



United Way  
of Frederick County



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# 2020 ALICE Report Release & Community Conversation

October 13, 2020

Maryland State Association  
of United Ways

UnitedWayALICE.org/Maryland

Slides and other information available at  
[www.uwfrederick.org/ALICE](http://www.uwfrederick.org/ALICE)



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## MARYLAND STATE PARTNERS



**Marion P. Lee Trust**

**Jim Racheff**

**Bruce Zavos**

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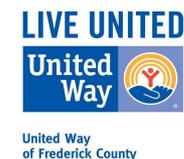
# Frederick County ALICE Partners

Advocates for Homeless Families  
Ausherman Family Foundation  
Blessings in a Backpack  
Boys & Girls Club of Frederick County  
Care Net Pregnancy Center of Frederick  
Children of Incarcerated Parents Partnership  
City of Frederick  
The Community Foundation of Frederick County  
Community Living, Inc.  
Delaplaine Foundation, Inc.  
FCB Bank  
Federated Charities  
First Energy Foundation  
Frederick County Government  
Frederick County Public Libraries  
Frederick County Public Schools  
Frederick Rescue Mission  
Girls on the Run of Mid & Western Maryland  
Habitat for Humanity of Frederick County

Hood College  
Hospice of Frederick County  
Housing Authority of the City of Frederick  
Interfaith Housing Alliance  
Jim Racheff  
Literacy Council of Frederick County  
Marion P. Lee Trust  
Marriage Resource Center  
Mental Health Association of  
Frederick County  
New Spire Arts  
Partners in Care  
Second Chances Garage  
Spanish Speaking Community  
of Maryland  
Helen J. Serini Foundation  
SHIP of Frederick County  
Woman to Woman Mentoring  
Zavos Architecture+Design

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# Objectives for Today's Conversation

- Mission of United Way of Frederick County
- New ALICE Data
- COVID-19 Impacts on ALICE households
- Community Discussion & Response
- Time for questions!

# Our Purpose

United Way of Frederick County fights for the **health, education and financial stability of every person** in our community.

# Our Commitment to Diversity, Equity and Inclusion

- We actively oppose any form of discrimination
- We value and embrace what makes each person unique
- By focusing our activity on improving conditions for ALICE, we will positively affect the lives of underserved populations,
- ...especially those who are unable to afford a basic cost of living.

# ALICE

In Frederick County, MD

Asset Limited, Income Constrained, Employed



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- ALICE is an analysis of Frederick County households who have insufficient income to offset a basic cost of living.
- ALICE are families who, in normal conditions, make tough choices everyday between basic necessities – housing, healthy food, medical care, etc.
- ALICE provides critical information about how financial stability is spread across Frederick County demographics.
- **While the 2018 data does not take into account the impact of COVID-19, it is the critical baseline from which we will measure the pandemic’s economic fallout.**

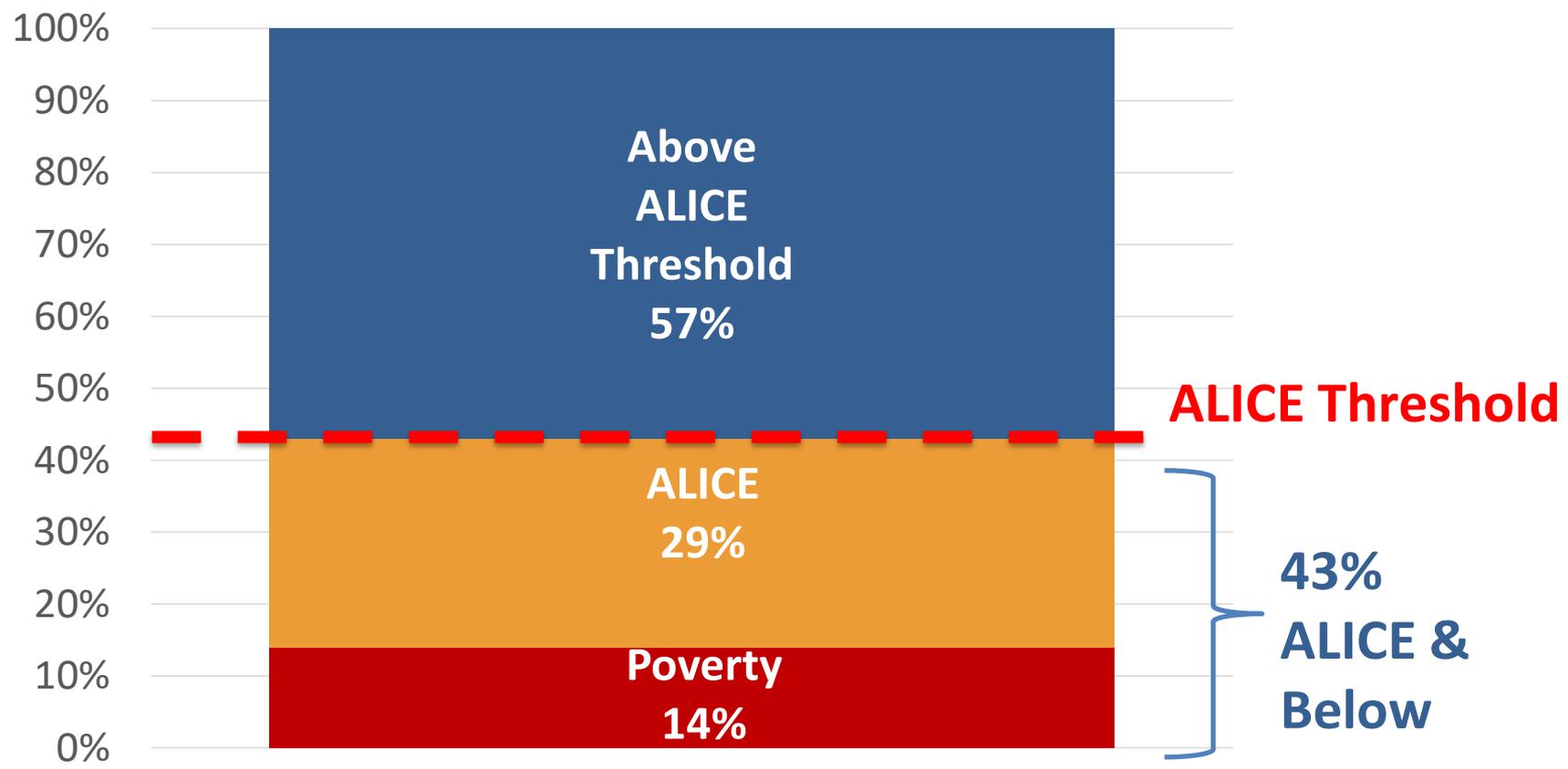


## The ALICE Report is able to answer:

- What Frederick County's basic cost of living and change over time?
- How does the basic cost of living compare to the Federal Poverty Line?
- What percentage of Frederick County households qualify as ALICE?
- What segments of the Frederick County community have the highest concentrations of ALICE?

