way to try to save on health care costs is to forgo preventative health care. With basic preventative care now covered through the ACA (even in high-deductible plans), cost is less of a barrier to seeing a primary care doctor. However, there are still cost barriers to filling prescriptions for maintenance medications, getting to doctors' offices, and maintaining a healthy lifestyle. For many ALICE households, visits to doctors are often seen as too expensive. In Maryland, 25 percent of adults with income under 200 percent of the Federal Poverty Level went without health care because of cost in 2011, while only 5 percent of adults with income at or above 400 percent of the Federal Poverty Level went without health care (Commonwealth Fund, 2013; Cohen, Kirzinger, & Gindi, 2013).

Forgoing preventative dental care is even more common, and low-income adults are almost twice as likely as higher-income adults to have gone without a dental check-up in the previous year. In Maryland, more than half of residents did not visit the dentist in 2013. Yet poor oral health impacts overall health and increases the risk for diabetes, heart disease, and poor birth outcomes (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012; Commonwealth Fund, 2013). The number of ER visits for dental conditions in the U.S. doubled from 2000 to 2012, according to the Health Policy Institute. As the number of dental office visits declines, that number continues to rise. In 2012, ER dental visits cost the U.S. health care system $1.6 billion, with an average cost of $749 per visit. Up to 79 percent of ER dental visits could be diverted to more cost-efficient community settings. For example, an analysis in Maryland estimates that the state Medicaid program could save up to $4 million each year through these types of diversion programs (Wall & Vujicic, 2015).

Untreated mental health issues are also a pressing problem. People with serious mental illnesses often have difficulty accessing treatment, putting increased pressure on both emergency rooms and jails, according to the National Alliance on Mental Illness (National Alliance on Mental Illness (NAMI), 2010).

Nearly 175,000 adults in Maryland were living with serious mental illness in 2007 (the most recent year for which NAMI data is available). This represents approximately 3 percent of the adult population; the national rate is 4 percent. Across the country, public health systems have struggled to provide services. In Maryland, the capacity to serve adults with serious mental illness is slightly above the national average with 14.4 psychiatric care beds per 1,000 compared to 11.2 nationally, but only 63 percent of need is met according to Health Professional Shortage Area estimates, though much higher than the national average of 48 percent (Aron, Honberg, & Duckworth, 2009; Kaiser Family Foundation, 2016).

"Across the U.S., funding has been cut for mental health services, while demand has increased. The result has been longer waiting lists for care, less money to help patients find housing and jobs, and more people visiting ERs for psychiatric care."

In 2010, nationally nearly 1 in 5 adults aged 18 or older (18.5 percent) had a mental illness, and of those fewer than 40 percent received treatment. Across the U.S., funding has been cut for mental health services, while demand has increased. The result has been longer waiting lists for care, less money to help patients find housing and jobs, and more people visiting ERs for psychiatric care (Glover, Miller, & Sadowski, 2012; Substance Abuse and Mental Health Services Administration (SAMHSA), 2012; Substance Abuse and Mental Health Services Administration (SAMHSA), 2014).

Cost is one of the primary reasons that people do not seek mental health treatment. In recent national surveys, over 65 percent of respondents cited money-related issues as the main reason for not pursuing treatment. Even among individuals with private insurance, over half said that the number one reason they do not seek mental health treatment is because they are worried about the cost. For those without comprehensive mental health coverage, treatment is often prohibitively expensive (Center for Behavioral Health Statistics and Quality, 2012; The Parity Project, 2003).

Mental health concerns are not limited to adults. In Maryland, 62,000 children live with serious mental health conditions (National Alliance on Mental Illness (NAMI), 2010). According to the National Center for Children in Poverty, the consequences of untreated mental illness in children and teens are severe. Nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder (Stagman & Cooper, 2010; National Alliance on Mental Illness (NAMI), 2010). National research also shows that, consistent with other areas of health, children in low-income households (such as ALICE) and children of color who have special health care needs have higher rates of mental health problems than their White or higher-income counterparts, yet are less likely to receive mental health services (VanLandeghem & Brach, 2009).

In addition to the high costs of health care, low-income families and families of color across the country may experience other barriers to care, including language and cultural barriers, transportation challenges, and difficulty making work and child care arrangements to accommodate health care appointments (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012). When care is hard to access, a health problem worsens, and the cost of treatment increases significantly for the patient or, if the patient cannot pay, for the state. The benefits of providing quality care far exceed the costs – for every dollar spent on substance abuse treatment, seven dollars in future health care spending is saved. (Substance Abuse and Mental Health Services Administration (SAMHSA), 2014).

Insurance Coverage

Another way to save on health care costs is to go without health insurance. The Kaiser Family Foundation reports that only 7 percent of Marylanders under 65 years old did not have health insurance in 2014; 15 percent of those in the bottom income quintile were without insurance, better than the national average of 19 percent. While there is still a discrepancy based on income, these relatively low rates show the impact of the Affordable Care Act (ACA) and the Health Insurance Marketplace in Maryland (Kaiser Family Foundation, 2014; Commonwealth Fund, 2013; McCarthy, Radley, & Hayes, 2015; Cohen & Martinez, 2015; Witters, 2015).

Even though the national rate of health insurance coverage for low-wage workers has fallen steadily over the last three decades, a strong correlation between income and lack of insurance coverage remains. In 2013, 30.8 percent of those making less than $25,000 were uninsured compared to 5 percent of those with income over $75,000 (Schmitt, 2012; Yellen, October 17, 2014). Foregoing dental insurance is even more common, as it is not often included in private health insurance packages.

In addition, specialty care, such as mental health care and dental care, remains particularly difficult to obtain in part due to the lack of providers accepting Medicaid. As a result, only 70 percent of adults in Maryland visited a dentist in the past year (Kaiser Commission on Medicaid and the Uninsured, 2012; Kaiser Family Foundation, 2014).

Emergency Room Use

Forgoing preventative care and health insurance often results in poor health, increased ER use, hospitalizations, and cardiovascular events (Heisler, et al., 2004; Piette, Rosland, Silveira, Hayward, & McHorney, 2011). When health care is expensive, many ALICE families only seek care when an illness is advanced and pain is unbearable. It is at that point that many people go to the ER for help because their condition has reached a crisis point and they have no other option. Notably, low income is the most important cause of avoidable hospital use and costs, according to a recent Rutgers study (DeLia & Lloyd, 2014).

"When health care is expensive, many ALICE families only seek care when an illness is advanced and pain is unbearable. It is at that point that many people go to the ER for help because their condition has reached a crisis point and they have no other option."

In 2013, the number of ER visits in Maryland was 392 per 1,000 people, compared to the national rate of 423 per 1,000. Nationally, Maryland was ranked 44th in the category of deterring avoidable hospital use (Commonwealth Fund, 2013; Kaiser Family Foundation, 2014).

Caregiving

Another dimension of health care that can add significant cost is caring for a sick or elderly family member or someone living with a disability. A 2015 AARP Survey in Maryland found that over half (58 percent) of adults in Maryland have provided unpaid care to an adult loved one who is ill, frail, elderly, or has a physical or mental disability. About 60 percent of those caregivers had to use their own money or modify their work schedules in order to provide this care (AARP, 2016).

National estimates of the current number of caregivers vary, ranging from 18 percent (in a 2015 AARP survey) to 23 percent of workers and 16 percent of retirees (in the Employee Benefit Research Institute's 2015 Retirement Confidence Survey) to 9 percent of the adult population (in a 2014 RAND Corporation survey) (AARP Public Policy Institute, 2015; Helman, Copeland, & VanDerhei, 2015; Ramchand, et al., 2014).

While families of all income levels may choose to care for family members themselves, many caregivers are forced into the role because they cannot afford to hire outside care. In fact, half of caregivers report that they had no choice in taking on their caregiving responsibilities,

and almost half (47 percent) reported household income of less than $50,000 per year (AARP Public Policy Institute, 2015). The value of caregiving is significant for care recipients; the presence of an informal caregiver can improve care recipients' well-being and recovery, and defray medical care and institutionalization costs. Yet caregiving is costly for families in several ways, including added direct costs, mental and physical strain on the caregiver, and lost income due to decreased hours or loss of job (Ramchand, et al., 2014; Tanielian, Ramchand, Fisher, Sims, Harris, & Harrell, 2013).

Family caregiving exacts a toll on the caregivers and on the broader economy. Nationally, 18 percent of caregivers report experiencing extreme financial strain as a result of providing care (4 or 5 on a 5-point scale), and another 20 percent report moderate financial strain. Another 19 percent of caregivers report a high level of physical strain resulting from caregiving, and 38 percent consider their caregiving situation to be emotionally stressful (AARP Public Policy Institute, 2015).

"Six in 10 caregivers report having experienced at least one impact or change to their employment situation as a result of caregiving, such as cutting back on their working hours, taking a leave of absence, or receiving a warning about performance or attendance."

For the 60 percent of workers who have been a caregiver, taking time away from their jobs can be costly. Six in 10 caregivers report having experienced at least one impact or change to their employment situation as a result of caregiving, such as cutting back on their working hours, taking a leave of absence, or receiving a warning about performance or attendance (AARP Public Policy Institute, 2015). A 2010 MetLife Mature Market Institute study quantifies the opportunity cost for adult children caring for their elderly parents. For women, who are more likely to provide basic care, the total per-person amount of lost wages due to leaving the labor force early and/or reducing hours of work because of caregiving responsibilities was on average $142,693 over the care period. The estimated impact of caregiving in lost Social Security benefits was $131,351, and a very conservative estimate for reduced pensions was approximately $50,000. In total, nationally, the cost impact of caregiving on an individual female caregiver in terms of lost wages and retirement benefits was $324,044 (MetLife Mature Market Institute, 2010).

Broader Consequences for Health and Health Care in Maryland

Some ALICE families in Maryland have extensive health care needs; others face deteriorating health because they lack the time and money for adequate care. In both cases, there are increased cost to society due to increased public health care use, lost productivity, and higher rates of poverty and criminality.

Untreated mental health and substance abuse issues shift problems to other areas: They increase ER and acute care costs, add to caseloads in the criminal, juvenile justice, and corrections systems, and increase costs to assist the homeless and the unemployed. It should be noted that nationally, each $1 spent on substance abuse treatment saves $7 in future health care spending (Glover, Miller, & Sadowski, 2012).

Untreated or improperly treated mental illness also costs employees lost wages for absenteeism, and their companies feel the cost in decreased productivity. A NAMI study estimated that the annual cost to employers for mental-health absenteeism ranged from $10,000 for small organizations to over $3 million for large organizations (The Parity Project, 2003; Harvard Medical School, 2010).

The wider community feels the consequences **of increased ER** use in increases in health insurance premiums and more need for charity care, Medicare, and hospital community assistance (Bureau of Labor Statistics (BLS), 2010; Kaiser Family Foundation, 2014).

In terms of impact on the economy as a whole, **family caregiving** offers substantial health care cost savings, since it is much less expensive than hospital care or a nursing home, but it incurs significant costs for U.S. employers. Family caregiving for the elderly costs employers approximately $13.4 billion in excess health care spending each year for employees who are also caregivers due to the toll that caregiving takes on their own health (MetLife Mature Market Institute, 2010). In addition, an analysis of the Gallup Well-Being survey found that the lost productivity due to absenteeism among full- and part-time caregivers cost the U.S. economy more than $28 billion in 2010 (Witters, 2011).

"In terms of impact on the economy as a whole, family caregiving offers substantial health care cost savings, since it is much less expensive than hospital care or a nursing home, but it incurs significant costs for U.S. employers."

Future Prospects

The trend for low-income households to have poorer overall health than higher-income households will increase as the costs of health care and healthy food rise and the Maryland population ages. Poor health is a common reason why many households face a reduction in income and become ALICE households in the first place, and without sufficient income, it is even harder to stay healthy or improve health. Low-income households are more likely to be obese and have poor health status, both long-term drivers that will increase health care needs and costs in the future.

The situation may be reversed, or at least slowed, by the ACA, though its impact is not yet clear. New research from the Harvard School of Public Health shows that health insurance coverage not only makes a difference in health outcomes but also decreases financial strain (Baicker & Finkelstein, 2011). Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold.

Affording Health Care

Some in Maryland may not benefit from the ACA, particularly those who earn above the Medicaid level but do not have enough income to cover all their basic necessities.

To be eligible for Medicaid in Maryland, a working parent can earn a maximum of 138 percent of the FPL. For those earning above 138 percent of the FPL but not earning enough to meet all of their basic needs, the ACA plans may not be economical, especially when incorporating the plans' high deductibles. The ADP Institute estimates the income threshold for choosing to participate in health care coverage is $45,000, even when incorporating government subsidies. Initial research on the first wave of ACA enrollment shows that there is a lower rate of participation by low- and moderate-income families (those with income between 138 percent and 400 percent of the Federal Poverty Level), and a higher rate of taxpayers opting to pay the penalty for remaining uninsured instead ($95 per adult and $47.50 per child) – 5 percent of taxpayers instead of the 2 to 4 percent estimated (Kaiser Family Foundation, 2013; ADP Research Institute, 2014; Viebeck, 2015; Koskinen, 2015).

A Maryland example is illuminating. According to the Kaiser Family Foundation Subsidy Calculator, a married couple with two young children living in Prince George's County with an annual income of $62,054 (the cost of the Household Survival Budget for Prince George's County) would pay a monthly premium of $432 ($5,184) for the Silver Plan (after taking into account $3,994 in annual subsidies), which looks much better than the $7,280 per year budgeted in the Household Survival Budget for the family's health care costs without health insurance. However, the out-of-pocket expenses for the Silver Plan, including co-pays and deductible, could total $13,700 per year, increasing the monthly cost of the Silver Plan to $1,574, far more than their current spending. With the subsidies, the cost of the ACA Bronze

Plan would be $271 per month, but the co-pays and deductible would still apply and fewer items are covered, so out-of-pocket costs would be higher (Kaiser Family Foundation, 2015). These families will need to make difficult decisions about their health care.

The Physician Shortage

Finding doctors to treat low-income families may be even more difficult in the coming years. According to the Kaiser Family Foundation, there are 48 Primary Care Health Professional Shortage Areas (HPSA) in Maryland, with 55 percent of need being met. This is below the national rate of 60 percent for HPSAs across the country in 2014. In addition, there are approximately 39 Dental Care and 49 Mental Health care HPSAs in Maryland, with only 55 and 68 percent of need being met (Kaiser Family Foundation, 2014).

The availability of primary care is especially important for prevention and cost-effective treatment. People without a usual source of care, particularly the uninsured and Medicaid enrollees, are more likely to rely on ERs for care (Liaw, Petterson, Rabin, & Bazemore). The lack of primary care not only reduces the quality of health in the short term, but contributes to more complicated health issues and increased costs over the long term.

"The lack of primary care not only reduces the quality of health in the short term, but contributes to more complicated health issues and increased costs over the long term."

Just to maintain current rates of utilization, Maryland will need an additional 1,052 primary care physicians (PCPs) by 2030, a 23 percent increase compared to the state's 4,481-PCP workforce as of 2010 (Robert Graham Center, 2013). But going forward, even more physicians will be needed to meet the increased demand for health care in Maryland from a population that is aging and is increasingly insured due to the ACA.

Access to Care

Insurance coverage does not guarantee access to health care in Maryland. In fact, 65.9 percent of PCPs in Maryland did not accept new Medicaid patients in 2011–12. More doctors are likely to stop accepting Medicaid patients because reimbursement rates are expected to decline, now that federal funding to keep Medicaid reimbursement rates at the same level as when the ACA was introduced has ended (Decker, 2013; Ollove, 2015).

The lack of access to mental health services will also impact ALICE families into the future. Poor mental health outcomes are associated with an array of poor physical health outcomes, including increased occurrence of diabetes, asthma, and cardiovascular disease. In addition, growing up in a household with someone with depression or other mental health problems is considered an adverse childhood experience ACE. For this reason, unaddressed mental illness can perpetuate a cyclical pattern of dysfunction in families, often for generations (The Children's Trust, 2012).

Finally, accessing and affording health care in Maryland is most difficult for undocumented immigrants, who are not covered by the ACA. Though they will still have a need for health care services, this group is likely to remain uninsured and will continue to struggle to find and afford care (Lloyd, Cantor, Gaboda, & Guarnaccia, 2011; DeNavas-Walt, Proctor, & Smith, 2013).

TAXES

While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes. There is some tax relief for the elderly and the lowest-income earners, but most ALICE households pay about 15 percent of their income in federal taxes. Only very low-income households, earning less than $20,000 per year for a couple or $10,000 per year for a single individual (below the poverty rate), are not required to file a tax return (IRS, 2014). However, when households do not pay their taxes, they increase the cost to other taxpayers and incur the risk of being audited and paying fines and interest in addition to the original amount due.

ALICE households pay income, property, and wage taxes. While federal tax credits have made a difference for many ALICE households, they do not match the size of those received by higher-income households, such as the mortgage tax deduction. Taxes paid after federal deductions result in the lowest income quintile paying more than 10 percent in income tax while the highest income quintile pays less than 8 percent, according to the Institute on Taxation and Economic Policy. In terms of payroll taxes, on average, the lowest income group pays more than 8 percent of their income while those in the highest income quintile pay less than 6 percent of theirs. The lowest income group on average also pays almost 6.3 percent of their income in state sales and excise taxes, while those in the highest income quintile pay 2.2 percent (Marr & Huang, 2012; Institute on Taxation and Economic Policy (ITEP), 2015).

"While federal tax credits have made a difference for many ALICE households, they do not match the size of those received by higher-income households, such as the mortgage tax deduction."

The Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) are important ways to reduce poverty, primarily for families with children. The credits encourage work, with little or no effect on the number of hours worked, and they supplement the wages of low-paid workers. For taxpayers eligible for the EITC who have no qualifying children, the credit does little to offset income and payroll taxes. However, among taxpayers (married or single) with qualifying children, there is often a reduction in poverty rates due to the EITC and CTC. For taxpayers with the lowest income, the two credits together more than offset income and payroll taxes to raise living standards (Marr, Huang, Sherman, & Debot, 2015; Hungerford & Thiess, 2013). Overall, the median adjusted gross income of EITC filers in Maryland is very low – $14,521 for a household – so the tax credits for which they are eligible are helpful, but are not enough to move them to financial stability.

Broader Consequences for Taxes in Maryland

When ALICE workers cannot pay their taxes, not only do they face penalties, fees, and the challenges of collection agencies and more paperwork, but the wider community must cover that gap. According to the U.S. GAO, at the end of fiscal year 2011, individuals owed a total of $258 billion in federal unpaid tax debts (U.S. Government Accountability Office (U.S. GAO), 2012). When this happens, the rest of the community must pay more to cover the shortfall and the cost of collection efforts.

Future Prospects

Besides the cost of household basics and the level of current wages, the tax code is another factor in questions of economic inequality. According to the Federal Reserve, federal taxes compress income distribution and reduce income inequality while state taxes widen the after-tax income distribution. According to the Institute on Taxation and Economic Policy (ITEP)'s Tax Inequality Index, Maryland has the 38th most unfair state and local tax system in the country (Institute on Taxation and Economic Policy (ITEP), 2015). Reductions in tax rates – for income tax, sales tax, and payroll taxes – could increase the income families have to afford the basic Household Survival Budget. In addition, changes in the tax structure could reduce inequality between income groups.

INCOME AND SAVINGS

As discussed throughout this Report, there are many consequences when ALICE families do not have enough income to afford basic household necessities. A common but often overlooked consequence – both for these households and for their wider communities – can be extreme levels of stress.

"Concerns about money have been the number one source of stress for Americans for the last 6 years, according to an annual survey by the American Psychological Association."

Concerns about money have been the number one source of stress for Americans for the last 6 years, according to an annual survey by the American Psychological Association (APA). While stress in general is felt by Americans across the income spectrum, stress about money follows a different pattern; adults in lower-income households are twice as likely as those in higher-income households to say they feel stress about money all or most of the time (36 percent vs.18 percent). The difference in overall stress levels based on income also increased during and after the Great Recession: In 2007, average reported stress levels were the same regardless of income, but by 2014, those living in lower-income households reported higher overall stress levels than those living in higher-income households (5.2 vs. 4.7 on a 10-point scale) (American Psychological Association, 2015).

There are several sources of stress for low-income households. The APA identified the most common sources of stress as paying for unexpected expenses (54 percent said very or somewhat significant), paying for essentials (44 percent) and saving for retirement (44 percent) (American Psychological Association, 2015). Low-income people also experience forms of bias that flow from the everyday experience of being poor in America. These triggers may be more subtle, but they nevertheless function as a constant and potent source of stress. Whether discrimination is driven by income, gender, skin color, or other factors, the health impacts and cognitive consequences of persistent bias can be devastating (Daminger, Hayes, Barrows, & Wright, 2015).

An extensive body of research confirms that the multiple stresses that accompany poverty can overload the brain systems involved in decision-making, with severe consequences (Center on the Developing Child at Harvard University, March 2016; Mani, Mullainathan, Shafir, & Zhao, 2013; Daminger, Hayes, Barrows, & Wright, 2015; Mullainathan & Shafir, 2009; McEwen & Gianaros, 2011). Working in low-wage, high stress jobs (such as demanding service positions), especially those with low levels of autonomy and high emotional demands, can lead to decreased functioning on and off the job, reducing parents' ability to provide for their children or plan for their own future. These workers are more likely to have poorer performance, higher turnover, and a greater likelihood of negative or aggressive responses while on the job.

Some people experiencing stress attempt to self-medicate with drugs or alcohol. Addiction can be the cause of a family becoming ALICE, but it can also be a consequence (Center on the Developing Child at Harvard University, March 2016). In addition, the stresses that accompany poverty are most often overlapping and compounding, so ALICE individuals and families are likely to experience more intractable stress levels than individuals and families with higher incomes.

Broader Consequences for Income and Savings in Maryland

When ALICE workers and their families struggle to afford a basic household budget, there are consequences for the whole community, as outlined above. From another perspective, ALICE individuals who are struggling to make ends meet are often less productive workers. They are more likely to be tired or stressed on the job, late to work, or absent. With fewer dollars in savings to weather an emergency, they are disproportionately impacted by crises and less able to return to work quickly. Together, these factors put a strain on fellow workers

and drain company resources. In addition, unemployed workers add costs to government programs, from unemployment benefits to all the social services necessary to support a family, as outlined in the ALICE Income Assessment in Section IV. These expenses increase taxes for all.

Without asset-building stakeholders, communities may experience instability and a decline in economic growth. When ALICE families do not have savings, they do not have the resources to resolve an emergency and are often forced to seek public assistance, which puts them in a more vulnerable position than if they had had the means to address the issue immediately. The community as a whole not only shares the cost of emergency services, but feels the broader social and economic disruption that such emergencies cause.

Future Prospects

While prospects for jobs and income in Maryland (discussed further in the Conclusion) are crucial to predicting the future for ALICE families, the long-term effects of a lack of savings may have just as great an effect on the state in the coming years.

"With many government benefits now linked to work and many jobs increasingly subject to changes in hours due to seasonal or economic activity, ALICE workers are often in a precarious position."

Prospects for public assistance for ALICE families are moderate. With many government benefits now linked to work and many jobs increasingly subject to changes in hours due to seasonal or economic activity, ALICE workers are often in a precarious position. An unexpected reduction in hours means a loss of pay, and it can mean the loss of employer or government benefits that are tied to work hours, including paid and unpaid time off, health insurance, unemployment insurance, public assistance, and work supports. In fact, low-wage workers are 2.5 times more likely to be out of work than other workers, but only half as likely to receive unemployment insurance (Garfield, Damico, Stephens, & Rouhani, 2015; Watson, Frohlich, & Johnston, 2014; U.S. Government Accountability Office (U.S. GAO), 2007).

Overall, both in Maryland and nationally, benefits programs have retrenched since the American Recovery and Reinvestment Act of 2009 were phased out; extended federal unemployment benefits were shut off in April 2012, and emergency unemployment compensation shut off at the end of 2013. The notable exception is the expansion of health insurance coverage with the rollout of the ACA, especially through the Medicaid expansion. In some cases, nonprofits have worked to fill these benefit gaps, most notably with food pantries expanding as SNAP benefits fall.

The lack of savings may not be noticed from day to day, but it takes its toll over time – when there are no resources for an emergency and a family can spiral into homelessness, when a family cannot send their child to college, or when seniors cannot retire. Those who lost their jobs or moved into lower-paying jobs during the Great Recession have used their savings to get by, and with lower wages, many have not been able to replenish those savings. This lack of resources to invest is one of the strongest drivers of financial inequality in the U.S. Because low-income households have few assets to begin with – and the assets they have are more likely to be either liquid assets, which are consumed by emergencies, or cars, which do not gain in value over time – it is extremely difficult for ALICE families to improve their asset base.

Lack of savings has consequences both for short-term financial stability and for longer-term economic mobility. According to The Pew Charitable Trusts Economic Mobility Project, even for low-income families, the children of parents who save are more likely to experience upward mobility than those who do not (Cramer, O'Brien, Cooper, & Luengo-Prado, 2009).

CONCLUSION

This Report on **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed (ALICE) households across Maryland offers a new set of tools – on both the state and the county level – which policymakers and stakeholders can use to understand financial hardship in the state. The Report explains how much it costs to live at the most basic level in the local economy using the **Household Survival Budget**. In addition, the Report reveals that a full 35 percent of households in Maryland cannot function at that most basic level because they earn below the **ALICE Threshold** for economic survival.

