

# ALICE IN THE CROSSCURRENTS

2024  
UPDATE

## AN UPDATE ON FINANCIAL HARDSHIP IN GEORGIA

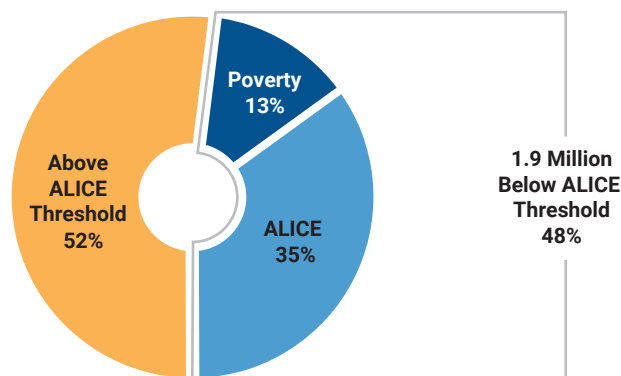
In 2022, financial hardship in Georgia continued to be shaped by the conflicting economic forces of the pandemic, and remained substantially undercounted by official measures.

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

Between 2021 and 2022, the number of households in poverty in Georgia decreased by 15,895 (down to 13% of all households). Yet at the same time, the number of ALICE households increased by 65,894 (up to 35% of all households), continuing a more than decade-long trend in the growth of this population. **In 2022, of the 4,021,382 households in Georgia, 1,920,675 — 48% — 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 Georgia.

Total Households in Georgia = 4 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 Georgia (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

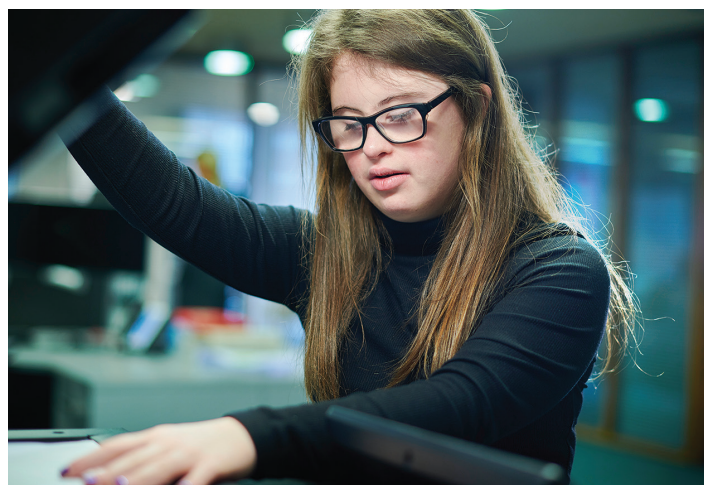


United Ways of Georgia

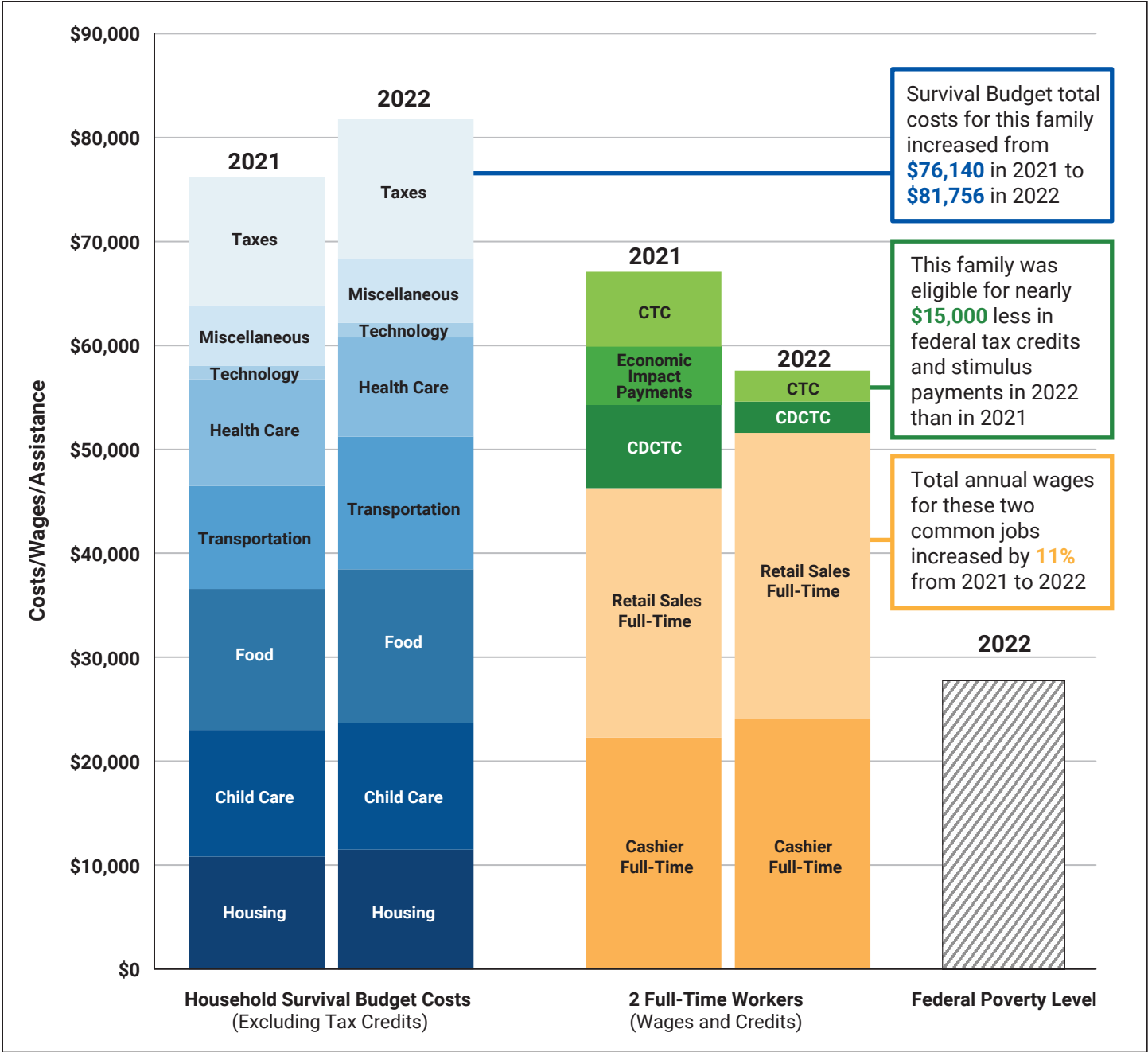
# HOUSEHOLD COSTS, PUBLIC ASSISTANCE, AND WAGES

