



A Catalyst for
**GROWTH
& PROGRESS**

Monthly Meeting June 2024

ALICE[®]

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

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

Dramatic Change in County ALICE Population

Guest Speaker: Heather Guessford, President and CEO



United Way
of Washington County



A Catalyst for
GROWTH
& PROGRESS

Welcome

GHC Monthly Meeting June 2024

BJ Goetz
GHC Chair



GHC Monthly Meeting June 2024

Please Welcome Prospective Members



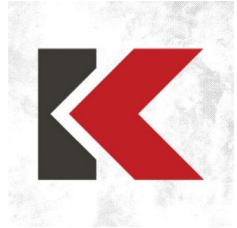
Scott Coleman

Cushwa Brewing Company

Co-Founder, Business Development & Sales Manager

10210 Governor Lane Blvd. #2010

Williamsport, MD 21795



Keith Stewart, Jason Cook, Andrew Wright

Kinsley Construction

Client Relations Manager

18642 Crestwood Drive

Hagerstown, MD 21742



Michele Fleming

Western MD Hospital Center

CEO

1500 Pennsylvania Ave.

Hagerstown, MD 21742

Patrick Ryan

Magnum Broadcasting

Vice President News Talk 103.7 FM

General Manager

37 S. Main Street

Chambersburg, PA 17201



Allison Trobaugh *(Ryan Delegate)*

Magnum Broadcasting

News Talk 103.7 FM

37 S. Main Street

Chambersburg, PA 17201



Jimmy Rowland

Outdoor Contractors, Inc.

Owner

14703 Indian Springs Road

Hancock, MD 21750



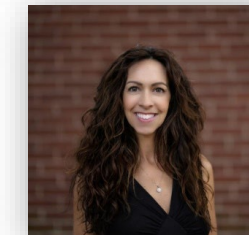
Kelly Ring

Ingram's Men's Shop

Owner

18047 Garland Groh Blvd

Hagerstown, MD 21740



GHC Monthly Meeting June 2024

Please Welcome Today's Guest Speaker

Heather Guessford

President and CEO

United Way of Washington County

83 W Washington St, Ste 101

Hagerstown, MD 21740

hguessford@unitedwaywashcounty.org





ALICE IN THE CROSSCURRENTS:

AN UPDATE ON FINANCIAL HARDSHIP IN Washington Co.



United Way of
Washington County, MD
UnitedWayWashCounty.org

Who is ALICE – and Did They Weather the Storm?

ALICE: Asset Limited, Income Constrained, Employed



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UnitedWayWashCounty.org

Hardship Persists in 2022

**Households Below
the ALICE Threshold:**

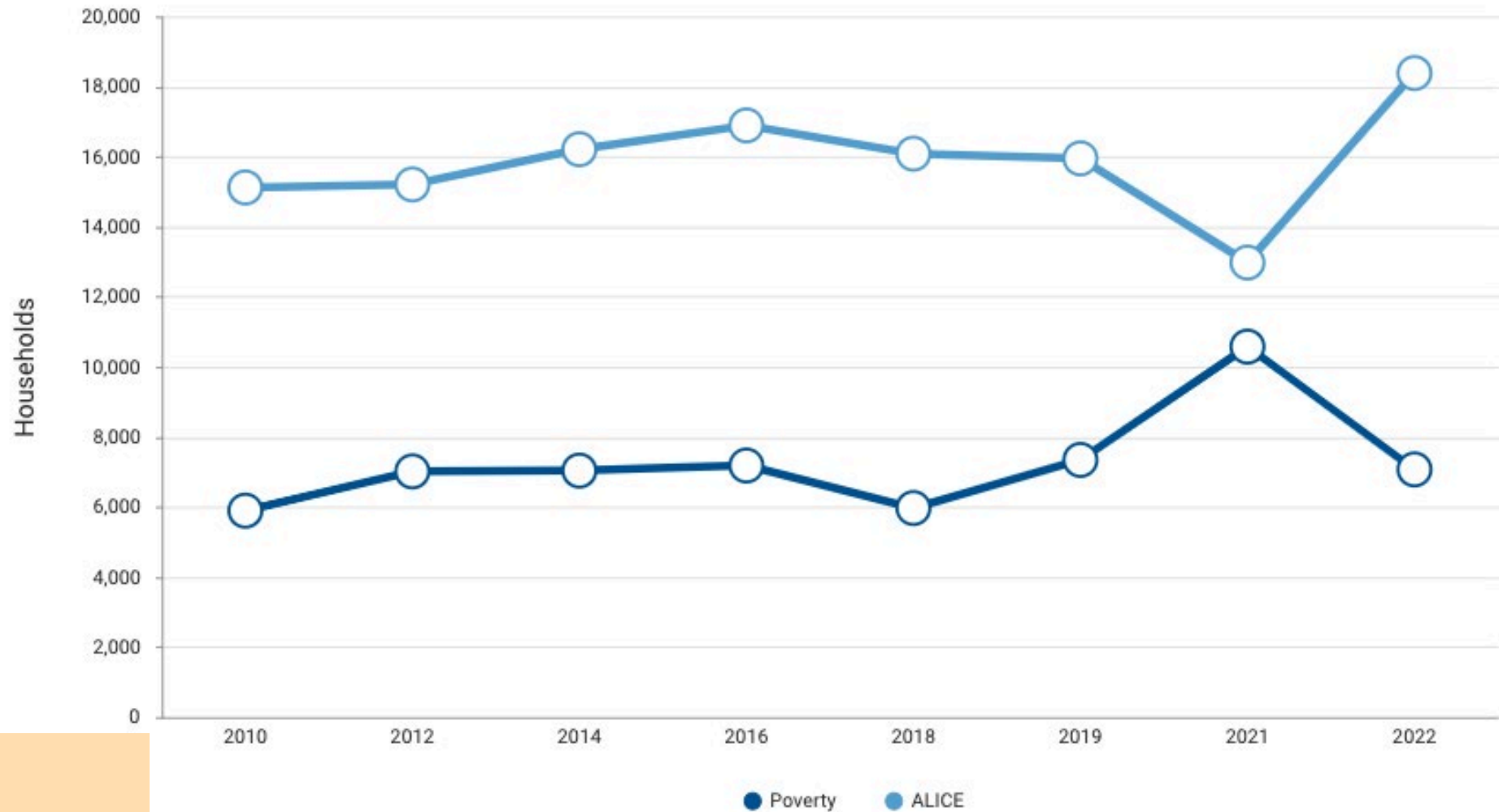
2021: 23,556

2022: 25,460



**United Way of
Washington County, MD**
UnitedWayWashCounty.org

43%
ALICE
up from 40%



- **ALICE households increased by 9%**
- **Households in poverty decreased by 6%**



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Washington County, MD**
UnitedWayWashCounty.org

