

ALICE IN THE CROSSCURRENTS



FINANCIAL HARDSHIP IN PD16 - VIRGINIA

2023 Report | UnitedForALICE.org



United Ways of Virginia

ALICE IN CAROLINE COUNTY



2021 Point-in-Time Data

Population: 30,861 • **Number of Households:** 11,000 (0% change from 2019)

Median Household Income: \$76,528 (state average: \$80,963)

Labor Force Participation Rate: 67.5% (state average: 65.2%)

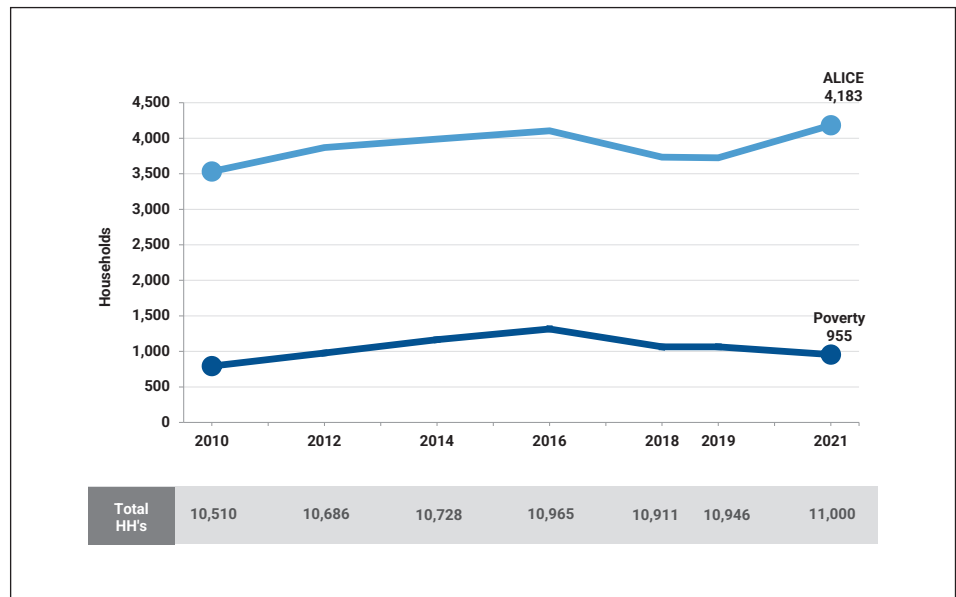
ALICE Households: 38% (state average: 28%) • **Households in Poverty:** 9% (state average: 10%)

Financial Hardship Changes 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.

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 4,788 households in Caroline County were below the ALICE Threshold; in 2021 this number changed to 5,138, (a 7% change).

Households by Income, Caroline County, 2010–2021



Note: See an interactive version of this data at UnitedForALICE.org/Virginia

Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan, 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 varies by household composition, as costs can vary greatly depending on location and household needs.

In 2021, household costs in Caroline County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in Caroline County, visit UnitedForALICE.org/Household-Budgets/Virginia

Household Survival Budget, Caroline County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$1,045	\$1,112
Housing – Utilities	\$154	\$292
Child Care	–	\$1,104
Food	\$447	\$1,219
Transportation	\$330	\$807
Health Care	\$230	\$927
Technology	\$75	\$110
Miscellaneous	\$228	\$557
Tax Payments	\$454	\$1,211
Tax Credits	\$0	-\$1,152
Monthly Total	\$2,963	\$6,187
ANNUAL TOTAL	\$35,556	\$74,244
Hourly Wage*	\$17.78	\$37.12

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

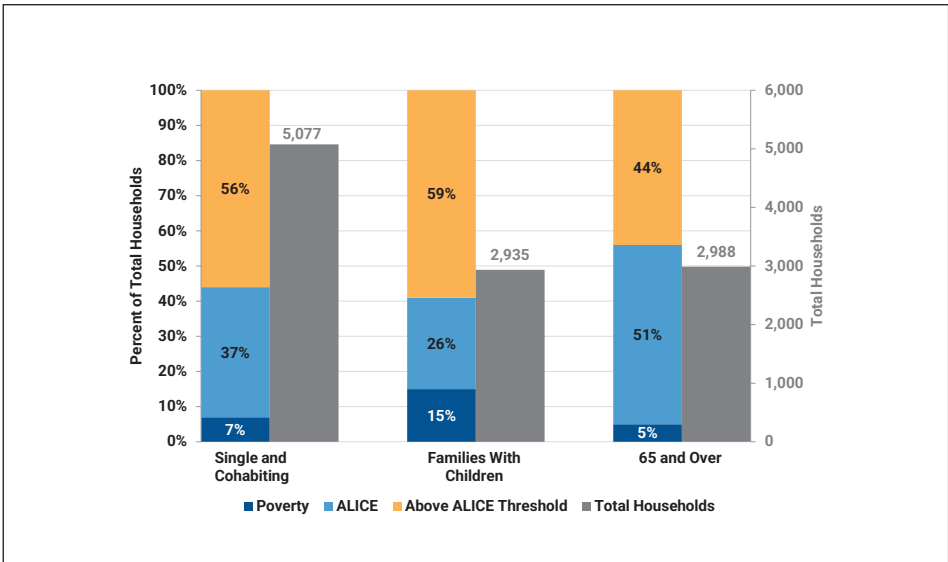
Financial Hardship is Not Evenly Distributed

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.

