

Please add your name and which organization you represent in the chat box.

# ALICE IN WISCONSIN: A FINANCIAL HARDSHIP STUDY

LIVE UNITED<sup>®</sup>

2020 WISCONSIN REPORT



United Way of South  
Wood & Adams Counties

# United for ALICE

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## What we do:

- Driver of innovation for ALICE households since 2007
- Research team developed and updates a set of comprehensive measures of financial hardship
- Data for all 3,000+ counties in U.S.
- ALICE partners convene, advocate, and innovate in their local communities to highlight the issues faced by ALICE households and to generate solutions that promote financial stability



**UnitedForALICE.org**

# ALICE Research Advisory Committee

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**Sashi Gregory**  
*Wisconsin Primary Health Care Association*

**Lisa Hassenstab**  
*Supporting Families Together Association*

**Stephanie Jung Dorfman**  
*Feeding Wisconsin*

**Peter Kilde**  
*WestCAP*

**Brad Paul**  
*Wisconsin Community Action Program Association (WISCAP)*

**Carrie Poser**  
*WI Balance of State CoC*

**Ruth Schmidt**  
*Wisconsin Early Childhood Association*

**Darrell Stroud**  
*BMO Bank*

**Ken Taylor**  
*KidsForward*

**Karen Timberlake, J.D.**  
*Michael Best Strategies*

**Julie A. Urban, PhD**  
*Wisconsin Department of Workforce Development*

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## UNITED WAY STAFF REPRESENTATIVES

**Said Hassan**  
*Brown County United Way*

**Sarah Inman**  
*Brown County United Way*

**Suzanne Brault**  
*United Way Fox Cities*

**Dawn Helmrich**  
*United Way of Greater Milwaukee & Waukesha County*

**Kelly Abrams**  
*United Way of Dane County*

**Martha Cranley**  
*United Way of Dane County*

**Charlene Mouille**  
*United Way of Wisconsin*

**Katie McMullen**  
*United Way of Wisconsin*



## Who is ALICE?

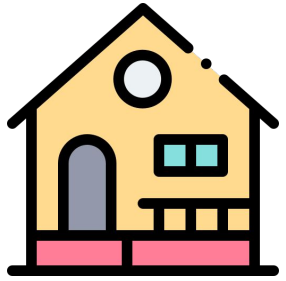
- **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed
- Above the Federal Poverty Level, but below the Household Survival Budget
- Low-wage jobs – cashiers, retail workers, health care support positions, general production/laborers, office support positions, child care workers, bank tellers
- Limited to no savings – for emergencies or investing in the future



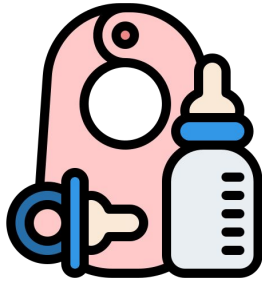
# What is the Household Survival Budget?

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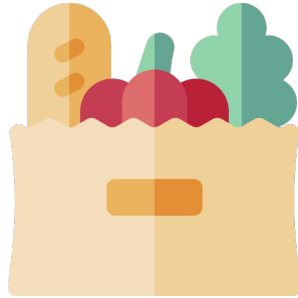
Cost of household essentials include:



Housing



Childcare



Food



Transportation



Healthcare



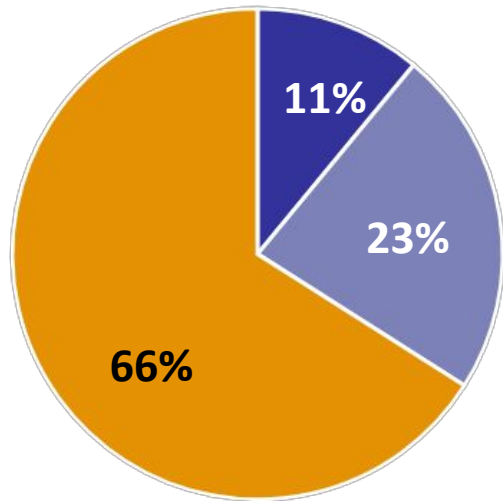
Technology

+ Taxes and Miscellaneous Expenses

# How do we compare to the State?

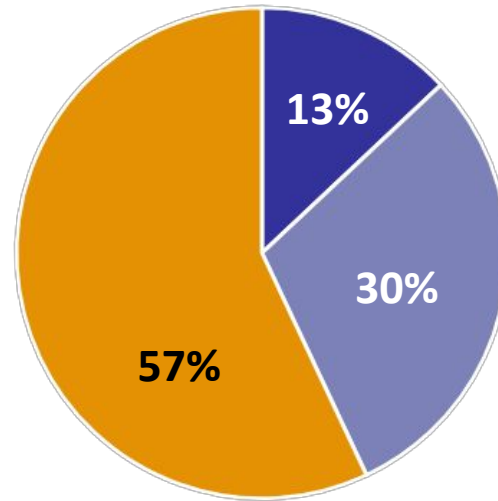
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Wisconsin



