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## Quarterly Governor's Workforce Development Board Meeting

March 14, 2018

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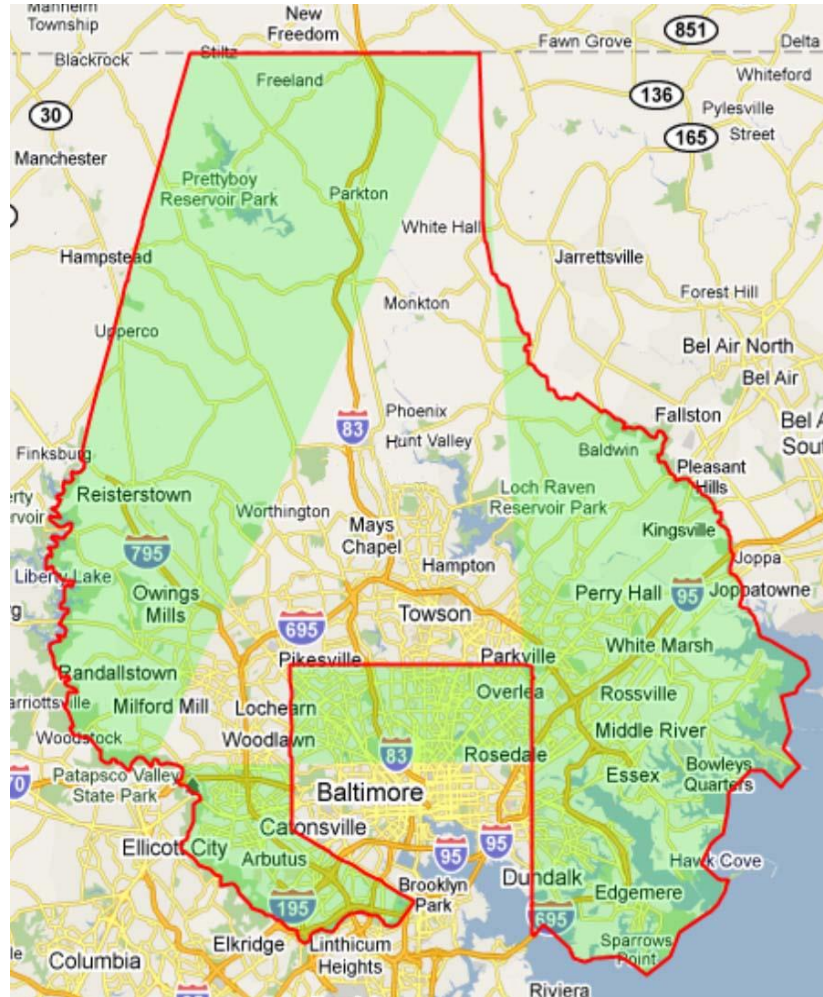
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# United Way of Central Maryland Serves:



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# Maryland ALICE Report

(Asset Limited, Income Constrained, Employed)

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## WHO IS ALICE?



**ASSET  
LIMITED**

**ALICE has no  
safety net in  
times of crisis**



**INCOME  
CONSTRAINED**

**ALICE's  
income falls  
short of  
essentials**



**EMPLOYED**

**ALICE is  
working, yet  
not earning  
enough**



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## Asset Limited – What Does That Mean?



- Defined as not having enough net worth to subsist at the poverty level for three months without income.
- Insufficient liquid assets such as cash or savings account.
- Has less than \$4,632 in savings.
- Most common asset in Maryland is a vehicle, second is a home.

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## Income Constrained

- 53% of jobs pay less than \$20/hour
- Jobs paying less than \$10/hour fell by 37% between 2007 and 2014.
- A full-time job that pays \$20/hour grosses \$41,600 per year (which is two-thirds of the Household Survival Budget for a family of four in Maryland).
- 743,738 households - **fully 35%** - struggled to afford basic household necessities.



