

TRIDENT UNITED WAY

UNITED FOR ALICE®

A STUDY OF FINANCIAL HARDSHIP



Trident United Way

Making Choices

WHO IS ALICE ? [®]

ALICE[®],

an acronym for **Asset Limited, Income Constrained, Employed,**

is a new way of defining and understanding the struggles of households that earn above the Federal Poverty Level, but not enough to afford basic necessities.

What is the ALICE Threshold?

ALICE[®]

Households with income above the Federal Poverty Level but below the basic cost of living.

ALICE THRESHOLD:

The average income needed to afford the Household Survival Budget.

(ALICE + Federal Poverty Level = ALICE Threshold)



CURRENT NEED

2 million

Total Households in South
Carolina

877,933

Households below the ALICE
threshold

In South Carolina,
43% of households
live on the verge of
financial instability
and struggle to meet
basic needs.



CURRENT NEED

316,378

Households in Tri-County

127,826

Households at or below
the ALICE threshold

In the Tri-County,
roughly 40% of households
live on the verge of
financial instability
and struggle to
make ends meet.

ALICE Household Survival Budget

Monthly Costs	Household Type – Varies
Housing – Rent & Utilities	Determined by Fair Market Rent and Consumer Expenditure Survey
Childcare	Costs vary by ages
Food	USDA Thrifty Food Plan
Transportation	Operating costs for a car
Healthcare	Health insurance premiums & out-of-pocket costs
Technology	Smartphone plan
Miscellaneous	10% of monthly budget
Taxes	Federal, state, and local
Annual Total	Amount Required to Meet Basic Needs
Full-time Hourly Wage	Amount Required to Meet Basic Needs

Household Survival Budget, Charleston County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$924	\$1,009
Housing – Utilities	\$154	\$292
Child Care	–	\$1,188
Food	\$495	\$1,349
Transportation	\$346	\$822
Health Care	\$209	\$714
Technology	\$75	\$110
Miscellaneous	\$220	\$548
Tax Payments	\$389	\$1,139
Tax Credits	\$0	-\$1,277
Monthly Total	\$2,812	\$5,894
ANNUAL TOTAL	\$33,744	\$70,728
Hourly Wage*	\$16.87	\$35.36

Household Survival Budget, Greenville County, 2021

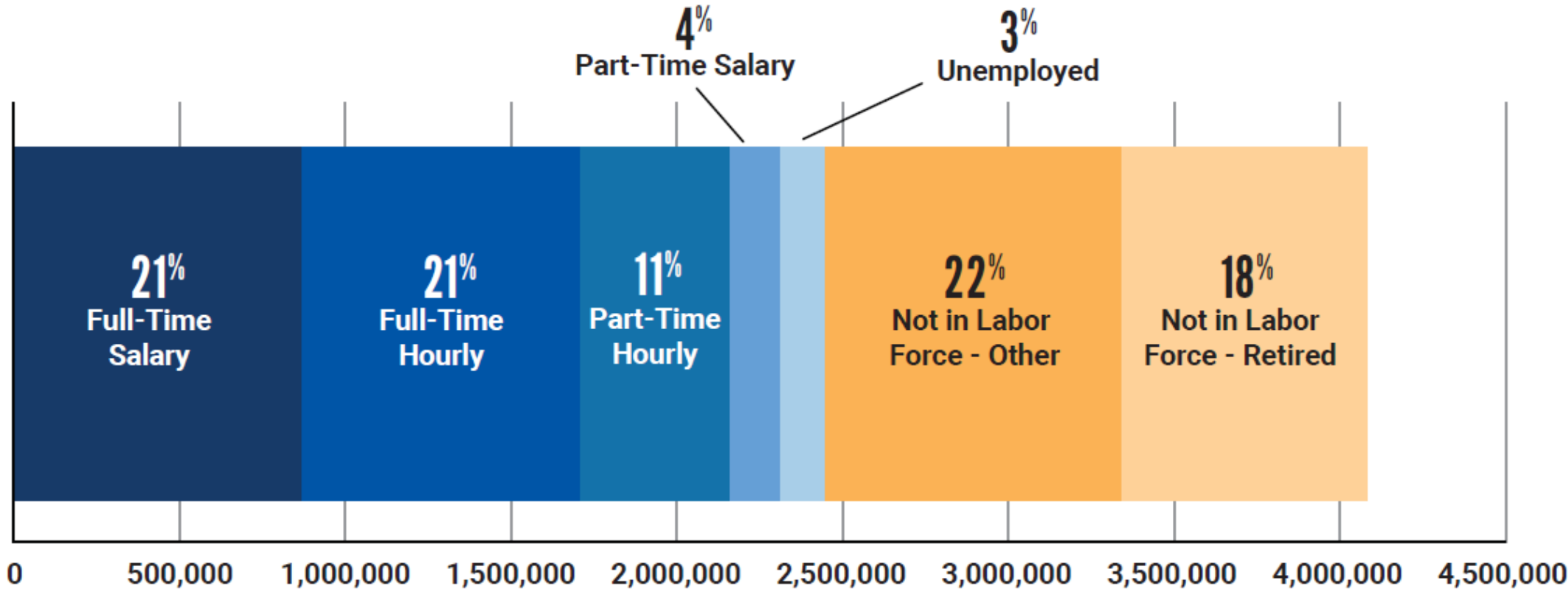
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$687	\$792
Housing – Utilities	\$154	\$292
Child Care	–	\$1,188
Food	\$439	\$1,196
Transportation	\$346	\$822
Health Care	\$209	\$714
Technology	\$75	\$110
Miscellaneous	\$191	\$511
Tax Payments	\$306	\$1,030
Tax Credits	\$0	-\$1,277
Monthly Total	\$2,407	\$5,378
ANNUAL TOTAL	\$28,884	\$64,536
<i>Hourly Wage*</i>	\$14.44	\$32.27