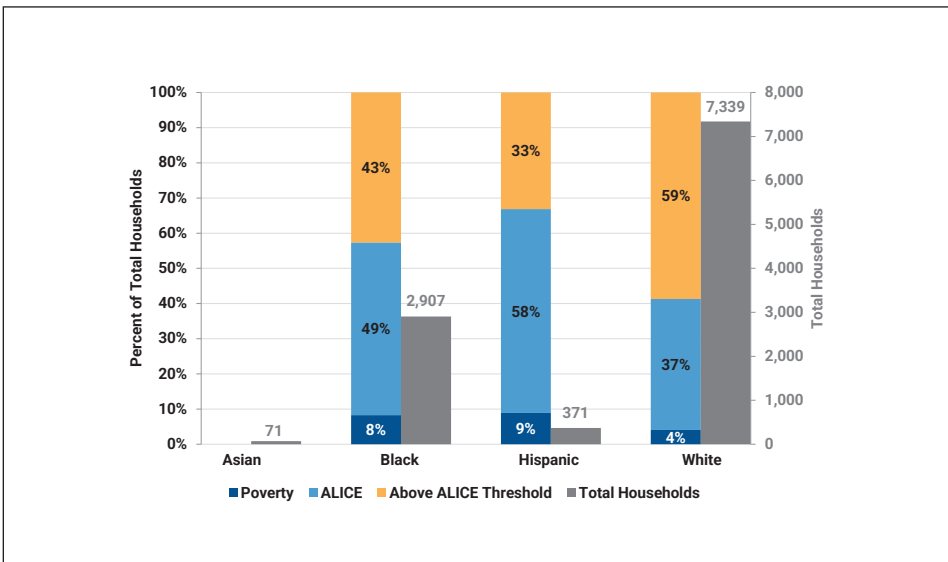
Visit UnitedForALICE.org/Virginia to view more national, state, and county data.

Household Financial Status by Household Type, Caroline County, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

Household Financial Status by Race/Ethnicity, Caroline County, 2021



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

Source: ALICE Threshold, 2021; American Community Survey, 2021

Caroline County, 2021		
Town	Total Households	% ALICE & Poverty
Bowling Green town	586	53%
Lake Caroline CDP	516	62%
Lake LandOr CDP	1,376	21%

Note: Municipal-level data on this page is 1 or 5-year averages for Incorporated Places. Totals will not match county-level numbers because some places cross county borders, data is not available for the smallest places, and county-level data is often 1-year estimates.

ALICE IN KING GEORGE COUNTY



2021 Point-in-Time Data

Population: 26,597 • **Number of Households:** 9,445 (3% change from 2019)

Median Household Income: \$101,599 (state average: \$80,963)

Labor Force Participation Rate: 68.4% (state average: 65.2%)

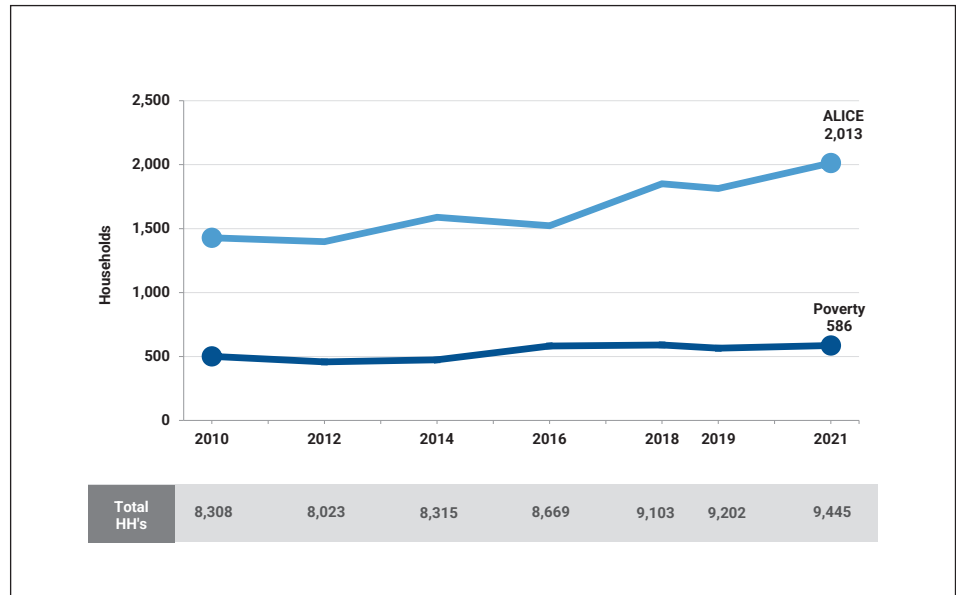
ALICE Households: 21% (state average: 28%) • **Households in Poverty:** 6% (state average: 10%)

Financial Hardship Changes 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.