"In order to address the state's economic challenges, it is important to recognize that ALICE families are forced to take risks in order to get by. Whether forgoing health insurance, car repairs, or even just a meal, these risks affect not only the families involved but also the wider community."

In order to address the state's economic challenges, it is important to recognize that ALICE families are forced to take risks in order to get by. Whether forgoing health insurance, car repairs, or even just a meal, these risks affect not only the families involved but also the wider community.

ALICE households range from young families with children to senior citizens, and they face challenges ranging from low-wage jobs located far from their homes – with the attendant rise in commuting costs – to financial barriers that limit access to low-cost community banking services and having few or no assets to cushion the cost of an unexpected health emergency or caregiving need. Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession. Effective policy solutions will need to reflect this reality.

While ALICE families differ in their composition, obstacles, and magnitude of need, there are three broad trends that will influence who becomes ALICE in Maryland and what the implications will be for the wider community:

1. Population changes – aging, migration, and racial and ethnic diversity.
2. Jobs – unemployment and underemployment, employment practices, trends and changes in the number and types of jobs that are available.
3. Voting – elections and ALICE's political voice.

What will it take to make a difference for ALICE families and expand the options they have? With the **Economic Viability Dashboard**, Maryland stakeholders can better identify where housing is affordable relative to local wages, where there are job opportunities, where there are strong community resources for ALICE households – and where there are gaps.

As the **ALICE Income Assessment** documents, despite aggregate ALICE household earnings of more than $17 billion and another $15 billion in spending by government, nonprofits, and hospitals, there are still 743,738 households in Maryland that struggle financially.

Without public assistance, ALICE households would face even greater hardship, and many more would slide into poverty. Because they struggle to satisfy their basic needs, it's almost impossible for them to gain enough traction to improve their overall circumstances. And so far, government assistance does little to address this predicament. The majority of programs aim to alleviate poverty and help the poor obtain basic housing, food, clothing, health care, and education – not to enable long-term economic stability (Haskins, 2011; Shaefer & Edin, 2013).

Economic insecurity is pervasive among ALICE households. This is clearest in Social Security spending: Senior households with incomes that are above the Federal Poverty Level (FPL) often still live below the ALICE Threshold for economic survival. Quantifying the problem can help stakeholders best decide whether to fill that gap by working to increase income for ALICE households or decrease expenses for basic household necessities.

This section concludes by presenting a range of strategies and broad changes Maryland stakeholders – whether family, friends, nonprofits or the government– can consider for their own communities. These are not policy prescriptions, but rather a collection of options and ideas that could help ALICE families in the short, medium and long term. Maryland is a diverse state, and there is no one-size-fits-all solution. Different communities can assess which strategies make the most sense for them as they assimilate the ALICE data laid out in this Report. They include short-term strategies that can help sustain Maryland's ALICE households through an emergency; medium-term strategies that can ease the consequences and hardship of those struggling to achieve economic stability; and long-term, large-scale economic and social changes that would significantly reduce the number of households with income below the ALICE Threshold.

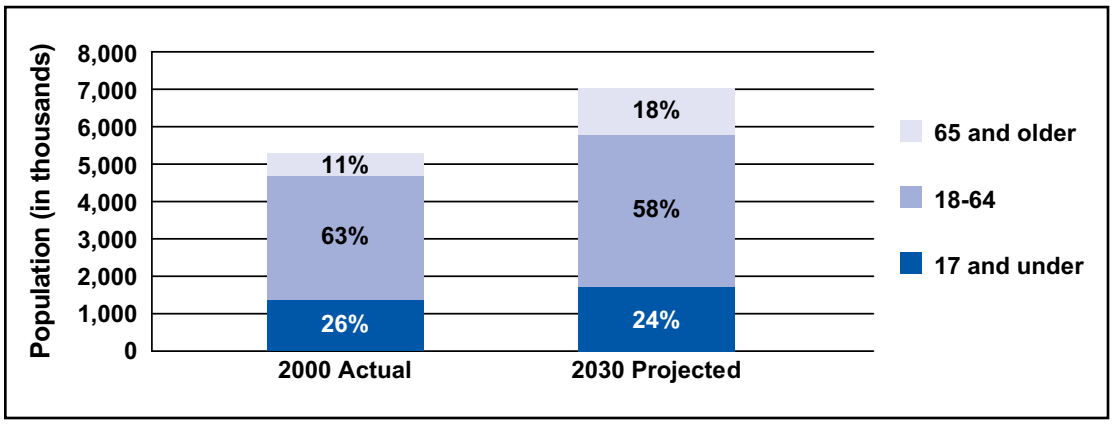
"Maryland is one of the fastest growing states in the U.S.; the population is expected to grow overall by 33 percent from 2000 to 2030, the 16th highest rate in the country."

POPULATION CHANGES

Maryland is one of the fastest growing states in the U.S.; the population is expected to grow overall by 33 percent from 2000 to 2030, the 16th highest rate in the country (Figure 39). There is significant movement in and out of the state, especially among younger people. The under-18-year-old population is expected to grow by 27 percent, yet as a percent of the total, this group will fall from 26 percent in 2000 to 24 percent in 2013. Similarly, the 18 to 64 year old age group will grow by 22 percent, but fall as a percentage of the total population, from 63 to 58 percent. The population of those aged 65 years and older is predicted to rise from 11 to 18 percent of the population (State Data Center of Maryland, 2016; Frey W., 2005; U.S. Census Bureau, 2005).

Figure 39.

Population Growth, Maryland, 2000 to 2030



Source: State Data Center of Maryland, 2016

Maryland's population has become both older and more diverse, and this trend is projected to continue for the next two decades. The aging of the Baby Boomers has wide implications, including a smaller proportion of younger families, a more racially and ethnically diverse population of families with children, and a decrease in the working-age population. Maryland's low unemployment rate and growing economy will provide opportunities for migration to Maryland, but because there are still obstacles to economic stability for people of color they might be harder to attract.

Maryland's low unemployment rate and growing economy will provide ongoing opportunities for migration to the state, which is a leading component of population change. Domestic migration is more important than immigration in Maryland, though the foreign-born population has increased from 9.8 percent of the overall population in 2000 to 14.9 percent in 2014 (Migration Policy Institute, 2014).

An Aging Population

Overall, Maryland ranks 36th-highest in the U.S., slightly below the national average, on the well-being of its populations aged 55 and older, according to the Gallup-Healthways State Well-Being Rankings for Older Americans. But as the baby boomer cohort ages, the share of the population aged 65 and over is projected to increase in nearly every country in the world by 2030. Insofar as this shift will tend to lower both labor force participation and savings rates, it raises bona fide concerns about a future slowing of economic growth and the ability to provide financial stability for those no longer able to work (Bloom, Canning, & Fink, 2011; Gallup-Healthways Well-Being Index, 2014).

With 39 percent of non-retirees nationally giving little or no thought to financial planning for retirement and 31 percent having no retirement savings or pension, the number of senior ALICE households will likely increase. During unemployment, many people draw down their retirement accounts to augment their households' cash flow. However, this strategy comes with both short- and long-term costs. Penalties are charged for early withdrawals and retirement savings are diminished, putting future financial stability at risk. In addition, retirement plan participation has continued to decrease since the Great Recession for families in the bottom half of the income distribution. Participation rebounded slightly only for upper-middle-income families from 2010 to 2013, but it did not return to the levels seen in 2007 (Bricker, et al., 2014).

"Many aging Maryland residents have seen the values of their homes decline and their retirement savings dwindle at the same time their wages – and their ability to save – have also decreased."

This shift in demographics, as well as the impact of the stock market crash, falling house prices, and periods of unemployment, will likely produce more senior ALICE households and increase their economic challenges. Many aging Maryland residents have seen the values of their homes decline and their retirement savings dwindle at the same time their wages – and their ability to save – have also decreased. A recent AARP report on working-age adults (18 to 64 years old) found that 48 percent of Maryland's private sector employees work for an employer that does not offer a retirement plan; more than 74 percent of these employees earn less than $40,000 per year (Federal Reserve, 2015; John & Koenig, 2015).

More of the ALICE seniors will be women because they are likely to live longer than the men of their generation. Generally, women have worked less and earned less than men, and therefore have lower or no pensions and lower Social Security retirement benefits. Since women live longer than men, they are more likely to be single and depend on one income as they get older. Nationally in 2012, only 46 percent of women aged 65 and older were married, compared to 73 percent of men (Waid, 2013; Bureau of Labor Statistics (BLS), 2015; Hounsell, 2008; U.S. Census Bureau, 2012).

Infrastructure

The aging population, combined with other trends, will have significant consequences for ALICE households and the wider community. First, there will be increased pressure on the infrastructure in the state, especially the housing market for smaller, affordable rental units. These units will need to be in proximity to family, health care, and other services, or transportation services will need to be expanded for older adults who cannot drive, especially those in rural areas. Unless changes are made to Maryland's housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households of all ages to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty realizing home values they had estimated in better times, which they had thought would support their retirement plans (U.S. Department of Transportation, 2015).

Senior Living and Eldercare

The second consequence of Maryland's aging population will be increased demand for geriatric health services, including assisted living and nursing facilities and home health care. But without sufficient savings, many families will not be able to afford these services. The median annual cost of a private room in a nursing home in Maryland is $100,072, representing 223 percent of the median annual household income in the state, according to the AARP Scorecard on Long-Term Services and Supports. In terms of other aspects of access to long-term care, Maryland ranked 24th in the country on an index that includes information, awareness, counseling, and quality (Reinhard, et al., 2014).

"The median annual cost of a private room in a nursing home in Maryland is $100,072, representing 223 percent of the median annual household income in the state, according to the AARP Scorecard on Long-Term Services and Supports."

The need for quality elder caregiving is already apparent. More than 10,000 cases were reported in Maryland in 2014 of abuse of elderly or disabled vulnerable adults in a community-based setting, or of long-term care residents and vulnerable adults residing in facilities that receive Medicaid funds or in assisted living facilities (Maryland Department of Aging, 2015). "Elder abuse" in the state applies to those over 60 years of age and includes treatment without consent, physical and mental abuse, neglect, and financial exploitation. Nationally, even though seniors are often reluctant or unable to report abuse, the reported incidence of abuse is increasing (Quinn & Benson, Fall 2012; Anetzberger, October 2012).

In terms of health services, older adults frequently don't receive recommended preventative care. In Maryland, 47 percent of older adults got recommended preventative care in 2014, down from 48 percent in 2012 but above the national average of 40 percent. In addition, 7 percent of at-risk adults (age 50 or older, in fair or poor health, or ever told they have diabetes or pre-diabetes, acute myocardial infarction, heart disease, stroke, or asthma) had not visited a doctor for a routine checkup in the past two years, better than the national average of 13 percent (McCarthy, Radley, & Hayes, 2015).

Aside from the predictable decline in physical health, some Maryland seniors will also face mental health problems. According to the 2011 Behavioral Risk Factor Surveillance System (BRFSS) survey, in Maryland, 11 percent of 50- to 64-year-olds and 5.6 percent of those 65 and older report mental distress, lower than the national average of 13 percent of 50- to 64-year-olds and 7 percent of those 65 and older. These seniors are also more likely to report poor or fair physical health (Substance Abuse and Mental Health Services Administration in partnership with the U.S. Administration on Aging, 2012).

Caregiving

The third trend as Maryland's population ages will be a need for even more caregivers in the future, both paid home health aides and unpaid family members, and both are more likely to be ALICE. Personal care aides are one of the fastest growing jobs in Maryland, followed closely by home health aides and nursing assistants. (Top projected occupations in the state are discussed later in this section.) These jobs pay around $10 per hour, are not well regulated, and yet involve substantial responsibility for the health of vulnerable clients. They also require the worker to be there in person, which can mean travelling great distances even in bad weather and with variable hours (Bercovitz, Moss, Park-Lee, Jones, & Harris-Kojetin, 2011; Redfoot, Feinberg, & Houser, 2013).

Maryland has one of the lowest rates of caregivers per senior. From 2010 to 2012, there were 23 personal care, psychiatric, and home health aide direct care workers per 1,000 population age 65 or older, compared to the national average of 40 (Reinhard, et al., 2014).

ALICE families will more likely take on caregiving responsibilities for their own relatives because they cannot afford other care options. Currently, approximately 20 percent of households have a family caregiver, and half of those households report annual income of less than $50,000, or close to the ALICE Threshold. The demand for caregivers is projected to rise across the country. At the same time, relatively fewer family members are likely to be available to provide care. The Caregiver Support Ratio which measures the number of people nationwide aged 45 to 64 for each person aged 80 and older, was 6.7 in 2010 and is projected to fall to 4.0 by 2030 and 2.9 in 2050. This means that the overall pool of middle-aged people who could potentially serve as caregivers to seniors will shrink significantly (AARP Public Policy Institute, 2015; Redfoot, Feinberg, & Houser, 2013). Recent surveys have found that this trend has already started in Maryland.

"There are serious health and financial consequences for caregivers; they risk future financial instability due not only to reduced work opportunities but also to lost Social Security benefits and reduced pensions, in addition to the toll caregiving takes on both mental and physical health."

There are serious health and financial consequences for caregivers; they risk future financial instability due not only to reduced work opportunities but also to lost Social Security benefits and reduced pensions, in addition to the toll caregiving takes on both mental and physical health. This is reflected in the high percentage of caregivers who report stress: A recent study found that in Maryland, 49 percent of caregivers reported high levels of stress, or were not well-rested (Reinhard, et al., 2014).

One particularly vulnerable group is the 5.5 million military caregivers in the United States. Military caregivers helping veterans from earlier eras tend to resemble civilian caregivers in many ways; by contrast, post-9/11 military caregivers (accounting for 20 percent of military caregivers) differ systematically, according to a RAND Corporation survey. These caregivers are more likely to be caring for a younger individual with a mental health or substance use condition. They themselves tend to be younger (more than 40 percent are aged 18 to 30), nonwhite, a veteran of military service, employed, and perhaps most significantly, not connected to a support network (Ramchand, et al., 2014).

MIGRATION

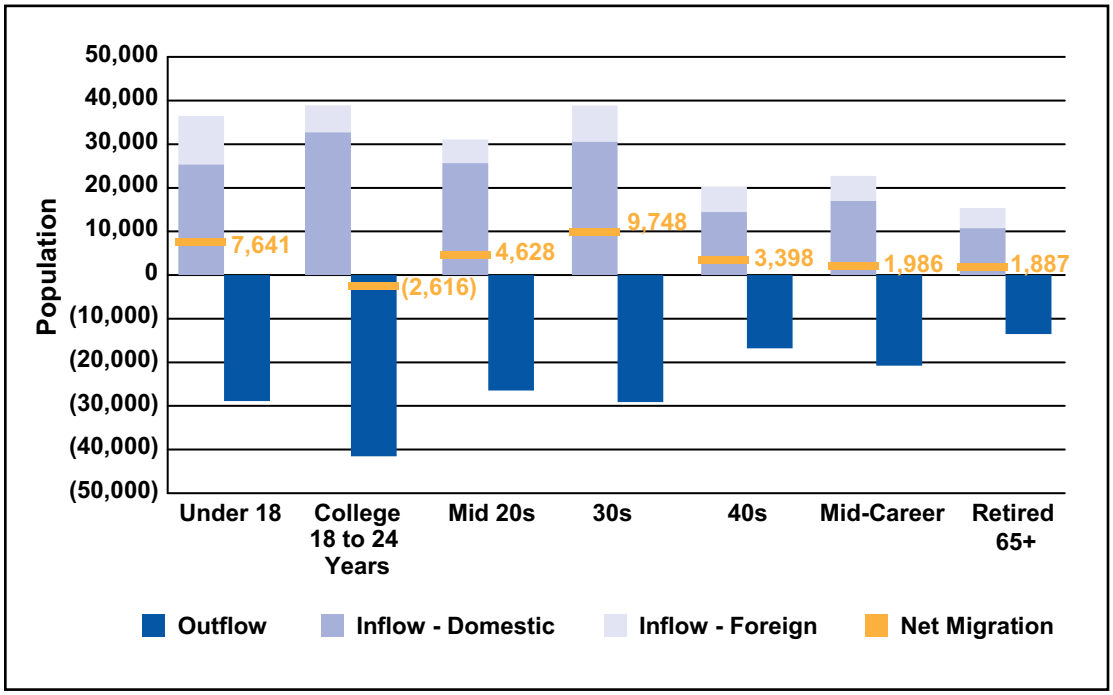
The perception of Maryland is often as a state that is one of the largest recipients of international migrants, and where older, wealthier white residents are leaving the state. However, the large flows of people coming into and out of the state, broken down by age group, tell a slightly different story. These population flows present both opportunities and challenges for ALICE (Figure 40) (Kinghorn & Caplan, September 2015; Maryland Department of Planning, 2014; American Community Survey, 2014).

The largest movement of people in Maryland in 2014 was among those aged 18 to 24 years old. Almost 39,000 people aged 18 to 24 moved to Maryland in 2014, of which 16 percent were from outside the United States (light blue portion of the bar). Only one-quarter (9,584) of Maryland's migrants to the state were college students, while almost half of those leaving – 18,340 out of 41,543 – were high-school graduates going to college in another state (National Center for Education Statistics, 2012; American Community Survey, 2014).

The next largest movement of people was among those aged 1 to 17 years. More than 36,500 children and teens moved to Maryland in 2014; 30 percent came from outside the United States. As minors, most came with their families, reflecting inflows of 20-, 30- and 40-somethings as well. In fact, the largest net migration is among those in their 30s at 9,700. But migration remains positive through all age groups except 18-24 years, and interestingly, the percentage of foreign-born migrants increases steadily with age, from 17 percent of those in their mid-20s to 30 percent for those 65 years and older.

When unemployment rates are low, a large college-age population is a potential engine for a state's future economic growth. The challenge for Maryland is to have job opportunities and affordable housing available to these young residents. For students with student loans, especially those who do not graduate or cannot find gainful employment, financial concerns can mount quickly, and these students are at risk of becoming ALICE. In Maryland, the average loan default rate was 11.8 percent for student borrowers who entered repayment in 2012 and defaulted between 2012 and 2014. This rate is the same as the national default rate (Project on Student Debt, 2015).

Figure 40.
Population Inflows and Outflows, Maryland, 2014



Source: American Community Survey, 2014

International migration is playing an increasing role in Maryland's racial and ethnic composition. The light blue portions of the inflow bars in Figure 40 represent the number of people moving to Maryland from outside the United States. The foreign-born population accounts for a large percentage of migrants in all age groups: 30 percent of those under 18 moving to Maryland, 16 percent of college-age migrants, 24 percent of 30 and 40 year olds, 25 percent of mid-career age migrants and 30 percent of retirees. An emerging trend for Maryland is the growing Hispanic population. Currently, almost 40 percent of Maryland's immigrants trace their origins to Latin America, making Hispanics the largest immigrant group. One-third of immigrants are from Asia, mostly India, followed by China and Korea. The growth of the Hispanic immigrant population will be concentrated in metropolitan areas. Between 1990 and 2000 the Hispanic population in the Baltimore metropolitan area grew by 80 percent (Migration Policy Institute, 2014).

"International migration is playing an increasing role in Maryland's racial and ethnic composition."

Immigrants vary widely in language, education, age, and skills. Many are well educated and financially successful in the United States. However, many other immigrant families have distinct challenges that make them more likely to be unemployed or in struggling ALICE households, including low levels of education, minimal English proficiency, and lack of access to support services if they have unauthorized citizenship status (Gonzalez-Barrera, Lopez, Passel, & Taylor, 2013).

As both workers and entrepreneurs, immigrants have been an important source of economic growth in Maryland, making up 18.2 percent of the state's workforce (593,317 workers) in 2013, according to the U.S. Census Bureau (American Immigration Council, 2015). Across the state there were 25,774 Latino-owned businesses with sales and receipts of $4.3 billion, employing 25,019 people in 2007, the last year for which data is available. The state's 35,881 Asian-owned businesses had sales and receipts of $11.3 billion and employed 71,408 people in 2007, according to the U.S. Census Bureau's Survey of Business Owners (American Immigration Council, 2015).

Undocumented workers are important to Maryland's economy and tax base. In 2012, undocumented immigrants paid $293 million in sales, income, and property taxes in Maryland, according to the Institute for Taxation and Economic Policy. The Perryman Group estimated in 2008 that if all unauthorized immigrants were removed from the state, Maryland would lose $15.3 billion in economic activity, $6.8 billion in gross state product, and approximately 209,333 jobs. Unauthorized workers are often underpaid, and are among the most vulnerable to living in ALICE and poverty households. According to the U.S. Chamber of Commerce, removing undocumented workers would not lead to the same number of job openings for unemployed Americans for two reasons: first, because it would remove millions of entrepreneurs, consumers, and taxpayers from the U.S. economy; and second, because immigrants and native-born workers typically do not compete for the same jobs (Gardner, Johnson, & Wiehe, April 2015; Perryman Group, 2008; U.S. Chamber of Commerce, 2013).

The availability of low-skilled immigrant workers, such as child care providers and housecleaners, has enabled higher-income American women to work more and to pursue careers while having children (Furman & Gray, 2012). Both job opportunities and wages need to be sufficient in order to continue to attract these workers.

"Recent reports have found that the gaps in education, income, and wealth that now exist along racial lines in the U.S. reflect policies and institutional practices that create different opportunities for Whites, Blacks, and Hispanics, with individual behavior playing only a minimal role."

RACIAL/ETHNIC DIVERSITY AND ECONOMIC DISPARITIES

As the population in Maryland grows, it is also becoming more racially and ethnically diverse, and this diversity is forecasted to increase at an even faster rate over the next two decades, primarily through international migration. The state's Black population is expected to increase through domestic migration. Aging will have an impact on the ethnic composition of Maryland's workforce as well. As older residents retire in the next two decades, a lower percentage of the remaining working-age population will be White and a higher percentage will be Hispanic and Asian. These younger and more racially and ethnically diverse cohorts will make up an increasing share of the labor force over the next two decades and beyond.

While attitudes about race have greatly improved over the last few decades, the economic disparities that remain indicate a deeper cause. Recent reports have found that the gaps in education, income, and wealth that now exist along racial lines in the U.S. reflect policies and institutional practices that create different opportunities for Whites, Blacks, and Hispanics, with individual behavior playing only a minimal role. Structural impediments to equity exist in the legal system, health care, housing, education, and jobs. For these reasons, it is not surprising that Blacks and Hispanics are two of the demographic groups disproportionately likely to have lower income and to be among households below the ALICE Threshold (Mishel, Bivens, Gould, & Shierholz, 2012; Oliver & Shapiro, 2006; Shapiro, Meschede, & Osoro, 2013; Cramer, 2012; Leadership Conference on Civil Rights, 2000; Agency for Healthcare Research and Quality (AHRQ), 2015; Goldrick-Rab, Kelchen, & Houle, 2014; Sum & Khatiwada, 2010).

The Race for Results Index, which combines 12 critical developmental, health, and educational milestones, provides a way to compare opportunities for different racial groups across states. Maryland had the fourth best index score for white children, fifth for Hispanic children, third for Asian children, and sixth for Black children. But scores varied greatly between groups. The

index score for White children was 801 (1,000 best, 0 worst), while that for Hispanic children was 512, and for Black children was 474 (Annie E. Casey Foundation, 2014).

Economic Disparities

While ALICE households consist of all races and ethnicities, Maryland's Black and Hispanic communities continue to face pronounced economic disparities. As the state's population becomes more diverse, an increasing number of families struggle on a day-to-day basis to secure adequate food and access to quality health care (Agency for Healthcare Research and Quality (AHRQ), 2015; Lee, June 5, 2016). Over the longer term, this population will face ongoing obstacles to getting decent educations and, good jobs, which in turn will undercut their ability to accumulate wealth (Povich, Roberts, & Mather, 2014-2015).

"Across the state, students of color and low-income students perform lower on math and reading test scores throughout K-12 and have lower high school graduation rates, which makes them more likely to live in poverty-level or ALICE households as adults."

Education

As Section VI explained, one area of particular concern for Maryland's ALICE households is the achievement gap in Maryland's public schools. Across the state, students of color and low-income students perform lower on math and reading test scores throughout K-12 and have lower high school graduation rates, which makes them more likely to live in poverty-level or ALICE households as adults. In addition to structural issues of school funding and residential segregation that feed the achievement gap, current research also shows that academic success is deeply tied to family resources, especially access to books, high-quality child care, and other goods and services that foster the stimulating environment necessary for cognitive development (Bradbury, Corak, Waldfogel, & Washbrook, 2015).

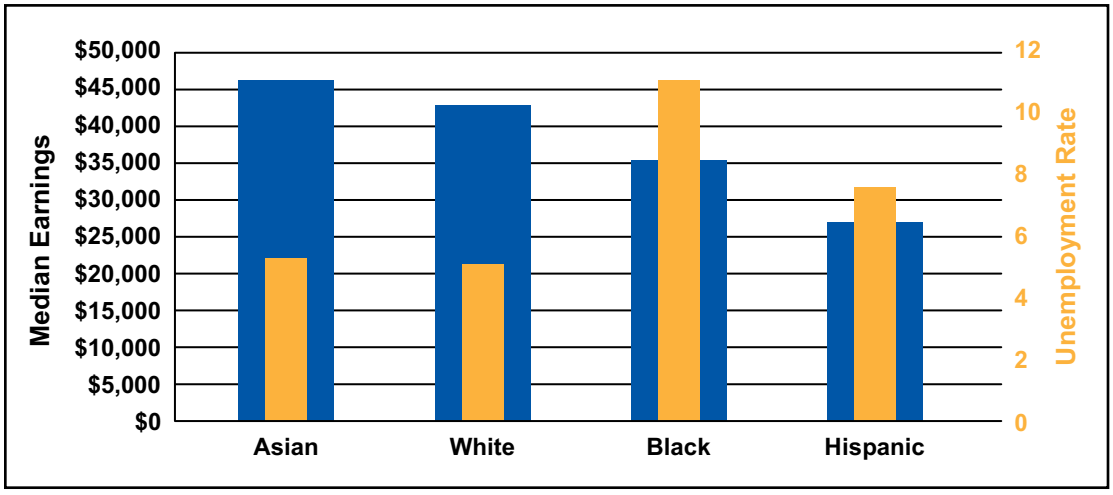
Employment and Earnings

Employment and wage differences by race and ethnicity are less pronounced in Maryland than in many other states. According to the American Community Survey, in 2014, the median earnings for White workers in the state were 37 percent higher than those for Hispanic workers and 17 percent higher than those for Black workers, but 8 percent lower than those for Asian workers (American Community Survey, 2014).

