

# ALICE IN ALLEGANY COUNTY

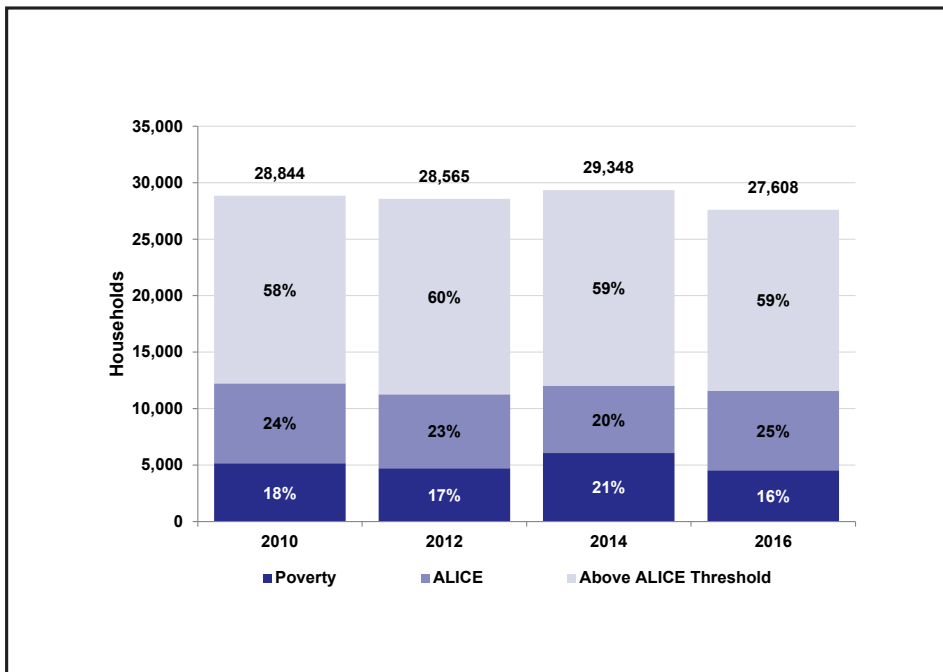
## 2016 Point-in-Time Data

**Population:** 72,130 • **Number of Households:** 27,608  
**Median Household Income:** \$45,606 (state average: \$78,945)  
**Unemployment Rate:** 9% (state average: 5.4%)  
**ALICE Households:** 25% (state average: 28%) • **Households in Poverty:** 16% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

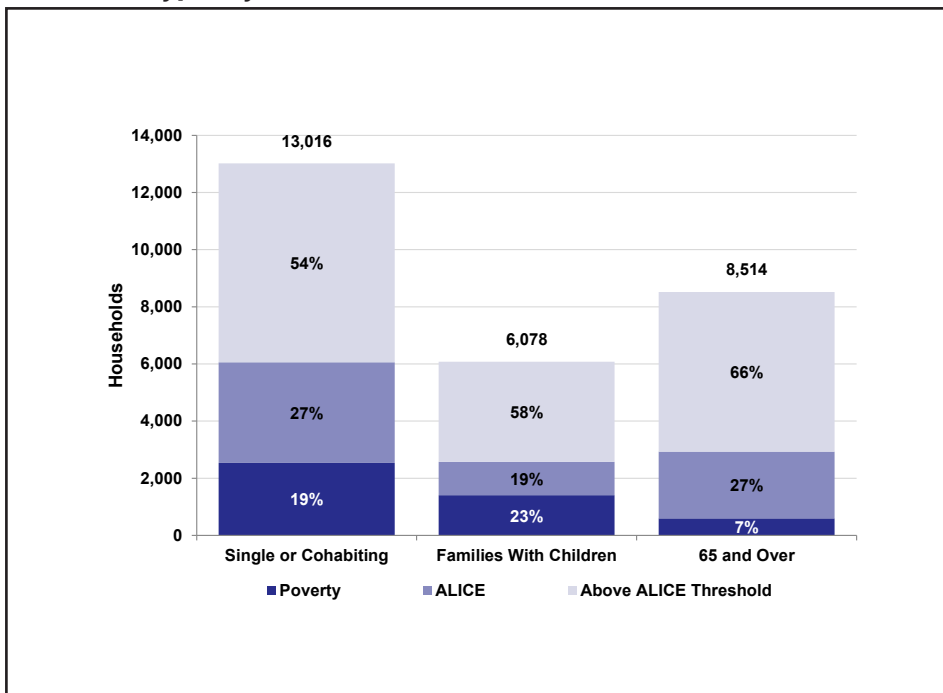
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



# Why do so many households struggle?

## The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Allegany County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$450	\$658
Child Care	\$-	\$852
Food	\$182	\$603
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$142	\$390
Taxes	\$216	\$338
<b>Monthly Total</b>	<b>\$1,563</b>	<b>\$4,286</b>
<b>ANNUAL TOTAL</b>	<b>\$18,756</b>	<b>\$51,432</b>
<b>Hourly Wage</b>	<b>\$9.38</b>	<b>\$25.72</b>

## ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Allegany County, 2016		
Town	Total HH	% ALICE & Poverty
Barton	220	48%
Bel Air	577	40%
Bowling Green	501	48%
Bowmans Addition	216	47%
Corriganville	185	47%
Cresaptown	1,179	46%
Cumberland City	8,756	59%
Danville	189	53%
Eckhart Mines	365	25%
Ellerslie	202	18%
Frostburg City	3,058	57%
Grahamtown	197	29%
La Vale	1,443	32%
Lonaconing	441	50%
McCoole	201	38%
Midland	304	46%
Midlothian	133	49%
Mount Savage	331	36%
Pleasant Grove	160	56%
Potomac Park	414	48%
Rawlings	224	37%
Shaft	116	27%
Westernport	821	41%
Zihlman	137	39%

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

# ALICE IN ANNE ARUNDEL COUNTY

## 2016 Point-in-Time Data

**Population:** 568,346 • **Number of Households:** 206,956

**Median Household Income:** \$96,483 (state average: \$78,945)

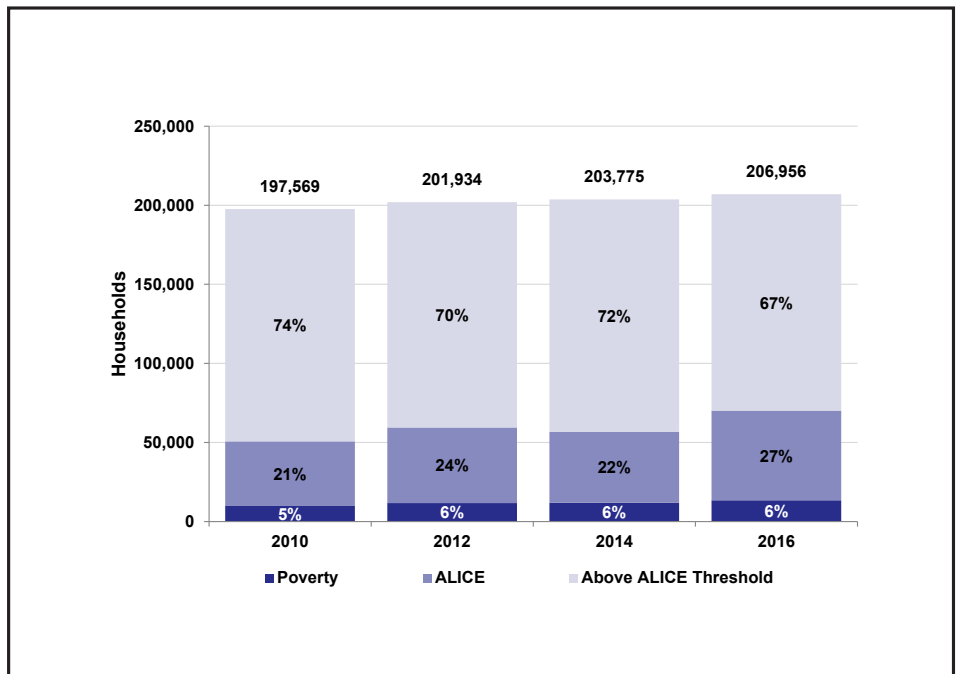
**Unemployment Rate:** 5% (state average: 5.4%)

**ALICE Households:** 27% (state average: 28%) • **Households in Poverty:** 6% (state average: 10%)

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

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

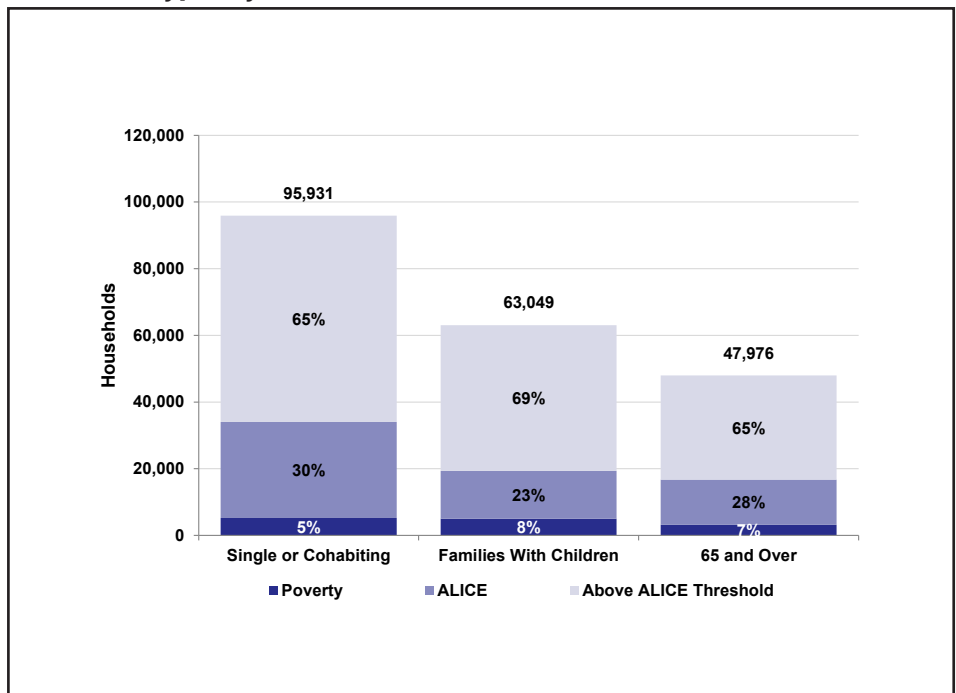
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

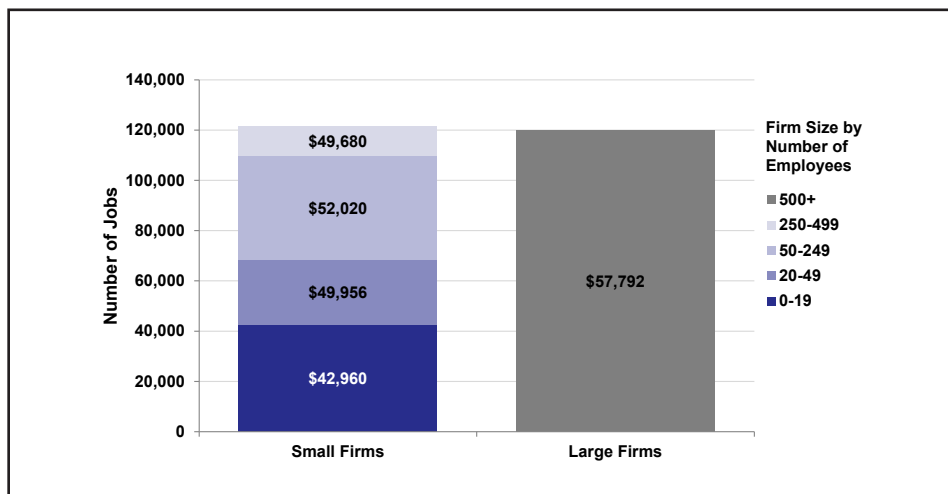
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Anne Arundel County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$851	\$1,298
Child Care	\$-	\$1,613
Food	\$182	\$603
Transportation	\$433	\$865
Health Care	\$221	\$824
Technology	\$55	\$75
Miscellaneous	\$214	\$624
Taxes	\$399	\$959
<b>Monthly Total</b>	<b>\$2,355</b>	<b>\$6,861</b>
<b>ANNUAL TOTAL</b>	<b>\$28,260</b>	<b>\$82,332</b>
<b>Hourly Wage</b>	<b>\$14.13</b>	<b>\$41.17</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Anne Arundel County, 2016		
Town	Total HH	% ALICE & Poverty
Annapolis City	15,892	46%
Annapolis Neck	4,566	22%
Arden on the Severn	886	14%
Arnold	8,103	27%
Brooklyn Park	5,170	57%
Cape St. Claire	3,283	36%
Crofton	10,358	23%
Crownsville	564	28%
Deale	1,888	23%
Edgewater	3,698	35%
Ferndale	6,474	53%
Fort Meade	2,581	58%
Friendship	107	15%
Galesville	281	43%
Gambrills	921	21%
Glen Burnie	27,309	56%
Herald Harbor	966	25%
Jessup	629	28%
Lake Shore	7,198	34%
Linthicum	3,820	35%
Maryland City	6,651	31%
Mayo	3,091	23%
Odenton	15,545	30%
Parole	8,192	32%
Pasadena	9,305	34%
Riva	1,460	24%
Riviera Beach	4,679	38%
Severn	17,462	35%
Severna Park	13,002	20%
Shady Side	2,222	36%

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

# ALICE IN BALTIMORE CITY

## 2016 Point-in-Time Data

**Population:** 614,664 • **Number of Households:** 240,761

**Median Household Income:** \$47,350 (state average: \$78,945)

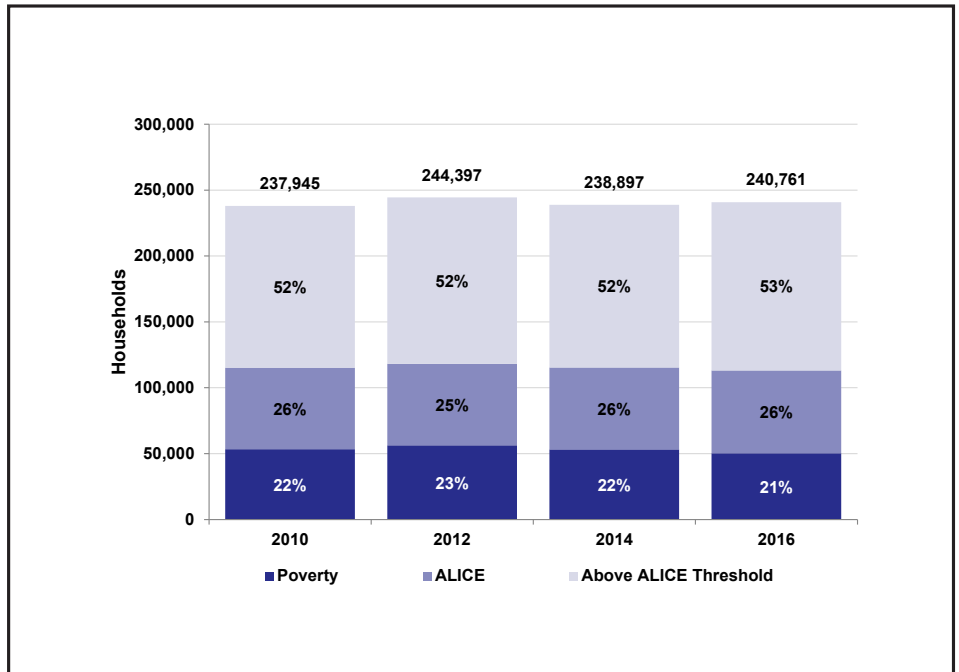
**Unemployment Rate:** 9% (state average: 5.4%)

**ALICE Households:** 26% (state average: 28%) • **Households in Poverty:** 21% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

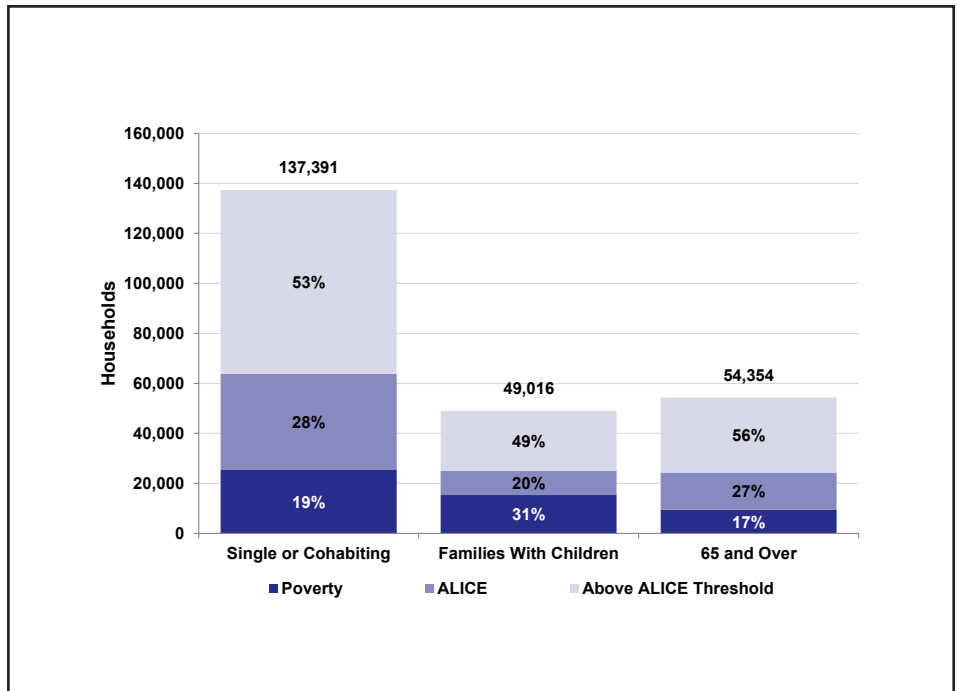
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



# Why do so many households struggle?

## The cost of living continues to increase...

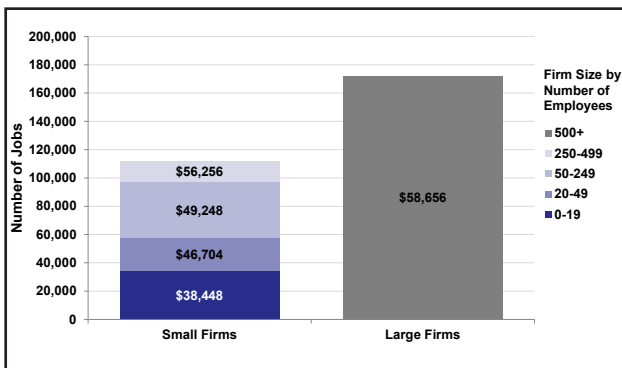
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. Family costs increased by 27 percent statewide from 2010 to 2016.