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# ALICE in Baltimore County

**Population:** 826,925

**Number of Households:** 311,099

**Number of ALICE Households:** 124,831 (40%)

**Median Household Income:** \$68,257 (state average: \$73,971)

**Unemployment Rate:** 6.3% (state average: 7.2%)



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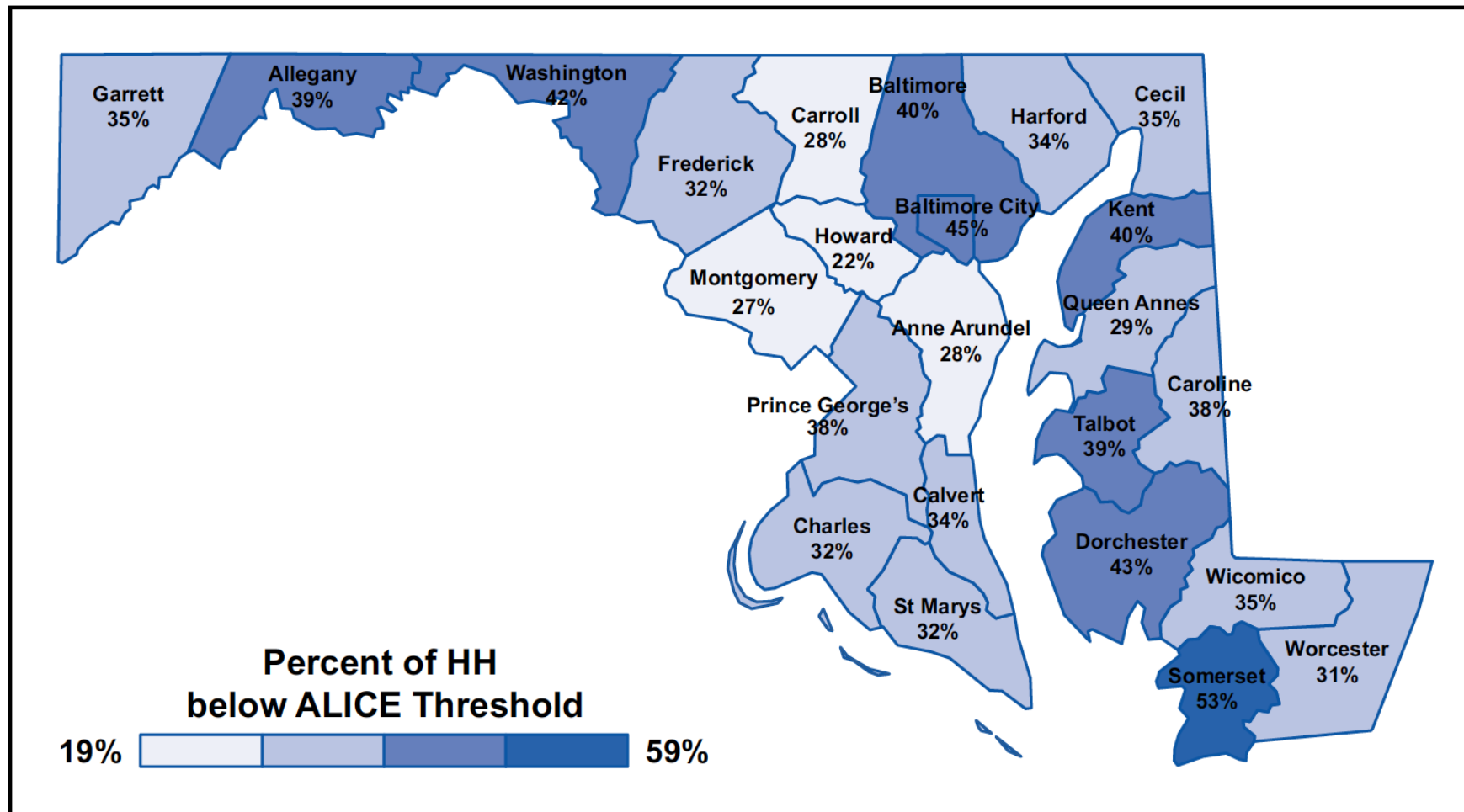




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## Percent of Households below the ALICE Threshold by County, Maryland, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

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# ALICE Statistics by Baltimore County Municipality

Municipality	Population	Households	Poverty %	ALICE %	Unemployment Rate
Arbutus	21,404	8,019	32%	61%	4.9
Catonsville	42,437	15,145	7%	26%	6.5
Cockeysville	21,006	9,208	9%	33%	5.4
Dundalk	62,186	23,786	12%	44%	11.4
Essex	37,380	14,704	12%	42%	10.8
Lansdowne	8,714	2,975	22%	43%	13.0
Lutherville	6,476	2,574	6%	21%	5.8
Middle River	26,652	9,765	11%	40%	8.6
Owings Mills	12,197	4,941	8%	38%	6.0
Pikesville	32,125	13,785	8%	28%	6.2
Randallstown	33,815	12,077	9%	29%	8.4
Reisterstown	27,493	10,094	13%	35%	7.6
Timonium	10,280	4,117	4%	27%	6.7
Towson	57,146	20,976	11%	25%	5.7
White Marsh	9,671	3,568	3%	27%	5.0

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## Household Survival Budget, Baltimore County

	Single Adult	2 Adults, 1 Infant, 1 Preschooler
Housing	\$847	\$1,252
Child Care	\$--	\$1,351
Food	\$202	\$612
Transportation	\$432	\$863
Health Care	\$135	\$538
Miscellaneous	\$192	\$519
Taxes	\$303	\$575
Monthly Total	\$2,111	\$5,710
ANNUAL TOTAL	\$25,332	\$68,520
<i>Hourly Wage</i>	<i>\$12.67</i>	<i>\$34.26</i>

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# Employment in Maryland

- Middle-wage, middle-skill jobs have declined while lower-paying service occupation levels have grown.
- Of the top occupations, 24% of them pay enough to support the average Maryland family Household Survival Budget of \$61,224, with both parents working, each for \$15.30.
- More than 78,110 cashier jobs in Maryland, paying an average of \$9.06 per hour/ \$18,120 annually. This salary falls far short of meeting the family Household Survival Budget by more than \$43,000 per year.