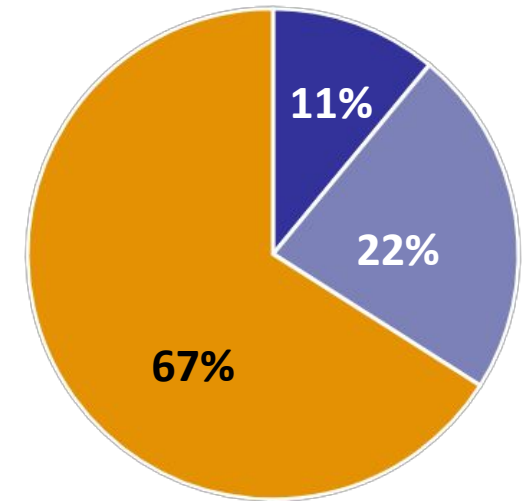
■ Poverty ■ ALICE ■ Above ALICE

Adams County



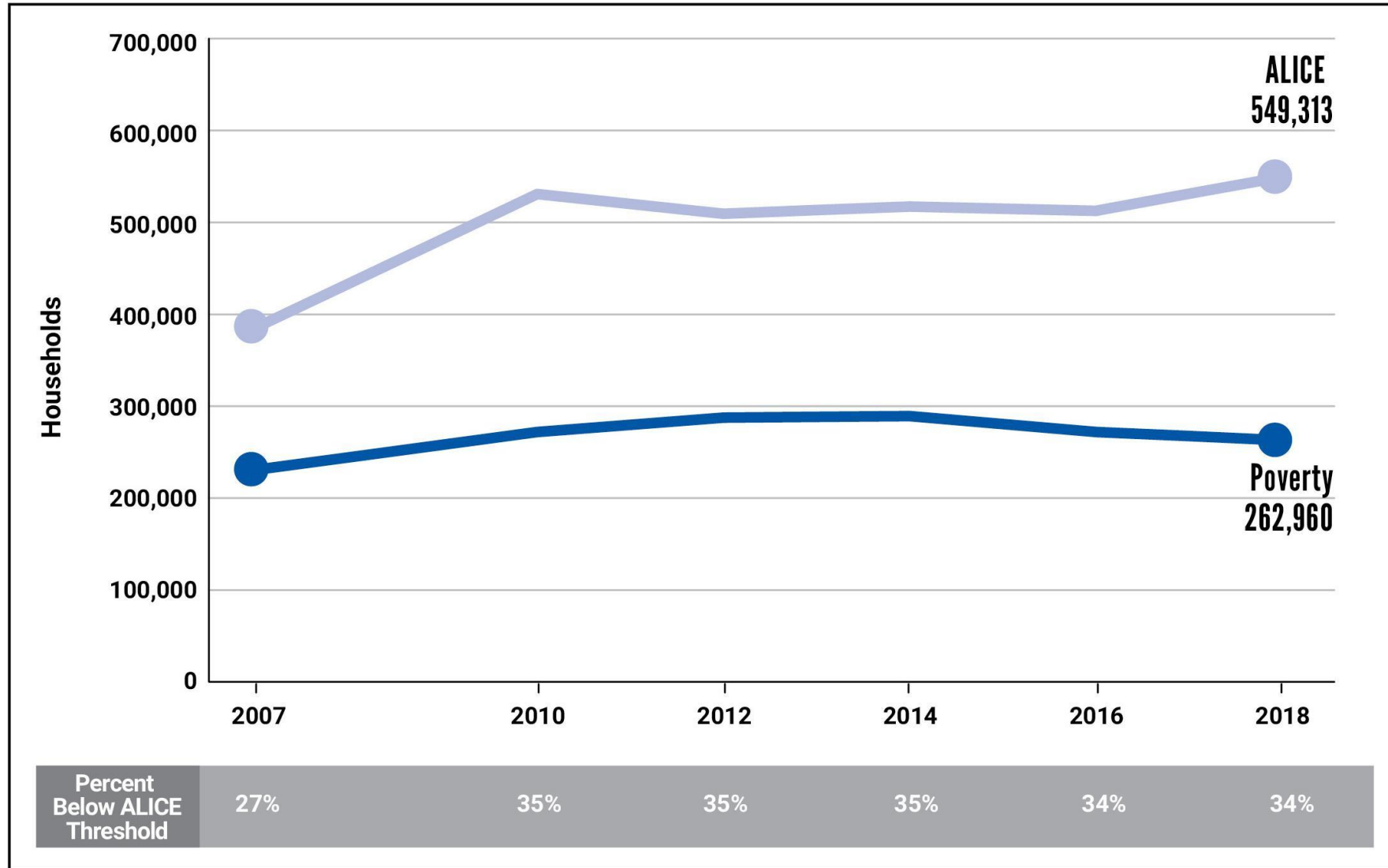
■ Poverty ■ ALICE ■ Above ALICE

Wood County



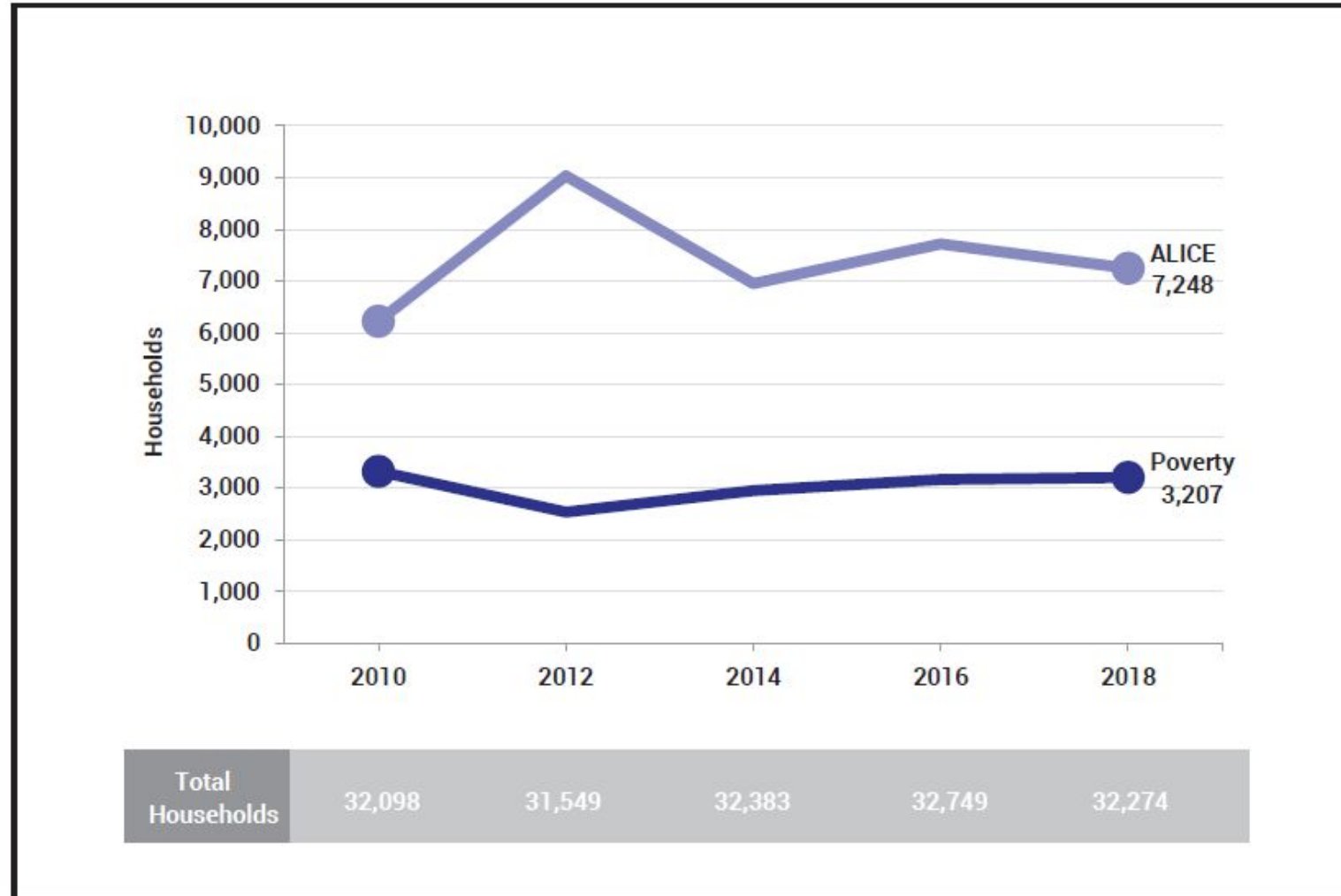
■ Poverty ■ ALICE ■ Above ALICE

# ALICE Households by Income: State



# ALICE Households by Income: Wood

Households by Income, Wood County, 2010 to 2018

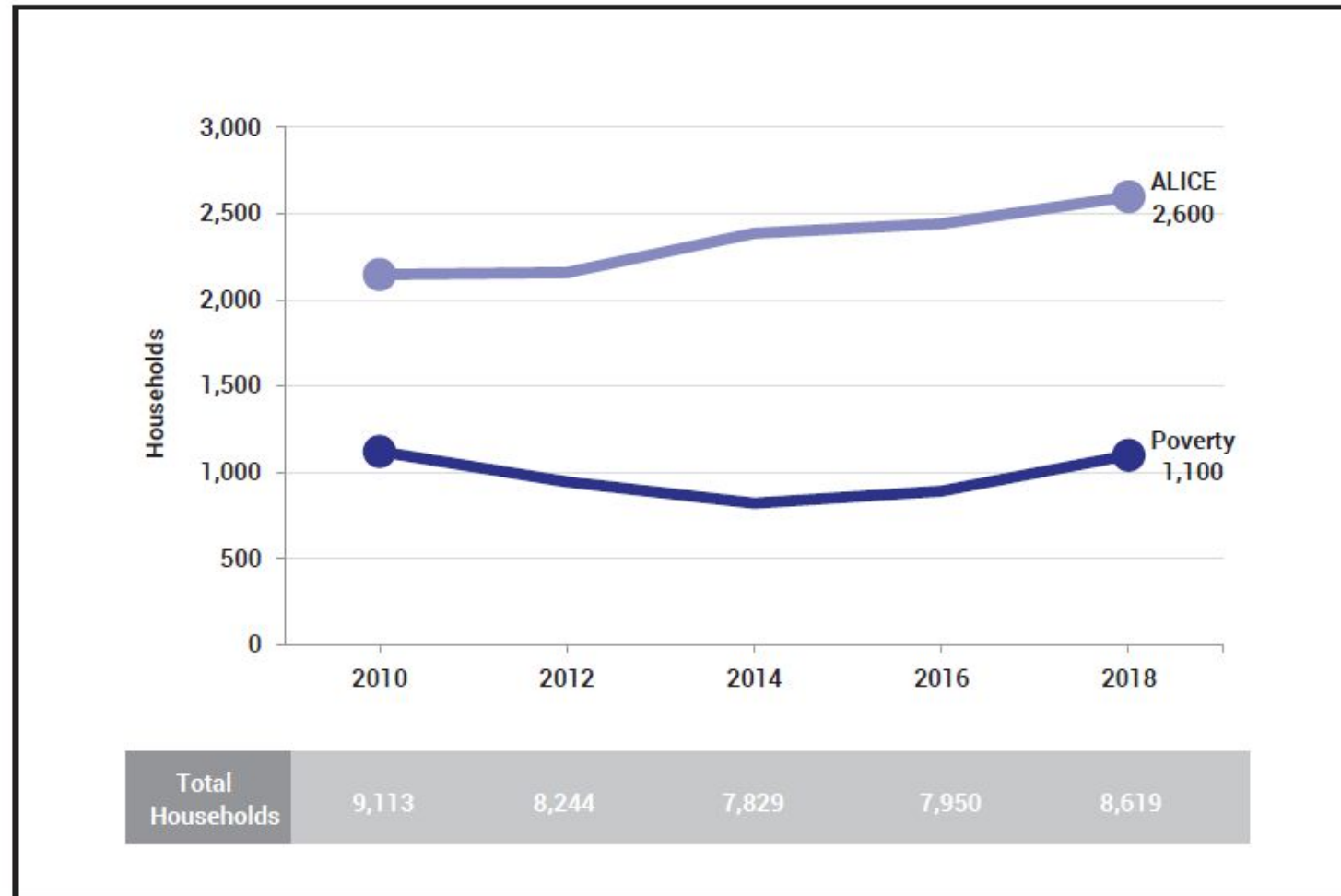


Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018



