

# ALICE IN THE CROSSCURRENTS

2024  
UPDATE

## AN UPDATE ON FINANCIAL HARDSHIP IN VIRGINIA

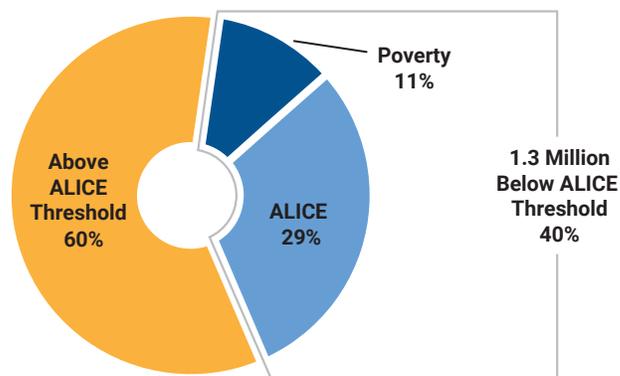
In 2022, financial hardship in Virginia continued to be shaped by the conflicting economic forces of the pandemic, and remained substantially undercounted by official measures.

These powerful crosscurrents — COVID-19, inflation, wage growth, and the expansion and expiration of [pandemic public assistance](#) — impacted how many Virginia households were below the [ALICE Threshold of Financial Survival](#).

Between 2021 and 2022, the number of households in poverty in Virginia increased by 21,319 (to 11% of all households) and the number of ALICE households increased by 66,124 (to 29% of all households), continuing a more than decade-long trend in the growth of households living in financial hardship. **In 2022, of the 3,338,674 households in Virginia, 1,337,175 — 40% — were below the ALICE Threshold.**

With the latest data from the [American Community Survey](#) (2022), the [U.S. Census Bureau's Household Pulse Survey](#) (2023), and the [Federal Reserve Board's Survey of Household Economics and Decisionmaking](#) (SHED) (2022), this Update highlights the conflicting forces that continue to present opportunities for, and barriers to, financial stability in Virginia.

Total Households in Virginia = 3.3 Million



### KEY TERMS

- **ALICE: Asset Limited, Income Constrained, Employed** — households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.
- **ALICE Household Survival Budget:** Reflects the minimum costs of household necessities in Virginia (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs, calculated for all U.S. counties
- **Below ALICE Threshold:** Includes households in poverty and ALICE households combined
- **ALICE Essentials Index:** A measure of the average change over time in the costs of essential goods and services