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 2,379 households in King George County were below the ALICE Threshold; in 2021 this number changed to 2,599, (a 9% change).

Households by Income, King George County, 2010–2021



Note: See an interactive version of this data at UnitedForALICE.org/Virginia

Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

The Cost of Basics Outpaces Wages

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In 2021, household costs in King George County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in King George County, visit UnitedForALICE.org/Household-Budgets/Virginia

Household Survival Budget, King George County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$569	\$781
Housing – Utilities	\$154	\$292
Child Care	–	\$1,417
Food	\$436	\$1,189
Transportation	\$330	\$807
Health Care	\$230	\$927
Technology	\$75	\$110
Miscellaneous	\$179	\$552
Tax Payments	\$318	\$1,197
Tax Credits	\$0	-\$1,267
Monthly Total	\$2,291	\$6,005
ANNUAL TOTAL	\$27,492	\$72,060
Hourly Wage*	\$13.75	\$36.03

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

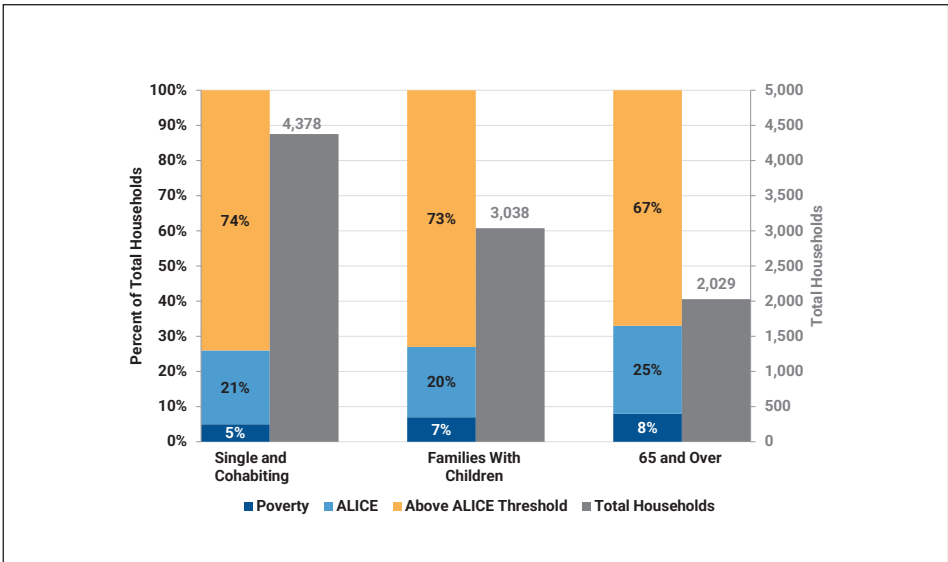
Financial Hardship is Not Evenly Distributed

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.

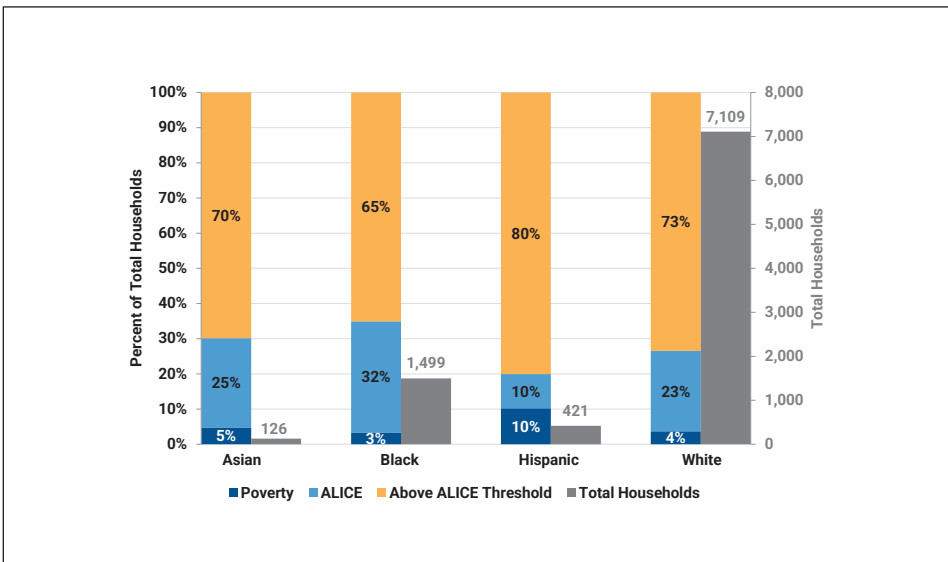
Visit UnitedForALICE.org/Virginia to view more national, state, and county data.

