

ON UNEVEN GROUND

ALICE and Financial Hardship in the U.S.

2020 NATIONAL REPORT



December 2020



WHAT IS UNITED FOR ALICE?

United For ALICE is a center of innovation, research, and action around financial hardship. At its core is **ALICE: Asset Limited, Income Constrained, Employed** – a measure of households that earn above the Federal Poverty Level but below the cost of household basics. The ALICE research drills down to the local level for both household incomes and costs, showing the mismatch between low-paying jobs and what it takes to survive financially, county by county and state by state.

This research is bolstered by external advisory committees of experts in fields ranging from health care and child care to labor and technology. The ALICE research team collaborates with a state-level committee in each partner state, and it draws on those experts nationwide for a biennial Methodology Review. This collaborative model ensures that all ALICE products and tools are based on unbiased data that is transparent, replicable, current, and incorporates local context.

With this data and research, ALICE partners convene, advocate, and innovate in their communities to highlight the issues faced by ALICE households, and to build solutions that promote financial stability.

KEY TERMS

ALICE: Asset Limited, Income Constrained, Employed – households with income above the Federal Poverty Level but below the basic cost of living.

Household Survival Budget: The cost of household basics (housing, child care, food, transportation, health care, and a smartphone plan, plus taxes and a small contingency). Calculated at the county level for various household types, including a **Senior Survival Budget**.

ALICE Threshold: The average income that a household needs to afford the household basics defined by the Household Survival Budget for each county.

Below ALICE Threshold: Includes both poverty-level and ALICE households – all households unable to afford the basics.

ALICE Essentials Index: A national standardized measure of the change over time in the costs of household basics included in the Household Survival Budget.

ALICE ONLINE

Learn more at UnitedForALICE.org



Interactive Maps

Data at the state, county, municipal, ZIP code, and congressional district levels



Research Advisory Committee

Learn about the members and role of this critical group



Additional Reports

Explore The ALICE Essentials Index and The Consequences of Insufficient Household Income



Demographic Data

Information about ALICE households by age, race/ethnicity, and household type



Data Spreadsheet

Download the ALICE data



Jobs Graphs

Details about where ALICE works



County Profiles

Detailed data about ALICE households in each county



Methodology

Overview of the sources and calculations used in the ALICE research

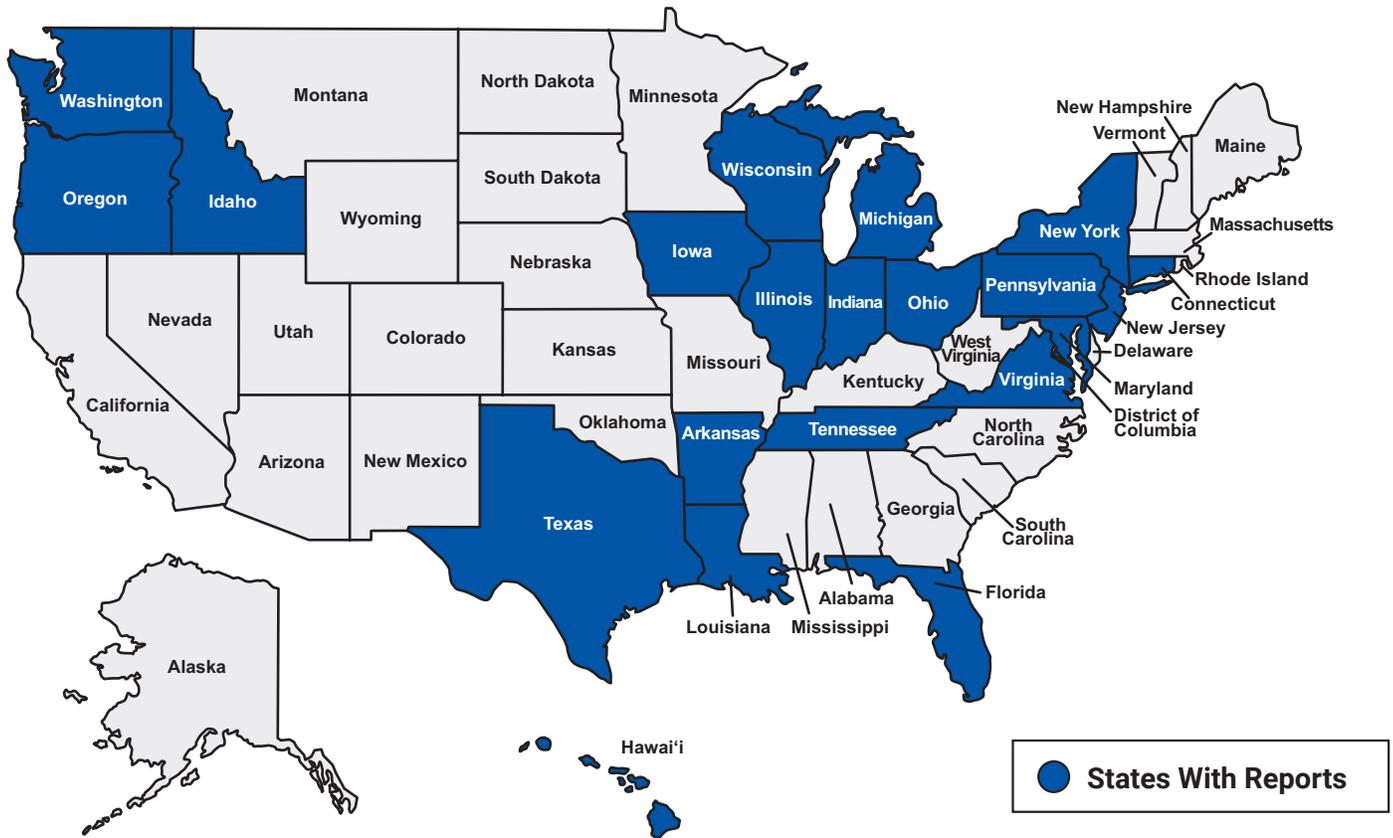


More About United For ALICE

See our partners, press coverage, learning communities, etc.

UNITED FOR ALICE STATES AND PARTNERS

The first ALICE study documented financial hardship in Morris County, New Jersey in 2009. A decade later, that spark has grown into a grassroots movement that includes United Ways, corporations, and nonprofits in 21 states: Arkansas, Connecticut, Florida, Hawai'i, Idaho, Illinois, Indiana, Iowa, Louisiana, Maryland, Michigan, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, Washington, and Wisconsin. Learn more about our partners at UnitedForALICE.org/Governance



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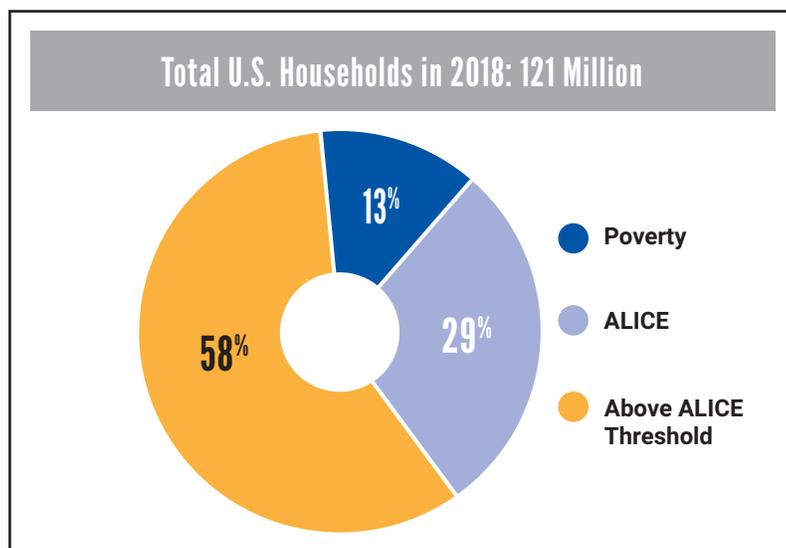
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ON UNEVEN GROUND

Over the last decade, behind the veneer of a strong economy, conditions have actually gotten worse for millions of families across the U.S. — and that decline set the stage for the dual health and economic crises of the COVID-19 pandemic.

At the center of these crises is **ALICE**: households that are **A**sset Limited, **I**ncome Constrained, **E**mployed, with income above the Federal Poverty Level (FPL) but not high enough to afford essentials in the communities where they live. In 2018, of the 121 million households in the U.S., 16 million (13%) earned below the FPL, while another 35 million (29%) — **more than twice as many** — were ALICE.



Sources: ALICE Threshold, 2018; American Community Survey, 2018

That year, 42% of U.S. households could not afford the cost of household basics.¹

Official economic markers do not measure the realities that low-income families face — which essentials they need to live and work in the modern economy, and how the costs of those goods have changed over time. The most deceptive measure is the official measure of financial hardship, the Federal Poverty Level. The FPL was developed 50 years ago to measure the country’s progress in the War on Poverty, and its calculations have failed to keep up with changing conditions in a number of ways. For example, food is no longer 33% of a family budget, as the FPL first assumed, but closer to 15%; and a smartphone, which didn’t exist 20 years ago, is now essential.