Household Survival Budget, Baltimore City		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$851	\$1,298
Child Care	\$-	\$1,363
Food	\$182	\$603
Transportation	\$70	\$117
Health Care	\$221	\$824
Technology	\$55	\$75
Miscellaneous	\$165	\$488
Taxes	\$269	\$598
<b>Monthly Total</b>	<b>\$1,813</b>	<b>\$5,366</b>
<b>ANNUAL TOTAL</b>	<b>\$21,756</b>	<b>\$64,392</b>
<b>Hourly Wage</b>	<b>\$10.88</b>	<b>\$32.20</b>

## ...and wages lag behind

Employment and wages vary by location and firm size, but across the state, wages are still often less than the cost of the family Household Survival Budget.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Baltimore City, 2016		
Town	Total HH	% ALICE & Poverty
Allendale/Irvington/S. Hilton	6,124	58%
Beechfield/Ten Hills/West Hills	5,407	43%
Belair-Edison	5,920	55%
Brooklyn/Curtis Bay/Hawkins Point	4,812	60%
Canton	4,011	17%
Cedonia/Frankford	9,289	56%
Cherry Hill	3,060	76%
Chinquapin Park/Belvedere	3,428	47%
Claremont/Armistead	3,547	67%
Clifton, Bera	3,197	68%
Cross-Country/Cheswolde	5,291	36%
Dickeyville/Franklintown	1,664	63%
Dorchester/Ashburton	4,313	48%
Downtown/Seton Hill	3,472	52%
Edmondson Village	2,921	56%
Fells Point	4,452	25%
Forest Park/Walbrook	3,901	54%
Glen-Fallstaff	6,483	51%
Greater Charles Village/Barclay	6,552	64%
Greater Govans	4,045	55%
Greater Mondawmin	3,234	56%
Greater Roland Park/Poplar Hill	3,316	17%
Greater Rosemont	5,947	66%
Greenmount East	2,909	71%
Hamilton	5,132	40%
Harbor East/Little Italy	2,307	49%
Harford/Echodale	6,630	40%
Highlandtown	3,246	35%
Howard Park/West Arlington	4,127	43%
Inner Harbor/Federal Hill	6,722	25%
Lauraville	4,455	31%
Loch Raven	6,615	46%
Madison/East End	2,100	71%
Medfield/Hampden/Woodberry/Remington	7,810	36%
Midtown	9,122	51%
Midway/Coldstream	3,096	66%
Morrell Park/Violetville	3,332	58%
Mount Washington/Coldspring	2,350	29%
North Baltimore/Guilford/Homeland	6,119	30%
Northwood	5,461	40%
Oldtown/Middle East	3,886	75%
Orangeville/East Highlandtown	3,294	50%
Patterson Park North & East	5,328	37%

Baltimore City, 2016		
Town	Total HH	% ALICE & Poverty
Penn North, Reservoir Hill	4,304	62%
Pimlico/Arlington/Hilltop	4,052	61%
Poppleton/The Terraces/Hollins Market	2,250	77%
Sandtown-Winchester/Harlem Park	5,119	69%
South Baltimore	3,284	16%
Southeastern	2,201	58%
Southern Park Heights	4,762	66%
Southwest Baltimore	6,071	71%
The Waverlies	3,257	57%
Upton/Druid Heights	4,010	77%
Washington Village	2,284	56%
Westport/Mt. Winans/Lakeland	2,395	57%

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

# ALICE IN BALTIMORE COUNTY

## 2016 Point-in-Time Data

**Population:** 831,026 • **Number of Households:** 312,921

**Median Household Income:** \$72,764 (state average: \$78,945)

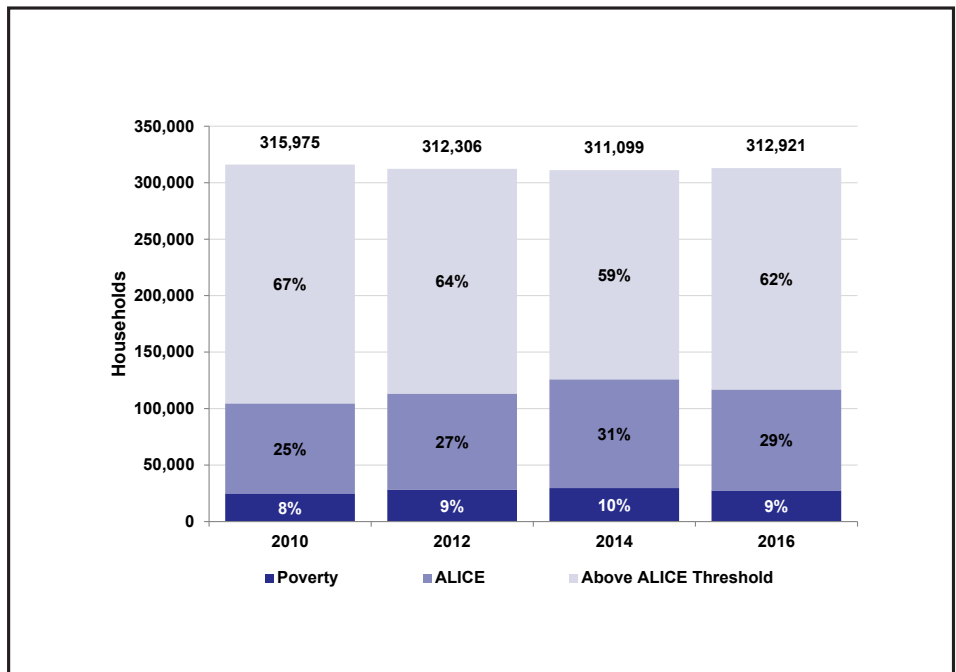
**Unemployment Rate:** 5% (state average: 5.4%)

**ALICE Households:** 29% (state average: 28%) • **Households in Poverty:** 9% (state average: 10%)

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

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

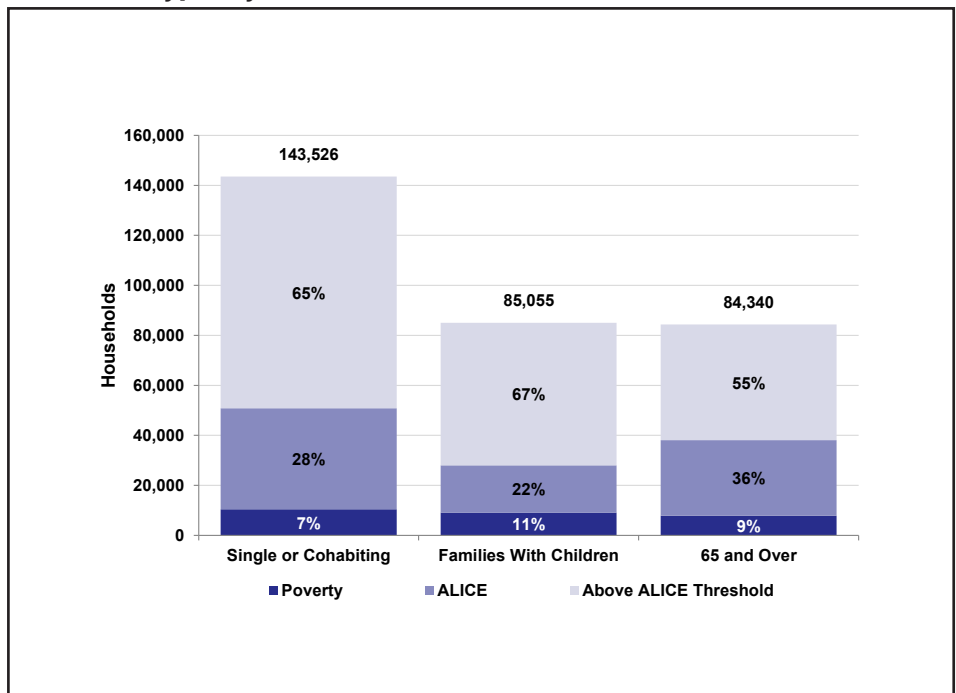
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Baltimore County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$851	\$1,298
Child Care	\$-	\$1,280
Food	\$182	\$603
Transportation	\$433	\$865
Health Care	\$221	\$824
Technology	\$55	\$75
Miscellaneous	\$214	\$578
Taxes	\$399	\$839
<b>Monthly Total</b>	<b>\$2,355</b>	<b>\$6,362</b>
<b>ANNUAL TOTAL</b>	<b>\$28,260</b>	<b>\$76,344</b>
<b>Hourly Wage</b>	<b>\$14.13</b>	<b>\$38.17</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Baltimore County, 2016		
Town	Total HH	% ALICE & Poverty
Arbutus	7,847	38%
Baltimore Highlands	2,314	60%
Bowleys Quarters	2,466	39%
Carney	12,895	44%
Catonsville	15,064	32%
Cockeysville	8,905	47%
Dundalk	23,425	58%
Edgemere	3,200	36%
Essex	14,748	53%
Garrison	3,491	42%
Hampton	1,776	20%
Kingsville	1,591	27%
Lansdowne	2,904	61%
Lochearn	10,135	46%
Lutherville	2,586	26%
Mays Chapel	4,736	25%
Middle River	9,791	49%
Milford Mill	11,675	43%
Overlea	4,799	47%
Owings Mills	12,700	38%
Parkville	12,579	48%
Perry Hall	11,348	33%
Pikesville	14,010	35%
Randalstown	12,449	36%
Reisterstown	10,150	44%
Rosedale	6,760	44%
Rossville	6,046	45%
Timonium	4,154	28%
Towson	21,030	36%
White Marsh	3,582	28%
Woodlawn	14,335	43%

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



# ALICE IN CALVERT COUNTY

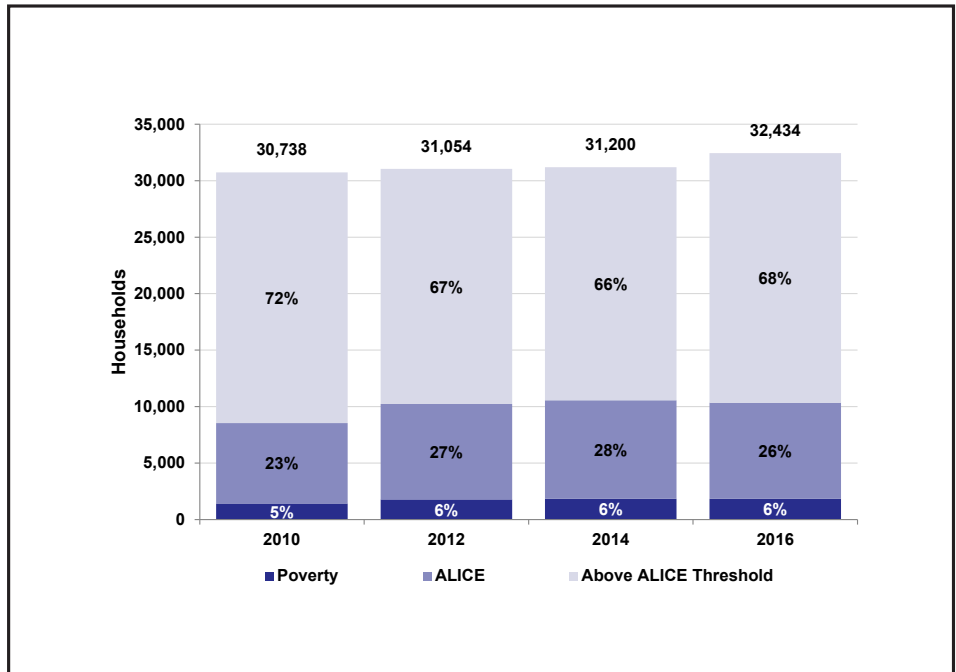
## 2016 Point-in-Time Data

**Population:** 91,251 • **Number of Households:** 32,434  
**Median Household Income:** \$98,732 (state average: \$78,945)  
**Unemployment Rate:** 7% (state average: 5.4%)  
**ALICE Households:** 26% (state average: 28%) • **Households in Poverty:** 6% (state average: 10%)

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

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

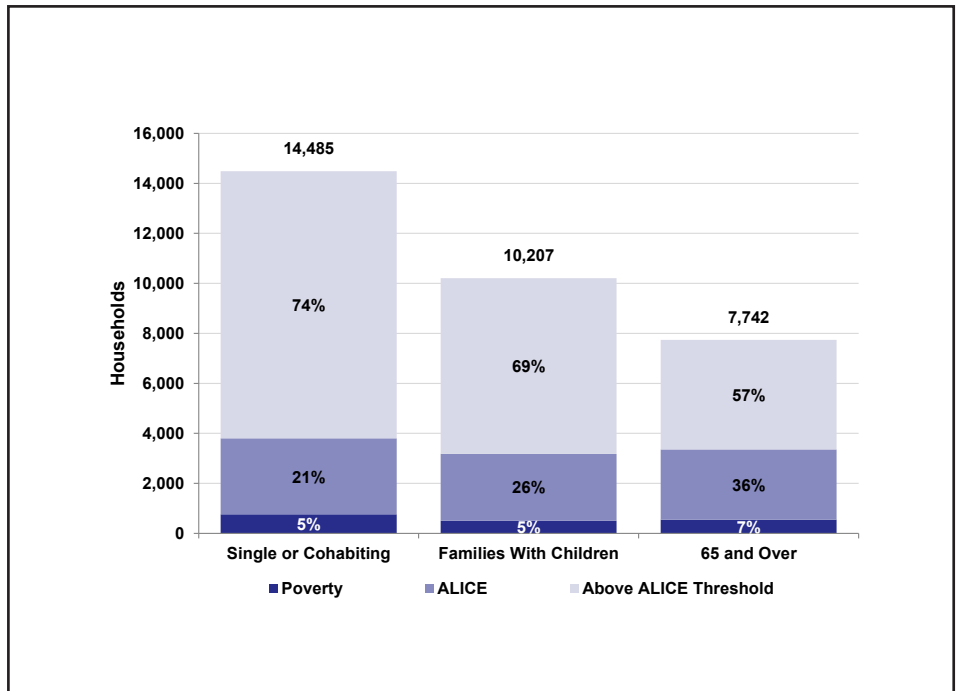
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

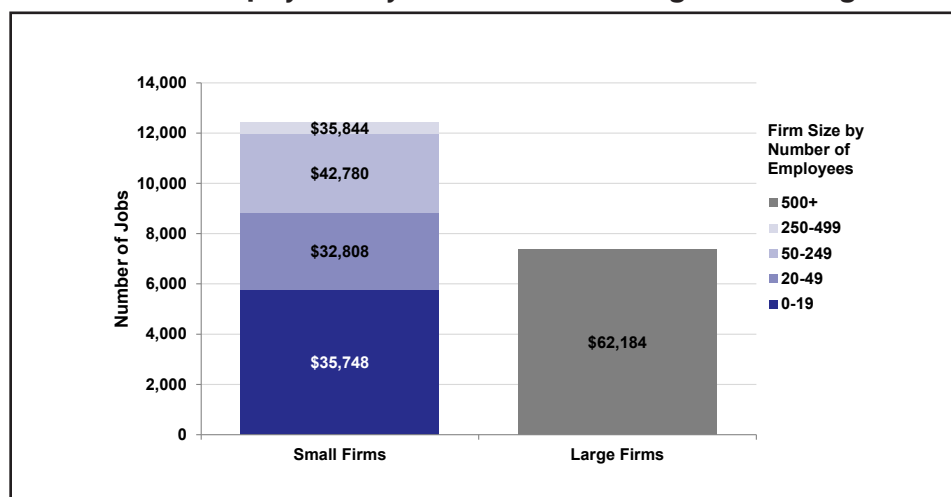
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Calvert County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,307	\$1,623
Child Care	\$-	\$1,417
Food	\$182	\$603
Transportation	\$361	\$722
Health Care	\$229	\$860
Technology	\$55	\$75
Miscellaneous	\$268	\$627
Taxes	\$541	\$967
Monthly Total	\$2,943	\$6,894
<b>ANNUAL TOTAL</b>	<b>\$35,316</b>	<b>\$82,728</b>
Hourly Wage	\$17.66	\$41.36

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Calvert County, 2016		
Town	Total HH	% ALICE & Poverty
Broomes Island	161	18%
Calvert Beach	287	37%
Chesapeake Beach	1,985	33%
Chesapeake Ranch Estates	3,302	41%
Drum Point	1,118	49%
Dunkirk	868	25%
Huntingtown	1,030	16%
Long Beach	665	33%
Lusby	664	42%
North Beach	1,083	46%
Owings	774	20%
Prince Frederick	1,234	72%
Solomons	1,130	44%
St. Leonard	221	36%

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

# ALICE IN CAROLINE COUNTY

## 2016 Point-in-Time Data

**Population:** 32,653 • **Number of Households:** 12,010

**Median Household Income:** \$50,830 (state average: \$78,945)

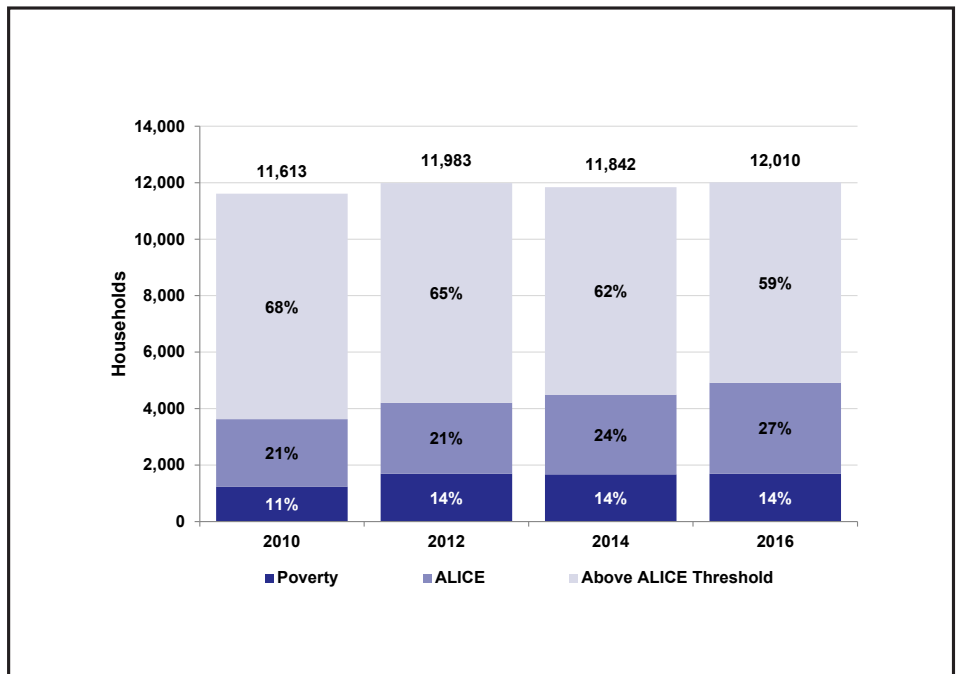
**Unemployment Rate:** 8% (state average: 5.4%)

**ALICE Households:** 27% (state average: 28%) • **Households in Poverty:** 14% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

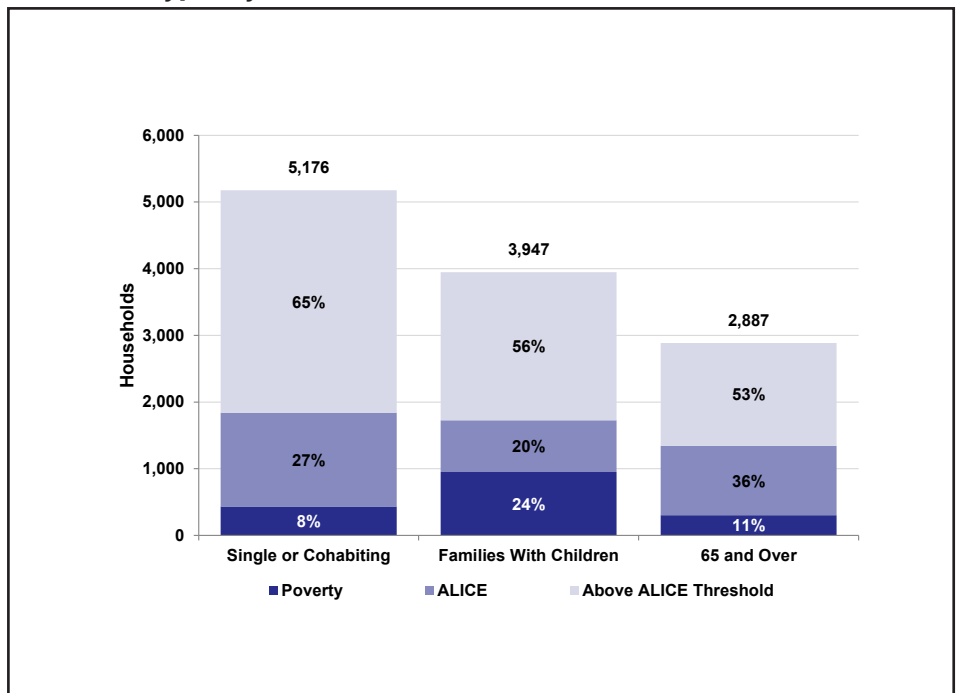
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Caroline County, 2016		
Town	Total HH	% ALICE & Poverty
Denton	1,607	48%
Federalsburg	962	64%
Greensboro	664	54%
Preston	302	31%
Ridgely	576	42%