ALICE Income Threshold

Year	County	Total Households	Poverty Households	ALICE Households	Above ALICE Households	ALICE Threshold - HH under 65	ALICE Threshold - HH 65 years plus
2010	Washington County, Maryland	54,669	5,896	15,121	33,652	\$ 40,000.00	\$ 35,000.00
2012	Washington County, Maryland	56,459	7,016	15,207	34,236	\$ 45,000.00	\$ 35,000.00
2014	Washington County, Maryland	54,722	7,039	16,213	31,470	\$ 50,000.00	\$ 40,000.00
2016	Washington County, Maryland	55,824	7,185	16,893	31,746	\$ 50,000.00	\$ 40,000.00
2018	Washington County, Maryland	56,306	5,970	16,086	34,250	\$ 50,000.00	\$ 45,000.00
2019	Washington County, Maryland	56,225	7,344	15,951	32,930	\$ 50,000.00	\$ 45,000.00
2021	Washington County, Maryland	60,215	10,578	12,978	36,659	\$ 50,000.00	\$ 50,000.00
2022	Washington County, Maryland	59,530	7,073	18,387	34,070	\$ 62,907.59	\$ 52,743.76



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Federal Poverty Level

Poverty Thresholds for 2022 by Size of Family and Number of Related Children Under 18 Years						
(In dollars)						
Size of family unit	Related children under 18 years					
	None	One	Two	Three	Four	Five
One person (unrelated individual):						
Under 65 years.....	15,225					
65 years and over.....	14,036					
Two people:						
Householder under 65 years.....	19,597	20,172				
Householder 65 years and over.....	17,689	20,095				
Three people.....	22,892	23,556	23,578			
Four people.....	30,186	30,679	29,678	29,782		
Five people.....	36,402	36,932	35,801	34,926	34,391	



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Federal Poverty Level

Poverty Thresholds for 2023 by Size of Family and Number of Related Children Under 18 Years						
(In dollars)						
Size of family unit	Related children under 18 years					
	None	One	Two	Three	Four	Five
One person (unrelated individual):						
Under 65 years.....	15,852					
65 years and over.....	14,614					
Two people:						
Householder under 65 years.....	20,404	21,002				
Householder 65 years and over.....	18,418	20,923				
Three people.....	23,834	24,526	24,549			
Four people.....	31,428	31,942	30,900	31,008		
Five people.....	37,901	38,452	37,275	36,363	35,807	



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Demographics of Households in Hardship

Highest % Hardship

Single Female HH w/Children = 72%

African Americans = 58%

Seniors 65+ = 56%

Lowest % Hardship

Married w/Children = 17%

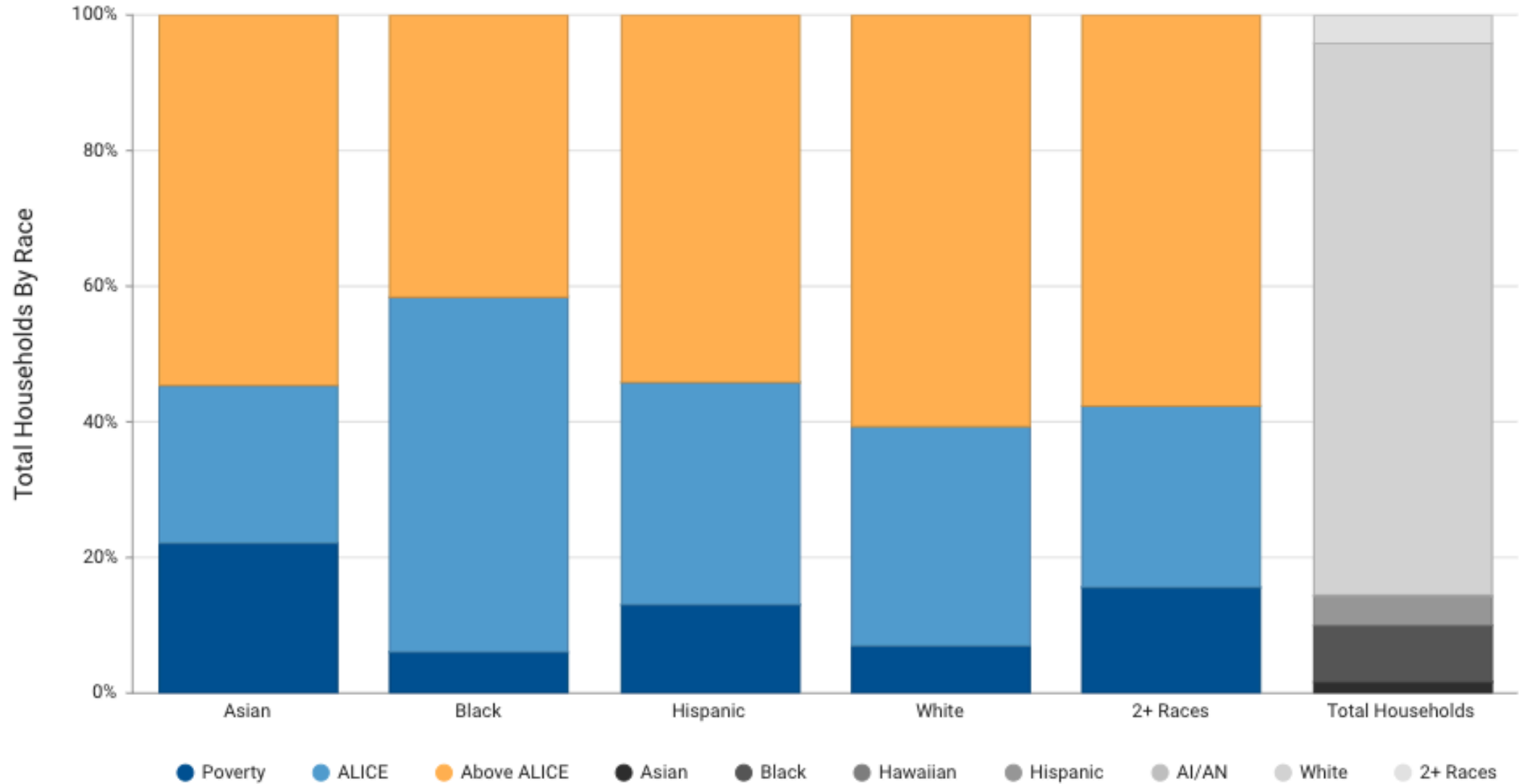
Ages 25-44, No Children = 30%

White, Ages 45-64 = 39%



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Households by Race/Ethnicity, Washington County, Maryland, 2022



Our Neighbors | Our County

BEST:

