

ALICE: A STUDY OF FINANCIAL HARDSHIP IN WISCONSIN



2018 REPORT

37.5 percent of households in Wisconsin struggle to afford basic needs such as housing, child care, food, transportation, and health care.

ALICE is an acronym for **Asset Limited, Income Constrained, Employed**.



What is ALICE?

The United Way *ALICE Project* is a collaboration of United Ways in 18 states, including Wisconsin. ALICE research provides our state's most comprehensive look to-date at the portion of the population that earns above the federal poverty level, but still struggles to afford a basic household budget. The project allows for change-makers to understand, measure, and advance improvements for ALICE households.

Who is ALICE?

ALICE is a way of defining our hard-working families, neighbors, and colleagues who cannot make ends meet. Those who are "ALICE" educate our children, keep us healthy, and make our quality of life possible. ALICE families are frequently forced to make tough choices, such as deciding between quality childcare or paying the rent, which creates long-term consequences for our communities.

Special thanks to the major funders and supporters of the United Way ALICE Report in Wisconsin:

- ▶ Thrivent Financial Foundation
- ▶ U.S. Venture

Key takeaways from the Wisconsin ALICE research released in 2018:



■ Poverty = 11.7%
■ ALICE = 25.8%

While the overall economic climate has improved since 2010, the number of ALICE and poverty-level households rose to **37.5 percent**, affecting 872,561 households in Wisconsin.



Nearly **one-third of Wisconsin families with children** have income below the ALICE Threshold.



62 percent of Wisconsin jobs pay less than \$20 an hour, with more than half of those paying less than \$15 per hour.



51 percent of Wisconsin households do not have enough saved to cover expenses for three months.

Household Survival Budget, WI Average, 2016

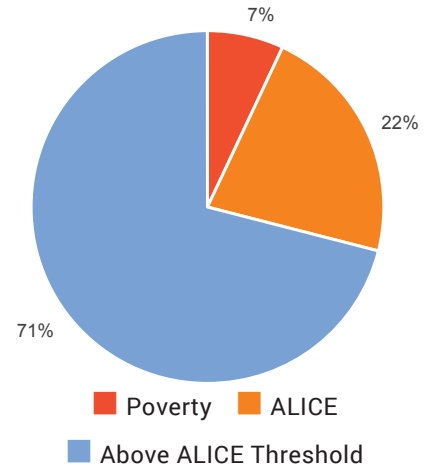
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$492	\$735
Child Care	\$-	\$1,231
Food	\$158	\$525
Transportation	\$349	\$698
Health Care	\$215	\$802
Technology*	\$55	\$75
Miscellaneous	\$150	\$467
Taxes	\$235	\$602
Monthly Total	\$1,654	\$5,135
ANNUAL TOTAL	\$19,848	\$61,620
Hourly Wage**	\$9.92	\$30.81

*New to budget in 2016 **Full-time wage required to support this budget
Note: The miscellaneous category includes 10 percent of the budget total (including taxes) to cover cost overruns and other essentials (e.g. diapers).

ALICE IN CALUMET COUNTY

2016 Point-in-Time Data

Population: 49,653
Number of Households: 18,839
Median Household Income: \$70,042 (state average: \$56,811)
Unemployment Rate: 3% (state average: 4.1%)
ALICE Households: 22% (state average: 25.8%)
Households in Poverty: 7% (state average 11.7%)



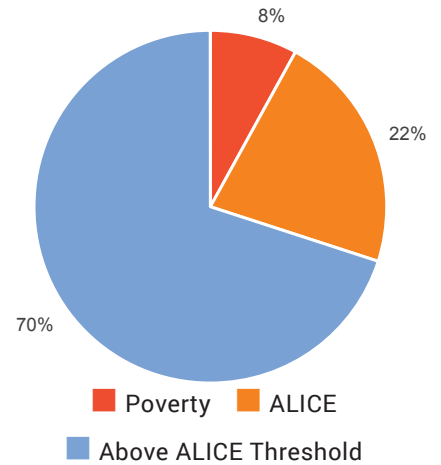
Household Survival Budget

Single Adult: \$18,972 (or \$9.49 hourly wage)
2 Adults, 1 Infant, 1 Preschooler: \$62,808 (or \$31.40 hourly wage)

ALICE IN OUTAGAMIE COUNTY

2016 Point-in-Time Data

Population: 184,526
Number of Households: 72,994
Median Household Income: \$61,149 (state average: \$56,811)
Unemployment Rate: 4% (state average: 4.1%)
ALICE Households: 22% (state average: 25.8%)
Households in Poverty: 8% (state average 11.7%)



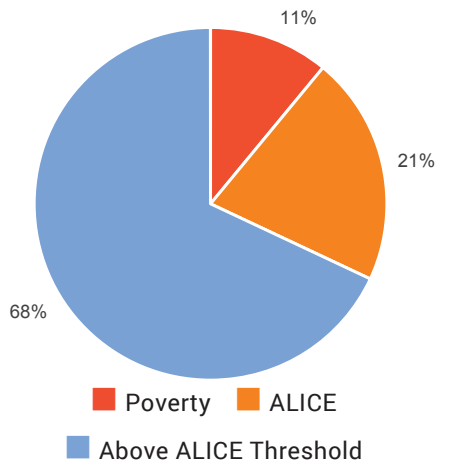
Household Survival Budget

Single Adult: \$18,972 (or \$9.49 hourly wage)
2 Adults, 1 Infant, 1 Preschooler: \$64,848 (or \$32.42 hourly wage)

ALICE IN WINNEBAGO COUNTY

2016 Point-in-Time Data

Population: 169,886
Number of Households: 69,943
Median Household Income: \$56,754 (state average: \$56,811)
Unemployment Rate: 4% (state average: 4.1%)
ALICE Households: 21% (state average: 25.8%)
Households in Poverty: 11% (state average 11.7%)



Household Survival Budget

Single Adult: \$20,400 (or \$10.20 hourly wage)
2 Adults, 1 Infant, 1 Preschooler: \$64,092 (or \$32.05 hourly wage)