

ALICE IN THE CROSSCURRENTS

2024
UPDATE

AN UPDATE ON FINANCIAL HARDSHIP IN MARYLAND

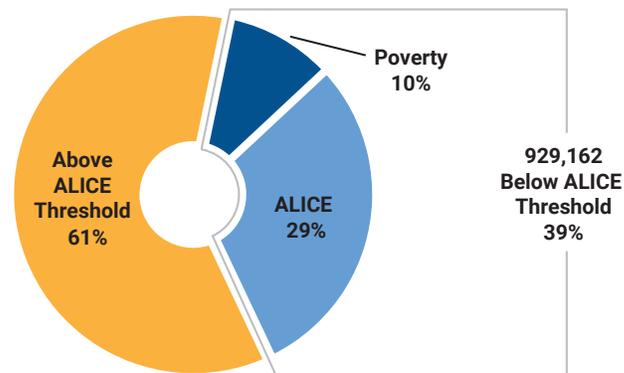
In 2022, financial hardship in Maryland continued to be shaped by the conflicting economic forces of the pandemic, and remained substantially undercounted by official measures.

These powerful crosscurrents — COVID-19, inflation, wage growth, and the expansion and expiration of [pandemic public assistance](#) — impacted how many Maryland households were below the [ALICE Threshold of Financial Survival](#).

Between 2021 and 2022, the number of households in poverty in Maryland decreased by 9,143 (remaining at 10% all of households), yet the number of ALICE households increased by 38,507 (to 29% of all households), continuing a more than decade-long trend in the growth of this population. **In 2022, of the 2,367,020 households in Maryland, 929,162 — 39% — were below the ALICE Threshold.**

With the latest data from the [American Community Survey](#) (2022), the [U.S. Census Bureau's Household Pulse Survey](#) (2023), and the [Federal Reserve Board's Survey of Household Economics and Decisionmaking](#) (SHED) (2022), this Update highlights the conflicting forces that continue to present opportunities for, and barriers to, financial stability in Maryland.

Total Households in Maryland = 2.4 Million



KEY TERMS

- **ALICE:** Asset Limited, Income Constrained, Employed — households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.
- **ALICE Household Survival Budget:** Reflects the minimum costs of household necessities in Maryland (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs, calculated for all U.S. counties
- **Below ALICE Threshold:** Includes households in poverty and ALICE households combined
- **ALICE Essentials Index:** A measure of the average change over time in the costs of essential goods and services



United Ways of Maryland

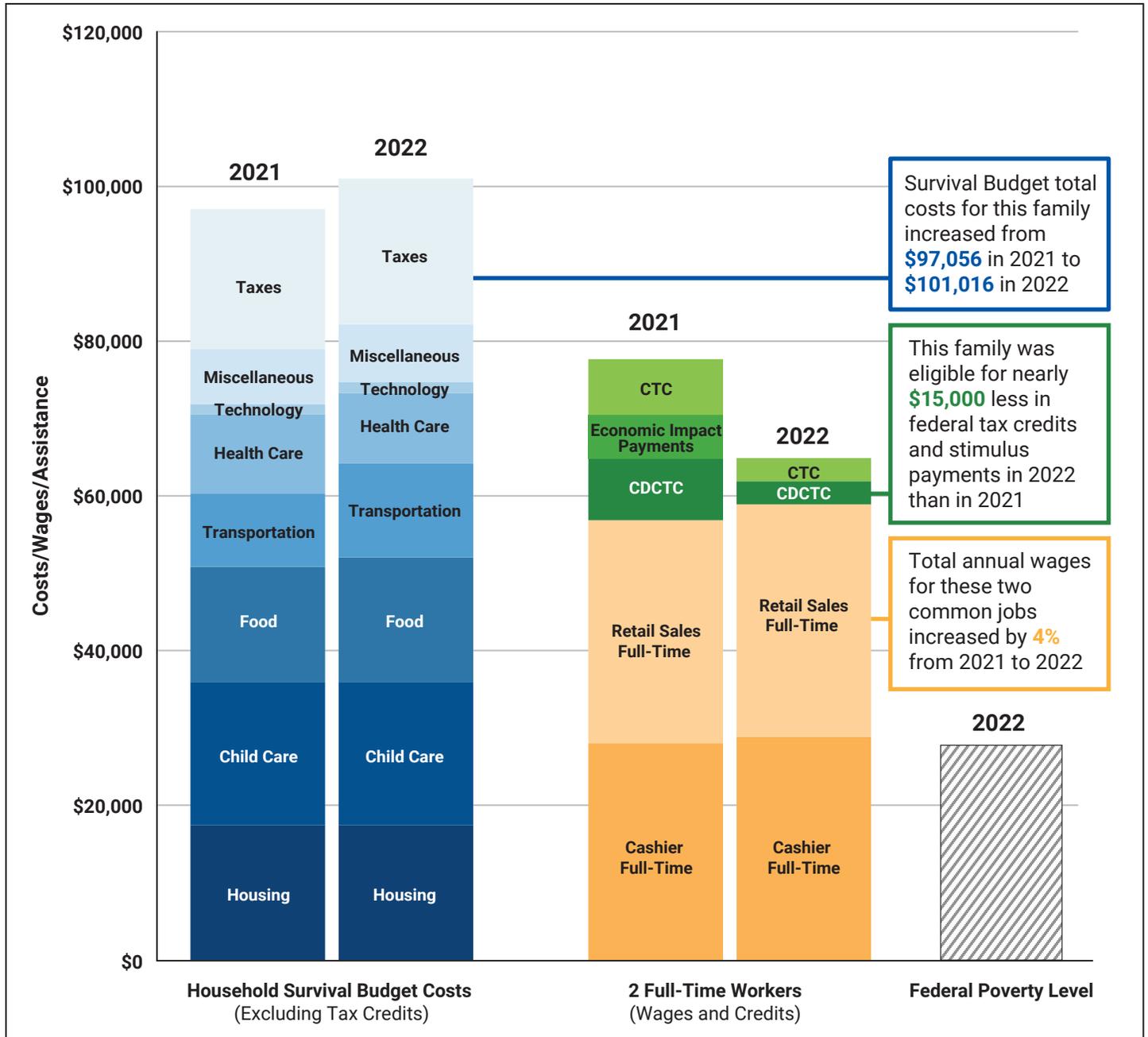
HOUSEHOLD COSTS, PUBLIC ASSISTANCE, AND WAGES