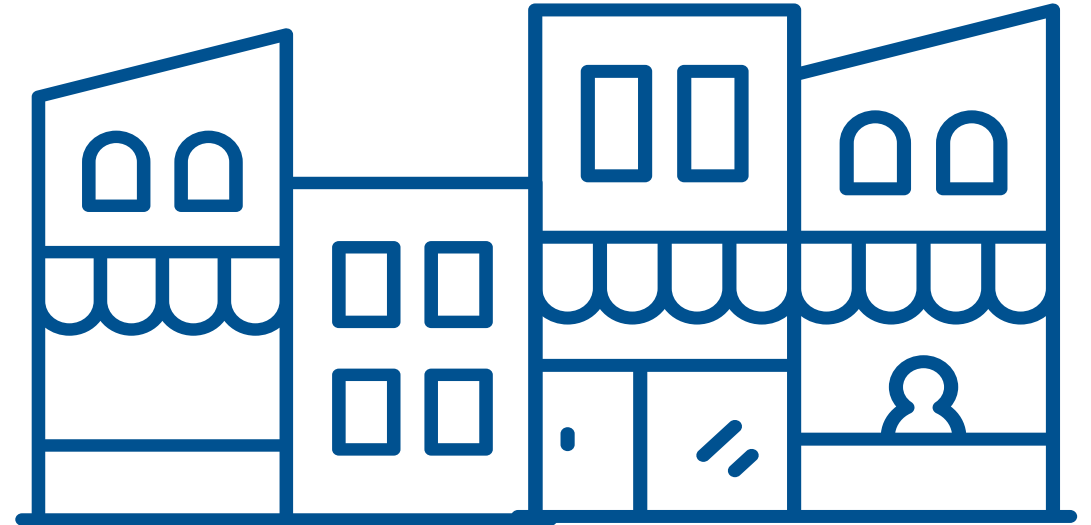
- **Keedysville = 17%, 815 HH**
- **Fountain Head = 19%, 2,760 HH**

MIDDLE:

- **Clear Spring = 33%, 1,290 HH**
- **Williamsport = 36%, 1,819 HH**

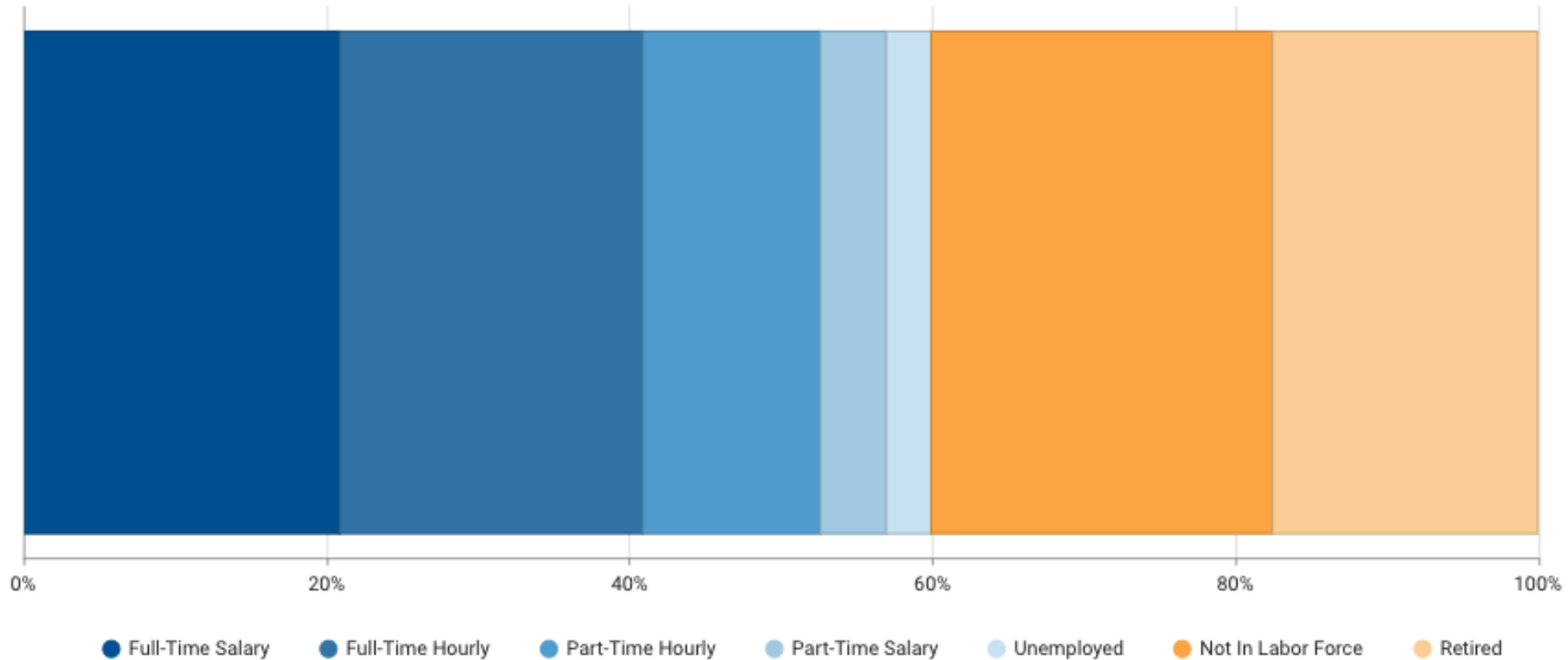
WORST:

- **Htown Districts 3, 17, 22 = 66-71%**
- **Hancock = 55%, 1,467 HH**



Labor Status, Age 16+ in Washington Co.