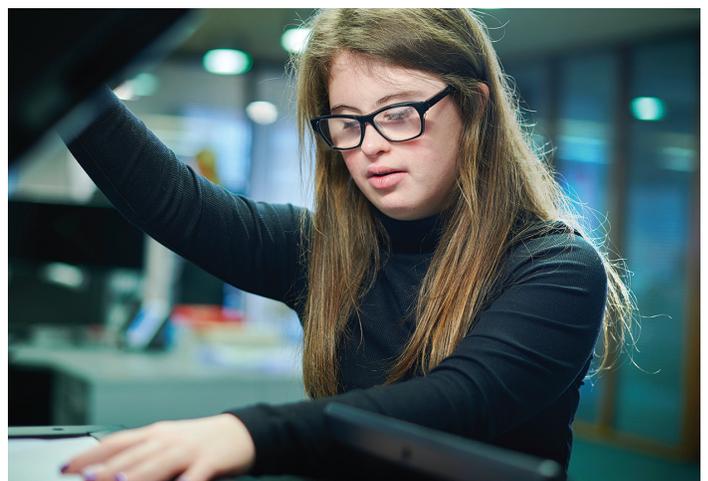


United Ways of Virginia

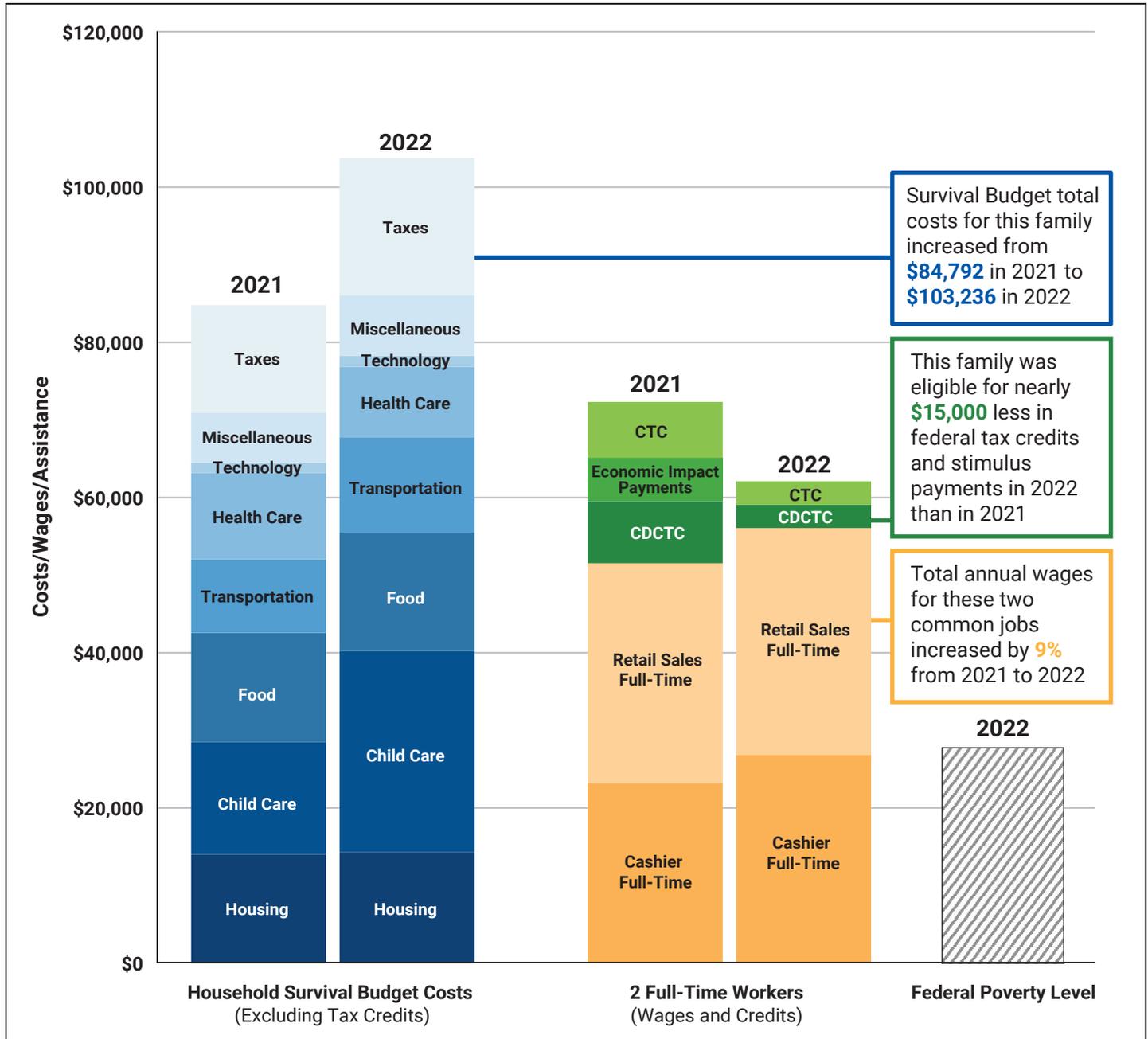
# HOUSEHOLD COSTS, PUBLIC ASSISTANCE, AND WAGES

Financial hardship among Virginia households shifted from 2021 to 2022 based primarily on three factors:

- **Costs:** From 2021 to 2022, the ALICE Household Survival Budget for a single adult in Virginia increased from \$30,516 to \$31,944, well above the FPL of \$13,590. For a family of four with an infant and a preschooler, the budget (including tax credits) increased from \$70,788 to \$98,040, well above the FPL of \$27,750. Excluding tax credits, costs for a family of four totaled \$103,236 in 2022, up from \$84,792 in 2021. (More data on inflation is available in the [ALICE Essentials Index](#) June 2024 Update.)
- **Public assistance:** Pandemic assistance had the most pronounced effects on families with children. The Economic Impact Payments and the expansions of the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) helped many ALICE families through 2021. But this assistance was substantially reduced when the [2021 American Rescue Plan](#) expired, stimulus payments ended, and tax credits reverted to 2020 levels. In 2022, a family of four with an infant and a preschooler in Virginia was eligible for approximately \$15,000 less in maximum federal tax credits and stimulus payments than in 2021.
- **Wages:** As pandemic assistance wound down, wages increased for most low-wage jobs. For example, median retail sales wages in Virginia increased from \$13.62 per hour in 2021 to \$14.05 per hour in 2022.



# Comparison of Costs, Public Assistance, and Wages, Family of Four, Virginia, 2021 and 2022



Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time income is calculated based on 40 hours per week.

Sources: ALICE Threshold, 2021 and 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2021 and 2022; Internal Revenue Service, tax credits—CTC, CDCTC, EITC, 2021 and 2022; U.S. Department of the Treasury, 2022 and 2023.

See page 13 for Household Survival Budget sources and visit [UnitedForALICE.org/Household-Budgets/Virginia](https://UnitedForALICE.org/Household-Budgets/Virginia) to see the Household Survival Budget for all counties and for any household composition.

Across the country, between 2019 and 2022, [wages for the lowest-paid jobs increased](#) at a faster rate than at any point since 1979. This was in part due to a [tighter labor market](#) in which workers reevaluated their employment situation in the wake of the pandemic and inflation, and employers had to offer more competitive wages to attract and retain them. Minimum wage increases in some states also contributed to this effect. From 2019 to 2022, the minimum wage in Virginia increased from \$7.25 per hour (when the state was following the Federal minimum wage) to \$11.00 per hour. [In January 2021, Virginia implemented its first minimum wage increase since 2010.](#) The federal minimum wage has remained at \$7.25 per hour.