Financial hardship among Georgia 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 Georgia increased from \$27,420 to \$29,376 (a 7% change), 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 \$61,164 to \$76,200 (a 25% change), well above the FPL of \$27,750. Excluding tax credits, costs for a family of four totaled \$81,756 in 2022, up from \$76,140 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 Georgia 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 Georgia increased from \$11.53 per hour in 2021 to \$13.21 per hour in 2022.



# Comparison of Costs, Public Assistance, and Wages, Family of Four, Georgia, 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/Georgia](https://UnitedForALICE.org/Household-Budgets/Georgia) 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. While minimum wage increases in some states also contributed to this effect, that wasn't the case in Georgia; the [state's minimum wage](#) has been \$5.15 since 2010 (although in most instances, the federal minimum wage of \$7.25 applies). But overall, low-wage jobs in Georgia still saw notable wage increases from 2019 to 2022.

While these 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 Georgia as reported by the Bureau of Labor Statistics (BLS), 65% still paid less than \$20 per hour. And of the workers in these 20 most common occupations, 37% were below the ALICE Threshold in 2022. Occupations with the largest share of ALICE workers included cashiers, cooks, fast food/counter workers, waiters/waitresses, and laborers/movers.

## Labor Characteristics of Most Common Occupations, Georgia, 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)
Retail Salespersons	137,880	39%	\$13.21	22%
Laborers and Movers, Hand	129,190	48%	\$16.27	25%
Driver/Sales Workers and Truck Drivers	123,250	37%	\$17.90	-5%
Fast Food and Counter Workers	116,240	54%	\$10.61	17%
Customer Service Representatives	111,510	43%	\$17.17	11%
General and Operations Managers	104,200	15%	\$41.34	-6%
Cashiers	98,830	60%	\$11.59	17%
Stockers and Order Fillers	86,350	45%	\$14.74	22%
Registered Nurses	82,970	12%	\$38.19	16%
Waiters and Waitresses	76,520	52%	\$10.75	19%
Elementary and Middle School Teachers	74,940	21%	\$29.89	8%
Business Operations Specialists	74,430	20%	\$32.06	N/A
Office Clerks	70,450	35%	\$17.68	20%
Cooks	68,650	57%	\$13.56	20%
Sales Representatives, Wholesale and Manufacturing	59,190	16%	\$38.17	34%
Secretaries and Administrative Assistants	57,080	26%	\$17.35	9%
Industrial Truck and Tractor Operators	54,020	48%	\$18.51	10%
Software Developers	52,920	8%	\$58.86	N/A
Maintenance and Repair Workers	46,160	31%	\$19.22	9%
Office and Administrative Support Supervisors	45,790	25%	\$28.02	9%

*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 wages for Business Operations Specialists and Software Developers are missing/renamed in the Bureau of Labor Statistics—Occupational Employment Statistics 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](#). For more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit [UnitedForALICE.org/Labor-Force/Georgia](#).

