ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED MEET "ALICE"





ALICE (Asset Limited, Income Constrained, Employed) represents those who are working but unable to afford the basic necessities of housing, child care, food, transportation, health care or technology. These workers often struggle to keep their own households from financial ruin, while keeping our local communities running. ALICE is the cashier at your supermarket, the salesperson at a big box store, the child care worker, the delivery driver. ALICE is our neighbor.

Households experiencing ALICE are forced to make tough choices, such as deciding between quality child care or paying rent. These choices have long-term consequences not only for those currently experiencing ALICE but for all of us.

Challenges of households experiencing ALICE:

46%

- EDUCATION Low-income students in low-performing schools increase their risk of not graduating high school or attending college.
- **CAREER PATHWAYS** Struggling to make ends meet creates barriers to career advancement and job training opportunities.
- **HEALTH** When health issues go untreated, they become more serious, more costly and often lead to other negative outcomes.
- **DAILY EXPENSES** Inability to make ends meet makes saving for emergencies or future financial goals nearly impossible.

Who is ALICE?

A household experiencing ALICE is defined as having an annual household income above the Federal Poverty Level (FPL) but below the basic cost of living defined by the Household Survival Budget.

The Household Survival Budget calculates the bare-minimum cost of household basics at the county level, including:

- Housing
- Food
- Child care
- Transportation
- Health care
- A smartphone plan
- Taxes
- Small contingency

Put yourself in the shoes of a typical family experiencing ALICE:



To learn more, visit uwsatx.org/ALICE

15% of households experience poverty

31% of households experience ALICE

46% of Bexar County residents cannot afford a bare-bones household budget.







4 out of 5 single female-parent households experience hardship

3 out of 5 single male-parent households experience hardship