Financial hardship among Maryland households shifted from 2021 to 2022 based primarily on three factors:

- **Costs:** From 2021 to 2022, the ALICE Household Survival Budget for a single adult in Maryland increased from \$34,680 to \$36,420, well above the FPL of \$13,590; and for a family of four with an infant and a preschooler, the budget (including tax credits) increased from \$81,948 to \$95,772, well above the FPL of \$27,750. Excluding tax credits, costs for a family of four totaled \$101,016 in 2022, up from \$97,056 in 2021. (More data on inflation is available in the [ALICE Essentials Index](#) June 2024 Update.)
- **Public assistance:** Pandemic assistance had the most pronounced effects on families with children. The Economic Impact Payments and the expansions of the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) helped many ALICE families through 2021. But this assistance was substantially reduced when the [2021 American Rescue Plan](#) expired, stimulus payments ended, and tax credits reverted to 2020 levels. In 2022, a family of four with an infant and a preschooler in Maryland was eligible for approximately \$15,000 less in maximum federal tax credits and stimulus payments than in 2021.
- **Wages:** As pandemic assistance wound down, wages increased for most low-wage jobs. For example, median retail sales wages in Maryland increased from \$13.88 per hour in 2021 to \$14.45 per hour in 2022.



Comparison of Costs, Public Assistance, and Wages, Family of Four, Maryland, 2021 and 2022



Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time income is calculated based on 40 hours per week.

Sources: ALICE Threshold, 2021 and 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2021 and 2022; Internal Revenue Service, tax credits—CTC, CDCTC, EITC, 2021 and 2022; U.S. Department of the Treasury, 2022 and 2023.

See page 13 for Household Survival Budget sources and visit UnitedForALICE.org/Household-Budgets/Maryland to see the Household Survival Budget for all counties and for any household composition.

Across the country, between 2019 and 2022, [wages for the lowest-paid jobs increased](#) at a faster rate than at any point since 1979. This was in part due to a [tighter labor market](#) in which workers reevaluated their employment situation in the wake of the pandemic and inflation, and employers had to offer more competitive wages to attract and retain them. Minimum wage increases in some states also contributed to this effect. In Maryland, the [minimum wage increased](#) from \$10.10 per hour in 2019 to \$12.50 per hour in 2022, while the federal minimum wage remained at \$7.25 per hour

While wage increases helped fill the gap when pandemic assistance ended, they were not enough to make up for years of falling behind. In 2022, as reported by the Bureau of Labor Statistics (BLS), 11 of the 20 most common occupations in Maryland still paid less than \$20 per hour. And of the workers in these 20 most common occupations, 30% were below the ALICE Threshold in 2022. Occupations with the largest share of ALICE workers included cooks, personal care aides, nursing assistants, cashiers, and stocker/order fillers.