# Financial Hardship Over Time

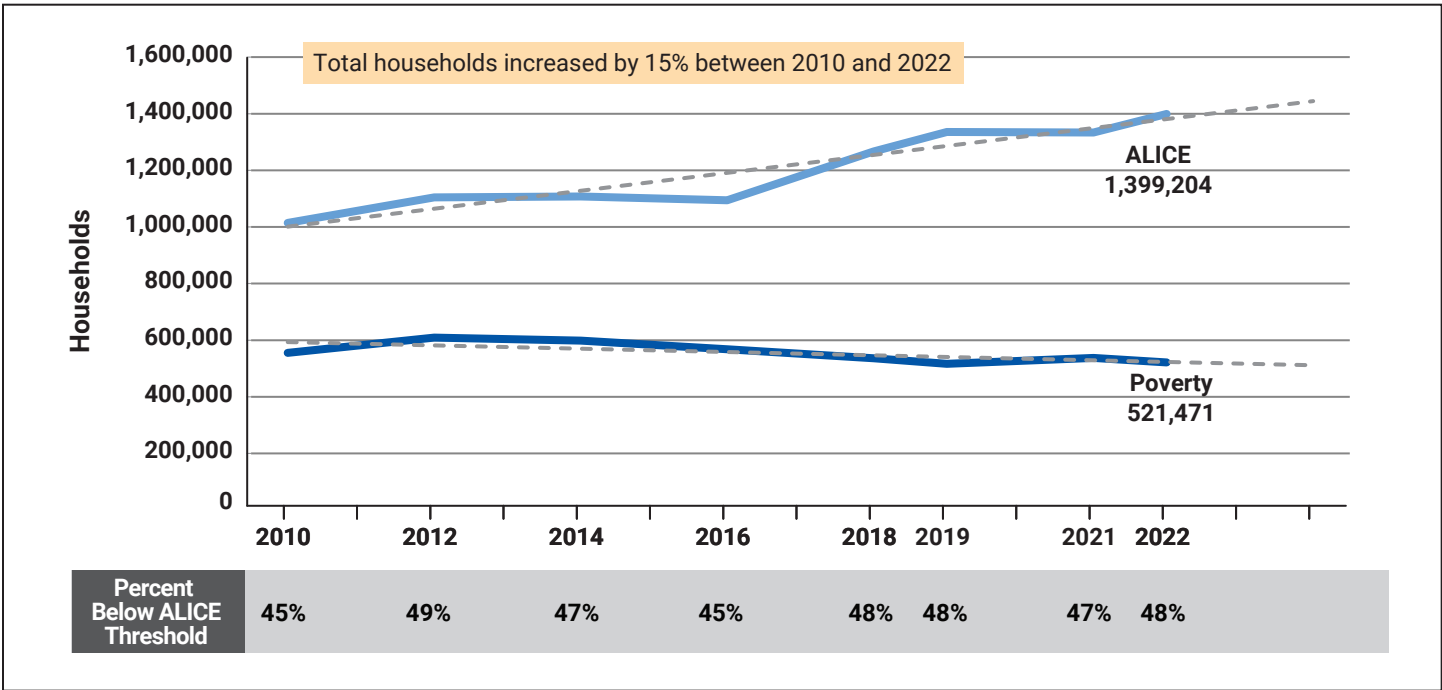
Despite some ups and downs in rates of financial hardship since the end of the Great Recession, the trend is clear: **The number of ALICE households in Georgia has been steadily growing.** From 2010 to 2022, the total number of households in the state increased by 15%, households in poverty decreased by 6%, and the number of ALICE households increased by 38%. By 2022, 13% (521,471) of all households were below the FPL, and 35% (1,399,204) of all households were ALICE – a combined 48% (1,920,675) of households struggling to make ends meet.

Threshold in 2019 and 2022 and 47% in 2021). Yet by number, ALICE households continued to grow.

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.

Zooming in to the period around the COVID-19 pandemic (2019–2022), there was little change in the rate of financial hardship in Georgia (48% of households below the ALICE

## Households by Income, Georgia, 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. The ALICE and Poverty trend lines are both statistically significant (ALICE at  $p=0.0001$  and Poverty at  $p<0.05$ ).

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

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

# 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 — specifically, the decline in total families with children and the rise in ALICE households with children — tell a more nuanced story.

The total number of households with children in Georgia has been declining (down 2% from 2010 to 2022). This trend has been driven by married-parent households, which fell in number from 741,656 in 2010 to 723,561 in 2022 (down 2%), and single-female-headed households, which fell from 313,549 in 2010 to 304,623 in 2022 (down 3%). At the same time, the number of single-male-headed households increased, from 76,415 in 2010 to 84,001 in 2022 (up 10%).

In Georgia, the number of households with children in poverty has been declining over the past decade, but the number of ALICE households with children has increased for both married-parent and single-parent families. By 2022, 44% of families with children in Georgia were below the ALICE Threshold. And longstanding disparities in financial hardship by household type remained: 82% of single-female-headed families and 65% of single-male-headed families were below the ALICE Threshold in 2022, compared to 25% of married-parent families.

## Households With Children, Georgia

	Married-Parent	Single-Female-Headed	Single-Male-Headed
Percent Change 2010 to 2022			
Total Households	▼ Decreased 2%	▼ Decreased 3%	▲ Increased 10%
Households in Poverty	▼ Decreased 38%	▼ Decreased 20%	▼ Decreased 24%
ALICE Households	▲ Increased 33%	▲ Increased 35%	▲ Increased 52%
Percent Below ALICE Threshold, 2022	25%	82%	65%

*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 Georgia 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 (50%), to cut work hours (33%), or to supervise one or more children while working (27%).

