# **County Reports**

Counties are the core geography for ALICE data: They reveal variations often masked by statewide averages, and the data is reported regularly and reliably.

#### **ALICE IN SOMERSET COUNTY**

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. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold — ALICE households plus those in poverty — can't afford the essentials.

#### 2023 Point-in-Time-Data

Population: 24,685 Number of Households: 8,296

Median Household Income: \$52,462 (state average: \$98,678)

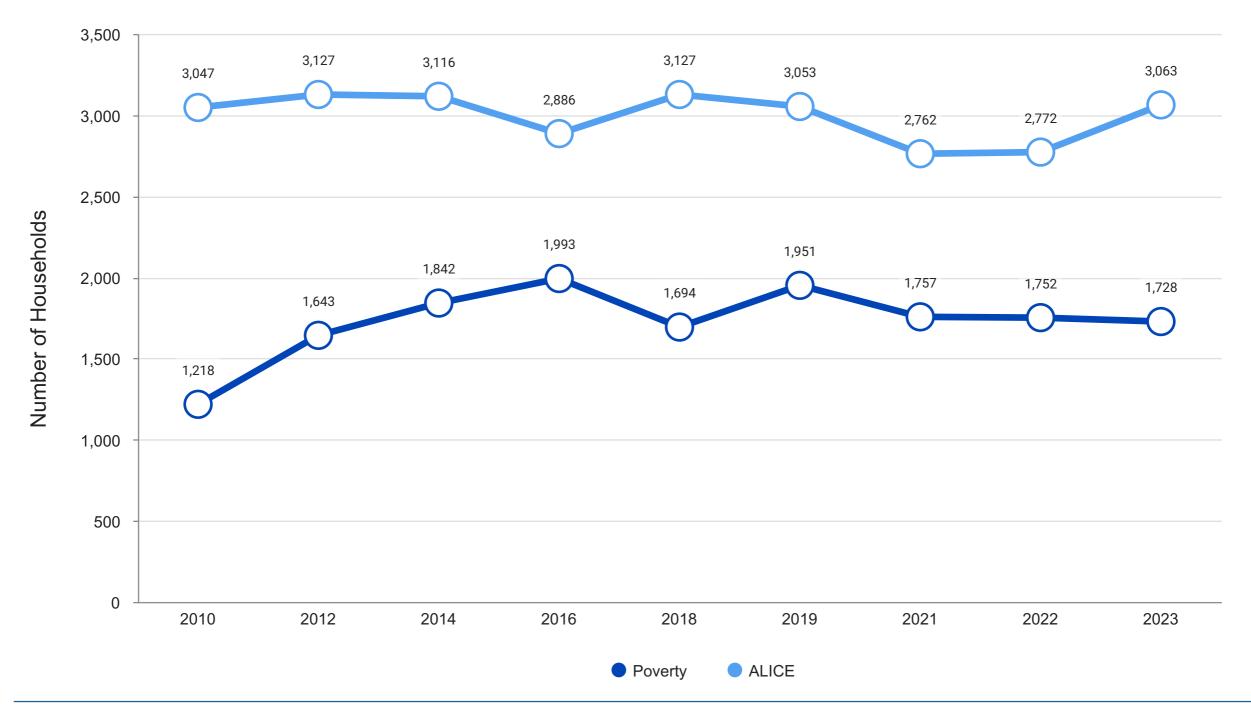
**Labor Force Participation Rate:** 

ALICE Households: 37% (state average 29%) Households in Poverty: 21% (state average 10%)