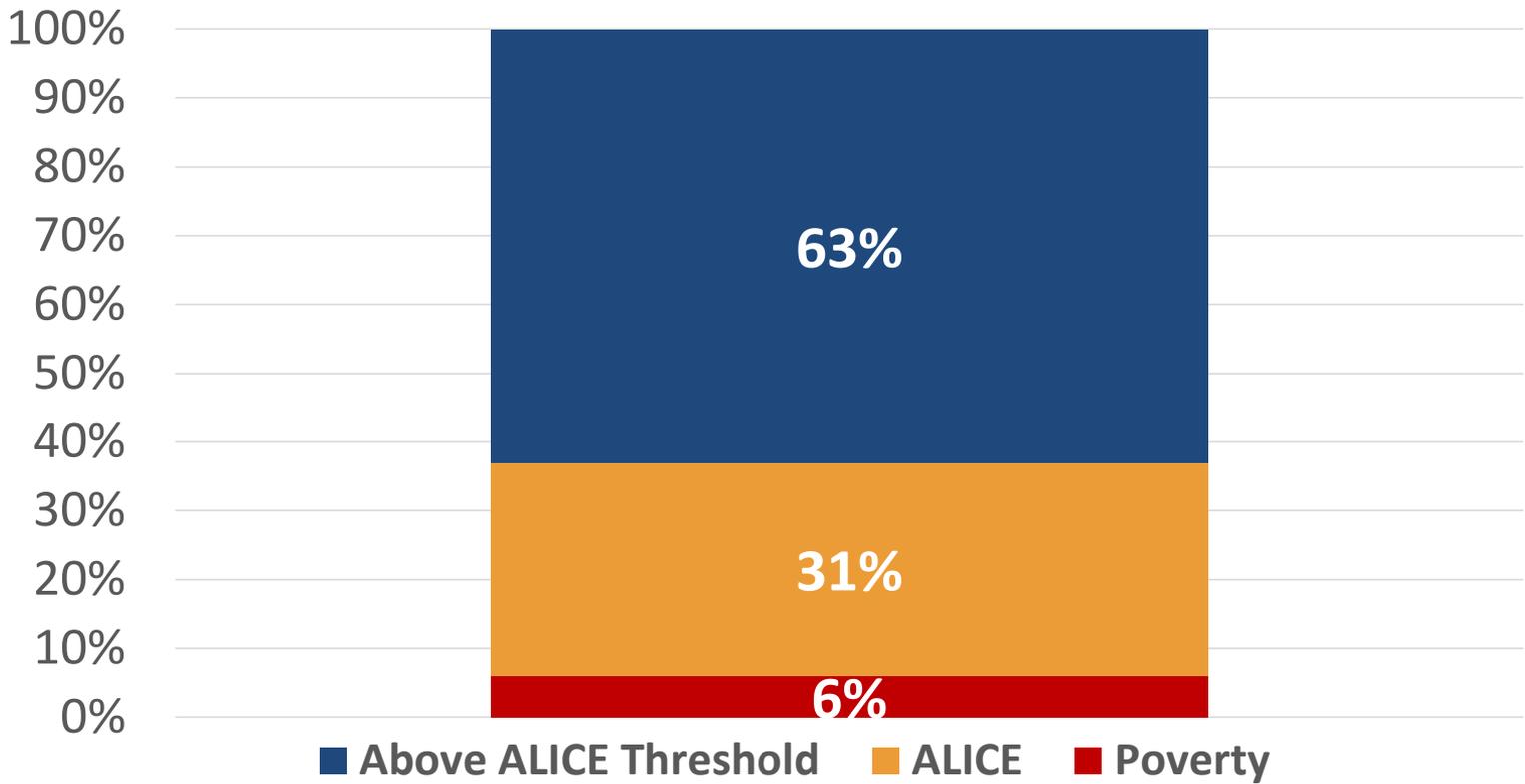


# United States of America





# Frederick County, MD

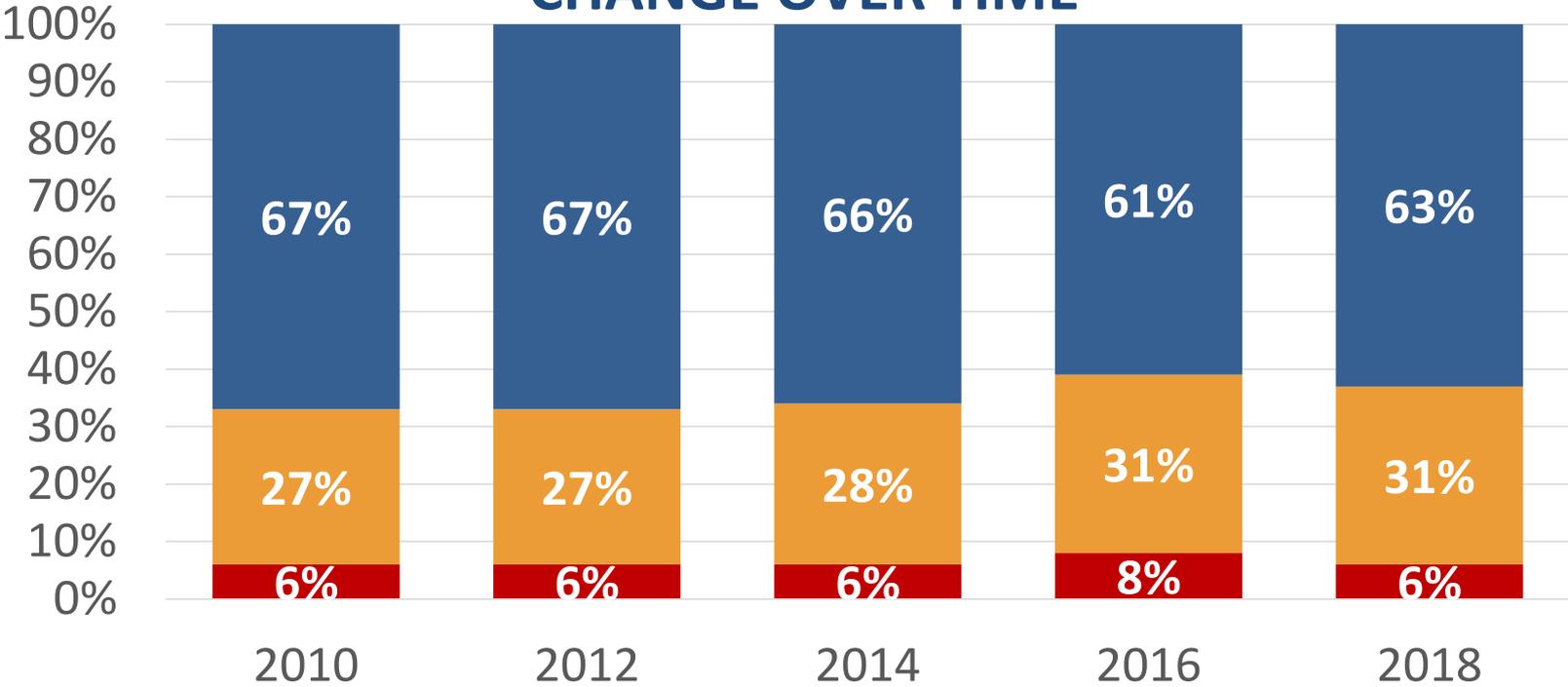


# ALICE<sup>®</sup>

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

## Frederick County, MD

### CHANGE OVER TIME



■ Poverty ■ ALICE ■ Above ALICE Threshold

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Frederick County

### THE QUESTION:

What is Frederick County's basic cost of living?

### THE ANSWER:

Household Size	ALICE Survival Threshold
Single Adult	\$47,268
2 Adults, 1 infant, 1 preschooler	\$109,176



Frederick County, MD

## THE INCOMPLETE FEDERAL DEFINITION OF NEED

HOUSEHOLD SIZE	Federal Poverty Level - 2018	ALICE Survival Threshold	The ALICE Gap
Single	\$12,140	\$47,268	-\$35,128
2 Adults, 1 infant, 1 preschooler	\$25,100	\$109,176	-\$84,076