# Households Headed by People Age 65 and Over

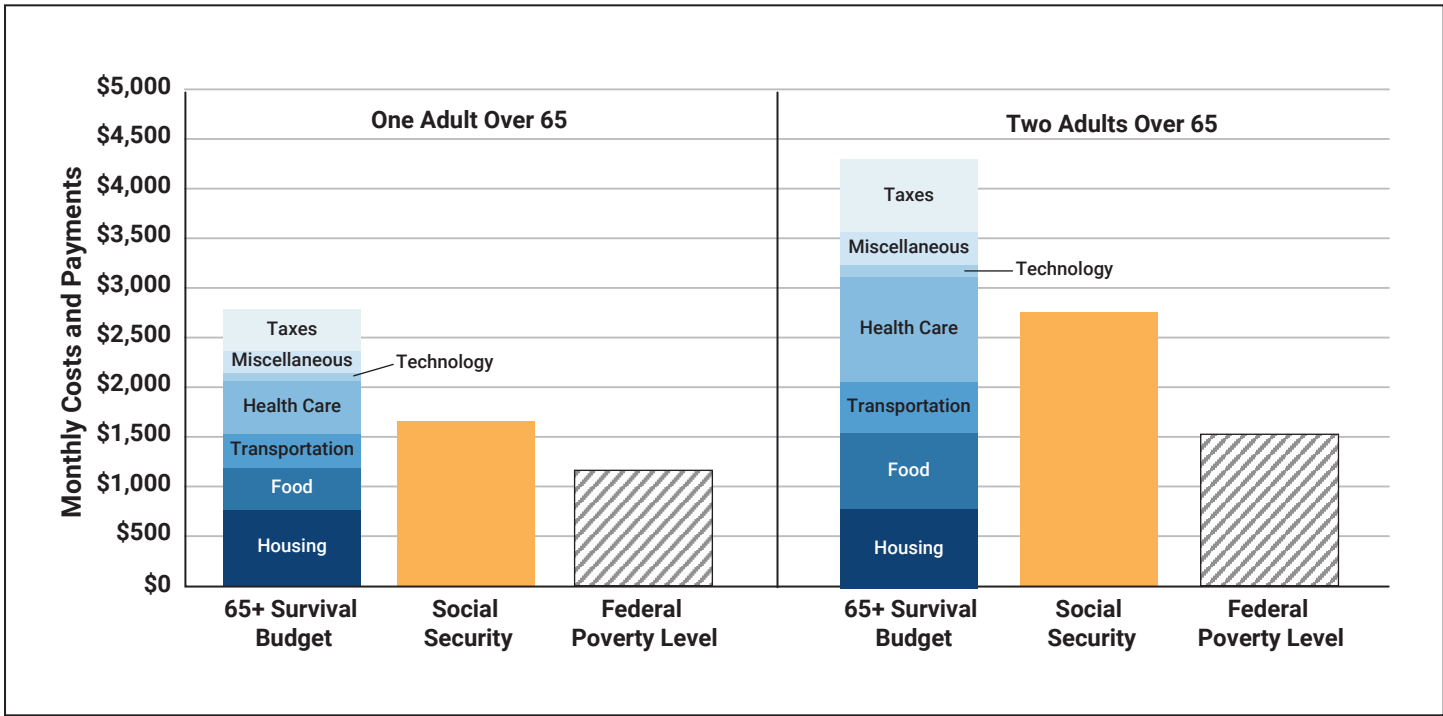
With the [aging of the Baby Boomer generation](#), households headed by people age 65 and over are the fastest-growing age group in Georgia (up 57% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE Threshold (up 59% during the same period).

In 2022, 56% of Georgia’s 65+ households were below the ALICE Threshold (544,793). While Social Security helps [reduce the poverty rate for households headed by older adults](#) (13% in Georgia 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 (43% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in STATE were \$1,130 more than the [average Social Security payment](#) and \$1,624 more than the FPL.

With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, nearly 536,700 people age 65 and over living below the ALICE Threshold in Georgia did not have retirement savings beyond Social Security, and nearly 76,500 were working.

## Monthly ALICE 65+ Survival Budget Total, Average Monthly Social Security Payments, and the Federal Poverty Level, Georgia, 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 Georgia due to [persistent systemic racism, discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability. In 2022, 66% of American Indian/Alaska Native, 61% of Native Hawaiian/Pacific Islander, 60% of Black, and 55% of Hispanic households, as well as 51% of households headed by someone of Two or More Races, were below the ALICE Threshold in Georgia, compared to 40% of White and 39% of Asian households. The challenges of the pandemic also disproportionately impacted Black and Hispanic households, especially with regard to health and employment.

- **Health:** According to the Federal Reserve SHED (October 2022), in the [South Atlantic Census Region](#) (which includes Georgia), 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. Rates were even higher for respondents below the ALICE Threshold (48% of Hispanic respondents, 44% of Black respondents, and 42% of White respondents). With these gaps in care and [greater exposure to risk in on-site essential jobs, rates of infection and death due to COVID-19](#) were higher among American Indian/Alaska Native, Black, and Hispanic people than among White people throughout most of the pandemic.
- **Employment:** Black and Hispanic workers were more likely than White workers to experience [disruption in employment](#) during the pandemic. And gaps in employment persisted: As recently as the fourth quarter of 2023, the [unemployment rate](#) among people age 16+ in Georgia was higher for Black workers (5.7%) and Hispanic workers (3.8%) than for White workers (2.2%).





## Household Financial Status and Key Demographics, Georgia, 2022

	Total	Below ALICE Threshold	<div> <div>Poverty</div> <div>ALICE</div> <div>Above ALICE Threshold</div> </div>
ALL HOUSEHOLDS	4,021,382	1,920,675	<div> <div>13%</div> <div>35%</div> <div>52%</div> </div>
AGE			
Under 25 Years	159,322	120,609	<div> <div>34%</div> <div>42%</div> <div>24%</div> </div>
25 to 44 Years	1,375,843	636,179	<div> <div>13%</div> <div>33%</div> <div>54%</div> </div>
45 to 64 Years	1,507,218	619,094	<div> <div>11%</div> <div>30%</div> <div>59%</div> </div>
65 Years and Over	978,999	544,793	<div> <div>13%</div> <div>43%</div> <div>44%</div> </div>
RACE/ETHNICITY			
American Indian/ Alaska Native	11,430	7,576	<div> <div>9%</div> <div>57%</div> <div>34%</div> </div>
Asian	155,691	60,322	<div> <div>7%</div> <div>32%</div> <div>61%</div> </div>
Black	1,244,144	748,483	<div> <div>14%</div> <div>47%</div> <div>40%</div> </div>
Hispanic	288,505	159,871	<div> <div>7%</div> <div>48%</div> <div>45%</div> </div>
Native Hawaiian/ Pacific Islander	1,894	1,157	<div> <div>11%</div> <div>50%</div> <div>39%</div> </div>
Two or More Races	172,005	87,572	<div> <div>9%</div> <div>42%</div> <div>49%</div> </div>
White	2,177,931	879,658	<div> <div>7%</div> <div>33%</div> <div>60%</div> </div>
HOUSEHOLD TYPE			
Married With Children	723,561	181,836	<div> <div>6%</div> <div>19%</div> <div>75%</div> </div>
Single-Female- Headed With Children	304,623	248,890	<div> <div>40%</div> <div>42%</div> <div>18%</div> </div>
Single-Male-Headed With Children	84,001	54,640	<div> <div>21%</div> <div>44%</div> <div>35%</div> </div>
Single or Cohabiting, Under 65, no Children	1,930,198	890,516	<div> <div>11%</div> <div>35%</div> <div>54%</div> </div>
RURAL/URBAN			
Rural	597,080	317,102	<div> <div>19%</div> <div>34%</div> <div>47%</div> </div>
Urban	3,424,302	1,603,573	<div> <div>12%</div> <div>35%</div> <div>53%</div> </div>