# ALICE Households by Income: Adams

Households by Income, Adams County, 2010 to 2018



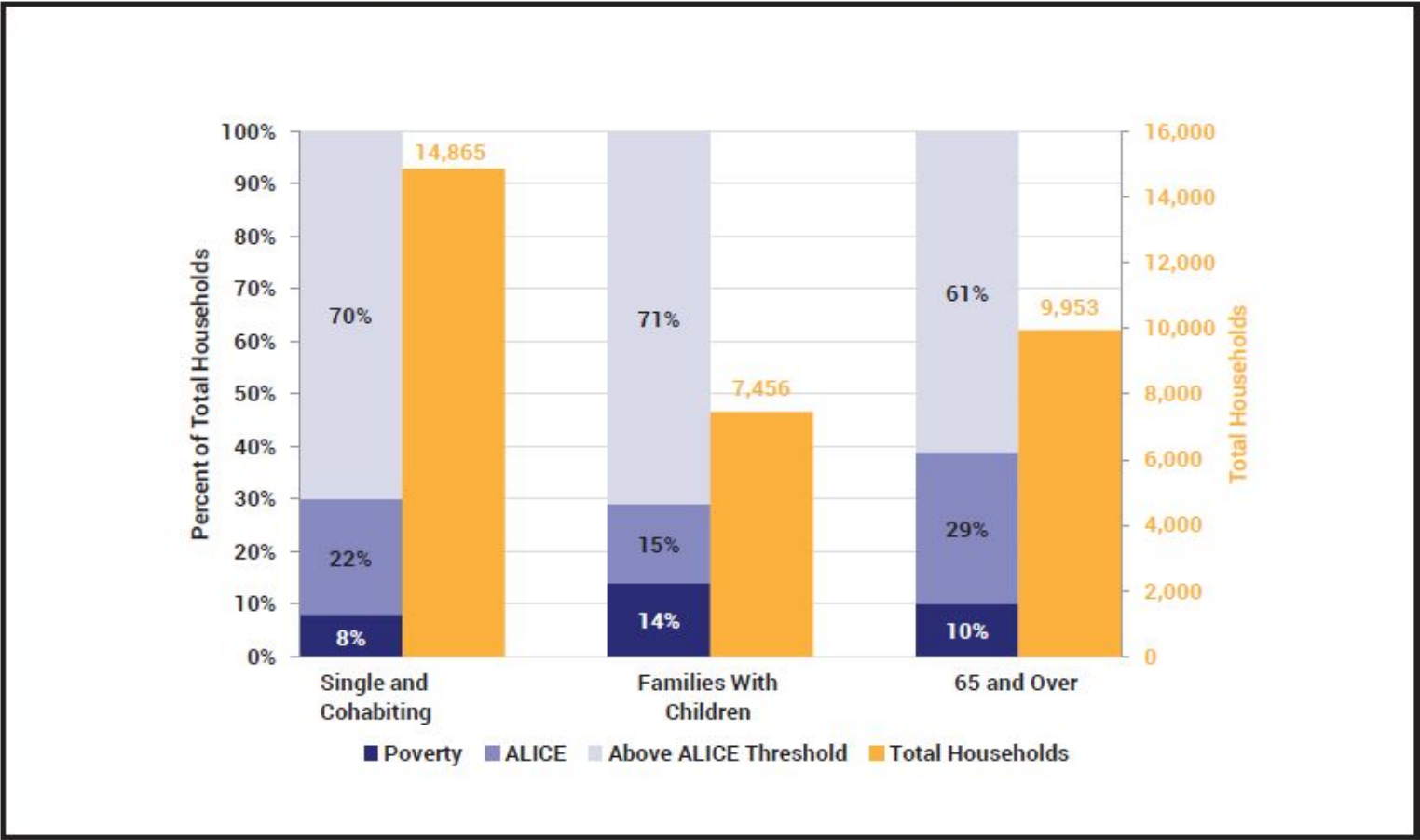
Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

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# ALICE Households

# How many Wood County households are struggling?

Household Income by Household Type, Wood County, 2018



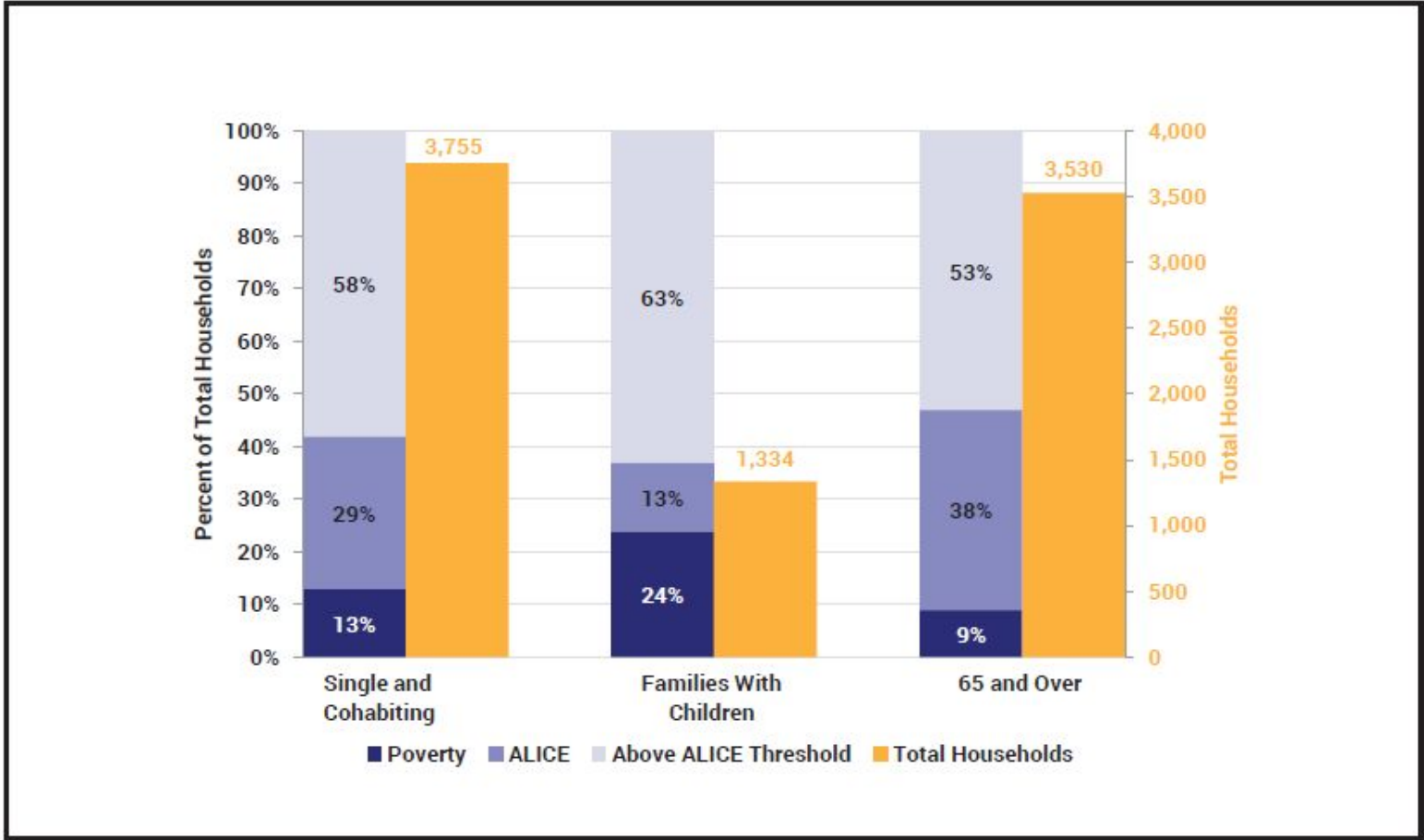
Sources: ALICE Threshold, 2018; American Community Survey, 2018