NOTE: Many federal assistance programs are available up to 200% of the federal poverty line. Even with this expanded eligibility, there is still a gap in services.



Frederick County, MD

### GENERAL INFORMATION:

	2016 Data	2018 Data
Median Household Income	\$89,800	\$95,850
Unemployment Rate	4%	3.7%
Health Insurance Rate	96%	95.2%
Federal Poverty Rate	8%	6%
Housing Burden over 30%: Renters	49%	50.6%

# Frederick County Communities (Sampling)

Community	Total HH	ALICE & Below
Adamstown	713	13%
Urbana	3,608	14%
Linganore	3,255	21%
Middletown	1,513	25%
Libertytown	347	36%
Jefferson	801	37%
Walkersville	2,243	43%
Ballenger Creek	7,621	45%
Brunswick	2,221	48%
Thurmont	2,573	49%
City of Frederick	27,180	50%
Emmitsburg	1,068	56%

## COUNTY DATA

Unemployment Rate: 3.7%

Health Insurance Rate: 95.2%

Voter Turnout: 62.83%

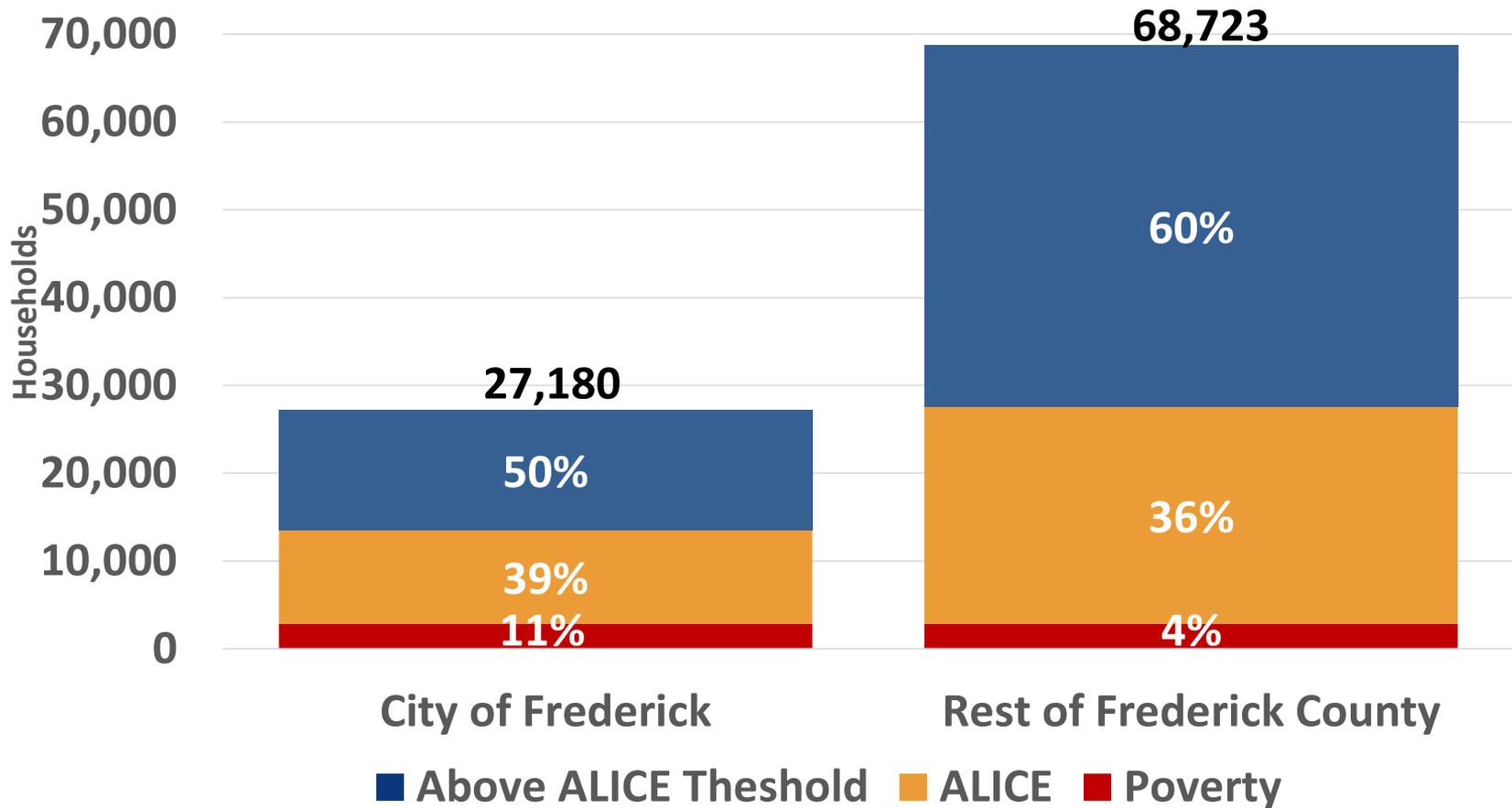
Preschool Enrollment: 58%

Housing Burden Over 30%:

