

# ALICE<sup>®</sup>

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



## VIRGINIA

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, **CONNECTICUT**, DELAWARE, **FLORIDA**, GEORGIA, HAWAII, **IDAHO**, ILLINOIS, **INDIANA**, **IOWA**, KANSAS, KENTUCKY, **LOUISIANA**, MAINE, **MARYLAND**, MASSACHUSETTS, **MICHIGAN**, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, **NEW JERSEY**, NEW MEXICO, **NEW YORK**, NORTH CAROLINA, NORTH DAKOTA, **OHIO**, OKLAHOMA, **OREGON**, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, **VIRGINIA**, **WASHINGTON**, WEST VIRGINIA, **WISCONSIN**, WYOMING



Spring 2017

## STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.

United Ways of Virginia

[UnitedWayALICE.org/Virginia](http://UnitedWayALICE.org/Virginia)

LIVE UNITED



# EXECUTIVE SUMMARY

Across Virginia, 39 percent of households struggled to afford basic household necessities in 2015.

## WHO IS ALICE?

With the cost of living higher than what most people earn, **ALICE** families – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – have income above the Federal Poverty Level, but not high enough to afford a basic household budget that includes housing, child care, food, transportation, and health care. ALICE households live in every county and independent city in Virginia – urban, suburban, and rural – and they include women and men, young and old, and all races and ethnicities.

## WHO IS STRUGGLING?

While the Federal Poverty Level reports that 11 percent of Virginia households faced financial hardship in 2015, an additional 28 percent (859,079 households) qualified as ALICE.

## WHY ARE THERE SO MANY ALICE HOUSEHOLDS IN VIRGINIA?

**Low wage jobs dominate the local economy:** More than 57 percent of all jobs in Virginia pay less than \$20 per hour, with most paying between \$10 and \$15 per hour (\$15 per hour full time = \$30,000 per year). These jobs – especially service jobs that pay wages below \$20 per hour and require a high school education or less – will grow far faster than higher-wage jobs over the next decade.

**The basic cost of living outpaces wages:** The cost of basic household expenses in Virginia is more than most of the state's jobs can support. The average annual Household Survival Budget for a Virginia family of four (two adults with one infant and one preschooler) is \$61,068 – significantly more than double the U.S. family poverty level of \$24,250.

**Economic conditions worsened for ALICE households from 2007 to 2015:** The Economic Viability Dashboard shows that conditions worsened through the Great Recession on three indices – Housing Affordability, Job Opportunities, and Community Resources – in each county in Virginia. Conditions started to improve from 2010 to 2015 – especially in job opportunities – but have not even returned to 2007 levels in most parts of the state. Finding both housing affordability and job opportunities in the same location remains a challenge for ALICE households.

**Public and private assistance helps, but doesn't provide financial stability:** The income of ALICE and poverty-level households in Virginia is supplemented with \$12.2 billion in government, nonprofit, and health care resources. Presuming that these benefits are distributed evenly and allocated according to need, there is still a 35 percent Unfilled Gap for all households to meet the ALICE Threshold for economic survival. In addition, because government expenditure is increasingly composed of health care spending, which consists of services and cannot be transferred to meet other needs, there are actually larger gaps in other areas, such as housing (47 percent) and child care (52 percent).

# WHAT ARE THE CONSEQUENCES, AND WHAT WOULD IMPROVE THE ECONOMIC SITUATION FOR ALICE HOUSEHOLDS?

**Consequences:** When ALICE households cannot make ends meet, they are forced to make difficult choices such as forgoing health care, accredited child care, healthy food, or car insurance. These “savings” threaten their health, safety, and future – and they reduce productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

**Long-term change:** While short-term strategies can make conditions less severe, only structural economic changes will significantly improve the prospects for ALICE and enable hardworking households to support themselves. Strengthening the Virginia economy and meeting ALICE’s challenges are linked: Improvement for one would directly benefit the other. The ALICE tools can help policymakers, community leaders, and business leaders to better understand the number and variety of households facing financial hardship and to create more effective and lasting change.