Because the FPL’s methodology never changed, over time the threshold it set for poverty grew impossibly low — far below what any household actually needs to survive. The FPL has also not taken into account the varying costs of goods in different parts of the country (except Alaska and Hawai’i). And increases in the FPL have lagged far behind the rate of increase in the cost of the most essential household items.

The ALICE measures help fill these gaps, providing data to more accurately measure how many households are struggling. The Household Survival Budget and the ALICE Threshold reveal that ALICE households never recovered from the Great Recession. The ALICE Essentials Index shows that the cost of household basics continued to rise, and wages did not keep pace during the “recovery” from 2010 to 2018.

In addition, as work arrangements continue to shift risk to workers, causing shortfalls in hours and dependable benefits, life has become harder for ALICE families and those in poverty. As a result, rather than “recovering,” more households have actually moved closer to falling below the ALICE Threshold over the last decade, and ALICE families have not been able to rebuild or replenish their savings.

The year 2020 has been one of overlapping crises — the COVID-19 pandemic and an unfolding national economic slowdown, layered with regional natural disasters ranging from hurricanes, derechos, and tornados to unprecedented wildfires. And that confluence has been a perfect storm for ALICE households, who were already more vulnerable than ever before.

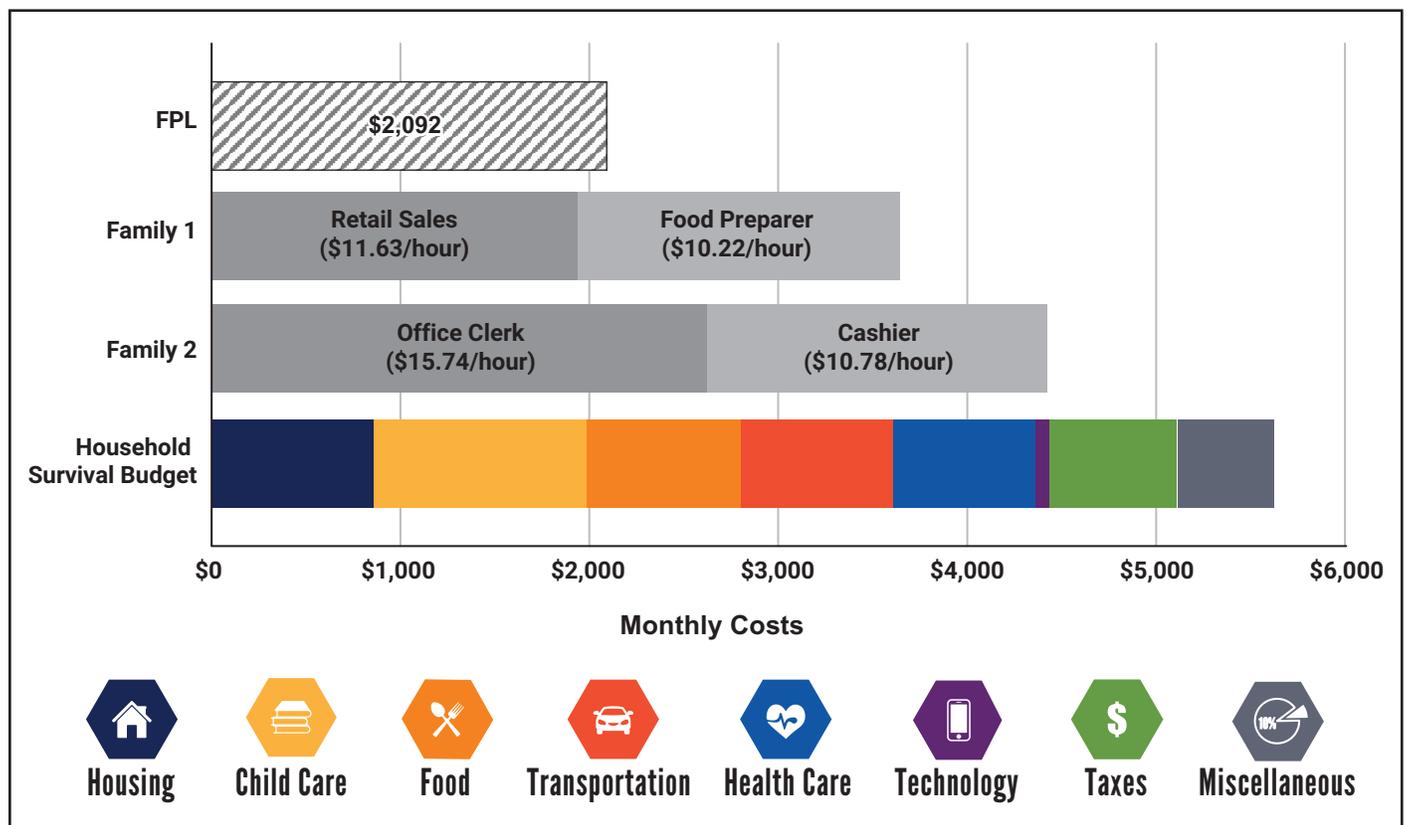
MEET ALICE: WORKING HARD BUT STRUGGLING TO SURVIVE

The daily challenges that ALICE families face – tough decisions and often no-win choices – are stressful and heart wrenching. ALICE workers, often unrecognized, keep our economy running, yet their struggles go uncharted by broad economic statistics.

Most ALICE households have adults who are working, primarily in low-wage jobs but also sometimes in higher-paid jobs that don't provide enough hours to support their family. Others work two or three jobs at once. Some of these households consist of families with parents looking for work or training for better jobs. Some are not able to work at all.

The core of the problem is a simple fact: The cost of household basics is higher than the wages of many of the most common occupations. The Household Survival Budget reports the cost of the essentials (housing, child care, food, transportation, health care, and a smartphone plan, plus taxes) needed to live and work in the modern economy. In 2018, the average annual budget for a family with two adults and two children in child care was \$67,476 – three times the FPL (\$25,100) ² and more than the median wages of each of the four most common occupations nationwide (Figure 1). For example, a family with both parents working full time – one in retail sales earning the median hourly wage of \$11.63, and the other in food preparation earning \$10.22 per hour – cannot afford this budget. A family with the next two most common occupations – office clerk (\$15.74 per hour) and cashier (\$10.78 per hour) – also falls short.³

Figure 1.
Family Household Survival Budget vs. Income and FPL, United States, 2018



Sources: ALICE Household Survival Budget, 2018; Bureau of Labor Statistics—Occupational Employment Statistics, 2018

Households below the ALICE Threshold are composed of all races/ethnicities, household types, and ages, and they live in all areas of the U.S. – urban, suburban, and rural. The demographic breakdowns of these households are highlighted here, and more detail is available on our website: UnitedForALICE.org/national-overview.

In 2018, in absolute terms, the nearly 51 million households **below the ALICE Threshold** – which include both ALICE households and those in poverty – were dominated by three groups:

Largest numbers:

- **Race/ethnicity:** White households (29 million)
- **Household type:** Single or cohabiting households with no seniors or children under the age of 18 (23 million)
- **Age:** Households headed by someone 45 to 64 years old (17 million)⁴

Overall, 42% of U.S. households were below the ALICE Threshold. But because some groups faced additional barriers to higher income, they also disproportionately faced financial hardship:

Largest percentages:

- **Race/ethnicity:** 60% of Black households, 57% of American Indian/Alaska Native, and 56% of Hispanic households were below the ALICE Threshold, compared to 36% of White and Asian households.⁵
- **Household type:** Single-female-headed families (77%) were more than three times as likely to be below the ALICE Threshold as married-parent families (22%).
- **Age:** The youngest households (headed by someone under age 25) and seniors (over 65 years old) were by far the most likely to be below the ALICE Threshold, at 70% and 50%, respectively.