#### Financial Hardship Has Changed Over Time in Somerset County

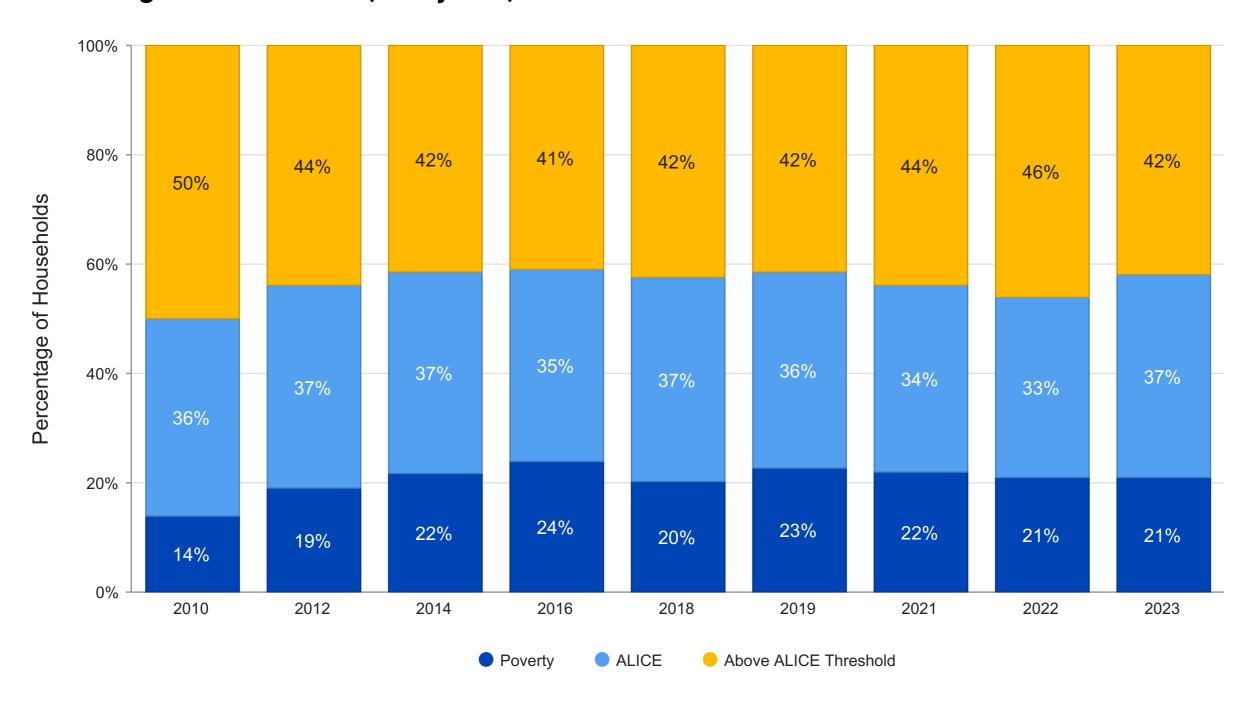
As circumstances change, households may find themselves below or above the ALICE Threshold at different times.