While wage increases helped fill the gap when pandemic assistance ended, they were not enough to make up for years of falling behind. In 2022, of the 20 most common occupations in Virginia as reported by the Bureau of Labor Statistics (BLS), 60% still paid less than \$20 per hour. And of the workers in these 20 most common occupations, 33% were below the ALICE Threshold in 2022. Occupations with the largest share of ALICE workers included cooks, personal care aides, nursing assistants, cashiers, stockers/order fillers, and waiters/waitresses.

## Labor Characteristics of Most Common Occupations, Virginia, 2019–2022

Most Common Occupations	Total Employment, 2022 (BLS)	Percent of Workers Below ALICE Threshold, 2022 (ACS PUMS)	Median Hourly Wage, 2022 (BLS)	Percent Change in Wage, 2019–2022 (BLS)
Fast Food and Counter Workers	94,940	43%	\$12.61	30%
Retail Salespersons	93,280	40%	\$14.05	21%
General and Operations Managers	89,710	16%	\$56.31	-4%
Cashiers	86,420	52%	\$12.90	23%
Software Developers	84,220	5%	\$62.97	N/A
Driver/Sales Workers and Truck Drivers	81,650	35%	\$19.68	8%
Stockers and Order Fillers	74,270	46%	\$15.32	21%
Customer Service Representatives	70,850	39%	\$17.57	11%
Office Clerks, General	70,350	35%	\$18.37	15%
Registered Nurses	69,510	14%	\$38.32	13%
Management Analysts	65,200	8%	\$49.75	6%
Cooks	61,630	55%	\$14.45	19%
Personal Care Aides	58,670	55%	\$12.02	18%
Elementary and Middle School Teachers	55,500	15%	\$29.30	-8%
Waiters and Waitresses	52,300	43%	\$14.08	42%
Laborers and Movers, Hand	51,070	40%	\$17.10	30%
Accountants and Auditors	49,030	11%	\$38.40	3%
Administrative Support Supervisors	39,990	22%	\$29.35	7%
Bookkeeping, Accounting, and Auditing Clerks	37,400	22%	\$21.45	7%
Nursing Assistants	36,830	54%	\$15.68	17%

Note: BLS = Bureau of Labor Statistics; ACS PUMS = American Community Survey Public Use Microdata Sample. Occupation titles and percent of workers below the ALICE Threshold come from ACS PUMS. ALICE Threshold status is determined by comparing workers' household income to the Household Survival Budget for their household composition and location. Employment and wage numbers are from BLS and are matched to the closest PUMS occupation title (which are generally broader than those in BLS). The 2019 median wage for Software Developers is missing/renamed in the BLS dataset, therefore we cannot calculate the percent change in wage, 2019-2022.

Sources: ALICE Threshold, 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2022; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2022

To see the most common occupations for workers below the ALICE Threshold in your community, visit [UnitedForALICE.org/ALICE-EVD](https://UnitedForALICE.org/ALICE-EVD). For more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit [UnitedForALICE.org/Labor-Force/Virginia](https://UnitedForALICE.org/Labor-Force/Virginia).