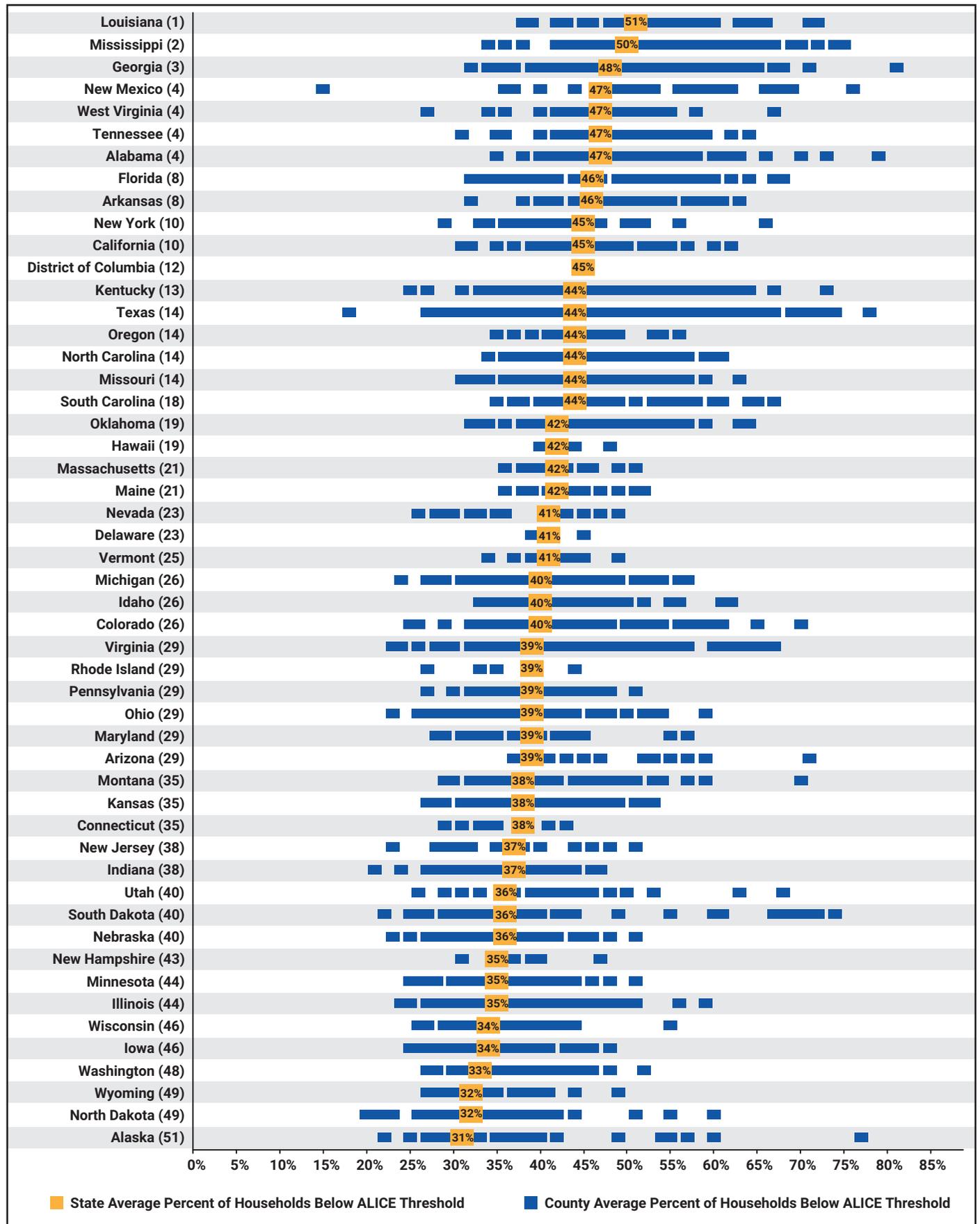
Additional groups that face barriers to higher incomes include recent immigrants, especially those who are undocumented or unskilled; those with low proficiency in English or little formal education; lesbian, gay, bisexual, transgender, or queer (LGBTQ+) people; formerly incarcerated people; or those with a disability. Households facing more than one of these factors – recent immigrants with special needs, for example, who may have both limited English proficiency and a disability; or LGBTQ+ people of color, who face systemic racism and discrimination – are even more likely to experience financial hardship.⁶

Figure 2 shows that the mismatch between household income and expenses holds true across the U.S., with ALICE households living in every county in every state. For each state, the gold square shows the average percentage of households below the ALICE Threshold in 2018. The blue lines show the lowest-to-highest range of the percentage of households below the ALICE Threshold by county.

The extent of financial hardship varied from 31% of households in Alaska to 51% in Louisiana. There were even larger ranges within states, though some of the most extreme were in sparsely populated rural counties. For more details, go to UnitedForALICE.org/National-Overview.

Figure 2.

Percent of Households Below the ALICE Threshold and Ranking by State, United States, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

YEARS IN THE MAKING: WHY 2020 HIT SO HARD FOR SO MANY

The national scope and prolonged duration of the COVID-19 pandemic has exposed the longstanding weaknesses in our economy. The pandemic has amplified the financial hardship that ALICE households and those in poverty already felt so acutely, and it has made them more vulnerable than ever. At the same time, it has exacerbated longstanding inequities in our society. This section outlines the seven reasons why the COVID-19 pandemic has hit so hard for so many.

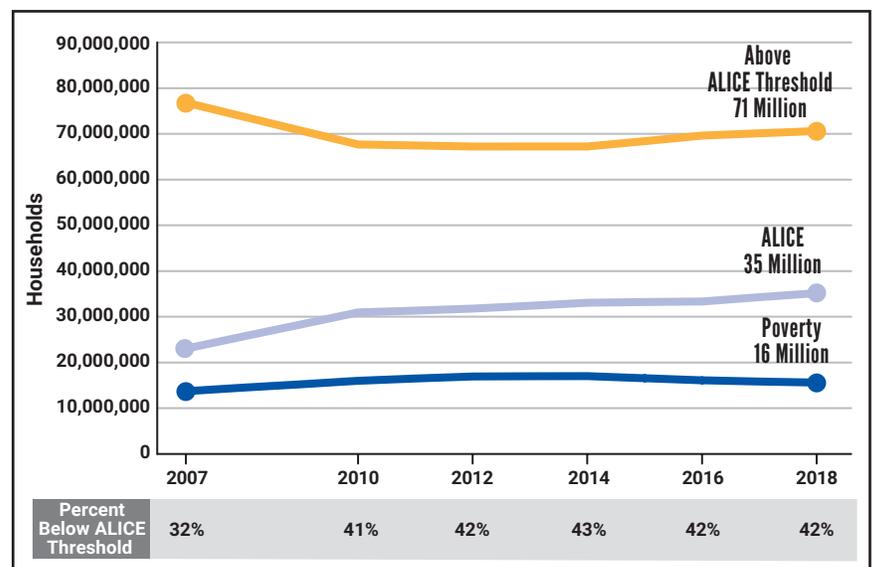
1 ALICE NEVER RECOVERED FROM THE GREAT RECESSION

The number of ALICE and poverty-level households increased in direct response to the severe contraction of the economy during the Great Recession (Figure 3). From 2007 to 2010, the share of households in poverty increased from 12% to 14% (dark-blue line), and the share that were ALICE grew from 20% to 27% (medium-blue line).

Perhaps even more striking, the number of ALICE households continued to grow during the “recovery.” **From 2010 to 2018, the number of households in poverty actually decreased by 3%, leading many to believe the economy was improving for all. But the number of ALICE households continued to increase, growing by another 14%.** The rate of growth was even greater for some ALICE groups: 27% for Black households; 28% for American Indian/Alaska Native households; 33% for Hispanic households; 36% for Asian households; and 39% for Native Hawaiian and Other Pacific Islander households, compared to 13% for White, non-Hispanic households.⁷

Overall, from 2007 to 2018, there was a 38% increase in the number of households below the ALICE Threshold (poverty and ALICE combined – the dark-blue and medium-blue lines in Figure 3). This laid the groundwork for economic catastrophe in 2020, and two things accounted for it: the steadily rising cost of living, and the increasing dominance of low-wage jobs with less security.

Figure 3.
Households by Income, United States, 2007–2018



Sources: ALICE Threshold, 2007–2018; American Community Survey, 2007–2018

2 BASIC COSTS ARE RISING

The cost of goods that ALICE households buy on a regular basis is increasing faster than the overall rate of inflation as measured by the Consumer Price Index (CPI). **The ALICE Essentials Index** is a national standardized measure of the change over time in the costs of the household essentials included in the Household Survival Budget (housing, child care, food, transportation, health care, and a smartphone plan). **From 2007 to 2018, the average annual rate of increase in the ALICE Essentials Index was 3.4% in urban areas and 3.3% in rural areas, compared with a CPI increase of 1.8% (Figure 4).**⁸ This difference is primarily due to the fact that the costs of essentials – especially basic housing and health care – have increased, while the costs of other items that ALICE households are less likely to buy – notably manufactured goods, from apparel to cars – have remained relatively flat.

The cost of living is generally higher in urban areas; from 2007 to 2018, basic household goods were 18% to 22% more expensive in urban areas than in rural areas. Yet those costs increased at nearly the same rate in both areas. For more details, see the ALICE Essentials Index report at UnitedForALICE.org/Essentials-Index.