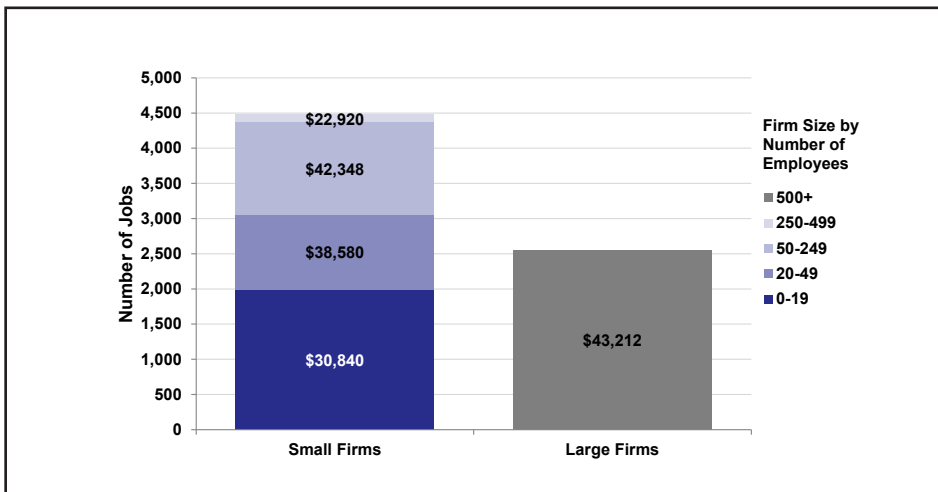
### Household Survival Budget, Caroline County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$620	\$835
Child Care	\$-	\$907
Food	\$182	\$603
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$164	\$421
Taxes	\$268	\$422
<b>Monthly Total</b>	<b>\$1,807</b>	<b>\$4,633</b>
<b>ANNUAL TOTAL</b>	<b>\$21,684</b>	<b>\$55,596</b>
<b>Hourly Wage</b>	<b>\$10.84</b>	<b>\$27.80</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

### Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

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

# ALICE IN CARROLL COUNTY

## 2016 Point-in-Time Data

**Population:** 167,656 • **Number of Households:** 61,661

**Median Household Income:** \$90,343 (state average: \$78,945)

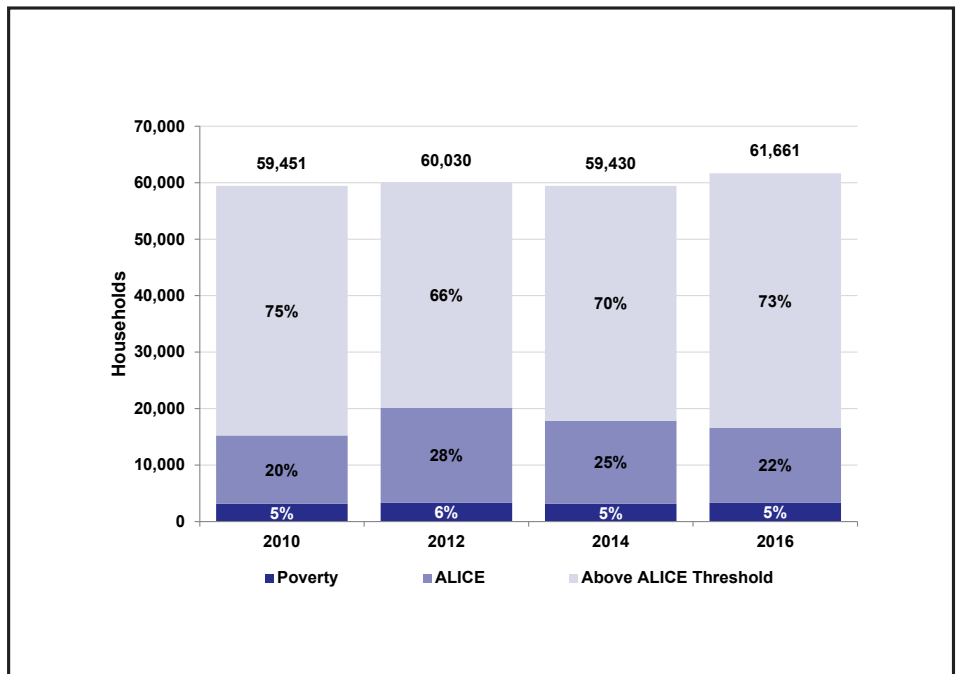
**Unemployment Rate:** 4% (state average: 5.4%)

**ALICE Households:** 22% (state average: 28%) • **Households in Poverty:** 5% (state average: 10%)

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

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

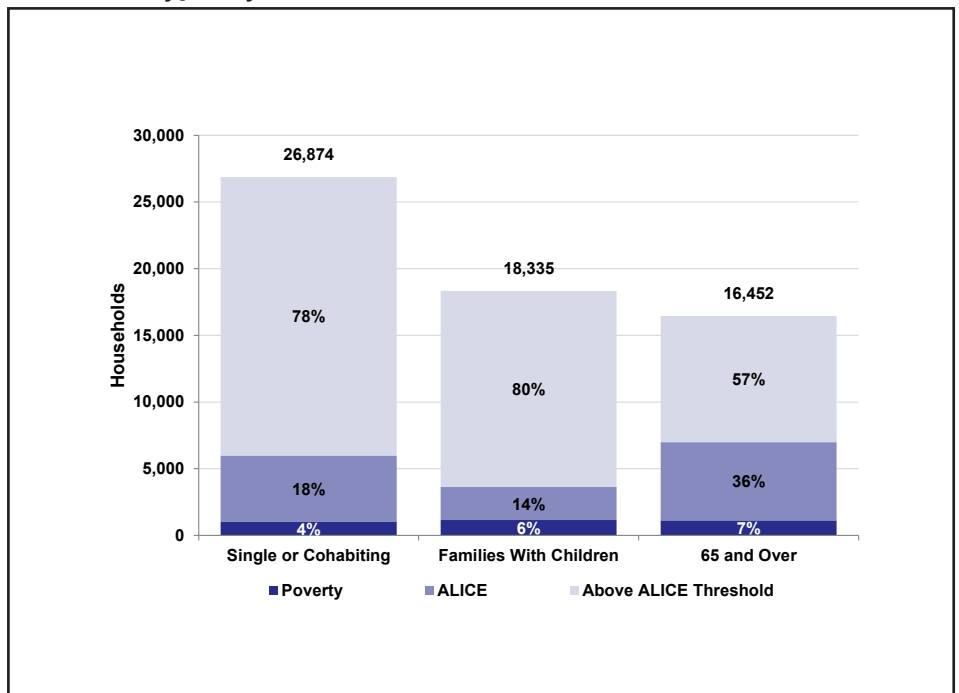
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Carroll County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$851	\$1,298
Child Care	\$-	\$1,375
Food	\$182	\$603
Transportation	\$433	\$865
Health Care	\$221	\$824
Technology	\$55	\$75
Miscellaneous	\$214	\$591
Taxes	\$399	\$873
<b>Monthly Total</b>	<b>\$2,355</b>	<b>\$6,504</b>
<b>ANNUAL TOTAL</b>	<b>\$28,260</b>	<b>\$78,048</b>
<b>Hourly Wage</b>	<b>\$14.13</b>	<b>\$39.02</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Carroll County, 2016		
Town	Total HH	% ALICE & Poverty
Eldersburg	10,845	22%
Hampstead	2,316	32%
Manchester	1,683	28%
Mount Airy	3,130	18%
New Windsor	465	46%
Sykesville	1,513	23%
Taneytown City	2,569	43%
Union Bridge	364	61%
Westminster City	7,328	49%

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

# ALICE IN CECIL COUNTY

## 2016 Point-in-Time Data

**Population:** 102,603 • **Number of Households:** 37,296

**Median Household Income:** \$74,221 (state average: \$78,945)

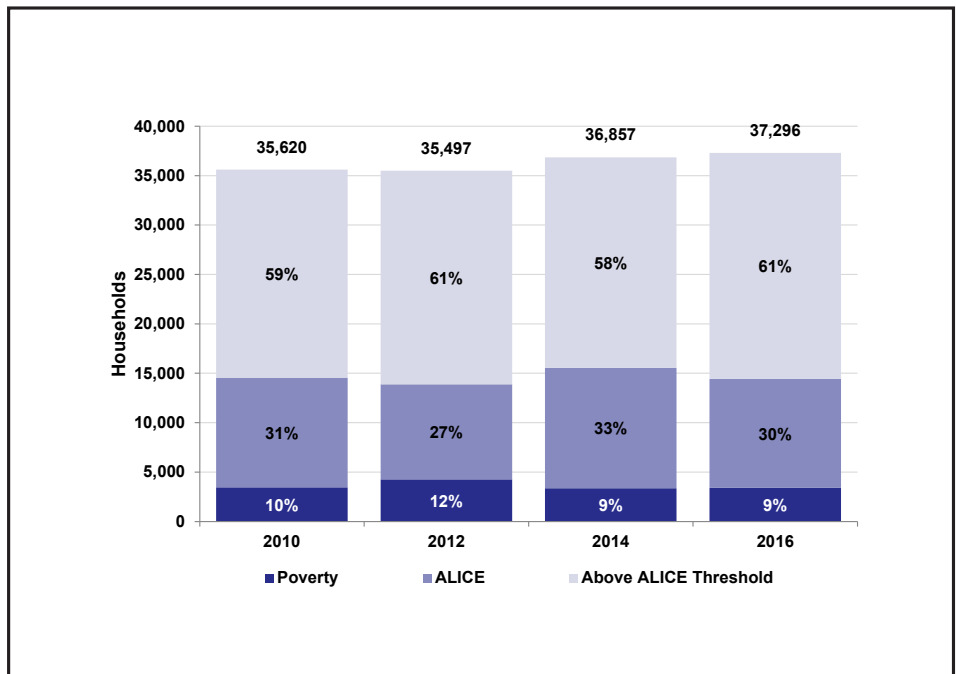
**Unemployment Rate:** 5% (state average: 5.4%)

**ALICE Households:** 30% (state average: 28%) • **Households in Poverty:** 9% (state average: 10%)

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

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

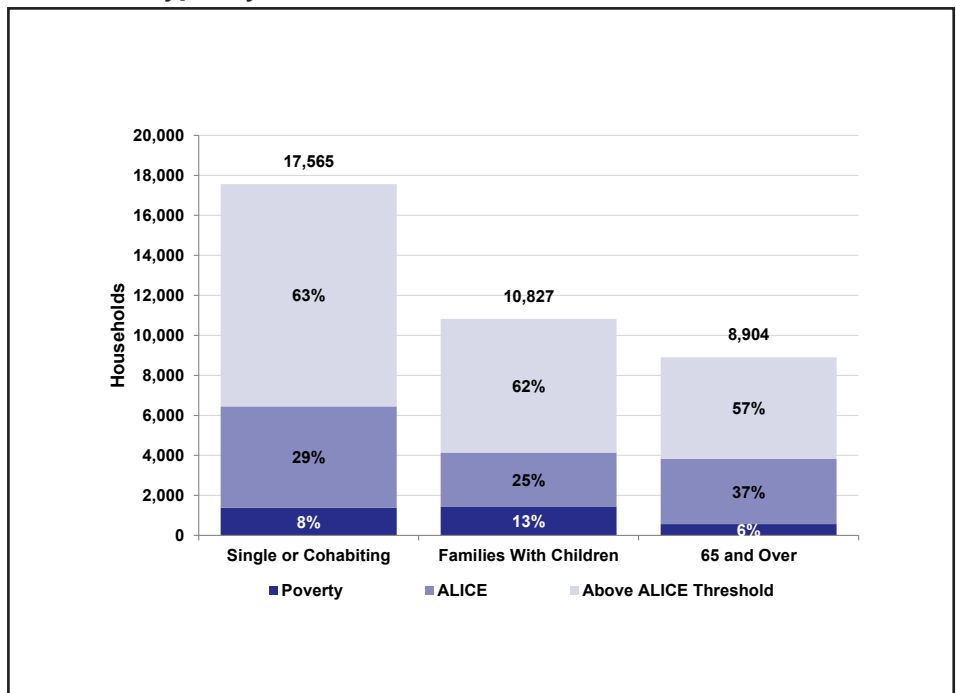
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

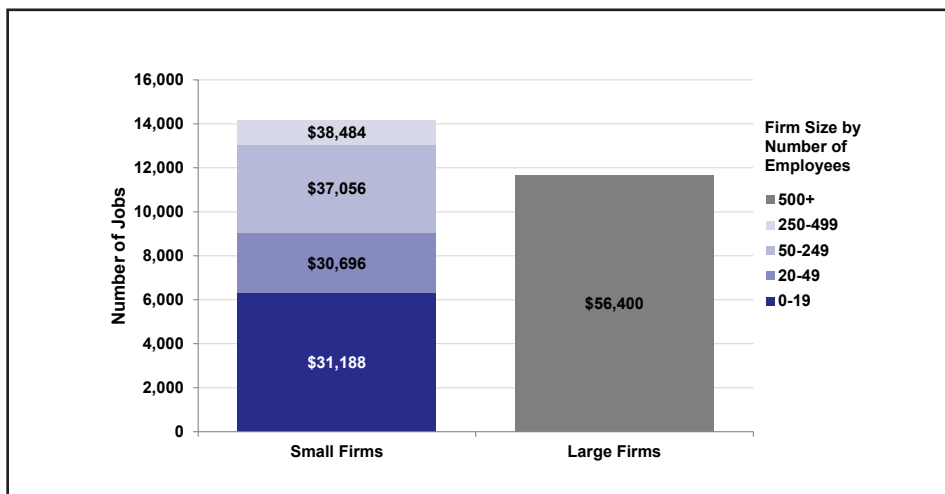
Household Survival Budget, Cecil County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$830	\$1,210
Child Care	\$-	\$1,216
Food	\$182	\$603
Transportation	\$397	\$794
Health Care	\$235	\$884
Technology	\$55	\$75
Miscellaneous	\$208	\$556
Taxes	\$384	\$780
<b>Monthly Total</b>	<b>\$2,291</b>	<b>\$6,118</b>
<b>ANNUAL TOTAL</b>	<b>\$27,492</b>	<b>\$73,416</b>
<b>Hourly Wage</b>	<b>\$13.75</b>	<b>\$36.71</b>

Cecil County, 2016		
Town	Total HH	% ALICE & Poverty
Cecilton	413	66%
Charlestown	492	33%
Chesapeake City	338	54%
Elkton	5,588	56%
North East	1,606	52%
Perryville	1,820	41%
Port Deposit	240	56%
Rising Sun	933	48%

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

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



# ALICE IN CHARLES COUNTY

## 2016 Point-in-Time Data

**Population:** 157,705 • **Number of Households:** 55,929

**Median Household Income:** \$95,735 (state average: \$78,945)

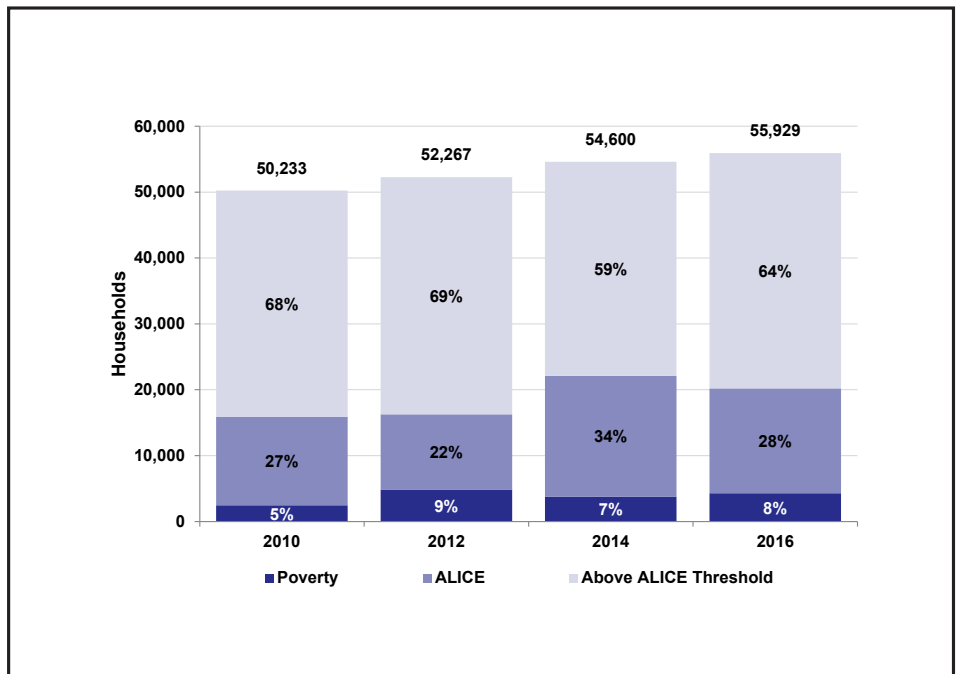
**Unemployment Rate:** 3% (state average: 5.4%)

**ALICE Households:** 28% (state average: 28%) • **Households in Poverty:** 8% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

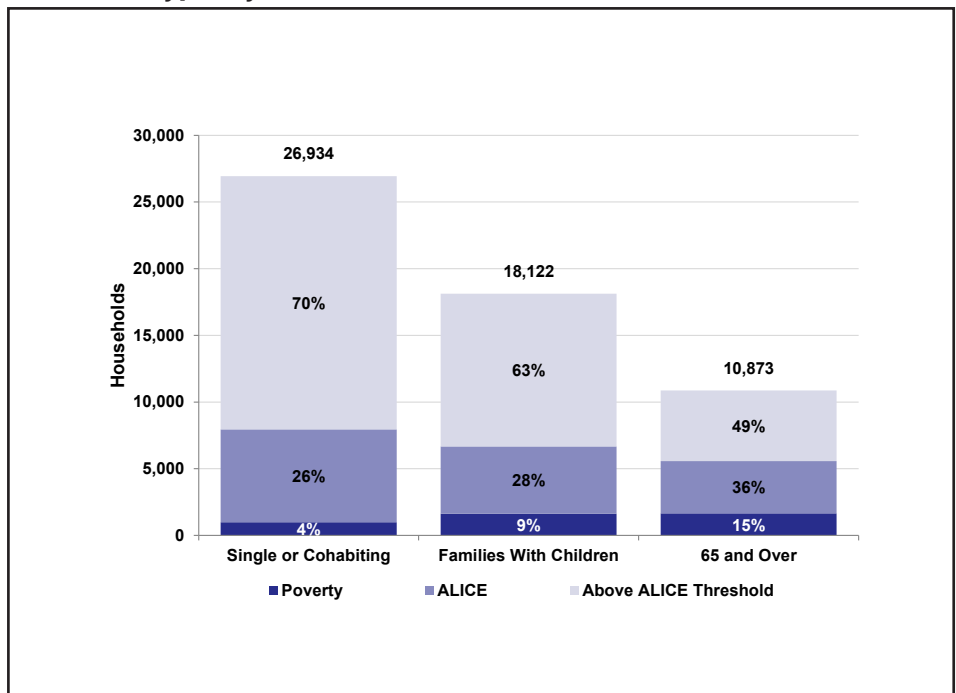
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