Labor Characteristics of Most Common Occupations, Maryland, 2019–2022

Most Common Occupations	Total Employment, 2022 (BLS)	Percent of Workers Below ALICE Threshold, 2022 (ACS PUMS)	Median Hourly Wage, 2022 (BLS)	Percent Change in Wage, 2019–2022 (BLS)
General and Operations Managers	78,370	10%	\$46.08	-19%
Retail Salespersons	67,170	36%	\$14.45	21%
Cashiers	60,570	49%	\$17.55	54%
Driver/Sales Workers and Truck Drivers	60,220	38%	\$20.30	4%
Fast Food and Counter Workers	52,640	41%	\$13.90	22%
Registered Nurses	49,790	12%	\$40.31	9%
Stocker and Order Fillers	48,660	45%	\$17.25	38%
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	47,610	21%	\$21.08	6%
Customer Service Representatives	47,110	27%	\$18.69	6%
Elementary and Middle School Teachers	41,090	15%	\$30.29	-14%
Laborers and Freight, Stock, and Material Movers, Hand	36,660	40%	\$17.42	25%
Business Operations Specialists, All Other	36,600	9%	\$45.51	N/A
Cooks	34,190	55%	\$16.21	20%
First-Line Supervisors of Office and Administrative Support Workers	31,960	12%	\$30.41	5%
Waiters and Waitresses	30,870	40%	\$14.09	34%
Project Management Specialists	29,810	8%	\$47.13	N/A
Software Developers	27,800	6%	\$62.41	N/A
Office Clerks, General	27,030	26%	\$18.00	10%
Nursing Assistants	26,240	52%	\$17.45	16%
Personal Care Aides	24,960	55%	\$15.26	19%

Note: Note: BLS = Bureau of Labor Statistics; ACS PUMS = American Community Survey Public Use Microdata Sample. Occupation titles and percent of workers below the ALICE Threshold come from ACS PUMS. ALICE Threshold status is determined by comparing workers' household income to the Household Survival Budget for their household composition and location. Employment and wage numbers are from BLS and are matched to the closest PUMS occupation title (which are generally broader than those in BLS). The 2019 median wages for Business Operations Specialists, All Other; Project Management Specialists; and Software Developers are missing/renamed in the BLS dataset, therefore we cannot calculate the percent change in wage, 2019–2022.

Sources: ALICE Threshold, 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2022; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2022

To see the most common occupations for workers below the ALICE Threshold in your community, visit UnitedForALICE.org/ALICE-EVD. For more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit UnitedForALICE.org/Labor-Force/Maryland.

Financial Hardship Over Time

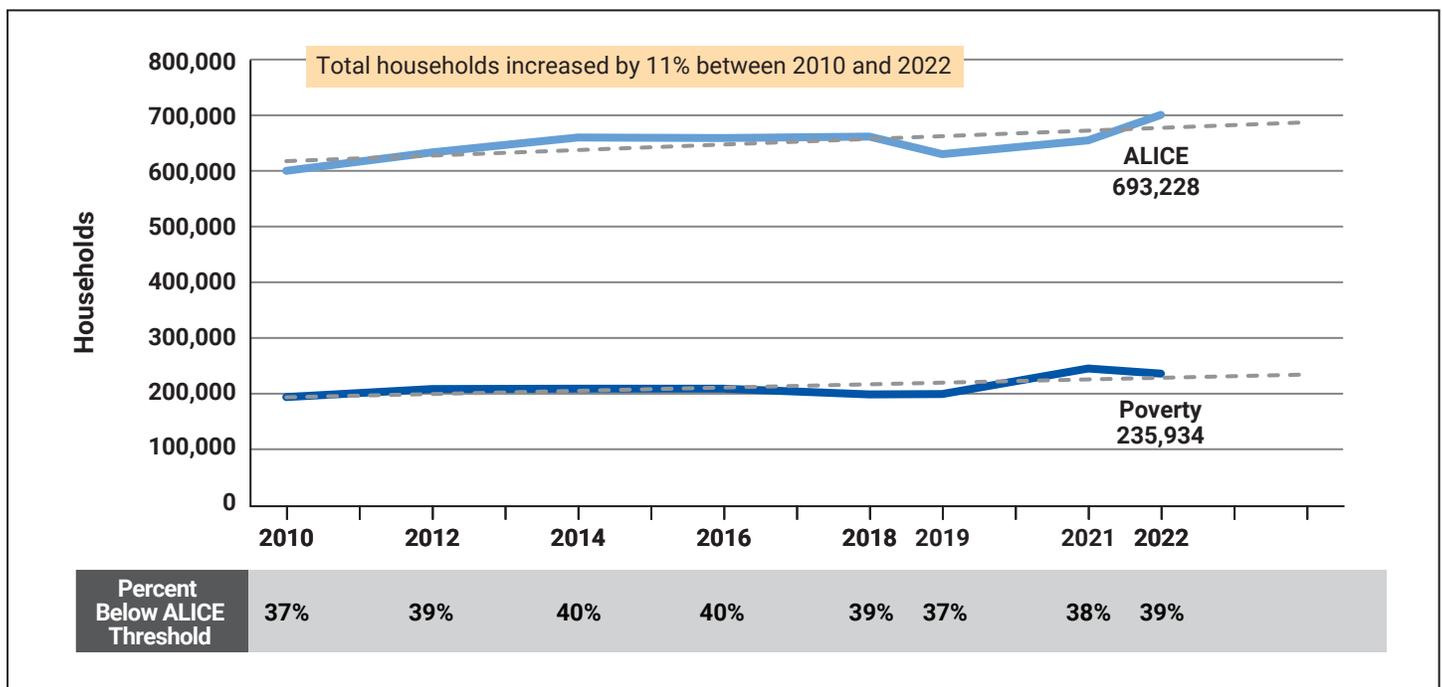
Despite some ups and downs in rates of financial hardship since the end of the Great Recession, the trend is clear: **The number of ALICE households in Maryland has continued to rise.** From 2010-2022, the total number of households in the state increased by 11%, households in poverty increased by 22%, and the number of ALICE households increased by 16%. By 2022, 10% (235,934) of all households were below the FPL, and 29% (693,228) of all households were ALICE – a combined 39% (929,162) of households struggling to make ends meet.

