

# ALICE IN THE CROSSCURRENTS

2024  
UPDATE

## AN UPDATE ON FINANCIAL HARDSHIP IN WISCONSIN

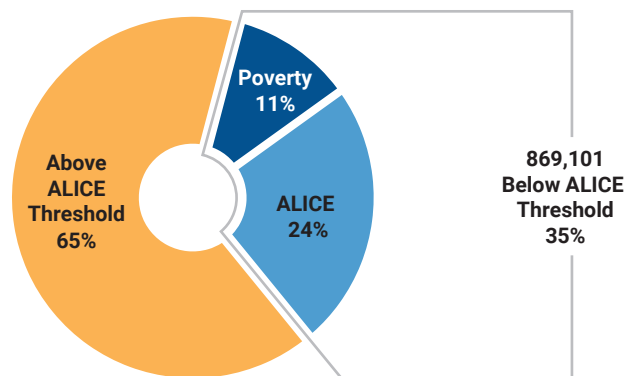
In 2022, financial hardship in Wisconsin continued to be shaped by the conflicting economic forces of the pandemic, and remained substantially undercounted by official measures.

These powerful crosscurrents — COVID-19, inflation, wage growth, and the expansion and expiration of [pandemic public assistance](#) — impacted how many Wisconsin households were below the [ALICE Threshold of Financial Survival](#).

Between 2021 and 2022, the number of households in poverty in Wisconsin increased by 1,147 (remaining at 11% of all households) and the number of ALICE households increased even more substantially, up by 32,667 (to 24% of all households), continuing a more than decade-long trend in the growth of this population. **In 2022, of the 2,466,060 households in Wisconsin, 869,101 — 35% — were below the ALICE Threshold.**

With the latest data from the [American Community Survey](#) (2022), the [U.S. Census Bureau's Household Pulse Survey](#) (2023), and the [Federal Reserve Board's Survey of Household Economics and Decisionmaking](#) (SHED) (2022), this Update highlights the conflicting forces that continue to present opportunities for, and barriers to, financial stability in Wisconsin.

Total Households in Wisconsin = 2.5 Million



## KEY TERMS

- **ALICE: Asset Limited, Income Constrained, Employed** — households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.
- **ALICE Household Survival Budget:** Reflects the minimum costs of household necessities in Wisconsin (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs, calculated for all U.S. counties
- **Below ALICE Threshold:** Includes households in poverty and ALICE households combined
- **ALICE Essentials Index:** A measure of the average change over time in the costs of essential goods and services

