

# ALICE IN MONTGOMERY COUNTY



## 2022 Point-in-Time Data

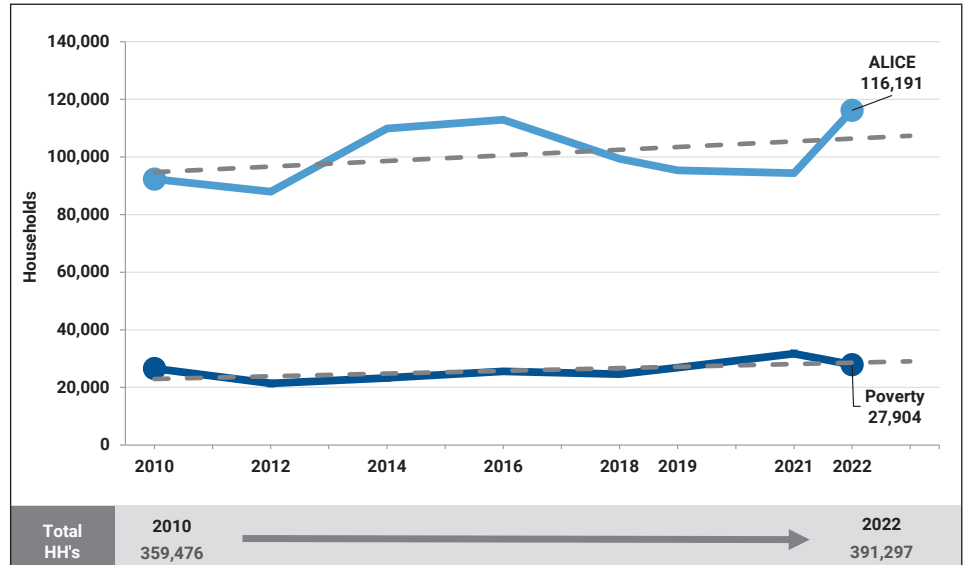
**Population:** 1,052,521 • **Number of Households:** 391,297  
**Median Household Income:** \$118,323 (state average: \$94,991)  
**Labor Force Participation Rate:** 69.3% (state average: 67%)  
**ALICE Households:** 30% (state average: 29%) • **Households in Poverty:** 7% (state average: 10%)

## Financial Hardship Over Time

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

Households move below or above the ALICE Threshold as economic factors and circumstances change. This was especially true amid the economic crosscurrents of the COVID-19 pandemic, with higher wages, inflation, and additional pandemic assistance. By 2022, 144,095 households (37%) were below the ALICE Threshold in Montgomery County.

## Households by Income, Montgomery County, 2010–2022



Note: See an interactive version of this data at [UnitedForALICE.org/Maryland](https://UnitedForALICE.org/Maryland)

Sources: ALICE Threshold, 2010–2022; American Community Survey, 2010–2022

## The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the current economy and includes housing, child care, food, transportation, health care, technology, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and by household composition, as costs can vary greatly depending on location and household needs.

In 2022, household costs in Montgomery County were well above the Federal Poverty Level of \$13,590 for a single adult and \$27,750 for a family of four.

To see costs for different household compositions in Montgomery County, visit [UnitedForALICE.org/Household-Budgets/Maryland](https://UnitedForALICE.org/Household-Budgets/Maryland)

## Household Survival Budget, Montgomery County, 2022

|                                  | SINGLE ADULT   | 2 ADULTS, 1 INFANT, 1 PRESCHOOLER |
|----------------------------------|----------------|-----------------------------------|
| <b>Monthly Costs and Credits</b> |                |                                   |
| <b>Housing – Rent</b>            | \$1,952        | \$2,143                           |
| <b>Housing – Utilities</b>       | \$163          | \$310                             |
| <b>Child Care</b>                | –              | \$2,432                           |
| <b>Food</b>                      | \$572          | \$1,558                           |
| <b>Transportation</b>            | \$166          | \$332                             |
| <b>Health Care</b>               | \$186          | \$762                             |
| <b>Technology</b>                | \$86           | \$116                             |
| <b>Miscellaneous</b>             | \$312          | \$765                             |
| <b>Tax Payments</b>              | \$793          | \$2,017                           |
| <b>Tax Credits</b>               | \$0            | -\$437                            |
| <b>Monthly Total</b>             | \$4,230        | \$9,998                           |
| <b>ANNUAL TOTAL</b>              | \$50,760       | \$119,976                         |
| <b>Hourly Wage*</b>              | <b>\$25.38</b> | <b>\$59.99</b>                    |

\*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit [UnitedForALICE.org/Methodology](https://UnitedForALICE.org/Methodology)

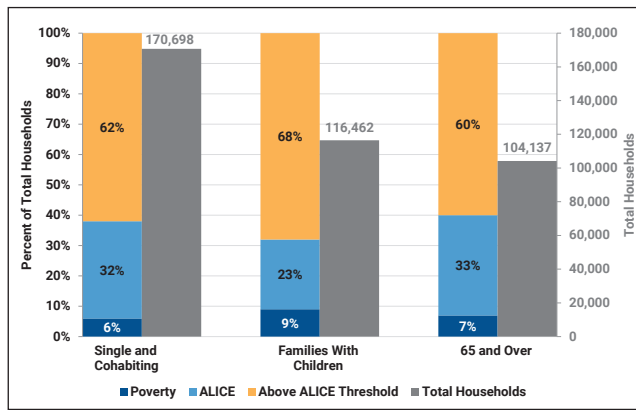
# Financial Hardship is Not Evenly Distributed

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others.