In addition, it is harder for people of color to find employment in Maryland than it is for Whites. In 2014, the state unemployment rate for Whites was 5.1 percent, for Asians, 5.3 percent, for Hispanics, 7.6 percent, and for Blacks, 11.1 percent (Figure 41) (American Community Survey, 2014).

Figure 41.

Median Earnings and Unemployment by Race and Ethnicity, Maryland, 2014



Source: American Community Survey, 2014

Assets

With less income, it follows that it is harder to save and build assets. Blacks and Hispanics face economic and racial barriers to wealth accumulation in Maryland and across the U.S., including difficulty buying a home in a popular neighborhood, accessing quality financial services including a mortgage, and earning a college degree.

Home ownership is the most common means of accumulating wealth, but in Maryland, as in the rest of the country, Blacks are more likely to be renters than homeowners. In 2014, 50 percent of Maryland's Black households lived in renter-occupied units compared to 25 percent of White households (American Community Survey, 2014; U.S. Census Bureau, 2015; U.S. Census Bureau, 2000).

While state-level data is not available, national data provides a window into the way income disparities lead to greater wealth disparities. For example, nationally, less than half of all households have investment assets, but even among these types of assets, there are large differences by race and ethnicity. More than 44 percent of White and Asian families have a 401K savings plan, while 32 percent of Black families and 26 percent of Hispanic families do. Similarly, one-third of White and Asian families have an IRA account, while less than 11 percent of Black and Hispanic families do; and more than 22 percent of White and Asian families have stocks or mutual funds, while less than 6 percent of Black and Hispanic families do (U.S. Census Bureau, 2011). With such a different base, Blacks and Hispanics are much less able to build assets for the future.

"Ultimately, these issues of race, ethnicity, and financial stability are interrelated and will continue to be in the decades to come."

Ultimately, these issues of race, ethnicity, and financial stability are interrelated and will continue to be in the decades to come. According to the National Center for Children in Poverty, children under 18 years are more likely to live in poverty or in low-income families than the general population, and that fact is directly related to parental education and employment levels, racial and ethnic disparities, housing instability, and family structure (Jiang, Ekono, & Skinner, 2015). For this reason, trends including the predominance of low-wage jobs, a continuing lack of affordable housing, and the persistence of race-based economic disparities have serious implications for the next generation.

JOBS

The most immediate challenge to financial stability for Maryland's ALICE households is employment – finding jobs with wages and numbers of hours that can support a basic household budget, as well as basic work protections such as employment security, paid sick days, and access to health care. While Maryland is subject to the same economic forces as the rest of the country, it has the unique situation of a large presence of government jobs – direct employment as well as jobs supported by government contracts – and jobs in education at both universities and medical institutions. While these jobs held steady through the Great Recession, they are subject to political pressures that can change funding with the election of a new administration, Congress, or university board of directors. Other important sources of income for some ALICE families are government benefit programs, and less commonly, income from investments.

Unemployment and Underemployment

The unemployment rate in Maryland has improved since the Great Recession, falling from 7.7 percent in 2010 to 5.8 percent in 2014. However, that statistic does not account for underemployment, i.e. those working less than 40 hours a week who want to be working more. The underemployment rate was 10.7 percent in 2014, down from 16.7 percent in 2010 (Bureau of Labor Statistics, 2010; Bureau of Labor Statistics, 2014; Bureau of Labor Statistics, 2015). According to national statistics from the Federal Reserve, half of part-time workers and one-third of underemployed workers would prefer to work more hours (Federal Reserve, 2015). A notably underemployed group is farm workers, who account for about 4 percent of the labor force in Maryland. While the average wage is $16 per hour, much of the work is seasonal and weather-dependent (Bureau of Labor Statistics, 2007 and 2014).

"In Maryland, ALICE is most likely to work in industries and occupations that not only pay low wages but also have low levels of job security, no paid sick days or parental leave, and no access to health care."

For a small but significant number of people, long-term unemployment continues to be a problem. As former Federal Reserve Chairman Ben Bernanke explained, "Because of its negative effects on workers' skills and attachment to the labor force, long-term unemployment may ultimately reduce the productive capacity of our economy" (Bernanke, 2012). Obviously, long spells of unemployment can also have disastrous financial consequences for low-income families.

In the current economy, pressure for additional family income often spurs teens to drop out of school in order to work. Maryland has relatively strong high school graduation rates –14 percent did not graduate on time in 2012-2013. But graduation rates are lower for youth in households where insufficient income drives family members to drop out of school and find jobs. Unfortunately, there are also fewer job opportunities for young people in today's economy as many part-time hourly jobs are now being taken by older workers who have lost their full-time jobs, especially in poorer areas. Across the U.S. in 2013, 16 percent of residents aged 18 to 24 were not enrolled in school, were not working, and had no degree beyond a high school diploma or GED; in Maryland, that rate was 14 percent (Annie E. Casey Foundation, 2013). Low graduation rates and high unemployment both contribute to higher rates of crime, teen pregnancy, and substance abuse.

Employment Practices

In Maryland, ALICE is most likely to work in industries and occupations that not only pay low wages but also have low levels of job security, no paid sick days or parental leave, and no access to health care (Schmitt, 2012; Schwartz, Wasser, Gillard, & Paarlberg, 2015; Watson & Swanberg, 2013). These industries in Maryland include tourism, education and health services, and transportation. The much-noted financial and information industries provide higher-wage jobs, which contribute strongly to the state's GDP, but offer fewer jobs overall, as discussed in Section III. Yet even within seemingly high-skilled industries, there is a substantial portion of workers who provide critical support services but do not receive high wages. For example, in the professional and business services industry nationally, 26 percent of jobs are administrative and support services (Bureau of Labor Statistics (BLS), 2013).

The employment practices in many of these low-wage jobs, especially part-time jobs, make it harder for workers to earn a minimal income or plan for the future. According to the BLS, nationally, only 23 percent of part-time workers in the private sector have medical benefits available, compared to 86 percent of full-time employees. Similarly, 37 percent of part-time

workers have access to retirement benefits, compared to 74 percent of full-time employees; and only 24 percent of part-time workers are offered paid sick leave, compared to 74 percent of full-time employees (Bureau of Labor Statistics (BLS), 2014)

Even within industries, employment practices can vary by employer. Within occupations, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits. Employers who provide appropriately structured jobs make a difference for Maryland's ALICE households. Research shows that these employers make a particular difference for workers with a disability, who are often disadvantaged economically and thus more likely to be ALICE (Ton, 2012; Schur, Kruse, Blasi, & Blanck, 2009).

One of the greatest economic shifts over the last 50 years has been the increase in working mothers. In 1967, 27.5 percent of mothers were primary or co-breadwinners for their families. By 2012, nearly two-thirds (63.3 percent) brought home at least 25 percent of their families' incomes (Glynn, 2014). This shift has a number of different repercussions for families. On the one hand, families have greater income or more diversified sources of income when there is more than one income earner. On the other, women still earn less than men and are more likely to work in low-wage jobs. These jobs typically have work scheduling policies and other practices that pose particular challenges for workers with significant responsibilities outside of their job, including caregiving, pursuing education and workforce training, or holding down a second job (Watson, Frohlich, & Johnston, 2014).

"While attention is often focused on top-level jobs in finance and information technology, a different group of occupations – many of them low-skilled, low-wage service jobs – will have the greatest impact on ALICE workers in the state."

Ultimately, low wages also mean that ALICE households cannot afford to save, and the loss of a job means that any savings accumulated in better times are used to cover basic living expenses. ALICE families have both the greatest risk of job loss and the least access to resources to soften the blow. The Pew Charitable Trusts Economic Mobility Project found that families that experienced unemployment suffered not only lost income during their period of not working, but also longer-term wealth losses, compromising their economic security and mobility (Boguslaw, et al., 2013).

The Future of Jobs in Maryland

The most immediate challenge to financial stability for Maryland's ALICE households is employment. Employment will depend on the growth of the Maryland economy and the kinds of jobs it produces. The impact of technology replacing jobs will also be an important factor in the future; both low-wage and high-wage jobs will be replaced.

Total jobs in Maryland are projected to grow slowly over the ten years from 2012 to 2022, but there is wide variation in the performance of various industries and geographies. While attention is often focused on top-level jobs in finance and information technology, a different group of occupations – many of them low-skilled, low-wage service jobs – will have the greatest impact on ALICE workers in the state.

Looking ahead, low-skilled jobs make up the largest share of occupations with the greatest projected growth from 2014 to 2024 (Figure 42). More than half of the 14,000 new jobs in the top 20 projected occupations in Maryland pay less than $20 per hour (equivalent to an annual full-time salary of less than $40,000), and most of those jobs will pay between $10 and $15 per hour. What stands out in this table is that only 4 percent of new jobs will pay between $20 and $30 per hour, and 44 percent of all jobs do not require more than a high school degree. On a positive note, however, 44 percent of all new jobs in Maryland will pay over $30 per hour; and 17 percent of those will require a Bachelor's degree. This rate is much higher than in most states (Maryland Department of Labor, Licensing and Regulation, 2016).

Figure 42.

Projected Occupational Demand by Wage, Education, and Work Experience, Maryland, 2014 to 2024

Occupational Title	2014 Number of Jobs	Annual New Growth	Hourly Wage	Education or Training	Work Experience
Registered Nurses	83,094	1,366	$34.30	Associate's degree	None
Elementary School Teachers	48,214	1,210	$30.56	Bachelor's degree	None
Secretaries and Administrative Assistants	71,930	1,051	$18.01	High school diploma or equivalent	None
Janitors and Cleaners	47,608	850	$11.24	Less than high school	None
Nursing Assistants	32,843	843	$13.25	Postsecondary non-degree award	None
Customer Service Representatives	48,499	742	$16.03	High school diploma or equivalent	None
Secondary School Teachers	37,538	694	$30.26	Bachelor's degree	None
Middle School Teachers	27,008	678	$31.65	Bachelor's degree	None
Personal Care Aides	15,577	642	$10.92	Less than high school	None
Teacher Assistants	28,030	591	$12.62	Some college, no degree	None
Retail Salespersons	71,936	576	$10.12	Less than high school	None
First-Line Supervisors of Office and Administrative Support Workers	39,354	543	$26.92	High school diploma or equivalent	Less than 5 years
Accountants and Auditors	28,947	524	$34.59	Bachelor's degree	None
Substitute Teachers	24,962	518	$15.11	Bachelor's degree	None
Laborers and Movers, Hand	36,886	518	$11.91	Less than high school	None
Security Guards	29,894	504	$13.83	High school diploma or equivalent	None
Computer Systems Analysts	15,794	481	$41.62	Bachelor's degree	None
Software Developers	16,128	475	$53.47	Bachelor's degree	None
Home Health Aides	11,392	470	$11.33	Less than high school	None
Medical Secretaries	14,568	436	$16.30	High school diploma or equivalent	None

Source: Maryland Department of Labor, Licensing and Regulation, 2015

"Looking ahead, low-skilled jobs make up the largest share of occupations with the greatest projected growth from 2014 to 2024."

These aggregate trends mask industry-level fluctuations and regional differences. Maryland is unusual to the extent its employment level relies on the federal, state, and local governments. The federal government has consistently been Maryland's largest employer, supplying about 500,000 of the state's 3 million civilian jobs, and one-third of the state economy is directly or indirectly dependent on federal spending. While government jobs provide stability at certain points in time, such as with the American Recovery and Reinvestment Act through the Great Recession, they are also vulnerable to politics, such as budget battles that reduce the number of government employees or cause short-term government shutdowns. These can, have negative consequences on household income and financial stability (Bureau of Labor Statistics, 2016; Fry, 2014).

There are significant differences between Maryland's 23 economic centers and the rest of the state. The economic centers are located primarily in the Baltimore-Washington Corridor, but also in Hagerstown, Salisbury and Westminster, which comprise about 1.6 percent of the land, 17 percent of households, and 42 percent of employment. The largest hub, in downtown Baltimore, contains over 200,000 jobs in utilities, education, and finance; most additional centers are along Maryland's interstate infrastructure, and contain more than 300,000 jobs in public administration, professional, scientific, and technical services, and company management. The rest of the state generates fewer than 25,000 jobs (National Center for Smart Growth Research and Education, 2012; Office Of Policy Analysis, 2010).

"With job growth in Maryland concentrated in sectors with low wages, investment in education will have a diminishing payoff, reducing the means by which ALICE families can raise their income to a more financially stable level."

With job growth in Maryland concentrated in sectors with low wages, investment in education will have a diminishing payoff, reducing the means by which ALICE families can raise their income to a more financially stable level. Out of the 20 top growing occupations in Maryland, few of the new jobs that will be generated will require high levels of education: none will require a master's or doctoral degree; 10 percent will require an associate's degree; 17 percent will require a bachelor's degree; 30 percent will require a postsecondary non-degree award; and 44 percent will require a high school diploma or less.

These projections support national findings that the U.S. economy is less able to generate middle-wage jobs than in years past. According to the Center for Economic and Policy Research, workers of all ages with four years or more of college are actually less likely to have a good job – paying at least $37,000 per year with employer-provided health insurance and an employer-sponsored retirement plan – now than three decades ago (Schmitt & Jones, 2012). Similarly, according to the Economic Policy Institute, the education and training levels necessary for the labor force of 2020 will not require a significantly greater level of education than workers currently possess (Thiess, 2012). The experience of recent college graduates shows that they are less likely to be gainfully employed than previous generations (Stone, Van Horn, & Zukin, 2012). With this employment outlook, the number of ALICE households will increase, as will demand for resources to fill the gap to financial stability.

Jobs and Technology

Technology is already an important part of Maryland's economy, and its role is projected to increase. Nationally, Maryland was ranked 5th on the 2014 New Economy Index published by the Information Technology and Innovation Foundation, and in 2015, it was ranked 3rd in "Innovation & Entrepreneurship" by the U.S. Department of Commerce's annual Enterprising States report. In 2015, Maryland's technology sector employed 181,320 workers, making it the country's 4th most dense state in this field (U.S. Department of Commerce, 2015; Maryland State Archives, 2016; The Information Technology & Innovation Foundation, 2014).

Technology's influence extends to both ends of the employment spectrum: generating jobs and eliminating them in equal measure. Improved automation may put some workers out of jobs and change the activities of others (Figure 43). The impact on ALICE workers will be mixed:

New opportunities to earn income: Technology has enabled new job opportunities, especially in the "gig" economy; these range from freelance writers to Uber drivers. Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2014, and is expected to grow to nearly 20 percent by 2020. These positions may help ALICE households who need to fill short-term gaps in standard employment, and may provide more lucrative opportunities than exist in the traditional employment market. Companies have also come to value the new hiring model since it provides flexibility to scale up or down on demand, and often can be cheaper than hiring a part-time or full-time employee on staff when considering health insurance and other benefits (Wald, 2014).

"While sometimes beneficial, the type of flexibility offered by contingent or on-call work does not help ALICE households make long-term financial plans. For one, there is no job security: A lucrative job today can be gone tomorrow."

Less job security: While sometimes beneficial, the type of flexibility offered by contingent or on-call work does not help ALICE households make long-term financial plans. For one, there is no job security: A lucrative job today can be gone tomorrow. In addition, independent contractor positions provide no benefits, such as health insurance and retirement plans, for ALICE families. They also lack other standard workplace protections. For example, independent contractors have no recourse under the Fair Labor Standards Act (FLSA), which mandates that eligible workers be compensated for hours worked in excess of 40 per workweek, or the Family and Medical Leave Act (FMLA), which entitles eligible workers to unpaid, job-protected leave depending on their work history with a company (Donovan, Bradley, & Shimabukuro, 2016).

Loss of low-wage jobs: Low-wage workers, especially those in jobs with repetitive tasks that require little education, are likely to be replaced by technological advances. The more a job involves judgment and analysis (usually associated with higher levels of education), the less likely it is to be replaced by technology. Among Maryland's top 20 occupations, more than 50 percent have a chance of being replaced by technology, and none of those require a bachelor's degree. Many of the jobs likely to be replaced (janitors, for example) are not highly coveted and are often difficult to fill (Brynjolfsson & McAfee, 2014; Frey & Osborne, September 2013).

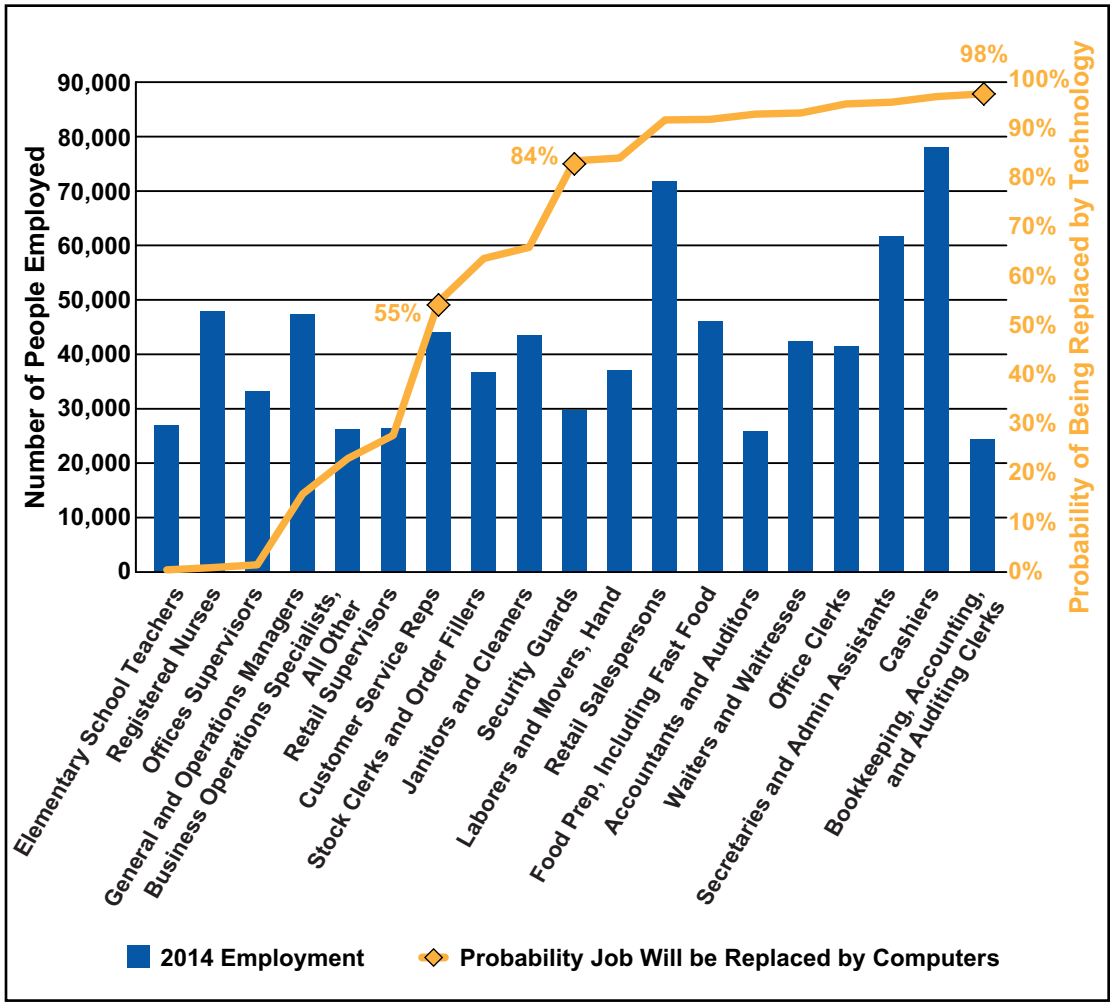
Unstable schedules: Job schedules are increasingly variable for low-wage workers. It's difficult to budget income against expenses when the number of hours fluctuates and workers can't predict their income. In some cases, low-wage jobs can affect a person's eligibility for government benefits as well. Having irregular hours also makes it difficult to plan transportation and child care (Watson, Frohlich, & Johnston, 2014; Center for Law and Social Policy, Retail Action Project, and Women Employed, 2014).

"There's more than a 90 percent chance that technology will replace the jobs of accountants and auditors making an average of $62,000 a year, highly educated mathematical technicians making $45,000 per year, and nuclear reactor power operators who make an average of $76,000 per year."

Economic change: The impact of new technology is not confined to low-wage jobs; there will be change across the economic and educational spectrum. The higher-paying the job, the more economical it is to find a computerized alternative. There's more than a 90 percent chance that technology will replace the jobs of accountants and auditors making an average of $62,000 a year, highly educated mathematical technicians making $45,000 per year, and nuclear reactor power operators who make an average of $76,000 per year. More people-oriented professions, such as teachers, nurses, and home health aides, are less likely to be replaced by new technology (Figure 43). Technological advances will almost certainly – with more than a 97 percent probability – render the jobs of cashiers, bookkeepers, and accountants obsolete. But many employees who use computers, accounting skills, or perform administrative functions have skills that can be transferred to other jobs. Most vulnerable are people in jobs that require minimal education and provide few transferable skills; these displaced workers will have the most difficulty finding new jobs (Frey & Osborne, September 2013).

Figure 43.

Employment by Occupation and Impact of Technology, Maryland, 2014



Source: Maryland Workforce Commission, 2015, BLS, Occupational Employment Survey Wages, 2014; Frey and Osborne, 2013.

The impact of technology on education: Technology – and increasingly affordable technology – will enable more online educational options, which in turn could make education more cost-effective and worthwhile. Colleges are enrolling more matriculated students into online courses and offering the wider community Massive Open Online Courses (MOOCs) as high-profit ventures (West, 2015). At the same time, however, technology makes it easier to create false educational organizations and to cheat unsuspecting students. As discussed in Section VI, for-profit colleges nationwide enroll about 11 percent of all higher education students but account for nearly 50 percent of all loan defaults. The U.S. Government Accountability Office (U.S. GAO) and several state Attorneys General are investigating numerous fraudulent educational practices and money-making education schemes (State Attorneys General, 2014; U.S. Government Accountability Office (U.S. GAO), September 21, 2009; U.S. Government Accountability Office (U.S. GAO), October 7, 2010; U.S. Government Accountability Office (U.S. GAO), August 4, 2010; Cohen P., 2015; Minnesota Attorney General's Office, 2016; United States Senate Health, Education, Labor and Pensions Committee, July 30, 2012; Maryland Department of Labor, Licensing and Regulation, 2016).

Technological innovation has the potential to change the jobs landscape in Maryland and across the U.S. Without technological change, national projections show that the U.S. economy will be less able to generate middle-wage jobs than in years past. But the timing and the extent of that change will depend on a host of economic factors, and the implications for ALICE families are not yet clear. There are two distinct challenges: First, to make sure that current low-wage workers have the opportunity to improve both skills and wages as technology creates new jobs, so that they are not left behind; and second, to ensure that the value of service jobs that cannot be replaced by technology – from teachers to health care workers – is recognized and rewarded economically.

VOTING

Whether ALICE households vote is an issue that comes to the fore during election seasons, especially because there is so much at stake in many state and national elections. Headlines, such as "Rich Americans are Nearly Twice as Likely to Vote as the Poor," (Huffington Post, April 17, 2014) reinforce perceptions that lower-income households do not vote (Kavoussi, 2014). An analysis of U.S. Census data reveals that voting rates have been highest for Americans 65 years and older, non-Hispanic Whites, individuals with high levels of education, and those with relatively high incomes (File, 2015).

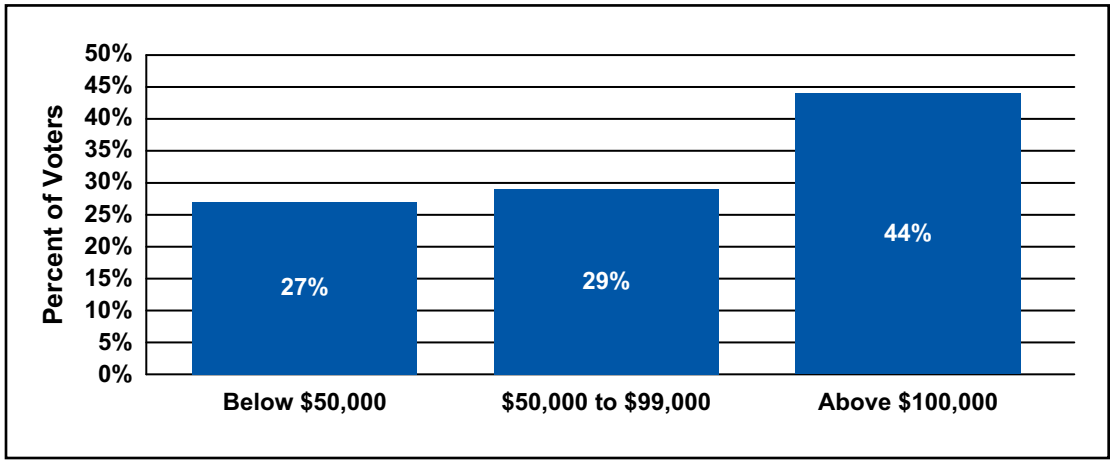
"An analysis of U.S. Census data reveals that voting rates have been highest for Americans 65 years and older, non-Hispanic Whites, individuals with high levels of education, and those with relatively high incomes."