For Renters – 50.6%

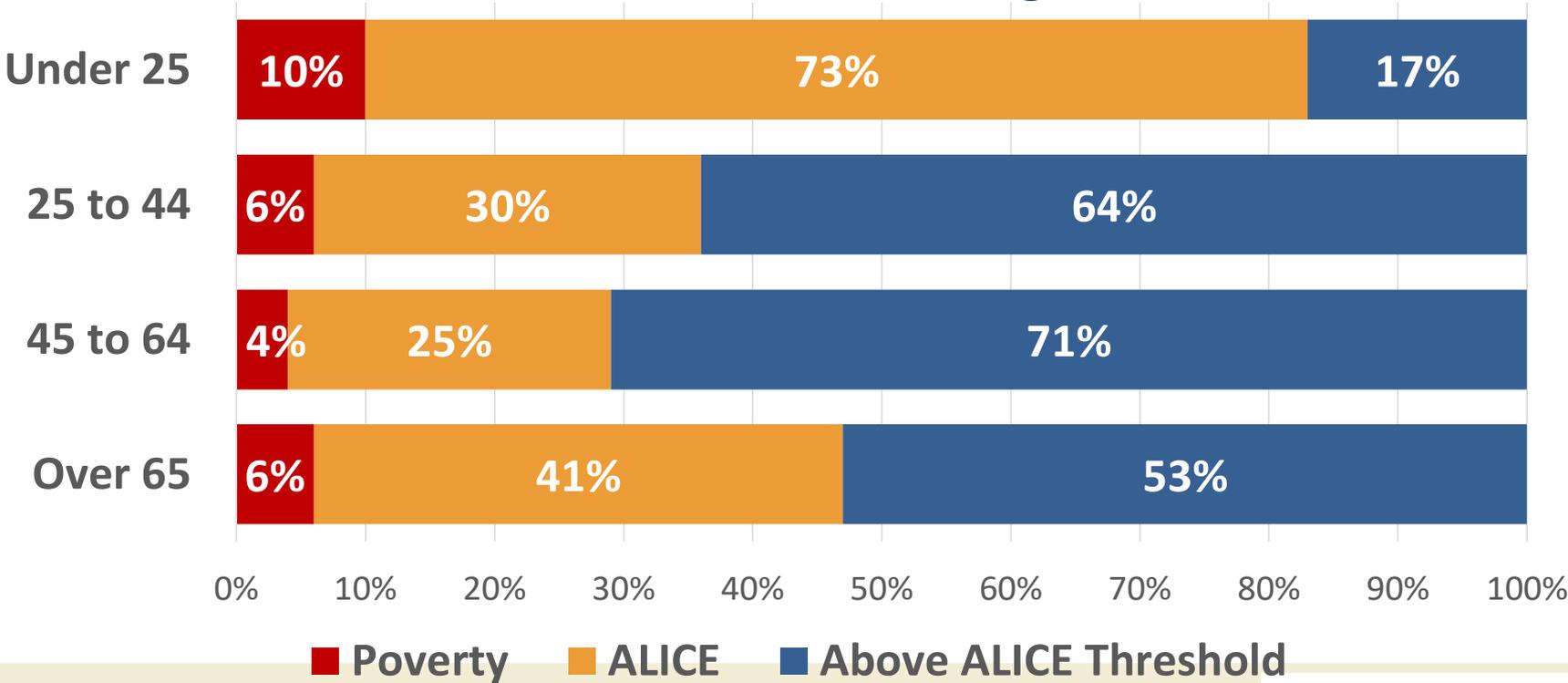
For Owners – 23%

# ALICE Households by Geography, Frederick County 2018





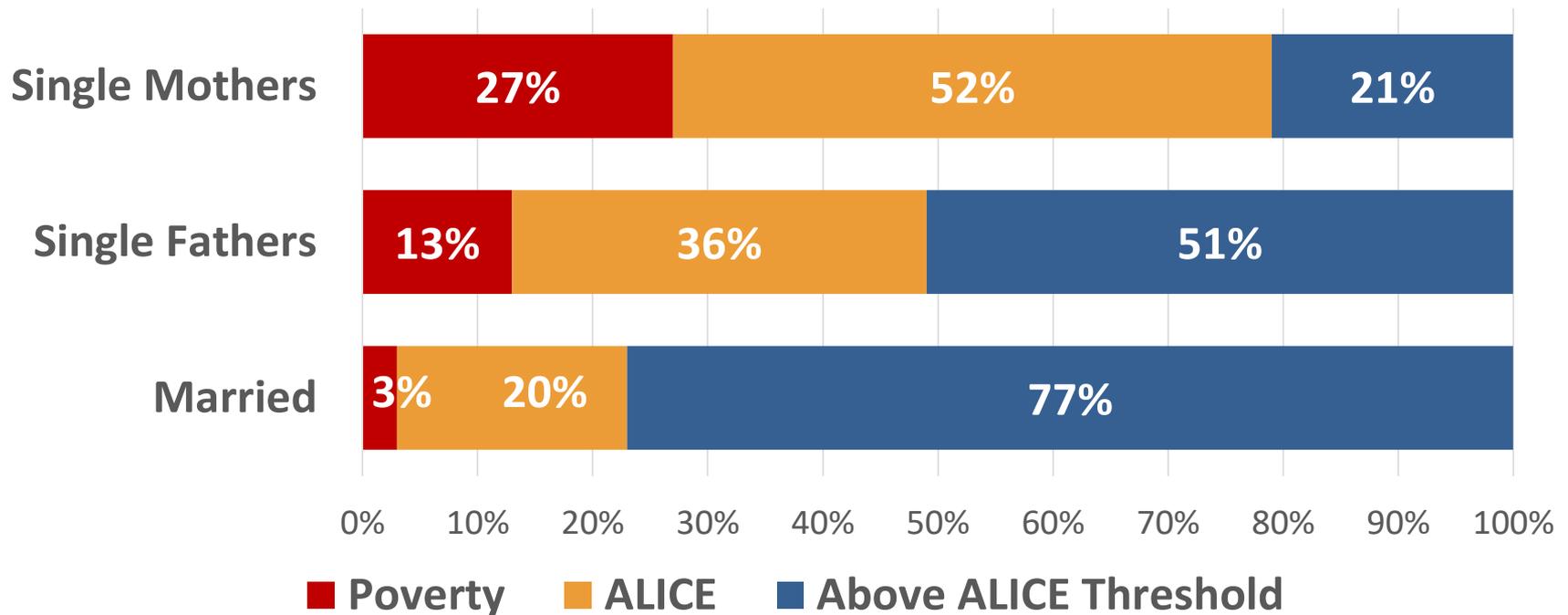
## Frederick County, MD DEMOGRAPHICS: Age