## GLOSSARY

**ALICE** is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

**The Household Survival Budget** calculates the actual costs of basic necessities (housing, child care, food, transportation, and health care) in Virginia, adjusted for different counties and household types.

**The ALICE Threshold** is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in Virginia. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

**The Household Stability Budget** is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds savings and cell phone categories, and it is adjusted for different counties and household types.

**The ALICE Income Assessment** is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

**The Economic Viability Dashboard** is comprised of three indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each county in the state.

## Consequences of Households Living below the ALICE Threshold in Virginia

	Impact on ALICE	Impact on Community
<b>HOUSING</b>		
<b>Live in substandard housing or unsafe neighborhoods</b>	Health and safety risks; increased maintenance costs; inconvenience; increased risk of crime	Increased health care costs; worker stressed, late, and/or absent from job – less productive
<b>Move farther away from job</b>	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities; increased cost of urban sprawl including infrastructure and services such as roads, public transit, sewage, etc.
<b>Homeless</b>	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
<b>CHILD CARE AND EDUCATION</b>		
<b>Substandard child care</b>	Safety and learning risks; health risks; children less likely to be school-ready, read at grade level, graduate from high school; limited future employment opportunity	Future need for education and social services; less productive worker
<b>No child care</b>	One parent cannot work; forgoing immediate income and future promotions	Future need for education and social services
<b>Substandard public education</b>	Learning risks; limited earning potential/mobility; limited career opportunity	Stressed parents; lower-skilled workforce; future need for social services
<b>FOOD</b>		
<b>Less healthy</b>	Poor health; obesity	Less productive worker/student; increased future demand for health care
<b>Not enough</b>	Poor daily functioning	Even less productive; increased future need for social services and health care
<b>TRANSPORTATION</b>		
<b>Old car</b>	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
<b>No insurance/registration</b>	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
<b>Long commute</b>	Costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; increased demand for road maintenance and services
<b>No car</b>	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
<b>HEALTH CARE</b>		
<b>Underinsured</b>	Delaying or skipping preventative dental and health care; more out-of-pocket expense; substandard or no mental health coverage	Workers report to job sick; spread illness; less productive; absenteeism; increased workplace issues due to untreated mental illness
<b>No insurance</b>	Forgoing preventative health care; use of emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs; risk of health crises
<b>INCOME</b>		
<b>Low wages</b>	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-cost financial products	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
<b>No wages</b>	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
<b>SAVINGS</b>		
<b>Minimal savings</b>	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crises; unstable workforce; community disruption
<b>No savings</b>	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

# AT-A-GLANCE: VIRGINIA

2015 Point-in-Time Data

**Population:** 8,382,993 | **Number of Counties and Independent Cities:** 133

**Number of Households:** 3,107,460

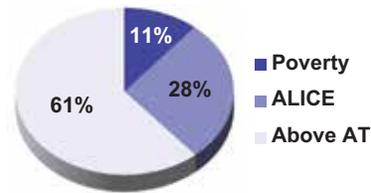
**Median Household Income (state average):** \$66,262 (national average: \$55,775)

**Unemployment Rate (state average):** 4.5% (national average: 5.3%)

**Gini Coefficient (zero = equality; one = inequality):** 0.47 (national average: 0.48)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the state (the ALICE Threshold). Combined, the number of poverty-level and ALICE households (39 percent) equals the total Virginia population struggling to afford basic needs.



## Income Assessment for Virginia

The total annual income of poverty-level and ALICE households in Virginia in 2015 was \$28.2 billion, which includes wages and Social Security. This is only 45 percent of the amount needed just to reach the ALICE Threshold of \$62.2 billion statewide. Government and nonprofit assistance made up an additional 20 percent, or \$12.2 billion, but that still leaves an Unfilled Gap of 35 percent, or \$21.8 billion.