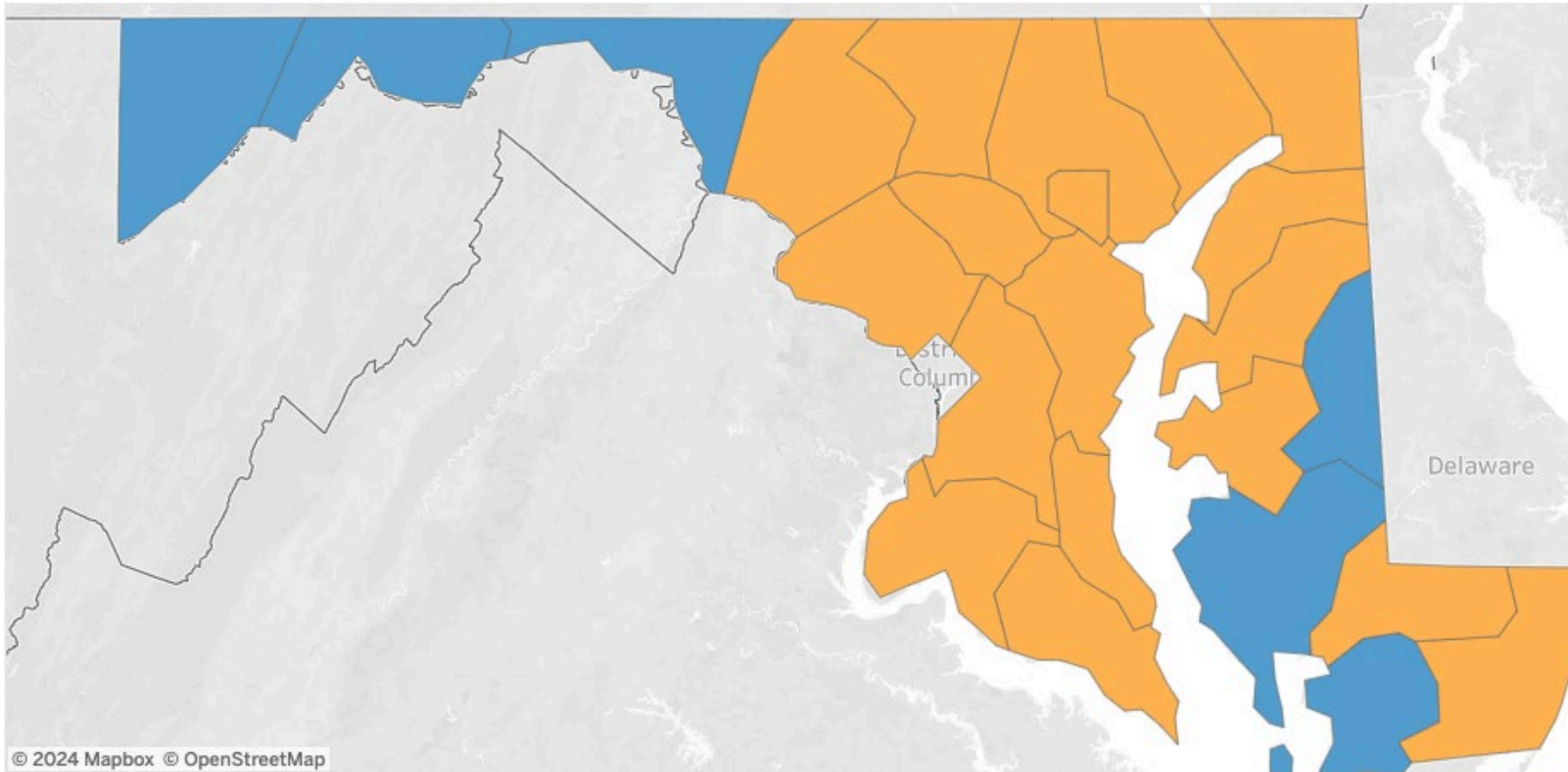
Labor Status, Population 16 and Over, Washington County, Maryland, 2022



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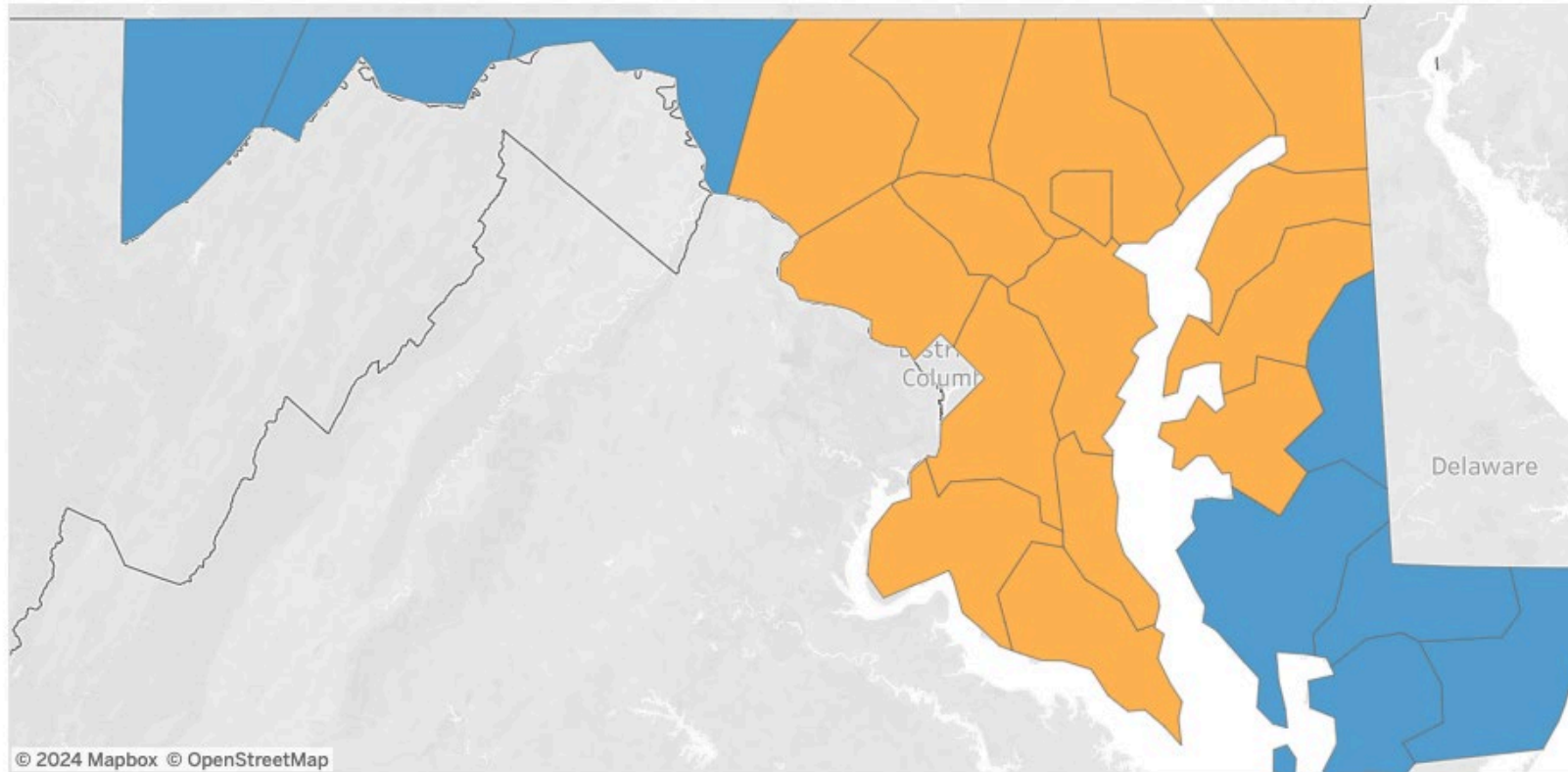
ALICE Wage Tool: 1 Adult

1 Adult on \$15 per Hour per Worker Wage Compared to Household Survival Budget, Maryland



ALICE Wage Tool: Family of 2

Family of 2 on \$23 per Hour per Worker Wage Compared to Household Survival Budget, Maryland