## Frederick County, MD

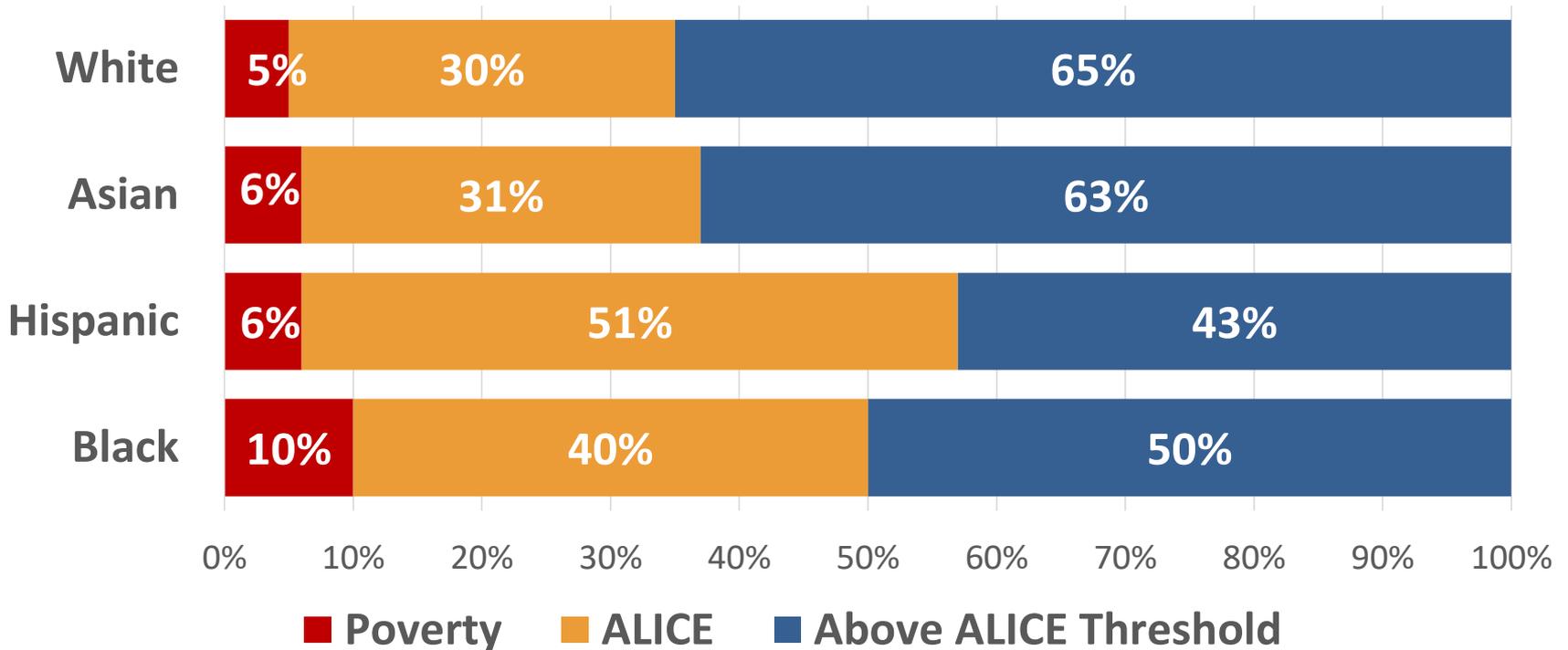
### DEMOGRAPHICS: Households with Children