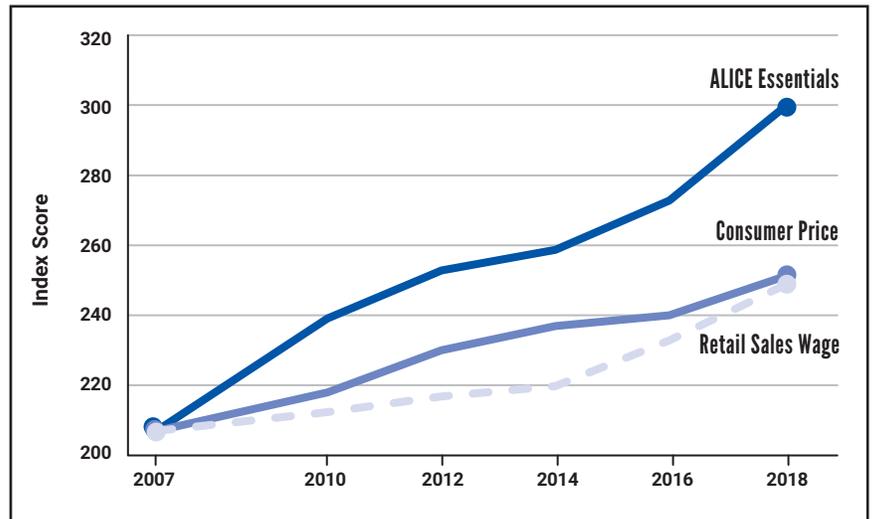
The increase in the cost of these basic goods may not be noticed by many consumers, but for ALICE households, it means that their already stretched income covers even less. ALICE's wages have not kept pace with rising costs; for example, from 2007 to 2018, ALICE workers in retail sales saw their wages increase from \$9.69 to \$11.63 – only 1.7%, about half the rate at which the ALICE Essentials Index grew.⁹ The impact is even starker for those who also depend on public assistance: Families with children reliant on the Supplemental Nutrition Program for Women with Infants and Children (WIC), or those with a disability who rely on Supplemental Security Income (SSI), are seeing the value of their benefits erode over time as costs rise.

3 MOST EMPLOYMENT GROWTH HAS BEEN IN LOW-WAGE JOBS

The number of low-wage jobs in the U.S. (dark-blue line in Figure 5) **increased 63% from 2007 to 2018.** These are jobs that cannot support the family Household Survival Budget (which includes costs for two adults, an infant, and a four-year-old), even with two people working full time, year-round. By 2018, they accounted for 40% of all U.S. jobs.

The number of medium-wage jobs (light-blue line), those that allow two parents working full time to afford a family Household Survival Budget, fell during the Great Recession, then rebounded after 2010, but never fully returned to pre-Recession levels. By 2018, these jobs accounted for 41% of all U.S. jobs.

Figure 4.
ALICE Essentials Index vs. CPI, United States, 2007–2018

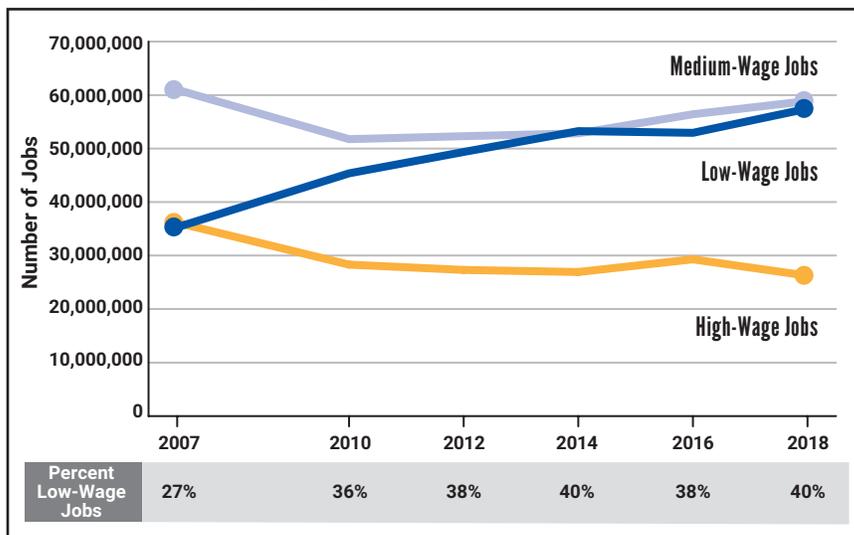


Sources: ALICE Threshold, 2007–2018; American Community Survey, 2007–2018

During this same period, the number of high-wage jobs (gold line) – those that allow one worker to afford a family Household Survival Budget – declined overall, falling 27%.

There are also significant disparities in wages by race/ethnicity and gender. Notably, women earn 19% less than men, and Black and Hispanic workers earn 37% and 22% less, respectively, than White, non-Hispanic workers. Age and education level also play a key role, with younger workers earning less than older workers and income rising with level of education.¹⁰ Increasingly, there are also discrepancies between those who have jobs with secure, full-time work and those who are paid by the hour or project, where schedules are not regular and income is not dependable.

Figure 5.
Number of Jobs by Wage Level, United States, 2007–2018

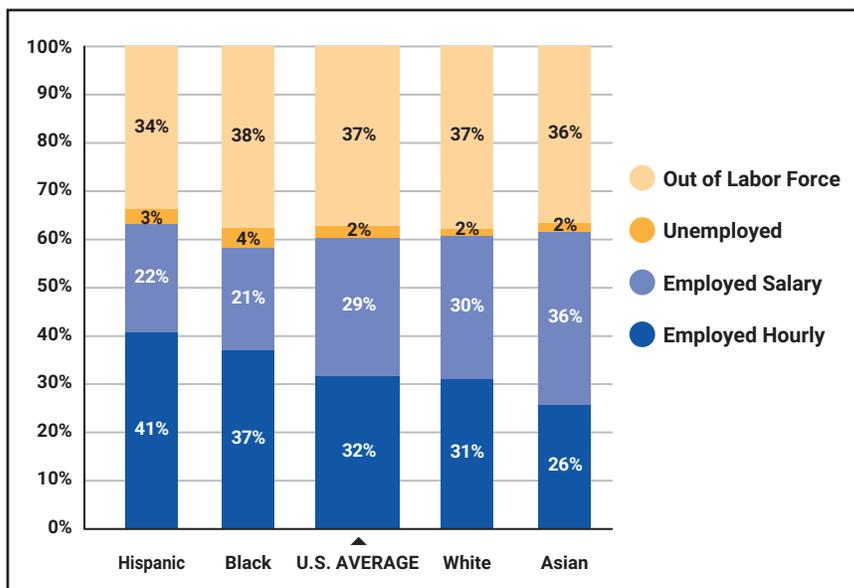


Sources: ALICE Threshold, 2007–2018; Bureau of Labor Statistics—Occupational Employment Statistics, 2018

4 ALICE WORKERS BEAR THE BRUNT OF ECONOMIC FLUCTUATIONS

Over the last decade, the economy has become more dependent on shifting risk to workers. Broader economic volatility – from changes in the price of materials and transportation costs, to impacts related to cyberattacks, natural and human-made disasters, and economic downturns – all directly impact workers’ schedules and wages.¹¹ Of the 258 million working-age adults (16 years and over) in the U.S. in 2018, 32% were paid hourly (Figure 6, middle column, dark blue segment).¹² Hourly paid workers include non-traditional workers within the gig economy, but also many in traditional jobs – especially in retail, health care, food service, and construction – and, increasingly, higher-wage workers who now work by the project or contract.¹³

Figure 6.
Labor Status by Race/Ethnicity, United States, 2018



Sources: ALICE Threshold, 2007–2018; Bureau of Labor Statistics—Labor Force Statistics, 2018

In addition to fluctuations in income, hourly paid workers face a range of challenges in meeting their basic needs each month. They are more likely to have multiple sources of income as they try to cobble together a full-time schedule from part-time jobs. They are often on their own in finding affordable technical support or navigating basic worker safety. They are also less likely to receive benefits such as health insurance, paid time off, family leave, or retirement benefits, especially if they work fewer than 30 hours per week at a single job.¹⁴

Black and Hispanic adults disproportionately work in hourly paid jobs: In 2018, this was the case for 41% of Hispanic workers and 37% of Black workers, compared to 31% of White workers and 26% of Asian workers (Figure 6).¹⁵ Despite the fact that the majority of adults in the U.S. were working in 2018 and most households had at least one worker, only 29% of all workers had the security of a full-time job with a salary. For Black and Hispanic workers, only 21% and 22%, respectively, worked in salaried jobs.¹⁶

“ Since ALICE is more likely to work in jobs that can’t be done remotely, many on-site, essential ALICE workers are more likely to contract COVID-19 while on the job. ”

Adding to the challenge of supporting a family is the large number of adults not working. While only 2% of adults were actively looking for work in 2018, almost 4 in 10 adults were outside the labor force (Figure 6, middle column, light-gold segment), the largest percentage since 1979.¹⁷

ALICE workers are the ones who have been hardest hit by the pandemic – both in terms of wage levels and hours available for those who are working, and in terms of the increased likelihood of becoming unemployed. Since ALICE is more likely to work in jobs that can’t be done remotely, many on-site, essential ALICE workers are more likely to contract COVID-19 while on the job. They are also more likely to work in the industries – food, hospitality, tourism – that have been hardest hit, so they have disproportionately suffered reduced wages and unemployment.¹⁸ These workers are more likely to be Black, Hispanic, and/or women, the same groups who are sustaining a disproportionate number of pandemic-related job losses and reduced wages.¹⁹

5 A GROWING NUMBER OF HOUSEHOLDS LIVE “ON THE EDGE”

For much of the last century, incomes across the income distribution grew at nearly the same pace. Then, beginning in the 1970s, income disparities began to widen. From 1979 to 2016, the average income for the top 1% increased over five times more than that of the middle 60% and over two and a half times more than that of the bottom fifth.²⁰ With that divergence in income has come a divergence in perception: 70% of Americans identify as middle class,²¹ yet one in three households in the middle three income quintiles do not earn enough to afford the ALICE Household Survival Budget.