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# Employment in Maryland

- Service sector economy jobs pay low wages
  - workers must be physically on-site (cashiers, nurses' aides, security guards, retail, etc.)
  - cannot telecommute or be outsourced.
  - majority of these are unskilled jobs.
- Low-wage workers are 2.5 times more likely to be out of work than other workers, but only half as likely to receive unemployment insurance.





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# Housing



- Housing is considered a cornerstone of financial stability.
- Smaller, low-cost housing units are in great demand with a changing demographic and growing population.
- Housing is the most expensive budget item for single adults
- Housing is the second most expensive budget item for families with children
- Of all rental units deemed affordable for ALICE HH, approximately 31% of them are subsidized.
- The more affordable housing a county has, the easier it is for a household to be financially stable.

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Video: <https://www.youtube.com/watch?v=rWXjinUqnvq>

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## The “NEW” United Way

- Fundraise for hundreds of companies and provide grants to high performing non-profits.
- Providing direct services informed by data collection and ongoing research and best practices.
- Helping families to remain stable – avoiding eviction and shelter entry while rapidly re-housing them with low barriers to entry.
- Keeping kids in school, avoiding disruptive school transfers and bolstering family incomes.
- Leveraging relationships and learnings from direct services to be an effective collaborator and convener.

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## Focused on Community Impact

- Since 2012, 1357 families are stably housed.
- 1515 students (99.4%) have avoided a disruptive school transfer – remaining in school of origin.
- Nearly 40% of individuals and families have had documented increases in household incomes.
- Since 2014, 95% of teen moms graduated from high school compared to 40% national average.

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## Why Are There So Many ALICE Households In Maryland?

- Low wage jobs dominate the local economy
- The basic cost of living outpaces wages
- Jobs are not located near housing that is affordable
- Public and private assistance helps, but there is still an unfilled gap



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# Strategies to Assist ALICE Families

	SHORT-TERM	MEDIUM-TERM	LONG-TERM
Friends and Family	<ul style="list-style-type: none"> <li>• Temporary Housing</li> <li>• Food</li> <li>• Rides</li> <li>• Child care</li> <li>• Caregiving for ill/elderly</li> </ul>	<ul style="list-style-type: none"> <li>• Loans</li> </ul>	<ul style="list-style-type: none"> <li>• Support to access good employers</li> </ul>
Nonprofits	<ul style="list-style-type: none"> <li>• Temporary Housing</li> <li>• Food pantries</li> <li>• Utility assistance</li> <li>• Home repair</li> <li>• Tax preparation</li> <li>• Caregiver respite</li> <li>• Subsidized child care</li> </ul>	<ul style="list-style-type: none"> <li>• Loans and affordable financial products</li> </ul>	<ul style="list-style-type: none"> <li>• Support to access good employers</li> </ul>
Employers	<ul style="list-style-type: none"> <li>• Paid days off</li> <li>• Transportation assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Regular work schedule</li> <li>• Full-time opportunities</li> <li>• Higher wages</li> <li>• Benefits</li> <li>• Flex-time</li> <li>• Telecommuting</li> <li>• HR resources for caregivers</li> <li>• On-site health services, presentations, wellness incentives</li> </ul>	<ul style="list-style-type: none"> <li>• Career paths</li> <li>• Mentoring</li> </ul>
Government	<ul style="list-style-type: none"> <li>• TANF</li> <li>• Child care and housing subsidies</li> <li>• Educational vouchers and charter school options</li> <li>• Social security credit for caregivers</li> <li>• Tax credit for caregivers</li> </ul>	<ul style="list-style-type: none"> <li>• Quality affordable housing, child care, education, health care, transportation, and financial products</li> <li>• Reduced student loan burden</li> <li>• Integrated public services</li> <li>• Job training and educational assistance</li> </ul>	

Recommended by Researchers

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## Possibilities For Use In Maryland



- Workforce Development
- Public policy identification
- Earned Income Tax Credits (EITC)
- Poverty research
- Advocacy

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# Call 2-1-1: There's Always an Answer



Our 2-1-1 Maryland United Way Helpline answered **112,000+** calls in fiscal year 2017 (37% increase since 2013)

## Top 5 Caller Need in Fiscal Year 2016

Utility Assistance = 23,815 calls

Housing Assistance = 21,878 calls

Tax Preparation/Legal Assistance = 19,603 calls

Family & Individual Support Services = 14,780

Food Assistance = 11,614

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## Questions?

Please visit [www.UnitedWayALICE.org/Maryland](http://www.UnitedWayALICE.org/Maryland) to view the entire report.

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