Maryland increased from 37% of all households in 2019 to 39% in 2022 (from 829,475 to 929,162 households).

This consistent trend – a growing number of households that are struggling financially, often ineligible for public assistance, and undercounted by official measures – represents a major vulnerability in our economic system. It also suggests that overall social and economic policies are falling short in addressing the root causes of financial instability.

Narrowing the focus to the period around the COVID-19 pandemic, households below the ALICE Threshold in

Households by Income, Maryland, 2010–2022



Note: The gray dashed trend lines in this figure highlight the general direction of the point-in-time data for the years shown. These lines indicate whether the numbers of ALICE and Poverty-Level households have been generally increasing, decreasing, or remaining flat. The ALICE trend line is statistically significant at $p=0.001$; however, the Poverty trend line is not statistically significant, and caution should be used when making predictions.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

To see additional data on financial hardship over time in Maryland, visit UnitedForALICE.org/Maryland.

SPOTLIGHT ON ALICE DEMOGRAPHICS

Families With Children

While recent attention has focused on the rising [Supplemental Poverty Rate](#) for children following the expansion and reversal of Child Tax Credits during and after the pandemic, longer-term trends tell a more nuanced story.

The total number of households with children in Maryland is declining (2% change from 2010 to 2022). Married-parent households fell slightly in number, from 435,555 in 2010 to 435,317 in 2022, and single-female-headed households declined substantially more, from 170,766 in 2010 to 153,827 in 2022 (down 10%). At the same time, the number of single-male-headed households increased, from 48,125 in 2010 to 52,087 in 2022 (up 8%).

The number of married-parent households with children in poverty has increased considerably over the last

decade in Maryland (up 24%), and to a lesser degree the number of married-parent ALICE households (up 15%). For single-parent households, the number with children living in poverty declined from 2010 to 2022. While the number of single-female-headed ALICE households decreased (by 3%), the number of single-male-headed ALICE households increased (by 6%).

By 2022, 34% of families with children in Maryland were below the ALICE Threshold. And longstanding disparities in financial hardship by household type remained: 71% of single-female-headed families and 58% of single-male-headed families were below the ALICE Threshold in 2022, compared to 19% of married-parent families.

Households With Children, Maryland

	Married-Parent	Single-Female-Headed	Single-Male-Headed
Percent Change 2010 to 2022			
Total Households	▼ Decreased <1%	▼ Decreased 10%	▲ Increased 8%
Households in Poverty	▲ Increased 24%	▼ Decreased 11%	▼ Decreased 7%
ALICE Households	▲ Increased 15%	▼ Decreased 3%	▲ Increased 6%
Percent Below ALICE Threshold, 2022	19%	71%	58%

Note: Poverty rates for families with children differ from rates for individual children, in part due to different surveys and in part because there are often multiple children in a single household, which can accentuate swings.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

THE COST OF CHILD CARE

Child care remains one of the highest Survival Budget costs for households with children, and the [child care system](#) is still feeling the impact of the COVID-19 pandemic. Provider shortages and lack of affordable care present fewer options for parents. According to the October 2023 Household Pulse Survey, when families in Maryland were asked what they did when child care was closed, unavailable, or unaffordable, the most common responses for respondents below the ALICE Threshold were to take unpaid leave (48%), to cut work hours (27%), or to supervise one or more children while working (24%).