# Financial Hardship Over Time

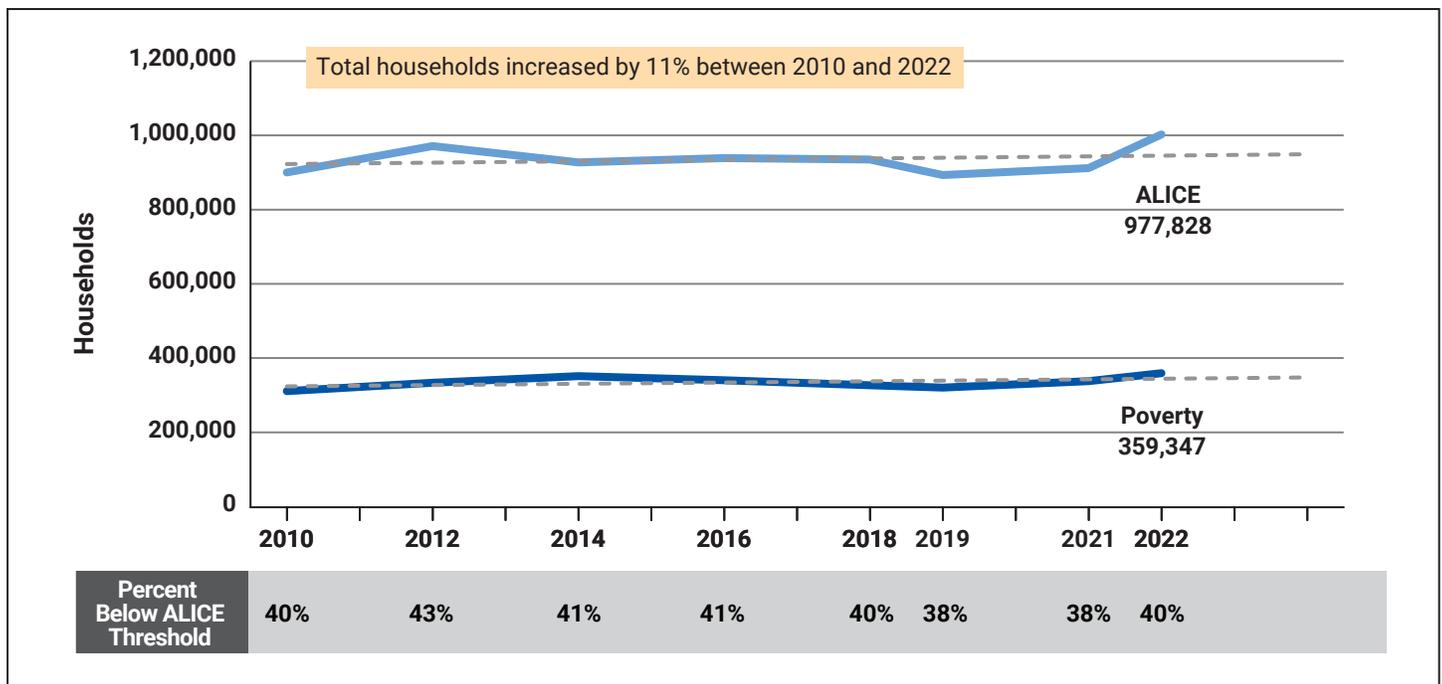
Despite some ups and downs in rates of financial hardship since the end of the Great Recession (2010–2022), **the number of ALICE households in Virginia has remained stubbornly high.** During this period, the total number of households in the state increased by 11%, households in poverty increased by 16%, and the number of ALICE households increased by 9%. By 2022, 11% (359,347) of all households were below the FPL, and 29% (977,828) of all households were ALICE – a combined 40% (1,337,175) of households struggling to make ends meet.

from 38% of households below the ALICE Threshold in 2019 to 40% in 2022 (from 1,213,684 to 1,337,175 households).

This consistent trend – a growing number of households that are struggling financially, often ineligible for public assistance, and undercounted by official measures – represents a major vulnerability in our economic system. It also suggests that overall social and economic policies are falling short in addressing the root causes of financial instability.

Narrowing the focus to the period around the COVID-19 pandemic, the rate of financial hardship in Virginia increased

## Households by Income, Virginia, 2010–2022



Note: The gray dashed trend lines in this figure highlight the general direction of the point-in-time data for the years shown. These lines indicate whether the numbers of ALICE and Poverty-Level households have been generally increasing, decreasing, or remaining flat. However, the ALICE and Poverty trend lines are not statistically significant, and caution should be used when making predictions.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

To see additional data on financial hardship over time in Virginia, visit [UnitedForALICE.org/Virginia](https://UnitedForALICE.org/Virginia).

# SPOTLIGHT ON ALICE DEMOGRAPHICS

## Families With Children

While recent attention has focused on the rising [Supplemental Poverty Rate](#) for children following the expansion and reversal of Child Tax Credits during and after the pandemic, longer-term trends tell a different, more nuanced story in Virginia.

Overall the total number of households with children in Virginia has remained flat (less than a 1% change from 2010 to 2022). Married-parent households fell slightly in number from 635,263 in 2010 to 629,293 in 2022 (down 1%), and single-female-headed households had a bigger drop, falling from 207,023 in 2010 to 193,291 in 2022 (down 7%). At the same time, the number of single-male-headed households

increased, from 58,967 in 2010 to 69,822 in 2022 (up 18%). Overall, the number of married-parent and single-female headed ALICE households with children in Virginia have decreased from 2010 to 2022, yet the number of single-male headed ALICE households with children has increased considerably (up 33%).

By 2022, 35% of families with children in Virginia were below the ALICE Threshold. And longstanding disparities in financial hardship by household type remained: 76% of single-female-headed families and 60% of single-male-headed families were below the ALICE Threshold in 2022, compared to 19% of married-parent families.

## Households With Children, Virginia

	Married-Parent	Single-Female-Headed	Single-Male-Headed
<b>Percent Change 2010 to 2022</b>			
Total Households	▼ Decreased 1%	▼ Decreased 7%	▲ Increased 18%
Households in Poverty	▼ Decreased 15%	▼ Decreased 8%	▼ Decreased 5%
ALICE Households	▼ Decreased 9%	▼ Decreased 5%	▲ Increased 33%
<b>Percent Below ALICE Threshold, 2022</b>	<b>19%</b>	<b>76%</b>	<b>60%</b>

*Note: Poverty rates for families with children differ from rates for individual children, in part due to different surveys and in part because there are often multiple children in a single household, which can accentuate swings.*

*Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022*

### THE COST OF CHILD CARE

Child care remains one of the highest Survival Budget costs for households with children, and the [child care system](#) is still feeling the impact of the COVID-19 pandemic. Provider shortages and lack of affordable care present fewer options for parents. According to the October 2023 Household Pulse Survey, when families in Virginia were asked what they did when child care was closed, unavailable, or unaffordable, the most common responses for respondents below the ALICE Threshold were to take unpaid leave (28%), to cut work hours (23%), or to supervise one or more children while working (18%).