While higher income groups vote at higher rates, the majority of ALICE households also vote and make up a sizable voting demographic. In fact, nationally, households with income below $50,000 per year (near the average ALICE Threshold) vote at only slightly lower rates than wealthier households: In the 2012 presidential election, 68 percent were registered to vote compared to 76 percent of households with income above $50,000, and 56 percent reported voting compared to 67 percent of households with income above $50,000. ALICE voters represent a substantial bloc of the total electorate, accounting for 30 percent of those registered and 28 percent of those who voted in the 2012 presidential election (U.S. Census Bureau, 2012).

ALICE voters make up a similar bloc of the Maryland electorate. In the 2012 Maryland presidential election, voters with household income below $50,000 per year, close to the ALICE Threshold, accounted for 27 percent of voters. In comparison, 29 percent of voters had income between $50,000 and $100,000, and 44 percent had income above $100,000 (Figure 44) (NBCNews.com, 2014).

Figure 44.

Maryland Voters by Annual Income, 2012 U.S. Presidential Election



Source: NBCnews.com, 2014

"Ultimately, strategies that put more money in the pockets of ALICE families – either by increasing their income or reducing their expenses – are needed now and in the future."

IMPROVING LIFE FOR ALICE: SHORT-, MEDIUM-, AND LONG-TERM STRATEGIES

The United Way ALICE Report provides important new data that can provide Maryland stakeholders with ideas to help people who are struggling in their communities. Ultimately, strategies that put more money in the pockets of ALICE families – either by increasing their income or reducing their expenses – are needed now and in the future. But even without a systemic overhaul, there are many ways, both big and small, to make a difference in the lives of ALICE.

The chart below (Figure 45) represents a range of strategies that could make a difference for ALICE families, but it is not a list of policy prescriptions. There is no single solution; the combination will be different for each community depending on available resources as well as how far a family's income falls below the ALICE Threshold. But, in general, many of these strategies can and do help, and many different stakeholders can play an important role. Research shows that the first place low-income households or those without emergency savings seek help are friends and family, followed by private nonprofits and government (Collins & Gjertson, 2013; Consumer and Community Development Research Section of the Federal Reserve Board's Division of Consumer and Community Affairs (DCCA), 2015; Lusardi, Achneider, & Tufano, 2011; Allard, Danziger, & Wathe, 2012).

Figure 45.

Short-, Medium-, and Long-Term Strategies to Assist Households with Income below the ALICE Threshold

Strategies to Assist ALICE Families			
	SHORT-TERM	MEDIUM-TERM	LONG-TERM
Friends and Family	• Temporary housing • Food • Rides • Child care • Caregiving for ill/elderly relatives	• Loans	• Support to access good employers
Nonprofits	• Temporary housing • Food pantries • Utility assistance • Home repair • Tax preparation • Caregiver respite • Subsidized child care	• Loans and affordable financial products	• Support to access good employers
Employers	• Paid days off • Transportation assistance	• Regular work schedule • Full-time opportunities • Higher wages • Benefits • Flex-time • Telecommuting • HR resources for caregivers • On-site health services, presentations, wellness incentives	• Career paths • Mentoring
Government	• TANF • Child care and housing subsidies • Educational vouchers and charter school options • Social Security credit for caregivers • Tax credit for caregivers	• Quality, affordable housing, child care, education, health care, transportation, and financial products • Reduced student loan burden • Integrated public services • Job training and educational assistance	• Attract higher-skilled jobs • Strengthen infrastructure

Disclaimer: Using unbiased, publicly available data, the ALICE Report presents new measures and fresh language to better explain the struggles many families face in this economy. The strategies outlined above are aimed at assisting ALICE households, but do not constitute specific policy recommendations or imply the endorsement of the Research Advisory Committee, local United Ways in Maryland, or our sponsor, OneMain Financial.

"Short-term intervention by family, employers, nonprofits, and government throughout Maryland can be essential to supporting a household through a crisis and preventing a downward spiral into homelessness."

Efforts to help ALICE and poverty-level households support themselves can be broken down into short-, medium-, and long-term actions. Short-term intervention by family, employers, nonprofits, and government throughout Maryland can be essential to supporting a household through a crisis and preventing a downward spiral into homelessness. The chief value of short-term measures is in the stability that they provide. Food pantries, TANF, utility assistance, emergency housing repairs, and child care subsidies all help stabilize ALICE households, potentially preventing much larger future costs.

"To permanently reduce the number of ALICE households, broader and more strategic action is needed. For ALICE households to be able to support themselves, structural economic changes are required to make Maryland more affordable and provide better jobs."

To permanently reduce the number of ALICE households, broader and more strategic action is needed. For ALICE households to be able to support themselves, structural economic changes are required to make Maryland more affordable and provide better jobs. The cost of basic necessities – housing, child care, transportation, food, and health care – is high in Maryland relative to the income ALICE households have. The financial stability of this group will not improve markedly unless broad improvements are made to the housing market and the health care delivery system. Investments in transportation infrastructure, affordable quality child care, and healthy living would also help.

One of the most direct and significant ways to help ALICE would be to provide job opportunities, in the form of either an increase in the wages of current low-wage jobs or an increase in the number of higher-paying jobs. This would enable ALICE households to afford to live near their work, build assets, and become financially independent. How much would have to change? **In Maryland, 36 percent, or 894,490, of the state's 2.5 million jobs pay less than $15.30 per hour, the least amount needed for each of two working parents to support their family.**

The biggest impact on income opportunity in Maryland would come through a substantial increase in the number of medium- and high-skilled jobs in both the public and private sectors. Such a shift would require an influx of new businesses and possibly new industries, as well as increased education and training.

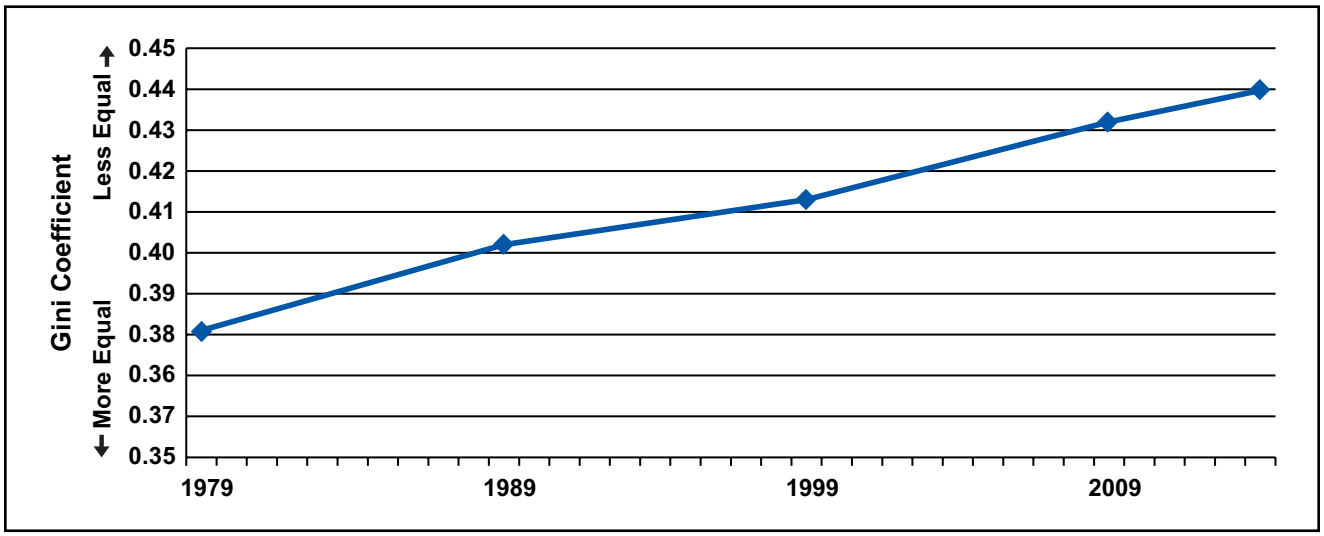
In expanding job opportunities, both the kind of job and the kind of employer matter. Across industries, employers who can offer adequate wages and benefits, consistent schedules, job security, and advancement potential can make a significant difference for ALICE households.

In addition, the extensive use of alternative financial services in Maryland suggests that more cost-effective financial resources, such as better access to savings, auto loans, and sound microloans, would also help ALICE households become more financially stable.

Ultimately, improvements in job opportunities and a decrease in the cost of household essentials would enable ALICE households to afford to live near their work, build assets, and become financially independent.

APPENDIX A – INCOME INEQUALITY IN MARYLAND

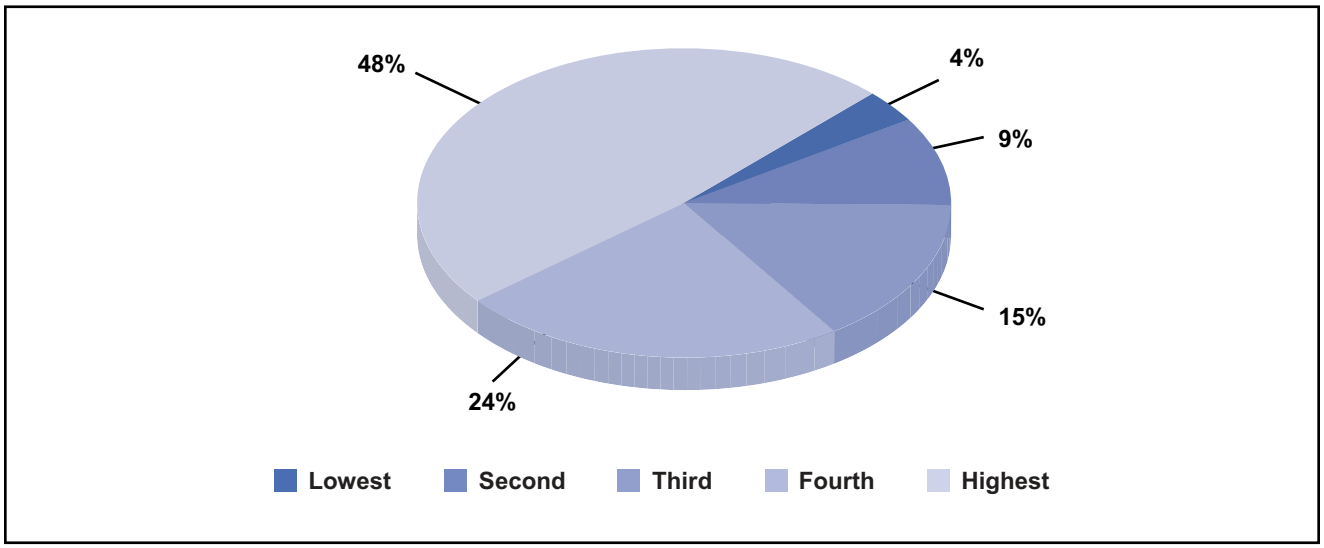
Income Inequality in Maryland, 1979–2014



Source: American Community Survey, 1979 to 2014

The Gini index is a measure of income inequality. It varies from 0 to 100 percent, where 0 indicates perfect equality, and 100 indicates perfect inequality (when one person has all the income). The distribution of income in Maryland was 17 percent more unequal in 2014 than in 1979.

Income Distribution by Quintile in Maryland, 2014



Source: American Community Survey, 2012

Income distribution is a tool to measure how income is divided within a population. In this case, the population is divided into five groups or quintiles. In Maryland, the top 20 percent of the population – the highest quintile receives 48 percent of all income, while the bottom quintile earns only 4 percent. If five Maryland residents divided $100 according to the current distribution of income, the first person would get $48; the second would get $24, the third, $15, the fourth, $9, and the last, $4.

APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY

The ALICE Threshold – based upon the Household Survival Budget – determines how many households are struggling in a county. Using the Household Survival Budgets for different household combinations, a pair of ALICE Thresholds is developed for each county, one for households headed by someone younger than 65 years old and one for households headed by someone 65 years and older.

- For households headed by someone under 65 years old, the ALICE Threshold is calculated by adding the Household Survival Budget for a family of four plus the Household Survival Budget for a single adult, dividing by 5, and then multiplying by the average household size for households headed by someone under 65 years old in each county.
- The ALICE Threshold for households headed by someone 65 years old and over is calculated by multiplying the Household Survival Budget for a single adult by the average senior household size in each county.
- The results are rounded to the nearest Census break ($30,000, $35,000, $40,000, $45,000, $50,000, $60,000, or $75,000).

The number of ALICE households is calculated by subtracting the number of households in poverty as reported by the American Community Survey, 2007 to2014, from the total number of households below the ALICE Threshold. The number of households in poverty by racial/ethnic categories is not reported by the American Community Survey, so when determining the number of ALICE households by race/ethnicity, the number of households earning less than $15,000 per year is used as an approximation for households in poverty.

*Note: American Community Survey data for Maryland counties with populations over 65,000 are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates. Because there was not a 5-year survey for 2007, the data for the least populated counties (see * in chart below) is not available. For statewide totals, the numbers from counties are extrapolated from overall percentages. Starting in 2014, there is no 3-year survey data, so that only 1- and 5-year estimates are used in the ALICE calculations from that year on.*

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Maryland, 2014

County	Total HHs	HHs below ALICE Threshold	Percent HHs below ALICE Threshold (AT) – Race/Ethnicity				Percent HHs below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH under 65 years	ALICE Threshold – HH 65 years and over
Allegany	29,348	39%	58%	63%	67%	37%	38%	$35,000	$25,000
Anne Arundel	203,775	28%	32%	33%	41%	26%	30%	$60,000	$40,000
Baltimore City	238,897	45%	39%	54%	43%	29%	47%	$40,000	$30,000
Baltimore County	311,099	40%	35%	47%	54%	35%	43%	$60,000	$40,000
Calvert	31,200	34%	33%	50%	47%	30%	37%	$75,000	$50,000
Caroline	11,842	38%	28%	54%	51%	34%	44%	$45,000	$35,000
Carroll	59,430	28%	18%	38%	33%	28%	41%	$60,000	$40,000
Cecil	36,857	35%	32%	46%	60%	33%	48%	$50,000	$40,000
Charles	54,600	32%	28%	34%	24%	26%	45%	$60,000	$50,000
Dorchester	13,419	43%	43%	66%	49%	34%	50%	$40,000	$35,000
Frederick	89,084	32%	33%	44%	45%	31%	47%	$60,000	$50,000
Garrett	11,851	35%	22%	100%	7%	35%	43%	$35,000	$30,000
Harford	92,304	34%	30%	46%	40%	32%	47%	$60,000	$45,000
Howard	109,651	22%	23%	33%	41%	19%	30%	$60,000	$50,000

County	Total HHs	HHs below ALICE Threshold	Percent HHs below ALICE Threshold (AT) – Race/Ethnicity				Percent HHs below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH under 65 years	ALICE Threshold – HH 65 years and over
***Kent**	7,448	40%	36%	67%	29%	35%	43%	$50,000	$35,000
Montgomery	364,854	27%	28%	39%	43%	20%	30%	$60,000	$45,000
Prince George's	307,022	38%	34%	37%	52%	31%	38%	$60,000	$45,000
Queen Anne's	17,354	29%	42%	54%	53%	26%	40%	$60,000	$40,000
Somerset	8,498	53%	62%	65%	100%	46%	42%	$45,000	$25,000
St. Mary's	39,179	32%	24%	52%	42%	27%	43%	$60,000	$40,000
Talbot	16,140	39%	33%	58%	64%	36%	39%	$50,000	$40,000
Washington	54,722	42%	36%	59%	46%	42%	53%	$50,000	$35,000
Wicomico	37,036	35%	25%	52%	56%	29%	38%	$40,000	$30,000
Worcester	20,492	31%	42%	57%	48%	27%	29%	$40,000	$30,000

APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES

The Household Survival Budget provides the foundation for a threshold for economic survival in each county. The Budget is comprised of the actual cost of five household essentials plus a 10 percent contingency and then required taxes on the total for each county. The minimum level is used in each category for 2007, 2010, 2012, and 2014. The line items and sources are reviewed below.

HOUSING

The housing budget is based on HUD's Fair Market Rent (40th percentile of gross rents) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more. The rent includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone service. If the owner pays for all utilities, then the gross rent equals the rent paid to the owner.

Source: U.S. Department of Housing and Urban Development (HUD)

CHILD CARE

The child care budget is based on the average annual cost of care for one infant and one preschooler in Registered Family Child Care Homes (the least expensive child care option). Data is compiled by the Supporting Families Together Association and reported to the National Association of Child Care Resource and Referral Agencies (NACCRRA), nationally known as Child Care Aware. When data is missing, state averages are used, though missing data may mean child care facilities are not available in those counties and residents may be forced to use facilities in neighboring counties.

Source: Maryland Family Network documents and data; email correspondence with Steve Rohde, Deputy Director, Maryland Family Network

FOOD

The food budget is based on the Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) "Food Plans: Cost of Food at Home, U.S. Average," June 2007. The household food budget is adjusted for six select household compositions including: single adult male 19-50 years old; family of two adults (male and female) 19-50 years old; one adult female and one child 2-3 years old; one adult female and one child 9-11 years old; family of four with two adults (male and female) and children 2-3 and 4-5 years old; and family of four with two adults (male and female as specified by the USDA) and children 6-8 and 9-11 years old. Data for June is used as that is considered by USDA to be the annual average. Maryland's food costs are adjusted for regional price variation, "Regional Variation Nearly Double Inflation Rate for Food Prices," Food CPI, Price, and Expenditures, USDA, 2009.

Sources:
http://www.cnpp.usda.gov/USDAFoodCost-Home.htm
http://www.cnpp.usda.gov/Publications/FoodPlans/2007/CostofFoodJun07.pdf
http://www.ers.usda.gov/media/176139/page19.pdf

TRANSPORTATION

The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan statistical areas and regions, Maryland's counties were matched with the most local level possible.

Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). Building on work by the Institute of Urban and Regional Development, we suggest that in the counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead (Porter & Deakin, 1995; Pearce, 2015). Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas, oil, and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.

Source: http://www.bls.gov/cex/csxmsa.htm#y0607

HEALTH CARE

The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES data is delivered by metropolitan areas and regions, Maryland's counties were matched with the most local level possible. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). The health care budget does not include the cost of health insurance.

Starting with the 2016 ALICE Reports, the health care cost will incorporate changes from the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid but in many cases cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the "shared responsibility payment" – the penalty for not having coverage – to the current out-of-pocket health care spending. The penalty for 2014 was the higher of these: 1 percent of household income, yearly premium for the national average price of a Bronze plan sold through the Marketplace, or $95 per adult and $47.50 per child under 18, for a maximum of $285.

Source: http://www.bls.gov/cex/csxmsa.htm#y0607

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (including taxes) to cover cost overruns.

TAXES

The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit. Maryland income tax rates remained flat from 2007 to 2014, but the income brackets increased slightly. Maryland tax calculations also include the Personal Tax Credit.

Federal taxes include income tax using standard deductions and exemptions for each household type. The federal tax brackets increased slightly from 2007 to 2010 to 2014, though rates stayed the same. Federal taxes also include the employee portions of Social Security and Medicare at 6.2 and 1.45 percent respectively. The employee Social Security tax holiday rate of 4.2 percent was incorporated for 2012.

Sources:

Federal:
Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions, 2007, 2010, 2012 and 2014
http://www.irs.gov/pub/irs-prior/i1040—2014.pdf
http://www.irs.gov/pub/irs-prior/i1040—2012.pdf
http://www.irs.gov/pub/irs-prior/i1040—2010.pdf
http://www.irs.gov/pub/irs-prior/i1040—2007.pdf

Maryland:
Comptroller of Maryland
http://forms.marylandtaxes.com/14_forms/Resident_booklet.pdf
http://forms.marylandtaxes.com/12_forms/Resident_booklet.pdf
http://forms.marylandtaxes.com/10_forms/Resident_booklet.pdf
http://forms.marylandtaxes.com/07_forms/Resident_booklet.pdf
https://www.revenue.wi.gov/taxpro/calctbls.html
http://taxes.marylandtaxes.com/Individual_Taxes/Individual_Tax_Types/Income_Tax/Filing_Information/Determine_Tax_Credits_and_Deductions/Child_and_Dependent_Care_Tax_Credit.shtml

HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget for all household variations by county can be found at:
http://spaa.newark.rutgers.edu/united-way-alice

APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES

The Household Stability Budget represents the cost of living in each county at a modest but sustainable level, in contrast to the basic level of the Household Survival Budget. The Household Stability Budget is comprised of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent contingency item, as well as taxes for each county. The data builds on the sources from the Household Survival Budget; differences are reviewed below.

HOUSING

The housing budget is based on HUD's median rent for a one-bedroom apartment, rather than an efficiency unit, at the Fair Market Rent of 40th percentile, for a single adult. For a head of household with children, the basis is the rent for a two-bedroom apartment at the median rent; housing for a family is based on the American Community Survey's median monthly owner costs for those with a mortgage, instead of rent for a two-bedroom apartment at the 40th percentile. Real estate taxes are included in the tax category below for households with a mortgage.

CHILD CARE

The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically more than 30 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by Maryland Family Network and reported to the national organization Child Care Aware.

FOOD

The food budget is based on the USDA's Moderate Level Food Plans for the cost of food at home (second of four levels), adjusted for regional variation, plus the average cost of food away from home as reported by the Consumer Expenditure Survey (CES).

TRANSPORTATION

Where there is public transportation, family transportation expenses include public transportation for one adult and gas and maintenance for one car; costs for a single adult include public transportation for one, and half the cost of gas and maintenance for one car. Where there is no public transportation, family expenses include costs for leasing one car and for gas and maintenance for two cars, and single-adult costs reflect leasing, gas, and maintenance for one car as reported by the CES.

HEALTH CARE

The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending from the CES.

Sources:
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2012/tiic2.htm
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2012/tviid2.htm

CELL PHONE

Most jobs now require access to the internet and a smartphone. These are necessary for work schedules, changes in start time or location, access to work support services, and customer follow-up. The Stability Budget includes the minimal cost of a smartphone for each adult in the family.

Source: Consumer Reports, Cell Phone Plan Comparison, 2014
http://www.consumerreports.org/cro/news/2014/01/best-phone-plans-for-your-family-save-money/index.htm

SAVINGS

The Household Stability Budget also includes a 10 percent line item for savings, a category that is essential for sustainability. This provides a cushion for emergencies and possibly allows a household to invest in their education, house, car, and health as needed.

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (not including taxes or savings) to cover cost overruns.

TAXES

Taxes increase for the Household Stability Budget, but the methodology is the same as in the Household Survival Budget. The one difference is that a mortgage deduction is included for families who are now homeowners. In addition, while real estate taxes were included in rent in the Household Survival Budget, they are added to the tax bill here for homeowners.

HOUSEHOLD STABILITY BUDGET

Average Household Stability Budget, Maryland, 2014

Monthly Costs – Maryland Average – 2014		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$1,052	$1,519
Child Care	$-	$1,587
Food	$379	$1,174
Transportation	$408	$1,292
Health Care	$261	$972
Cell Phone	$64	$99
Savings	$216	$664
Miscellaneous	$216	$664
Taxes	$656	$2,167
Monthly Total	$3,253	$10,138
ANNUAL TOTAL	$39,030	$121,656
Hourly Wage	*$19.52*	*$60.83*

The Household Stability Budget for all household variations by county can be found at: *http://spaa.newark.rutgers.edu/united-way-alice*

APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES

The ALICE Income Assessment is a tool to measure how much households need to reach the ALICE Threshold compared to their actual income, which includes earned income as well as cash government assistance and in-kind public assistance. The Unfilled Gap is calculated by totaling the income needed to reach the Threshold, then subtracting earned income and all government and nonprofit spending. Household income includes wages, dividends, and Social Security.

There are many resources available to low-income families. The ones included here are those that benefit households below the ALICE Threshold, not resources that benefit society in general. For example, spending on free and reduced-price school lunches is included; public education budgets are not. Data is for 2012 unless otherwise noted.

Sources:
Community Health Benefits – NCCS Data Web Report Builder, Statistics of Income 990 c3 Report for 2012, Urban Institute

Department of Treasury, "USAspending.gov Data Download," Bureau of the Fiscal Service, accessed 9/1/15: https://www.usaspending.gov/DownloadCenter/Pages/DataDownload.aspx

Federal spending data was gathered from Office of Management and Budget, "Fiscal Year 2016 Analytical Perspectives Budget of the U.S. Government," U.S. Government Printing Office, Washington, DC. 2016: https://www.gpo.gov/fdsys/browse/collectionGPO.action?collectionCode=BUDGET

Non-Profit Revenue for Human Services, registered charity – NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute, 2012

State spending data was gathered from: National Association of State Budget Officers (NASBO), "State Expenditure Report: Examining Fiscal 2012-2014 State Spending," 2014: https://www.nasbo.org/sites/default/files/State%20Expenditure%20Report%20%28Fiscal%202012-2014%29S.pdf

Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap

Supplemental Social Insurance, B19066 – Aggregate Supplemental Security Income (SSI) in the Past 12 Months For Households, American Community Survey, 2014

Earned income Tax Credit – Federal spending retrieved from https://www.eitc.irs.gov/EITC-Central/eitcstats

FEDERAL SPENDING

Social Services

- Temporary Assistance for Needy Families (TANF) – Provides cash assistance to low-income families.
- Social Security Disability Insurance – Provides funds to offset the living costs of disabled workers who formerly contributed to Social Security but are not old enough to draw it.
- Social Services Block Grant – Funds programs that allow communities to achieve or maintain economic self-sufficiency to prevent, reduce, or eliminate dependency on social services.