Household Financial Status by Household Type, King George County, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

Household Financial Status by Race/Ethnicity, King George County, 2021



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

Source: ALICE Threshold, 2021; American Community Survey, 2021

King George County, 2021		
Town	Total Households	% ALICE & Poverty
Dahlgren CDP	1,278	19%
Dahlgren Center CDP	181	47%
Fairview Beach CDP	105	54%
King George CDP	1,488	36%
Passapatanzy CDP	418	39%

Note: Municipal-level data on this page is 1 or 5-year averages for Incorporated Places. Totals will not match county-level numbers because some places cross county borders, data is not available for the smallest places, and county-level data is often 1-year estimates.

ALICE IN SPOTSYLVANIA COUNTY



2021 Point-in-Time Data

Population: 143,676 • **Number of Households:** 51,179 (10% change from 2019)

Median Household Income: \$101,289 (state average: \$80,963)

Labor Force Participation Rate: 67.5% (state average: 65.2%)

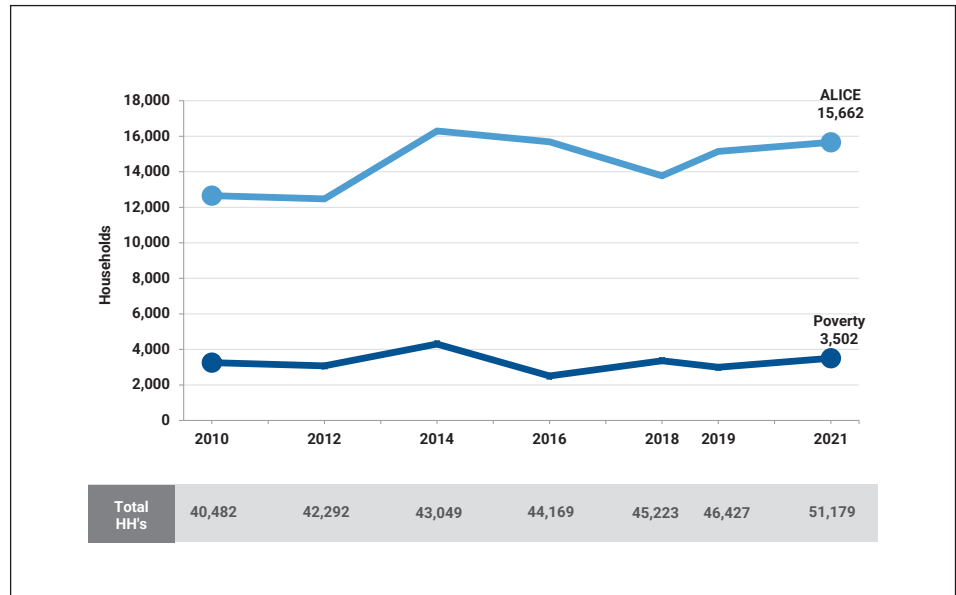
ALICE Households: 31% (state average: 28%) • **Households in Poverty:** 7% (state average: 10%)

Financial Hardship Changes Over Time

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As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 18,144 households in Spotsylvania County were below the ALICE Threshold; in 2021 this number changed to 19,164, (a 6% change).

Households by Income, Spotsylvania County, 2010–2021



Note: See an interactive version of this data at UnitedForALICE.org/Virginia

Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

The Cost of Basics Outpaces Wages

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In 2021, household costs in Spotsylvania County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in Spotsylvania County, visit UnitedForALICE.org/Household-Budgets/Virginia

Household Survival Budget, Spotsylvania County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$1,713	\$1,886
Housing – Utilities	\$154	\$292
Child Care	–	\$1,417
Food	\$447	\$1,219
Transportation	\$330	\$807
Health Care	\$230	\$927
Technology	\$75	\$110
Miscellaneous	\$295	\$666
Tax Payments	\$640	\$1,515
Tax Credits	\$0	-\$1,267
Monthly Total	\$3,884	\$7,572
ANNUAL TOTAL	\$46,608	\$90,864
Hourly Wage*	\$23.30	\$45.43

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

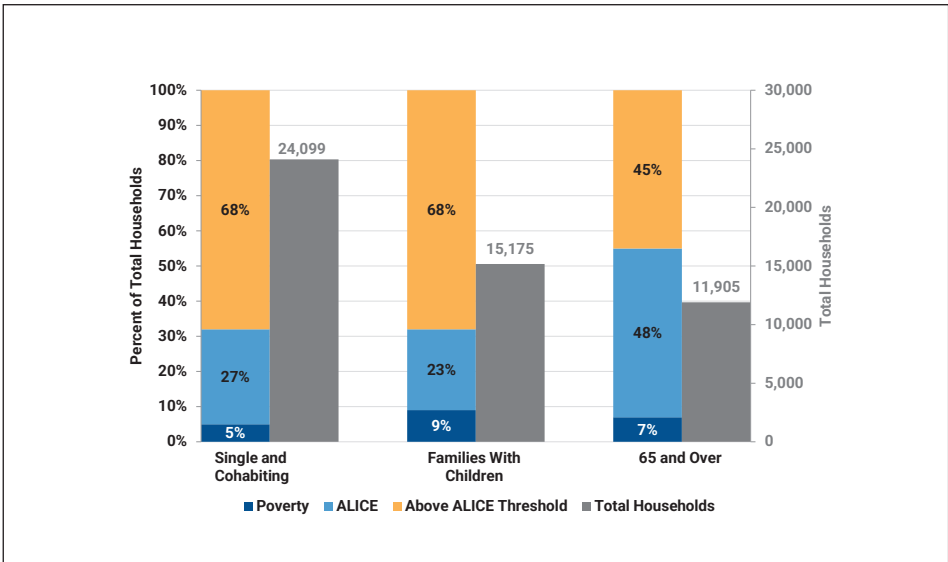
Financial Hardship is Not Evenly Distributed

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.