<b>ALICE Threshold</b>	–	<b>Earned Income and Assistance</b>	=	<b>Unfilled Gap</b>
\$62.2 billion	–	\$40.4 billion	=	\$21.8 billion

## What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four.

Monthly Costs – Virginia Average – 2015			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	PERCENT CHANGE, 2007–2015
Housing	\$689	\$897	27%
Child Care	\$-	\$1,204	6%
Food	\$169	\$561	14%
Transportation	\$316	\$630	-1%
Health Care	\$170	\$653	81%
Miscellaneous	\$169	\$463	22%
Taxes	\$343	\$681	35%
Monthly Total	\$1,856	\$5,089	22%
<b>ANNUAL TOTAL</b>	\$22,272	\$61,068	22%
Hourly Wage	\$11.14	\$30.53	22%

Note: In each category, percent change is an average of the changes over time for a single-adult and a four-person family.

# ALICE IN GLOUCESTER COUNTY

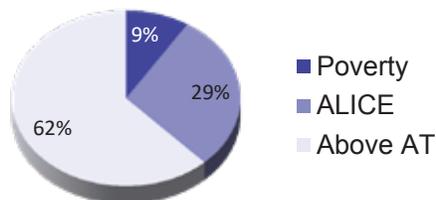
## 2015 Point-in-Time Data

**Population:** 37,001 | **Number of Households:** 14,280  
**Median Household Income:** \$61,121 (state average: \$66,262)  
**Unemployment Rate:** 4.7% (state average: 5.5%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.40 (state average: 0.47)

Gloucester County, 2015		
Census Place	Total HH	% ALICE & Poverty
Gloucester Courthouse	967	36%
Gloucester Point	3,892	48%

## How many households are struggling?

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## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

**Housing Affordability**  
52

**Job Opportunities**  
12

**Community Resources**  
50

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four.

Household Survival Budget, Gloucester County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$894	\$1,107
Child Care	\$-	\$1,097
Food	\$169	\$561
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$202	\$477
Taxes	\$466	\$724
<b>Monthly Total</b>	<b>\$2,218</b>	<b>\$5,244</b>
<b>ANNUAL TOTAL</b>	<b>\$26,616</b>	<b>\$62,928</b>
<b>Hourly Wage</b>	<b>\$13.31</b>	<b>\$31.46</b>

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN HAMPTON CITY

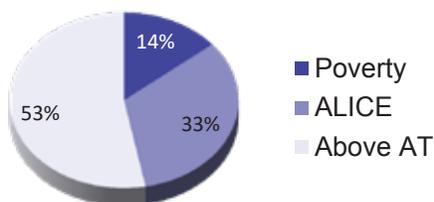
## 2015 Point-in-Time Data

**Population:** 136,454 | **Number of Households:** 53,132  
**Median Household Income:** \$51,867 (state average: \$66,262)  
**Unemployment Rate:** 6.1% (state average: 5.5%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.47)

Hampton City, 2015		
Census Place	Total HH	% ALICE & Poverty
Hampton	53,132	47%

## How many households are struggling?

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## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

**Housing Affordability**  
64

**Job Opportunities**  
64

**Community Resources**  
68

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four.

Household Survival Budget, Hampton City		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$894	\$1,107
Child Care	\$-	\$1,376
Food	\$169	\$561
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$202	\$516
Taxes	\$466	\$836
<b>Monthly Total</b>	<b>\$2,218</b>	<b>\$5,674</b>
<b>ANNUAL TOTAL</b>	<b>\$26,616</b>	<b>\$68,088</b>
<b>Hourly Wage</b>	<b>\$13.31</b>	<b>\$34.04</b>