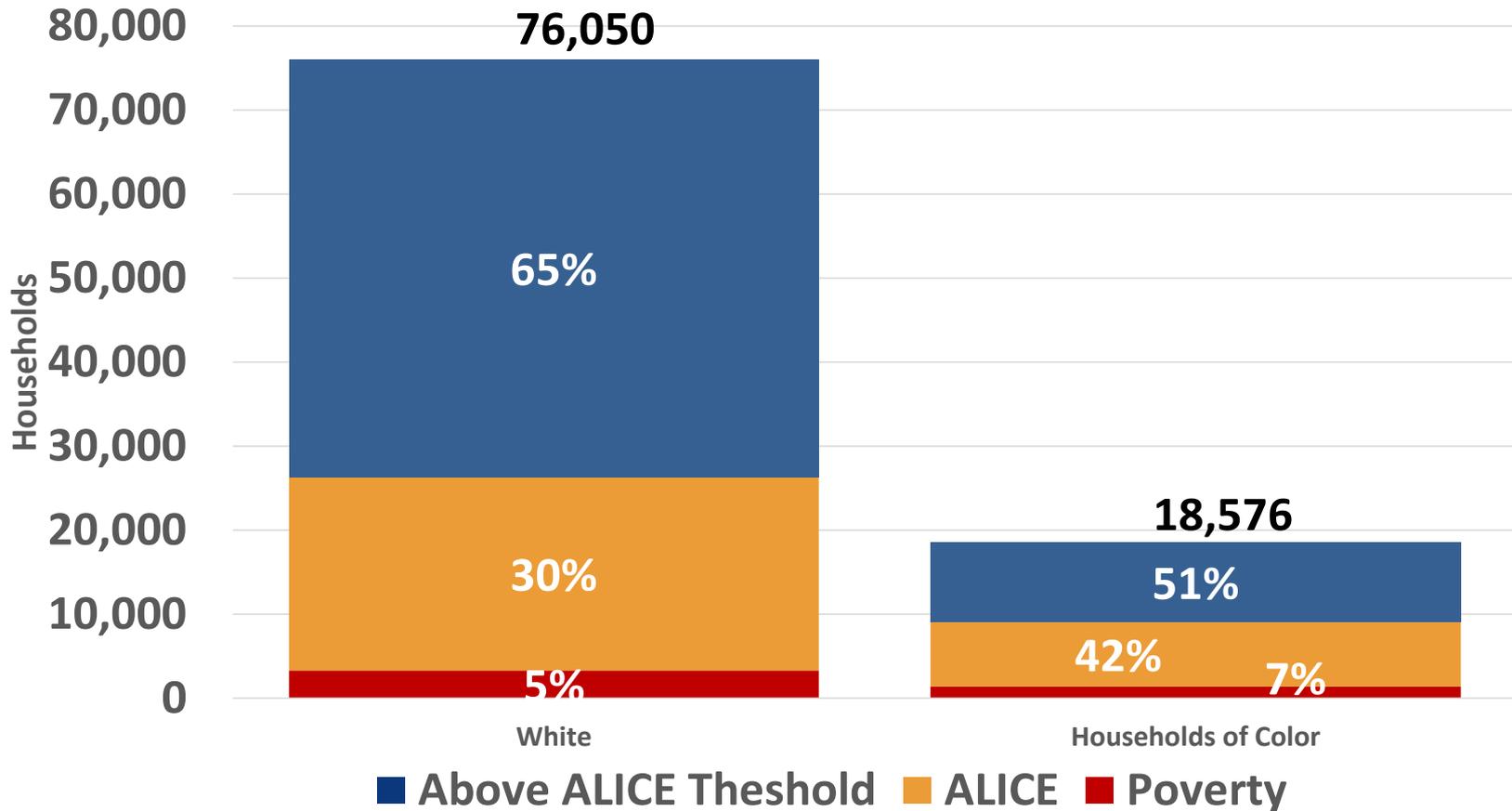


## Frederick County, MD

### DEMOGRAPHICS: Race/Ethnicity



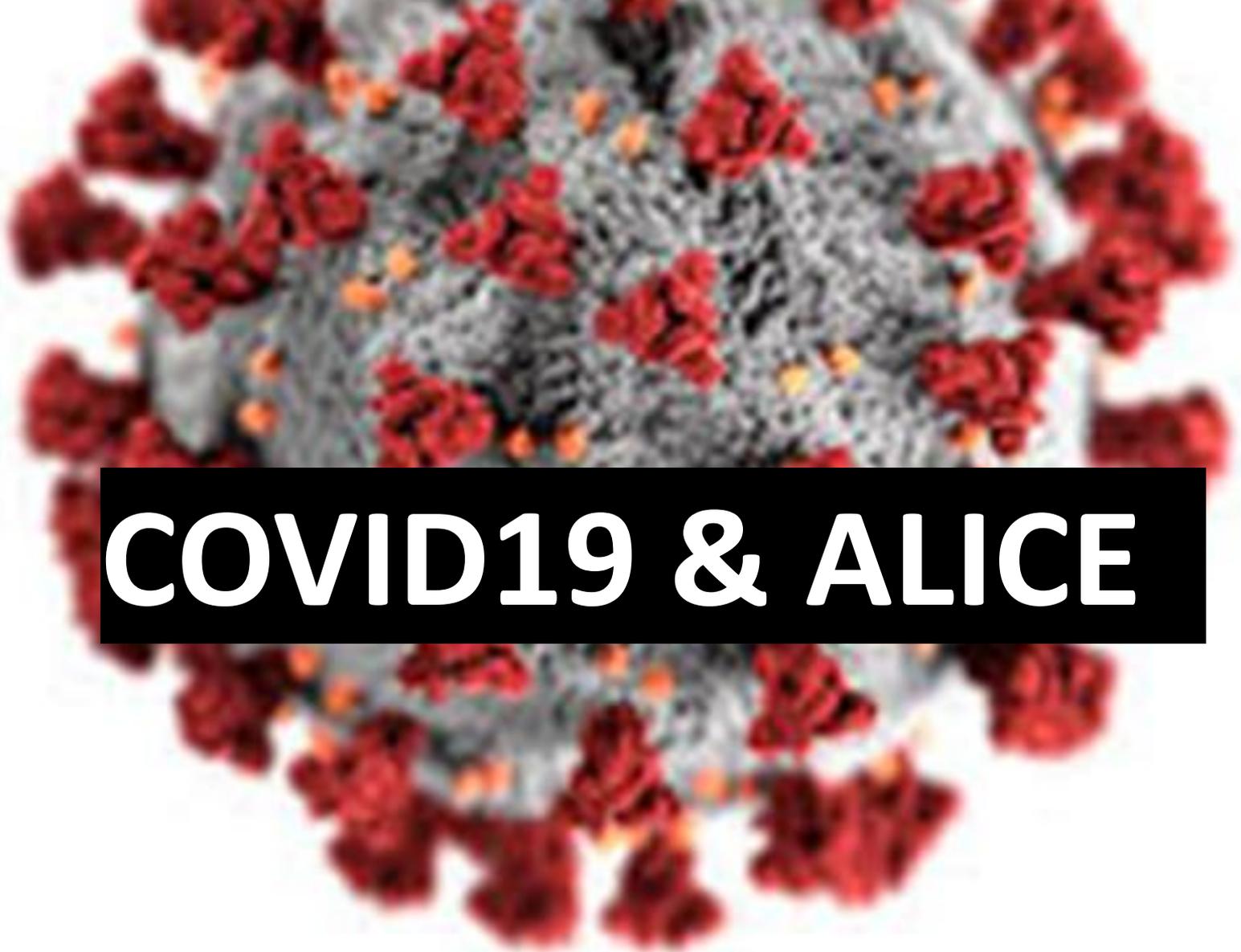
# Household Income by Race/Ethnicity, Frederick County 2018





## Who is ALICE?

- People you see every day
- Retail clerks and stock pickers
- Restaurant wait and kitchen staff
- Nurses at medical and assisted care facilities
- Hotel staff
- Others who experienced health and/or job disruption during the COVID-19 pandemic



# COVID19 & ALICE

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# COVID-19's Impact on ALICE in Frederick County

- **Health:** ALICE concentrated communities such as black and Hispanic are most likely to be exposed. Stress, isolation and financial pressures have long-lasting mental health consequences.
- **Unemployment:** ALICE households are the most likely to be laid off/unemployed. ALICE concentrated industries such as hospitality have seen massive reductions in workforce. Those ALICE households still working are often at higher risk to exposure – think healthcare and retail workers.
- **Food insecurity:** The proliferation of “pop-up” food distribution efforts and long lines at food banks indicate a significant increase in demand for food.
- **Housing:** As the crisis continues, Frederick County Government and nonprofits could still see a “tidal wave” of evictions as moratoriums are lifted.
- **Childcare:** Many workers are reporting back to work, but childcare centers are either still shut down, closed permanently or working with reduced capacity.
- **Transportation:** Reduction in public transportation (bus & MARC) places greater strain on workers to arrive at work reliably. Rideshare services have seen a reduction in available drivers and workers are paying much more for rideshare compared to public transport.