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 48% of households in Georgia were still struggling in 2022 — [ranking](#) Georgia 48<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 Federal Reserve 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 has gotten harder for ALICE to keep up with bills than at the height of the pandemic. According to the Household Pulse Survey, 57% of households below the ALICE Threshold in Georgia 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, up from 50% 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, 34% of households below the ALICE Threshold in Georgia reported that their rent or mortgage had increased in the prior 12 months (compared to 30% 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 income eligibility level in Georgia (130% of the FPL), public food assistance was not accessible to all households that were struggling financially: Only 41% of all Georgia households in poverty and 18% 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 the [federal moratorium on evictions](#), many Georgians continued to struggle to pay their rent. According to the Household Pulse Survey, 16% of renter households below the ALICE Threshold in Georgia were behind on rent payments in October 2023, similar to 18% in August 2020. In Georgia in 2022, 67% of households below the ALICE Threshold were rent burdened (paying more than 30% of their income on rent) and 38% were severely rent burdened (paying more than 50% of their income on rent).

# ALICE is Less Prepared for Crises and Retirement

- **ALICE struggles to save:** According to the SHED, 56% of respondents in Georgia had emergency savings in 2022 (up from 48% in 2019). Yet only 36% of households below the ALICE Threshold 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 in 2022, up from 21% in 2019.
- **ALICE faces unexpected medical expenses:** According to the SHED, 30% of respondents below the ALICE Threshold in Georgia 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, up from 23% 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, 22% of all non-retired adults and 35% of non-retired adults above the ALICE

Threshold in Georgia reported that their retirement savings plan was currently on track. Yet only 9% 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 Georgia reported feeling nervous, anxious, or on edge nearly every day over the prior two weeks in October 2023 – the same rate as in August 2020, and nearly twice as high as for those above the Threshold (11% in 2023).

This research shows a clear trend in our communities and our economy: Financial hardship is widespread, and it's 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 Georgia 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.

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



# ALICE RESEARCH & METHODOLOGY

The Household Survival Budget calculates the cost of household essentials for each county in Georgia 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. The latest [ALICE Methodology](#) review was completed in the summer of 2023. Methodology enhancements include:

- **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:** To reflect the finding that the majority of Americans now [have home broadband](#), basic broadband 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 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, Georgia, 2022			
	Single Adult (Age 18–64)	Single Adult (Age 65+)	2 Adults, 1 Infant, 1 Preschooler
<b>Monthly Costs</b>			
Housing – Rent	\$607	\$607	\$650
Housing – Utilities	\$163	\$163	\$310
Child Care	-	-	\$1,016
Food	\$451	\$417	\$1,230
Transportation	\$412	\$348	\$1,062
Health Care	\$185	\$529	\$796
Technology	\$86	\$86	\$116
Miscellaneous	\$190	\$215	\$518
Tax Before Credits	\$354	\$422	\$1,115
<b>Monthly Total</b>	<b>\$2,448</b>	<b>\$2,787</b>	<b>\$6,813</b>
<b>ANNUAL TOTAL Before Tax Credits</b>	<b>\$29,376</b>	<b>\$33,444</b>	<b>\$81,756</b>
Tax Credits (CTC and CDCTC)	\$0	\$0	(\$5,556)
<b>ANNUAL TOTAL With Tax Credits</b>	<b>\$29,376</b>	<b>\$33,444</b>	<b>\$76,200</b>
<b>Full-Time Hourly Wage</b>	<b>\$14.69</b>	<b>\$16.72</b>	<b>\$38.10</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; Georgia Department of Early Care and Learning, 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.*

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

**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 Georgia* 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 households. With a commitment to [racial and economic justice](#), 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 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.

**Director and Lead Researcher:** Stephanie Hoopes, Ph.D.

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United For ALICE partners with [United Ways of Georgia](#) to bring this research to Georgia, and this work is sponsored by the Georgia Credit Union Association.



**United Ways of Georgia**



To learn more about how you can get involved in advocating and creating change for ALICE in Georgia, contact: [Brittany Burnett](#), President & CEO, United Way of the CSRA, or [Michael Smith](#), President & CEO, Greater Valdosta United Way.