Wood County, 2018		
Town	Total HH	% ALICE & Poverty
Arpin	342	26%
Arpin Village	140	45%
Auburndale	308	24%
Auburndale Village	302	35%
Biron Village	414	40%
Cameron	205	30%
Cary	186	30%
Dexter	145	27%
Grand Rapids	3,230	21%
Hansen	285	27%
Hewitt Village	353	11%
Lincoln	658	12%
Marshfield	314	23%
Marshfield City	8,377	38%
Milladore	278	32%
Milladore Village	131	36%
Nekoosa City	1,040	41%
Pittsville City	383	41%
Port Edwards	514	31%
Port Edwards Village	716	36%
Richfield	570	20%
Rock	298	19%
Rudolph	464	22%
Rudolph Village	208	27%
Saratoga	2,235	26%
Seneca	452	15%
Sherry	308	26%
Sigel	443	21%
Vesper Village	289	34%
Wisconsin Rapids City	8,131	46%
Wood	309	31%



# How many Adams County households are struggling?

Household Income by Household Type, Adams County, 2018

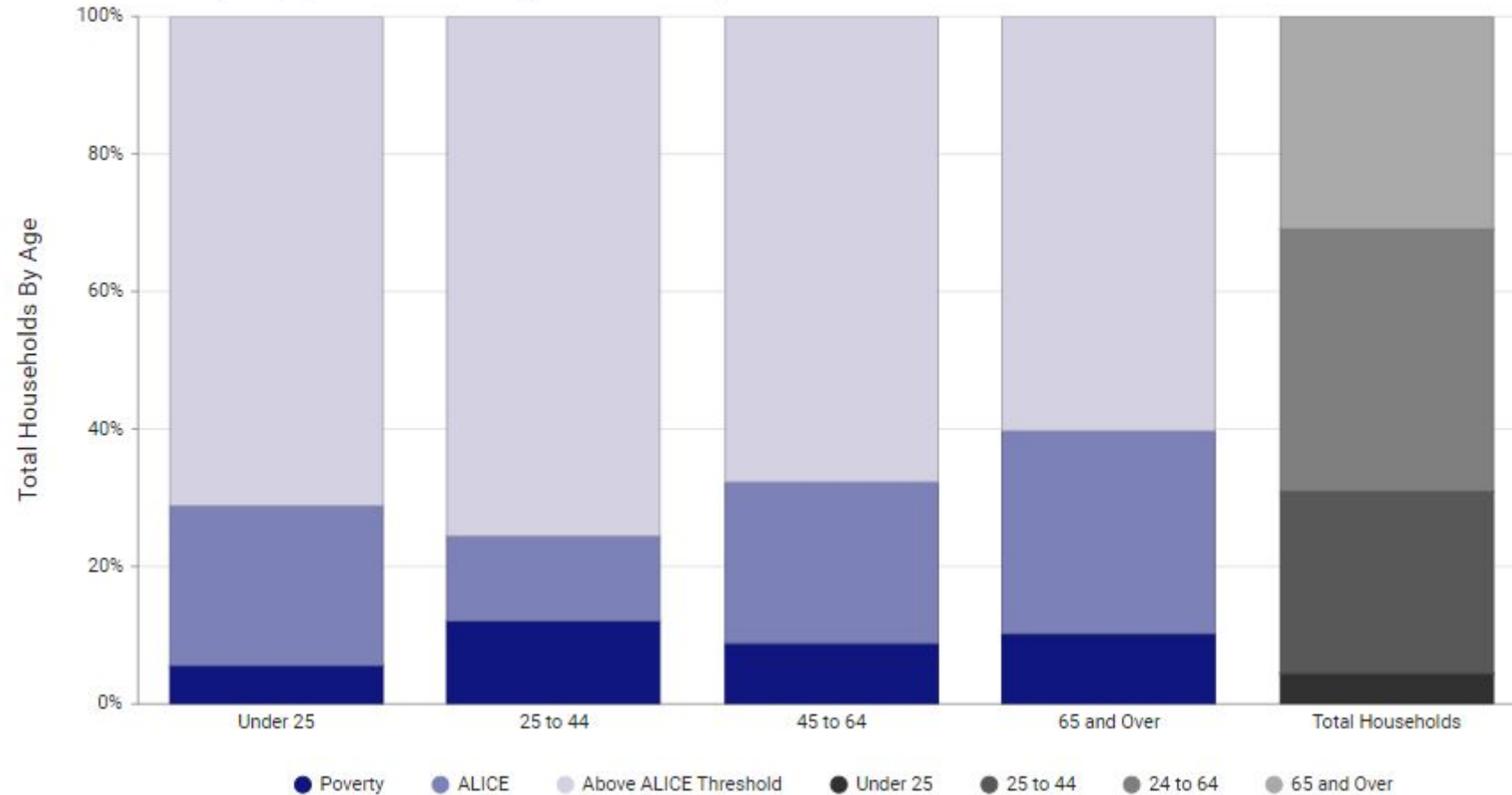


Adams County, 2018		
Town	Total HH	% ALICE & Poverty
Adams	518	44%
Adams City	961	64%
Big Flats	448	56%
Colburn	118	36%
Dell Prairie	651	27%
Easton	432	45%
Friendship Village	213	49%
Jackson	503	32%
Leola	114	44%
Lincoln	135	32%
Monroe	202	43%
New Chester	447	48%
New Haven	261	40%
Preston	604	43%
Quincy	613	52%
Rome	1,257	26%
Springville	530	47%
Strongs Prairie	514	44%