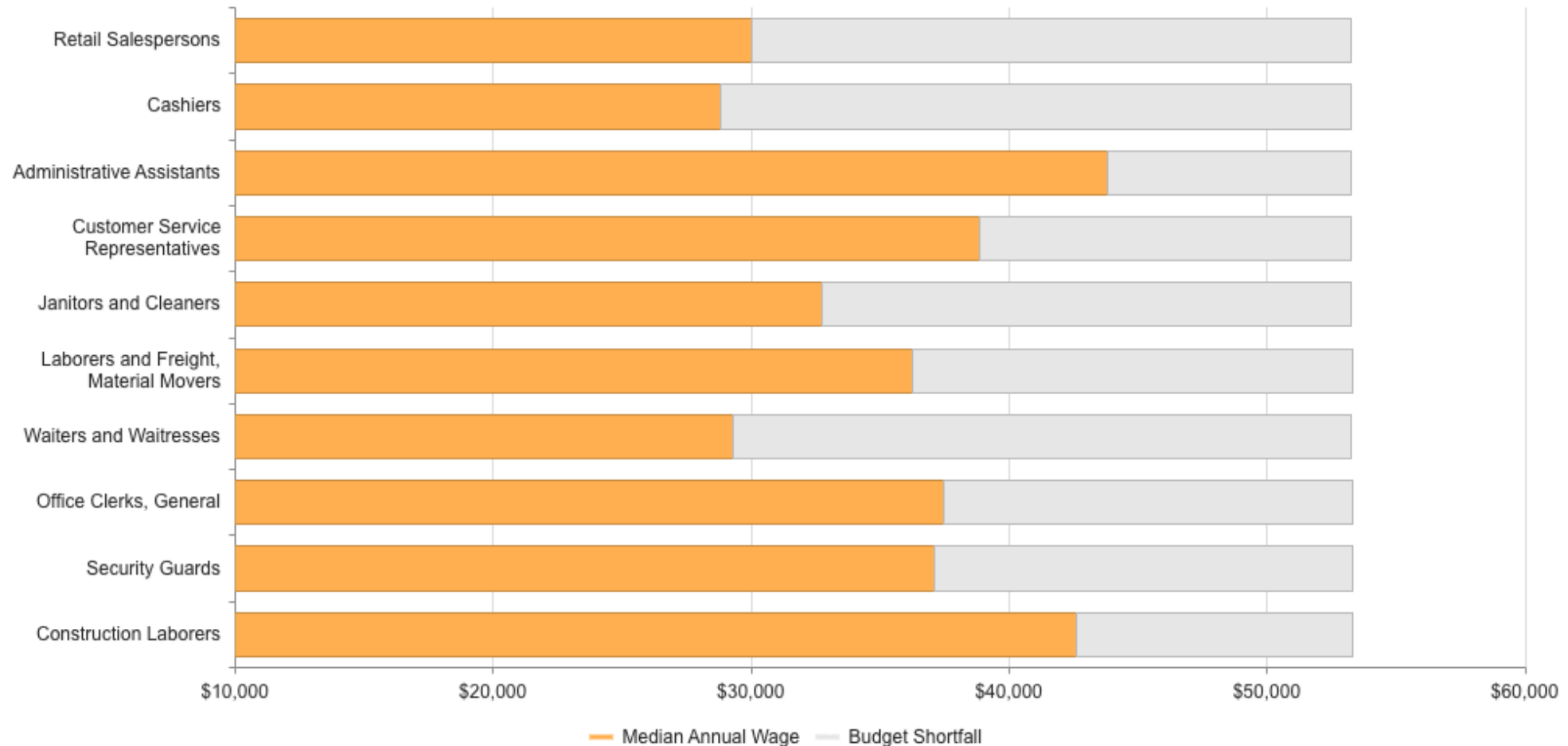


The 20 Most Common Jobs in Maryland

**AMONG WORKERS IN THE
TOP 20 JOBS,
30%
STRUGGLED TO AFFORD
BASICS IN 2022**



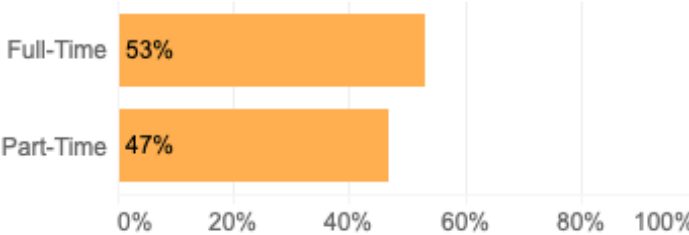
Median Annual Wages of Selected Common Occupations vs. Annual Total ALICE Household Survival Budget (1 Adult, 1 School-Age Child), Maryland, 2022



Most Common Industries for Workers Below ALICE Threshold with Number of Workers and Average Full-Time Hourly Wage



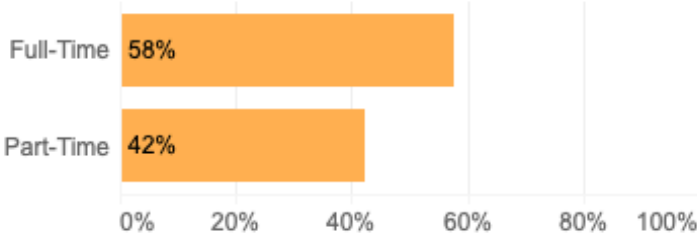
Work Schedules, Workers Below ALICE Threshold



Most Common Industries for Workers Below ALICE Threshold with Number of Workers and Average Full-Time Hourly Wage

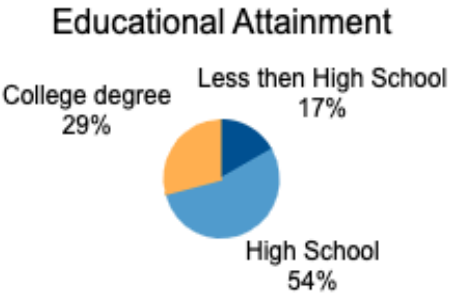
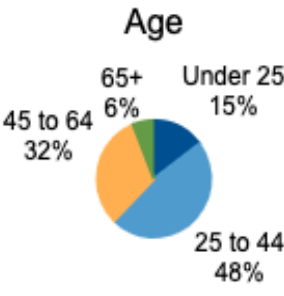
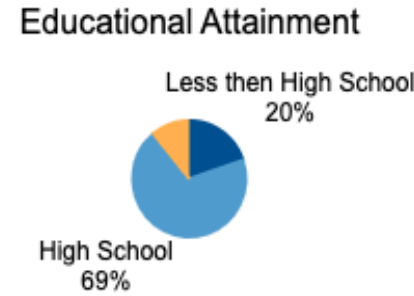
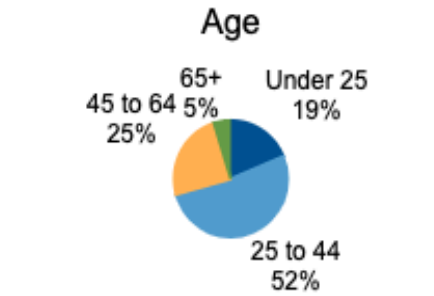