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

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# ALICE IN JAMES CITY

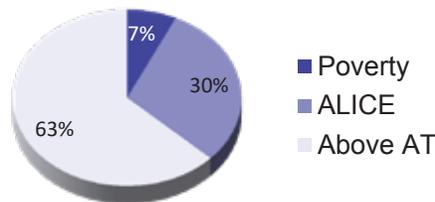
## 2015 Point-in-Time Data

**Population:** 73,147 | **Number of Households:** 28,485  
**Median Household Income:** \$73,968 (state average: \$66,262)  
**Unemployment Rate:** 3.0% (state average: 5.5%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.47)

James City, 2015		
Census Place	Total HH	% ALICE & Poverty
James City	28,485	37%

## How many households are struggling?

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## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

**Housing Affordability**  
37

**Job Opportunities**  
40

**Community Resources**  
40

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four.

Household Survival Budget, James City		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$894	\$1,107
Child Care	\$-	\$1,376
Food	\$169	\$561
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$202	\$516
Taxes	\$466	\$836
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<b>Hourly Wage</b>	<b>\$13.31</b>	<b>\$34.04</b>

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

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# ALICE IN MATHEWS COUNTY

## 2015 Point-in-Time Data

Mathews County, 2015		
Census Place	Total HH	% ALICE & Poverty
Gwynn	295	37%
Mathews	293	64%

**Population:** 8,880 | **Number of Households:** 3,806

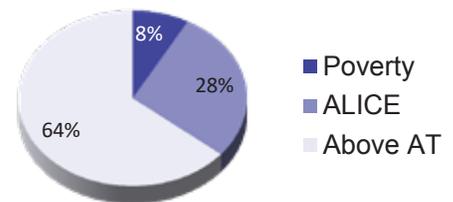
**Median Household Income:** \$63,845 (state average: \$66,262)

**Unemployment Rate:** 3.3% (state average: 5.5%)

**Gini Coefficient** (zero = equality; one = inequality): 0.40 (state average: 0.47)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

**Housing Affordability**  
54

**Job Opportunities**  
64

**Community Resources**  
71

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four.

Household Survival Budget, Mathews County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$894	\$1,107
Child Care	\$-	\$1,097
Food	\$169	\$561
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$202	\$477
Taxes	\$466	\$724
Monthly Total	\$2,218	\$5,244
<b>ANNUAL TOTAL</b>	<b>\$26,616</b>	<b>\$62,928</b>
<b>Hourly Wage</b>	<b>\$13.31</b>	<b>\$31.46</b>

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

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Newport News City, 2015

Census Place	Total HH	% ALICE & Poverty
Newport News	70,546	49%

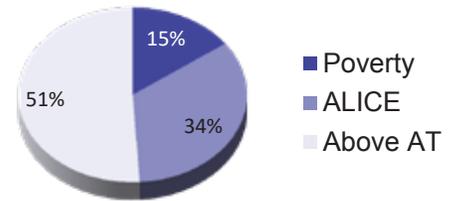
# ALICE IN NEWPORT NEWS CITY

## 2015 Point-in-Time Data

**Population:** 182,385 | **Number of Households:** 70,546  
**Median Household Income:** \$48,630 (state average: \$66,262)  
**Unemployment Rate:** 7.6% (state average: 5.5%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.45 (state average: 0.47)

## How many households are struggling?

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## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

**Housing Affordability**  
36

**Job Opportunities**  
37

**Community Resources**  
64

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four.

### Household Survival Budget, Newport News City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$894	\$1,107
<b>Child Care</b>	\$-	\$1,376
<b>Food</b>	\$169	\$561
<b>Transportation</b>	\$322	\$644
<b>Health Care</b>	\$165	\$634
<b>Miscellaneous</b>	\$202	\$516
<b>Taxes</b>	\$466	\$836
<b>Monthly Total</b>	\$2,218	\$5,674
<b>ANNUAL TOTAL</b>	\$26,616	\$68,088
<b>Hourly Wage</b>	\$13.31	\$34.04