In March 2020, United Way of Frederick County launched the COVID-19 Emergency Relief Campaign:

- Supported over 50 nonprofit partners who provide critical services to Frederick County ALICE households
- Raised over \$300,000 from nearly 730 contributors
- In partnership with community funders like Ausherman Foundation, Community Foundation, Delaplaine Foundation, Serini Foundation and Women's Giving Circle
- **Thank you** to all community funders for being such outstanding partners in COVID-19 relief!

## COVID-19 Emergency Relief Campaign

Goal: To steward contributors to bring relief to ALICE households through grants to nonprofit partners.



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# This is an ALICE Story



## MEET JANE

Jane is a single, working mother to two teenage boys. She struggles to pay for basic expenses and for stable, affordable housing for her family. She uses public transportation which also increases the time away from her family.

The Prosperity Center serves ALICE (Asset Limited, Income Constrained, and Employed) households making up to \$47,268 or more depending on household size.



The Prosperity Center improves lives by creating a one-stop resource for community members to improve their financial knowledge, skills, and stability.

The average client saves \$273 in tax preparation fees and their average return is \$2,048.

## INCOME TAX PREPARATION

Jane qualifies for free income tax preparation so that she can receive her hard earned money back.



## BUDGET COACHING

Jane wants to improve her money habits to build a better future for her family. Working for a year with a free budget coach, she learns how to track expenses, pay down debt and increase savings.



## CREDIT CAFÉ

Jane plans to use her tax return to pay down her debt. She attends a Credit Café, gets a free credit score and report, and reviews it with an advisor. Jane learns how to build and maintain a good credit score.



## CAR PROGRAM

Jane wants to decrease the time away from her boys and gain additional independence by investing in her own, private transportation. She opens a Car Program Savings Account and saves \$400. Through the help of a partnership with Second Chances Garage, she is able to purchase a car.



88% of clients who participate in a Credit Café see an increase in their credit scores within six months!

## HOMEOWNERSHIP

Jane opens a Homebuyer Savings Account and earns \$4 for every \$1 she saves, allowing her to put a total of \$11,000 toward buying a home. She has now achieved her goal of homeownership.



In 2019, 9 Prosperity Savers became homeowners and 16 new savers started the program to begin a better life.





**Goal:** A community-wide fundraising effort to support ALICE households throughout the COVID-19 pandemic and its aftermath.

- We will help families on their Pathway to Financial Stability!
- We will support nonprofit partners that bring ongoing relief to ALICE households!
- We will enable employment and career growth by providing workers with a safe and reliable used car!
- We will help struggling families purchase a home!
- We will help our partner nonprofits secure the volunteers and supplies that they need to be successful!
- We will connect ALICE households to critical resources including health & human services and mental health support!

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## Community Panel & Conversation

Reminder to use chat feature to submit questions

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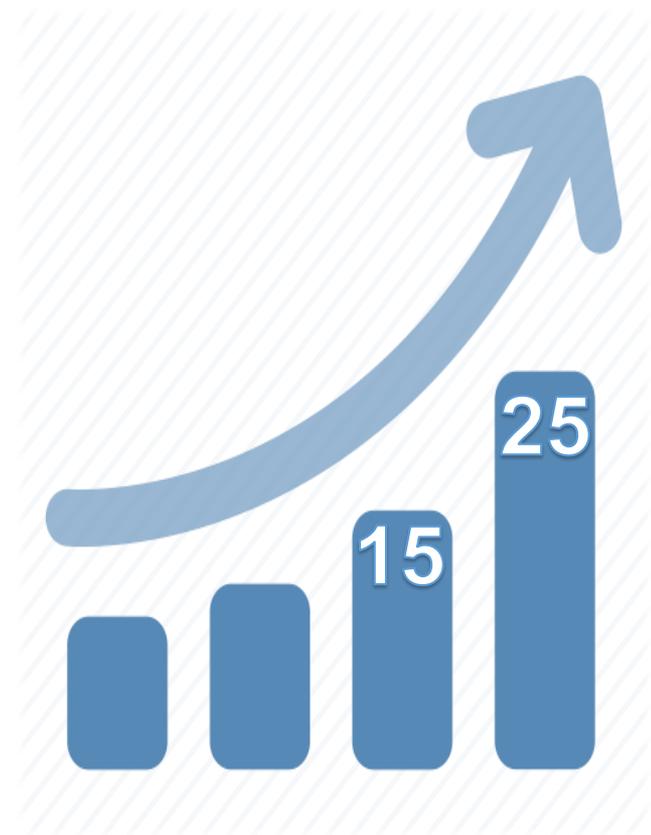
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# Internet Essentials



To every new customer who applies between March 16<sup>th</sup> thru December 31<sup>st</sup>



All new and existing customers will enjoy permanent faster speeds.



# internet» essentials

FROM COMCAST

Eligible residents receive fast, affordable internet at 25/3 Mbps speeds for **\$9.95 per month** + tax.

- No contract or credit check
- No activation or equipment fees
- No installation fees

Families also may purchase a low-cost computer for **\$149.99** + tax.

- Internet-ready laptop or desktop with a 90-day warranty
- Equipped with Windows 10, Microsoft Office suite and Norton antivirus

Applying is Easy as 1, 2, 3

## Step 1: Qualify



- ❑ You must be eligible for public assistance programs such as the National School Lunch Program/Head Start, Housing Assistance, Medicaid, SNAP, SSI, VA Pension and others.
- ❑ You must live in an area where Comcast Internet service is available.
- ❑ You are not an existing Xfinity Internet customer and have not subscribed to Comcast Internet within the last 90 days.