Work Schedules, Workers Below ALICE Threshold

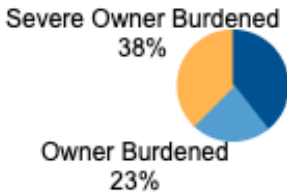


Below ALICE Threshold Worker Characteristics

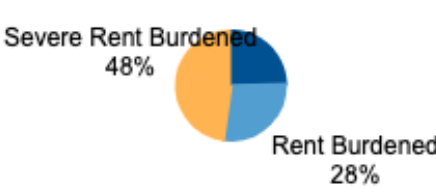
Below ALICE Threshold Worker Characteristics



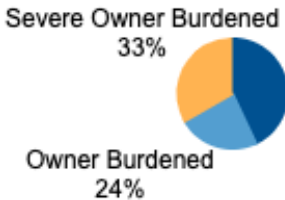
Owner Cost Burden, Households Below ALICE Threshold



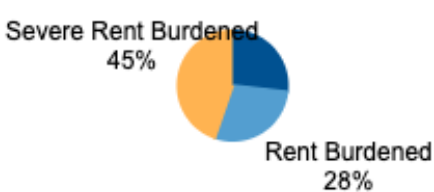
Rent Burden, Households Below ALICE Threshold



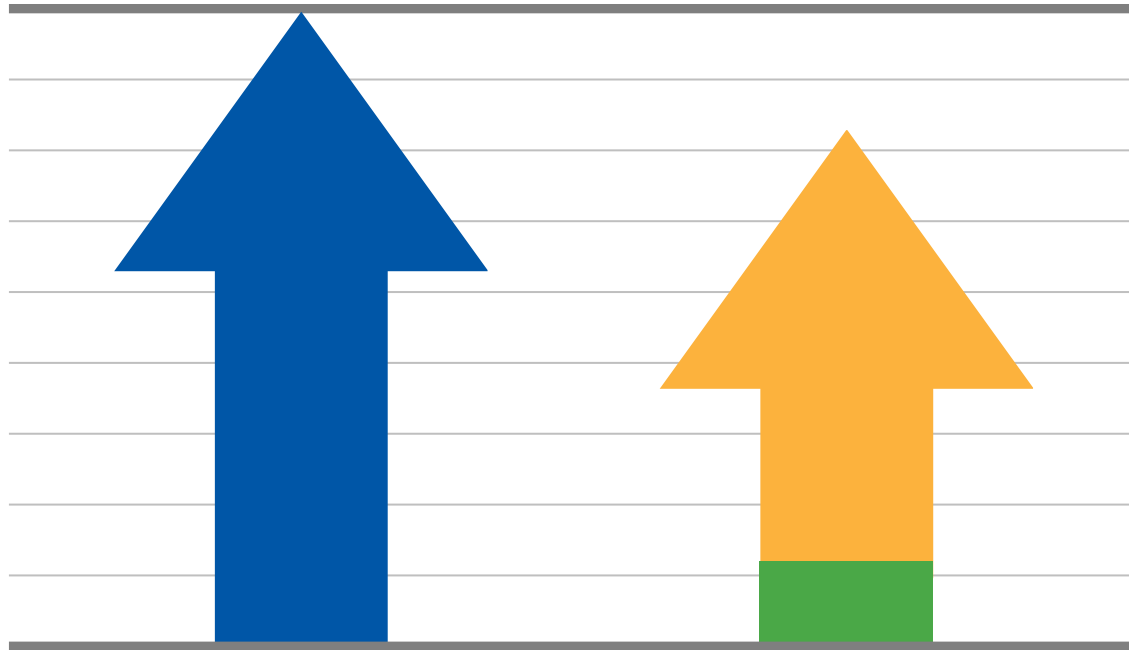
Owner Cost Burden, Households Below ALICE Threshold



Rent Burden, Households Below ALICE Threshold



A Perfect Storm Keeps ALICE From Stability



In 2022, a family of four* saw the loss of up to \$15,000 in tax credits and supports that they could access in 2021.

**With two adults, an infant and a preschooler*

 **Basic Expenses**  **Employment Income**  **Pandemic Support**



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Spotlight on ALICE Families with Children

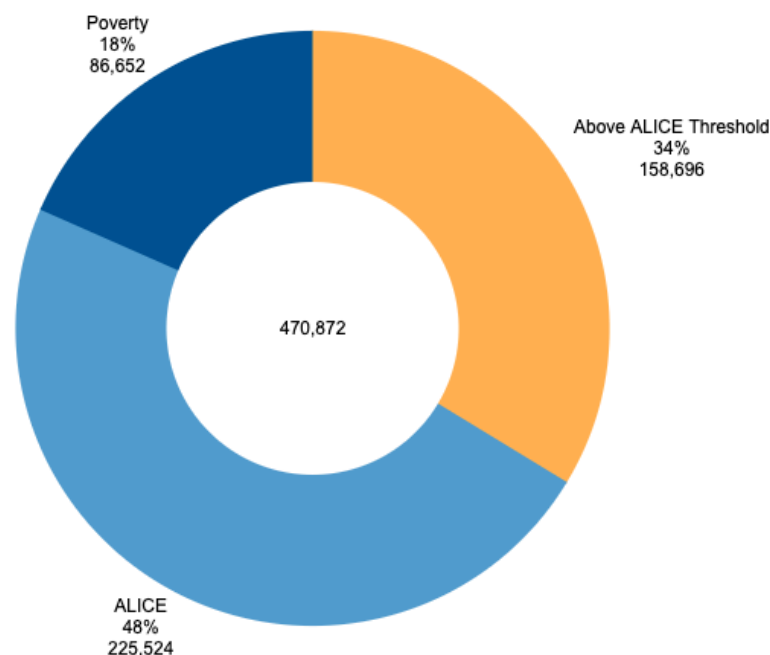
In 2022, 47% of families with children in Maryland struggled to get by.



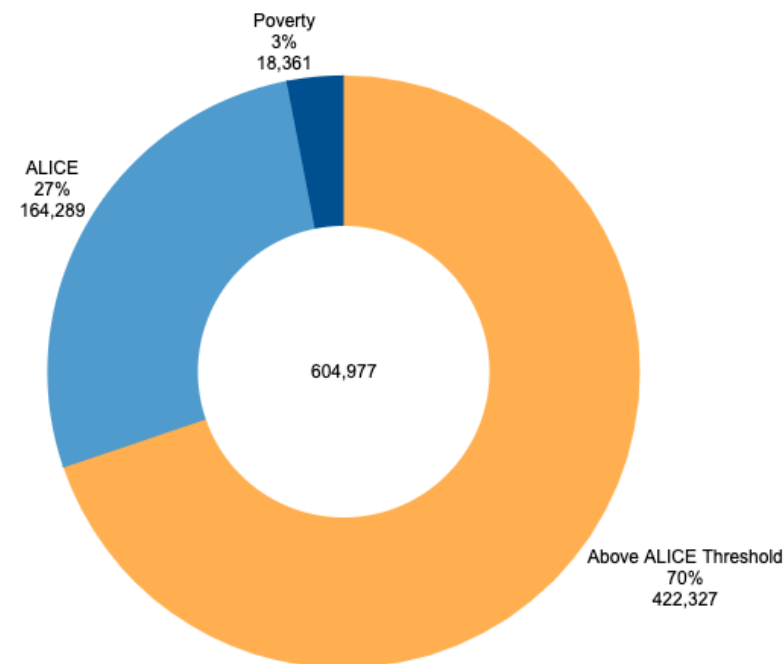
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Spotlight on ALICE Families with Children