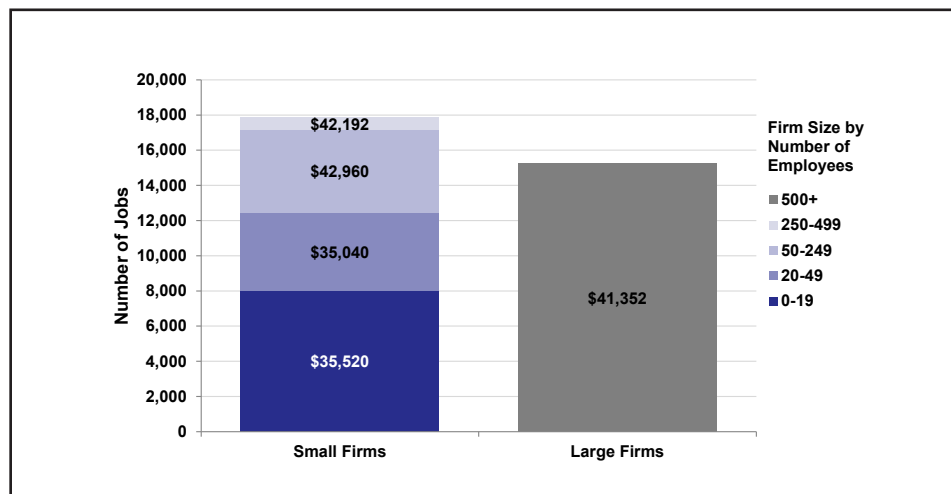
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Charles County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,307	\$1,623
Child Care	\$-	\$1,404
Food	\$182	\$603
Transportation	\$361	\$722
Health Care	\$229	\$860
Technology	\$55	\$75
Miscellaneous	\$268	\$625
Taxes	\$541	\$962
<b>Monthly Total</b>	<b>\$2,943</b>	<b>\$6,874</b>
<b>ANNUAL TOTAL</b>	<b>\$35,316</b>	<b>\$82,488</b>
<b>Hourly Wage</b>	<b>\$17.66</b>	<b>\$41.24</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Charles County, 2016		
Town	Total HH	% ALICE & Poverty
Benedict	249	52%
Bensville	4,209	19%
Bryans Road	2,589	41%
Bryantown	261	38%
Cobb Island	317	56%
Hughesville	766	26%
Indian Head	1,366	56%
La Plata	2,965	41%
Pomfret	217	25%
Potomac Heights	569	71%
Waldorf	26,112	40%

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

# ALICE IN DORCHESTER COUNTY

## 2016 Point-in-Time Data

**Population:** 32,451 • **Number of Households:** 13,206

**Median Household Income:** \$47,907 (state average: \$78,945)

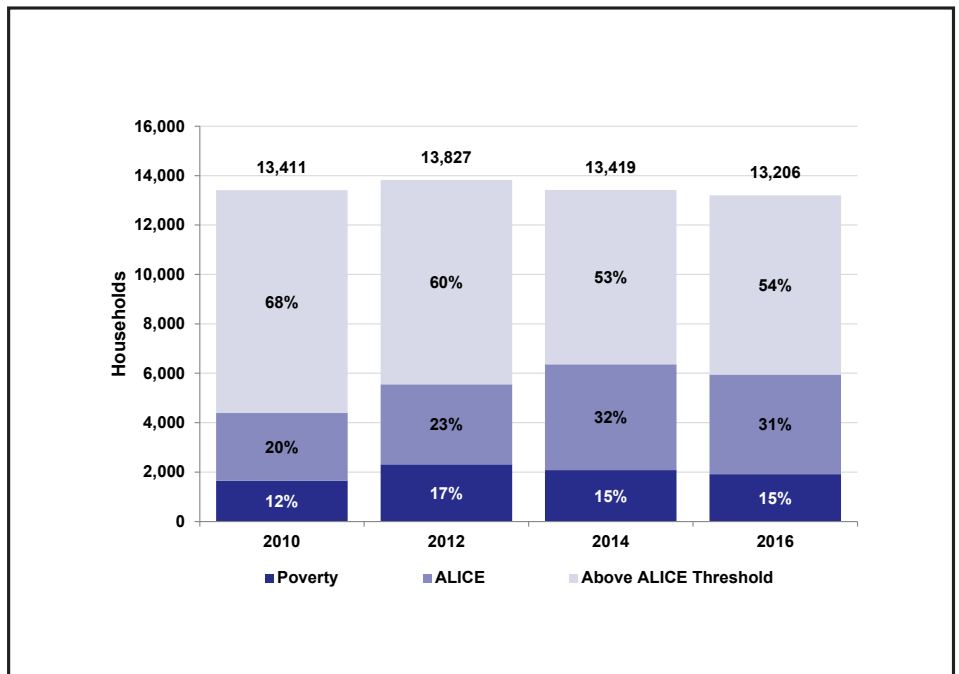
**Unemployment Rate:** 10% (state average: 5.4%)

**ALICE Households:** 31% (state average: 28%) • **Households in Poverty:** 15% (state average: 10%)

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

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

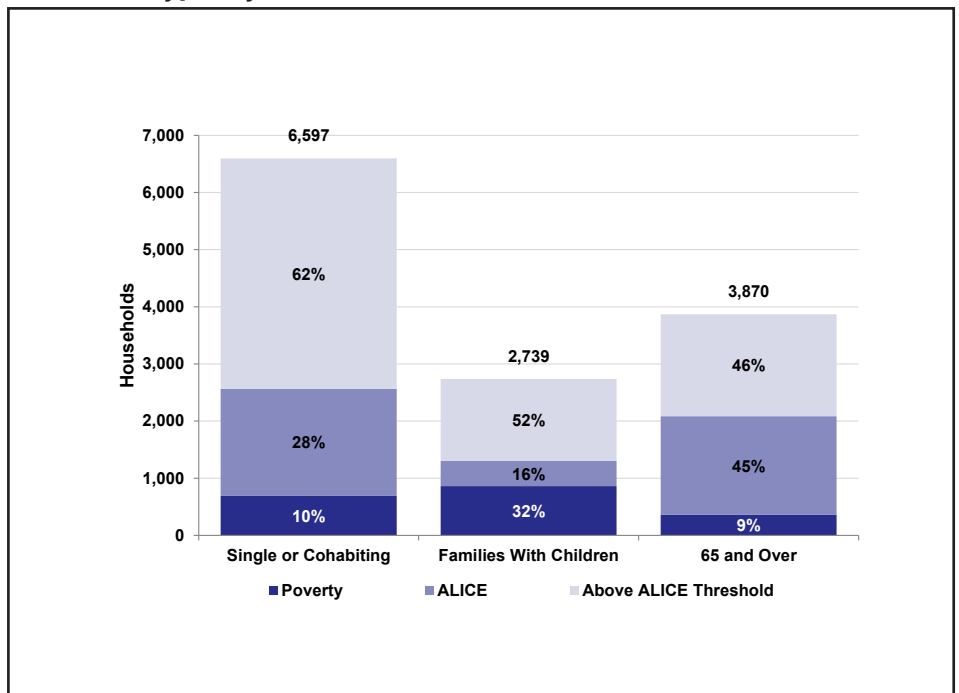
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Dorchester County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$644	\$814
Child Care	\$-	\$910
Food	\$182	\$603
Transportation	\$361	\$722
Health Care	\$229	\$860
Technology	\$55	\$75
Miscellaneous	\$177	\$448
Taxes	\$301	\$492
<b>Monthly Total</b>	<b>\$1,949</b>	<b>\$4,924</b>
<b>ANNUAL TOTAL</b>	<b>\$23,388</b>	<b>\$59,088</b>
<b>Hourly Wage</b>	<b>\$11.69</b>	<b>\$29.54</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Dorchester County, 2016		
Town	Total HH	% ALICE & Poverty
Algonquin	629	22%
Cambridge City	5,113	58%
East New Market	142	49%
Hurlock	803	53%
Secretary	229	49%
Vienna	119	45%

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

# ALICE IN FREDERICK COUNTY

## 2016 Point-in-Time Data

**Population:** 247,591 • **Number of Households:** 89,800

**Median Household Income:** \$90,043 (state average: \$78,945)

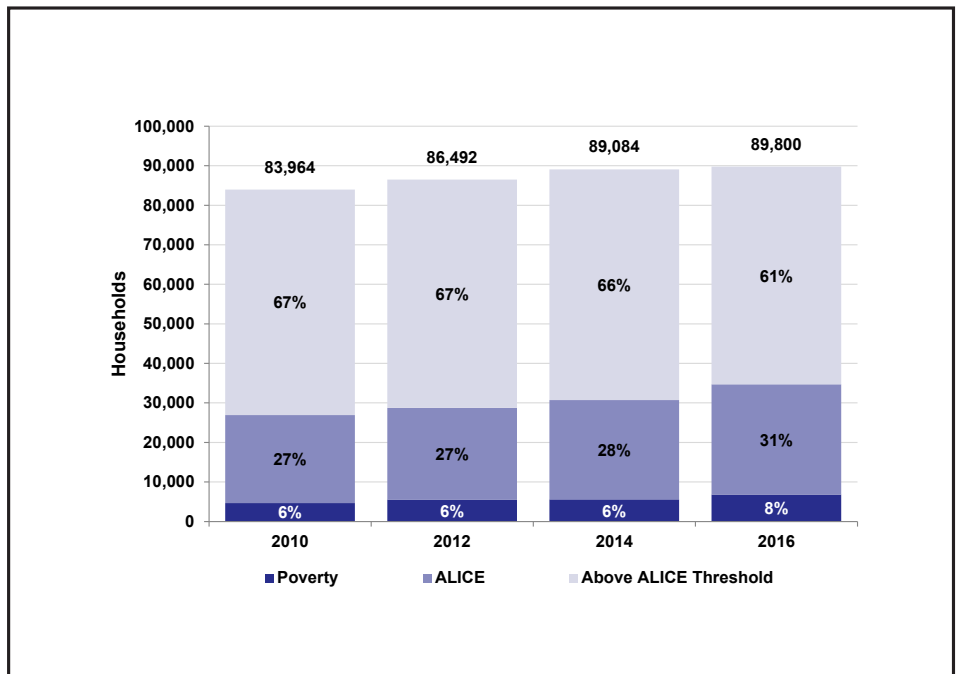
**Unemployment Rate:** 4% (state average: 5.4%)

**ALICE Households:** 31% (state average: 28%) • **Households in Poverty:** 8% (state average: 10%)

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

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

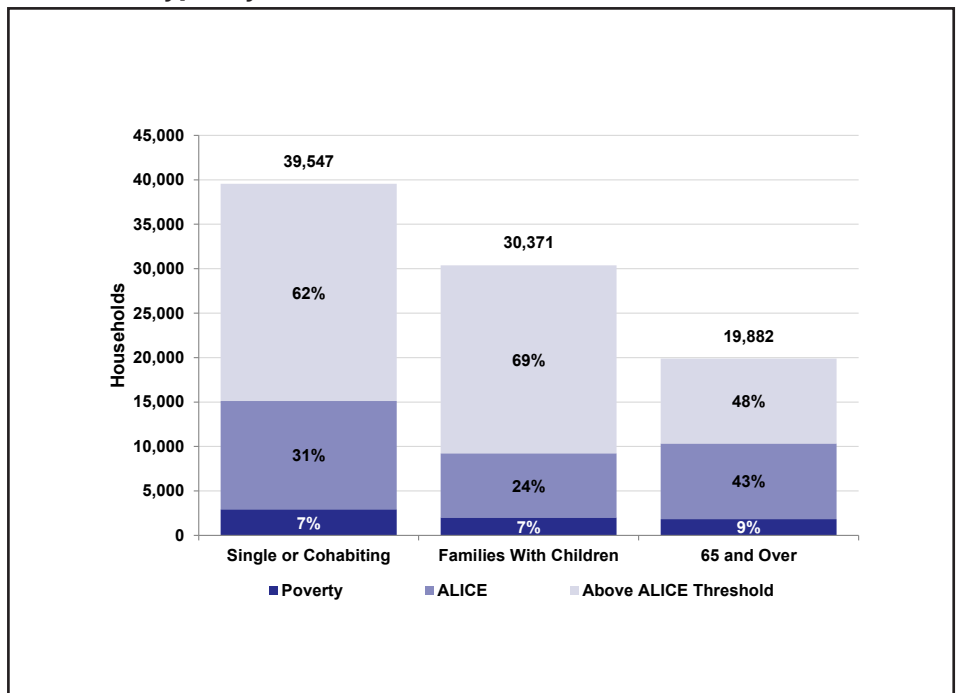
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Frederick County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,307	\$1,623
Child Care	\$-	\$1,490
Food	\$182	\$603
Transportation	\$361	\$722
Health Care	\$229	\$860
Technology	\$55	\$75
Miscellaneous	\$268	\$637
Taxes	\$541	\$993
Monthly Total	\$2,943	\$7,003
<b>ANNUAL TOTAL</b>	<b>\$35,316</b>	<b>\$84,036</b>
Hourly Wage	\$17.66	\$42.02

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Frederick County, 2016		
Town	Total HH	% ALICE & Poverty
Adamstown	754	16%
Ballenger Creek	7,274	46%
Bartonsville	538	37%
Braddock Heights	1,053	37%
Brunswick City	2,266	52%
Buckeystown	532	40%
Emmitsburg	1,052	64%
Frederick City	27,035	51%
Jefferson	802	32%
Libertytown	418	55%
Linganore	3,177	25%
Middletown	1,450	24%
Monrovia	101	23%
Myersville	573	23%
New Market	347	31%
Point of Rocks	552	28%
Rosemont village	133	46%
Sabillasville	109	60%
Spring Ridge	2,152	37%
Thurmont	2,533	53%
Urbana	3,347	15%
Walkersville	2,140	41%
Woodsboro	402	40%

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

# ALICE IN GARRETT COUNTY

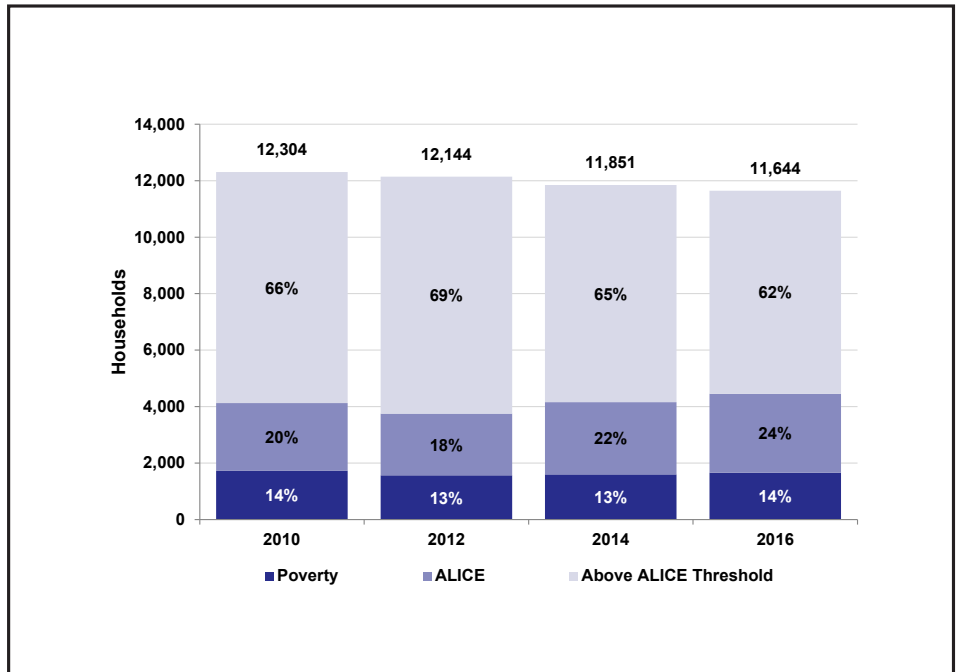
## 2016 Point-in-Time Data

**Population:** 29,677 • **Number of Households:** 11,644  
**Median Household Income:** \$46,277 (state average: \$78,945)  
**Unemployment Rate:** 6% (state average: 5.4%)  
**ALICE Households:** 24% (state average: 28%) • **Households in Poverty:** 14% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

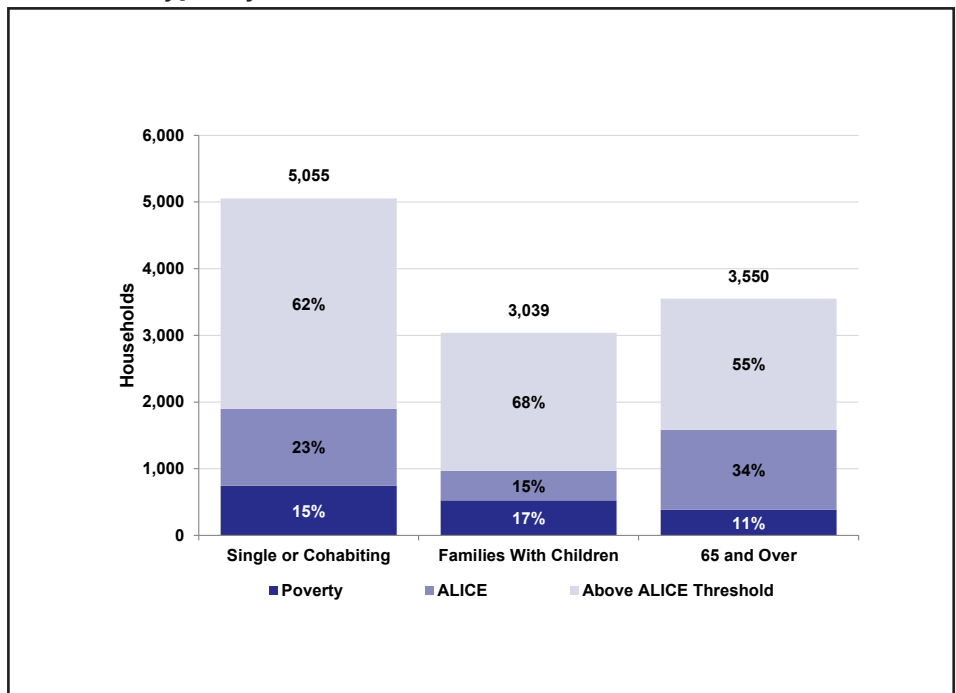
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

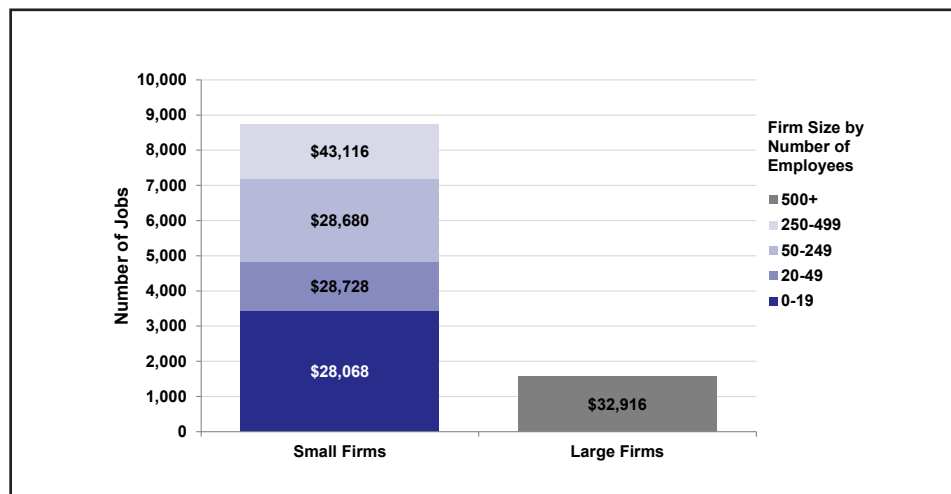
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Garrett County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$431	\$688
Child Care	\$-	\$827
Food	\$182	\$603
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$140	\$390
Taxes	\$210	\$340
<b>Monthly Total</b>	<b>\$1,536</b>	<b>\$4,293</b>
<b>ANNUAL TOTAL</b>	<b>\$18,432</b>	<b>\$51,516</b>
<b>Hourly Wage</b>	<b>\$9.22</b>	<b>\$25.76</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