Child Care and Education

Only programs that help children meet their basic needs or are necessary to enable their parents to work are included. Though post-secondary education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included.

- Head Start – Provides money for agencies to promote school readiness for low-income children by providing health, education, nutritional, and social services to children and their parents.
- Neglected and Delinquent Children and Youth Education – Supports education of children and youths in correctional institutions
- Rural and Low-Income Schools Program – Assists rural districts in meeting their state's definition of adequate yearly progress.
- Homeless Children and Youth Education – Supports an office for coordination of the education of homeless children and youths in each state and helps ensure that homeless children, including preschoolers and youths, have equal access to free and appropriate public education.

Food

- Supplemental Nutrition Assistance Program (SNAP) – Provides money to low-income households to supplement their food budgets. Formerly Food Stamps.
- School Lunch Program – Subsidizes lunches for low-income children in schools or residential institutions.
- School Breakfast Program – Provides funds to schools to offset the costs of providing a nutritious breakfast and reimburses the costs of free and reduced-price meals.
- Child and Adult Care Food Program – Provides grants to non-residential care centers, after-school programs, and emergency shelters to provide nutritious meals and snacks.
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) – Provides pregnant women and children through age five with money for nutritious foods and referrals to health services.

Housing

- Section 8 Housing Choice Vouchers – Tenant-based rental assistance for low-income families; includes Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857).

- Low Income Home Energy Assistance Program (LIHEAP) – Provides funds to nonprofits to help low-income homeowners afford heating and cooling costs. The program may give money directly to a homeowner or give to an energy supplier on the homeowner's behalf.
- Community Development Block Grants (CDBG) – Provide annual grants to develop decent housing and a suitable living environment and to expand economic opportunities, principally for low- and moderate-income people.

EITC

- Earned Income Tax Credit, Statistics for Tax Returns with EITC, 2014: *https://www.eitc.irs.gov/EITC-Central/eitcstats*

HEALTH CARE

- Medicaid – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.
- Children's Health Insurance Program (CHIP) – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state's discretion, to low-income pregnant women and legal immigrants.

STATE AND LOCAL GOVERNMENT SPENDING

Spending on ALICE was estimated from the National Association of State Budget Officers' (NASBO) "State Expenditure Report: Examining Fiscal 2012-2014 State Spending," 2014which includes most data on benefits provided by Maryland.

Maryland state EITC is 4 percent of the federal EITC for families with one child, 11 percent for two children, and 34 percent for three children.

Source for amount spent in 2014:
Maryland Department of Revenue, 2015:
http://dbm.maryland.gov/budget/Documents/operbudget/FY14TaxExpendituresRpt.pdf

NONPROFIT ASSISTANCE

- Non-Profit Revenue for Human Services – Nonprofits as reported on Form 990EZc3 and 990c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Most current data is for 2012. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990c3 Report, Urban Institute.
  Source: *http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1*
- Community Health Benefit – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including unreimbursed Medicaid minus direct offsetting revenue as reported on the 990c3 Report. Most current data is for 2012. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990c3 Report for 2010, Urban Institute.
  Source: *http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1*

APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES

The Economic Viability Dashboard is composed of three indices: The Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index. The methodology and sources for each are presented below.

INDEX METHODOLOGY

Each index in the Dashboard is composed of different kinds of measures. The first step is therefore to create a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to "z-scores", which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu) / \sigma$$

Where x is the indicator's value, μ is the unweighted average, σ is the standard deviation for that indicator, and z is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the violent crime rate, the scores are multiplied by -1. In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100.

INDICATORS AND THEIR SOURCES

Housing Affordability Index

- Affordable Housing Gap – Measures the number of units needed to house all ALICE and poverty-level households spending no more than one-third of their income on housing.. The gap is presented as a percent of the total housing stock to make it comparable between counties. The gap is calculated as the number of ALICE households minus the number of rental and owner-occupied housing units that ALICE households can afford.
  Source: American Community Survey and ALICE Threshold calculations

- Housing Burden – Households spending more than 30 percent of income on housing.
  Source: American Community Survey

- Real Estate Taxes – Median real estate taxes.
  Source: American Community Survey, Table B25103

Job Opportunities Index

- Income Distribution – Share of income of the lowest two quintiles.
  Source: American Community Survey

- Unemployment Rate – U.S. Department of Labor, Bureau of Labor Statistics.
  Source: http://www.bls.gov/lau/#tables

- New Hire Wages (4th quarter) – Quarterly Workforce Indicators (QWI), U.S. Census.
  Source: LED Extraction Tool: http://ledextract.ces.census.gov/

Community Resources Index

- Education Resources – Enrollment of 3- to 4-year-olds in preschool.
  Source: American Community Survey, Table B14003

- Health Resources – Percent of population under 65 years old with health insurance
  Source: U.S. Bureau of the Census, Small Area Health Insurance Estimates, American Community Survey

- Social Capital – Percent of population 18 and older registered to vote. For consistency with the presidential cycle, for 2014, we use 2014 data; for 2010, we use 2010 data; and for 2007, we use 2006 data.
  Sources:
  U.S. Election Assistance Commission, Election Administration and Voting Survey and Data Sets, Section F, 2014 and 2010:
  http://www.eac.gov/research/election_administration_and_voting_survey.aspx
  Maryland Board of Elections
  http://elections.maryland.gov/elections/2006/turnout/general/county_wide.html

Economic Viability Dashboard, Maryland, 2014

County	Housing Affordability	Job Opportunities	Community Resources
Allegany County	Good (67)	Poor (39)	Good (58)
Anne Arundel County	Good (65)	Good (57)	Good (61)
Baltimore City	Poor (45)	Fair (48)	Poor (44)
Baltimore County	Good (62)	Fair (53)	Fair (57)
Calvert County	Poor (44)	Fair (52)	Fair (57)
Caroline County	Fair (51)	Poor (42)	Poor (38)
Carroll County	Fair (59)	Good (67)	Good (67)
Cecil County	Fair (51)	Good (59)	Fair (48)
Charles County	Poor (31)	Good (56)	Good (61)
Dorchester County	Poor (47)	Poor (34)	Fair (49)
Frederick County	Poor (38)	Good (59)	Good (63)
Garrett County	Good (73)	Fair (48)	Poor (38)
Harford County	Good (68)	Good (60)	Good (67)
Howard County	Fair (48)	Good (55)	Good (64)
Kent County	Fair (54)	Poor (44)	Poor (44)
Montgomery County	Fair (52)	Poor (44)	Fair (48)
Prince George's County	Fair (48)	Fair (49)	Poor (36)
Queen Anne's County	Fair (54)	Fair (45)	Good (64)
Somerset County	Fair (48)	Poor (29)	Poor (30)
St. Mary's County	Good (60)	Fair (48)	Fair (54)
Talbot County	Poor (46)	Poor (42)	Fair (57)
Washington County	Fair (59)	Good (56)	Poor (40)
Wicomico County	Good (60)	Good (69)	Fair (53)
Worcester County	Good (61)	Fair (52)	Fair (48)

APPENDIX G – HOUSING DATA BY COUNTY

This table presents key housing data for each county in Maryland in 2014, for both owner-occupied and renter-occupied housing units. For owner-occupied units, the table presents the percent of owner units that are occupied by households with income below the ALICE Threshold and the percent of all owner-occupied units that are housing burdened, meaning that housing costs are more than 30 percent of household income. For renter-occupied units, the table presents the percent of renter units occupied by households with income below the ALICE Threshold and the percent of all renter-occupied units that are housing burdened. In addition, the table includes the Affordable Housing Gap, an average of the high and low estimates of the number of additional rental units needed to enable all households below the ALICE Threshold to spend less than one-third of their income on housing.

Housing Data by County, Maryland, 2014

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay more than 30% of Income	Renter-Occupied	Percent Rented by HHs below ALICE Threshold	Housing Burden: Percent Renters Pay more than 30% of Income	Gap in Rental Stock Affordable for All HHs below ALICE Threshold	American Community Survey Estimate
Allegany	19,223	32%	20%	10,125	65%	53%	4,290	1-Year
Anne Arundel	150,981	20%	27%	52,794	42%	45%	3,854	1-Year
Baltimore City	109,782	27%	32%	129,115	55%	55%	30,052	1-Year
Baltimore County	201,738	25%	25%	109,361	56%	51%	1,772	1-Year
Calvert	24,771	34%	28%	6,429	63%	42%	1,599	1-Year
Caroline	8,383	35%	33%	3,459	68%	53%	1,134	5-Year
Carroll	48,413	22%	23%	11,017	53%	51%	1,108	1-Year
Cecil	27,226	30%	28%	9,631	61%	49%	2,278	1-Year
Charles	41,556	31%	30%	13,044	76%	67%	5,038	1-Year
Dorchester	8,836	27%	32%	4,583	64%	55%	1,063	5-Year
Frederick	65,959	35%	26%	23,125	70%	52%	2,553	1-Year
Garrett	8,984	29%	24%	2,867	63%	47%	1,133	5-Year
Harford	71,132	22%	22%	21,172	59%	51%	517	1-Year
Howard	79,597	11%	23%	30,054	39%	45%	2,043	1-Year
Kent	5,383	35%	30%	2,065	65%	50%	580	5-Year
Montgomery	238,803	14%	25%	126,051	41%	52%	18,664	1-Year
Prince George's	185,502	21%	32%	121,520	48%	53%	4,520	1-Year
Queen Anne's	14,684	21%	31%	2,670	53%	50%	351	5-Year
Somerset	5,492	51%	37%	3,006	82%	63%	1,279	5-Year
St. Mary's	27,130	19%	20%	12,049	49%	46%	1,466	1-Year
Talbot	11,302	32%	30%	4,838	66%	59%	1,874	5-Year
Washington	34,429	32%	25%	20,293	68%	47%	5,498	1-Year
Wicomico	22,875	21%	25%	14,161	51%	54%	3,431	1-Year
Worcester	15,738	25%	31%	4,754	55%	53%	1,395	5-Year

Source: American Community Survey, 2014; counties with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. Starting in 2014, there are no 3-year estimates.

APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR MARYLAND MUNICIPALITIES

Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in Maryland. Key data and ALICE statistics for the state's municipalities are presented here. Because they build on American Community Survey data, for most towns with populations over 65,000, the data are 1-year estimates; for populations under 65,000, data are 5-year estimates. (Starting in 2014, there are no 3-year estimates.) The Gini coefficient shows income inequality in each municipality, varying from 0 (perfect equality) to 100 percent (perfect inequality, when one person has all the income).

Key Facts and ALICE Statistics by Municipality, Maryland, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Barton, Allegany County	537	203	8%	22%	70%	0.40	7.7	96.3	12%	9%	5-Year
Bel Air, Allegany County	1,119	523	15%	10%	75%	0.36	5.9	91.4	18%	0%	5-Year
Bowling Green, Allegany County	1,400	463	19%	25%	56%	0.41	5.8	97.6	30%	51%	5-Year
Bowmans Addition, Allegany County	717	277	17%	15%	68%	0.38	25.1	90.7	39%	33%	5-Year
Corriganville, Allegany County	391	163	12%	15%	73%	0.29	14.6	95.1	19%	50%	5-Year
Cresaptown, Allegany County	5,048	1,195	17%	17%	66%	0.47	7.1	93.4	24%	72%	5-Year
Cumberland, Allegany County	20,557	8,892	22%	26%	52%	0.48	12.9	89.4	26%	49%	5-Year
Danville, Allegany County	344	141	22%	25%	53%	0.44	11.6	95.3	5%	0%	5-Year
Eckhart Mines, Allegany County	863	397	10%	20%	70%	0.40	3.6	98	14%	0%	5-Year
Ellerslie, Allegany County	482	191	3%	30%	67%	0.48	4.8	91.7	23%	17%	5-Year
Frostburg, Allegany County	8,802	3,201	37%	17%	46%	0.53	11.8	93.4	17%	62%	5-Year
Grahamtown, Allegany County	280	150	17%	0%	83%	0.20	3.1	82.1	58%	0%	5-Year
La Vale, Allegany County	3,117	1,303	10%	18%	72%	0.48	4.3	94.6	17%	49%	5-Year
Lonaconing, Allegany County	1,149	436	24%	15%	61%	0.43	11.2	93.9	17%	34%	5-Year
McCoole, Allegany County	514	201	14%	5%	81%	0.32	6.5	85.4	21%	0%	5-Year
Midland, Allegany County	639	262	11%	21%	68%	0.36	13.7	81.5	14%	44%	5-Year
Moscow, Allegany County	234	107	11%	31%	58%	0.35	0	96.2	7%	100%	5-Year
Mount Savage, Allegany County	791	340	7%	23%	70%	0.34	19.8	88.5	15%	0%	5-Year
Pleasant Grove, Allegany County	339	158	30%	18%	52%	0.47	6.3	95.6	14%	80%	5-Year
Potomac Park, Allegany County	1,889	435	11%	25%	64%	0.54	5	89.1	23%	58%	5-Year
Rawlings, Allegany County	714	269	10%	30%	60%	0.47	4.3	95.8	23%	100%	5-Year
Westernport, Allegany County	1,807	746	14%	19%	67%	0.45	13.1	91.5	13%	40%	5-Year
Zihlman, Allegany County	357	151	3%	28%	69%	0.27	35	92.7	16%	0%	5-Year
Annapolis, Anne Arundel County	38,599	15,781	9%	28%	63%	0.48	5.1	88	30%	44%	5-Year
Annapolis Neck, Anne Arundel County	11,266	4,516	3%	16%	81%	0.44	4.7	97.5	30%	54%	5-Year
Arden on the Severn, Anne Arundel County	2,245	873	4%	12%	84%	0.33	8.7	98.1	21%	100%	5-Year
Arnold, Anne Arundel County	23,131	8,215	4%	16%	80%	0.38	4.3	94.4	28%	45%	5-Year
Brooklyn Park, Anne Arundel County	14,136	5,046	12%	37%	51%	0.41	11	88.7	27%	44%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Cape St. Claire, Anne Arundel County	8,858	3,203	4%	19%	77%	0.36	5.5	94.6	27%	58%	5-Year
Crofton, Anne Arundel County	28,140	10,312	4%	14%	82%	0.34	4.6	95.1	24%	37%	5-Year
Crownsville, Anne Arundel County	2,070	662	9%	13%	78%	0.50	11.3	89.2	15%	85%	5-Year
Deale, Anne Arundel County	5,057	1,947	3%	18%	79%	0.37	4.5	94.4	27%	26%	5-Year
Edgewater, Anne Arundel County	9,192	3,548	5%	20%	75%	0.38	6.6	94.4	32%	53%	5-Year
Ferndale, Anne Arundel County	18,577	6,510	7%	36%	57%	0.37	10.2	85.1	25%	46%	5-Year
Fort Meade, Anne Arundel County	9,809	2,577	4%	44%	52%	0.36	11.7	98.1	22%	70%	5-Year
Friendship, Anne Arundel County	287	138	7%	16%	77%	0.37	4.9	100	25%	0%	5-Year
Galesville, Anne Arundel County	707	322	8%	29%	63%	0.41	15.8	92.2	25%	36%	5-Year
Gambrills, Anne Arundel County	2,619	924	1%	14%	85%	0.36	2.7	94.5	26%	30%	5-Year
Glen Burnie, Anne Arundel County	69,906	26,247	9%	36%	55%	0.37	7.1	91.2	28%	34%	1-Year
Herald Harbor, Anne Arundel County	2,403	992	2%	19%	79%	0.57	5.4	96.4	27%	64%	5-Year
Jessup, Anne Arundel County	7,535	644	12%	39%	49%	0.51	15.3	84.9	31%	65%	5-Year
Lake Shore, Anne Arundel County	19,045	7,134	3%	19%	78%	0.36	7	94.6	33%	39%	5-Year
Linthicum, Anne Arundel County	10,466	3,871	7%	26%	67%	0.39	6	93.4	24%	40%	5-Year
Maryland City, Anne Arundel County	17,000	6,611	2%	23%	75%	0.35	6.9	91.5	28%	40%	5-Year
Mayo, Anne Arundel County	8,560	3,083	4%	17%	79%	0.38	5.5	92.2	33%	32%	5-Year
Odenton, Anne Arundel County	38,787	14,945	4%	20%	76%	0.36	6.1	95.8	23%	41%	5-Year
Parole, Anne Arundel County	17,060	8,130	3%	21%	76%	0.40	4.3	96.1	29%	38%	5-Year
Pasadena, Anne Arundel County	25,030	8,835	5%	20%	75%	0.33	6.8	91.8	26%	54%	5-Year
Riva, Anne Arundel County	3,955	1,478	6%	16%	78%	0.39	4.9	96.9	28%	42%	5-Year
Riviera Beach, Anne Arundel County	12,811	4,423	5%	22%	73%	0.35	8	93.8	32%	23%	5-Year
Severn, Anne Arundel County	45,396	16,525	7%	21%	72%	0.37	7.5	92.2	30%	45%	5-Year
Severna Park, Anne Arundel County	38,177	13,056	3%	15%	82%	0.39	6.3	96.6	23%	59%	5-Year
Shady Side, Anne Arundel County	6,550	2,378	4%	27%	69%	0.44	7.2	95.7	34%	30%	5-Year
Arbutus, Baltimore County	21,404	8,019	7%	32%	61%	0.37	4.9	90.1	28%	32%	5-Year
Baltimore Highlands, Baltimore County	7,078	2,383	15%	45%	40%	0.37	11.4	81.9	37%	49%	5-Year
Bowleys Quarters, Baltimore County	6,419	2,541	9%	33%	58%	0.40	8.4	92	30%	57%	5-Year
Carney, Baltimore County	28,194	12,278	8%	34%	58%	0.39	6.1	91.8	21%	55%	5-Year
Catonsville, Baltimore County	42,437	15,145	7%	26%	67%	0.41	6.5	93.3	23%	52%	5-Year
Cockeysville, Baltimore County	21,006	9,208	9%	33%	58%	0.41	5.4	88.9	26%	39%	5-Year
Dundalk, Baltimore County	62,186	23,786	12%	44%	44%	0.40	11.4	88.9	27%	49%	5-Year
Edgemere, Baltimore County	8,295	3,276	11%	37%	52%	0.40	10.7	88.8	29%	42%	5-Year
Essex, Baltimore County	37,380	14,704	12%	42%	46%	0.41	10.8	87.5	28%	49%	5-Year
Garrison, Baltimore County	8,139	3,353	6%	26%	68%	0.49	5.9	94.6	32%	48%	5-Year
Hampton, Baltimore County	4,968	1,855	5%	15%	80%	0.40	3.2	98.1	26%	53%	5-Year
Kingsville, Baltimore County	4,479	1,575	2%	25%	73%	0.39	3.1	93.9	28%	43%	5-Year
Lansdowne, Baltimore County	8,714	2,975	22%	43%	35%	0.43	13	85.9	19%	61%	5-Year
Lochearn, Baltimore County	25,888	10,178	8%	40%	52%	0.41	9.6	87.7	33%	50%	5-Year
Lutherville, Baltimore County	6,476	2,574	6%	21%	73%	0.39	5.8	94.8	20%	35%	5-Year
Mays Chapel, Baltimore County	11,957	4,803	4%	16%	80%	0.42	2.5	97.9	23%	32%	5-Year
Middle River, Baltimore County	26,652	9,765	11%	40%	49%	0.39	8.6	84.6	27%	49%	5-Year

Key Facts and ALICE Statistics by Municipality, Maryland, 2014

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Milford Mill, Baltimore County	29,758	11,735	10%	39%	51%	0.37	12	86.5	33%	51%	5-Year
Overlea, Baltimore County	12,197	4,941	8%	38%	54%	0.35	6	91	25%	51%	5-Year
Owings Mills, Baltimore County	32,927	12,898	6%	31%	63%	0.36	5.2	90.5	30%	41%	5-Year
Parkville, Baltimore County	31,606	12,625	12%	38%	50%	0.41	7.8	88.2	28%	55%	5-Year
Perry Hall, Baltimore County	28,924	11,320	6%	27%	67%	0.38	5.2	93.7	25%	42%	5-Year
Pikesville, Baltimore County	32,125	13,785	8%	28%	64%	0.51	6.2	93	29%	45%	5-Year
Randallstown, Baltimore County	33,815	12,077	9%	29%	62%	0.41	8.4	92.5	29%	52%	5-Year
Reisterstown, Baltimore County	27,493	10,094	13%	35%	52%	0.43	7.6	85.3	31%	53%	5-Year
Rosedale, Baltimore County	18,779	6,965	9%	38%	53%	0.38	10.9	89.5	26%	55%	5-Year
Rossville, Baltimore County	15,298	6,012	6%	36%	58%	0.38	5	87.4	32%	47%	5-Year
Timonium, Baltimore County	10,280	4,117	4%	27%	69%	0.44	6.7	95.3	22%	58%	5-Year
Towson, Baltimore County	57,146	20,976	11%	25%	64%	0.49	5.7	93.5	22%	54%	5-Year
White Marsh, Baltimore County	9,671	3,568	3%	27%	70%	0.34	5	94.6	26%	47%	5-Year
Woodlawn, Baltimore County	39,518	14,620	8%	32%	60%	0.37	10	89.4	25%	45%	5-Year
Baltimore, Baltimore City County	622,793	238,897	22%	23%	55%	0.50	11.8	91.5	32%	51%	1-Year
Calvert Beach, Calvert County	717	253	7%	26%	67%	0.35	4.8	90.4	16%	31%	5-Year
Chesapeake Beach, Calvert County	5,816	2,060	8%	28%	64%	0.38	7.7	95.1	32%	63%	5-Year
Chesapeake Ranch Estates, Calvert County	10,385	3,368	4%	37%	59%	0.32	10	92.1	33%	22%	5-Year
Drum Point, Calvert County	2,947	1,202	6%	42%	52%	0.37	19.5	92.6	40%	29%	5-Year
Dunkirk, Calvert County	2,334	869	1%	27%	72%	0.33	8.8	89.1	38%	61%	5-Year
Huntingtown, Calvert County	3,840	1,002	5%	4%	91%	0.27	9.2	96.9	16%	62%	5-Year
Long Beach, Calvert County	2,055	667	1%	18%	81%	0.32	2.1	92.7	16%	17%	5-Year
Lusby, Calvert County	1,504	613	17%	26%	57%	0.40	3.8	85.2	46%	55%	5-Year
North Beach, Calvert County	2,183	964	11%	35%	54%	0.41	11.4	90.1	28%	45%	5-Year
Owings, Calvert County	2,745	800	1%	19%	80%	0.34	4.9	98.7	32%	15%	5-Year
Prince Frederick, Calvert County	3,213	1,157	21%	49%	30%	0.50	16.3	89.8	38%	63%	5-Year
Solomons, Calvert County	1,822	1,052	8%	39%	53%	0.46	0.3	95.1	24%	71%	5-Year
Denton, Caroline County	4,361	1,460	18%	30%	52%	0.44	10.1	87.5	39%	52%	5-Year
Federalsburg, Caroline County	2,695	936	31%	24%	45%	0.51	10.9	85.7	38%	45%	5-Year
Greensboro, Caroline County	2,195	729	10%	30%	60%	0.38	15.3	89.5	35%	48%	5-Year
Preston, Caroline County	967	333	10%	26%	64%	0.37	9.2	92	28%	48%	5-Year
Ridgely, Caroline County	1,370	497	15%	25%	60%	0.42	9.2	93.3	39%	32%	5-Year
Eldersburg, Carroll County	31,799	10,660	2%	19%	79%	0.38	3.7	97.4	24%	38%	5-Year
Hampstead, Carroll County	6,342	2,340	6%	24%	70%	0.35	2.8	98.7	23%	52%	5-Year
Manchester, Carroll County	4,810	1,634	3%	22%	75%	0.33	2.7	98.3	32%	32%	5-Year
Mount Airy, Carroll County	9,333	3,201	2%	20%	78%	0.35	5.1	95.9	24%	56%	5-Year
New Windsor, Carroll County	1,237	461	7%	34%	59%	0.37	7.1	97.3	33%	35%	5-Year
Sykesville, Carroll County	4,426	1,803	7%	24%	69%	0.36	2.4	95.3	22%	38%	5-Year
Taneytown, Carroll County	6,738	2,374	9%	23%	68%	0.37	5	93.7	31%	65%	5-Year
Union Bridge, Carroll County	874	348	9%	50%	41%	0.40	7.4	87.2	22%	59%	5-Year
Westminster, Carroll County	18,656	6,890	15%	36%	49%	0.45	5.6	92.7	31%	54%	5-Year
Cecilton, Cecil County	675	245	13%	44%	43%	0.37	16.4	84.4	35%	49%	5-Year
Charlestown, Cecil County	1,085	427	11%	20%	69%	0.36	12.9	91.1	32%	26%	5-Year
Chesapeake City, Cecil County	703	327	5%	36%	59%	0.40	7.8	92.2	24%	40%	5-Year
Elkton, Cecil County	15,673	5,454	13%	29%	58%	0.41	10.1	89.2	28%	48%	5-Year
North East, Cecil County	3,696	1,533	15%	31%	54%	0.43	10.1	88.4	23%	50%	5-Year