Single Working Parent

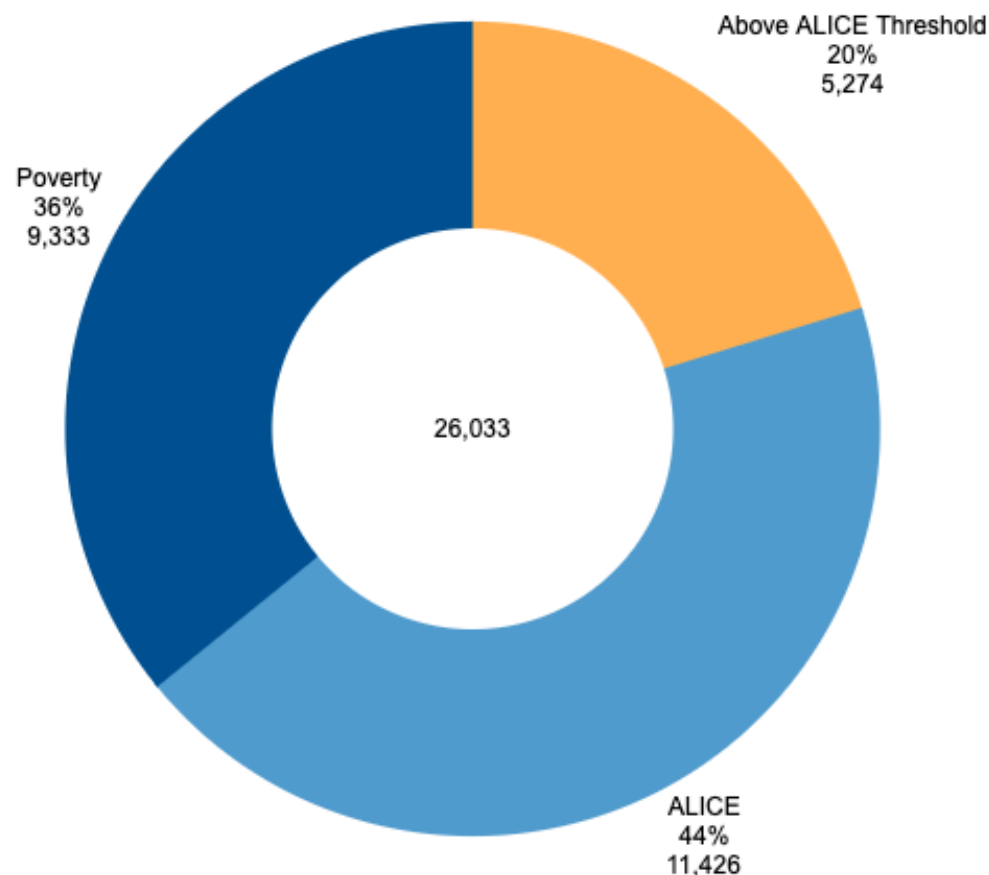


Two Working Parents



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Spotlight on ALICE Families with Children



Child with a Disability



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Older Americans on the Brink



10% surge in 65+ households unable to afford basics, 2010–2022



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ALICE Household Survival Budgets



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ALICE Household Survival Budgets

Housing



Child
Care



Food



Transportation



Technology



Health
Care



Taxes



Miscellaneous



ALICE Household Survival Budget, Washington County, Maryland, 2022

Monthly Costs and Credits	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 - Rent	\$483	\$500	\$500	\$500	\$662	\$662	\$483	\$500
Housing - Utilities	\$163	\$258	\$258	\$258	\$310	\$310	\$163	\$258
Child Care	\$0	\$228	\$607	\$0	\$455	\$1,285	\$0	\$0
Food	\$445	\$754	\$677	\$815	\$1,371	\$1,211	\$410	\$752
Transportation	\$418	\$552	\$552	\$658	\$1,068	\$1,068	\$354	\$530
Health Care	\$186	\$430	\$430	\$430	\$762	\$762	\$555	\$1,110
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$178	\$281	\$311	\$278	\$474	\$541	\$205	\$327
Tax Payments	\$385	\$796	\$888	\$550	\$1,134	\$1,337	\$467	\$836
Tax Credits	\$0	(\$214)	(\$218)	\$0	(\$427)	(\$437)	\$0	\$0
Monthly Total	\$2,344	\$3,671	\$4,091	\$3,605	\$5,925	\$6,855	\$2,723	\$4,429
ANNUAL TOTAL	\$28,128	\$44,052	\$49,092	\$43,260	\$71,100	\$82,260	\$32,676	\$53,148
Hourly Wage	\$14.06	\$22.03	\$24.55	\$21.63	\$35.55	\$41.13	\$16.34	\$26.57

“

**I want to make a better life for myself, but
of course I have to start with stability.**

I want stability more than anything.”