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

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



# ALICE IN HARFORD COUNTY

## 2016 Point-in-Time Data

**Population:** 251,032 • **Number of Households:** 91,813

**Median Household Income:** \$84,175 (state average: \$78,945)

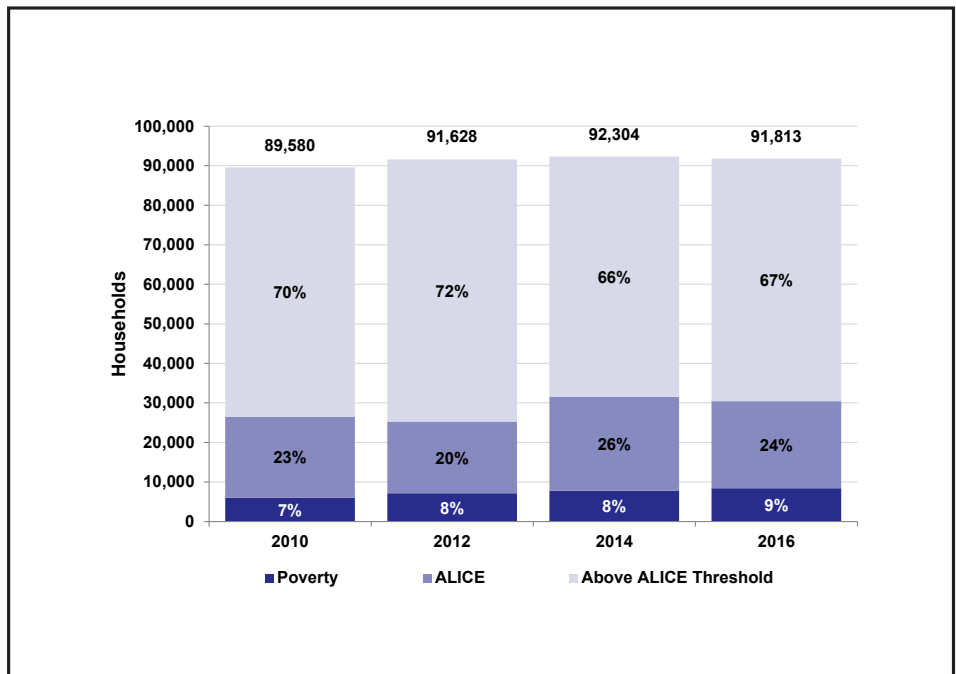
**Unemployment Rate:** 6% (state average: 5.4%)

**ALICE Households:** 24% (state average: 28%) • **Households in Poverty:** 9% (state average: 10%)

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

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

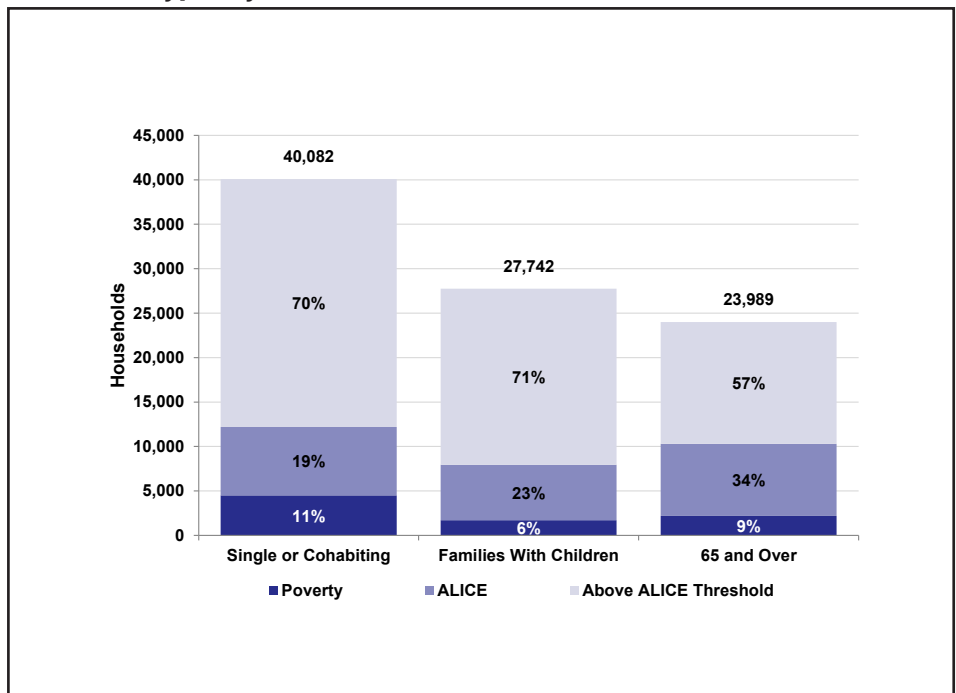
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

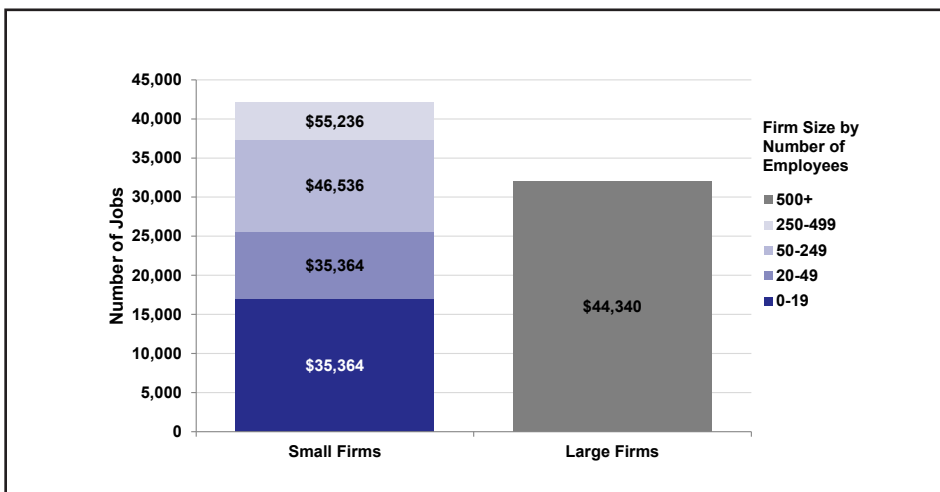
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Harford County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$851	\$1,298
Child Care	\$-	\$1,432
Food	\$182	\$603
Transportation	\$433	\$865
Health Care	\$221	\$824
Technology	\$55	\$75
Miscellaneous	\$214	\$599
Taxes	\$399	\$894
<b>Monthly Total</b>	<b>\$2,355</b>	<b>\$6,590</b>
<b>ANNUAL TOTAL</b>	<b>\$28,260</b>	<b>\$79,080</b>
<b>Hourly Wage</b>	<b>\$14.13</b>	<b>\$39.54</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Harford County, 2016		
Town	Total HH	% ALICE & Poverty
Aberdeen City	6,271	55%
Aberdeen Proving Ground	646	31%
Bel Air	4,649	42%
Bel Air North	10,864	23%
Bel Air South	18,141	28%
Darlington	202	46%
Edgewood	9,323	50%
Fallston	3,239	13%
Havre de Grace City	5,653	40%
Jarrettsville	1,090	24%
Joppatowne	4,886	37%
Perryman	1,068	67%
Pleasant Hills	1,192	16%
Pylesville	240	21%
Riverside	2,446	36%

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

# ALICE IN HOWARD COUNTY

## 2016 Point-in-Time Data

**Population:** 317,233 • **Number of Households:** 112,542

**Median Household Income:** \$120,941 (state average: \$78,945)

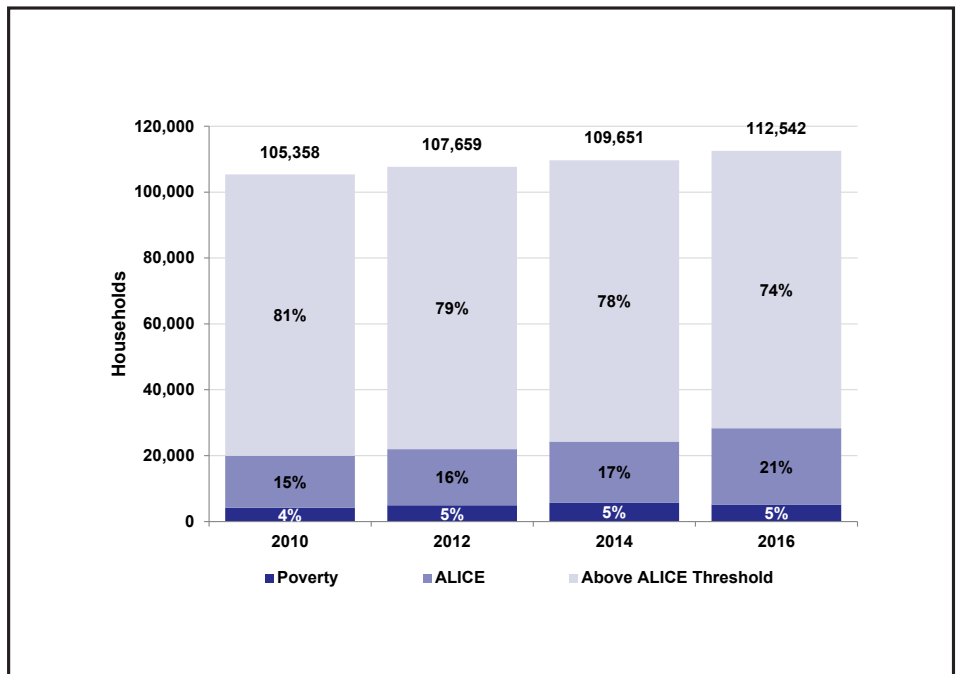
**Unemployment Rate:** 4% (state average: 5.4%)

**ALICE Households:** 21% (state average: 28%) • **Households in Poverty:** 5% (state average: 10%)

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

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

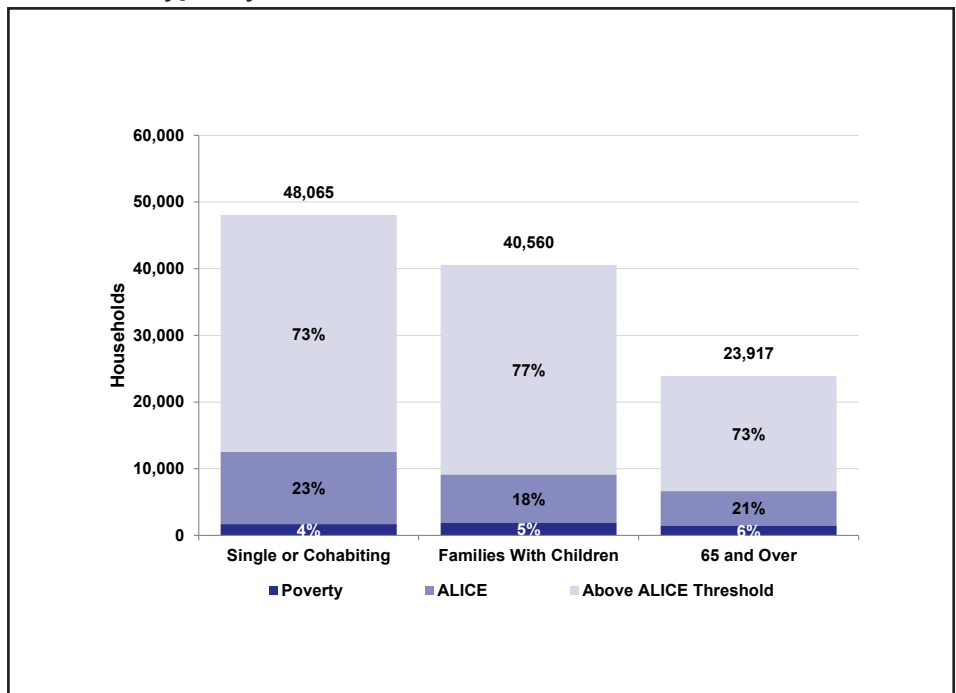
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

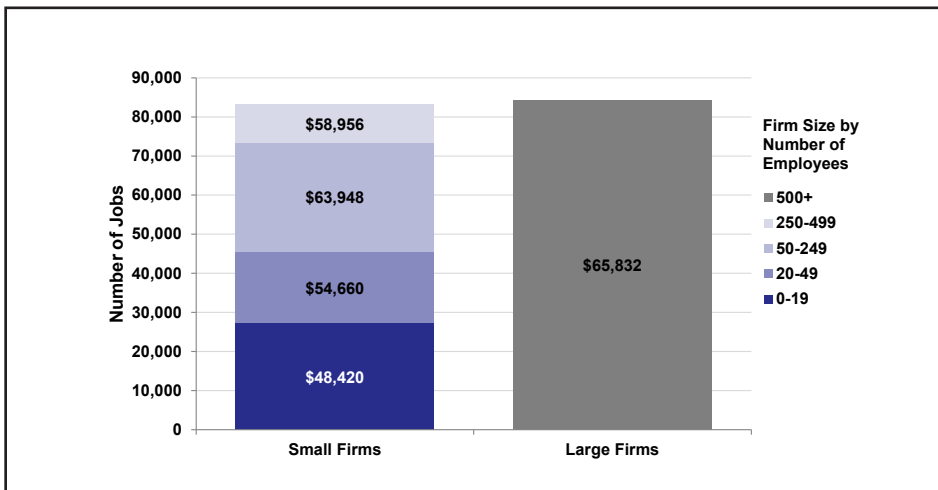
Howard County, 2016		
Town	Total HH	% ALICE & Poverty
Columbia	41,521	30%
Elkridge	6,720	34%
Ellicott City	24,892	23%
Fulton	1,080	16%
Highland	312	19%
Ilchester	8,816	23%
North Laurel	7,949	38%
Savage	2,387	42%
Scaggsville	3,002	16%

Household Survival Budget, Howard County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$851	\$1,298
Child Care	\$-	\$1,806
Food	\$182	\$603
Transportation	\$433	\$865
Health Care	\$221	\$824
Technology	\$55	\$75
Miscellaneous	\$214	\$650
Taxes	\$399	\$1,029
<b>Monthly Total</b>	<b>\$2,355</b>	<b>\$7,150</b>
<b>ANNUAL TOTAL</b>	<b>\$28,260</b>	<b>\$85,800</b>
<b>Hourly Wage</b>	<b>\$14.13</b>	<b>\$42.90</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

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

# ALICE IN KENT COUNTY

## 2016 Point-in-Time Data

**Population:** 19,819 • **Number of Households:** 7,683

**Median Household Income:** \$55,028 (state average: \$78,945)

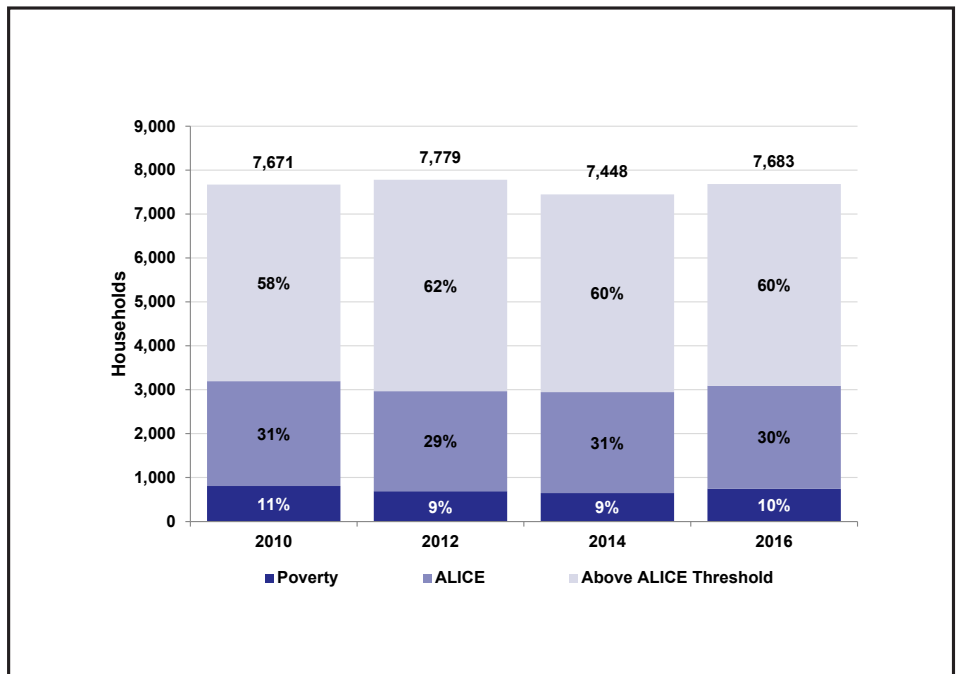
**Unemployment Rate:** 6% (state average: 5.4%)

**ALICE Households:** 30% (state average: 28%) • **Households in Poverty:** 10% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

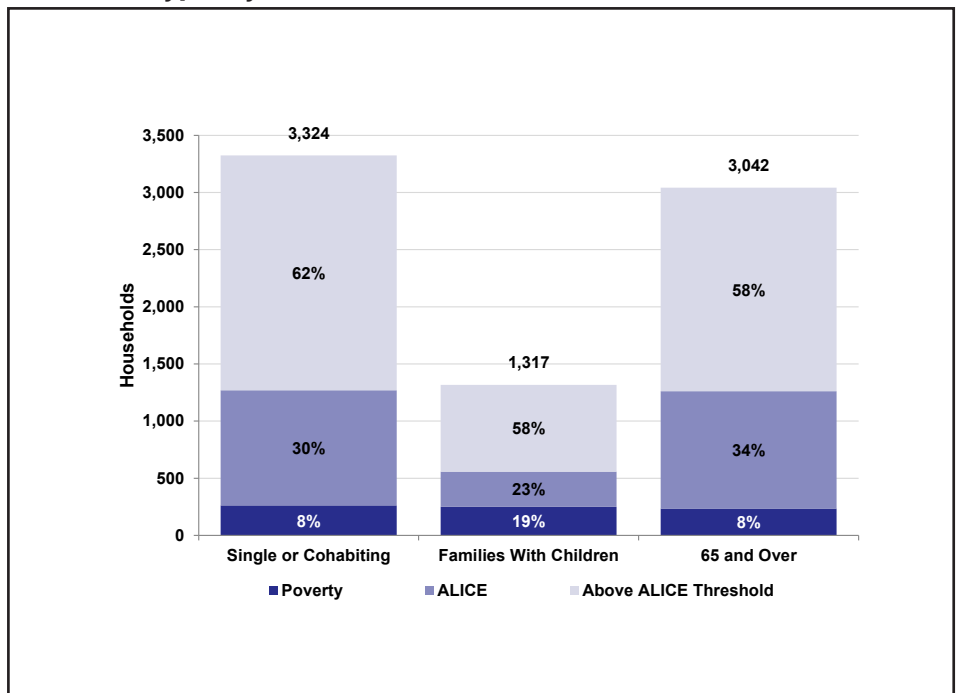
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Kent County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$640	\$863
Child Care	\$-	\$1,000
Food	\$182	\$603
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$167	\$438
Taxes	\$275	\$465
<b>Monthly Total</b>	<b>\$1,837</b>	<b>\$4,814</b>
<b>ANNUAL TOTAL</b>	<b>\$22,044</b>	<b>\$57,768</b>
<b>Hourly Wage</b>	<b>\$11.02</b>	<b>\$28.88</b>

Kent County, 2016		
Town	Total HH	% ALICE & Poverty
Betterton	142	52%
Chestertown	2,000	53%
Fairlee	117	67%
Galena	333	40%
Kennedyville	117	15%
Millington	228	47%
Rock Hall	559	46%
Tolchester	127	27%