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Perryville, Cecil County	4,391	1,680	15%	28%	57%	0.45	14.6	92	31%	60%	5-Year
Port Deposit, Cecil County	639	264	20%	35%	45%	0.53	8.8	82.8	30%	44%	5-Year
Rising Sun, Cecil County	2,870	1,037	12%	39%	49%	0.42	9.3	92.9	28%	70%	5-Year
Bensville, Charles County	12,024	4,030	2%	13%	85%	0.33	5	97.4	33%	51%	5-Year
Bryans Road, Charles County	7,772	2,650	7%	30%	63%	0.35	9.4	92.4	32%	59%	5-Year
Bryantown, Charles County	825	260	15%	30%	55%	0.45	9.7	93.1	34%	100%	5-Year
Cobb Island, Charles County	662	292	12%	28%	60%	0.39	3.1	93.5	30%	69%	5-Year
Hughesville, Charles County	2,556	869	13%	8%	79%	0.35	5	92.9	20%	52%	5-Year
Indian Head, Charles County	3,885	1,386	10%	36%	54%	0.40	8.4	91.8	30%	79%	5-Year
La Plata, Charles County	8,903	3,030	11%	20%	69%	0.40	4	96.6	27%	57%	5-Year
Pomfret, Charles County	470	203	20%	5%	75%	0.32	6.7	83.8	42%	23%	5-Year
Potomac Heights, Charles County	1,125	480	14%	54%	32%	0.38	1.9	96.4	41%	71%	5-Year
Waldorf, Charles County	72,048	24,932	8%	26%	66%	0.37	6.4	96.7	27%	60%	1-Year
Algonquin, Dorchester County	1,561	640	7%	15%	78%	0.34	5.7	92.8	21%	11%	5-Year
Cambridge, Dorchester County	12,511	5,215	25%	32%	43%	0.48	14.2	89.7	37%	54%	5-Year
East New Market, Dorchester County	468	161	11%	30%	59%	0.35	6.6	89.5	45%	62%	5-Year
Hurlock, Dorchester County	2,056	796	20%	36%	44%	0.43	23	86.7	39%	59%	5-Year
Secretary, Dorchester County	855	283	17%	28%	55%	0.38	9.9	82.2	33%	56%	5-Year
Vienna, Dorchester County	204	102	13%	24%	63%	0.34	7.4	87.7	36%	20%	5-Year
Adamstown, Frederick County	2,628	737	5%	11%	84%	0.29	6.5	92.4	31%	41%	5-Year
Ballenger Creek, Frederick County	18,400	6,904	8%	29%	63%	0.39	8.8	91.7	29%	51%	5-Year
Braddock Heights, Frederick County	2,451	1,007	4%	20%	76%	0.42	3.3	96.4	19%	36%	5-Year
Brunswick, Frederick County	6,006	2,212	13%	30%	57%	0.41	6.3	91.6	36%	43%	5-Year
Emmitsburg, Frederick County	3,001	1,097	11%	44%	45%	0.44	9.5	93.9	33%	52%	5-Year
Frederick, Frederick County	68,404	27,209	10%	33%	57%	0.39	4.5	92.8	30%	54%	1-Year
Jefferson, Frederick County	2,192	888	8%	22%	70%	0.35	4.5	98.5	16%	43%	5-Year
Libertytown, Frederick County	1,256	438	22%	15%	63%	0.41	4.8	97.5	40%	31%	5-Year
Linganore, Frederick County	9,154	3,032	2%	12%	86%	0.30	7.1	94.6	23%	56%	5-Year
Middletown, Frederick County	4,396	1,433	1%	20%	79%	0.34	7.7	96.9	24%	21%	5-Year
Myersville, Frederick County	1,859	590	2%	13%	85%	0.29	4.7	97.9	21%	12%	5-Year
New Market, Frederick County	699	253	6%	26%	68%	0.34	2.9	97.1	27%	29%	5-Year
Point of Rocks, Frederick County	1,700	575	2%	23%	75%	0.32	6.9	94.6	14%	88%	5-Year
Rosemont, Frederick County	341	126	2%	21%	77%	0.34	9.7	93.8	26%	0%	5-Year
Sabillasville, Frederick County	298	104	9%	35%	56%	0.31	0	90.3	11%	60%	5-Year
Spring Ridge, Frederick County	5,895	2,097	10%	26%	64%	0.48	4.5	98.4	27%	56%	5-Year
Thurmont, Frederick County	6,333	2,543	9%	34%	57%	0.39	12.1	91.8	29%	61%	5-Year
Urbana, Frederick County	9,990	3,101	2%	13%	85%	0.29	4.6	96.4	35%	49%	5-Year
Walkersville, Frederick County	5,966	2,173	5%	22%	73%	0.36	4.7	96.6	27%	51%	5-Year
Woodsboro, Frederick County	1,202	453	7%	29%	64%	0.43	9	95.7	27%	55%	5-Year
Accident, Garrett County	309	134	11%	23%	66%	0.38	7.7	95.1	27%	33%	5-Year
Bloomington, Garrett County	236	100	7%	35%	58%	0.32	14.2	97	8%	100%	5-Year
Deer Park, Garrett County	427	165	18%	23%	59%	0.40	10	84.1	23%	49%	5-Year
Finzel, Garrett County	539	238	14%	23%	63%	0.41	15.6	95.5	30%	0%	5-Year
Friendsville, Garrett County	502	211	26%	28%	46%	0.41	17.4	90.6	29%	39%	5-Year
Grantsville, Garrett County	802	386	20%	28%	52%	0.42	3.5	84.9	19%	27%	5-Year
Kitzmiller, Garrett County	307	114	18%	26%	56%	0.39	19.3	87.3	20%	58%	5-Year
Loch Lynn Heights, Garrett County	729	257	33%	28%	39%	0.48	13.8	94.8	20%	60%	5-Year

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Mountain Lake Park, Garrett County	2,368	942	25%	22%	53%	0.49	10.1	90.9	30%	35%	5-Year
Oakland, Garrett County	2,165	918	20%	23%	57%	0.46	7.3	89	20%	53%	5-Year
Aberdeen, Harford County	15,137	6,022	14%	42%	44%	0.44	9.9	88.1	33%	62%	5-Year
Aberdeen Proving Ground, Harford County	2,411	635	6%	26%	68%	0.37	13.8	100	N/A	27%	5-Year
Bel Air, Harford County	10,240	4,201	8%	33%	59%	0.38	6.1	93.6	26%	50%	5-Year
Bel Air North, Harford County	30,758	10,434	4%	18%	78%	0.35	4.1	96.5	23%	44%	5-Year
Bel Air South, Harford County	46,614	17,757	5%	22%	73%	0.39	6.5	96.3	22%	36%	5-Year
Darlington, Harford County	495	171	4%	41%	55%	0.35	6.5	86.5	34%	50%	5-Year
Edgewood, Harford County	26,479	9,422	15%	35%	50%	0.40	11.2	90.9	35%	62%	5-Year
Fallston, Harford County	9,056	3,071	1%	9%	90%	0.35	4.9	98.6	18%	6%	5-Year
Havre de Grace, Harford County	13,360	5,730	10%	32%	58%	0.45	8.9	94.5	31%	47%	5-Year
Jarrettsville, Harford County	3,408	1,070	6%	16%	78%	0.34	4.4	97.3	21%	34%	5-Year
Joppatowne, Harford County	12,948	4,982	7%	28%	65%	0.37	8.5	95.1	28%	49%	5-Year
Perryman, Harford County	2,581	1,042	18%	43%	39%	0.46	12.4	90.4	40%	25%	5-Year
Pleasant Hills, Harford County	3,434	1,133	2%	14%	84%	0.31	6.1	97.9	20%	13%	5-Year
Pylesville, Harford County	772	216	7%	13%	80%	0.38	3.7	97.2	17%	N/A	5-Year
Riverside, Harford County	7,150	2,595	6%	21%	73%	0.32	5.5	94.3	27%	26%	5-Year
Columbia, Howard County	97,728	38,493	6%	17%	77%	0.39	5	94.4	24%	36%	1-Year
Elkridge, Howard County	16,750	6,097	5%	23%	72%	0.36	5.4	93.2	24%	51%	5-Year
Ellicott City, Howard County	72,295	24,261	4%	18%	78%	0.39	0	96.3	19%	57%	5-Year
Fulton, Howard County	2,114	675	7%	10%	83%	0.39	3.8	97.4	46%	0%	5-Year
Highland, Howard County	1,040	352	2%	10%	88%	0.47	8.1	100	31%	0%	5-Year
Ilchester, Howard County	24,959	8,627	4%	15%	81%	0.35	4.8	91.6	25%	33%	5-Year
North Laurel, Howard County	21,437	7,578	5%	24%	71%	0.37	5.4	88.2	25%	45%	5-Year
Savage, Howard County	6,139	2,434	6%	28%	66%	0.37	8.2	91.4	23%	48%	5-Year
Scaggsville, Howard County	9,204	2,986	1%	10%	89%	0.31	5.5	96	21%	62%	5-Year
Betterton, Kent County	337	136	2%	41%	57%	0.34	7.5	84.9	28%	36%	5-Year
Butlertown, Kent County	356	119	7%	34%	59%	0.27	0	95.5	56%	100%	5-Year
Chestertown, Kent County	5,221	1,868	16%	38%	46%	0.46	6.9	95.5	38%	63%	5-Year
Galena, Kent County	822	306	9%	21%	70%	0.34	0.5	87.7	20%	20%	5-Year
Millington, Kent County	658	210	15%	22%	63%	0.37	14.8	77.6	37%	35%	5-Year
Rock Hall, Kent County	1,377	566	10%	34%	56%	0.45	10	80.7	27%	24%	5-Year
Ashton-Sandy Spring, Montgomery County	5,555	1,838	5%	13%	82%	0.42	7	92.3	39%	53%	5-Year
Aspen Hill, Montgomery County	51,603	17,003	8%	27%	65%	0.43	8.3	83.2	31%	55%	5-Year
Bethesda, Montgomery County	62,097	24,905	4%	13%	83%	0.50	3.8	98.3	21%	46%	1-Year
Brookmont, Montgomery County	3,758	1,377	3%	14%	83%	0.50	5.8	96.9	21%	58%	5-Year
Burtonsville, Montgomery County	8,541	2,905	4%	16%	80%	0.38	6.5	93.4	30%	42%	5-Year
Cabin John, Montgomery County	2,135	791	2%	17%	81%	0.43	1.4	86.9	30%	56%	5-Year
Calverton, Montgomery County	18,488	6,925	4%	29%	67%	0.40	6.6	88.3	31%	69%	5-Year
Chevy Chase, Montgomery County	2,907	1,034	1%	5%	94%	0.43	3.9	99.2	18%	48%	5-Year
Chevy Chase, Montgomery County	9,435	3,675	3%	10%	87%	0.45	2.5	98	19%	53%	5-Year
Chevy Chase Section Five, Montgomery County	736	246	4%	4%	92%	0.40	3.6	100	20%	40%	5-Year
Chevy Chase Section Three, Montgomery County	708	240	1%	3%	96%	0.42	1.4	99.6	22%	0%	5-Year

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Chevy Chase Village, Montgomery County	1,974	683	2%	4%	94%	0.47	1.7	98.9	25%	29%	5-Year
Clarksburg, Montgomery County	15,941	4,808	2%	7%	91%	0.30	4.8	93	32%	37%	5-Year
Cloverly, Montgomery County	15,467	4,840	2%	13%	85%	0.35	7.2	88.6	31%	52%	5-Year
Colesville, Montgomery County	14,574	4,860	4%	17%	79%	0.40	5	91.9	28%	71%	5-Year
Damascus, Montgomery County	15,094	4,840	5%	12%	83%	0.34	5.7	95.3	25%	50%	5-Year
Darnestown, Montgomery County	6,841	2,221	2%	9%	89%	0.38	8.2	98	29%	65%	5-Year
Derwood, Montgomery County	2,178	699	10%	29%	61%	0.41	11.8	91.9	31%	71%	5-Year
Fairland, Montgomery County	24,127	8,694	10%	32%	58%	0.40	10.3	83.6	32%	58%	5-Year
Forest Glen, Montgomery County	7,393	2,830	7%	28%	65%	0.42	4.7	87.4	28%	37%	5-Year
Four Corners, Montgomery County	8,486	2,773	5%	18%	77%	0.39	9.6	88.2	24%	55%	5-Year
Friendship Heights Village, Montgomery County	4,829	3,390	7%	25%	68%	0.43	4.7	95	40%	46%	5-Year
Gaithersburg, Montgomery County	66,807	22,988	9%	26%	65%	0.42	7.7	84.6	28%	51%	1-Year
Garrett Park, Montgomery County	1,090	375	4%	9%	87%	0.41	4.7	98.4	24%	46%	5-Year
Germantown, Montgomery County	85,021	31,324	7%	23%	70%	0.38	4.3	91.7	25%	53%	5-Year
Glenmont, Montgomery County	15,412	5,047	8%	23%	69%	0.41	8.1	79.5	32%	48%	5-Year
Hillandale, Montgomery County	5,819	1,851	6%	14%	80%	0.36	7.6	91.6	26%	55%	5-Year
Kemp Mill, Montgomery County	11,850	4,131	6%	16%	78%	0.39	4.3	90.9	23%	45%	5-Year
Kensington, Montgomery County	1,909	725	9%	18%	73%	0.48	3.3	94.7	23%	41%	5-Year
Layhill, Montgomery County	5,066	1,550	1%	18%	81%	0.38	5.1	90.7	34%	52%	5-Year
Laytonsville, Montgomery County	334	119	2%	19%	79%	0.37	6.1	98.5	22%	58%	5-Year
Leisure World, Montgomery County	9,089	5,729	7%	36%	57%	0.44	6.9	97.5	34%	46%	5-Year
Martin's Additions, Montgomery County	977	315	3%	2%	95%	0.43	4.2	99.7	16%	48%	5-Year
Montgomery Village, Montgomery County	33,027	11,731	7%	30%	63%	0.39	6.3	82.3	36%	57%	5-Year
North Bethesda, Montgomery County	46,738	20,347	6%	19%	75%	0.43	5.4	93.6	24%	42%	5-Year
North Chevy Chase, Montgomery County	596	216	2%	5%	93%	0.41	2.8	96.6	22%	18%	5-Year
North Kensington, Montgomery County	9,850	3,576	9%	23%	68%	0.43	6.9	84.3	23%	43%	5-Year
North Potomac, Montgomery County	24,003	7,889	5%	11%	84%	0.40	5.6	95.2	27%	49%	5-Year
Olney, Montgomery County	35,017	11,635	3%	12%	85%	0.36	5.5	95	27%	49%	5-Year
Poolesville, Montgomery County	5,042	1,546	1%	15%	84%	0.37	4.1	93.4	15%	61%	5-Year
Potomac, Montgomery County	46,475	16,093	4%	7%	89%	0.46	4	96.5	26%	39%	5-Year
Redland, Montgomery County	17,443	5,625	3%	23%	74%	0.39	6.9	87.1	27%	47%	5-Year
Rockville, Montgomery County	65,941	25,545	6%	23%	71%	0.41	5.4	90.7	29%	53%	1-Year
Silver Spring, Montgomery County	77,726	31,374	10%	31%	59%	0.45	8.4	87.9	19%	50%	1-Year
Somerset, Montgomery County	1,148	405	1%	6%	93%	0.43	2.5	98.7	24%	18%	5-Year
South Kensington, Montgomery County	8,387	2,966	1%	13%	86%	0.37	3.4	98.8	26%	42%	5-Year
Takoma Park, Montgomery County	17,307	6,483	8%	31%	61%	0.45	8.1	87.7	24%	42%	5-Year
Travilah, Montgomery County	11,989	3,636	4%	6%	90%	0.43	4.7	96.7	28%	59%	5-Year
Washington Grove, Montgomery County	615	256	3%	12%	85%	0.34	3	96.9	29%	29%	5-Year
Wheaton, Montgomery County	49,831	14,906	9%	27%	64%	0.39	8.4	75.3	34%	55%	5-Year

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White Oak, Montgomery County	18,101	6,833	12%	34%	54%	0.44	12.2	79.6	25%	58%	5-Year
Accokeek, Prince George's County	10,806	3,688	4%	11%	85%	0.31	6.7	93.2	35%	55%	5-Year
Adelphi, Prince George's County	15,885	5,280	12%	35%	53%	0.42	8.6	71.7	42%	56%	5-Year
Andrews AFB, Prince George's County	3,356	943	8%	40%	52%	0.39	11.5	97.6	100%	64%	5-Year
Aquasco, Prince George's County	758	285	5%	32%	63%	0.41	15.5	81.5	35%	72%	5-Year
Baden, Prince George's County	1,942	753	5%	24%	71%	0.36	10.6	94.1	39%	67%	5-Year
Beltsville, Prince George's County	17,580	5,693	10%	29%	61%	0.36	9.4	82.5	38%	42%	5-Year
Berwyn Heights, Prince George's County	3,201	1,002	6%	24%	70%	0.34	6.5	87.5	34%	67%	5-Year
Bladensburg, Prince George's County	9,371	3,679	21%	45%	34%	0.43	8	78.8	41%	54%	5-Year
Bowie, Prince George's County	56,335	19,402	3%	17%	80%	0.35	7.7	92.7	33%	43%	5-Year
Brandywine, Prince George's County	8,791	2,769	2%	16%	82%	0.33	6.3	91.9	36%	40%	5-Year
Brentwood, Prince George's County	3,107	927	11%	47%	42%	0.39	7.4	70.9	48%	53%	5-Year
Brock Hall, Prince George's County	10,427	3,377	3%	7%	90%	0.31	7.8	91.3	37%	44%	5-Year
Camp Springs, Prince George's County	19,600	7,191	5%	23%	72%	0.35	11.8	89.5	37%	50%	5-Year
Capitol Heights, Prince George's County	4,452	1,463	13%	28%	59%	0.39	15.3	88.4	42%	48%	5-Year
Cedarville, Prince George's County	610	298	3%	45%	52%	0.48	22.2	86.4	30%	49%	5-Year
Cheverly, Prince George's County	6,307	2,379	6%	26%	68%	0.38	10.6	90	29%	59%	5-Year
Chillum, Prince George's County	36,684	11,051	14%	37%	49%	0.40	8.9	70.5	37%	52%	5-Year
Clinton, Prince George's County	38,873	12,721	4%	17%	79%	0.34	9.6	92.3	36%	55%	5-Year
College Park, Prince George's County	31,387	6,580	28%	22%	50%	0.50	10.7	91.2	29%	63%	5-Year
Colmar Manor, Prince George's County	1,737	407	18%	22%	60%	0.43	8.8	72.7	42%	66%	5-Year
Coral Hills, Prince George's County	10,196	3,657	8%	39%	53%	0.37	13.3	87.8	45%	44%	5-Year
Cottage City, Prince George's County	1,070	429	21%	35%	44%	0.46	11.7	83	42%	21%	5-Year
Croom, Prince George's County	3,028	933	6%	21%	73%	0.35	2.4	88	36%	49%	5-Year
District Heights, Prince George's County	5,977	2,112	9%	32%	59%	0.36	15.2	88.8	35%	52%	5-Year
East Riverdale, Prince George's County	15,975	4,368	13%	35%	52%	0.42	9	66	46%	58%	5-Year
Edmonston, Prince George's County	1,395	485	8%	44%	48%	0.33	5.7	73.5	43%	76%	5-Year
Fairmount Heights, Prince George's County	1,529	558	17%	40%	43%	0.41	18.7	73.7	54%	44%	5-Year
Fairwood, Prince George's County	5,249	1,621	1%	6%	93%	0.32	4.3	95.1	44%	0%	5-Year
Forest Heights, Prince George's County	2,496	881	7%	31%	62%	0.34	11.4	85.4	50%	65%	5-Year
Forestville, Prince George's County	11,286	4,389	9%	35%	56%	0.37	12.2	90.4	40%	56%	5-Year
Fort Washington, Prince George's County	24,062	8,525	5%	14%	81%	0.36	8.5	91.7	34%	47%	5-Year
Friendly, Prince George's County	9,881	3,155	5%	15%	80%	0.36	12	86.9	34%	61%	5-Year
Glassmanor, Prince George's County	18,389	6,452	11%	44%	45%	0.38	16.9	82.2	42%	48%	5-Year
Glenarden, Prince George's County	6,145	2,098	16%	37%	47%	0.42	11.6	91.7	45%	38%	5-Year
Glenn Dale, Prince George's County	13,584	4,506	7%	17%	76%	0.35	7.7	89.5	39%	62%	5-Year

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Greenbelt, Prince George's County	23,612	9,264	10%	34%	56%	0.38	6.9	82.8	25%	47%	5-Year
Hillcrest Heights, Prince George's County	15,604	6,514	7%	43%	50%	0.37	11.6	88.6	39%	47%	5-Year
Hyattsville, Prince George's County	18,049	6,326	11%	37%	52%	0.42	6.8	77.4	37%	42%	5-Year
Kettering, Prince George's County	13,331	5,075	5%	21%	74%	0.34	8.6	93.3	38%	44%	5-Year
Konterra, Prince George's County	2,712	910	8%	18%	74%	0.33	3.3	91.3	34%	64%	5-Year
Lake Arbor, Prince George's County	11,052	4,236	5%	19%	76%	0.33	12.2	93.3	39%	52%	5-Year
Landover, Prince George's County	23,112	8,123	14%	47%	39%	0.39	11.3	82.2	48%	58%	5-Year
Landover Hills, Prince George's County	2,000	539	8%	36%	56%	0.32	12.4	85.6	48%	47%	5-Year
Langley Park, Prince George's County	21,318	5,380	16%	40%	44%	0.36	9	42.6	44%	51%	5-Year
Lanham, Prince George's County	10,102	3,062	5%	31%	64%	0.36	9	79.1	41%	58%	5-Year
Largo, Prince George's County	10,301	4,196	7%	29%	64%	0.36	8.6	88.9	41%	40%	5-Year
Laurel, Prince George's County	25,673	9,934	9%	30%	61%	0.38	7.2	84.4	38%	45%	5-Year
Marlboro Meadows, Prince George's County	3,577	1,222	5%	21%	74%	0.31	9.4	89.9	38%	68%	5-Year
Marlboro Village, Prince George's County	10,046	3,763	3%	18%	79%	0.29	3.5	93.8	36%	47%	5-Year
Marlow Heights, Prince George's County	5,667	2,206	10%	44%	46%	0.42	14	86.4	40%	56%	5-Year
Marlton, Prince George's County	9,460	3,323	1%	20%	79%	0.32	10.3	93.5	32%	52%	5-Year
Melwood, Prince George's County	2,720	1,157	5%	25%	70%	0.40	10.5	96.9	35%	84%	5-Year
Mitchellville, Prince George's County	10,819	3,670	3%	13%	84%	0.32	9.2	91.9	40%	34%	5-Year
Morningside, Prince George's County	1,367	599	2%	26%	72%	0.30	6.5	79.3	45%	33%	5-Year
Mount Rainier, Prince George's County	8,277	3,345	14%	48%	38%	0.41	9.5	71	23%	55%	5-Year
National Harbor, Prince George's County	3,776	1,495	10%	34%	56%	0.39	20.5	82	32%	59%	5-Year
New Carrollton, Prince George's County	12,412	4,141	10%	38%	52%	0.40	12.9	79.3	53%	49%	5-Year
North Brentwood, Prince George's County	509	164	5%	28%	67%	0.37	9.1	82.9	29%	31%	5-Year
Oxon Hill, Prince George's County	18,723	7,104	7%	32%	61%	0.36	13.1	84.7	36%	50%	5-Year
Peppermill Village, Prince George's County	4,795	1,699	12%	31%	57%	0.41	17.7	89.1	46%	42%	5-Year
Queen Anne, Prince George's County	1,135	366	5%	8%	87%	0.33	5.6	99.1	46%	100%	5-Year
Queensland, Prince George's County	1,713	578	7%	10%	83%	0.37	8.3	96.4	34%	16%	5-Year
Riverdale Park, Prince George's County	7,119	1,957	14%	36%	50%	0.39	10.1	67.5	34%	55%	5-Year
Rosaryville, Prince George's County	11,268	3,624	3%	9%	88%	0.32	7.5	93.2	32%	66%	5-Year
Seabrook, Prince George's County	17,115	5,691	7%	31%	62%	0.35	9.1	84.2	39%	51%	5-Year
Seat Pleasant, Prince George's County	4,656	1,739	19%	34%	47%	0.43	13.9	88.6	38%	52%	5-Year
Silver Hill, Prince George's County	5,335	2,265	13%	37%	50%	0.36	4.3	87.3	43%	52%	5-Year
South Laurel, Prince George's County	25,633	9,451	6%	36%	58%	0.38	7.2	86.9	39%	49%	5-Year
Springdale, Prince George's County	3,126	885	6%	24%	70%	0.40	9	86.3	42%	48%	5-Year
Suitland, Prince George's County	24,180	9,651	11%	40%	49%	0.36	12.1	88.7	43%	49%	5-Year
Summerfield, Prince George's County	11,970	4,881	6%	32%	62%	0.35	10.8	91.4	41%	53%	5-Year
Temple Hills, Prince George's County	8,069	3,192	9%	34%	57%	0.38	14	89.1	33%	46%	5-Year