Today, more households are on the edge of the ALICE Threshold than before the Great Recession. These families are one crisis – a rent increase, car breakdown, or decrease in work hours – away from becoming ALICE. Before the Great Recession, over 6 million households were just above the ALICE Threshold; by the end of the Recession in 2010, the number of ALICE households had increased by 8 million. Faced with reduced wages or unemployment during the COVID-19 pandemic, the 9 million households (8%) that were just above the ALICE Threshold in 2018 could now become ALICE.²² That would bring the total share of households below the ALICE Threshold to 50% – half of all U.S. households facing financial hardship.

6 ALICE EARNS TOO LITTLE TO SAVE, TOO MUCH FOR ASSISTANCE

Low wages make it impossible to save, yet they are often just high enough to keep families from receiving public assistance. As a result, many ALICE families suffer from a vicious cycle of budget shortfalls: A failure to pay bills on time leads to fees, penalties, and low credit scores, which in turn increase interest rates, insurance rates, and costs for other financial transactions (from check-cashing to credit card fees).²³ The costs of financial instability are cumulative and intensify over time.

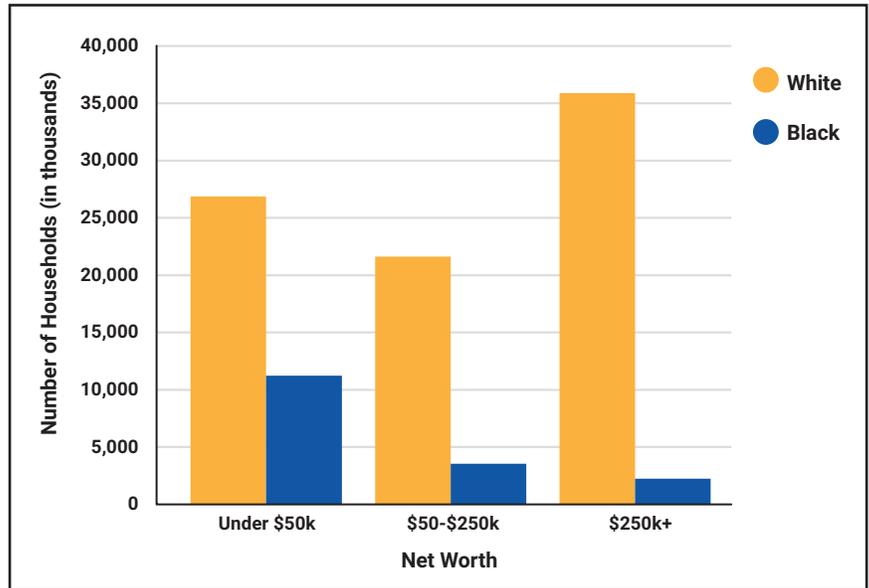
Dreams to build for retirement or put a down payment on a house are dashed. If there is an emergency – anything from a car repair to a medical crisis – there is no savings safety net to fall back on. The lack of savings is widespread in the U.S: 42% of U.S. households had not set aside any money in 2017 that could be used for unexpected expenses or emergencies such as illness or the loss of a job.²⁴

Income disparities have led to even greater disparities in savings among households, especially by race/ethnicity. In 2017, two-thirds of Black households had assets valued at less than \$50,000, while only one-third of White households did (Figure 7). At the other end of the spectrum, 43% of White households had assets of more than \$250,000, compared to only 13% of Black households.²⁵

While ALICE families are not earning enough to afford basic essentials, their earnings are often too high to qualify for assistance. Only a small fraction of struggling families receive public assistance: 29% of households below the ALICE Threshold received assistance from the Supplemental Nutrition Assistance Program (SNAP) in 2018, down from 34% in 2012. An even smaller portion received Supplemental Security Income (SSI) (13%), or Temporary Assistance to Needy Families (TANF) (5%).²⁶ Without access to public assistance, ALICE families are left to make difficult and often heart-wrenching choices about how to make ends meet.

The pandemic is increasing these longstanding disparities in savings and assets. Out of necessity, low-income households are spending (wages, stimulus checks, unemployment benefits, and savings), while high-income households have actually increased their savings during this time.²⁷

Figure 7.
Household Net Worth and Race/Ethnicity, United States, 2017



Source: U.S. Census Bureau—Wealth and Asset Ownership, 2017

7 ALICE IS MORE VULNERABLE TO NATURAL DISASTERS

From floods, hurricanes, and wildfires to pandemics, ALICE households disproportionately bear the impact of crisis and disaster. ALICE families feel the economic impact almost immediately — if they can't work, they lose pay; if there is damage to their home or car, there are immediate repair bills; and if the power goes out, they need money to replace spoiled food supplies.

ALICE households are more likely to live in housing units and communities that are more vulnerable to flooding, fire, and other hazards, primarily because those areas are more affordable. Yet ALICE families do not have the resources to withstand disasters. Often they cannot afford to make protective repairs, evacuate, or take necessary precautions during a public health crisis.²⁸ After a disaster, they take longer to recover, if ever: Because they are less likely to have insurance or savings to repair damage, it is harder to recover from illness, make housing repairs, and pay ongoing bills.²⁹

The increase in natural disasters and the COVID-19 pandemic in particular have also brought to the fore the striking health disparities between different racial/ethnic groups during crises.³⁰ For example, Black, Hispanic, American Indian/Alaska Native, and Pacific Islander individuals have contracted and died from COVID-19 at much higher rates than Whites.³¹ Nationally, as of November 12, 2020, the age-adjusted death rate of Blacks from COVID-19 was 3.0 times higher than that of Whites. Other groups that are smaller and therefore less likely to receive national media attention, including American Indians/Alaska Natives and Pacific Islanders, have mortality rates 3.2 and 2.3 times higher than Whites, respectively. In Arkansas, which has a large Marshallese community, the death rate among Pacific Islanders is a shocking 48 times higher than among Whites.³²

“ALICE households are more likely to live in housing units and communities that are more vulnerable to flooding, fire, and other hazards, primarily because those areas are more affordable.”

At the same time that ALICE workers face these sharply increased risks, they are also essential to the pandemic recovery, as well as to rebuilding from other recent natural disasters. ALICE workers are “Maintainers,” working in occupations that build and repair the infrastructure and educate and care for the past, current, and future workforce.³³ In these roles, they are the pandemic “heroes,” the workers essential to caring for COVID-19 patients and to keeping the economy running by working in food service, grocery stores, and warehouse and fulfillment centers. Yet they receive low wages and little protective gear to keep them and their families safe.³⁴ In the aftermath of hurricanes and wildfires, ALICE workers are essential for debris removal, housing repairs, and rebuilding basic infrastructure. Yet these jobs are nearly impossible to do if workers and their families are in crisis themselves.

AN ESCALATING CRISIS IN MEETING BASIC NEEDS

Not only has the COVID-19 pandemic exposed disparities and vulnerabilities that have long existed in our communities and our society, but it is widening these gaps in profound and interconnected ways, with major impacts on the lives and well-being of households across the United States. This section outlines and highlights ways in which the pandemic has contributed to wider and more deeply entrenched disparities across the ALICE Survival Budget areas. As the impacts of the pandemic are still unfolding, these examples represent conditions at the time this Report was released (December 2020). For regularly updated content on the impact of COVID-19 on ALICE households, visit our website at UnitedForALICE.org/COVID19.

Overall, many households are now seeking public assistance for the first time, and getting assistance for all of these most basic resources can be a difficult and stigmatized process.³⁵ To learn more about the difficult decisions ALICE households face, see United For ALICE's 2019 Report, *The Consequences of Insufficient Income*, at UnitedForALICE.org/Consequences.



Housing is the cornerstone to stability, but it is also the most expensive item in many household budgets. Without safe, affordable housing, families cannot maintain stability in other areas of life, including school and work, and access to health care and healthy food.