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

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

# ALICE IN MONTGOMERY COUNTY

## 2016 Point-in-Time Data

**Population:** 1,043,863 • **Number of Households:** 373,346

**Median Household Income:** \$99,763 (state average: \$78,945)

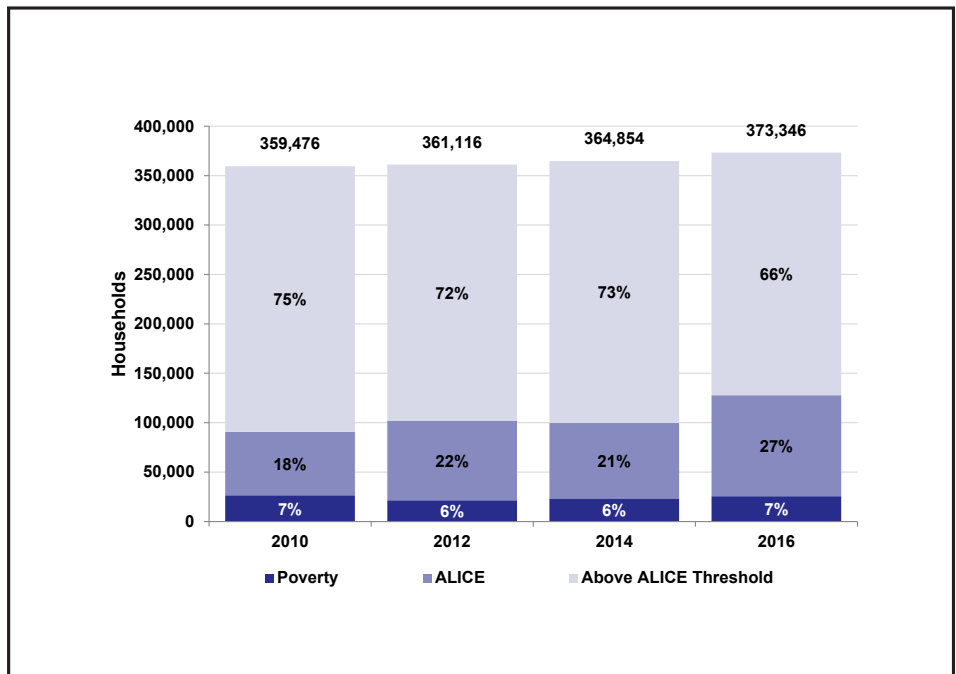
**Unemployment Rate:** 5% (state average: 5.4%)

**ALICE Households:** 27% (state average: 28%) • **Households in Poverty:** 7% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

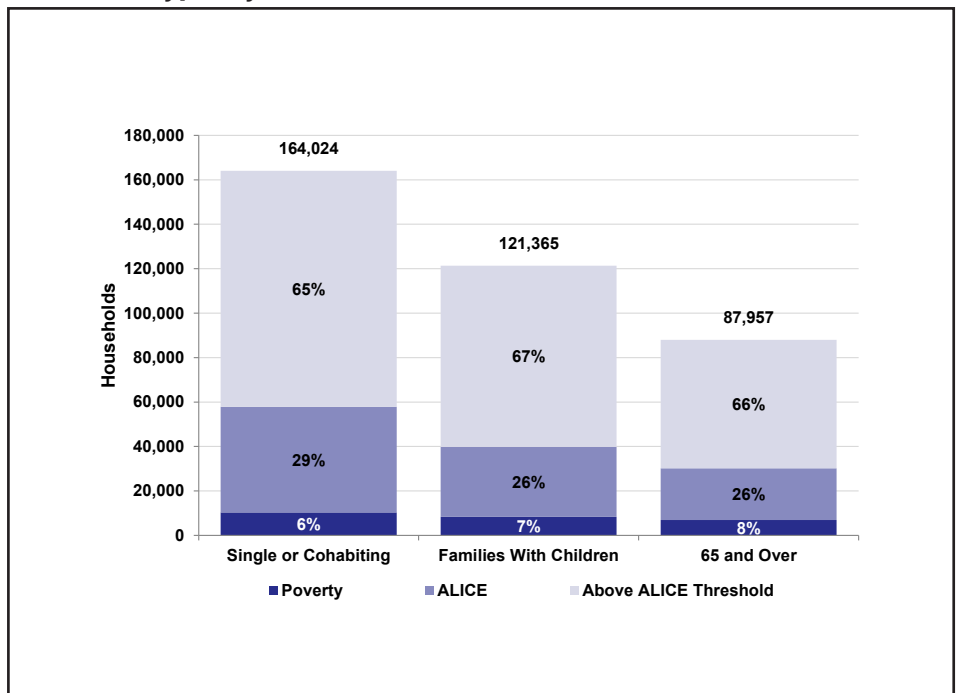
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



# Why do so many households struggle?

## The cost of living continues to increase...

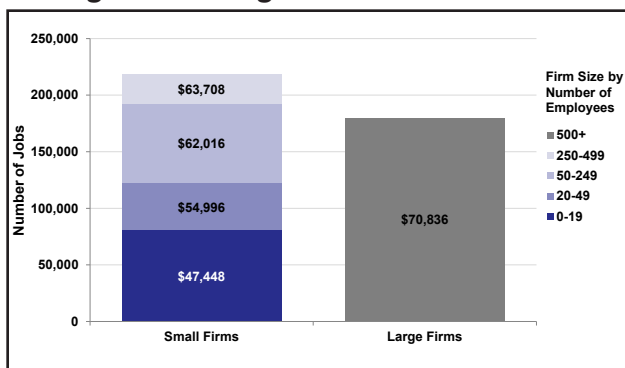
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. Family costs increased by 27 percent statewide from 2010 to 2016.

Household Survival Budget, Montgomery County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,307	\$1,623
Child Care	\$-	\$1,937
Food	\$182	\$603
Transportation	\$116	\$172
Health Care	\$229	\$860
Technology	\$55	\$75
Miscellaneous	\$234	\$623
Taxes	\$452	\$956
<b>Monthly Total</b>	<b>\$2,575</b>	<b>\$6,849</b>
<b>ANNUAL TOTAL</b>	<b>\$30,900</b>	<b>\$82,188</b>
<b>Hourly Wage</b>	<b>\$15.45</b>	<b>\$41.09</b>

## ...and wages lag behind

Employment and wages vary by location and firm size, but across the state, wages are still often less than the cost of the family Household Survival Budget.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Montgomery County, 2016		
Town	Total HH	% ALICE & Poverty
Ashton-Sandy Spring	1,881	26%
Aspen Hill	17,022	43%
Bethesda	25,160	21%
Brookmont	1,360	11%
Burtonsville	3,154	26%
Cabin John	795	19%
Calverton	6,783	39%
Chevy Chase	3,789	15%
Chevy Chase	1,038	5%
Chevy Chase Section Five village	201	7%
Chevy Chase Section Three village	250	5%
Chevy Chase View	311	11%
Chevy Chase Village	693	6%
Clarksburg	6,005	20%
Cloverly	4,835	22%
Colesville	4,847	26%
Damascus	4,897	23%
Darnestown	2,183	11%
Derwood	752	39%
Fairland	8,787	46%
Forest Glen	2,594	34%
Four Corners	2,846	27%
Friendship Heights Village	2,942	38%
Gaithersburg City	23,759	40%
Garrett Park	368	15%
Germantown	31,001	42%
Glen Echo	101	7%
Glenmont	5,357	41%
Hillandale	1,897	28%
Kemp Mill	4,311	24%
Kensington	801	28%
Layhill	1,560	27%
Laytonsville	119	30%
Leisure World	5,888	52%
Martin's Additions village	301	8%
Montgomery Village	11,541	47%
North Bethesda	20,991	34%
North Chevy Chase village	201	7%
North Kensington	3,544	36%
North Potomac	7,987	21%
Olney	11,644	20%
Poolesville	1,544	15%
Potomac	16,126	15%
Redland	5,666	35%
Rockville City	24,370	32%
Silver Spring	34,994	47%
Somerset	426	11%
South Kensington	3,017	16%
Spencerville	561	22%
Takoma Park City	6,498	45%

Montgomery County, 2016		
Town	Total HH	% ALICE & Poverty
Travilah	3,676	11%
Washington Grove	236	16%
Wheaton	15,138	46%
White Oak	6,973	52%

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



# ALICE IN PRINCE GEORGE'S COUNTY

## 2016 Point-in-Time Data

**Population:** 908,049 • **Number of Households:** 307,816

**Median Household Income:** \$79,184 (state average: \$78,945)

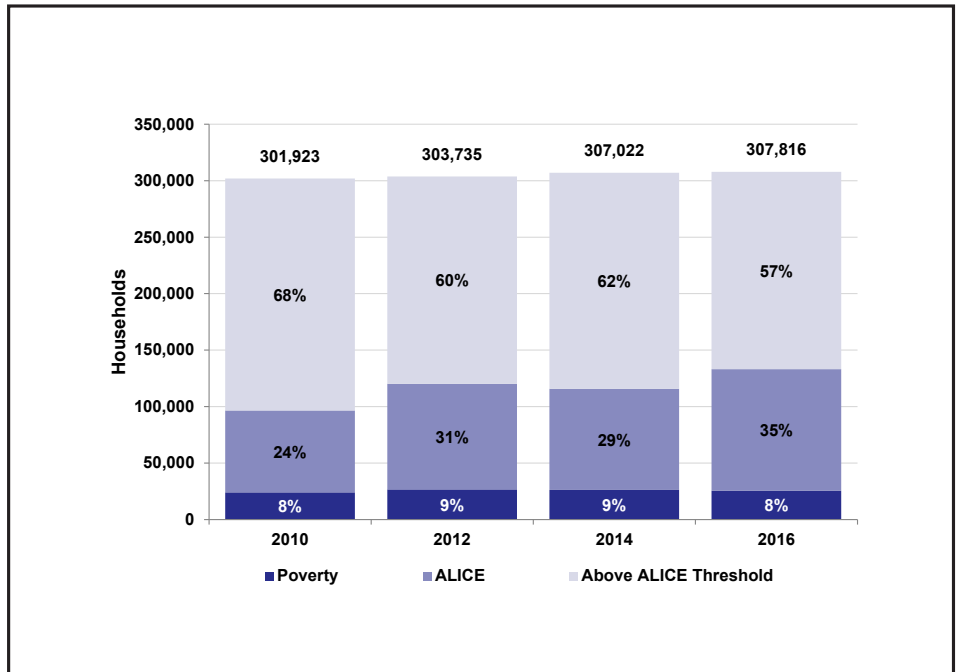
**Unemployment Rate:** 6% (state average: 5.4%)

**ALICE Households:** 35% (state average: 28%) • **Households in Poverty:** 8% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

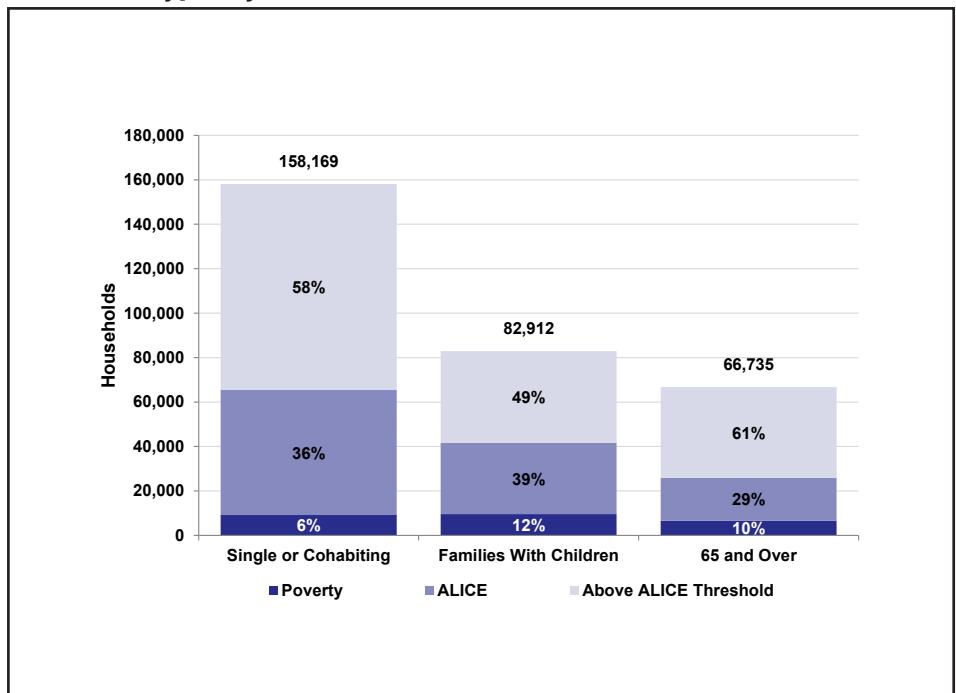
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

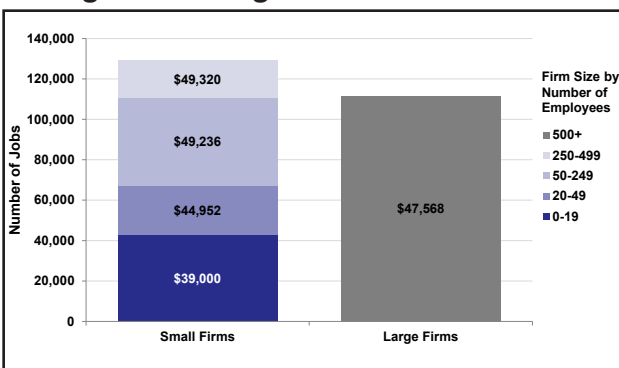
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. Family costs increased by 27 percent statewide from 2010 to 2016.

Household Survival Budget, Prince George's County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,307	\$1,623
Child Care	\$-	\$1,485
Food	\$182	\$603
Transportation	\$116	\$172
Health Care	\$229	\$860
Technology	\$55	\$75
Miscellaneous	\$234	\$561
Taxes	\$452	\$793
<b>Monthly Total</b>	<b>\$2,575</b>	<b>\$6,172</b>
<b>ANNUAL TOTAL</b>	<b>\$30,900</b>	<b>\$74,064</b>
<b>Hourly Wage</b>	<b>\$15.45</b>	<b>\$37.03</b>

### ...and wages lag behind

Employment and wages vary by location and firm size, but across the state, wages are still often less than the cost of the family Household Survival Budget.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Prince George's County, 2016		
Town	Total HH	% ALICE & Poverty
Accokeek	3,839	20%
Adelphi	5,129	56%
Andrews AFB	902	59%
Aquasco	298	42%
Baden	751	33%
Beltsville	5,506	46%
Berwyn Heights	940	34%
Bladensburg	3,499	75%
Bowie City	20,314	27%
Brandywine	2,975	24%
Brentwood	876	55%
Brock Hall	3,477	14%
Camp Springs	7,159	41%
Capitol Heights	1,405	50%
Cedarville	272	58%
Cheverly	2,353	36%
Chillum	10,912	58%
Clinton	12,744	26%
College Park City	7,096	54%
Colmar Manor	405	45%
Coral Hills	3,666	67%
Cottage City	450	62%
Croom	998	27%
District Heights City	1,972	50%
East Riverdale	3,998	63%
Edmonston	496	58%
Fairmount Heights	528	57%
Fairwood	1,912	10%
Forest Heights	889	53%
Forestville	4,340	53%
Fort Washington	8,311	27%
Friendly	3,193	21%
Glassmanor	6,473	68%
Glenarden City	2,145	48%
Glenn Dale	4,421	26%
Greenbelt City	9,272	55%
Hillcrest Heights	6,580	60%
Hyattsville City	6,535	56%
Kettering	5,224	34%
Konterra	1,026	33%
Lake Arbor	4,173	36%
Landover	8,044	70%
Landover Hills	545	51%
Langley Park	5,013	64%
Lanham	2,917	43%
Largo	4,038	41%
Laurel City	10,175	52%
Marlboro Meadows	1,301	40%
Marlboro Village	3,545	32%
Marlow Heights	2,250	59%
Marlton	3,396	33%
Melwood	1,400	43%
Mitchellville	3,664	26%

Prince George's County, 2016		
Town	Total HH	% ALICE & Poverty
Morningside	569	49%
Mount Rainier City	3,397	70%
National Harbor	1,629	50%
New Carrollton City	4,235	55%
North Brentwood	154	42%
Oxon Hill	6,963	48%
Peppermill Village	1,681	47%
Queen Anne	391	21%
Queensland	630	16%
Riverdale Park	1,978	53%
Rosaryville	3,560	20%
Seabrook	5,688	53%
Seat Pleasant City	1,569	61%
Silver Hill	2,246	61%
South Laurel	9,549	51%
Springdale	946	36%
Suitland	9,482	61%
Summerfield	5,202	48%
Temple Hills	3,068	56%
University Park	923	16%
Upper Marlboro	310	37%
Walker Mill	4,538	55%
West Laurel	1,473	25%
Westphalia	2,790	34%
Woodlawn	2,122	55%
Woodmore	1,382	15%

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

# ALICE IN QUEEN ANNE'S COUNTY

## 2016 Point-in-Time Data

**Population:** 48,712 • **Number of Households:** 17,785

**Median Household Income:** \$85,891 (state average: \$78,945)

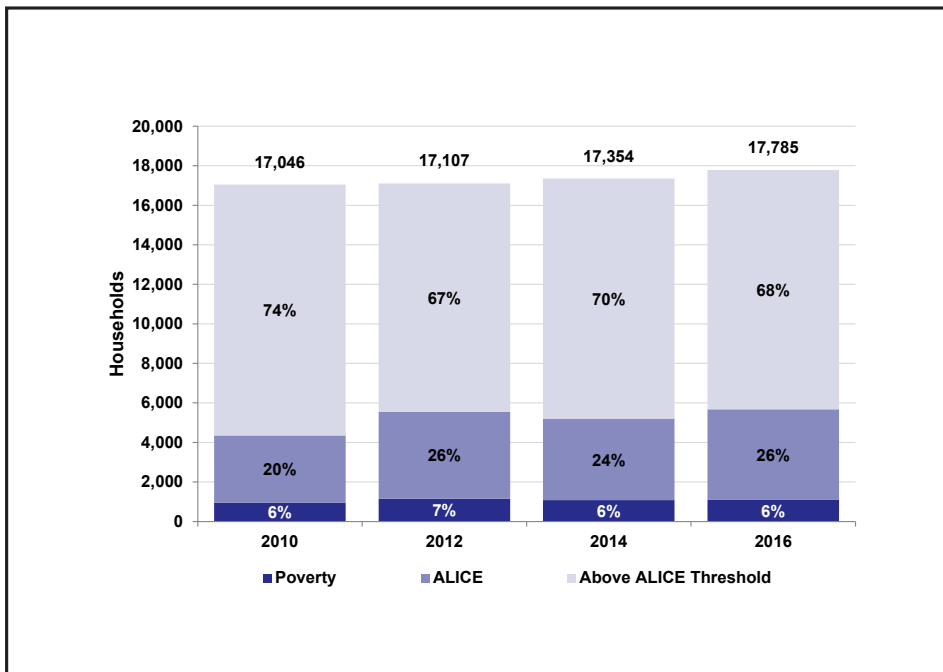
**Unemployment Rate:** 4% (state average: 5.4%)

**ALICE Households:** 26% (state average: 28%) • **Households in Poverty:** 6% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

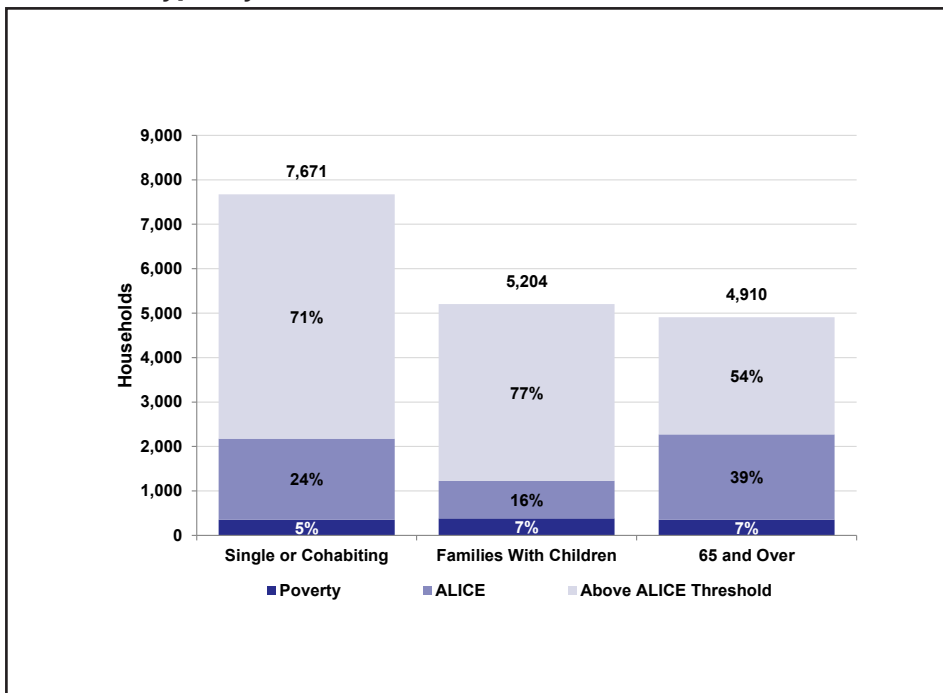
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Queen Anne's County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$851	\$1,298
Child Care	\$-	\$1,238
Food	\$182	\$603
Transportation	\$433	\$865
Health Care	\$221	\$824
Technology	\$55	\$75
Miscellaneous	\$214	\$573
Taxes	\$399	\$824
<b>Monthly Total</b>	<b>\$2,355</b>	<b>\$6,300</b>
<b>ANNUAL TOTAL</b>	<b>\$28,260</b>	<b>\$75,600</b>
<b>Hourly Wage</b>	<b>\$14.13</b>	<b>\$37.80</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Queen Anne's County, 2016		
Town	Total HH	% ALICE & Poverty
Centreville	1,610	33%
Chester	1,970	35%
Church Hill	258	40%
Grasonville	1,120	35%
Kent Narrows	304	29%
Kingstown	707	43%
Queenstown	272	33%
Stevensville	2,250	21%
Sudlersville	202	62%