Households Headed by People Age 65 and Over

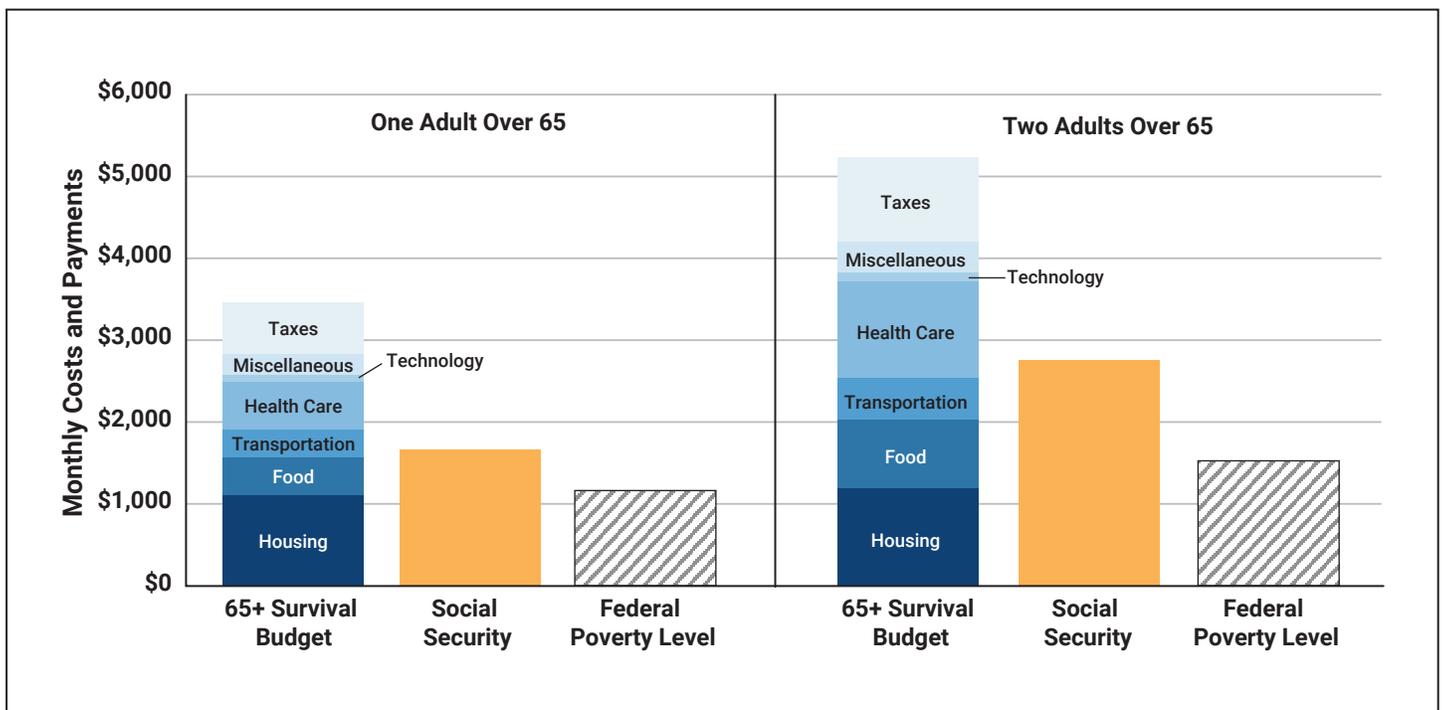
With the [aging of the Baby Boomer generation](#), households headed by people age 65 and over are the fastest-growing age group in Maryland (up 46% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE Threshold (up 35% during the same period).

In 2022, 48% of Maryland’s 65+ households were below the ALICE Threshold (305,062). While Social Security helps [reduce the poverty rates for households headed by older adults](#) (11% in Maryland in 2022), benefits have not been enough to help bring older adults to financial stability.

As a result, for more than a decade, a substantial number of these households have been ALICE (37% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in Maryland were \$1,802 more than the [average Social Security payment](#).

With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, nearly 247,000 people age 65 and over living below the ALICE Threshold in Maryland did not have retirement savings beyond Social Security, and nearly 47,000 were working.

Monthly ALICE 65+ Survival Budget Total, Average Monthly Social Security Payments, and the Federal Poverty Level, Maryland, 2022



Note: See page 13 for a breakdown of monthly ALICE 65+ Survival Budget costs.