# Households Headed by People Age 65 and Over

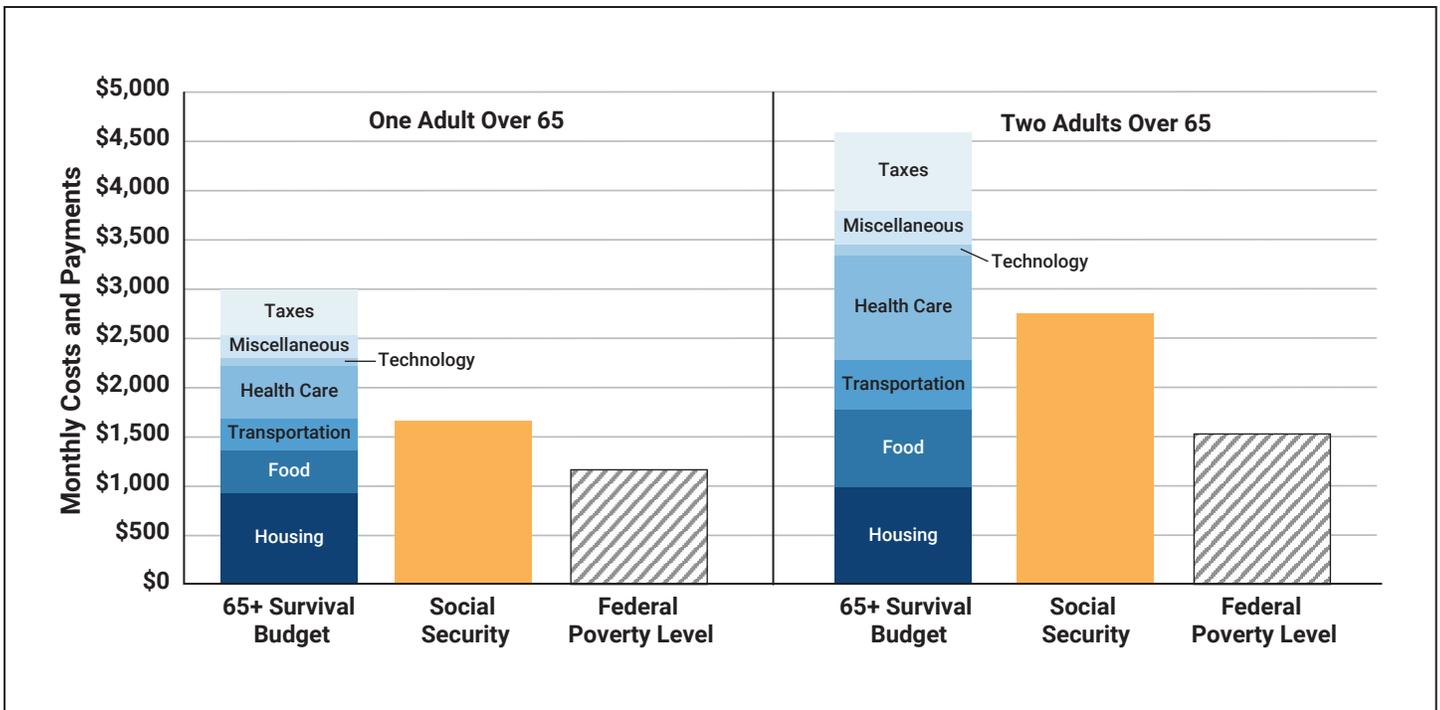
With the [aging of the Baby Boomer generation](#), households headed by people age 65 and over are the fastest-growing age group in Virginia (up 45% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE Threshold (up 35% during the same period).

In 2022, 48% of Virginia’s 65+ households were below the ALICE Threshold (415,217). While Social Security helps [reduce the poverty rate for households headed by older adults](#) (11% in Virginia in 2022), benefits have not been enough to help bring older adults to financial stability.

As a result, for more than a decade, a substantial number of these households have been ALICE (37% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in Virginia were \$1,335 more than the [average Social Security payment](#) of \$1,657.

With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, nearly 365,800 people age 65 and over living below the ALICE Threshold in Virginia did not have retirement savings beyond Social Security, and nearly 64,300 were working.

## Monthly ALICE 65+ Survival Budget Total, Average Monthly Social Security Payments, and the Federal Poverty Level, Virginia, 2022



Note: See page 13 for a breakdown of monthly ALICE 65+ Survival Budget costs.