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

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# ALICE IN WHITFIELD COUNTY



## 2022 Point-in-Time Data

**Population:** 103,132 • **Number of Households:** 35,797

**Median Household Income:** \$61,037 (state average: \$72,837)

**Labor Force Participation Rate:** 61% (state average: 63.9%)

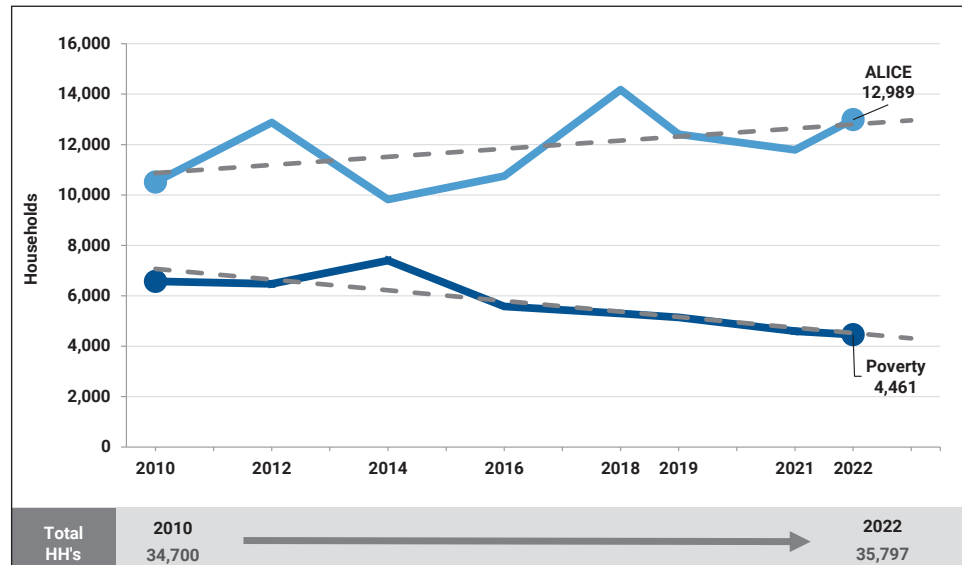
**ALICE Households:** 36% (state average: 35%) • **Households in Poverty:** 12% (state average: 13%)

## Financial Hardship Over Time

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Households below the ALICE Threshold — ALICE households plus those in poverty — can't afford the essentials.

Households move below or above the ALICE Threshold as economic factors and circumstances change. This was especially true amid the economic crosscurrents of the COVID-19 pandemic, with higher wages, inflation, and additional pandemic assistance. By 2022, 17,450 households (49%) were below the ALICE Threshold in Whitfield County.

## Households by Income, Whitfield County, 2010–2022



Note: See an interactive version of this data at [UnitedForALICE.org/Georgia](https://UnitedForALICE.org/Georgia)

Sources: ALICE Threshold, 2010–2022; American Community Survey, 2010–2022

## The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the current economy and includes housing, child care, food, transportation, health care, technology, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and by household composition, as costs can vary greatly depending on location and household needs.

In 2022, household costs in Whitfield County were well above the Federal Poverty Level of \$13,590 for a single adult and \$27,750 for a family of four.

To see costs for different household compositions in Whitfield County, visit [UnitedForALICE.org/Household-Budgets/Georgia](https://UnitedForALICE.org/Household-Budgets/Georgia)

## Household Survival Budget, Whitfield County, 2022

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs and Credits</b>		
Housing – Rent	\$395	\$496
Housing – Utilities	\$163	\$310
Child Care	–	\$1,094
Food	\$419	\$1,142
Transportation	\$412	\$1,062
Health Care	\$185	\$796
Technology	\$86	\$116
Miscellaneous	\$166	\$502
Tax Payments	\$286	\$1,069
Tax Credits	\$0	-\$463
Monthly Total	\$2,112	\$6,124
ANNUAL TOTAL	\$25,344	\$73,488
Hourly Wage*	\$12.67	\$36.74

\*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit [UnitedForALICE.org/Methodology](https://UnitedForALICE.org/Methodology)

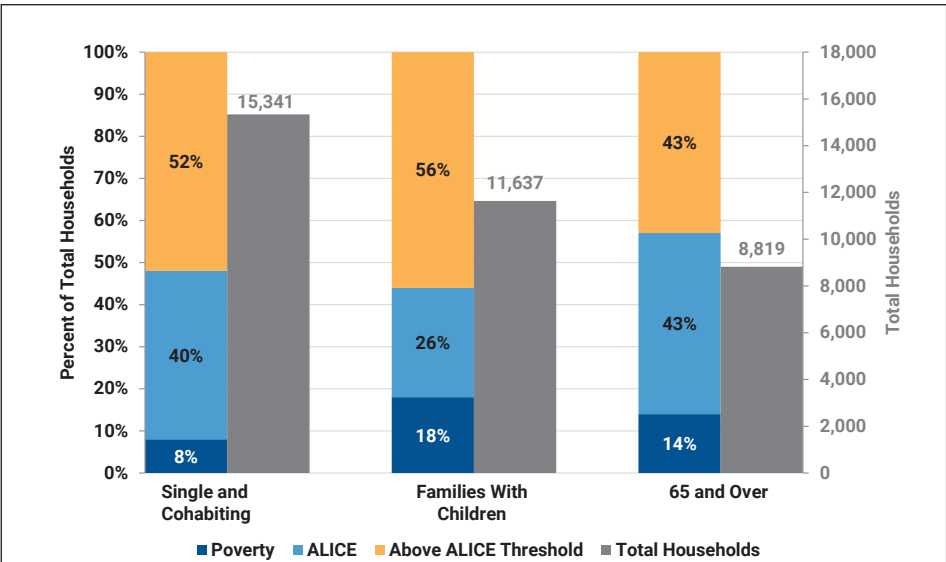
# Financial Hardship is Not Evenly Distributed

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others.

By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.

