

ALICE IN THE CROSSCURRENTS



COVID AND FINANCIAL HARDSHIP IN WEST VIRGINIA

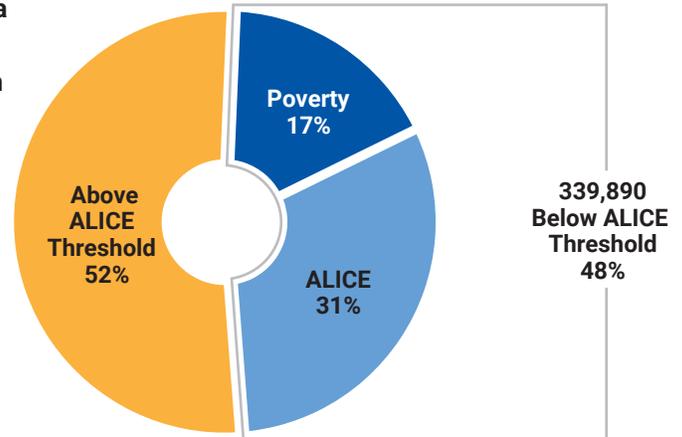
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West Virginia United Way
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ALICE IN WEST VIRGINIA: EXECUTIVE SUMMARY

The number of households in financial hardship in West Virginia continues to be undercounted in official measures. According to the FPL, 17% of households in West Virginia (121,463) were in poverty in 2021. Yet [United For ALICE](#) data shows that another 31% (218,427 households) – almost twice as many – were **ALICE** (Asset Limited, Income Constrained, Employed). ALICE households earn above the FPL, but not enough to afford the basics in the communities where they live.



The reality is that of the 711,392 households in West Virginia, 339,890 – 48% – had income below the [ALICE Threshold of Financial Survival](#) in 2021. These included both households in poverty and ALICE households.

The crux of the problem is a mismatch between earnings and the cost of basics. For example, 60% of cashiers (one of the most common occupations in West Virginia) were below the ALICE Threshold in 2021. These workers earned a median hourly wage of \$10.65 – not even enough to cover the **ALICE Household Survival Budget** for one worker employed full time (\$12.38/hour), much less for a family with children, even with two adults working (combined wage of \$31.06/hour). From 2019 to 2021, the cost of basics increased across West Virginia and remained well above the FPL. For a family of four in 2021, the FPL was \$26,500 while the ALICE Household Survival Budget was \$62,124. Between 2019 and 2021, the average annual costs (excluding taxes) increased 16% for a single adult, 12% for a single senior, and 18% for a family of four.

ALICE Household Survival Budget, West Virginia Average, 2021			
	Single Adult	Single Senior	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs			
Housing – Rent	\$428	\$428	\$461
Housing – Utilities	\$154	\$154	\$292
Child Care	-	-	\$1,250
Food	\$386	\$356	\$1,052
Transportation	\$340	\$293	\$817
Health Care	\$242	\$509	\$902
Technology	\$75	\$75	\$110
Miscellaneous	\$163	\$182	\$488
Tax Before Credits	\$276	\$324	\$1,030
Monthly Total	\$2,064	\$2,321	\$6,402
ANNUAL TOTAL Before Credits	\$24,768	\$27,852	\$76,824
Tax Credits (CTC and CDCTC)			(\$14,700)
ANNUAL TOTAL with Credits	\$24,768	\$27,852	\$62,124
Full-Time Hourly Wage	\$12.38	\$13.93	\$31.06

A.L.I.C.E. is an acronym for **Asset Limited, Income Constrained, Employed**. Did you know that **45%** of all households* in West Virginia live below the **ALICE** threshold?

*Sources: ALICE Threshold, 2019; American Community Survey, 2019

ALICE households are living **above** the Federal Poverty Level, but **below** the basic cost of living. We are **UNITED** for **ALICE**. Learn more at www.uwv.org/alice



Figure 3. Household Financial Status and Key Demographics, West Virginia, 2021

	Total	Below ALICE Threshold	■ Poverty ■ ALICE ■ Above ALICE Theshold		
ALL HOUSEHOLDS	711,392	339,890	17%	31%	52%
AGE					
Under 25 Years	26,338	20,172	40%	37%	23%
25 to 44 Years	189,766	82,739	20%	24%	56%
45 to 64 Years	265,874	115,438	17%	26%	57%
Seniors (65+)	229,414	121,541	12%	41%	47%
RACE/ETHNICITY					
American Indian/ Alaska Native	855	532	17%	45%	38%
Asian	4,966	2,183	15%	29%	56%
Black	23,326	14,589	24%	38%	37%
Hispanic	8,381	4,170	14%	36%	50%
Two or More Races	14,312	7,909	22%	33%	45%
White	661,244	310,809	13%	34%	53%
HOUSEHOLD TYPE					
Married With Children	108,432	25,957	10%	13%	76%
Single-Female-Headed With Children	36,474	30,002	55%	28%	18%
Single-Male-Headed With Children	15,067	9,277	31%	30%	38%
Single or Cohabiting, Under 65, no Children	322,005	153,113	18%	30%	52%
URBAN/RURAL					
Rural	196,739	101,862	17%	34%	48%
Urban	514,653	238,028	17%	29%	54%

Note: The groups shown in this figure 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 Report, 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, 2019 and 2021; American Community Survey, 2019 and 2021

Figure 4. Top Occupations, Employment, Wages, and Percentage Below ALICE Threshold, West Virginia, 2021

Occupation	Total Employment (BLS)	Median Hourly Wage (BLS)	Percent Median Wage Change From 2019 (BLS)	Percent Workers Below ALICE Threshold (ACS PUMS)
Cooks	21,080	\$11.28	6%	48%
Registered Nurses	19,800	\$30.00	2%	6%
Cashiers	19,010	\$10.65	9%	60%
Retail Salespersons	18,610	\$11.18	4%	32%
Driver/Sales Workers and Truck Drivers	17,060	\$17.16	4%	26%
Office Clerks	15,960	\$14.13	6%	36%
Personal Care Aides	15,680	\$10.71	9%	50%
General and Operations Managers	12,310	\$36.49	4%	7%
Fast Food and Counter Workers	12,100	\$10.29	6%	53%
Stockers and Order Fillers	11,210	\$13.63	8%	44%
Customer Service Representatives	10,890	\$17.01	21%	45%
Elementary and Middle School Teachers	10,620	\$23.14	5%	15%
Laborers and Material Movers, Hand	9,800	\$14.04	6%	33%
Waiters and Waitresses	9,130	\$10.58	7%	72%
Maintenance and Repair Workers	8,180	\$17.52	14%	16%
Secretaries and Administrative Assistants	7,810	\$15.44	2%	18%
Bookkeeping and Auditing Clerks	7,410	\$17.73	9%	19%
Nursing Assistants	7,310	\$13.90	13%	61%
Retail Sales Supervisors	6,970	\$17.99	16%	21%
Construction Laborers	6,950	\$17.48	10%	41%

Sources: ALICE Threshold, 2021; Bureau of Labor Statistics—Occupational Employment Statistics, 2021; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2021

To see more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit UnitedForALICE.org/Labor-Force/West-Virginia