Sources: ALICE 65+ Survival Budget, 2022 (see the ALICE [Methodology](#) for details); Social Security Administration, 2022

# Black, Hispanic, and Indigenous Households

Rates of financial hardship differ substantially by race/ethnicity in Virginia due to [persistent systemic racism, discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability. In 2022, 54% of Black, 48% of Hispanic, and 41% of households headed by someone of Two or More Races were below the ALICE Threshold in Virginia, compared to 36% of White and 32% of Asian households. Rates of financial hardship were also higher among smaller Indigenous populations in the state: 46% of American Indian/Alaska Native households and 42% of Native Hawaiian/Pacific Islander households were below the Threshold in 2022. These disparities were also mirrored in access to health care and employment.

- **Health:** According to the Federal Reserve SHED (October 2022), in the [South Atlantic Census Region](#) (which includes Virginia) 37% of Black and 37% of Hispanic respondents reported that during the previous year they went without health care (prescription medicine, seeing a doctor, mental health care, or dental care) because they couldn't afford it, compared to 27% of White respondents below the Threshold.
- **Employment:** Black and Hispanic workers were more likely than White workers to experience [disruptions in employment](#) during the pandemic. And gaps in employment persist, especially for Black Virginians: 10% of Black workers below the ALICE Threshold were not currently working but looking for work in 2022 – higher than the rate for all workers below the Threshold (7%) and much higher than for workers above the Threshold (2%).



# Household Financial Status and Key Demographics, Virginia, 2022

	Total	Below ALICE Threshold	<span style="color: #0056b3;">■</span> Poverty <span style="color: #4f81bd;">■</span> ALICE <span style="color: #f4a460;">■</span> Above ALICE Threshold		
<b>ALL HOUSEHOLDS</b>	3,338,674	1,337,175	11%	29%	60%
<b>AGE</b>					
Under 25 Years	129,075	93,398	34%	38%	28%
25 to 44 Years	1,110,811	419,968	10%	28%	62%
45 to 64 Years	1,226,221	408,592	9%	24%	67%
65 Years and Over	872,567	415,217	10%	37%	52%
<b>RACE/ETHNICITY</b>					
American Indian/ Alaska Native	7,865	3,605	8%	38%	54%
Asian	194,970	61,716	5%	26%	68%
Black	613,124	333,045	13%	41%	46%
Hispanic	239,930	114,442	6%	42%	52%
Native Hawaiian/ Pacific Islander	2,108	895	9%	34%	58%
Two or More Races	157,715	64,276	7%	34%	59%
White	2,155,996	768,585	6%	29%	64%
<b>HOUSEHOLD TYPE</b>					
Married With Children	629,293	119,014	4%	15%	81%
Single-Female- Headed With Children	193,291	147,367	36%	40%	24%
Single-Male-Headed With Children	69,822	41,554	14%	45%	40%
Single or Cohabiting, Under 65, no Children	1,573,701	614,023	10%	29%	61%
<b>RURAL/URBAN</b>					
Rural	406,131	199,318	16%	33%	51%
Urban	2,932,543	1,137,857	10%	29%	61%

Note: The groups shown in this figure are based on head of household and overlap across categories. 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 Update, the American Indian/Alaska Native, Asian, Black, Native 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. Counties are defined as rural or urban based on the USDA's designation of metropolitan or non-metropolitan at the census tract level. Counties with 50% or more of the population in metropolitan tracts are designated as urban; those with 50% or more of the population in non-metropolitan tracts are designated as rural.

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

# ALICE REMAINS IN THE CROSSCURRENTS

Many ALICE households face [ongoing distress](#) because they have not recovered from the Great Recession, debt accumulation, a job loss, or other major challenges. Many are working hard and still struggling to find safe housing, quality child care, nutritious food, accessible health care, and reliable transportation that they can afford. Rising wages and pandemic assistance mitigated some of the financial impact of business disruptions, a health crisis, and rising inflation that characterized the past few years. Yet 40% of households in Virginia were still struggling in 2022 — [ranking](#) Virginia 24<sup>th</sup> among all states and the District of Columbia in financial hardship (with 1<sup>st</sup> representing the lowest rate of hardship). Insights from the SHED and the Household Pulse Survey help explain why:



## Inflation is Hitting ALICE Harder

- **The cost of basics** is increasing faster than the overall rate of inflation, as reported by the [ALICE Essentials Index](#). And it continues to be as difficult for ALICE to keep up with bills as at the height of the pandemic. According to the Household Pulse Survey, 51% of households below the ALICE Threshold in Virginia reported that it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses in October 2023, similar to 49% in August 2020.
- **Housing costs** are on the rise in many parts of the state, and the impact is greater for those who were already struggling financially. According to the SHED, in 2022, 43% of households below the ALICE Threshold in the Virginia reported that their rent or mortgage had increased in the prior 12 months (compared to 31% of households above the Threshold).