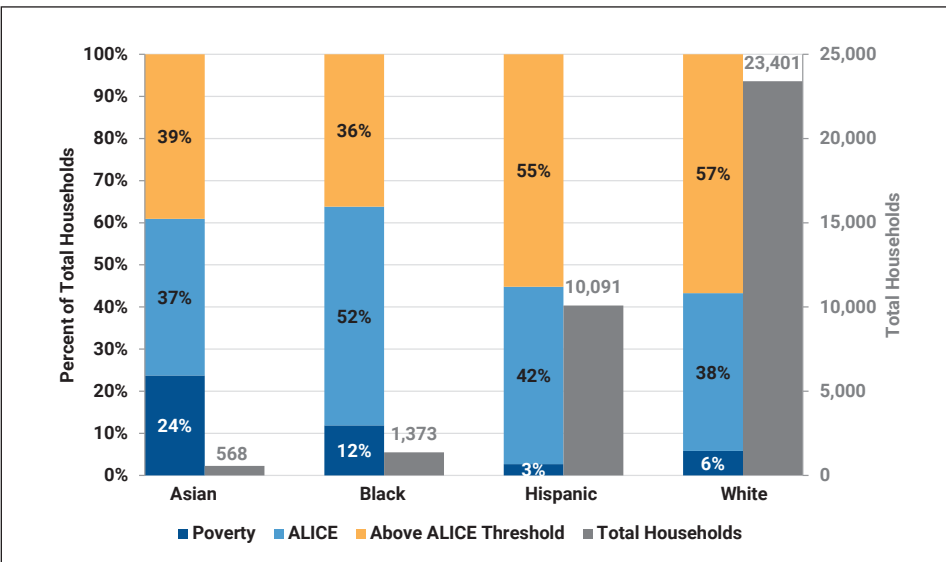
Visit [UnitedForALICE.org/Georgia](https://UnitedForALICE.org/Georgia) to view more national, state, and county data.

## Household Financial Status by Household Type, Whitfield County, 2022



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

## Household Financial Status by Race/Ethnicity, Whitfield County, 2022



Note: Asian, Black, and White racial categories are for one race alone. Race and Hispanic ethnicity are overlapping categories. The Asian and Black groups may include Hispanic households; the White group includes only White, non-Hispanic households. The Hispanic ethnic group may include households of any race.

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

Whitfield County, 2022		
Town	Total Households	% ALICE & Poverty
Dalton CCD	25,306	52%
North Whitfield CCD	4,564	38%
West Whitfield CCD	5,927	42%

Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Data for counties with populations over 65,000 is 1-year estimates. Geographies with fewer than 100 households are not included. Therefore, totals will not match the county-level numbers.



# ALICE IN MURRAY COUNTY



## 2022 Point-in-Time Data

**Population:** 40,063 • **Number of Households:** 14,859

**Median Household Income:** \$60,617 (state average: \$72,837)

**Labor Force Participation Rate:** 60.7% (state average: 63.9%)

**ALICE Households:** 33% (state average: 35%) • **Households in Poverty:** 13% (state average: 13%)

## Financial Hardship Over Time

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Households below the ALICE Threshold — ALICE households plus those in poverty — can't afford the essentials.

Households move below or above the ALICE Threshold as economic factors and circumstances change. This was especially true amid the economic crosscurrents of the COVID-19 pandemic, with higher wages, inflation, and additional pandemic assistance. By 2022, 6,730 households (45%) were below the ALICE Threshold in Murray County.

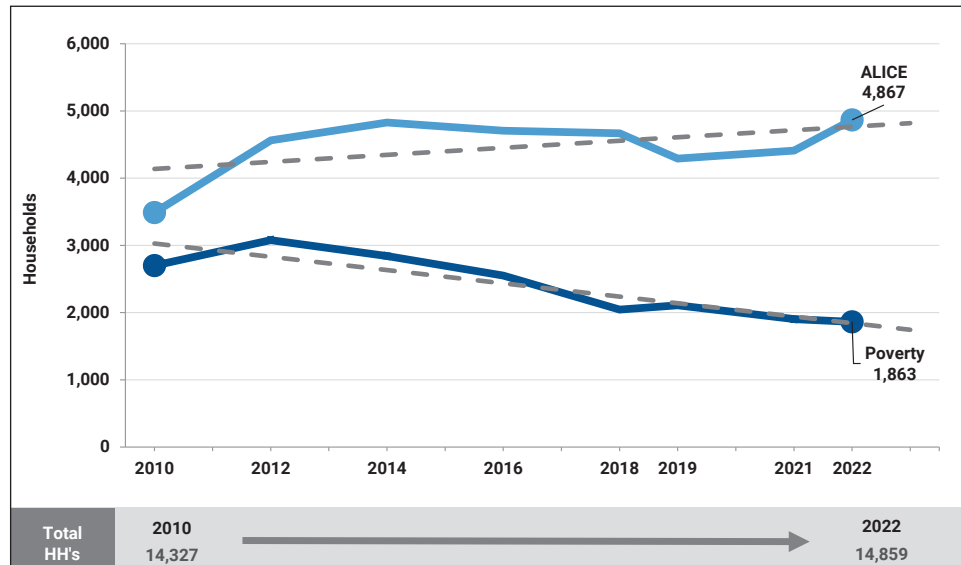
## The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the current economy and includes housing, child care, food, transportation, health care, technology, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and by household composition, as costs can vary greatly depending on location and household needs.

In 2022, household costs in Murray County were well above the Federal Poverty Level of \$13,590 for a single adult and \$27,750 for a family of four.