Sources: ALICE 65+ Survival Budget, 2022 (see the ALICE [Methodology](#) for details); Social Security Administration, 2022

Households by Race/Ethnicity

Rates of financial hardship differ substantially by race/ethnicity in Maryland due to [persistent systemic racism, discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability. In 2022, among the largest population groups in the states, Black and Hispanic households were more likely to live below the ALICE Threshold, at 48% and 47% respectively, compared to 33% of White and 32% of Asian households. These disparities were also mirrored in the workforce and in access to health care.

- **Health:** According to the Federal Reserve SHED (October 2022), in the [South Atlantic Census Region](#), 37% of Black and 37% of Hispanic respondents reported that during the previous year they went without health care (prescription medicine, seeing a doctor, mental health care, or dental care) because they couldn't afford it, compared to 27% of White respondents.
- **Employment:** Black and Hispanic workers were more likely than White workers to experience [disruptions in employment](#) during the pandemic. And gaps in employment persisted: Black adults (age 16+) below the ALICE Threshold in Maryland were more likely to not be currently working, but looking for work in 2022 (10%) than all adults overall (8%) and those above the Threshold (2%).



Household Financial Status and Key Demographics, Maryland, 2022

	Total	Below ALICE Threshold	■ Poverty ■ ALICE ■ Above ALICE Threshold		
ALL HOUSEHOLDS	2,367,020	929,162	10%	29%	61%
AGE					
Under 25 Years	67,339	49,091	28%	45%	27%
25 to 44 Years	767,782	286,926	9%	29%	63%
45 to 64 Years	901,192	288,083	9%	23%	68%
65 Years and Over	630,707	305,062	11%	37%	52%
RACE/ETHNICITY					
American Indian/ Alaska Native	5,857	3,059	12%	41%	48%
Asian	132,865	43,063	6%	26%	68%
Black	707,931	339,269	11%	37%	52%
Hispanic	173,306	82,070	6%	42%	53%
Native Hawaiian/ Pacific Islander	1,036	323	2%	29%	69%
Two or More Races	101,992	38,739	7%	31%	62%
White	1,235,608	408,073	6%	28%	67%
HOUSEHOLD TYPE					
Married With Children	435,317	80,597	4%	14%	81%
Single-Female- Headed With Children	153,827	109,890	30%	42%	29%
Single-Male-Headed With Children	52,087	30,074	14%	43%	42%
Single or Cohabiting, Under 65, no Children	1,095,082	403,539	8%	28%	63%
RURAL/URBAN					
Rural	73,766	30,232	11%	30%	59%
Urban	2,293,254	898,930	10%	29%	61%

Note: The groups shown in this figure are based on head of household and overlap across categories. Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Update, the American Indian/Alaska Native, Asian, Black, Native Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy. Counties are defined as rural or urban based on the USDA's designation of metropolitan or non-metropolitan at the census tract level. Counties with 50% or more of the population in metropolitan tracts are designated as urban; those with 50% or more of the population in non-metropolitan tracts are designated as rural.

Sources: ALICE Threshold, 2022; American Community Survey, 2022

ALICE REMAINS IN THE CROSSCURRENTS

Many ALICE households face [ongoing distress](#) because they have not recovered from the Great Recession, debt accumulation, a job loss, or other major challenges. Many are working hard and still struggling to find safe housing, quality child care, nutritious food, accessible health care, and reliable transportation that they can afford. Rising wages and pandemic assistance mitigated some of the financial impact of business disruptions, a health crisis, and rising inflation that characterized the past few years. Yet 39% of households in Maryland were still struggling in 2022 – [ranking](#) Maryland 19th among all states and the District of Columbia in financial hardship (with 1st representing the lowest rate of hardship). Insights from the Federal Reserve SHED and the Household Pulse Survey help explain why:



Inflation is Hitting ALICE Harder

- **The cost of basics** is increasing faster than the overall rate of inflation, as reported by the [ALICE Essentials Index](#). And it continues to be as difficult for ALICE to keep up with bills in 2023 as it was at the height of the pandemic. According to the Household Pulse Survey, 53% of households below the ALICE Threshold in Maryland reported that it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses in October 2023, similar to 52% in August 2020.
- **Housing costs** are on the rise in many parts of the state, and the impact is challenging for those who were already struggling financially. According to the SHED, in 2022, 24% of households below the ALICE Threshold in Maryland reported that their rent or mortgage had increased in the prior 12 months.