By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.

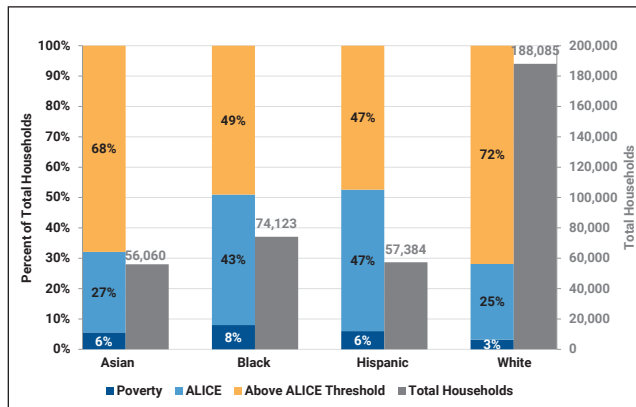
Visit [UnitedForALICE.org/Maryland](https://UnitedForALICE.org/Maryland) to view more national, state, and county data.

## Household Financial Status by Household Type, Montgomery County, 2022



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

## Household Financial Status by Race/Ethnicity, Montgomery County, 2022



Note: Asian, Black, and White racial categories are for one race alone. Race and Hispanic ethnicity are overlapping categories. The Asian and Black groups may include Hispanic households; the White group includes only White, non-Hispanic households. The Hispanic ethnic group may include households of any race.

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

| Montgomery County, 2022           |                  |                   |
|-----------------------------------|------------------|-------------------|
| Town                              | Total Households | % ALICE & Poverty |
| Ashton-Sandy Spring CDP           | 1,915            | 15%               |
| Aspen Hill CDP                    | 17,369           | 40%               |
| Bethesda CDP                      | 27,105           | 24%               |
| Brookmont CDP                     | 1,298            | 6%                |
| Burnt Mills CDP                   | 1,270            | 25%               |
| Burtonsville CDP                  | 3,082            | 24%               |
| Cabin John CDP                    | 905              | 19%               |
| Calverton CDP                     | 6,139            | 40%               |
| Chevy Chase CDP                   | 3,830            | 19%               |
| Chevy Chase Section Five village  | 255              | 3%                |
| Chevy Chase Section Three village | 314              | 7%                |
| Chevy Chase town                  | 995              | 12%               |
| Chevy Chase View town             | 333              | 10%               |
| Chevy Chase Village town          | 682              | 5%                |
| Clarksburg CDP                    | 8,746            | 22%               |
| Cloverly CDP                      | 5,047            | 26%               |
| Colesville CDP                    | 4,969            | 34%               |
| Damascus CDP                      | 5,716            | 23%               |
| Darnestown CDP                    | 2,288            | 14%               |
| Derwood CDP                       | 755              | 52%               |
| Fairland CDP                      | 9,254            | 49%               |
| Flower Hill CDP                   | 4,402            | 41%               |
| Forest Glen CDP                   | 2,531            | 38%               |
| Four Corners CDP                  | 2,776            | 20%               |
| Friendship Heights Village CDP    | 2,694            | 35%               |
| Gaithersburg city                 | 25,671           | 42%               |
| Garrett Park town                 | 324              | 12%               |
| Germantown CDP                    | 31,628           | 39%               |
| Glen Echo town                    | 103              | 18%               |
| Glenmont CDP                      | 5,148            | 35%               |
| Hillandale CDP                    | 1,515            | 20%               |
| Kemp Mill CDP                     | 4,713            | 29%               |
| Kensington town                   | 813              | 29%               |
| Layhill CDP                       | 1,585            | 34%               |
| Laytonsville town                 | 242              | 15%               |
| Leisure World CDP                 | 6,034            | 60%               |
| Martin's Additions village        | 328              | 10%               |
| Montgomery Village CDP            | 12,132           | 47%               |
| North Bethesda CDP                | 21,714           | 33%               |
| North Chevy Chase village         | 226              | 8%                |
| North Kensington CDP              | 3,494            | 36%               |
| North Potomac CDP                 | 8,272            | 20%               |

| Montgomery County, 2022 |          |                   |
|-------------------------|----------|-------------------|
| Town                    | Total HH | % ALICE & Poverty |
| Olney CDP               | 11,928   | 21%               |
| Poolesville town        | 1,880    | 17%               |
| Potomac CDP             | 16,328   | 20%               |
| Redland CDP             | 5,719    | 31%               |
| Rockville city          | 26,543   | 35%               |
| Silver Spring CDP       | 33,884   | 46%               |
| Somerset town           | 368      | 10%               |
| South Kensington CDP    | 2,923    | 19%               |
| Spencerville CDP        | 370      | 36%               |
| Takoma Park city        | 6,898    | 47%               |
| Ten Mile Creek CDP      | 229      | 37%               |
| Travilah CDP            | 3,703    | 12%               |
| Washington Grove town   | 285      | 17%               |
| Wheaton CDP             | 16,734   | 42%               |
| White Oak CDP           | 5,876    | 59%               |

Note: Municipal-level data on this page is 1 or 5-year averages for Incorporated Places. Counties and Places with populations over 65,000 are 1-year averages; otherwise, they are 5-year averages. Geographies with fewer than 100 households are not included. Therefore, totals will not match the county-level numbers.

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