Household Survival Budget, Florence County, 2021

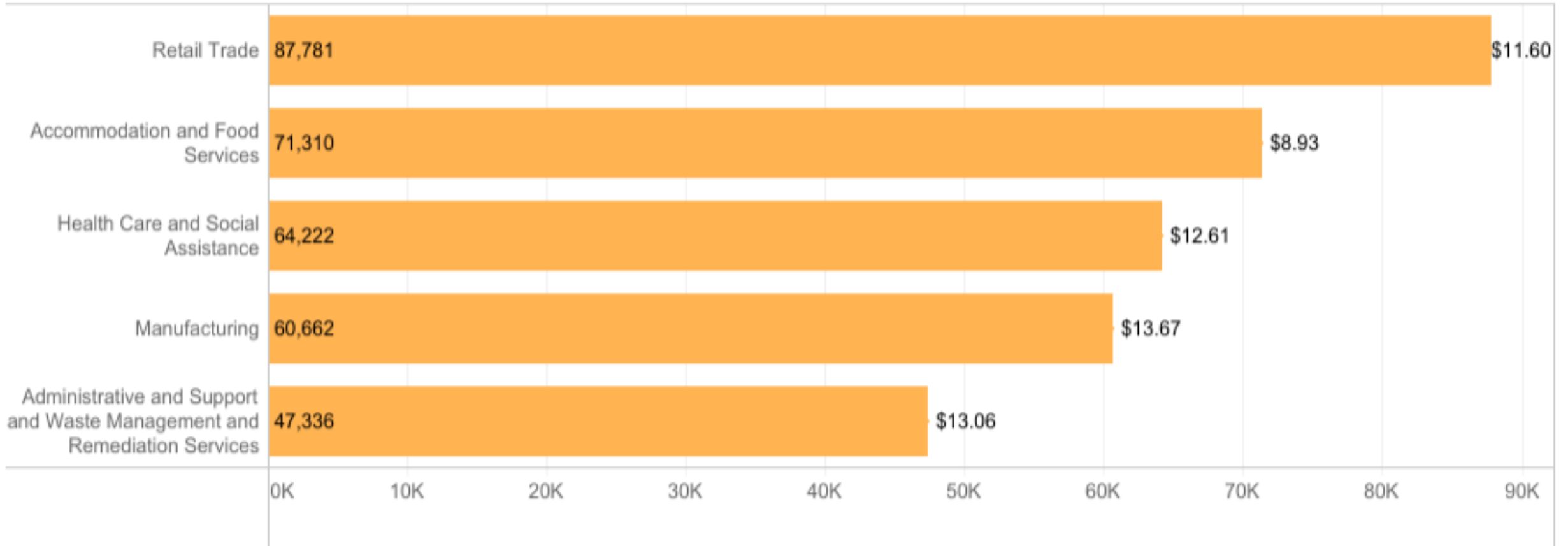
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$462	\$517
Housing – Utilities	\$154	\$292
Child Care	–	\$1,188
Food	\$377	\$1,029
Transportation	\$346	\$822
Health Care	\$209	\$714
Technology	\$75	\$110
Miscellaneous	\$162	\$467
Tax Payments	\$229	\$900
Tax Credits	\$0	-\$1,277
Monthly Total	\$2,014	\$4,762
ANNUAL TOTAL	\$24,168	\$57,144
<i>Hourly Wage*</i>	\$12.08	\$28.57