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

# ALICE IN SOMERSET COUNTY

## 2016 Point-in-Time Data

**Population:** 25,899 • **Number of Households:** 8,328

**Median Household Income:** \$35,886 (state average: \$78,945)

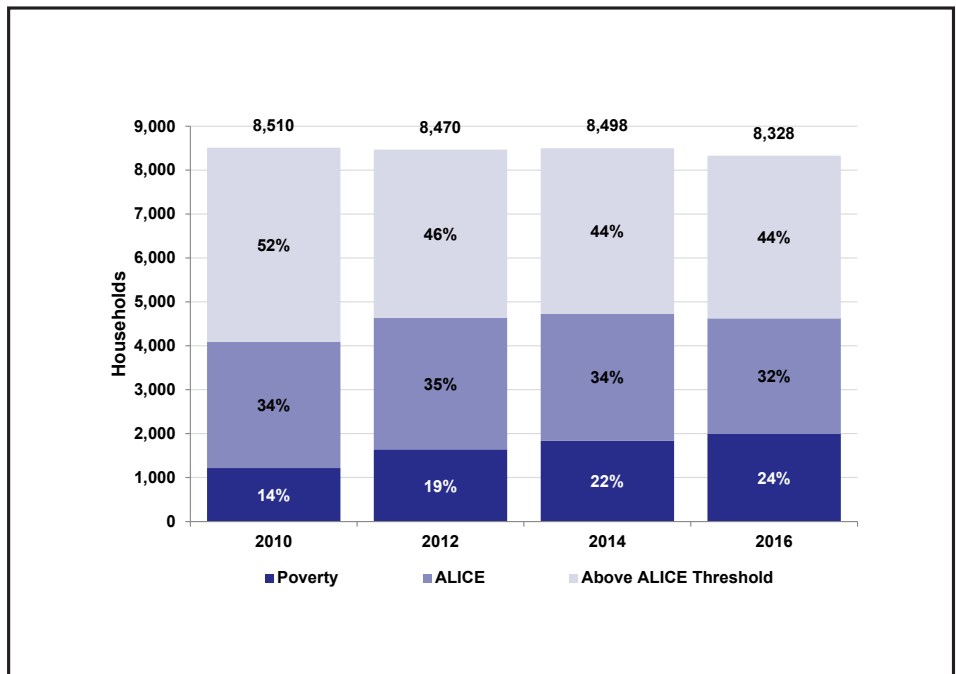
**Unemployment Rate:** 8% (state average: 5.4%)

**ALICE Households:** 32% (state average: 28%) • **Households in Poverty:** 24% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

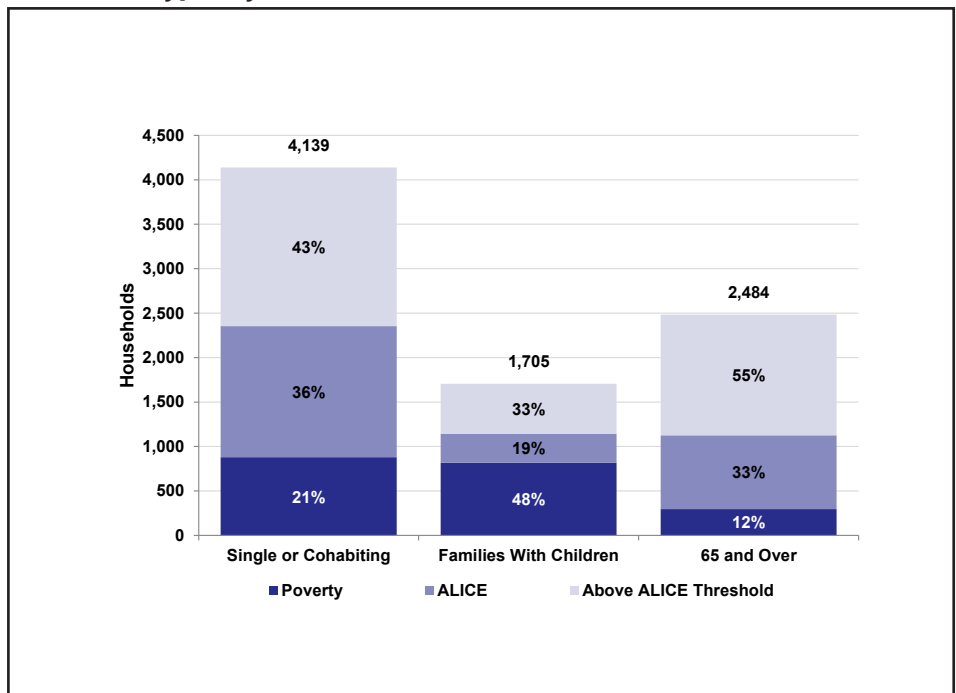
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

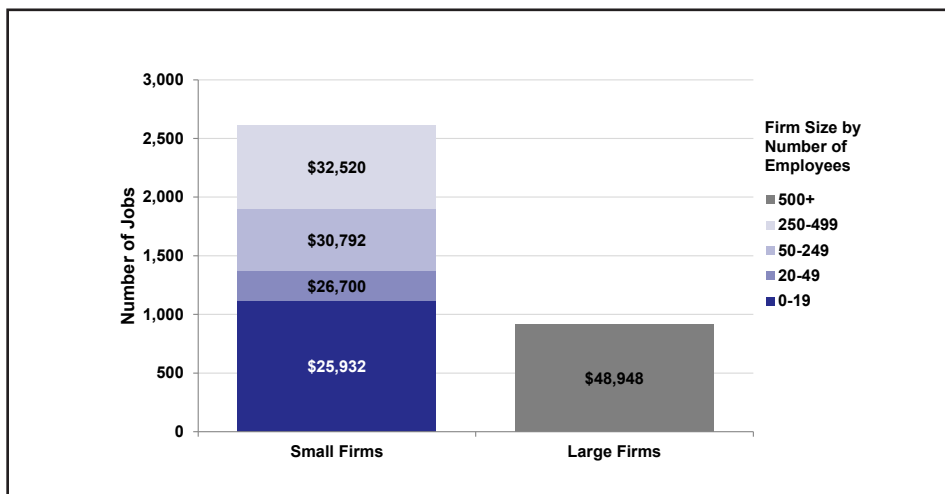
Household Survival Budget, Somerset County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$499	\$719
Child Care	\$-	\$915
Food	\$182	\$603
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$148	\$407
Taxes	\$229	\$383
<b>Monthly Total</b>	<b>\$1,631</b>	<b>\$4,472</b>
<b>ANNUAL TOTAL</b>	<b>\$19,572</b>	<b>\$53,664</b>
<b>Hourly Wage</b>	<b>\$9.79</b>	<b>\$26.83</b>

Somerset County, 2016		
Town	Total HH	% ALICE & Poverty
Chance	122	32%
Crisfield City	1,061	67%
Deal Island	232	50%
Eden	378	84%
Fairmount	178	82%
Mount Vernon	276	58%
Princess Anne	1,478	72%
West Pocomoke	187	63%

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

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

# ALICE IN ST. MARY'S COUNTY

## 2016 Point-in-Time Data

**Population:** 112,587 • **Number of Households:** 41,368

**Median Household Income:** \$78,195 (state average: \$78,945)

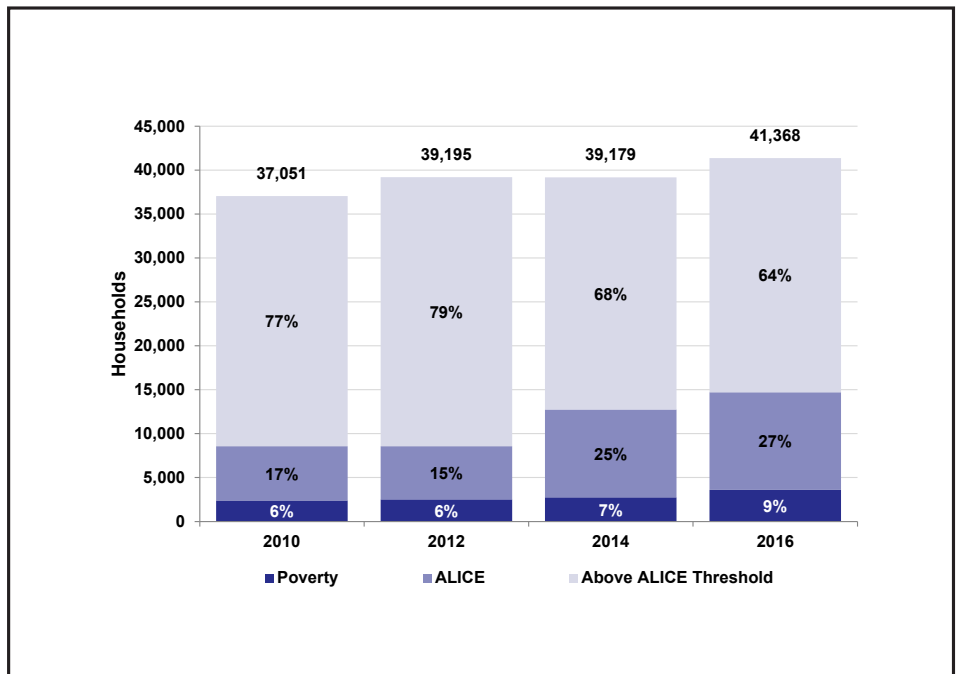
**Unemployment Rate:** 3% (state average: 5.4%)

**ALICE Households:** 27% (state average: 28%) • **Households in Poverty:** 9% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

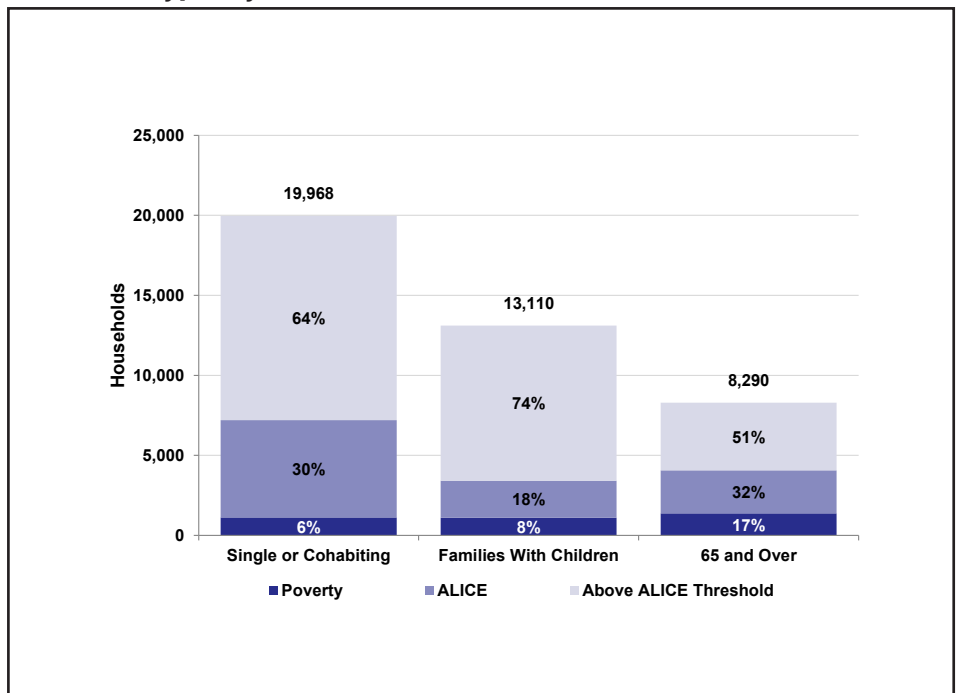
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

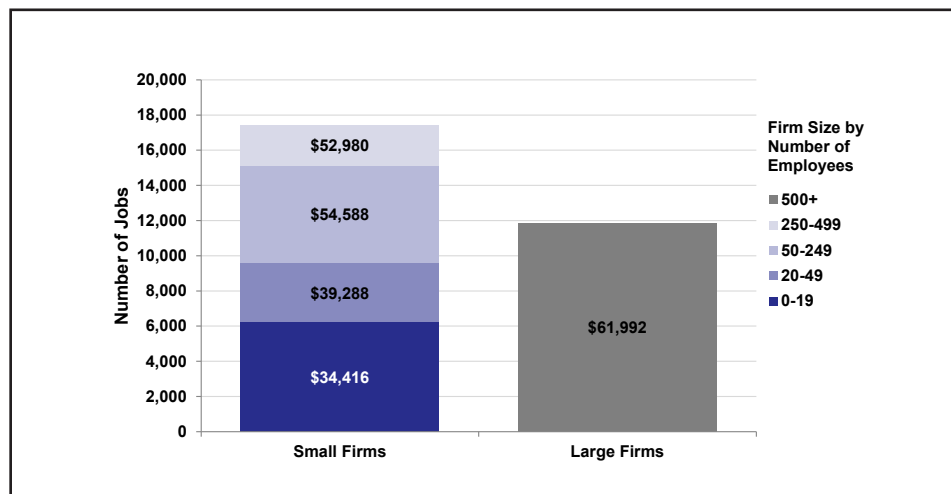
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, St. Mary's County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$816	\$1,155
Child Care	\$-	\$1,364
Food	\$182	\$603
Transportation	\$361	\$722
Health Care	\$229	\$860
Technology	\$55	\$75
Miscellaneous	\$201	\$556
Taxes	\$363	\$779
<b>Monthly Total</b>	<b>\$2,207</b>	<b>\$6,114</b>
<b>ANNUAL TOTAL</b>	<b>\$26,484</b>	<b>\$73,368</b>
<b>Hourly Wage</b>	<b>\$13.24</b>	<b>\$36.68</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

St. Mary's County, 2016		
Town	Total HH	% ALICE & Poverty
California	4,772	27%
Charlotte Hall	360	28%
Golden Beach	1,148	26%
Leonardtwn	1,230	37%
Lexington Park	4,736	39%
Mechanicsville	566	34%
Piney Point	361	41%
Tall Timbers	174	22%

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



# ALICE IN TALBOT COUNTY

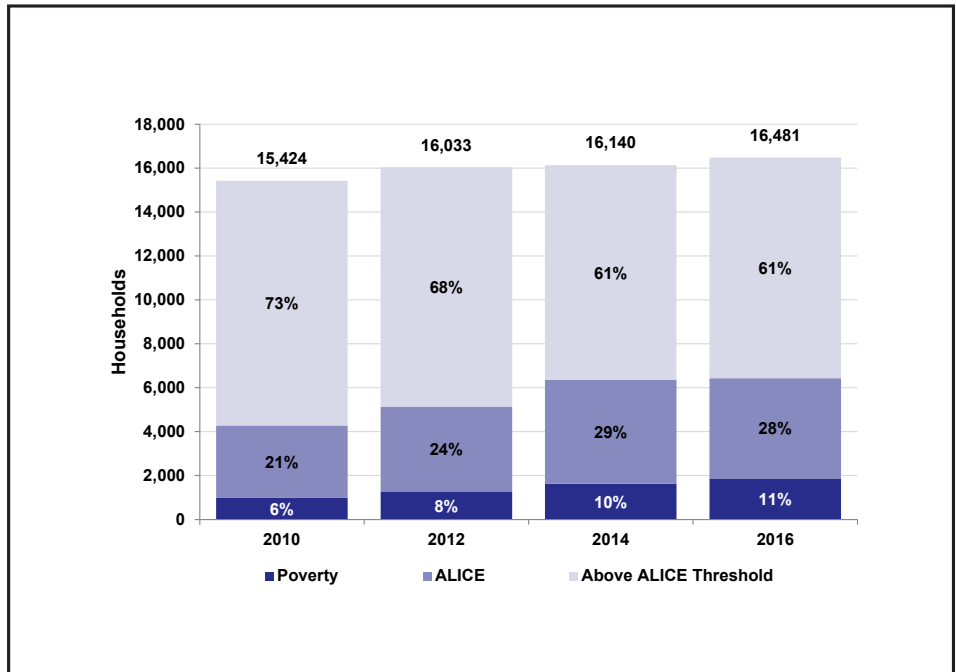
## 2016 Point-in-Time Data

**Population:** 37,668 • **Number of Households:** 16,481  
**Median Household Income:** \$61,395 (state average: \$78,945)  
**Unemployment Rate:** 6% (state average: 5.4%)  
**ALICE Households:** 28% (state average: 28%) • **Households in Poverty:** 11% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

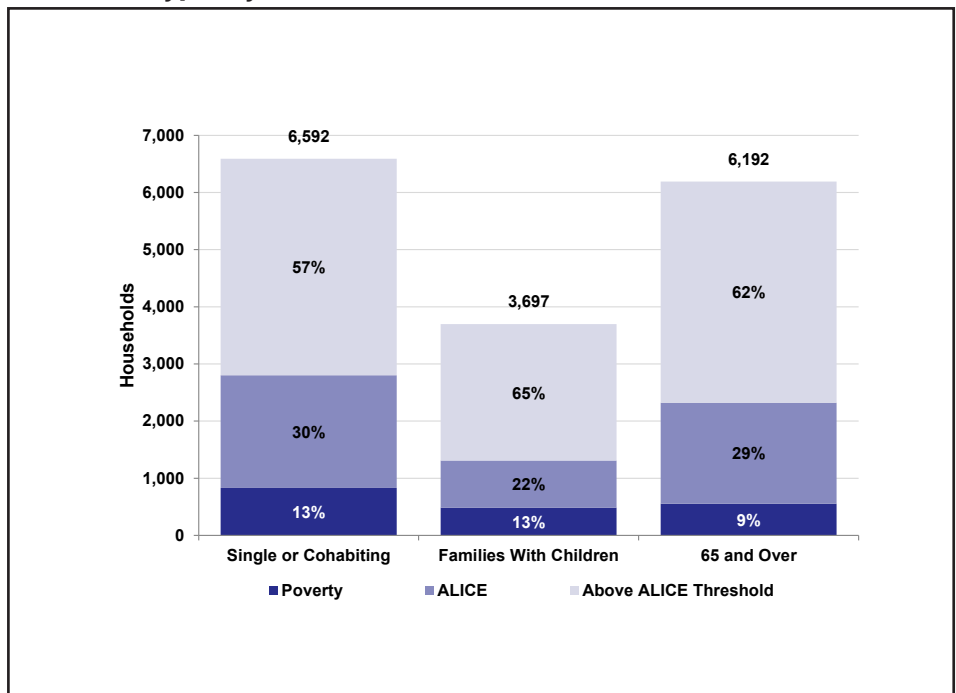
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Talbot County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$668	\$1,083
Child Care	\$-	\$1,125
Food	\$182	\$603
Transportation	\$361	\$722
Health Care	\$229	\$860
Technology	\$55	\$75
Miscellaneous	\$181	\$513
Taxes	\$310	\$666
Monthly Total	\$1,986	\$5,647
<b>ANNUAL TOTAL</b>	<b>\$23,832</b>	<b>\$67,764</b>
Hourly Wage	\$11.92	\$33.88

