# **ALICE IN SOMERSET COUNTY**



2021 Point-in-Time Data

Population: 24,834 • Number of Households: 8,113 (-5% change from 2019)
Median Household Income: \$48,661 (state average: \$90,203)
Labor Force Participation Rate: 47.9% (state average: 66.6%)
ALICE Households: 34% (state average: 28%) • Households in Poverty: 22% (state average: 10%)

## Financial Hardship Changes 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). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

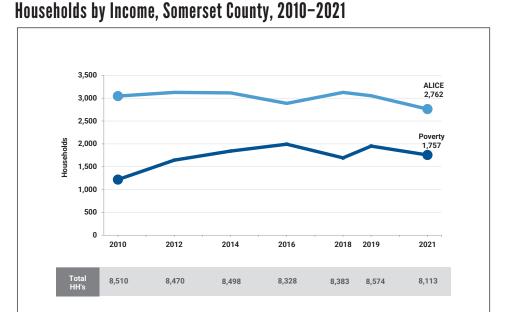
As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 5,004 households in Somerset County were below the ALICE Threshold; in 2021 this number changed to 4,519, (a -10% change).

### The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and varies by household composition, as costs can vary greatly depending on location and household needs.

In 2021, household costs in Somerset County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in Somerset County, visit <u>UnitedForALICE.org/Household-Budgets/</u> <u>Maryland</u>



#### Note: See an interactive version of this data at <u>UnitedForALICE.org/Maryland</u> Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

#### Household Survival Budget, Somerset County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 preschooler
Monthly Costs and Credits		
Housing – Rent	\$416	\$472
Housing – Utilities	\$154	\$292
Child Care	-	\$1,065
Food	\$419	\$1,143
Transportation	\$351	\$828
Health Care	\$221	\$853
Technology	\$75	\$110
Miscellaneous	\$164	\$476
Tax Payments	\$343	\$1,141
Tax Credits	\$0	-\$1,150
Monthly Total	\$2,143	\$5,230
ANNUAL TOTAL	\$25,716	\$62,760
Hourly Wage*	\$12.86	\$31.38

\*Wage working full-time required to support this budget For ALICE Survival Budget sources, visit <u>UnitedForALICE.org/Methodology</u>

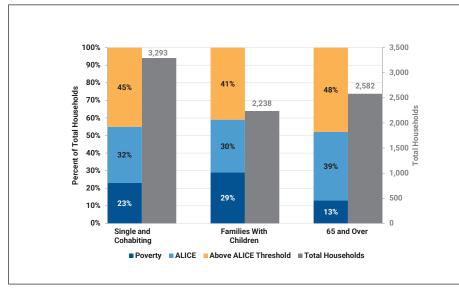
## Financial Hardship is Not Evenly Distributed

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others.

By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.

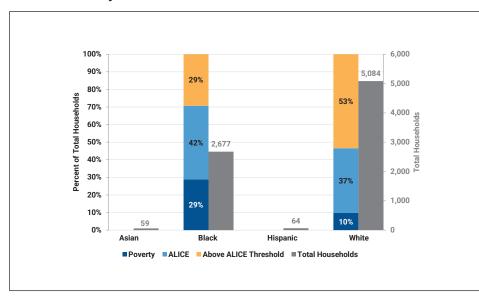
Visit UnitedForALICE.org/Maryland to view more national, state, and county data.

#### Household Financial Status by Household Type, Somerset County, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

#### Household Financial Status by Race/Ethnicity, Somerset County, 2021



Note: All racial categories are for one race alone. Race and ethnicity are overlapping categories; the Asian and Black groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race.

Source: ALICE Threshold, 2021; American Community Survey, 2021

Somerset County, 2021

Town	Total Households	% ALICE & Poverty
Chance CDP	151	55%
Crisfield city	1,041	71%
Deal Island CDP	186	85%
Eden CDP	334	76%
Fairmount CDP	167	40%
Mount Vernon CDP	427	48%
Princess Anne town	1,447	61%
Smith Island CDP	142	32%
West Pocomoke CDP	230	57%

Note: Municipal-level data on this page is 1 or 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.