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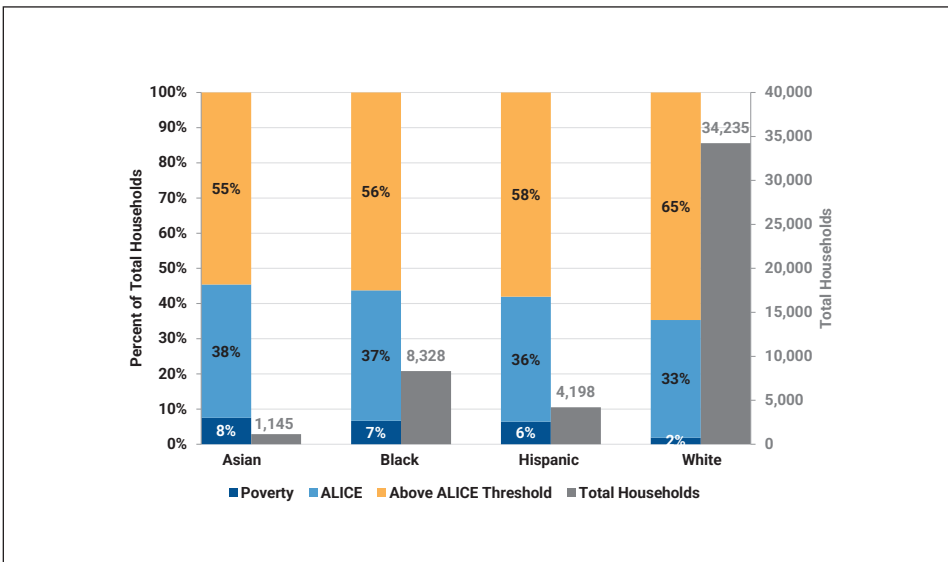
Visit UnitedForALICE.org/Virginia to view more national, state, and county data.

Household Financial Status by Household Type, Spotsylvania County, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

Household Financial Status by Race/Ethnicity, Spotsylvania County, 2021



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

Source: ALICE Threshold, 2021; American Community Survey, 2021

Spotsylvania County, 2021		
Town	Total Households	% ALICE & Poverty
Lake Wilderness CDP	954	27%
Spotsylvania Courthouse CDP	1,789	58%

Note: Municipal-level data on this page is 1 or 5-year averages for Incorporated Places. Totals will not match county-level numbers because some places cross county borders, data is not available for the smallest places, and county-level data is often 1-year estimates.

ALICE IN STAFFORD COUNTY



2021 Point-in-Time Data

Population: 160,877 • **Number of Households:** 51,007 (8% change from 2019)

Median Household Income: \$117,251 (state average: \$80,963)

Labor Force Participation Rate: 69.5% (state average: 65.2%)

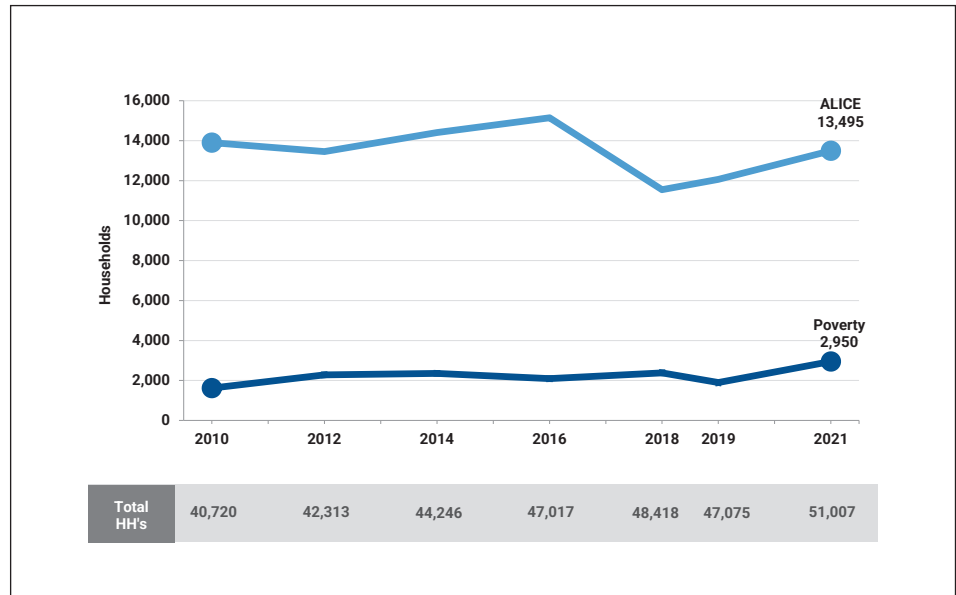
ALICE Households: 26% (state average: 28%) • **Households in Poverty:** 6% (state average: 10%)

Financial Hardship Changes Over Time

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As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 13,959 households in Stafford County were below the ALICE Threshold; in 2021 this number changed to 16,445, (a 18% change).