Sources: ALICE Threshold, 2018; American Community Survey, 2018

# How old is ALICE in Wood County?

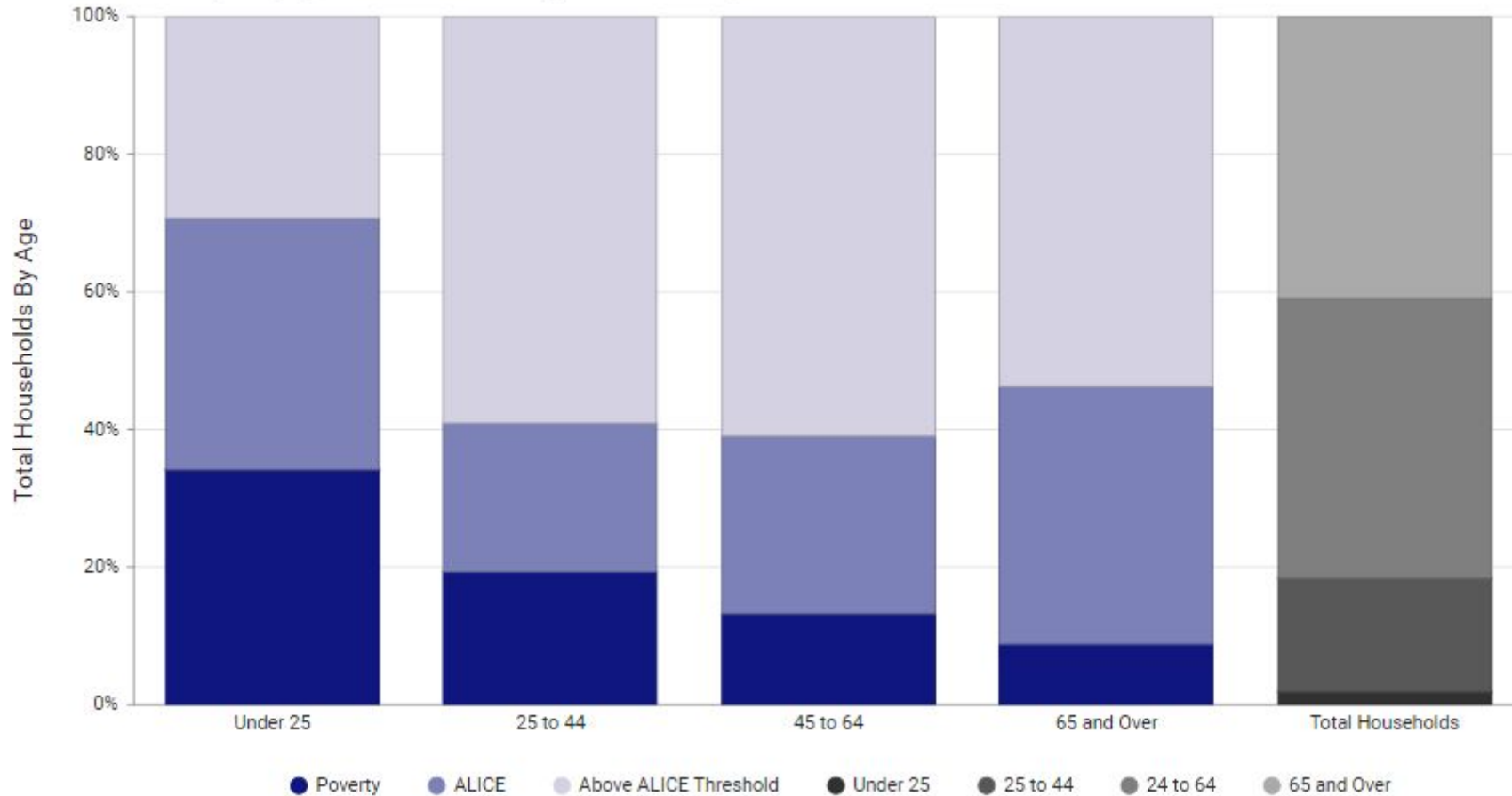
Households by Age, Wood County, Wisconsin, 2018





# How old is ALICE in Adams County?

Households by Age, Adams County, Wisconsin, 2018

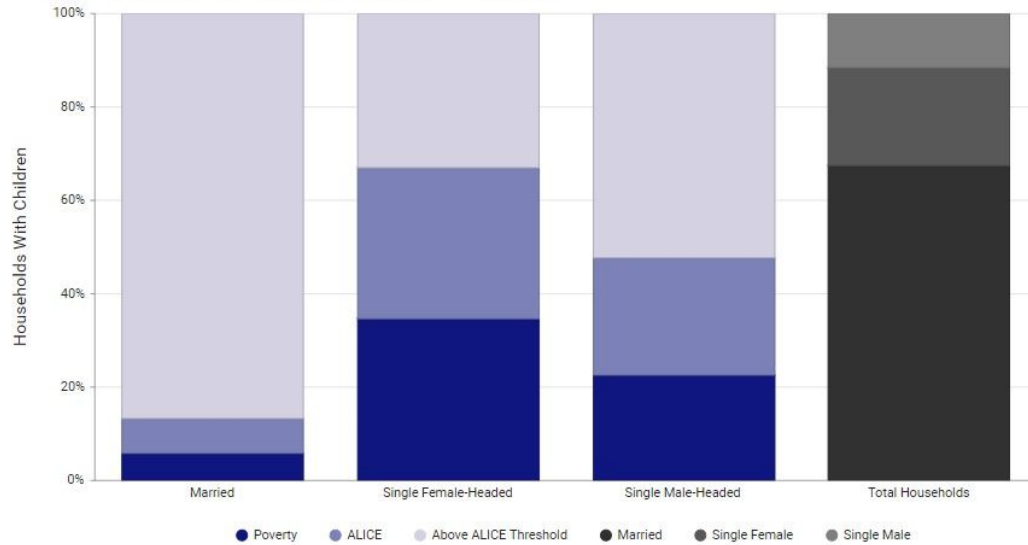


# ALICE Families with Children

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more families are headed by married parents, families with a single parent are more likely to have income below the ALICE Threshold.

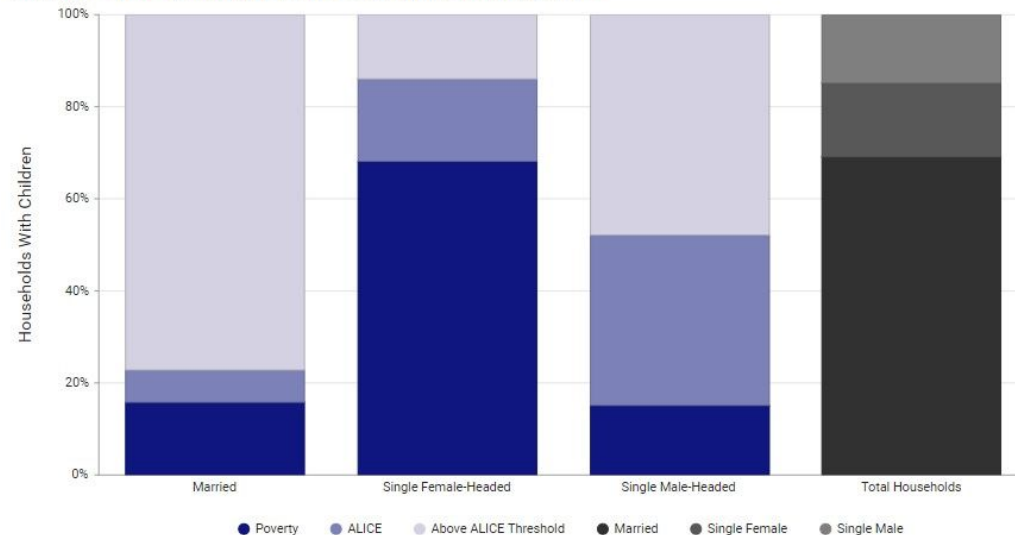
### Families With Children, Wood County, Wisconsin, 2018