HOUSING

Where we live matters; it impacts current and future health and economic well-being.³⁶ Many ALICE households spend a disproportionate amount of their income on housing, limiting their ability to afford other essentials and setting the stage for vulnerability during a crisis.³⁷ Before the pandemic, the number of severely rent burdened households (with rent accounting for more than 50% of their income) was already rising, and that number is projected to grow by at least 11%, to 13.1 million households, by 2025.³⁸

In order to get by, families have to make tough decisions, which often include renting or buying substandard housing that is more susceptible to damage from environmental impacts. By necessity, they may have to borrow at unsustainable rates; have to live in less desirable locations, including unsafe communities and neighborhoods with lower-quality schools, older infrastructure, or a dearth of health care and grocery stores; or have to choose housing that is far from work, leading to longer commutes and higher transportation costs.³⁹

In addition to insufficient income, many households face other barriers to quality housing and prosperous communities, including discrimination and institutionalized racism. In 2018, there were over 31,000 reported acts of housing discrimination nationwide — up 8% from the prior year, and a record high since these statistics were first reported in 1995.⁴⁰ Significant racial disparities still exist in homeownership in particular: In 2018, the homeownership rate was 43% for Black households and 47% for Hispanic households, compared to 73% for White households.⁴¹

The importance of housing as a foundation for both health and financial stability has been made even clearer by COVID-19. The potential number of evictions is at a near-record high, and those living in crowded conditions with lack of space to social distance are disproportionately contracting — and dying from — the virus.⁴² In addition, Black and Hispanic renters have been more likely to fall behind in rent and to face eviction, and Black and Hispanic owners have been more likely to miss or defer mortgage payments during the pandemic.⁴³



Child care is essential for parents to work and children to be prepared for school. Education is one of the best predictors of financial well-being. Yet for families with two children in child care, it is the most expensive item in the family budget, and ALICE families face challenges finding quality education at every level.

CHILD CARE

With working parents making up approximately one-third of the U.S. workforce, child care has become a critical component of the economy as well as a key factor in child development.⁴⁴ Yet the child care sector, the workforce behind the workforce, has been facing economic challenges for the last decade. The lack of affordable, accessible child care costs the U.S. economy an estimated \$57 billion annually in lost productivity, revenue, and earnings.⁴⁵

At the start of the pandemic, virtually all child care centers and schools closed. Even with partial re-opening and distance learning, the long-term impact on children, parents, child care providers, teachers, and the economy has already been severe:

- **Children:** Early learning opportunities are key to closing educational achievement gaps by income or race/ethnicity. Diminished access to these programs and to quality K–12 education will exacerbate existing educational inequities in the long term. Childhood learning is strongly associated with lifetime earnings, with each school year linked to an average of about 10% higher income.⁴⁶
- **Parents:** Parents are juggling work (remote and in-person) and child care in new ways, with the greatest impact on women and parents in less flexible, lower-income jobs — often to the detriment of both parents and children.⁴⁷
- **Child care providers:** Temporary closures and reduced income are taking a lasting toll among child care workers. The Center for American Progress estimates that nationwide, almost 4.5 million child care slots could be lost permanently due to the pandemic.⁴⁸ Between February and April 2020, 370,600 child care workers — 95% of them women — lost their jobs, and by July, only 42% of those jobs had returned.⁴⁹
- **Public school teachers and districts:** With states facing dire budget shortfalls on top of difficult and changing work conditions, there could be a more than 8% reduction in the teacher workforce.⁵⁰
- **The economy:** Without functioning child care and K–12 education for working families, neither local economies nor the national economy can recover.



Food is the most basic of all needs. In the short term, food is the easiest place for a family to skimp on cost, but in the long term, the consequences of a poor diet or food insecurity can include developmental delays in children, compromised performance at school or work, and chronic disease in adults.

FOOD

A healthy diet is basic to good health and daily functioning, and is often taken for granted in a country with vast agricultural resources. Yet access to affordable, high-quality, healthy food continues to be a challenge for many households nationwide. No community is immune to this problem; there are individuals in almost every U.S. county who are food insecure. By 2017, estimates were that up to 18% of the U.S. population lived in a food desert, without sufficient access to a grocery store.⁵¹

When ALICE and poverty-level households do not have enough money for food, they often have no alternative but to buy less food or less healthy food. In 2014, almost 80% of food-insecure families in the U.S. reported purchasing inexpensive, unhealthy food; more than half ate food that was past its expiration date; and 40% watered down their food or drinks. Food insecurity affects health, which impacts school performance, work productivity, and levels of chronic stress.⁵² Short-term effects of food insecurity include fatigue and reduced immune response; in the longer term, there can be developmental, psychological, physical, and emotional harms.⁵³

Food insecurity has increased significantly in 2020. During the first few months of the pandemic, food insecurity doubled nationwide and almost tripled for households with children, and 7% of households reported that they received free food.⁵⁴ Meals and snacks from schools or child care centers, many of which have been closed during the pandemic, typically provide up to two-thirds of children's daily nutritional needs and save families at least \$30 per week per child. Senior food insecurity is also on the rise, up almost 60% from the pre-COVID rate.⁵⁵ Many ALICE households have turned to food pantries/banks, as they are one of the few social services that do not require income verification; ALICE families often earn too much to qualify for SNAP.⁵⁶



Transportation is necessary to get to jobs, housing, grocery stores, child care, school, health care services, and social events. Although public transportation is cheaper, it is not available in many communities. That makes owning a car essential for many — but it is a purchase most ALICE families struggle to afford.

TRANSPORTATION

ALICE households depend on reliable transportation in order to reach jobs, schools and child care, health care, stores, and more. Yet access to transportation is a significant barrier for many ALICE families. Because public transportation is not available in most parts of the U.S., owning or leasing a vehicle is necessary. A car is the most common asset in the U.S., but many lower-income families must buy lower-priced, used vehicles that are usually less fuel-efficient, tend to break down, and need more frequent repairs, which increases expenses. This, in turn, can lead to tardiness or absenteeism at work; missed medical, dental, or social service appointments; limited child care and school options; and limited access to healthy food.⁵⁷ These factors further push ALICE families to the brink of financial instability and make it harder to catch up. That situation is then compounded by crises like the pandemic: In August 2020, for example, 4.3% of auto loan accounts were in hardship, up from 0.5% in April 2019.⁵⁸

Public transportation, when available, is a vital service, especially for lower-income commuters who do not have vehicles. Yet due to COVID-19, many buses, trains, subways, and light-rail lines have had to limit service; overall ridership was down 58% from July 2019 to July 2020.⁵⁹ During the start of the pandemic, many services were cut to protect drivers and workers, with an almost 90% drop in ridership. Public transportation that was already struggling financially will have difficulty reinstating services, even after rider demand increases, as the primary sources of funding — fares, local sales taxes, parking tickets, and other fines — all took a hit during the pandemic.⁶⁰



Health care is often linked to financial hardship. Depending on age, illnesses, and overall health, costs vary widely between families. There are still millions without insurance and even more who cannot access health care due to cost, gaps in service, and scheduling issues.

HEALTH CARE

Poor health can be both a consequence and a cause of financial instability. When basic needs are not met, ALICE and poverty-level families are more likely to face health problems. Access to care; economic factors like employment and income; and environmental factors like housing, air/water quality, and community safety are the primary determinants of health. Individual health behaviors (like diet and exercise) only account for about 30% of health outcomes.⁶¹

Due to lack of health insurance coverage, many families forgo preventative care and become more likely to have an ongoing chronic condition.⁶² A serious health emergency can also lead to a downward financial spiral: Two-thirds of all bankruptcies in the U.S. between 2013 and 2016 were tied to medical issues – because of either high costs for care or time out of work.⁶³

The health impacts of COVID-19 are the most obvious outcomes of the pandemic, not just in terms of fatalities – total U.S. deaths had passed 269,000 by November 2020 – but also in highlighting disparities in health care quality, access, affordability, and the profound effects of institutionalized racism and discrimination. Many low-wage employees have not been provided sufficient safety equipment, resulting in greater exposure. This is especially true for those working in retail, warehousing, restaurants, hotels, pharmacies, hospitals, and nursing homes, with perhaps the most egregious exposure among workers in meatpacking plants.⁶⁴ For all of these reasons, those with the lowest incomes have incurred the greatest number of serious COVID-19 infections.⁶⁵ Similarly, people of color are also at a sharply increased risk of infection, severe illness, and death from COVID-19.⁶⁶ Older adults are at an increased risk as well, and half of U.S. senior households were already unable to afford the basics, much less increased health costs.⁶⁷

The pandemic is also widening health disparities by reducing access for those who need it most, through both hospital closures and growing reliance on telemedicine. The health care costs of the pandemic are adding more pressure on already struggling hospitals, forcing many in rural and low-income communities to close. The alternative – telemedicine – has grown exponentially. Yet for rural or low-income families, or communities without reliable internet services or digital devices, this trend further reduces access to health care.⁶⁸



Technology is an essential need in the modern economy. Without access to basic technology like a smartphone plan, ALICE faces disadvantages in job searches and performance, school work, accessing public benefits, and health care.