#### Number of ALICE and Poverty-Level Households, Maryland, 2023





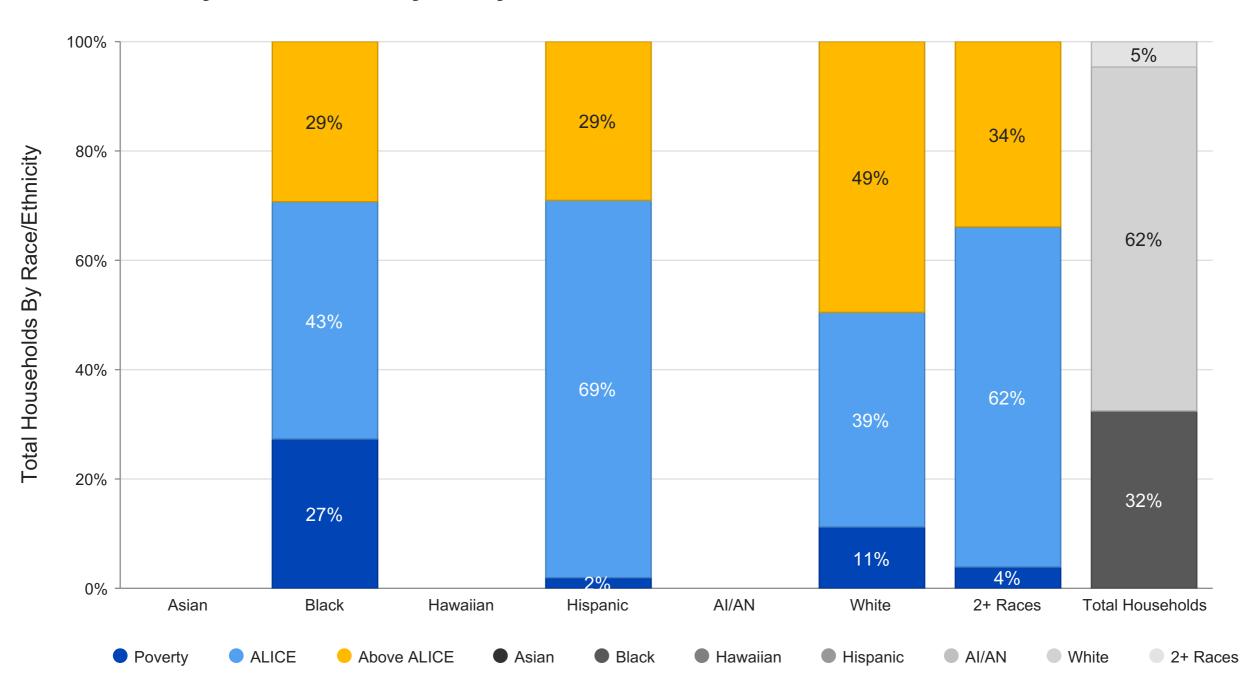
#### Percentage of Households, Maryland, 2023



#### Financial Hardship is Not Equally Distributed

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

#### Households by Race/Ethnicity, Maryland, 2023







There were also differences in financial hardship by household type and age of householder.

#### **HOUSEHOLD TYPE**

Group	% Below ALICE Threshold
Single or Cohabiting (no children)	62%
Married (with children)	36%
Single-Female-Headed (with children)	94%
Single-Male-Headed (with children)	93%

#### **AGE OF HOUSEHOLDER**

Group	% Below ALICE Threshold
Under 25 Years	88%
25 to 44 Years	64%
45 to 64 Years	55%
65 Years and Over	51%

## **The Cost of Basics Outpaces Wages**

Household Survival Budget, Somerset County, Maryland, 2023										
Monthly Costs	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Adult 65+	Two Adults 65+		
Housing	\$767	\$771	\$771	\$771	\$1,015	\$1,015	\$767	\$771		
Child Care	\$0	\$191	\$510	\$0	\$383	\$1,065	\$0	\$0		
Food	\$473	\$801	\$719	\$868	\$1,456	\$1,285	\$436	\$799		
Transportation	\$436	\$570	\$570	\$676	\$963	\$963	\$366	\$535		
Health Care	\$218	\$513	\$513	\$513	\$850	\$850	\$550	\$1,100		
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116		
Miscellaneous	\$198	\$293	\$317	\$294	\$478	\$529	\$221	\$332		
Taxes	\$416	\$409	\$469	\$547	\$650	\$780	\$485	\$823		
Monthly Total	\$2,594	\$3,634	\$3,955	\$3,785	\$5,911	\$6,603	\$2,911	\$4,476		
ANNUAL TOTAL	\$31,128	\$43,608	\$47,460	\$45,420	\$70,932	\$79,236	\$34,932	\$53,712		
Hourly Wage	\$15.56	\$21.80	\$23.73	\$22.71	\$35.47	\$39.62	\$17.47	\$26.86		



### The Labor Landscape is Challenging for ALICE Workers

A small portion of adults (16 years and older) in Maryland were unemployed and a large number were working in 2023. However, a substantial portion of both full- and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits.

#### Labor Status, Population 16 and Over, Maryland, 2023