Changes in Public Assistance Impact ALICE

- **Food assistance:** Increased need for food assistance was a hallmark of the pandemic. Food pantries experienced a substantial increase in [demand for services](#), and Supplemental Nutrition Assistance Program (SNAP) [eligibility criteria broadened and monthly payments increased](#) (through February 2023). In 2022, the need remained high, with one in six Americans (49 million) [receiving private charitable food assistance](#). In part due to the SNAP income eligibility level in Maryland (200% of the FPL), public food assistance was not accessible to all households who were struggling financially: Only 38% of all Maryland households in poverty and 21% of all ALICE households participated in SNAP in 2022. Among all eligible people, estimated [SNAP participation rates were higher](#). Food affordability continues to be a hardship for many, especially for families with children. In 2023, 34.7% of Maryland parents reported [difficulties in finding enough affordable food for their children](#).
- **Rent:** With rising costs, the expiration of [pandemic rental assistance](#), and the end of both [state](#) and [federal eviction bans](#), many Marylanders continued to struggle to pay their rent. In 2022, 70% of households below the ALICE Threshold were rent burdened (paying more than 30% of their income on rent) and 41% were severely rent burdened (paying more than 50% of their income on rent). In October 2023, according to the Household Pulse Survey, 19% of renter households below the Threshold in Maryland were behind on rent.

ALICE is Less Prepared for Crises and Retirement

- **ALICE struggles to save:** According to the SHED, the emergency savings rate (or rainy day funds) that would cover a household's expenses for three months in the event of sickness, job loss, economic downturn, or another emergency, increased during the pandemic. For households below the ALICE Threshold in Maryland, emergency savings rates increased from 42% in 2020 to 56% in 2022, yet still remained markedly lower than rates for households above the Threshold (75% in 2020 to 79% in 2022).
- **ALICE faces unexpected medical expenses:** According to the SHED, 19% of respondents below the ALICE Threshold in Maryland incurred an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance in 2022, up from 15% in 2021. Medical debt generally reflects [poorer health](#) and lower rates of health care coverage, and can lead to [lower credit scores](#) and [additional financial hardship](#). Additionally, the [consequences of medical debt](#) are not experienced equally; those with lower incomes and people of color are more likely than their counterparts to be contacted by collection agencies and denied future care.
- **Financial hardship impedes retirement savings:** According to the SHED, in 2022, while 34% of all

non-retired adults and 40% of non-retired adults above the ALICE Threshold in Maryland reported that their retirement savings plan was currently on track, only 23% of those below the Threshold reported the same.

- **Financial hardship takes a toll on mental health:** The negative impact of financial stress on mental health has been [well established](#). According to the Household Pulse Survey, 17% of respondents below the ALICE Threshold in Maryland reported feeling nervous, anxious, or on edge nearly every day over the prior two weeks in October 2023 – down from August 2020 (22%), yet still nearly double the rate of those above the Threshold (9% in 2023).

This research shows a clear trend in our communities and our economy: Financial hardship is widespread, and it is not going away. The current system is not working for ALICE. The narrative in this Update helps make the case for innovative, cross-sector change in Maryland and across the U.S. The data, tools, and resources on the [United For ALICE](#) website can equip business, government, education, and nonprofit leaders to make data-informed decisions that address the root causes of financial hardship. Collaborative effort at all levels – local, state, and federal – will be needed to change the trajectory for ALICE households.



ALICE ONLINE

Visit UnitedForALICE.org to explore interactive data and resources. Click the icons below to get started.

 <p>Interactive Maps Data at the state, county, municipal, and ZIP-code levels</p>	 <p>ALICE Demographics Information about ALICE households by age, race/ethnicity, household type, and location</p>	 <p>County Reports An in-depth look at ALICE data, county by county</p>
 <p>Data Sheet Spreadsheet of ALICE data over time and by location</p>	 <p>ALICE Household Budgets ALICE Household Survival and Stability Budgets for the state and one or more counties</p>	 <p>ALICE Essentials Index Key data on the increase in the cost of household basics over time</p>
 <p>Legislative District Tool ALICE data by legislative district, including state upper and lower chambers and congressional districts</p>	 <p>National Overview National ALICE data and a comparison of financial hardship across U.S. states</p>	 <p>Economic Viability Dashboard Key data on the local economic conditions that matter most to ALICE households: Work, Housing, and Community Resources</p>
 <p>Research Advisory Committees Information about the members and role of these critical groups</p>	 <p>ALICE Methodology Overview of the sources and calculations used in the ALICE research</p>	 <p>Equity for ALICE Creating equity for ALICE by illustrating how structural racism and systemic barriers limit life outcomes, and working to remove those barriers so that all people can participate fully in all aspects of our social and economic systems</p>
 <p>ALICE Voices Are you ALICE? Use this tool to share your story</p>	 <p>ALICE in Action Programs, practices, and policy changes implemented by partners across the United For ALICE network</p>	 <p>ALICE Videos Videos that highlight the ALICE research and partner network</p>