## How many families with children are struggling?

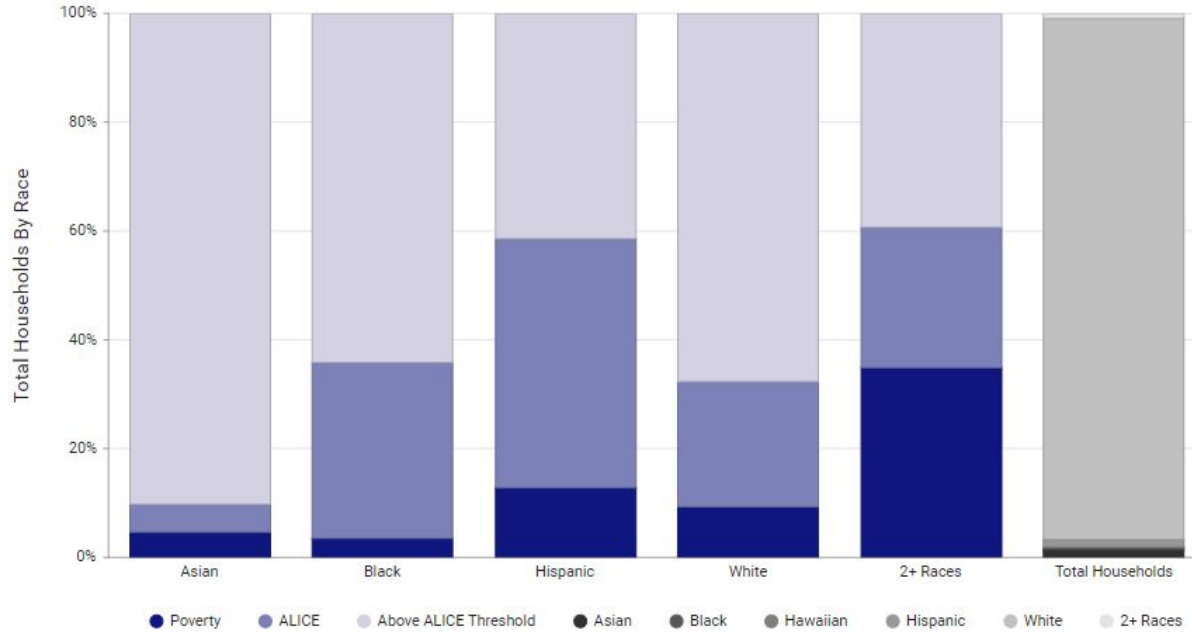
Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more families are headed by married parents, families with a single parent are more likely to have income below the ALICE Threshold.

### Families With Children, Adams County, Wisconsin, 2018

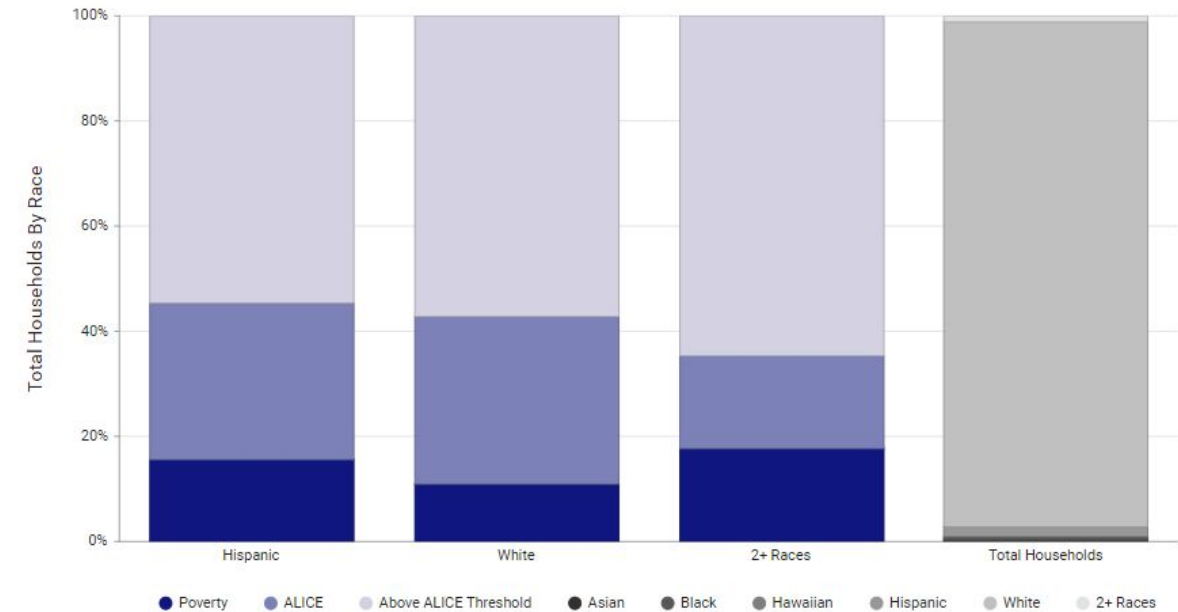


# Race & Ethnicity of ALICE

Households by Race/Ethnicity, Wood County, Wisconsin, 2018



Households by Race/Ethnicity, Adams County, Wisconsin, 2018



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# Cost of Living

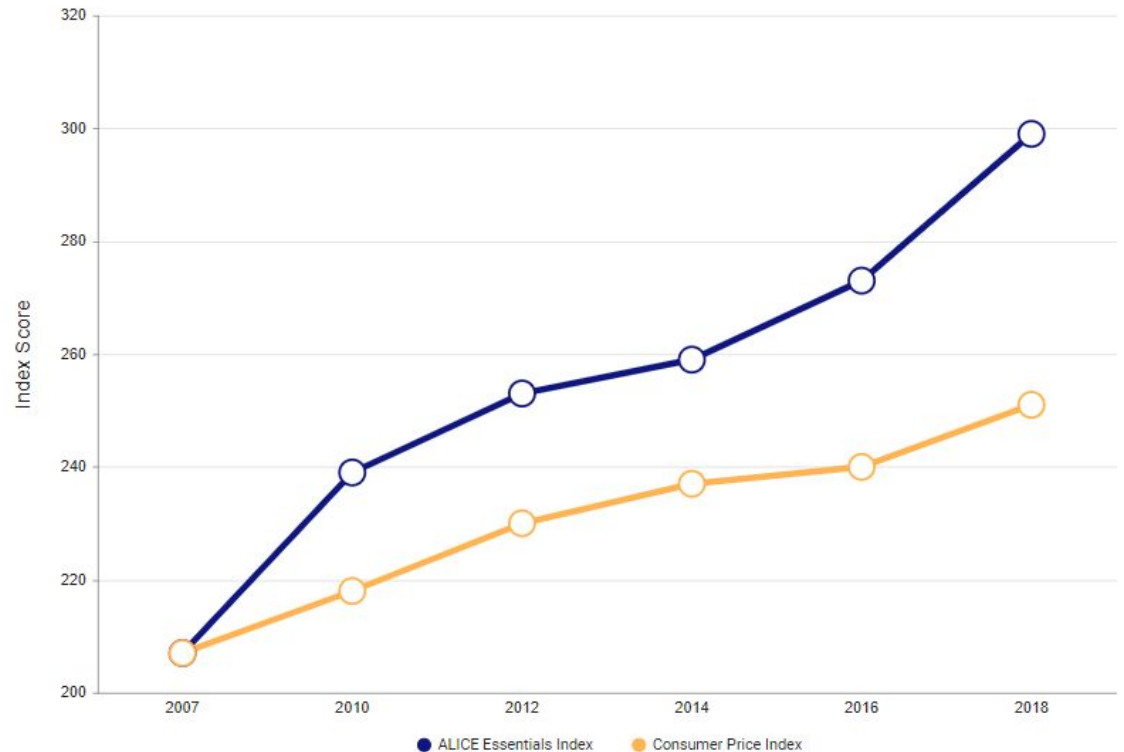
# Trend: Cost of Living Is Increasing

The cost of household essentials (housing, child care, food, transportation, health care, a smart phone plan and taxes) are rising faster than the cost of other goods and services.

Consumer Price Index is increasing by 1.8% annually.

Basic household items ALICE families buy is increasing by 3.4% annually.