Households by Income, Stafford County, 2010–2021



Note: See an interactive version of this data at UnitedForALICE.org/Virginia

Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

The Cost of Basics Outpaces Wages

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In 2021, household costs in Stafford County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in Stafford County, visit UnitedForALICE.org/Household-Budgets/Virginia

Household Survival Budget, Stafford County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$1,800	\$1,988
Housing – Utilities	\$154	\$292
Child Care	–	\$1,562
Food	\$461	\$1,257
Transportation	\$330	\$807
Health Care	\$230	\$927
Technology	\$75	\$110
Miscellaneous	\$305	\$694
Tax Payments	\$669	\$1,594
Tax Credits	\$0	-\$1,267
Monthly Total	\$4,024	\$7,964
ANNUAL TOTAL	\$48,288	\$95,568
Hourly Wage*	\$24.14	\$47.78

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

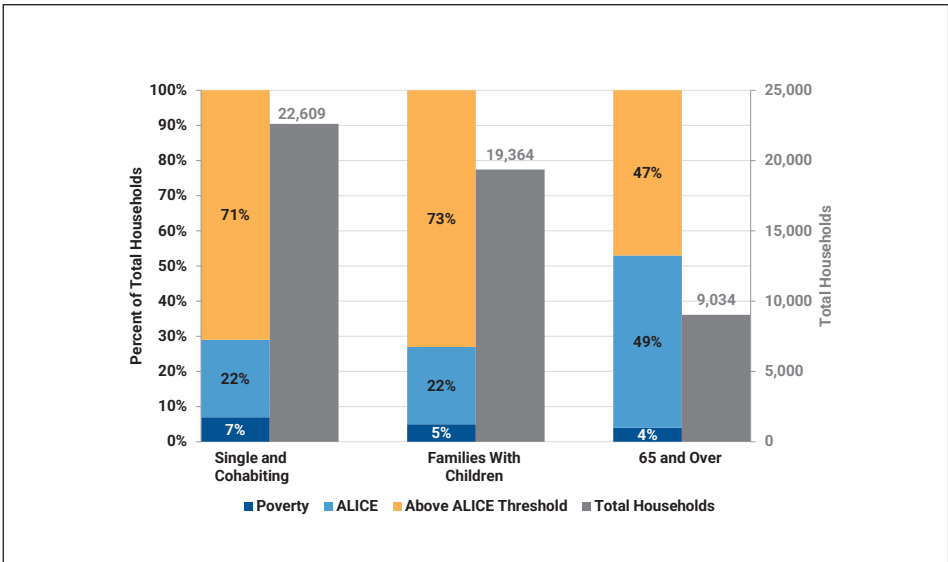
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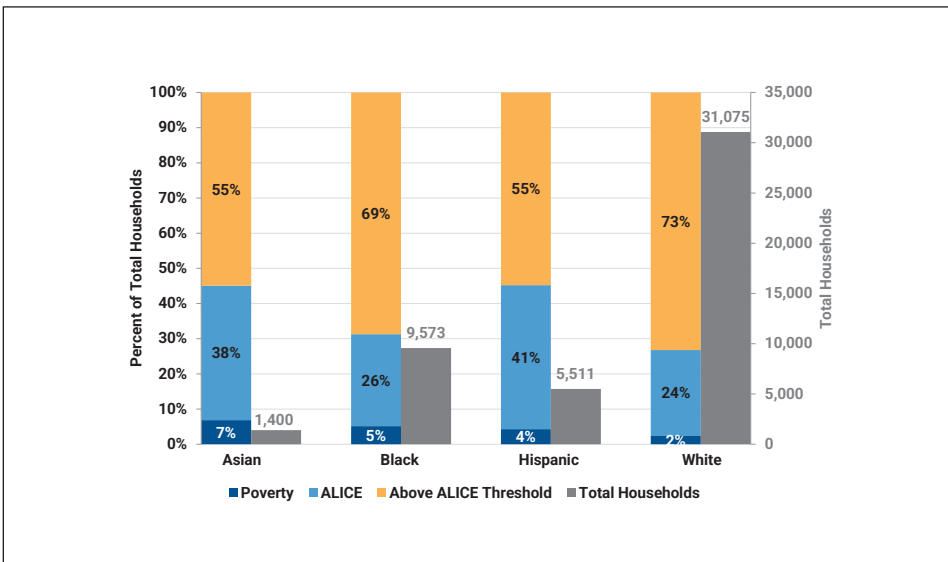
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Household Financial Status by Household Type, Stafford County, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