## Step 2: Apply

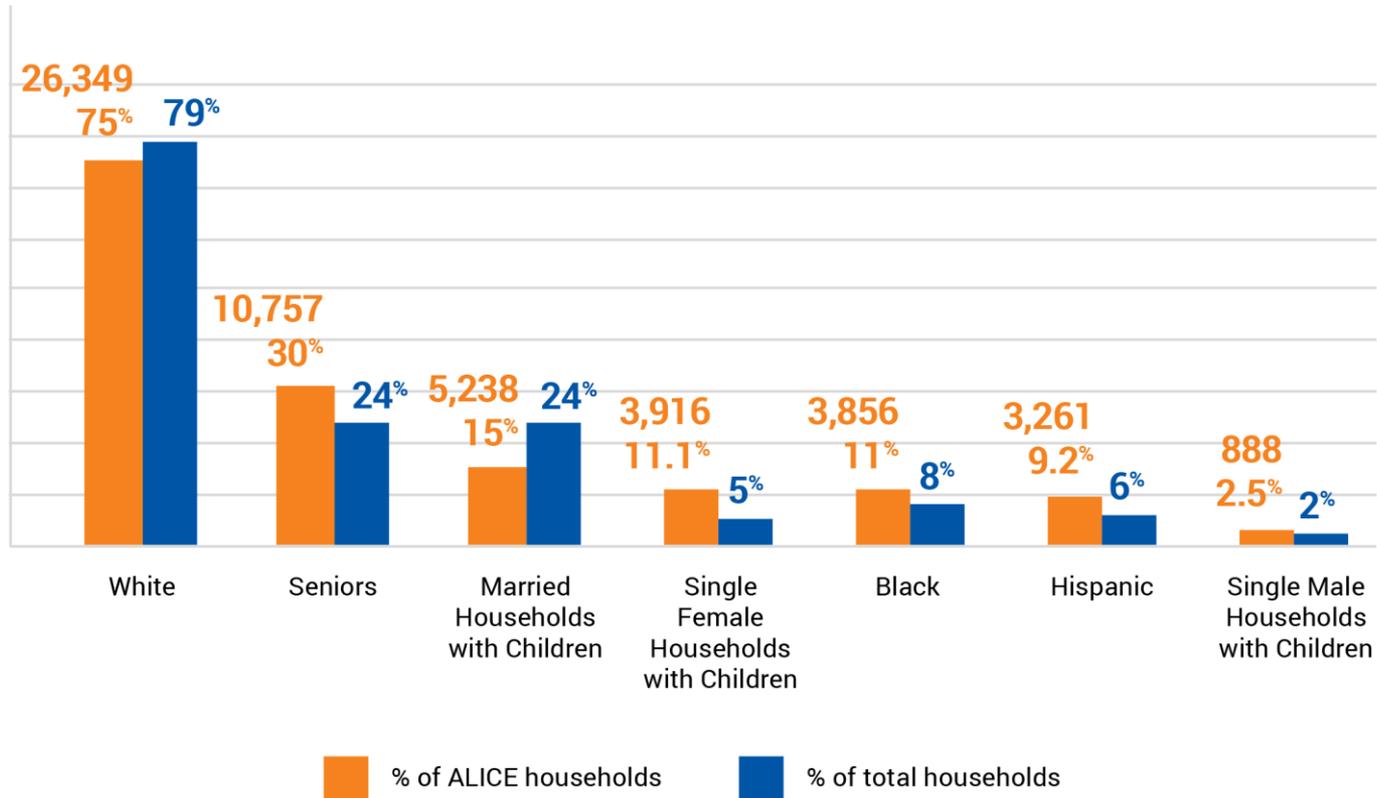


Apply Now

Signing up is easy and fast from your mobile device. You may be instantly approved!

# 35,291 ALICE HOUSEHOLDS IN FREDERICK COUNTY

95,903 Total Households in Frederick County



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United Way  
of Frederick County





## Frederick County, MD

Household Survival Budget		
	Single Adult	2 Adults, 1 infant, 1 preschooler
<b>Housing</b>	\$1,873	\$2,233
<b>Child Care</b>	\$0	\$1,806
<b>Food</b>	\$293	\$886
<b>Transportation</b>	\$350	\$818
<b>Health Care</b>	\$213	\$832
<b>Technology</b>	\$55	\$75
<b>Miscellaneous</b>	\$358	\$827
<b>Taxes</b>	\$797	\$1,621
<b>Monthly Total</b>	<u>\$3,939</u>	<u>\$9,098</u>
<b>Annual Total</b>	<u>\$47,268</u>	<u>\$109,176</u>
<b>Hourly Wage</b>	\$23.63	\$54.59

# Frederick County – Survival Budget 2016-2018

	Single Adult			Family of 4		
	2016	2018	Change	2016	2018	Change
<b>Childcare</b>	\$0	\$0	\$0	\$1,490	\$1,806	\$316
<b>Food</b>	\$268	\$293	\$25	\$887	\$886	-\$1
<b>Healthcare</b>	\$201	\$213	\$12	\$748	\$832	\$84
<b>Housing</b>	\$1,616	\$1,873	\$257	\$2,006	\$2,233	\$227
<b>Misc.</b>	\$321	\$358	\$37	\$732	\$827	\$95
<b>Tech</b>	\$55	\$55	\$0	\$75	\$75	\$0
<b>Transportation</b>	\$310	\$350	\$40	\$702	\$818	\$116
<b>Tax</b>	\$756	\$797	\$41	\$1,409	\$1,621	\$212
<b>Total Monthly</b>	\$3,527	\$3,939	\$412	\$8,049	\$9,098	\$1,049
<b>Total Annual</b>	\$42,324	\$47,268	\$4,944	\$96,588	\$109,176	\$12,588
<b>Wage</b>	\$21.16	\$23.63	\$2.47	\$48.29	\$54.59	\$6.30

Note: Family of 4 includes 2 adults, 1 infant, 1 preschooler; Latest methodology applied to 2016

# Household Survival Budget

- **Housing:** HUD's Fair Market Rent (40th percentile), adjusted using ACS
- **Child Care:** Registered Family Child Care Homes using Maryland Family Network data
- **Food:** USDA'S Thrifty Food Plan by age with county variation from Feeding America report
- **Transportation:** Operating costs for a car based on average daily miles, cost per mile, fees and insurance costs from AAA and Federal Highway administration or public transportation where viable reported by the CES
- **Health Care:** Health insurance premiums based on employer sponsored health insurance as reported by MEPS plus out of pocket costs by age and region from Consumer Expenditure Survey (CES)
- **Technology:** smart phone using Consumer Reports "Best Low-Cost Cell-Phone Plans" for each adult in a household
- **Taxes:** Federal, state and local taxes from the IRS and Tax Foundation
- **Miscellaneous:** Estimated at 10 percent of the total budget (including taxes) to cover cost overruns.

# Households by Race/Ethnicity – Maryland, 2018