The ALICE Essentials Index Compared to the Consumer Price Index, 2007-2018





# Wood County's ALICE Survival Budget

**ALICE Household Survival Budget, Wood County, Wisconsin, 2018**

	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults, Two in Child Care	Single Senior	Two Seniors
Housing	\$464	\$518	\$689	\$689	\$464	\$518
Child Care	\$0	\$0	\$483	\$1,308	\$0	\$0
Food	\$260	\$541	\$903	\$788	\$222	\$461
Transportation	\$326	\$498	\$795	\$795	\$280	\$406
Health Care	\$214	\$457	\$699	\$699	\$467	\$934
Technology	\$55	\$75	\$75	\$75	\$55	\$75
Miscellaneous	\$155	\$245	\$412	\$508	\$173	\$276
Taxes	\$232	\$363	\$477	\$729	\$244	\$370
Monthly Total	\$1,706	\$2,697	\$4,533	\$5,591	\$1,905	\$3,040
Annual Total	\$20,472	\$32,364	\$54,396	\$67,092	\$22,860	\$36,480
Hourly Wage	\$10.24	\$16.18	\$27.20	\$33.55	\$11.43	\$18.24

# Adams County's ALICE Survival Budget

**ALICE Household Survival Budget, Adams County, Wisconsin, 2018**

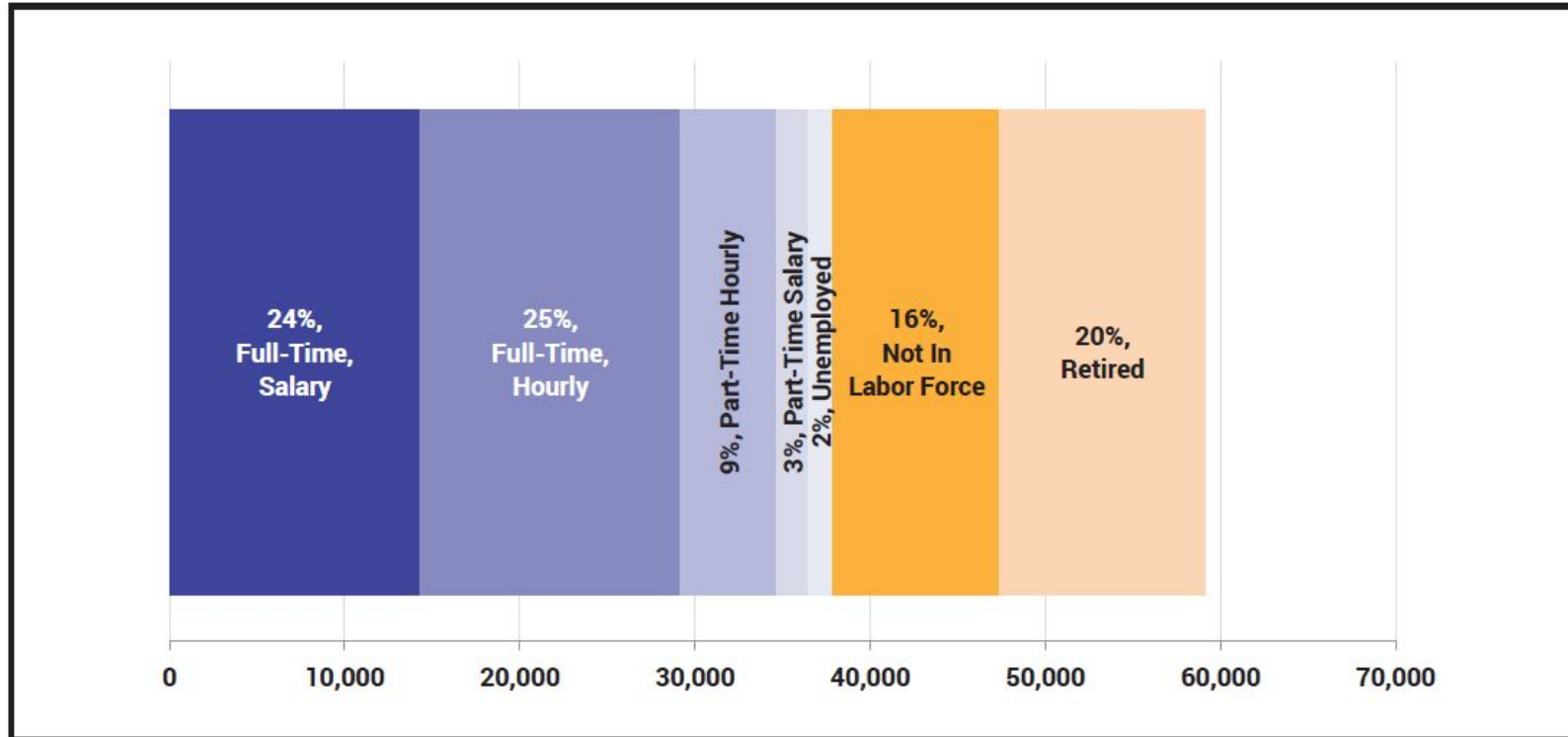
	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults, Two in Child Care	Single Senior	Two Seniors
Housing	\$473	\$544	\$689	\$689	\$473	\$544
Child Care	\$0	\$0	\$390	\$1,181	\$0	\$0
Food	\$260	\$541	\$903	\$788	\$222	\$461
Transportation	\$326	\$498	\$795	\$795	\$280	\$406
Health Care	\$214	\$457	\$699	\$699	\$466	\$932
Technology	\$55	\$75	\$75	\$75	\$55	\$75
Miscellaneous	\$156	\$248	\$400	\$491	\$174	\$279
Taxes	\$235	\$367	\$444	\$684	\$247	\$375
Monthly Total	\$1,719	\$2,730	\$4,395	\$5,402	\$1,917	\$3,072
Annual Total	\$20,628	\$32,760	\$52,740	\$64,824	\$23,004	\$36,864
Hourly Wage	\$10.31	\$16.38	\$26.37	\$32.41	\$11.50	\$18.43

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# Changing Landscape of Work