## Changes in Public Assistance Impact ALICE

- **Food assistance:** Increased need for food assistance was a hallmark of the pandemic. Food pantries experienced a substantial increase in [demand for services](#), and Supplemental Nutrition Assistance Program (SNAP) [eligibility criteria broadened and monthly payments increased](#) (through February 2023). In 2022, the need remained high, with one in six Americans (49 million) [receiving private charitable food assistance](#) — down from the height of the pandemic, but still up markedly from 40 million in 2019. In part due to the SNAP income eligibility level in Virginia (200% of the FPL), public food assistance was not accessible to all households who were struggling financially: Only 38% of all Virginia households in poverty and 15% of all ALICE households participated in SNAP in 2022. Among all eligible people, [estimated SNAP participation rates were higher](#).
- **Rent:** With rising costs, the expiration of [pandemic rental assistance](#) and the end of both [state](#) and [federal eviction bans](#), many Virginians continued to struggle to pay their rent. In 2022, 69% of households below the ALICE Threshold in Virginia were rent burdened (paying more than 30% of their income on rent) and 43% were severely rent burdened (paying more than 50% of their income on rent). And according to the Household Pulse Survey, in October 2023, 12% of renter households below the ALICE Threshold in Virginia were behind on rent payments, down from 17% in August 2020.

# ALICE is Less Prepared for Crises and Retirement

- **ALICE struggles to save:** According to the SHED, in 2022, only 37% of households below the ALICE Threshold in Virginia had emergency savings (or rainy day funds) that would cover their expenses for three months in the event of sickness, job loss, economic downturn, or another emergency – considerably lower than the rate for those above the Threshold (76%).
- **ALICE faces unexpected medical expenses:** According to the SHED, 20% of respondents below the ALICE Threshold in Virginia incurred an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance in 2022, similar to 21% in 2021. Medical debt generally reflects [poorer health](#) and lower rates of health care coverage, and can lead to [lower credit scores](#) and [additional financial hardship](#). Additionally, the [consequences of medical debt](#) are not experienced equally; those with lower incomes and people of color are more likely than their counterparts to be contacted by collection agencies and denied future care.
- **Financial hardship impedes retirement savings:** According to the SHED, in 2022, while 29% of all non-retired adults and 38% of non-retired adults above

the ALICE Threshold in Virginia reported that their retirement savings plan was currently on track, only 15% of those below the Threshold reported the same.

- **Financial hardship takes a toll on mental health:** The negative impact of financial stress on mental health has been [well established](#). According to the Household Pulse Survey, 20% of respondents below the ALICE Threshold in Virginia reported feeling nervous, anxious, or on edge nearly every day over the prior two weeks in October 2023 – slightly improved from August 2020 (23%), yet still double the rate for those above the Threshold (10% in 2023).

This research shows a clear trend in our communities and our economy: Financial hardship is widespread, and it is not going away. The current system is not working for ALICE. The narrative in this Update helps make the case for innovative, cross-sector change in Virginia and across the U.S. The data, tools, and resources on the [United For ALICE](#) website can equip business, government, education, and nonprofit leaders to make data-informed decisions that address the root causes of financial hardship. Collaborative effort at all levels – local, state, and federal – will be needed to change the trajectory for ALICE households.



# ALICE ONLINE

Visit [UnitedForALICE.org](https://UnitedForALICE.org) to explore interactive data and resources. Click the icons below to get started.

 <p><b>Interactive Maps</b> Data at the state, county, municipal, and ZIP-code levels</p>	 <p><b>ALICE Demographics</b> Information about ALICE households by age, race/ethnicity, household type, and location</p>	 <p><b>County Reports</b> An in-depth look at ALICE data, county by county</p>
 <p><b>Data Sheet</b> Spreadsheet of ALICE data over time and by location</p>	 <p><b>ALICE Household Budgets</b> ALICE Household Survival and Stability Budgets for the state and one or more counties</p>	 <p><b>ALICE Essentials Index</b> Key data on the increase in the cost of household basics over time</p>
 <p><b>Legislative District Tool</b> ALICE data by legislative district, including state upper and lower chambers and congressional districts</p>	 <p><b>National Overview</b> National ALICE data and a comparison of financial hardship across U.S. states</p>	 <p><b>Economic Viability Dashboard</b> Key data on the local economic conditions that matter most to ALICE households: Work, Housing, and Community Resources</p>
 <p><b>Research Advisory Committees</b> Information about the members and role of these critical groups</p>	 <p><b>ALICE Methodology</b> Overview of the sources and calculations used in the ALICE research</p>	 <p><b>Equity for ALICE</b> Creating equity for ALICE by illustrating how structural racism and systemic barriers limit life outcomes, and working to remove those barriers so that all people can participate fully in all aspects of our social and economic systems</p>
 <p><b>ALICE Voices</b> Are you ALICE? Use this tool to share your story</p>	 <p><b>ALICE in Action</b> Programs, practices, and policy changes implemented by partners across the United For ALICE network</p>	 <p><b>ALICE Videos</b> Videos that highlight the ALICE research and partner network</p>

# ALICE RESEARCH & METHODOLOGY

The ALICE Household Survival Budget calculates the cost of household essentials for each county in Virginia and relies on a wide range of public data sources, listed below. For household income, the ALICE measures rely on the U.S. Census Bureau’s American Community Survey (ACS) – both household tabulated data and individual data from the Public Use Microdata Sample (PUMS) records. Household costs are compared to household income to determine if households are below the ALICE Threshold. Enhancements from the latest [ALICE Methodology](#) review include:

- **Child care:** The child care source has shifted from the Virginia Department of Social Services Market Rate Survey (2018) to the [Virginia Department of Education cost estimation model](#) (2023). The cost increase reflects both the more recent data and the new approach to estimating child care costs.
- **Health care costs:** A “poor health multiplier” is used to capture the additional costs lower-income households incur for being in poor or fair health. Based on the latest

research, out-of-pocket costs in the health care line item are increased by 19% (a more conservative estimate than the 30% used in prior years).