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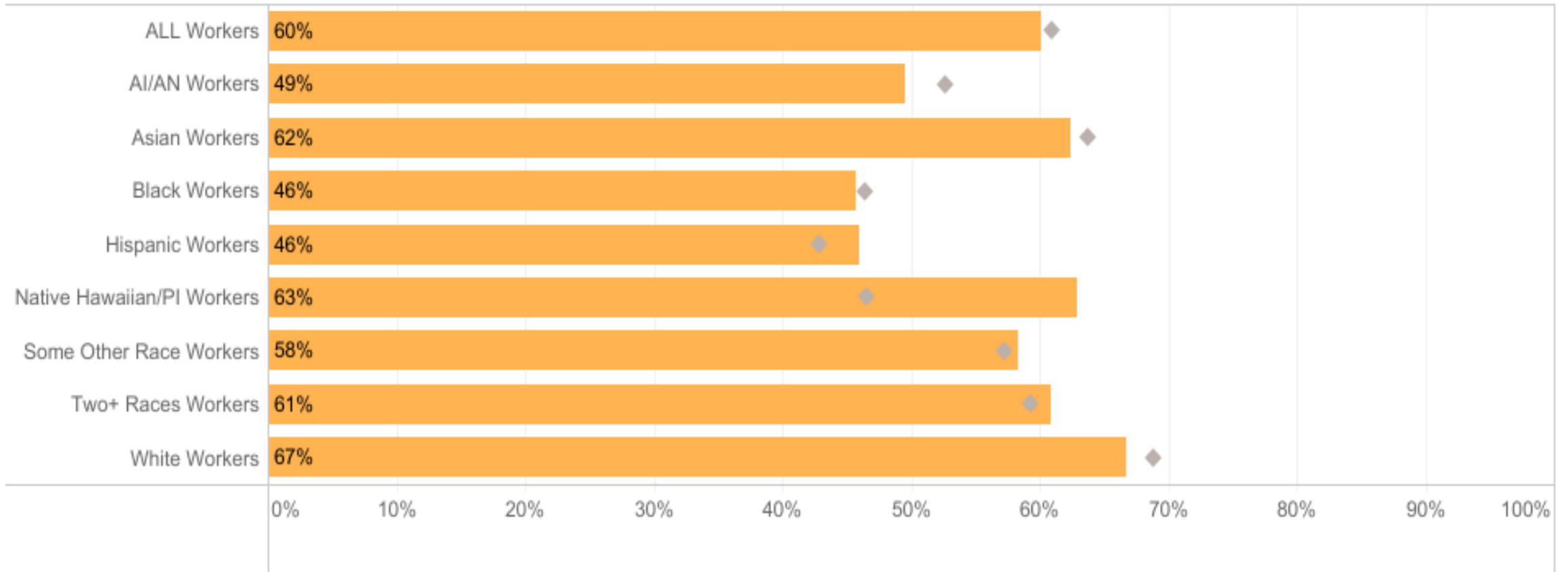
Population Age 16 and Over = 4.1 Million