TECHNOLOGY

Even before the pandemic, access to technology varied significantly by income and geography – a reality often referred to as the “digital divide.” Across the U.S., 31% of households with income below the ALICE Threshold do not have an internet subscription, compared with only 8% for households above the ALICE Threshold. Rates of access also vary widely by location, for reasons of both availability and cost: The lowest access rates are in rural counties often not covered by high-speed internet service, and where 41% of households below the ALICE Threshold do not have an internet subscription.⁶⁹ For many, that lack of access translates directly to reduced job opportunities, educational opportunities, and access to health care and financial tools.

Because of COVID-19, the digital divide is more exposed than ever – and it is growing. The pandemic is forcing a wide range of workers to utilize new technology platforms, work remotely, and use technology to report and analyze data.⁷⁰ ALICE workers are less likely to have access to the internet and digital devices, and therefore less likely to have these skills or the opportunity to develop them, limiting the types of jobs available to them during the pandemic as well as their longer-term career possibilities. **Low-wage workers are six times less likely to be able to work from home than higher-wage workers.** And increasingly, many of the permanent job losses resulting from the pandemic are in occupations at high risk of automation – particularly those held by already vulnerable workers of color. ALICE workers without digital skills and resources face tougher job prospects ahead.⁷¹

By increasing the digital divide, the pandemic is also increasing the educational divide. Remote learning is hard for many, but it is even harder for those without access to reliable, high-speed internet and computing devices, not to mention space and quiet to participate in classes. For example, teachers and students have reported working outside of fast-food restaurants or other places with free Wi-Fi in order to attend remote classes.⁷²

Additionally, technology plays a critical role in relaying government and news alerts about natural disasters and evacuation orders. In an emergency scenario, slow internet speeds or lack of access altogether can be life-threatening for households living below the ALICE Threshold.



Taxes are an additional expense for ALICE. Because most ALICE households are not eligible for public assistance, they are net contributors and, on average, pay a higher rate of taxes than households in the highest income bracket.

TAXES

While headlines often feature low-income households receiving government assistance, ALICE households are net contributors and pay about 22% of what they earn in income, property, and payroll taxes. Workers, including ALICE, bear the greatest burden of taxation, paying for the majority of government revenue through taxes on labor — individual income taxes account for 47% of government revenue and payroll taxes for 33%. By contrast, taxes on wealth — property taxes, capital gains taxes, and corporate taxes — contribute less than 20% of government revenue, even though wealth cushions households and can be leveraged to help them build even more wealth and access to tax shelters.⁷³ Overall, the federal income tax structure in the U.S. is progressive (those earning higher incomes pay a higher rate of tax). However, this is generally not the case for state, local, payroll, and sales taxes, which are regressive. **Nationwide, the lowest-income taxpayers (the 20% of households with the lowest income) pay state and local tax rates that are over 50% higher than the top 1% of households.**⁷⁴

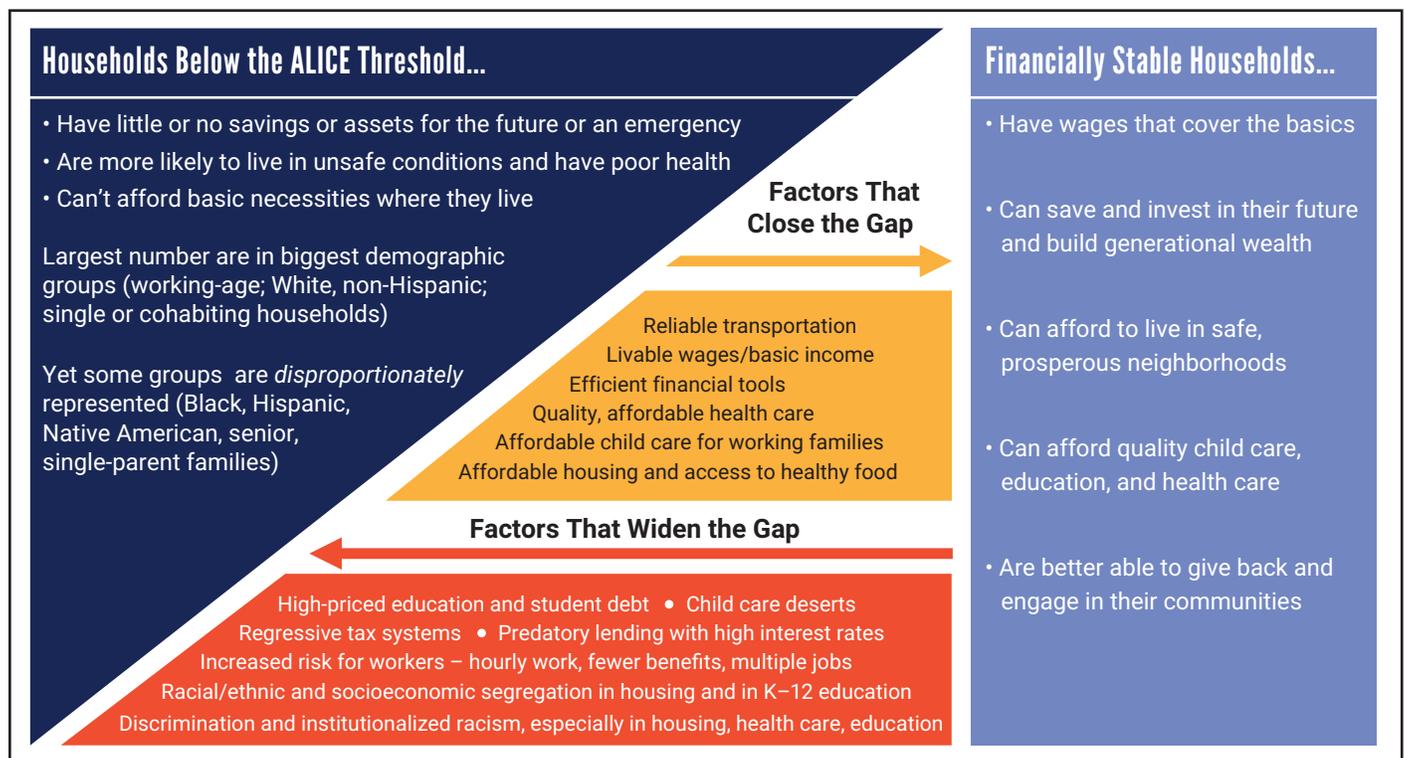
The pandemic has made things more difficult for low-income taxpayers. With many free tax-preparation assistance sites closed, and potential challenges in finding internet access, many have found it harder to file their taxes and receive credits, such as EITC and the child tax credit. Not filing taxes or updating tax return information also delayed stimulus checks for many.⁷⁵

BEYOND RECOVERY: A VISION FOR FINANCIAL STABILITY

This Report shines a spotlight on a system that leaves more than two in five American households struggling to make ends meet. In 2018 – even before 2020’s pandemic and natural disasters – a total of 51 million households were below the ALICE Threshold. United for ALICE research makes it clear that the status quo is not working for millions of households, and the COVID-19 pandemic has pushed our communities and economy to a tipping point. During this period of crisis, not only are families dealing with imminent risks to health and safety, but many are facing reduced wages or unemployment and are forced to deplete savings, accumulate debt, and make other sacrifices just to get by. And when eviction moratoria, renter payment plans, and mortgage forbearance end, many of these families will not be able to pay backlogged balances and will risk losing their homes. Without substantial intervention, it is likely that the 9 million households who were just above the ALICE Threshold in 2018 will become ALICE. **This means that half of all U.S. households could be in poverty or be ALICE by the end of the pandemic.**

Now is the time to reimagine this system, create new policies and institutions, and ensure that all households earn enough to meet their basic needs. This moment calls for significant action; it is a critical juncture where the decisions we make will shape the path of the future economy.⁷⁶ To make these crucial decisions, it is important to first examine both the barriers to and facilitators of financial stability. The factors that work to widen or close the gap between living below the ALICE Threshold and being financially stable are outlined in Figure 8.

Figure 8.
Closing the Gap: Moving ALICE Households Toward Financial Stability



Note: Sources for this figure are included following the Endnotes for this Report

NEXT STEPS: A VISION FOR ALICE

Intervention is needed across the board — in business, government, nonprofit, and educational institutions — not just to recover, but to set the groundwork for a more equitable future. Current policy is primarily designed to fill short-term needs for basic survival; it is not designed to bring families to financial stability, much less to ensure a sustainable future.⁷⁷ As a result, the amount of public assistance households receive, even when added to wages (more than half of government spending on assistance for low-income households goes to working families), falls far short of what is actually needed. An economy where half of all households cannot buy even basic necessities cannot sustain economic growth.