- **Broadband added:** As the majority of Americans now [have home broadband](#), basic internet has been added to technology costs. The smartphone plan has been updated to include an unlimited (albeit less expensive than the previous 10GB version) smartphone plan for each adult in the household.
- **Determining ALICE status:** For 2021 data and years prior, the ALICE Threshold was rounded by budget total to the nearest ACS income bracket (e.g., Threshold of \$32,500 corresponded to bracket \$30,000–\$34,999; **all** households in that bracket were below the ALICE Threshold). Starting this year (2022 data), the Threshold is calculated in proportion to where it falls within the bracket (e.g., if Threshold is \$32,500, **half** of households in the bracket are below the Threshold).

ALICE Household Survival Budget, Virginia, 2022			
	Single Adult (Age 18–64)	Single Adult (Age 65+)	2 Adults, 1 Infant, 1 Preschooler
<b>Monthly Costs</b>			
Housing – Rent	\$766	\$766	\$856
Housing – Utilities	\$163	\$163	\$310
Child Care	-	-	\$2,156
Food	\$467	\$431	\$1,271
Transportation	\$388	\$327	\$1,021
Health Care	\$194	\$531	\$759
Technology	\$86	\$86	\$116
Miscellaneous	\$206	\$230	\$649
Tax Before Credits	\$392	\$458	\$1,465
<b>Monthly Total</b>	<b>\$2,662</b>	<b>\$2,992</b>	<b>\$8,603</b>
<b>ANNUAL TOTAL Before Tax Credits</b>	<b>\$31,944</b>	<b>\$35,904</b>	<b>\$103,236</b>
Tax Credits (CTC and CDCTC)	\$0	\$0	(\$5,196)
<b>ANNUAL TOTAL With Tax Credits</b>	<b>\$31,944</b>	<b>\$35,904</b>	<b>\$98,040</b>
<b>Full-Time Hourly Wage</b>	<b>\$15.97</b>	<b>\$17.95</b>	<b>\$49.02</b>

Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time hourly wage represents the wage needed at 40 hours per week to support the annual total, with credits. For the family of four, this represents the combined wage needed for two workers. Many households incur higher costs, especially for housing, as units may not be available at Fair Market Rent.

Sources: AAA, 2022; Agency for Healthcare Research and Quality, 2022; American Community Survey, 2022; Bureau of Labor Statistics, 2022–Consumer Expenditure Surveys; Bureau of Labor Statistics, 2022–Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2023–Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2020–Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2023; Federal Reserve Bank of Atlanta–Policy Rules Database; Federal Highway Administration, 2017; Feeding America, 2023; Frank, 2022; Internal Revenue Service, 2022; Medicare.gov; The Zebra, 2022; U.S. Department of Agriculture, 2022–Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2022–Fair Market Rents; USTelecom, 2022; Virginia Department of Education, 2023

To view ALICE Household Survival Budgets for all counties and for any household composition, visit [UnitedForALICE.org/Household-Budgets/Virginia](https://UnitedForALICE.org/Household-Budgets/Virginia).

**Data Notes:** The income data used in this Update rely on ACS estimates. The ACS is based on a representative sample, rather than all housing units and people; therefore, these estimates have a [degree of uncertainty](#). Some data points are geographic averages, others are one- or five-year averages depending on population size (see the [Data Sheet](#) for details). Percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. ALICE analysis includes households regardless of work status, as employment is fluid and most households have members who are working, have worked, are out on disability, or are looking for work. ALICE analysis does not include people who are unhoused or living in group quarters.

# ABOUT UNITED FOR ALICE AND OUR PARTNERS

*ALICE in the Crosscurrents: An Update on Financial Hardship in Virginia* is brought to you by the [United Ways in Virginia](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for ALICE households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across Virginia share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households. The grassroots ALICE movement, developed by United Way of Northern New Jersey, has spread to 31 states and the District of Columbia. Learn more about the ALICE movement [here](#).

To create the ALICE Reports, our [team of researchers](#) works with [Research Advisory Committees](#) composed of experts from our partner states. This work is guided by our rigorous [methodology](#), which is updated biennially with experts from across our Research Advisory Committees.

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To learn more about how you can get involved in advocating and creating change for ALICE in Virginia, contact: **Sarah Walsh** at [swalsh@rappahannockunitedway.org](mailto:swalsh@rappahannockunitedway.org).

To access interactive ALICE data and resources for Virginia, go to [UnitedForALICE.org/Virginia](https://UnitedForALICE.org/Virginia).

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