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Inflation Hits ALICE



**ALICE Essentials Index outpaces
CPI, both spiking 2021-2023**

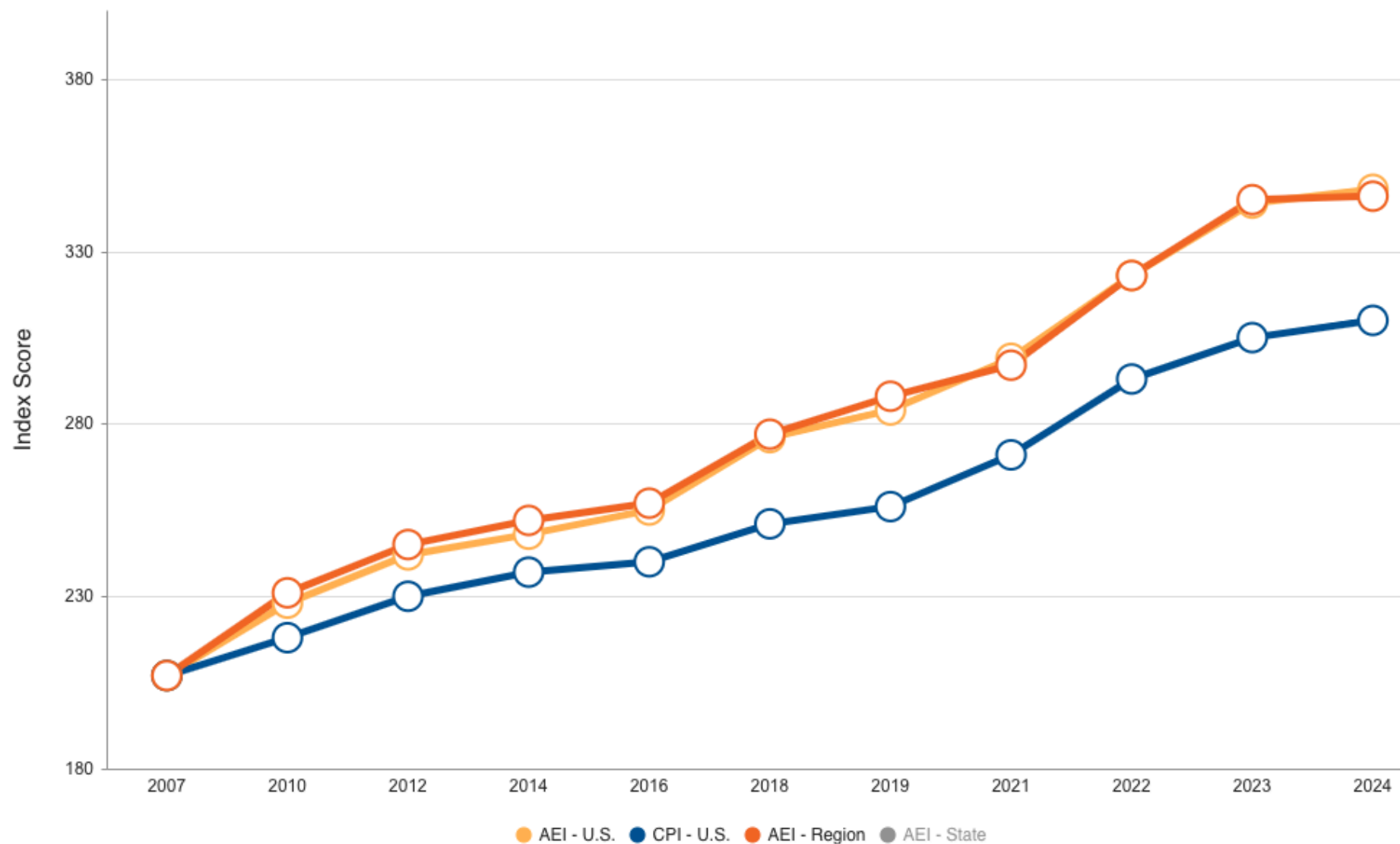
- **ALICE Essentials, U.S.: 7.3%**
- **CPI, U.S.: 6.1%**

Compared to 2007-2010

- **ALICE Essentials, U.S.: 3.3%**
- **CPI, U.S.: 1.7%**



Inflation Indices, Maryland, Region, and U.S. 2007–2024



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ALICE Can't Catch Up

ALICE still can't gain ground:

- **Cost of basics has grown**
- **Wages had been stagnant**
- **Wages in some jobs rise at slower rates**
- **ALICE often works hourly, part-time, and/or are gig workers**



When Wage Increases Aren't Enough

Maryland's Child Care Workers:

- **Median annual wage increased by \$3.69 per hour or 36% (2010 to 2022)**
- **\$19,500 short of basic survival budget**
- **\$24,132 short of basic survival budget**

Ultimately, ALICE is even further behind



Paying the Price: Policy Implications

Social Security

SNAP

SSI

Pensions for Veterans



Data For Action

- **Visit UnitedForALICE.org to dig deeper into the data.**
- **Encourage the use of this data to create change.**
- **Build awareness.**
- **Advocate for the use of the ALICE Essentials Index**
- **Amplify ALICE's voice: ALICEvoices.org**





In your groups, please use the provided worksheet to brainstorm ideas that can help elevate the community discussion or assist this growing population in our community



GHC Monthly Meeting June 2024

Executive Director's Report

GHC Forum & Committees
(see meeting packet for status updates)



GHC Forum & Committee Chairs:

- **Alan Mullendore – Education Forum**
 - Meets 2nd Thursday of every other month, GHC Office w/ Zoom option
 - Next meeting: Thursday, July 11th, 8:00 a.m. – Hybrid
- **Michael Weiss – Membership Comm.**
 - Meets as needed
 - Next meeting: TBD at 8:00 a.m. – ZOOM

GHC Forum & Committee Chairs

- **Brad Fulton – Transportation Forum**

- *Usually* Meets 3rd Monday of month or as needed, GHC Office or Zoom
- Next meeting: Monday, July 15th, 8:00 a.m. – Hybrid (**tentative**)

- **Scott Bowen – Vision Forum**

- Meets 4th Wednesday of each month, GHC Office or ZOOM
- Next meeting: Wednesday, July 24th, 8:00 a.m. – Hybrid
- Topic: TBD

GHC Forum & Committee Chairs

- **Julie Rohm - Downtown Enhancement Committee**

- Meets 3rd Wednesday of month, GHC Office or Zoom
- Next meeting: Wednesday, July 17th, 8:00 a.m. – Hybrid
- Topic: TBD

GHC Monthly Meeting June 2024

Announcements and Upcoming GHC Events

Upcoming Events:

Enjoy your summer break
as there are no Monthly Meetings in July or August
(Forums/Committees will still meet in summer)

Next GHC Monthly Meeting:

Friday, September 27th, 2024

HCC CPB Rooms 211/213

7:30 a.m. to 8:30 a.m.

***Topic: Washington County Public Schools
New Strategic Plan***



Upcoming Events:

GHC Member Picnic at Meritus Park Flying Boxcars Home Game

Hagerstown Flying Boxcars vs. the Southern MD Blue Crabs

Thursday, August 1st, 2024, from 6PM – 10PM



Game Starts at 6:30PM

Meritus Park (Limit 50 Tickets)



*Sign Up via
Eventbrite
Today*



VS.



GHC Monthly Meeting June 2024

Upcoming Events:

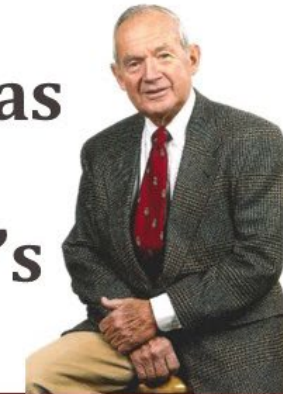
Michael G. Callas Memorial New Educators Reception



Vendor
Spaces
SOLD OUT



2024 Michael G. Callas Memorial New Educator's Reception



Wednesday August 14th, at 2:00 p.m.
South Hagerstown High

Sponsored by

The Greater Hagerstown
Committee, Inc.



Washington County
Chamber of Commerce



GHC Monthly Meeting June 2024

GHC Prospective Members

**Do you know someone who would be a
valuable addition to GHC?**

Contact Membership Committee Chair
Michael Weiss at mweiss6252@gmail.com



GHC A Coalition for GROWTH & PROGRESS

Prospective Members

Please provide contact information for two or more people that would be a valuable addition to GHC.

1. Name _____ Company _____
Position/Title _____ Phone _____
Email _____

2. Name _____ Company _____
Position/Title _____ Phone _____
Email _____

YOUR Name: _____ Best way to contact YOU: _____

Adjourned