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

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# ALICE IN POQUOSON CITY

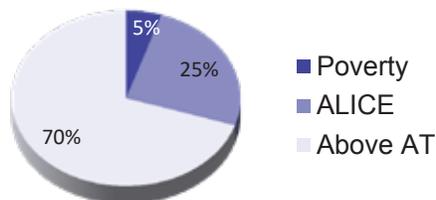
## 2015 Point-in-Time Data

**Population:** 12,077 | **Number of Households:** 4,642  
**Median Household Income:** \$83,735 (state average: \$66,262)  
**Unemployment Rate:** 4.5% (state average: 5.5%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.47)

Poquoson City, 2015		
Census Place	Total HH	% ALICE & Poverty
Poquoson	4,642	30%

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

**Housing Affordability**  
42

**Job Opportunities**  
48

**Community Resources**  
58

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four.

Household Survival Budget, Poquoson City		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$894	\$1,107
Child Care	\$-	\$1,376
Food	\$169	\$561
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$202	\$516
Taxes	\$466	\$836
<b>Monthly Total</b>	<b>\$2,218</b>	<b>\$5,674</b>
<b>ANNUAL TOTAL</b>	<b>\$26,616</b>	<b>\$68,088</b>
<b>Hourly Wage</b>	<b>\$13.31</b>	<b>\$34.04</b>

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Williamsburg City, 2015

Census Place	Total HH	% ALICE & Poverty
Williamsburg	4,538	57%

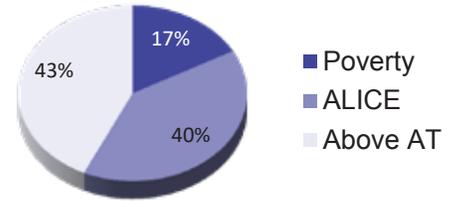
# ALICE IN WILLIAMSBURG CITY

## 2015 Point-in-Time Data

**Population:** 14,754 | **Number of Households:** 4,538  
**Median Household Income:** \$48,639 (state average: \$66,262)  
**Unemployment Rate:** 8.5% (state average: 5.5%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.52 (state average: 0.47)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

**Housing Affordability**  
49

**Job Opportunities**  
37

**Community Resources**  
38

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four.

Household Survival Budget, Williamsburg City		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$894	\$1,107
Child Care	\$-	\$1,376
Food	\$169	\$561
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$202	\$516
Taxes	\$466	\$836
Monthly Total	\$2,218	\$5,674
<b>ANNUAL TOTAL</b>	<b>\$26,616</b>	<b>\$68,088</b>
<b>Hourly Wage</b>	<b>\$13.31</b>	<b>\$34.04</b>

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

York County, 2015		
Census Place	Total HH	% ALICE & Poverty
Bethel Manor	1,113	65%

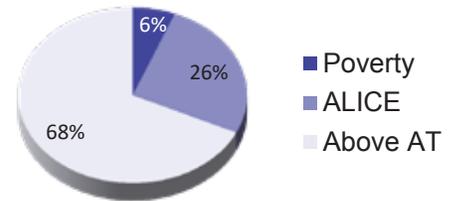
# ALICE IN YORK COUNTY

## 2015 Point-in-Time Data

**Population:** 67,837 | **Number of Households:** 24,660  
**Median Household Income:** \$84,580 (state average: \$66,262)  
**Unemployment Rate:** 7.2% (state average: 5.5%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.40 (state average: 0.47)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

**Housing Affordability**  
54

**Job Opportunities**  
49

**Community Resources**  
44

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four.

Household Survival Budget, York County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$894	\$1,107
Child Care	\$-	\$1,376
Food	\$169	\$561
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$202	\$516
Taxes	\$466	\$836
Monthly Total	\$2,218	\$5,674
<b>ANNUAL TOTAL</b>	<b>\$26,616</b>	<b>\$68,088</b>
<b>Hourly Wage</b>	<b>\$13.31</b>	<b>\$34.04</b>

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.