ALICE RESEARCH & METHODOLOGY

The ALICE Household Survival Budget calculates the cost of household essentials for each county in Maryland and relies on a wide range of public data sources, listed below. For household income, the ALICE measures rely on the U.S. Census Bureau’s American Community Survey (ACS) – both household tabulated data and individual data from the Public Use Microdata Sample (PUMS) records. Household costs are compared to household income to determine if households are below the ALICE Threshold. The latest [ALICE Methodology](#) review was completed in the summer of 2023. Methodology enhancements include:

- **Health care costs:** A “poor health multiplier” is used to capture the additional costs lower-income households incur for being in poor or fair health. Based on the latest research, out-of-pocket costs in the health care line item are increased by 19% (a more conservative estimate than the 30% used in prior years).

- **Broadband added:** To reflect the finding that the majority of Americans now [have home broadband](#), basic broadband internet has been added to technology costs. The smartphone plan has been updated to include an unlimited (albeit less expensive than the previous 10GB version) smartphone plan for each adult in the household.
- **Determining ALICE status:** For 2021 data and years prior, the ALICE Threshold was rounded by budget total to the nearest ACS income bracket (e.g., Threshold of \$32,500 corresponded to bracket \$30,000–\$34,999; all households in that bracket were below the ALICE Threshold). Starting this year (2022 data), the Threshold is calculated in proportion to where it falls within the bracket (e.g., if Threshold is \$32,500, half of households in the bracket are below the Threshold).

ALICE Household Survival Budget, Maryland, 2022			
	Single Adult (Age 18–64)	Single Adult (Age 65+)	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs			
Housing – Rent	\$949	\$949	\$1,143
Housing – Utilities	\$163	\$163	\$310
Child Care	-	-	\$1,538
Food	\$495	\$457	\$1,348
Transportation	\$397	\$338	\$1,007
Health Care	\$186	\$585	\$762
Technology	\$86	\$86	\$116
Miscellaneous	\$228	\$258	\$622
Tax Before Credits	\$531	\$623	\$1,572
Monthly Total	\$3,035	\$3,459	\$8,418
ANNUAL TOTAL Before Tax Credits	\$36,420	\$41,508	\$101,016
Tax Credits (CTC and CDCTC)	\$0	\$0	(\$5,244)
ANNUAL TOTAL With Tax Credits	\$36,420	\$41,508	\$95,772
Full-Time Hourly Wage	\$18.21	\$20.75	\$47.89

Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time hourly wage represents the wage needed at 40 hours per week to support the annual total, with credits. For the family of four, this represents the combined wage needed for two workers. Many households incur higher costs, especially for housing, as units may not be available at Fair Market Rent.

Sources: AAA, 2022; Agency for Healthcare Research and Quality, 2022; American Community Survey, 2022; Bureau of Labor Statistics, 2022—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2022—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2023—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2020—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2023; Federal Reserve Bank of Atlanta—Policy Rules Database; Federal Highway Administration, 2017; Feeding America, 2023; Frank, 2022; Internal Revenue Service, 2022; Maryland Family Network, 2021; Medicare.gov; The Zebra, 2022; U.S. Department of Agriculture, 2022—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2022—Fair Market Rents; USTelecom, 2022.

To view ALICE Household Survival Budgets for all counties and for any household composition, visit UnitedForALICE.org/Household-Budgets/Maryland.

Data Notes: The income data used in this Update rely on ACS estimates. The ACS is based on a representative sample, rather than all housing units and people; therefore, these estimates have a [degree of uncertainty](#). Some data points are geographic averages, others are one- or five-year averages depending on population size (see the [Data Sheet](#) for details). Percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. ALICE analysis includes households regardless of work status, as employment is fluid and most households have members who are working, have worked, are out on disability, or are looking for work. ALICE analysis does not include people who are unhoused or living in group quarters.

ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in the Crosscurrents: An Update on Financial Hardship in Maryland is brought to you by [United Way of Central Maryland](#) and the [United Ways of Maryland](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for ALICE households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across Maryland share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households. The grassroots ALICE movement, developed by United Way of Northern New Jersey, has spread to 31 states and the District of Columbia. Learn more about the ALICE movement [here](#).

To create the ALICE Reports, our [team of researchers](#) works with [Research Advisory Committees](#) composed of experts from our partner states. This work is guided by our rigorous [methodology](#), which is updated biennially with experts from across our Research Advisory Committees.

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To learn more about how you can get involved in advocating and creating change for ALICE in Maryland, contact: **Laura Johnson**, at laura.johnson@uwcm.org.



United Way of Central Maryland

To access interactive ALICE data and resources for Maryland, go to UnitedForALICE.org/Maryland.

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