To see costs for different household compositions in Murray County, visit [UnitedForALICE.org/Household-Budgets/Georgia](https://UnitedForALICE.org/Household-Budgets/Georgia)

## Households by Income, Murray County, 2010–2022



Note: See an interactive version of this data at [UnitedForALICE.org/Georgia](https://UnitedForALICE.org/Georgia)

Sources: ALICE Threshold, 2010–2022; American Community Survey, 2010–2022

## Household Survival Budget, Murray County, 2022

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs and Credits</b>		
Housing – Rent	\$376	\$463
Housing – Utilities	\$163	\$310
Child Care	–	\$1,094
Food	\$419	\$1,142
Transportation	\$412	\$1,062
Health Care	\$185	\$796
Technology	\$86	\$116
Miscellaneous	\$164	\$498
Tax Payments	\$281	\$1,060
Tax Credits	\$0	-\$463
Monthly Total	\$2,086	\$6,078
ANNUAL TOTAL	\$25,032	\$72,936
Hourly Wage*	\$12.52	\$36.47

\*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit [UnitedForALICE.org/Methodology](https://UnitedForALICE.org/Methodology)

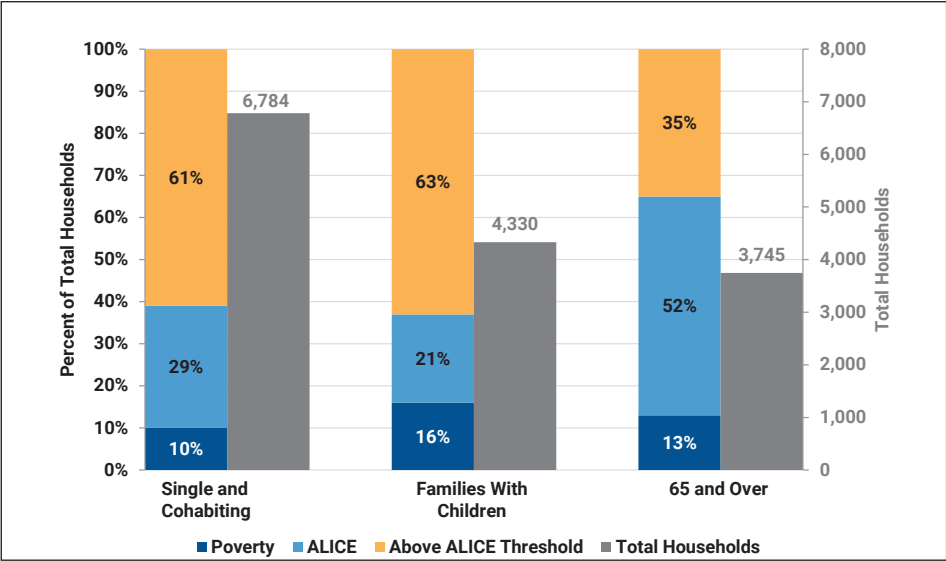
# Financial Hardship is Not Evenly Distributed

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others.

By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.

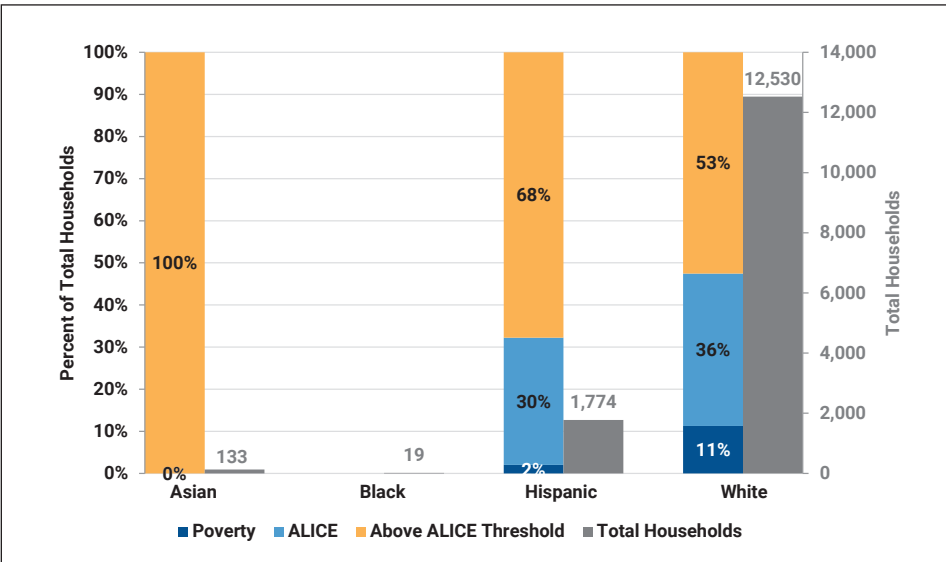
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## Household Financial Status by Household Type, Murray County, 2022



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

## Household Financial Status by Race/Ethnicity, Murray County, 2022



Note: Asian, Black, and White racial categories are for one race alone. Race and Hispanic ethnicity are overlapping categories. The Asian and Black groups may include Hispanic households; the White group includes only White, non-Hispanic households. The Hispanic ethnic group may include households of any race.

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

Murray County, 2022		
Town	Total Households	% ALICE & Poverty
Casey Springs CCD	2,139	53%
Chatsworth CCD	7,404	47%
Cisco CCD	1,405	47%
Crandall-Eton CCD	3,911	37%

Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Data for counties with populations over 65,000 is 1-year estimates. Geographies with fewer than 100 households are not included. Therefore, totals will not match the county-level numbers.