



UNITED WAY
Northwest Georgia

FINANCIAL HARDSHIP IN MURRAY COUNTY



Updated June 2026



Too many of our neighbors, coworkers, and families are ALICE families: Asset Limited, Income Constrained, Employed. These are hard-working individuals doing all the right things, yet they still struggle to afford basic necessities like food, housing, utilities, and healthcare.

ALICE families are forced to make tough choices, such as deciding between quality child care or paying the rent. These choices have long-term consequences, not only for their families but for us all.

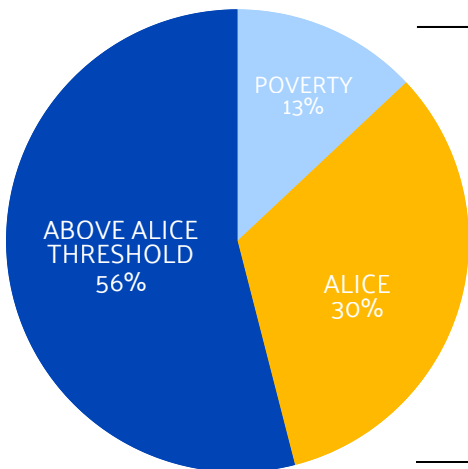
ALICE

asset limited, income constrained, employed

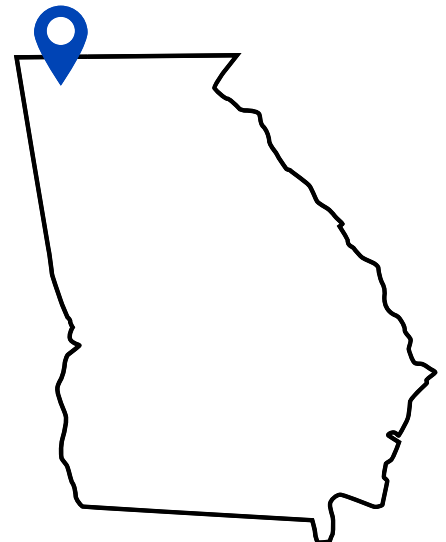
Households earning more than the Federal Poverty Level but not enough to afford the basics.

The latest ALICE data from 2024 provides a clearer picture of financial hardship across Northwest Georgia. This report includes an overview of Murray County.

2024 GEORGIA



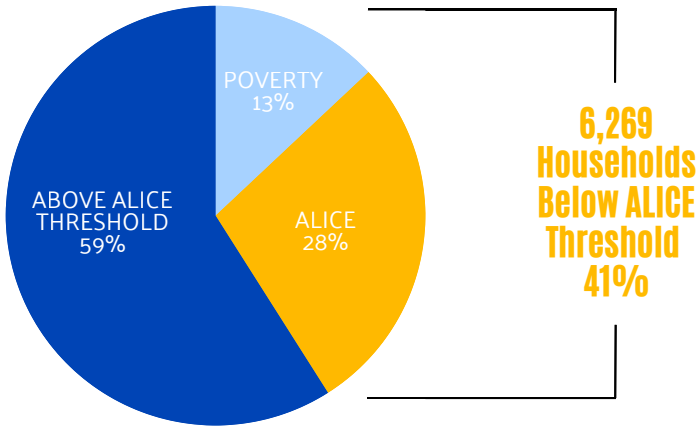
1.8M Households Below ALICE Threshold 44%



Statewide Overview
Total GA Households: 4,141,265

2024 MURRAY COUNTY SNAPSHOT

Although year-over-year change was slight, financial hardship remained high, with 41% of households living below the ALICE threshold.



70% of single-mother households struggle to make ends meet, making them one of the most financially vulnerable groups in our community.

MURRAY COUNTY OVERVIEW:

- Total Murray County households: 15,246
- Households below the ALICE threshold: 6,269 (41%)
- Median household income: \$69,253
- Labor force participation rate: 63%

RACE & ETHNICITY BREAKDOWN

Households living below the ALICE threshold

- Hispanic - 386
- White - 5,897
- Multiple Races - 285

MURRAY COUNTY HOUSEHOLD COMPOSITION

Single parents were most likely to be below the ALICE Threshold, with 70% of single-female-headed households and 29% of single-male-headed households struggling to make ends meet and living below the ALICE threshold.

Rates of financial hardship were lower for married-parent households (23%).



60% of households 65 and over lived below the ALICE Threshold. 30% of households aged 25-44, 35% aged 45-64, and 67% of people under the age of 25 struggled to make ends meet and lived below the ALICE threshold.



MURRAY COUNTY

SURVIVAL BUDGET

*Based on 2024 data

\$62,952

ANNUAL HOUSEHOLD INCOME

needed for 2 adults and 2 children
to meet survival budget



HOURLY WAGE

\$39,156

ANNUAL HOUSEHOLD INCOME

needed for 1 adult and 1 child
to meet survival budget



HOURLY WAGE

SURVIVAL BUDGET (WITH CHILDCARE)

\$73,140

ANNUAL HOUSEHOLD INCOME

needed for 2 adults and 2 children
to meet survival budget



HOURLY WAGE

\$44,280

ANNUAL HOUSEHOLD INCOME

needed for 1 adult and 1 child
to meet survival budget



HOURLY WAGE



GEORGIA REPORT

VIEW THE FULL GA ALICE REPORT



unitedforalice.org/state-overview/georgia

TO LEARN MORE, VISIT OUR WEBSITE
OURUNITEDWAY.ORG/UNITED-ALICE



ABOUT UNITED FOR ALICE AND OUR PARTNERS

The State of ALICE in Georgia: 2026 Update on Financial Hardship is brought to you by [United Ways of Georgia](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for ALICE® (Asset Limited, Income Constrained, Employed) households. United For ALICE and United Ways across Georgia 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 41 states and the District of Columbia. You can 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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