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ALICE[®]

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



STUDY OF FINANCIAL HARDSHIP

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ALICE in MARYLAND

- Authored by United Way of Northern New Jersey
- Corporate Sponsor – OneMain Financial
- Supported by 10 local United Ways in Maryland
- Statewide steering committee
- 20 Maryland Research Advisory Members
- Based on 2014 Point in Time Data

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WHO IS ALICE?



- The ALICE report is a study of financial hardship in Maryland.
- ALICE individuals and families have incomes above the Federal Poverty Level (FPL), but not enough to afford a basic household budget that includes housing, child care, food, transportation, health care and taxes.
- ALICE households exist in every county in Maryland
 - urban, suburban, and rural
 - women and men, young and old, and all races and ethnicities.

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Families Struggling in Maryland and Howard County

	% Poverty Level	% ALICE	TOTAL
Maryland	10%	25%	35%
Howard County	5%	17%	22%

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Household Survival Budget State of Maryland

- For a family of four (two adults with one infant and one preschooler) is \$61,224
- Federal Poverty Level is **\$23,850**

- For a single adult it is \$23,568
- Federal Poverty Level is **\$11,670**

- This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses.

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ALICE in Howard County

ALICE Survival Budget

- Family of four: two adults, two children **\$75,972**
- Federal Poverty Level **\$23,850**

- Individual: **\$25,344**
- Federal Poverty Level **\$11,670**

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ALICE in Howard County

- Population: 309,284
- Number of Households: 109,651
- Number of ALICE Households: 18,641 (17%)
- Median Household Income: \$107,490 (state average: \$73,971)
- Unemployment Rate: 4.7% (state average: 7.2%)

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

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ALICE Statistics – Howard Co.

Howard County, 2014					
Town	Total Households	% ALICE & Poverty	Town	Total Households	% ALICE & Poverty
Columbia	38,493	23%	Ilchester	8,627	19%
Elkridge	6,097	28%	North Laurel	7,578	29%
Ellicott City	24,261	22%	Savage	2,434	34%
Fulton	675	17%	Scaggsville	2,986	11%
Highland	352	12%	Howard County	109,651	22%

Note: Municipal-level data 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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ALICE in Howard County

Town	% ALICE and Federal Poverty Level	Housing Burden Renter/Owner Over 30%
Columbia	23%	36%
Elkridge	28%	51%
Ellicott City	22%	57%
Fulton	17%	46%
Highland	12%	31%
Ilchester	19%	33%
North Laurel	29%	45%
Savage	34%	48%
Scaggsville	11%	62%

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ALICE in Howard County

Percent HHs below ALICE Threshold

# Total Households	Asian	Black	Hispanic	White	Senior
109,651	23%	33%	41%	19%	30%

Source: ALICE Report/American Community Survey 2007-2014





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Household Stability Budget – Howard County

- Measures how much income is needed to support and sustain an economically viable household.
- **\$149,892** is the average annual stability budget per year for a family of four – almost double the Household Survival Budget.

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Howard County – Stability Budget

Household STABILITY Budget, Howard County, MD, 2014

	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, 2 Children	Two Adults, 2 Child Care
Housing	\$1,001	\$1,252	\$1,252	\$1,252	\$2,038	\$2,038
Childcare	0	0	\$517	\$1,383	\$1,034	\$2,370
Food	\$382	\$778	\$725	\$565	\$1,370	\$1,185
Transportation	\$365	\$729	\$729	\$729	\$1,215	\$1,215
Healthcare	\$258	\$569	\$744	\$744	\$959	\$959
Miscellaneous	\$201	\$333	\$397	\$467	\$662	\$777
Savings	\$201	\$333	\$397	\$467	\$662	\$777
Cell Phone	\$64	\$99	\$82	\$64	\$123	\$99
Tax	\$615	\$1,153	\$1,313	\$1,432	\$2,402	\$3,071
Monthly Total	\$3,087	\$5,246	\$6,312	\$7,103	\$10,465	\$12,491
Annual Total	\$37,044	\$62,952	\$75,744	\$85,236	\$125,580	\$149,892

Note: One childcare refers to an infant; two childcare refers to one infant and one 4 year old. For an additional infant add 2 percent; for an additional 4 year old add 2 percent; and for an additional child add 2 percent.

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

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In Maryland, 743,738 households – fully 35 % -- struggled to afford basic household necessities.

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Why are there so many ALICE Households in Maryland?

- Low wage jobs dominate the local economy
- The basic cost of living outpaces wages
- Jobs are not located near housing that is affordable
- Public and private assistance helps, but there is still an unfilled gap

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Now What...?

- The ALICE report is a tool to raise awareness, to evaluate current needs, and to address gaps in service areas.
- Can be used to:
 - Evaluate current program models
 - Develop programming
 - Discuss workforce development issues
 - Assess economic development
 - Foster cross-section collaboration

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Possibilities for use in Maryland

- Workforce Development
- Public policy identification
- Earned Income Tax Credits (EITC)
- Poverty research
- Advocacy

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Call 2-1-1: There's Always an Answer

NEED HELP?

CALL 211
THERE'S ALWAYS AN ANSWER.

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Normal airtime charges apply for cellular users.

Our 2-1-1 Maryland United Way Helpline answered 104,941 calls in fiscal year 2016 (33% increase since 2013)

Top 5 Caller Need in Fiscal Year 2016

Utility Assistance = 23,815 calls

Housing Assistance = 21,878 calls

Tax Preparation/Legal Assistance = 19,603 calls

Family & Individual Support Services = 14,780

Food Assistance = 11,614

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211 Maryland United Way Helpline In Howard County for FY'16

Total Calls		2,033
Highest Call Zip Code	Columbia (21045, 21044)	914
Services Requested	Housing	445
	Utilities	428
	Food	117
	Mental Health	77

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Questions?

Please visit www.UnitedWayALICE.org/Maryland to view the entire report.

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