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Talbot County, 2016		
Town	Total HH	% ALICE & Poverty
Cordova	265	50%
Easton	7,615	46%
Oxford	315	20%
St. Michaels	499	46%
Tilghman Island	392	37%
Trappe	467	39%

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

# ALICE IN WASHINGTON COUNTY

## 2016 Point-in-Time Data

**Population:** 150,292 • **Number of Households:** 55,824

**Median Household Income:** \$54,250 (state average: \$78,945)

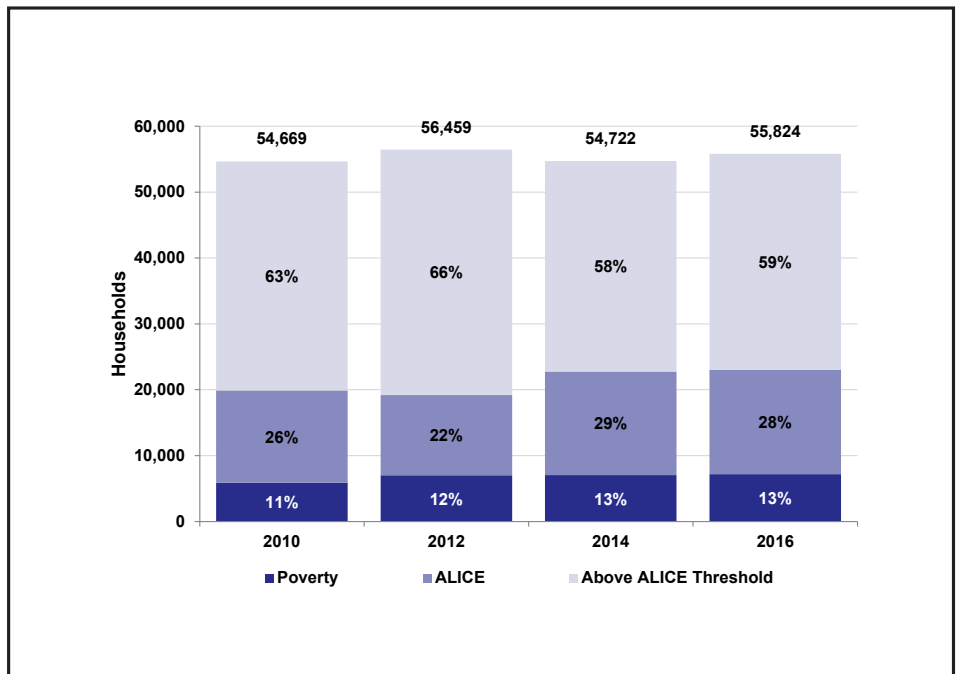
**Unemployment Rate:** 5% (state average: 5.4%)

**ALICE Households:** 28% (state average: 28%) • **Households in Poverty:** 13% (state average: 10%)

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

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

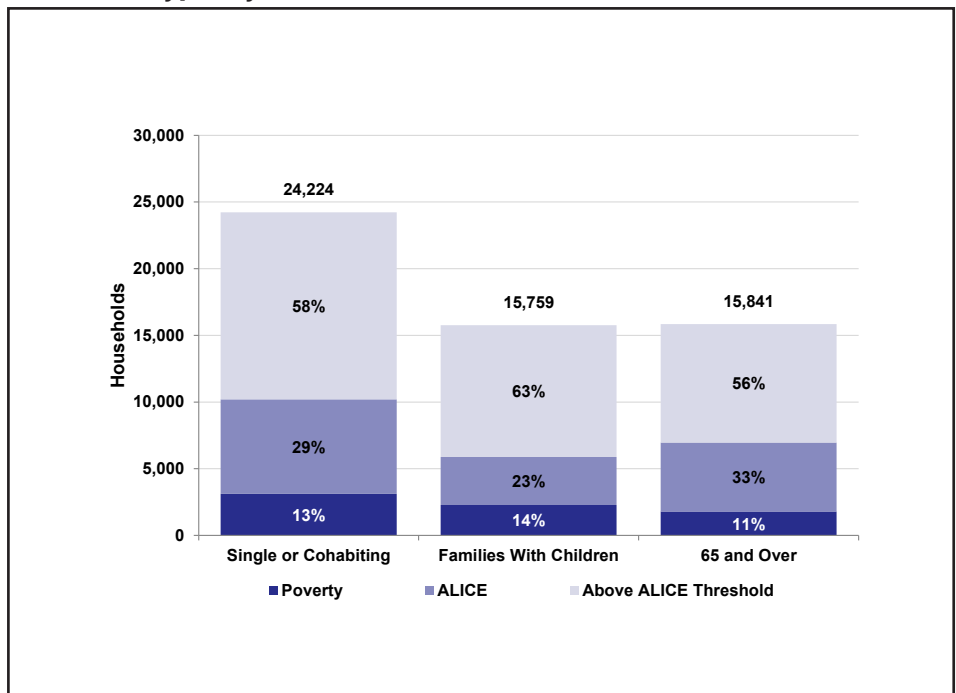
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Washington County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$554	\$898
Child Care	\$-	\$1,047
Food	\$182	\$603
Transportation	\$361	\$722
Health Care	\$229	\$860
Technology	\$55	\$75
Miscellaneous	\$165	\$478
Taxes	\$270	\$572
<b>Monthly Total</b>	<b>\$1,816</b>	<b>\$5,255</b>
<b>ANNUAL TOTAL</b>	<b>\$21,792</b>	<b>\$63,060</b>
<b>Hourly Wage</b>	<b>\$10.90</b>	<b>\$31.53</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Washington County, 2016		
Town	Total HH	% ALICE & Poverty
Bagtown	122	43%
Beaver Creek	115	37%
Boonsboro	1,453	40%
Cavetown	517	19%
Clear Spring	180	51%
Downsville	132	13%
Fairplay	208	26%
Fountainhead-Orchard Hills	2,363	23%
Funkstown	367	55%
Garretts Mill	157	32%
Greensburg	116	18%
Hagerstown City	16,332	56%
Halfway	4,427	38%
Hancock	674	62%
Highfield-Cascade	340	34%
Keedysville	407	15%
Leitersburg	265	21%
Mapleville	100	20%
Maugansville	1,237	37%
Mount Aetna	254	22%
Mount Lena	135	30%
Paramount-Long Meadow	929	13%
Pinesburg	131	38%
Robinwood	2,951	33%
Sharpsburg	298	40%
Smithsburg	1,020	28%
St. James	1,146	26%
Tilghmanton	122	25%
Williamsport	942	57%
Wilson-Conococheague	897	40%

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

# ALICE IN WICOMICO COUNTY

## 2016 Point-in-Time Data

**Population:** 102,577 • **Number of Households:** 36,774

**Median Household Income:** \$50,844 (state average: \$78,945)

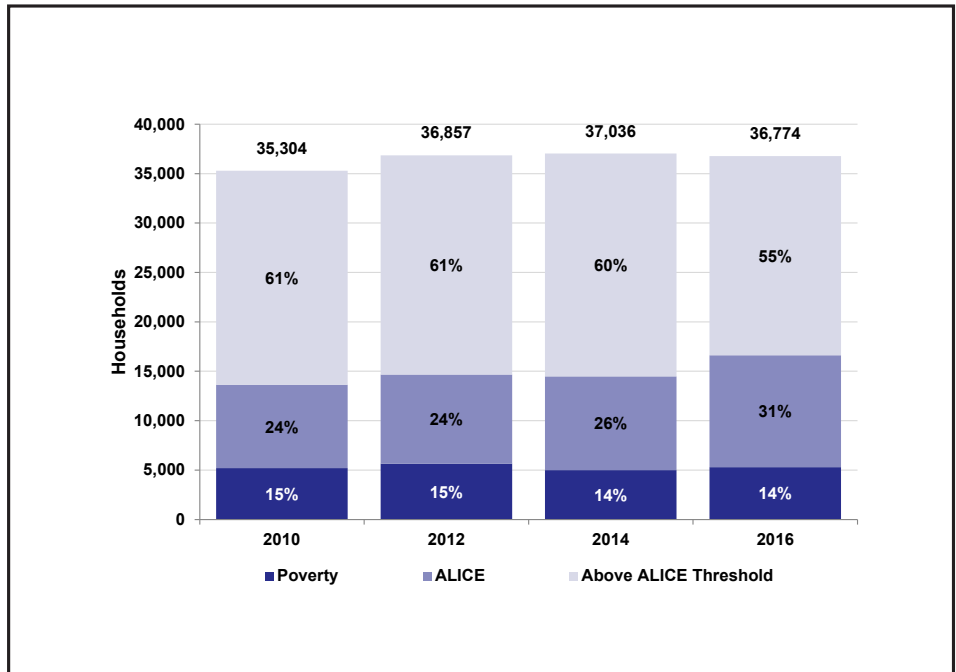
**Unemployment Rate:** 10% (state average: 5.4%)

**ALICE Households:** 31% (state average: 28%) • **Households in Poverty:** 14% (state average: 10%)

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

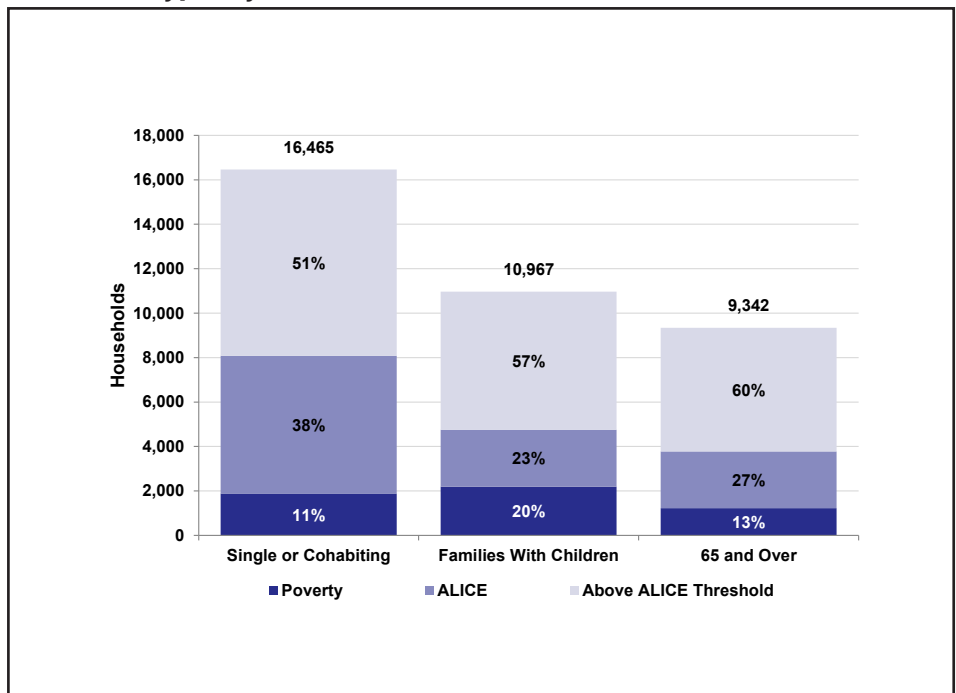
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

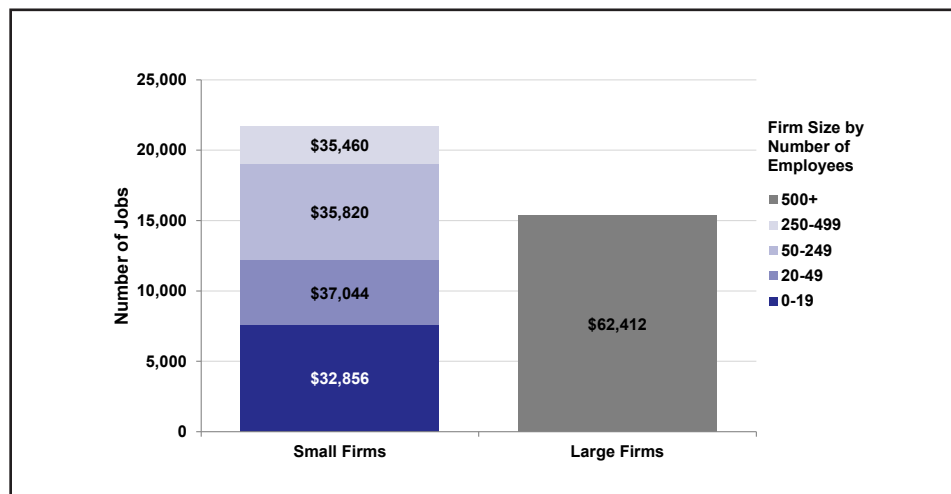
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Wicomico County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$590	\$956
Child Care	\$-	\$1,001
Food	\$182	\$603
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$160	\$450
Taxes	\$258	\$499
Monthly Total	\$1,763	\$4,954
<b>ANNUAL TOTAL</b>	\$21,156	\$59,448
Hourly Wage	\$10.58	\$29.72

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

Wicomico County, 2016		
Town	Total HH	% ALICE & Poverty
Bivalve	118	42%
Delmar	1,254	47%
Fruitland City	1,796	34%
Hebron	448	44%
Mardela Springs	125	37%
Nanticoke	143	12%
Parsonsborg	103	25%
Pittsville	527	45%
Salisbury City	12,047	58%
Sharptown	320	40%
Willards	342	45%

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

# ALICE IN WORCESTER COUNTY

## 2016 Point-in-Time Data

**Population:** 51,441 • **Number of Households:** 21,010

**Median Household Income:** \$57,227 (state average: \$78,945)

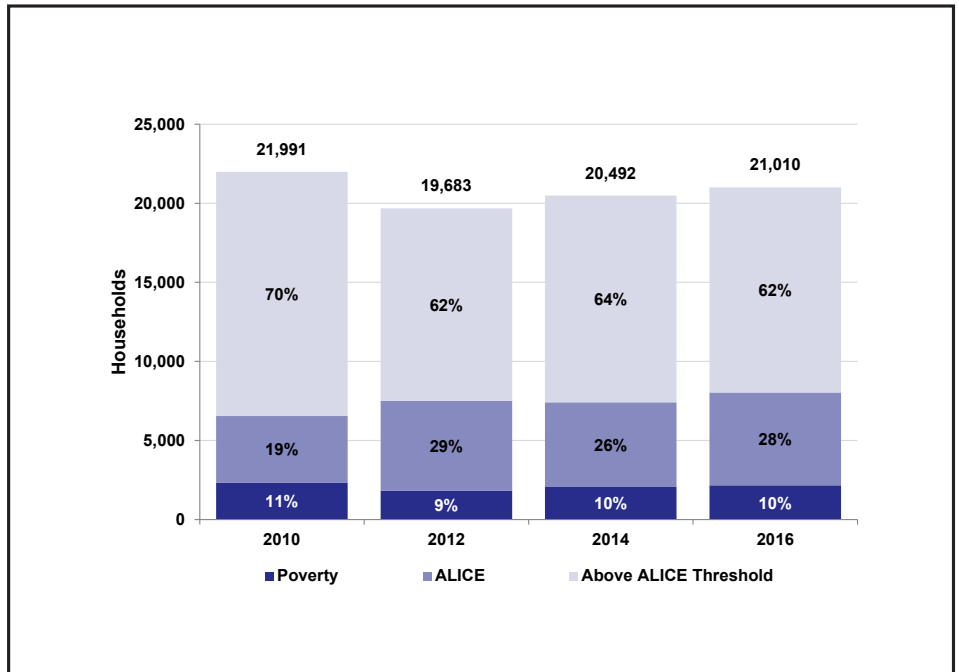
**Unemployment Rate:** 8% (state average: 5.4%)

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

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

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

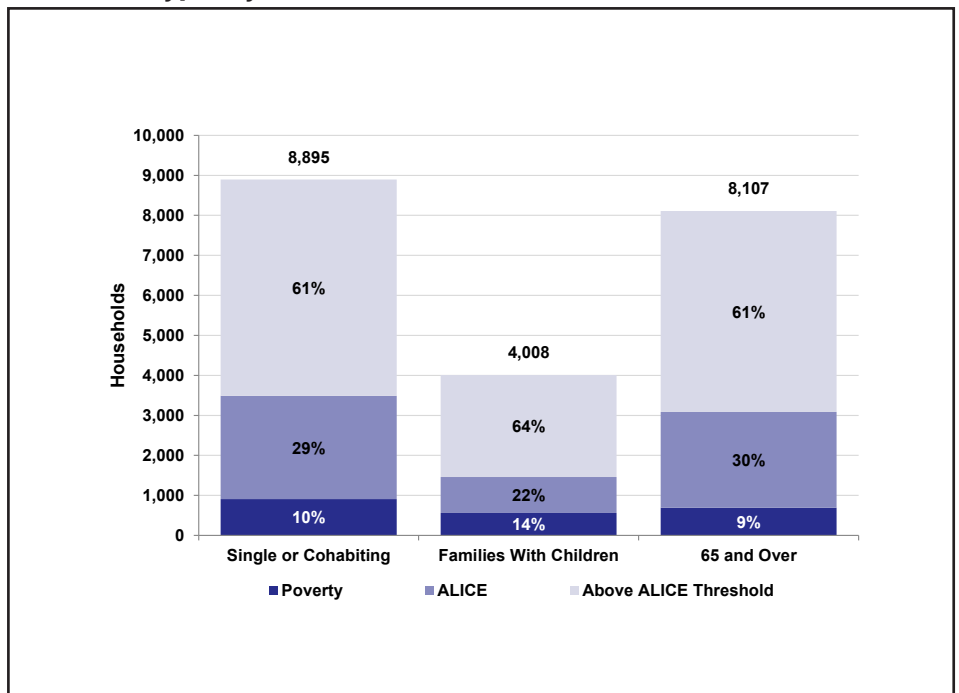
### Households by Income, 2010 to 2016



## What types of households are struggling?

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

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 27 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

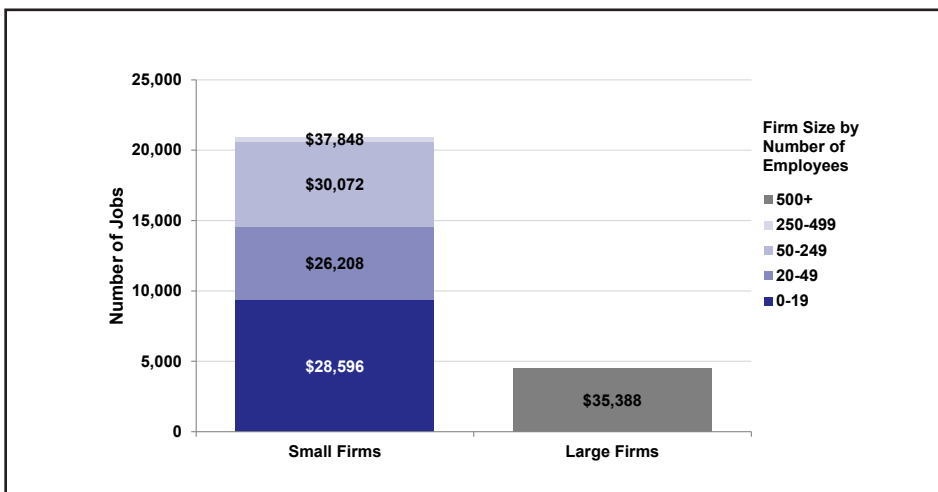
Worcester County, 2016		
Town	Total HH	% ALICE & Poverty
Berlin	1,696	47%
Bishopville	271	30%
Ocean City	3,435	37%
Ocean Pines	5,212	27%
Pocomoke City City	1,600	66%
Snow Hill	844	59%
West Ocean City	1,744	37%

Household Survival Budget, Worcester County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$610	\$873
Child Care	\$-	\$1,046
Food	\$182	\$603
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$163	\$445
Taxes	\$264	\$485
<b>Monthly Total</b>	<b>\$1,792</b>	<b>\$4,897</b>
<b>ANNUAL TOTAL</b>	<b>\$21,504</b>	<b>\$58,764</b>
<b>Hourly Wage</b>	<b>\$10.75</b>	<b>\$29.38</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Maryland Family Network, 2016.

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