The cost of living for the average household in Culpeper County is above the Federal Poverty Level of $12,880 for a single adult and $26,500 for a family of four. It does not include savings for emergencies or college. The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan, and taxes. It does not include savings for emergencies or college.

In 2021, household costs in every county in Virginia were well above the Federal Poverty Level. In 2021, households in Culpeper County were in financial hardship, meaning their income was insufficient to cover household survival expenses. Financial hardship has changed over time in Culpeper County.

The cost of everyday expenses can vary greatly among households. In 2021, households in Culpeper County who were below the ALICE Threshold spent an average of $85,274, while those above the threshold spent $145,014. The ALICE Threshold is the income line at which households can meet their basic needs. In 2021, 66% of households in Culpeper County were below the ALICE Threshold.

Households below the ALICE Threshold in 2021 were more likely to be female-headed, single, and have children. Seniors (65+) were more likely to be ALICE than other age groups. By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the lowest income level and education level. The most common reasons for being below the ALICE Threshold were limited income and increases in household costs. Financial hardship is not equally distributed.

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