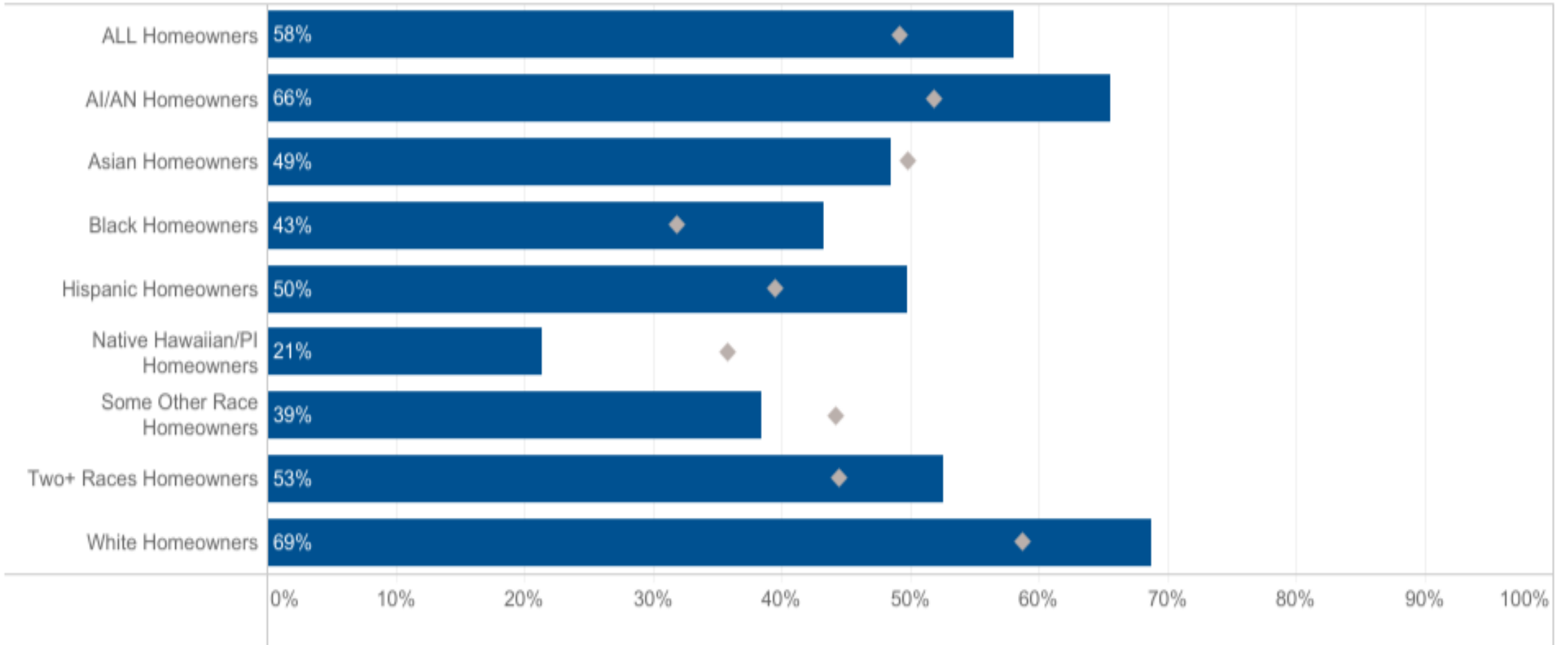
Most Common Industries for Workers Below ALICE Threshold with Number of Workers and Average Full-Time Hourly Wage



Key Variable: Full-Time Workers Earning Enough for Household Survival Budget (1 Adult, 1 School-Age Child) by Race/Ethnicity



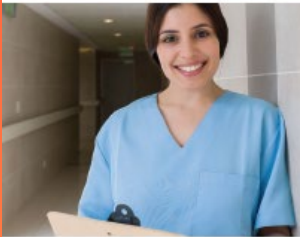
Homeownership, Households Below ALICE Threshold, by Race/Ethnicity



Breakouts

Next Steps

ALICE IN SOUTH CAROLINA: A STUDY OF FINANCIAL HARDSHIP



**ALICE: Asset Limited, Income
Constrained, Employed**

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United Ways
of South Carolina

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