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University Park, Prince George's County	2,596	969	8%	11%	81%	0.37	6	95.9	19%	52%	5-Year
Upper Marlboro, Prince George's County	646	301	1%	28%	71%	0.30	1.8	88.6	24%	52%	5-Year
Walker Mill, Prince George's County	11,001	4,380	14%	31%	55%	0.39	14.3	92	36%	58%	5-Year
West Laurel, Prince George's County	4,385	1,487	1%	19%	80%	0.32	4.5	95.8	22%	43%	5-Year
Westphalia, Prince George's County	7,217	2,739	6%	18%	76%	0.34	9.7	90.4	41%	18%	5-Year
Woodlawn, Prince George's County	7,439	2,209	7%	35%	58%	0.35	13.5	82.8	44%	65%	5-Year
Woodmore, Prince George's County	3,940	1,297	2%	7%	91%	0.32	8.5	91.8	35%	0%	5-Year
Centreville, Queen Anne's County	4,451	1,605	4%	27%	69%	0.38	5.2	98.8	29%	40%	5-Year
Chester, Queen Anne's County	4,520	1,822	7%	24%	69%	0.40	11.7	88.5	33%	44%	5-Year
Church Hill, Queen Anne's County	952	318	18%	29%	53%	0.43	3.1	90.6	33%	61%	5-Year
Grasonville, Queen Anne's County	3,379	1,138	9%	25%	66%	0.42	4.8	94	28%	60%	5-Year
Kent Narrows, Queen Anne's County	436	248	2%	40%	58%	0.47	2.3	97.9	37%	31%	5-Year
Kingstown, Queen Anne's County	1,880	705	15%	33%	52%	0.46	3	95.6	32%	39%	5-Year
Queen Anne, Queen Anne's County	282	101	6%	33%	61%	0.37	8.7	93.3	28%	21%	5-Year
Queenstown, Queen Anne's County	689	274	5%	20%	75%	0.34	3.4	94.8	27%	31%	5-Year
Stevensville, Queen Anne's County	6,393	2,135	3%	13%	84%	0.34	6.4	96.8	31%	40%	5-Year
Sudlersville, Queen Anne's County	411	176	8%	43%	49%	0.44	6.3	87.1	11%	43%	5-Year
Crisfield, Somerset County	2,698	1,034	34%	23%	43%	0.44	14.1	94.7	28%	46%	5-Year
Deal Island, Somerset County	419	233	18%	30%	52%	0.42	15.1	94.7	44%	100%	5-Year
Eden, Somerset County	761	436	14%	64%	22%	0.38	7.8	84.2	36%	46%	5-Year
Fairmount, Somerset County	313	210	43%	37%	20%	0.54	0	85	51%	51%	5-Year
Mount Vernon, Somerset County	737	272	13%	19%	68%	0.39	10.9	84.8	38%	80%	5-Year
Princess Anne, Somerset County	3,337	1,553	37%	39%	24%	0.46	10.6	85.8	59%	66%	5-Year
West Pocomoke, Somerset County	534	216	12%	18%	70%	0.35	24.1	91.8	47%	66%	5-Year
California, St. Mary's County	12,132	4,625	6%	19%	75%	0.36	5.8	91.5	20%	33%	5-Year
Charlotte Hall, St. Mary's County	1,403	334	4%	22%	74%	0.34	6.3	91.4	25%	39%	5-Year
Golden Beach, St. Mary's County	3,820	1,256	3%	17%	80%	0.31	7.2	93.8	26%	30%	5-Year
Leonardtown, St. Mary's County	3,262	1,170	16%	28%	56%	0.49	4.4	97.1	20%	49%	5-Year
Lexington Park, St. Mary's County	12,516	4,701	14%	28%	58%	0.37	7.3	90.2	31%	41%	5-Year
Mechanicsville, St. Mary's County	1,708	594	6%	27%	67%	0.35	1	96.7	15%	0%	5-Year
Piney Point, St. Mary's County	780	330	27%	17%	56%	0.49	4.9	100	41%	33%	5-Year
Cordova, Talbot County	601	262	10%	39%	51%	0.37	2.9	90.2	18%	61%	5-Year
Easton, Talbot County	16,541	7,163	12%	34%	54%	0.44	6.4	87.7	29%	61%	5-Year
Oxford, Talbot County	524	266	3%	17%	80%	0.48	8.9	95.8	25%	46%	5-Year
St. Michaels, Talbot County	1,061	465	9%	34%	57%	0.49	8.6	91.8	26%	26%	5-Year
Tilghman Island, Talbot County	971	395	10%	26%	64%	0.45	18	83.6	44%	19%	5-Year
Trappe, Talbot County	1,196	508	15%	27%	58%	0.40	10.8	85.7	37%	57%	5-Year
Bagtown, Washington County	249	118	14%	28%	58%	0.42	0	86.3	42%	N/A	5-Year
Boonsboro, Washington County	3,452	1,280	4%	29%	67%	0.40	10.5	94.5	30%	58%	5-Year

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Breathedsville, Washington County	321	153	11%	32%	57%	0.41	18.6	95	61%	77%	5-Year
Clear Spring, Washington County	423	161	10%	42%	48%	0.38	16.8	84.6	17%	31%	5-Year
Downsville, Washington County	269	110	5%	20%	75%	0.25	0	100	14%	N/A	5-Year
Fountainhead-Orchard Hills, Washington County	5,754	2,320	3%	20%	77%	0.33	4	90.9	24%	29%	5-Year
Funkstown, Washington County	963	374	16%	35%	49%	0.40	11.4	85.3	22%	41%	5-Year
Hagerstown, Washington County	40,295	16,295	23%	35%	42%	0.45	13.9	87.6	29%	51%	5-Year
Halfway, Washington County	10,609	4,204	7%	34%	59%	0.40	6.5	94.4	24%	32%	5-Year
Hancock, Washington County	1,776	746	18%	46%	36%	0.42	12.7	86.4	39%	41%	5-Year
Highfield-Cascade, Washington County	972	391	4%	37%	59%	0.42	12.9	89.1	43%	0%	5-Year
Keedysville, Washington County	1,274	406	1%	19%	80%	0.31	5.4	95.8	28%	33%	5-Year
Leitersburg, Washington County	633	284	2%	18%	80%	0.34	9.1	92.7	14%	0%	5-Year
Maugansville, Washington County	3,077	1,211	11%	30%	59%	0.42	11.7	95.4	30%	44%	5-Year
Mount Lena, Washington County	532	192	7%	28%	65%	0.53	14.1	88.2	16%	100%	5-Year
Paramount-Long Meadow, Washington County	2,407	881	4%	11%	85%	0.37	1	97	21%	26%	5-Year
Robinwood, Washington County	7,431	2,818	10%	23%	67%	0.49	10.6	94.3	23%	34%	5-Year
Sharpsburg, Washington County	829	315	4%	26%	70%	0.33	6.5	91.6	36%	36%	5-Year
Smithsburg, Washington County	3,001	976	9%	20%	71%	0.40	5.7	94.8	17%	44%	5-Year
St. James, Washington County	3,338	1,165	4%	18%	78%	0.31	6.9	91.2	36%	22%	5-Year
Williamsport, Washington County	2,384	1,012	19%	41%	40%	0.43	9.1	89.6	28%	33%	5-Year
Wilson-Conococheague, Washington County	2,117	842	2%	24%	74%	0.28	14.3	90.9	19%	28%	5-Year
Bivalve, Wicomico County	266	105	10%	21%	69%	0.37	15.3	92.9	53%	0%	5-Year
Delmar, Wicomico County	3,007	1,116	16%	26%	58%	0.41	12.2	84.3	33%	45%	5-Year
Fruitland, Wicomico County	5,028	1,928	20%	19%	61%	0.44	5.4	87	42%	34%	5-Year
Hebron, Wicomico County	994	380	6%	30%	64%	0.37	8.2	95.4	25%	46%	5-Year
Jesterville, Wicomico County	284	135	47%	32%	21%	0.58	84	70.4	0%	48%	5-Year
Mardela Springs, Wicomico County	322	133	10%	21%	69%	0.33	16.6	87.6	21%	22%	5-Year
Parsonsburg, Wicomico County	272	137	11%	47%	42%	0.32	0	79	16%	100%	5-Year
Pittsville, Wicomico County	1,540	594	18%	15%	67%	0.35	13.1	89.3	43%	53%	5-Year
Salisbury, Wicomico County	31,334	11,635	24%	27%	49%	0.49	10.6	86	30%	57%	5-Year
Sharptown, Wicomico County	927	322	18%	18%	64%	0.40	10.2	95.9	30%	64%	5-Year
Willards, Wicomico County	1,058	380	7%	37%	56%	0.36	8.2	84.8	32%	69%	5-Year
Berlin, Worcester County	4,520	1,635	9%	26%	65%	0.43	5.6	89.6	29%	43%	5-Year
Ocean City, Worcester County	7,093	3,359	6%	21%	73%	0.56	10.3	91	33%	37%	5-Year
Ocean Pines, Worcester County	10,727	4,693	5%	14%	81%	0.37	8.2	92.5	27%	49%	5-Year
Pocomoke City, Worcester County	4,170	1,484	26%	30%	44%	0.50	31.2	83.7	37%	68%	5-Year
Snow Hill, Worcester County	2,720	912	21%	26%	53%	0.46	12.3	86.9	32%	50%	5-Year
West Ocean City, Worcester County	4,586	1,820	9%	23%	68%	0.49	5.3	91.5	31%	69%	5-Year

APPENDIX I – HOUSEHOLDS BY INCOME

This table presents the total number of households in each county in 2014, 2012, 2010, and 2007, as well as the percent of households in poverty and ALICE. These numbers reflect the improvements to the Household Survival Budget and the ALICE Threshold.

Missing data for 2007 is due to the fact that in that year, the American Community Survey did not report data for counties with populations of less than 20,000.

ALICE Households, Maryland, 2007 to 2014

	2014			2012			2010			2007			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Allegany	29,348	21%	18%	28,565	17%	23%	28,844	18%	24%	28,949	13%	23%	1-Year
Anne Arundel	203,775	6%	22%	201,934	6%	24%	197,569	5%	21%	188,874	5%	16%	1-Year
Baltimore City	238,897	22%	23%	244,397	23%	24%	237,945	22%	26%	233,013	19%	26%	1-Year
Baltimore County	311,099	10%	30%	312,306	9%	27%	315,975	8%	25%	309,948	8%	20%	1-Year
Calvert	31,200	6%	28%	31,054	6%	27%	30,738	5%	24%	29,141	5%	19%	1-Year
Caroline	11,842	14%	24%	11,983	14%	19%	11,613	11%	21%	12,059	12%	19%	5-Year
Carroll	59,430	5%	23%	60,030	6%	28%	59,451	5%	20%	58,783	5%	20%	1-Year
Cecil	36,857	9%	26%	35,497	12%	27%	35,620	10%	31%	36,232	9%	18%	1-Year
Charles	54,600	7%	25%	52,267	9%	22%	50,233	5%	27%	49,001	5%	19%	1-Year
Dorchester	13,419	15%	28%	13,827	17%	22%	13,411	12%	20%	13,020	15%	18%	5-Year
Frederick	89,084	6%	26%	86,492	6%	27%	83,964	6%	27%	81,861	4%	23%	1-Year
Garrett	11,851	13%	22%	12,144	13%	18%	12,304	14%	20%	12,741	12%	12%	5-Year
Harford	92,304	8%	26%	91,628	8%	20%	89,580	7%	23%	89,356	6%	15%	1-Year
Howard	109,651	5%	17%	107,659	5%	16%	105,358	4%	15%	98,866	4%	12%	1-Year
Kent	7,448	9%	31%	7,779	9%	29%	7,671	11%	31%	N/A	N/A	N/A	5-Year
Montgomery	364,854	6%	21%	361,116	6%	22%	359,476	7%	18%	343,540	4%	16%	1-Year
Prince George's	307,022	9%	29%	303,735	9%	30%	301,923	8%	25%	297,614	7%	17%	1-Year
Queen Anne's	17,354	6%	23%	17,107	7%	26%	17,046	6%	20%	17,166	8%	15%	5-Year
St Mary's	39,179	7%	25%	39,195	6%	15%	37,051	6%	17%	36,841	8%	14%	1-Year
Somerset	8,498	22%	31%	8,470	19%	33%	8,510	14%	34%	7,991	19%	33%	5-Year
Talbot	16,140	10%	29%	16,033	8%	24%	15,424	6%	21%	16,206	0%	21%	5-Year
Washington	54,722	13%	29%	56,459	12%	22%	54,669	11%	26%	54,370	11%	21%	1-Year
Wicomico	37,036	14%	21%	36,857	15%	24%	35,304	15%	24%	36,352	14%	18%	1-Year
Worcester	20,492	10%	21%	19,683	9%	27%	21,991	11%	22%	22,290	9%	15%	5-Year

APPENDIX J – ALICE COUNTY PAGES

The following section presents a snapshot of ALICE in each of Maryland's 24 counties, including the number and percent of households by income, Economic Viability Dashboard scores, Household Survival Budget, key economic indicators, and data for each municipality in the county (where available).

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in Maryland.

Building on American Community Survey data, for counties with populations over 65,000, the data are 1-year estimates; and for populations under 65,000, data are 5-year estimates. (Starting in 2014, there are no 3-year estimates.)

Allegany County, 2014		
Town	Total HH	% ALICE & Poverty
Barton	203	30%
Bel Air	523	25%
Bowling Green	463	44%
Bowmans Addition	277	32%
Corriganville	163	27%
Cresaptown	1,195	34%
Cumberland	8,892	48%
Danville	141	47%
Eckhart Mines	397	30%
Ellerslie	191	33%
Frostburg	3,201	54%
Grahamtown	150	17%
La Vale	1,303	28%
Lonaconing	436	39%
McCoole	201	19%
Midland	262	32%
Moscow	107	42%
Mount Savage	340	30%
Pleasant Grove	158	48%
Potomac Park	435	36%
Rawlings	269	40%
Westernport	746	33%
Zihlman	151	31%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

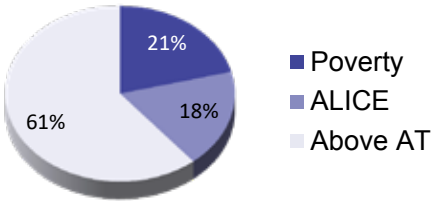
ALICE IN ALLEGANY COUNTY

2014 Point-in-Time Data

Population: 72,952 | **Number of Households:** 29,348
Median Household Income: $39,653 (state average: $73,971)
Unemployment Rate: 10% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
good (67)	poor (39)	good (58)

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, Allegany County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$454	$637
Child Care	$–	$818
Food	$202	$612
Transportation	$340	$679
Health Care	$122	$486
Miscellaneous	$128	$329
Taxes	$166	$62
Monthly Total	$1,412	$3,623
ANNUAL TOTAL	$16,944	$43,476
Hourly Wage	*$8.47*	*$21.74*

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.

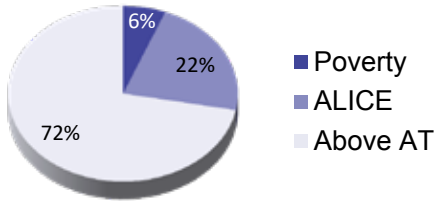
ALICE IN ANNE ARUNDEL COUNTY

2014 Point-in-Time Data

Population: 560,133 | **Number of Households:** 203,775
Median Household Income: $87,217 (state average: $73,971)
Unemployment Rate: 5.7% (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 **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
good (65)	good (57)	good (61)

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, Anne Arundel County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$847	$1,252
Child Care	$–	$1,543
Food	$202	$612
Transportation	$432	$863
Health Care	$135	$538
Miscellaneous	$192	$544
Taxes	$303	$633
Monthly Total	$2,111	$5,985
ANNUAL TOTAL	$25,332	$71,820
Hourly Wage	*$12.67*	*$35.91*

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.

Anne Arundel County, 2014

Town	Total HH	% ALICE & Poverty
Annapolis	15,781	37%
Annapolis Neck	4,516	19%
Arden on the Severn	873	16%
Arnold	8,215	20%
Brooklyn Park	5,046	49%
Cape St. Claire	3,203	23%
Crofton	10,312	18%
Crownsville	662	22%
Deale	1,947	21%
Edgewater	3,548	25%
Ferndale	6,510	43%
Fort Meade	2,577	48%
Friendship	138	23%
Galesville	322	37%
Gambrills	924	15%
Glen Burnie	26,247	45%
Herald Harbor	992	21%
Jessup	644	51%
Lake Shore	7,134	22%
Linthicum	3,871	33%
Maryland City	6,611	25%
Mayo	3,083	21%
Odenton	14,945	24%
Parole	8,130	24%
Pasadena	8,835	25%
Riva	1,478	22%
Riviera Beach	4,423	27%
Severn	16,525	28%
Severna Park	13,056	18%
Shady Side	2,378	31%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Baltimore City, 2014		
Town	Total HH	% ALICE & Poverty
Allendale/Irvington/S. Hilton	5,967	52%
Beechfield/Ten Hills/ West Hills	5,146	35%
Belair-Edison	5,866	49%
Brooklyn/Curtis Bay/ Hawkins Point	4,950	52%
Canton	3,763	16%
Cedonia/Frankford	9,540	50%
Cherry Hill	3,242	73%
Chinquapin Park/ Belvedere	3,345	45%
Claremont/Armistead	3,571	55%
Clifton/ Berea	3,202	66%
Cross-Country/ Cheswolde	5,389	31%
Dickeyville/Franklintown	1,812	54%
Dorchester/Ashburton	4,543	47%
Downtown/Seton Hill	3,478	45%
Edmondson Village	2,958	48%
Fells Point	4,577	23%
Forest Park/Walbrook	3,531	51%
Glen-Fallstaff	6,547	46%
Greater Charles Village/ Barclay	6,560	58%
Greater Govans	4,142	50%
Greater Mondawmin	3,074	49%
Greater Roland Park/ Poplar Hill	3,392	15%
Greater Rosemont	5,933	59%
Greenmount East	2,907	70%
Hamilton	5,145	32%
Harbor East/Little Italy	2,310	49%
Harford/Echodale	6,806	35%
Highlandtown	3,178	31%
Howard Park/West Arlington	4,039	47%
Inner Harbor/Federal Hill	6,585	24%
Lauraville	4,479	27%
Loch Raven	6,430	38%
Madison/East End	2,096	60%
Medfield/Hampden/ Woodberry/Remington	7,971	31%
Midtown	8,647	49%
Midway/Coldstream	3,106	55%
Morrell Park/Violetville	3,512	49%
Mount Washington/ Coldspring	2,436	24%
North Baltimore/ Guilford/Homeland	6,271	26%
Northwood	5,299	31%
Oldtown/Middle East	3,795	77%
Orangeville/East Highlandtown	3,369	47%
Patterson Park North & East	5,129	34%
Penn North/ Reservoir Hill	4,426	56%
Pimlico/Arlington/Hilltop	4,025	53%
Poppleton/The Terraces/ Hollins Market	2,073	75%
Sandtown-Winchester/ Harlem Park	5,187	65%
South Baltimore	3,146	18%
Southeastern	2,387	55%
Southern Park Heights	4,860	66%
Southwest Baltimore	5,986	63%
The Waverlies	3,230	57%
Upton/Druid Heights	4,173	78%
Washington Village	2,307	45%
Westport/Mt. Winans/ Lakeland	2,374	48%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

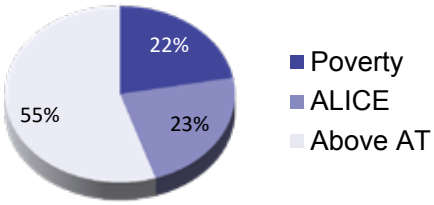
ALICE IN BALTIMORE CITY

2014 Point-in-Time Data

Population: 622,793 | **Number of Households:** 238,897
Median Household Income: $42,665 (state average: $73,971)
Unemployment Rate: 11.8% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
poor (45)	fair (48)	poor (44)

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, Baltimore City		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$847	$1,252
Child Care	$–	$1,193
Food	$202	$612
Transportation	$62	$103
Health Care	$135	$538
Miscellaneous	$144	$389
Taxes	$196	$190
Monthly Total	$1,586	$4,277
ANNUAL TOTAL	$19,032	$51,324
Hourly Wage	*$9.52*	*$25.66*

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.

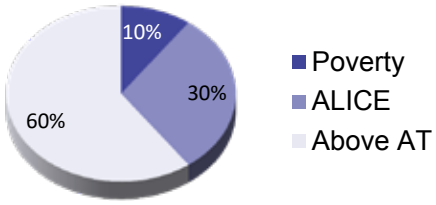
ALICE IN BALTIMORE COUNTY

2014 Point-in-Time Data

Population: 826,925 | **Number of Households:** 311,099
Median Household Income: $68,257 (state average: $73,971)
Unemployment Rate: 6.3% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
good (62)	fair (53)	fair (57)

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, Baltimore County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$847	$1,252
Child Care	$–	$1,351
Food	$202	$612
Transportation	$432	$863
Health Care	$135	$538
Miscellaneous	$192	$519
Taxes	$303	$575
Monthly Total	$2,111	$5,710
ANNUAL TOTAL	$25,332	$68,520
Hourly Wage	*$12.67*	*$34.26*

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.

Baltimore County, 2014

Town	Total HH	% ALICE & Poverty
Arbutus	8,019	39%
Baltimore Highlands	2,383	60%
Bowleys Quarters	2,541	42%
Carney	12,278	42%
Catonsville	15,145	33%
Cockeysville	9,208	42%
Dundalk	23,786	56%
Edgemere	3,276	48%
Essex	14,704	54%
Garrison	3,353	32%
Hampton	1,855	20%
Kingsville	1,575	27%
Lansdowne	2,975	65%
Lochearn	10,178	48%
Lutherville	2,574	27%
Mays Chapel	4,803	20%
Middle River	9,765	51%
Milford Mill	11,735	49%
Overlea	4,941	46%
Owings Mills	12,898	37%
Parkville	12,625	50%
Perry Hall	11,320	33%
Pikesville	13,785	36%
Randallstown	12,077	38%
Reisterstown	10,094	48%
Rosedale	6,965	47%
Rossville	6,012	42%
Timonium	4,117	31%
Towson	20,976	36%
White Marsh	3,568	30%
Woodlawn	14,620	40%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Calvert County, 2014		
Town	Total HH	% ALICE & Poverty
Calvert Beach	253	33%
Chesapeake Beach	2,060	36%
Chesapeake Ranch Estates	3,368	41%
Drum Point	1,202	48%
Dunkirk	869	28%
Huntingtown	1,002	9%
Long Beach	667	19%
Lusby	613	43%
North Beach	964	46%
Owings	800	20%
Prince Frederick	1,157	70%
Solomons	1,052	47%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

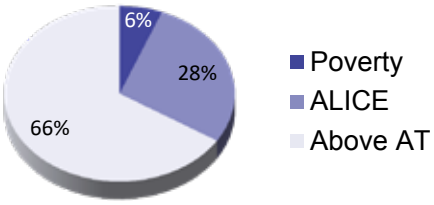
ALICE IN CALVERT COUNTY

2014 Point-in-Time Data

Population: 90,613 | **Number of Households:** 31,200
Median Household Income: $95,110 (state average: $73,971)
Unemployment Rate: 12.3% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
poor (44)	fair (52)	fair (57)

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, 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*

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.

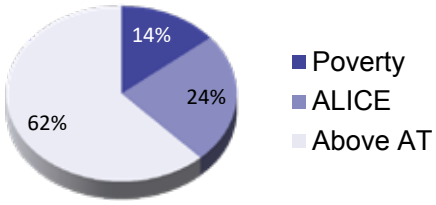
ALICE IN CAROLINE COUNTY

2014 Point-in-Time Data

Population: 32,759 | **Number of Households:** 11,842
Median Household Income: $55,605 (state average: $73,971)
Unemployment Rate: 9.2% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
fair (51)	poor (42)	poor (38)

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, Caroline County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$654	$891
Child Care	$–	$917
Food	$202	$612
Transportation	$340	$679
Health Care	$122	$486
Miscellaneous	$153	$374
Taxes	$213	$154
Monthly Total	$1,684	$4,113
ANNUAL TOTAL	$20,208	$49,356
Hourly Wage	*$10.10*	*$24.68*

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.

Caroline County, 2014

Town	Total HH	% ALICE & Poverty
Denton	1,460	48%
Federalsburg	936	55%
Greensboro	729	40%
Preston	333	36%
Ridgely	497	40%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Carroll County, 2014		
Town	Total HH	% ALICE & Poverty
Eldersburg	10,660	21%
Hampstead	2,340	30%
Manchester	1,634	25%
Mount Airy	3,201	22%
New Windsor	461	41%
Sykesville	1,803	31%
Taneytown	2,374	32%
Union Bridge	348	59%
Westminster	6,890	51%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

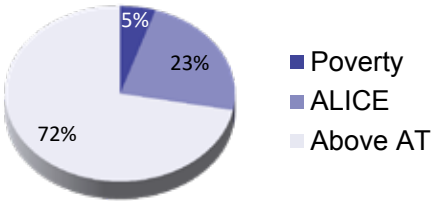
ALICE IN CARROLL COUNTY

2014 Point-in-Time Data

Population: 167,830 | **Number of Households:** 59,430
Median Household Income: $85,274 (state average: $73,971)
Unemployment Rate: 3.1% (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 **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
fair (59)	good (67)	good (67)

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, Carroll County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$847	$1,252
Child Care	$–	$1,350
Food	$202	$612
Transportation	$432	$863
Health Care	$135	$538
Miscellaneous	$192	$519
Taxes	$304	$576
Monthly Total	$2,112	$5,710
ANNUAL TOTAL	$25,344	$68,520
Hourly Wage	*$12.67*	*$34.26*

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.