# Employment in Wood County

## Labor Status, Population 16 and Over, Wood County, 2018

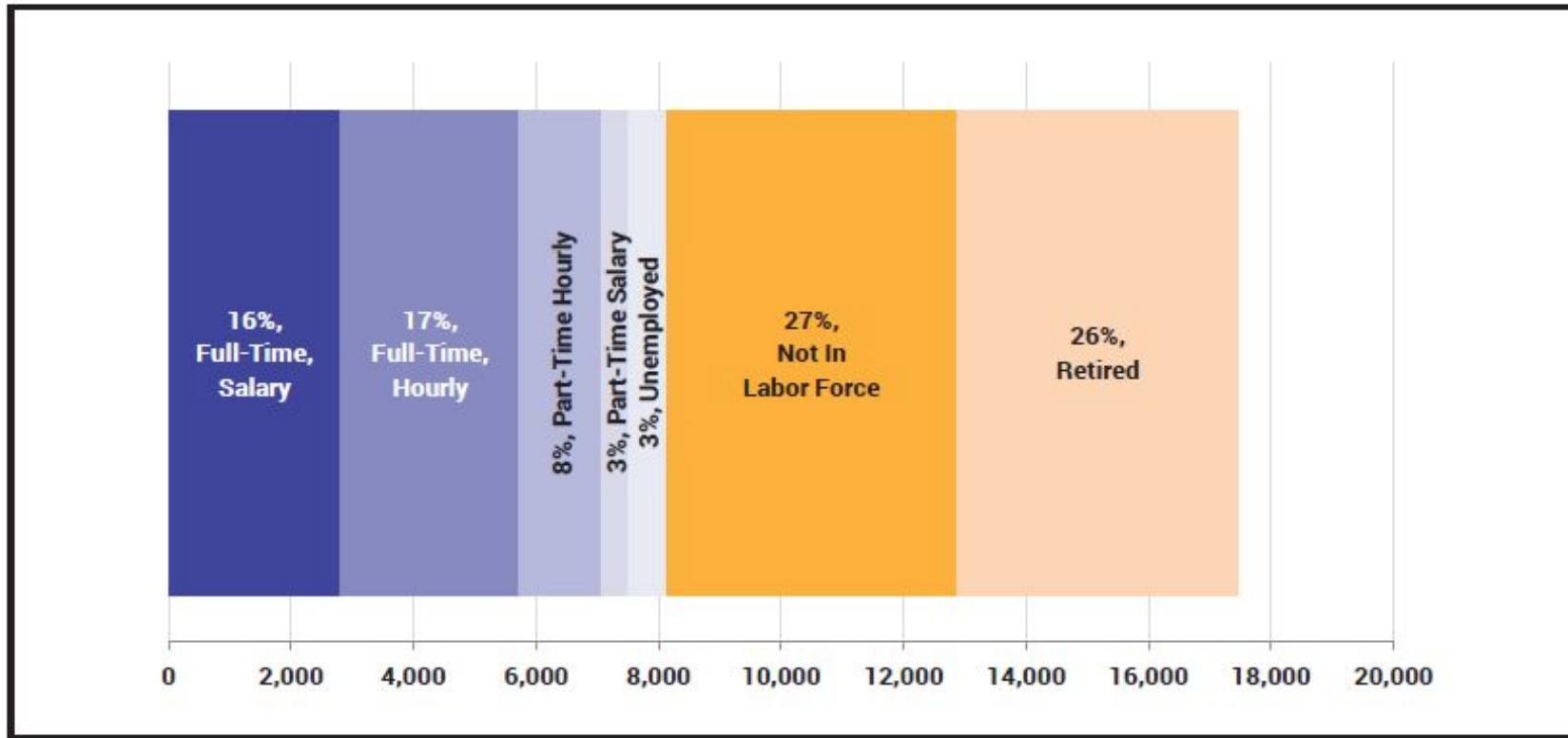


*Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.*

*Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018*

# Employment in Adams County

## Labor Status, Population 16 and Over, Adams County, 2018



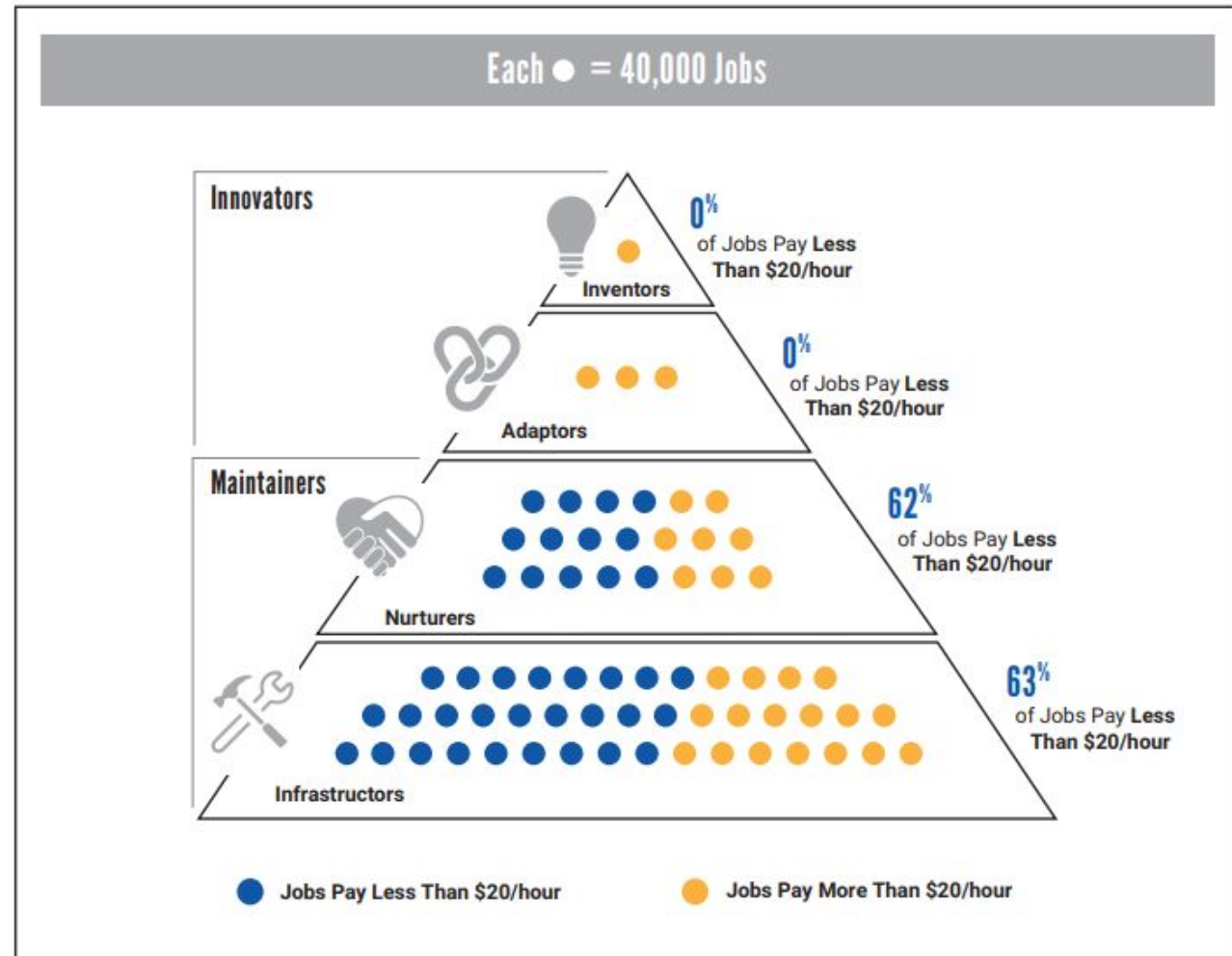
*Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.*

*Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018*



# Jobs in Wisconsin

Occupations by Wage and Type, Wisconsin, 2018



Source: Bureau of Labor Statistics, Labor Force Statistics, 2018—Occupational Employment Statistics

## Maintainers

- Build and repair infrastructure
- Educate and care for workforce

## COVID-19 Impact

- Many Nurturer jobs critical now; workers vulnerable to illness
- Many Infrastructor jobs on hold, will take time to ramp back up

# Trend: Worker Vulnerability

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- Though unemployment was low in 2018, it masked three trends:
  - Growth in the number of low-wage jobs
  - Minimal increases in wages
  - More fluctuations in job hours, schedules and benefits
- The “Side” Hustle
- Jobs paying less than \$20 per hour are more likely to be replaced by technology. North Central Wisconsin has a high risk of automation due to the high percentage of employment in administrative support, production, food preparation, sales and material moving.

# New United For ALICE Website

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## UnitedForALICE.org

- More data online
- Easier to navigate
- Expanded printing options
- Customizable content
- Interactive maps and figures

## RESEARCH CENTER • WISCONSIN

We all know people who are **ALICE** — **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE workers educate our children, keep us healthy, and make our quality of life possible, yet do not earn enough to support their own families. ALICE households are forced to make tough choices, such as deciding between quality child care or paying the rent, which have long-term consequences not only for ALICE, but for all.

In order to better understand this growing population, United For ALICE provides a framework, language, statistics, and tools that community stakeholders can use to inform policy and drive innovation. The Research Center is the hub of UnitedForALICE.org — a one-stop source for exploring the latest ALICE data, on a national scale down to the local level in our partner states. Use the tabs below to navigate the Research Center.

The screenshot shows the 'WISCONSIN • 2018 STATE OVERVIEW' page. At the top, there is a navigation bar with tabs: 'NATIONAL OVERVIEW', 'SELECT STATE' (with a dropdown arrow), 'ALICE ESSENTIALS INDEX', 'METHODOLOGY', and 'ALL REPORTS'. Below this is a secondary row of tabs: 'STATE OVERVIEW' (highlighted in blue), 'DEMOGRAPHICS', 'HOUSEHOLD BUDGETS', 'LABOR FORCE', 'RESOURCE GAPS', 'INDICATORS', and 'COUNTY PROFILES'. The main content area features the title 'WISCONSIN • 2018 STATE OVERVIEW' in large orange letters. Below the title, a paragraph states: 'Between 2007 and 2018, Wisconsin experienced steady economic improvements according to traditional measures. Unemployment in the state, as well as across the U.S., fell to historic lows, GDP grew, and wages rose slightly. Yet in 2018, 34% of households still struggled to make ends meet. While 11% of these struggling...'. To the right of the text is a small photo of a family (a man, a woman, and a child) and a print icon.

# UNITED FOR ALICE

[www.UnitedForALICE.org/Wisconsin](http://www.UnitedForALICE.org/Wisconsin)



# Join Us in our fight for ALICE!

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Questions?

- 
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