Overcoming the magnitude of financial hardship, the extent of the structural imbalance between costs and wages, and the depth of institutional racism will require decisive action. The ALICE framework and data can provide the underpinnings necessary to guide this process in three key ways:

- **Include ALICE at the table:** ALICE needs to be included in the policymaking process at all levels. These firsthand voices provide an often ignored perspective. It is important to hear stories of ALICE's lived experience — of struggles, triumphs, and navigating the very systems that policymakers aim to improve. Putting a face to this experience is key to reaffirming the inherent worth and dignity of all, regardless of income. ALICE can also share real-time problems, which can inform priority areas — for example, identifying where there are child care or food deserts, where public transportation routes or timetables limit employment opportunities, which health centers engage in discriminatory practices, or where housing is unsafe. ALICE voices can be heard when policymakers and business leaders who have themselves been ALICE share their experiences; when workers participate in workers' councils, unions, or policy convenings about "the future of work"; and when ALICE participates in their community and votes: ALICE and poverty-level voters make up more than one-third of the electorate.⁷⁸
- **Use ALICE measures:** Inequities can only be addressed if disparities are identified and tracked over time. The ALICE measures provide the necessary tools and data to better gauge the health of the overall economy. Specifically, it is time to replace the FPL. The Household Survival Budget provides a more realistic estimate of the local cost of basics for every county in the country; the ALICE Threshold then provides a more accurate measure of how many households are struggling financially; and the ALICE Essentials Index shows how costs are growing over time. Using these measures together is critical to accurately portray the scope of financial hardship and which demographic groups are disproportionately impacted, as well as to ensure that policy reflects the growth in the cost of essential goods over time.
- **Make data-informed decisions:** Good data is the essential foundation for effective policy. ALICE measures can also be explored along with the location of key community resources, and analyzed alongside data on health, education, and social factors. To address pressing, immediate needs, mapping ALICE with community resources shows where gaps exist so that stakeholders can direct assistance to those areas. To address more ingrained, interconnected challenges, ALICE data can be compared with other indicators such as food insecurity, internet access, life expectancy, grocery-store access, rent burden, and homeownership. This analysis can help identify underlying causes of hardship and barriers to mobility, as well as highlight areas of success. In addition, the Census is a key metric for the ALICE Threshold; an accurate Census count is especially important for small groups. The marginalization of disadvantaged groups has traditionally started with undercounting them, from enslaved Africans who were counted as 3/5 of a person to American Indians/Alaska Natives who were undercounted in the last three Censuses: by 12% in 1990, 0.7% in 2000, and 5% in 2010.⁷⁹

“ALICE needs to be included in the policymaking process at all levels.”

Knowing where ALICE households live can help federal, state, and local governments target preparation, response, and assistance for natural disasters and public health crises. Because ALICE households and communities do not have the same resources as their wealthier counterparts, such as insurance or savings, local responders know they will need more assistance over a longer period of time.⁸⁰ In addition, knowing which customers are ALICE can help companies plan where to develop new products; knowing which employees are ALICE can help employers deploy new skills training and strengthen career paths.⁸¹ And finally, understanding which patients are ALICE can help health care providers not only address presenting health issues, but work with community stakeholders to confront the underlying problems.⁸² (To see examples of ALICE data mapped with key indicators visit UnitedForALICE.org/indicators/New-Jersey.)

Our **Vision for ALICE** is a country where ALICE families not only have sufficient income to afford the basics but can also save and invest in their future. Having enough income for safe, affordable housing, quality child care, adequate food, reliable transportation, quality health care, and sufficient technology not only has the immediate impact of fulfilling essential needs, but it also has a ripple effect across all aspects of life for ALICE households (Figure 9). It means that households can build their credit scores and avoid late fees, predatory lending, and higher interest rates.⁸³ That, in turn, means that families have more resources to use to reduce risks (e.g., by purchasing insurance), stay healthy (e.g., by getting preventative health care), or save and invest in education or assets that could grow over time (e.g., by buying a home or opening a small business). Instead of a downward cycle of accumulating fees, debt, and stress, families can have an upward cycle of savings and health that makes them even better able to be engaged in their communities and, in turn, enjoy a reasonable quality of life.

When ALICE households can afford the basics, there is a significant positive impact on local communities and the wider economy. Financial stability leads to greater economic activity, greater tax revenue, lower levels of crime, and fewer demands on the social safety net, allowing more investment in vital infrastructure, schools, and health care (Figure 9).⁸⁴ This is a vision not only for ALICE, but for the nation as a whole.

Figure 9.
Benefits of Meeting Basic Needs

If households have sufficient income for...	Impact on ALICE Households	Impact on the Community
 Safe, Affordable Housing	Improved health through safer environments and decreased stress, improved educational performance and outcomes for children, greater stability for household members, a means to build wealth for homeowners	Less traffic, lower health care costs, better maintained housing stock, lower crime rates, less spending on homelessness/social services
 Quality Child Care and Education	Improved academic performance, higher lifetime earnings, higher graduation rates, improved job stability/access for parents, better health	Decreased racial/ethnic and socioeconomic performance gaps, decreased income disparities, high return on investment (especially for early childhood education)
 Adequate Food	Decreased food insecurity, improved health (especially for children and seniors), decreased likelihood of developmental delays and behavioral problems in school	Lower health care costs, improved workplace productivity, less spending on emergency food services
 Reliable Transportation	Improved access to job opportunities, school and child care, health care, retail markets, social services, and support systems (friends, family, faith communities)	Fewer high-emissions vehicles on the road, more diverse labor market, decreased income disparities
 Quality Health Care	Better mental and physical health (including increased life expectancy), improved access to preventative care, fewer missed days of work/school, decreased need for emergency services	Decreased health care spending and need for emergency services, fewer communicable diseases, improved workplace productivity, decreased wealth-health gap
 Reliable Technology	Improved access to job opportunities, expanded access to health information and telemedicine services, increased job and academic performance	Decreased “digital divide” in access to technology by income, increased opportunities for civic participation
 Savings	Ability to withstand emergencies without impacting long-term financial stability and greater asset accumulation over time (e.g., interest on savings; ability to invest in education, property, or finance a secure retirement)	Greater charitable contributions, less spending on emergency health, food, and senior services

Note: Sources for this figure are included following the Endnotes for this Report

ENDNOTES

1 Note: A household consists of all the people who occupy a housing unit. In this Report, households do not include those living in group quarters such as a dorm, nursing home, or prison. American Community Survey. (2018). *1-year and 5-year estimates*. U.S. Census Bureau. Retrieved from <https://data.census.gov/cedsci/>; United for ALICE (2020). The ALICE Threshold, 2018. *Research Center: National Comparison*. Retrieved from www.UnitedForALICE.org/national-comparison

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4 Note: The groups shown in the following text overlap across categories (age, household type, race/ethnicity); households are counted in all relevant groups. 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 Report, the Asian, Black, 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.

5 Note: "...Black or African American: A person having origins in any of the Black racial groups of Africa. It includes people who indicate their race as "Black or African American," or report entries such as African American, Kenyan, Nigerian, or Haitian.

American Indian and Alaska Native: A person having origins in any of the original peoples of North and South America (including Central America) and who maintains tribal affiliation or community attachment. This category includes people who indicate their race as "American Indian or Alaska Native" or report entries such as Navajo, Blackfeet, Inupiat, Yup'ik, Central American Indian groups, or South American Indian groups...

Native Hawaiian and Other Pacific Islander: A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands. It includes people who reported their race as "Fijian," "Guamanian or Chamorro," "Marshallese," "Native Hawaiian," "Samoan," "Tongan," and "Other Pacific Islander" or provide other detailed Pacific Islander responses.

Two or More Races [to keep to style]: People may choose to provide two or more races either by checking two or more race response check boxes, by providing multiple responses, or by some combination of check boxes and other responses. For data product purposes, "Two or More Races" refers to combinations of two or more of the following race categories: "White," "Black or African American," "American Indian or Alaska Native," "Asian," "Native Hawaiian or Other Pacific Islander," or "Some Other Race." (U.S. Census Bureau, Population Estimates Program (PEP). (n.d.). Race. Retrieved from <https://www.census.gov/quickfacts/fact/note/US/RH1425219>)

Hispanic or Latino: "Person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race." (U.S. Census Bureau. (n.d.) About Hispanic origin. Retrieved from <https://www.census.gov/topics/population/hispanic-origin/about.html#:~:text=OMB%20defines%20%22Hispanic%20or%20Latino,or%20origin%20regardless%20of%20race.>)

6 Note: Collectively, LGBTQ+ people are more likely to live in poverty compared to straight cis-gender people. However, there are important within-group differences. For example, transgender people and bisexual cisgender women experience the highest rates of poverty, while gay cisgender men – particularly those in married couples – are less likely to have low incomes than other LGBTQ+ groups.

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