Household Financial Status by Race/Ethnicity, Stafford County, 2021



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

Source: ALICE Threshold, 2021; American Community Survey, 2021

Stafford County, 2021		
Town	Total Households	% ALICE & Poverty
Aquia Harbour CDP	2,124	20%
Boswells Corner CDP	474	48%
Falmouth CDP	1,897	36%
Southern Gateway CDP	1,258	54%
Stafford Courthouse CDP	1,394	43%

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ALICE IN FREDERICKSBURG CITY



2021 Point-in-Time Data

Population: 28,027 • **Number of Households:** 11,198 (4% change from 2019)

Median Household Income: \$72,293 (state average: \$80,963)

Labor Force Participation Rate: 71.1% (state average: 65.2%)

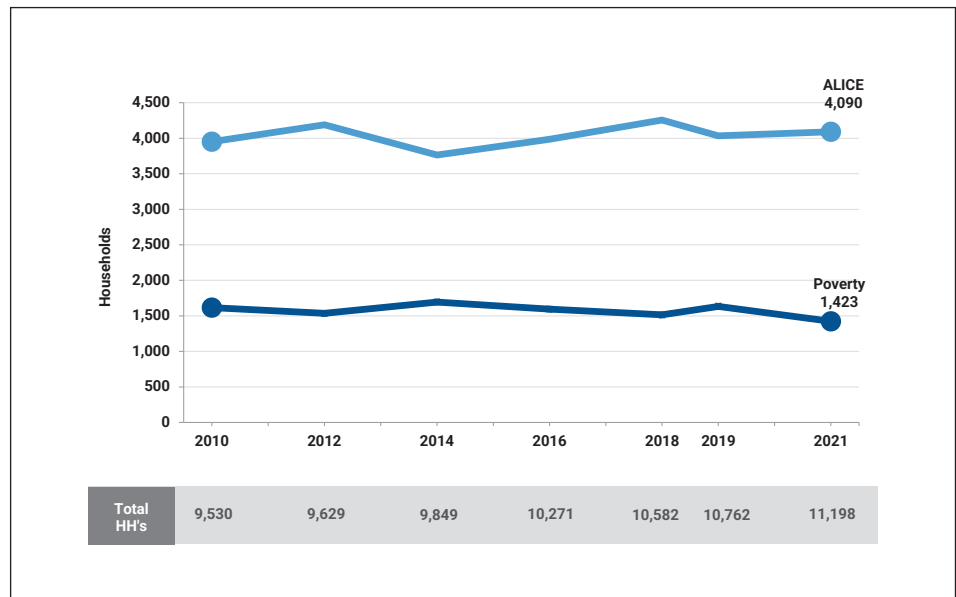
ALICE Households: 37% (state average: 28%) • **Households in Poverty:** 13% (state average: 10%)

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As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 5,667 households in Fredericksburg city were below the ALICE Threshold; in 2021 this number changed to 5,513, (a -3% change).

Households by Income, Fredericksburg city, 2010–2021



Note: See an interactive version of this data at UnitedForALICE.org/Virginia

Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

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In 2021, household costs in Fredericksburg city were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in Fredericksburg city, visit UnitedForALICE.org/Household-Budgets/Virginia

Household Survival Budget, Fredericksburg city, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$1,521	\$1,662
Housing – Utilities	\$154	\$292
Child Care	–	\$1,417
Food	\$506	\$1,379
Transportation	\$330	\$807
Health Care	\$230	\$927
Technology	\$75	\$110
Miscellaneous	\$282	\$659
Tax Payments	\$603	\$1,497
Tax Credits	\$0	-\$1,267
Monthly Total	\$3,701	\$7,483
ANNUAL TOTAL	\$44,412	\$89,796
Hourly Wage*	\$22.21	\$44.90

