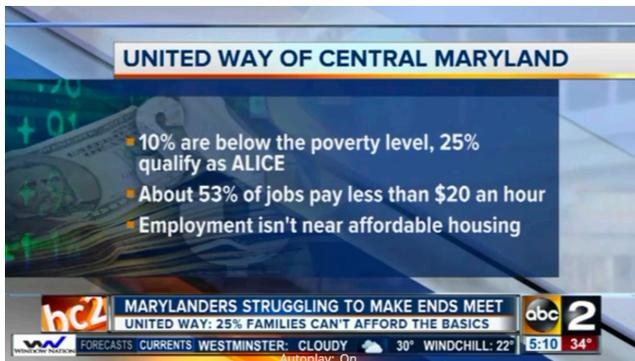




One-third of Maryland families are struggling to make ends meet, United Way report finds

BY: [Catherine Hawley](#)

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BALTIMORE - We usually don't know who is struggling, the people who work multiple jobs just to get by, and the families teetering on that critical line between the haves and have-nots.

In a new [report released by the United Way](#), those neighbors are called ALICE, it stands for asset limited, income constrained, employed.

"The people that can't really afford the state's high cost of living, and don't earn enough income in order to afford the basics and necessities needed," said Danielle Hogan, associate VP of marketing and communications for the United Way of Central Maryland.

The non-profit's study of financial hardship looked at data from 2014. It focuses on the 25 percent of families across the state who were above the national poverty level of earning \$23,850 a year, yet didn't bring in enough money to pay for what the United Way calls the household survival budget of \$61,224 a year. That budget includes housing, childcare, food, transportation and healthcare.

"We all know an ALICE, whether it be someone who we see at the local coffee shop, or who, is waiting on our table for lunch, or is taking our change at the toll booth," Hogan said.

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These ALICE families are working hard, often multiple jobs, but don't earn enough to afford a place to live, basic costs of everyday life or have safety net savings. In many cases they are forced to choose between child care and healthcare, or food on the table and car insurance.

"There's no nest egg," said Hogan. "They don't have any additional funds for if there's an emergency, if their car breaks down, or if a hot water heater explodes in their basement, they're literally living paycheck to paycheck."

[Researchers say about one-third of Maryland households fall into this category](#) because more than half of the jobs available pay less than \$20 an hour, and the jobs aren't located near affordable housing.

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According to the report, with the right focus, the right policy changes and the right investments, the ALICE families can be put on a path toward financial stability and self-sufficiency.

"It's gonna take time, it's not gonna happen overnight," Hogan said. "But this report will help us, it brings light to the issue that we have at hand and how we can move forward."

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