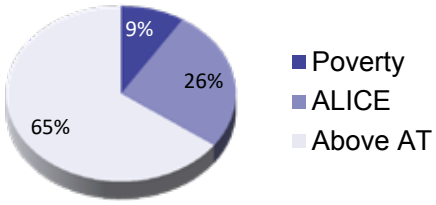
ALICE IN CECIL COUNTY

2014 Point-in-Time Data

Population: 102,383 | **Number of Households:** 36,857
Median Household Income: $61,940 (state average: $73,971)
Unemployment Rate: 5.5% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
fair (51)	good (59)	fair (48)

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, Cecil County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$799	$1,135
Child Care	$–	$1,163
Food	$202	$612
Transportation	$382	$763
Health Care	$152	$609
Miscellaneous	$181	$475
Taxes	$279	$464
Monthly Total	$1,995	$5,221
ANNUAL TOTAL	$23,940	$62,652
Hourly Wage	*$11.97*	*$31.33*

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.

Cecil County, 2014

Town	Total HH	% ALICE & Poverty
Cecilton	245	57%
Charlestown	427	31%
Chesapeake City	327	41%
Elkton	5,454	42%
North East	1,533	46%
Perryville	1,680	43%
Port Deposit	264	55%
Rising Sun	1,037	51%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Charles County, 2014		
Town	Total HH	% ALICE & Poverty
Bensville	4,030	15%
Bryans Road	2,650	37%
Bryantown	260	45%
Cobb Island	292	40%
Hughesville	869	21%
Indian Head	1,386	46%
La Plata	3,030	31%
Pomfret	203	25%
Potomac Heights	480	68%
Waldorf	24,932	34%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

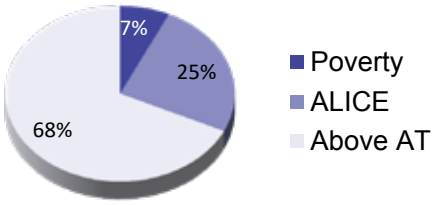
ALICE IN CHARLES COUNTY

2014 Point-in-Time Data

Population: 154,747 | **Number of Households:** 54,600
Median Household Income: $88,803 (state average: $73,971)
Unemployment Rate: 5.6% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.38 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
poor (31)	good (56)	good (61)

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, 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*

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.

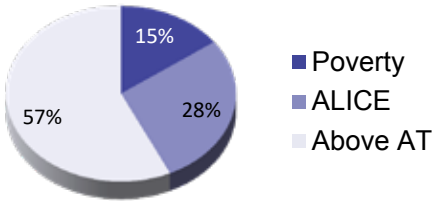
ALICE IN DORCHESTER COUNTY

2014 Point-in-Time Data

Population: 32,614 | **Number of Households:** 13,419
Median Household Income: $45,628 (state average: $73,971)
Unemployment Rate: 10.7% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
poor (47)	poor (34)	fair (49)

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, Dorchester County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$658	$847
Child Care	$–	$888
Food	$202	$612
Transportation	$445	$889
Health Care	$152	$607
Miscellaneous	$171	$409
Taxes	$254	$249
Monthly Total	$1,882	$4,501
ANNUAL TOTAL	$22,584	$54,012
Hourly Wage	*$11.29*	*$27.01*

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.

Dorchester County, 2014

Town	Total HH	% ALICE & Poverty
Algonquin	640	22%
Cambridge	5,215	57%
East New Market	161	41%
Hurlock	796	56%
Secretary	283	45%
Vienna	102	37%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Frederick County, 2014		
Town	Total HH	% ALICE & Poverty
Adamstown	737	16%
Ballenger Creek	6,904	37%
Braddock Heights	1,007	24%
Brunswick	2,212	43%
Emmitsburg	1,097	55%
Frederick	27,209	43%
Jefferson	888	30%
Libertytown	438	37%
Linganore	3,032	14%
Middletown	1,433	21%
Myersville	590	15%
New Market	253	32%
Point of Rocks	575	25%
Rosemont	126	23%
Sabillasville	104	44%
Spring Ridge	2,097	36%
Thurmont	2,543	43%
Urbana	3,101	15%
Walkersville	2,173	27%
Woodsboro	453	36%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

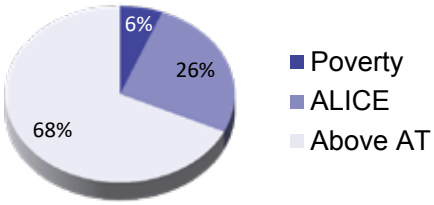
ALICE IN FREDERICK COUNTY

2014 Point-in-Time Data

Population: 243,675 | **Number of Households:** 89,084
Median Household Income: $84,203 (state average: $73,971)
Unemployment Rate: 5% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
poor (38)	good (59)	good (63)

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, Frederick County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,176	$1,469
Child Care	$–	$1,456
Food	$202	$612
Transportation	$445	$889
Health Care	$152	$607
Miscellaneous	$239	$574
Taxes	$414	$704
Monthly Total	$2,628	$6,311
ANNUAL TOTAL	$31,536	$75,732
Hourly Wage	*$15.77*	*$37.87*

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.

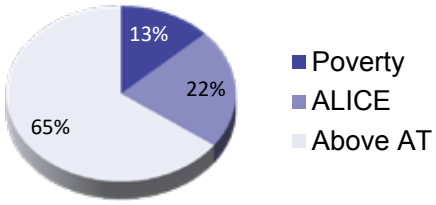
ALICE IN GARRETT COUNTY

2014 Point-in-Time Data

Population: 29,945 | **Number of Households:** 11,851
Median Household Income: $46,096 (state average: $73,971)
Unemployment Rate: 6.9% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
good (73)	fair (48)	poor (38)

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, Garrett County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$537	$691
Child Care	$–	$763
Food	$202	$612
Transportation	$340	$679
Health Care	$122	$486
Miscellaneous	$139	$329
Taxes	$185	$61
Monthly Total	$1,525	$3,621
ANNUAL TOTAL	$18,300	$43,452
Hourly Wage	*$9.15*	*$21.73*

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.

Garrett County, 2014

Town	Total HH	% ALICE & Poverty
Accident	134	34%
Bloomington	100	42%
Deer Park	165	41%
Finzel	238	37%
Friendsville	211	54%
Grantsville	386	48%
Kitzmiller	114	44%
Loch Lynn Heights	257	61%
Mountain Lake Park	942	47%
Oakland	918	43%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Harford County, 2014		
Town	Total HH	% ALICE & Poverty
Aberdeen	6,022	56%
Aberdeen Proving Ground	635	32%
Bel Air	4,201	41%
Bel Air North	10,434	22%
Bel Air South	17,757	27%
Darlington	171	45%
Edgewood	9,422	50%
Fallston	3,071	10%
Havre de Grace	5,730	42%
Jarrettsville	1,070	22%
Joppatowne	4,982	35%
Perryman	1,042	61%
Pleasant Hills	1,133	16%
Pylesville	216	20%
Riverside	2,595	27%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

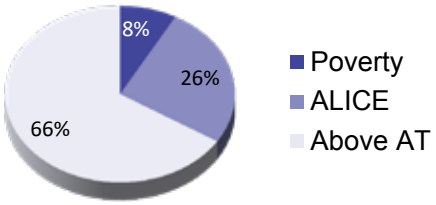
ALICE IN HARFORD COUNTY

2014 Point-in-Time Data

Population: 250,105 | **Number of Households:** 92,304
Median Household Income: $79,649 (state average: $73,971)
Unemployment Rate: 5.6% (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 **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
good (68)	good (60)	good (67)

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, Harford County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$847	$1,252
Child Care	$–	$1,371
Food	$202	$612
Transportation	$432	$863
Health Care	$135	$538
Miscellaneous	$192	$522
Taxes	$304	$582
Monthly Total	$2,112	$5,740
ANNUAL TOTAL	$25,344	$68,880
Hourly Wage	*$12.67*	*$34.44*

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.

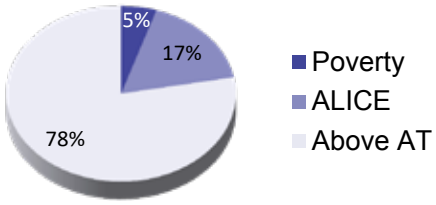
ALICE IN HOWARD COUNTY

2014 Point-in-Time Data

Population: 309,284 | **Number of Households:** 109,651
Median Household Income: $107,490 (state average: $73,971)
Unemployment Rate: 4.7% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
fair (48)	good (55)	good (64)

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, Howard County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$847	$1,252
Child Care	$–	$1,781
Food	$202	$612
Transportation	$432	$863
Health Care	$135	$538
Miscellaneous	$192	$576
Taxes	$304	$709
Monthly Total	$2,112	$6,331
ANNUAL TOTAL	$25,344	$75,972
Hourly Wage	*$12.67*	*$37.99*

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.

Howard County, 2014

Town	Total HH	% ALICE & Poverty
Columbia	38,493	23%
Elkridge	6,097	28%
Ellicott City	24,261	22%
Fulton	675	17%
Highland	352	12%
Ilchester	8,627	19%
North Laurel	7,578	29%
Savage	2,434	34%
Scaggsville	2,986	11%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Kent County, 2014		
Town	Total HH	% ALICE & Poverty
Betterton	136	43%
Butlertown	119	41%
Chestertown	1,868	54%
Galena	306	30%
Millington	210	37%
Rock Hall	566	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 5-year averages and is not available for the smallest towns that do not report income.

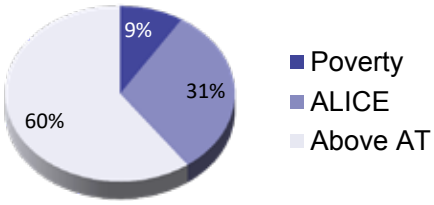
ALICE IN KENT COUNTY

2014 Point-in-Time Data

Population: 20,016 | **Number of Households:** 7,448
Median Household Income: $58,201 (state average: $73,971)
Unemployment Rate: 7.1% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
fair (54)	poor (44)	poor (44)

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, Kent County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$693	$944
Child Care	$–	$961
Food	$202	$612
Transportation	$340	$679
Health Care	$122	$486
Miscellaneous	$158	$387
Taxes	$225	$184
Monthly Total	$1,740	$4,253
ANNUAL TOTAL	$20,880	$51,036
Hourly Wage	*$10.44*	*$25.52*

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.

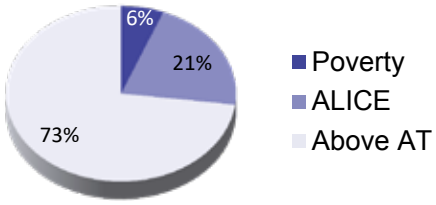
ALICE IN MONTGOMERY COUNTY

2014 Point-in-Time Data

Population: 1,030,447 | **Number of Households:** 364,854
Median Household Income: $97,765 (state average: $73,971)
Unemployment Rate: 6.6% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
fair (52)	poor (44)	fair (48)

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, Montgomery County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,176	$1,469
Child Care	$–	$1,838
Food	$202	$612
Transportation	$101	$150
Health Care	$152	$607
Miscellaneous	$194	$527
Taxes	$309	$594
Monthly Total	$2,134	$5,797
ANNUAL TOTAL	$25,608	$69,564
Hourly Wage	*$12.80*	*$34.78*

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.

Montgomery County, 2014

Town	Total HH	% ALICE & Poverty
Ashton-Sandy Spring	1,838	18%
Aspen Hill	17,003	35%
Bethesda	24,905	17%
Brookmont	1,377	17%
Burtonsville	2,905	20%
Cabin John	791	19%
Calverton	6,925	33%
Chevy Chase	1,034	6%
Chevy Chase	3,675	13%
Chevy Chase Section Five	246	8%
Chevy Chase Section Three	240	4%
Chevy Chase Village	683	6%
Clarksburg	4,808	9%
Cloverly	4,840	15%
Colesville	4,860	21%
Damascus	4,840	17%
Darnestown	2,221	11%
Derwood	699	39%
Fairland	8,694	42%
Forest Glen	2,830	35%
Four Corners	2,773	23%
Friendship Heights Village	3,390	32%
Gaithersburg	22,988	35%
Garrett Park	375	13%
Germantown	31,324	30%
Glenmont	5,047	31%
Hillandale	1,851	20%
Kemp Mill	4,131	22%
Kensington	725	27%
Layhill	1,550	19%
Laytonsville	119	21%
Leisure World	5,729	43%
Martin's Additions	315	5%
Montgomery Village	11,731	37%
North Bethesda	20,347	25%
North Chevy Chase	216	7%
North Kensington	3,576	32%
North Potomac	7,889	16%
Olney	11,635	15%
Poolesville	1,546	16%
Potomac	16,093	11%
Redland	5,625	26%
Rockville	25,545	29%
Silver Spring	31,374	41%
Somerset	405	7%
South Kensington	2,966	14%
Takoma Park	6,483	39%
Travilah	3,636	10%
Washington Grove	256	15%
Wheaton	14,906	36%
White Oak	6,833	46%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

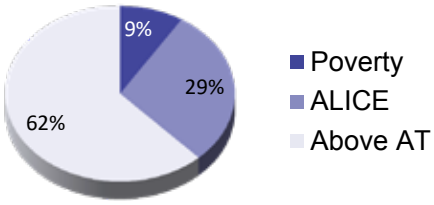
ALICE IN PRINCE GEORGE'S COUNTY

2014 Point-in-Time Data

Population: 904,430 | **Number of Households:** 307,022
Median Household Income: $72,290 (state average: $73,971)
Unemployment Rate: 9.1% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
fair (48)	fair (49)	poor (36)

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, Prince George's County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,176	$1,469
Child Care	$–	$1,409
Food	$202	$612
Transportation	$101	$150
Health Care	$152	$607
Miscellaneous	$194	$470
Taxes	$309	$454
Monthly Total	$2,134	$5,171
ANNUAL TOTAL	$25,608	$62,052
Hourly Wage	*$12.80*	*$31.03*

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.

Prince George's County, 2014

Town	Total HH	% ALICE & Poverty
Accokeek	3,688	15%
Adelphi	5,280	47%
Andrews AFB	943	48%
Aquasco	285	37%
Baden	753	29%
Beltsville	5,693	39%
Berwyn Heights	1,002	30%
Bladensburg	3,679	66%
Bowie	19,402	20%
Brandywine	2,769	18%
Brentwood	927	58%
Brock Hall	3,377	10%
Camp Springs	7,191	28%
Capitol Heights	1,463	41%
Cedarville	298	48%
Cheverly	2,379	32%
Chillum	11,051	51%
Clinton	12,721	21%
College Park	6,580	50%
Colmar Manor	407	40%
Coral Hills	3,657	47%
Cottage City	429	56%
Croom	933	27%
District Heights	2,112	41%
East Riverdale	4,368	48%
Edmonston	485	52%
Fairmount Heights	558	57%
Fairwood	1,621	7%
Forest Heights	881	38%
Forestville	4,389	44%
Fort Washington	8,525	19%
Friendly	3,155	20%
Glassmanor	6,452	55%
Glenarden	2,098	53%
Glenn Dale	4,506	24%
Greenbelt	9,264	44%
Hillcrest Heights	6,514	50%
Hyattsville	6,326	48%
Kettering	5,075	26%
Konterra	910	26%
Lake Arbor	4,236	24%
Landover	8,123	61%
Landover Hills	539	44%
Langley Park	5,380	56%
Lanham	3,062	36%
Largo	4,196	36%
Laurel	9,934	39%
Marlboro Meadows	1,222	26%
Marlboro Village	3,763	21%
Marlow Heights	2,206	54%
Marlton	3,323	21%
Melwood	1,157	30%
Mitchellville	3,670	16%
Morningside	599	28%
Mount Rainier	3,345	62%
National Harbor	1,495	44%
New Carrollton	4,141	48%
North Brentwood	164	33%
Oxon Hill	7,104	39%
Peppermill Village	1,699	43%
Queen Anne	366	13%
Queensland	578	17%
Riverdale Park	1,957	50%
Rosaryville	3,624	12%
Seabrook	5,691	38%
Seat Pleasant	1,739	53%
Silver Hill	2,265	50%
South Laurel	9,451	42%
Springdale	885	30%
Suitland	9,651	51%
Summerfield	4,881	38%
Temple Hills	3,192	43%
University Park	969	19%
Upper Marlboro	301	29%
Walker Mill	4,380	45%
West Laurel	1,487	20%
Westphalia	2,739	24%
Woodlawn	2,209	42%
Woodmore	1,297	9%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

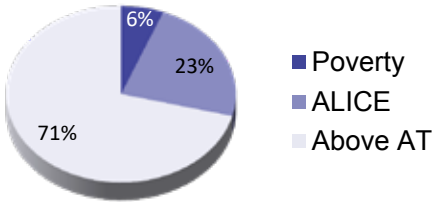
ALICE IN QUEEN ANNE'S COUNTY

2014 Point-in-Time Data

Population: 48,439 | **Number of Households:** 17,354
Median Household Income: $86,406 (state average: $73,971)
Unemployment Rate: 6.4% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
fair (54)	fair (45)	good (64)

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, Queen Anne's County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$847	$1,252
Child Care	$–	$1,259
Food	$202	$612
Transportation	$432	$863
Health Care	$135	$538
Miscellaneous	$192	$507
Taxes	$304	$545
Monthly Total	$2,112	$5,576
ANNUAL TOTAL	$25,344	$66,912
Hourly Wage	*$12.67*	*$33.46*

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.

Queen Anne's County, 2014

Town	Total HH	% ALICE & Poverty
Centreville	1,605	31%
Chester	1,822	31%
Church Hill	318	47%
Grasonville	1,138	34%
Kent Narrows	248	42%
Kingstown	705	48%
Queen Anne	101	39%
Queenstown	274	25%
Stevensville	2,135	16%
Sudlersville	176	51%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Somerset County, 2014		
Town	Total HH	% ALICE & Poverty
Crisfield	1,034	57%
Deal Island	233	48%
Eden	436	78%
Fairmount	210	80%
Mount Vernon	272	32%
Princess Anne	1,553	76%
West Pocomoke	216	30%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

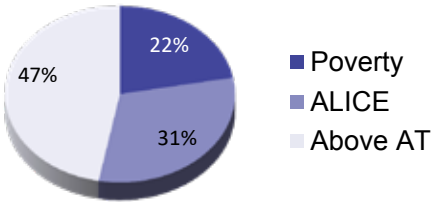
ALICE IN SOMERSET COUNTY

2014 Point-in-Time Data

Population: 26,197 | **Number of Households:** 8,498
Median Household Income: $36,716 (state average: $73,971)
Unemployment Rate: 9% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
fair (48)	poor (29)	poor (30)

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, Somerset County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$414	$696
Child Care	$–	$893
Food	$202	$612
Transportation	$340	$679
Health Care	$122	$486
Miscellaneous	$123	$346
Taxes	$157	$93
Monthly Total	$1,358	$3,805
ANNUAL TOTAL	$16,296	$45,660
Hourly Wage	*$8.15*	*$22.83*

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.

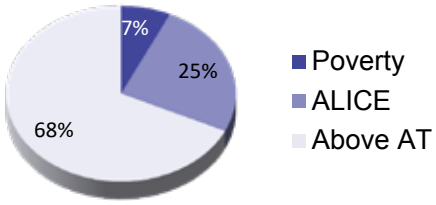
ALICE IN ST. MARY'S COUNTY

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 **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
good (60)	fair (48)	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	25%
Charlotte Hall	334	26%
Golden Beach	1,256	20%
Leonardtown	1,170	44%
Lexington Park	4,701	42%
Mechanicsville	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 5-year averages and is not available for the smallest towns that do not report income.

Talbot County, 2014		
Town	Total HH	% ALICE & Poverty
Cordova	262	49%
Easton	7,163	46%
Oxford	266	20%
St. Michaels	465	43%
Tilghman Island	395	36%
Trappe	508	42%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

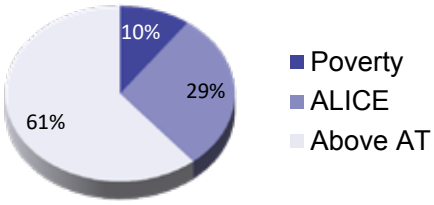
ALICE IN TALBOT COUNTY

2014 Point-in-Time Data

Population: 37,894 | **Number of Households:** 16,140
Median Household Income: $58,495 (state average: $73,971)
Unemployment Rate: 7.3% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
poor (46)	poor (42)	fair (57)

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, Talbot County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$808	$1,060
Child Care	$–	$1,112
Food	$202	$612
Transportation	$445	$889
Health Care	$152	$607
Miscellaneous	$191	$474
Taxes	$300	$462
Monthly Total	$2,098	$5,216
ANNUAL TOTAL	$25,176	$62,592
Hourly Wage	*$12.59*	*$31.30*

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.

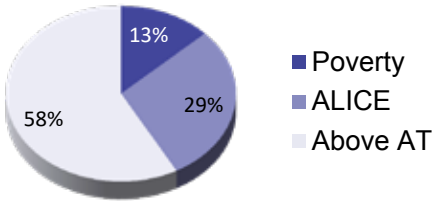
ALICE IN WASHINGTON COUNTY

2014 Point-in-Time Data

Population: 149,573 | **Number of Households:** 54,722
Median Household Income: $55,471 (state average: $73,971)
Unemployment Rate: 10.8% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
fair (59)	good (56)	poor (40)

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, Washington County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$616	$968
Child Care	$–	$1,008
Food	$202	$612
Transportation	$445	$889
Health Care	$152	$607
Miscellaneous	$166	$445
Taxes	$242	$370
Monthly Total	$1,823	$4,899
ANNUAL TOTAL	$21,876	$58,788
Hourly Wage	*$10.94*	*$29.39*

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.

Washington County, 2014

Town	Total HH	% ALICE & Poverty
Bagtown	118	42%
Boonsboro	1,280	33%
Breathedsville	153	43%
Clear Spring	161	52%
Downsville	110	25%
Fountainhead-Orchard Hills	2,320	23%
Funkstown	374	51%
Hagerstown	16,295	58%
Halfway	4,204	41%
Hancock	746	64%
Highfield-Cascade	391	41%
Keedysville	406	20%
Leitersburg	284	20%
Maugansville	1,211	41%
Mount Lena	192	35%
Paramount-Long Meadow	881	15%
Robinwood	2,818	33%
Sharpsburg	315	30%
Smithsburg	976	29%
St. James	1,165	22%
Williamsport	1,012	60%
Wilson-Conococheague	842	26%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Wicomico County, 2014		
Town	Total HH	% ALICE & Poverty
Bivalve	105	31%
Delmar	1,116	42%
Fruitland	1,928	39%
Hebron	380	36%
Jesterville	135	79%
Mardela Springs	133	31%
Parsonsburg	137	58%
Pittsville	594	33%
Salisbury	11,635	51%
Sharptown	322	36%
Willards	380	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 5-year averages and is not available for the smallest towns that do not report income.

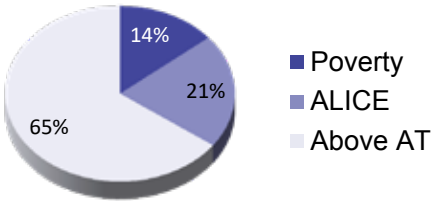
ALICE IN WICOMICO COUNTY

2014 Point-in-Time Data

Population: 101,539 | **Number of Households:** 37,036
Median Household Income: $53,432 (state average: $73,971)
Unemployment Rate: 6.1% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
good (60)	good (69)	fair (53)

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, Wicomico County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$521	$875
Child Care	$–	$983
Food	$202	$612
Transportation	$340	$679
Health Care	$122	$486
Miscellaneous	$137	$381
Taxes	$182	$170
Monthly Total	$1,504	$4,186
ANNUAL TOTAL	$18,048	$50,232
Hourly Wage	*$9.02*	*$25.12*

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.

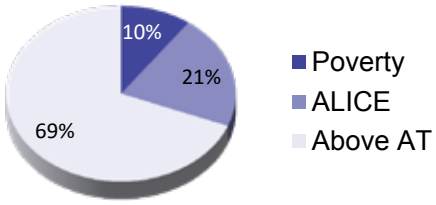
ALICE IN WORCESTER COUNTY

2014 Point-in-Time Data

Population: 51,558 | **Number of Households:** 20,492
Median Household Income: $58,820 (state average: $73,971)
Unemployment Rate: 11.5% (state average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.45)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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	Job Opportunities	Community Resources
good (61)	fair (52)	fair (48)

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, Worcester County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$584	$888
Child Care	$–	$1,019
Food	$202	$612
Transportation	$340	$679
Health Care	$122	$486
Miscellaneous	$144	$387
Taxes	$195	$181
Monthly Total	$1,587	$4,252
ANNUAL TOTAL	$19,044	$51,024
Hourly Wage	*$9.52*	*$25.51*

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.

Worcester County, 2014

Town	Total HH	% ALICE & Poverty
Berlin	1,635	35%
Ocean City	3,359	27%
Ocean Pines	4,693	19%
Pocomoke City	1,484	56%
Snow Hill	912	47%
West Ocean City	1,820	32%

Note: Municipal-level data on this page is for Census places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

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