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

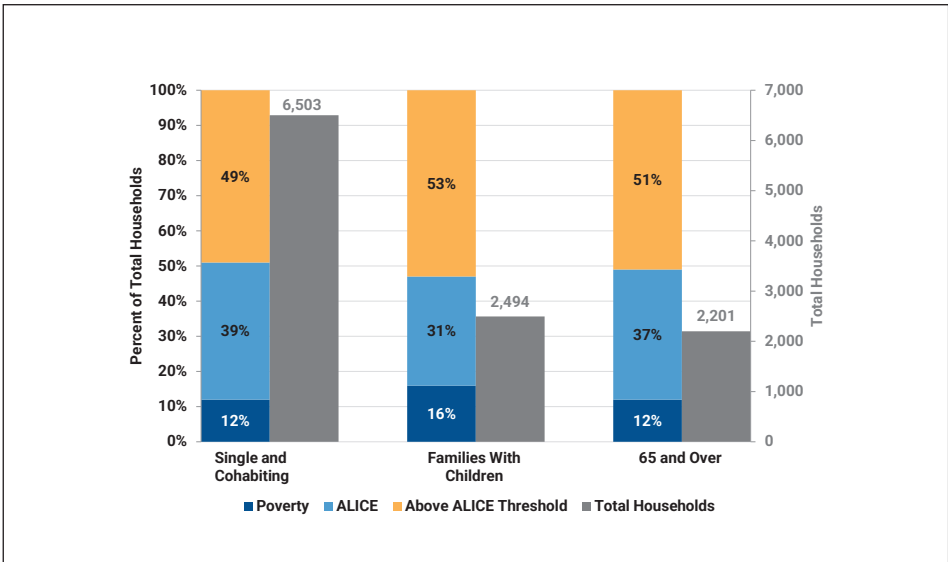
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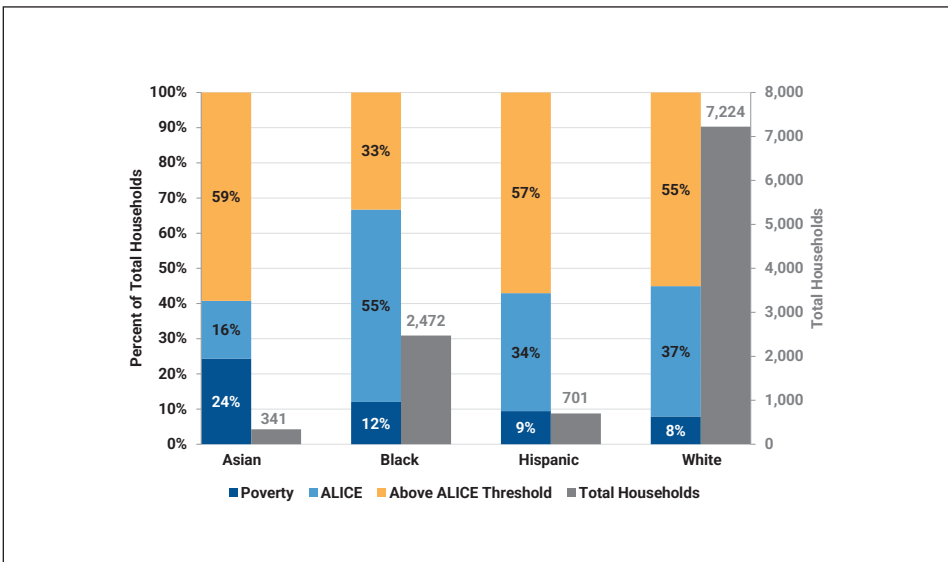
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Household Financial Status by Household Type, Fredericksburg city, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

Household Financial Status by Race/Ethnicity, Fredericksburg city, 2021



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

Source: ALICE Threshold, 2021; American Community Survey, 2021

Fredericksburg city, 2021		
Town	Total Households	% ALICE & Poverty
Fredericksburg city	11,198	49%

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NEXT STEPS

Capturing the true extent of financial hardship in Virginia is critical for the appropriate allocation of funds for programs in areas such as education, health care, food access, housing, and employment. There is a lot more to be done to change the trajectory for households struggling to make ends meet. How can you help?

Learn more and help to raise awareness of the struggles ALICE households face with:

- The interactive [ALICE in Virginia](#) webpages, to dig deeper into:
 - » [County Reports](#)
 - » [Household budgets](#)
 - » [Maps with data for local geographies](#)
 - » [Demographics](#)
 - » [Labor force data](#)
 - » [ALICE data alongside additional Indicators of Well-Being](#)

Connect with stakeholders:

- [Contact your local United Way](#) for support and volunteer opportunities.
- Connect with members of the state [Research Advisory Committees](#) that support this work.
- Find your state and federal representatives and see ALICE household data by legislative district with our [ALICE Legislative District Tool](#).

Turn the ALICE data into action in your community:

- Use the ALICE metrics to highlight the challenges ALICE households face, to inspire action and generate solutions that promote financial stability.

- Armed with the ALICE data, advocate for policy change, apply for grant funding, allocate funding for programs and services targeted to ALICE households, etc.
- Learn more on our [ALICE in Action](#) webpage about the programs, practices, and policies to improve access to affordable housing, high quality child care and education, healthy food, health care, transportation, workforce training, and more.
- Demonstrate potential financial challenges that ALICE workers face with interactive tools from the Federal Reserve Bank of Atlanta that incorporate the Household Survival Budget. These tools, which include the [Policy Rules Database](#) and the [Career Ladder Identifier and Financial Forecaster](#), map changes in benefits along a career path and identify potential benefits cliffs.

Be an ally and advocate for better data:

- Advocate for more accurate data collection by the [U.S. Census Bureau](#) for people who have been [historically undercounted](#), including (but not limited to) people with disabilities, people experiencing homelessness, people of color, individuals who identify as LGBTQ+, and people in low-income and hard-to-count geographic areas.
- Support the [implementation](#) of a single combined question for race and ethnicity. Census [research](#) shows this change will yield a more accurate portrait of how the U.S. population self-identifies, especially for people who self-identify as multiracial or multiethnic.

For More Virginia ALICE Report Information, Contact: Sarah Walsh swalsh@rappahannockunitedway.org

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