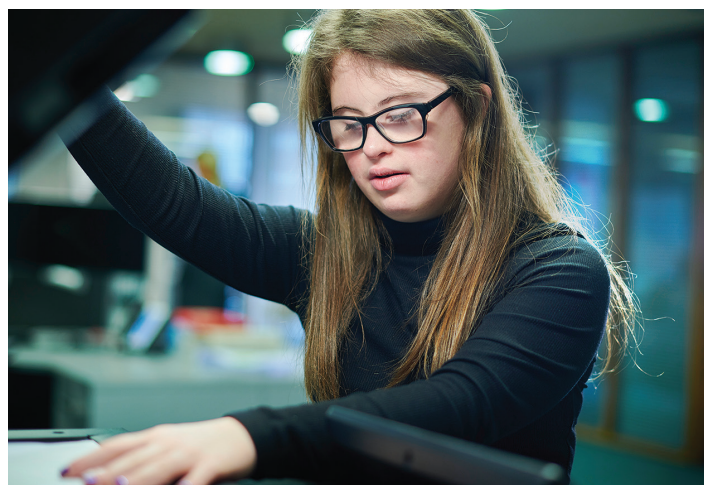


United Way of Wisconsin

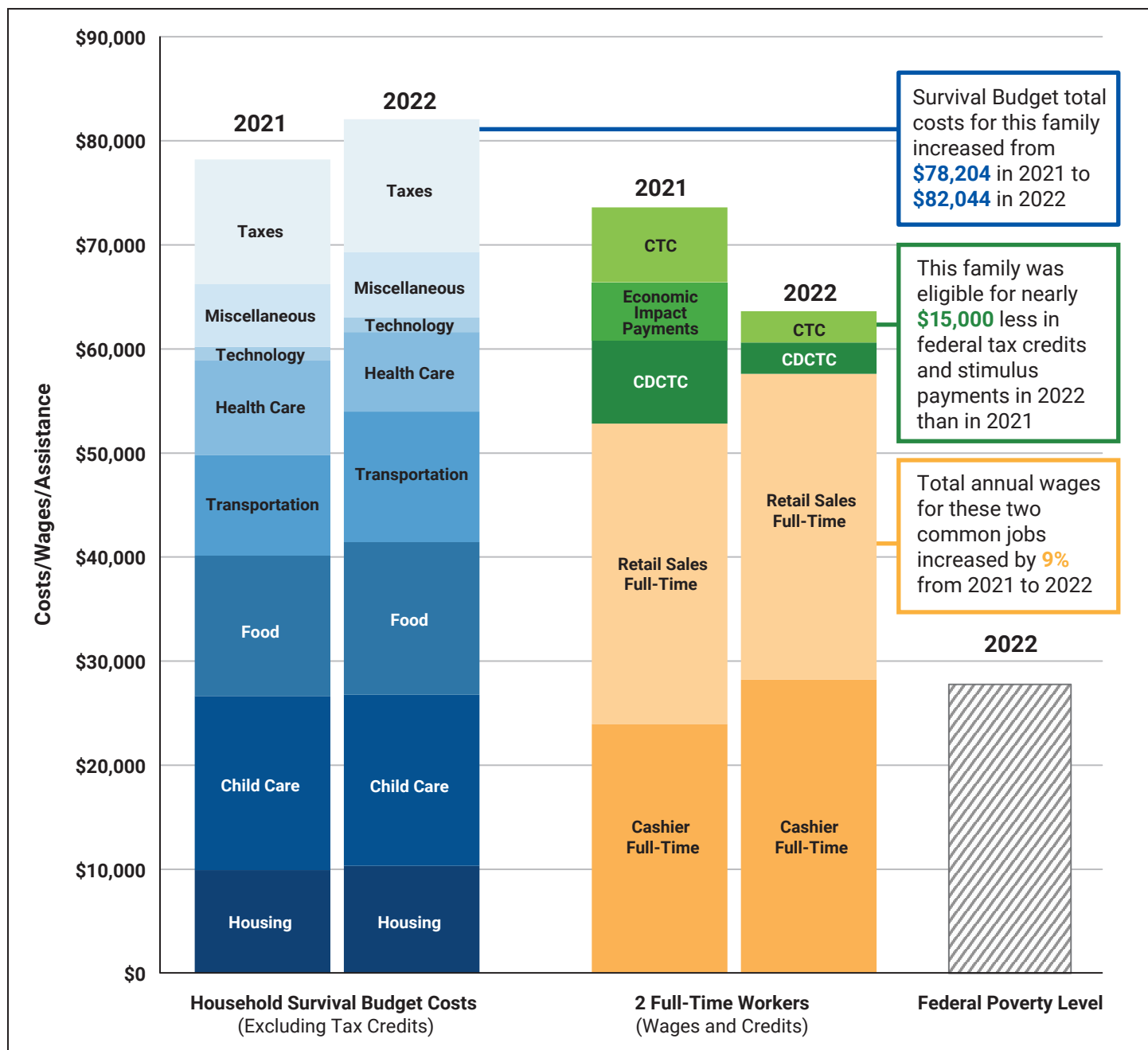
# HOUSEHOLD COSTS, PUBLIC ASSISTANCE, AND WAGES

Financial hardship among Wisconsin households shifted from 2021 to 2022 based primarily on three factors:

- **Costs:** From 2021 to 2022, the ALICE Household Survival Budget for a single adult in Wisconsin increased from \$24,492 to \$25,836, well above the FPL of \$13,590. For a family of four with an infant and a preschooler, the budget (including tax credits) increased from \$63,324 to \$76,848, well above the FPL of \$27,750. Excluding tax credits, costs for a family of four totaled \$82,044 in 2022, up from \$78,204 in 2021. (More data on inflation is available in the [ALICE Essentials Index](#) June 2024 Update.)
- **Public assistance:** Pandemic assistance had the most pronounced effects on families with children. The Economic Impact Payments and the expansions of the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) helped many ALICE families through 2021. But this assistance was substantially reduced when the [2021 American Rescue Plan](#) expired, stimulus payments ended, and tax credits reverted to 2020 levels. In 2022, a family of four with an infant and a preschooler in Wisconsin was eligible for approximately \$15,000 less in maximum federal tax credits and stimulus payments than in 2021.
- **Wages:** As pandemic assistance wound down, wages increased for most low-wage jobs. For example, median retail sales wages in Wisconsin increased from \$13.87 per hour in 2021 to \$14.14 per hour in 2022.



# Comparison of Costs, Public Assistance, and Wages, Family of Four, Wisconsin, 2021 and 2022



Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time income is calculated based on 40 hours per week.

Sources: ALICE Threshold, 2021 and 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2021 and 2022; Internal Revenue Service, tax credits—CTC, CDCTC, EITC, 2021 and 2022; U.S. Department of the Treasury, 2022 and 2023

See page 13 for Household Survival Budget sources and visit [UnitedForALICE.org/Household-Budgets/Wisconsin](https://UnitedForALICE.org/Household-Budgets/Wisconsin) to see the Household Survival Budget for all counties and for any household composition.



Across the country, between 2019 and 2022, [wages for the lowest-paid jobs increased](#) at a faster rate than at any point since 1979. This was in part due to a [tighter labor market](#) in which workers reevaluated their employment situation in the wake of the pandemic and inflation, and employers had to offer more competitive wages to attract and retain them. While minimum wage increases in some states also contributed to this effect, that wasn't the case in Wisconsin, where there is no state minimum wage, and the federal minimum wage has remained at \$7.25 since 2009. Yet overall, low-wage jobs in Wisconsin still saw notable wage increases from 2019 to 2022.

While these increases helped fill the gap when pandemic assistance ended, they were not enough to make up for years of falling behind. In 2022, of the 20 most common occupations in Wisconsin as reported by the Bureau of Labor Statistics (BLS), 70% still paid less than \$20 per hour. And of the workers in these 20 most common occupations, 27% were below the ALICE Threshold in 2022. Occupations with the largest share of ALICE workers included personal care aides, waiters/waitresses, cooks, cashiers, and fast food/counter workers.

## Labor Characteristics of Most Common Occupations, Wisconsin, 2019–2022

Most Common Occupations	Total Employment, 2022 (BLS)	Percent of Workers Below ALICE Threshold, 2022 (ACS PUMS)	Median Hourly Wage, 2022 (BLS)	Percent Change in Wage, 2019–2022 (BLS)
Driver/Sales Workers and Truck Drivers	83,080	21%	\$18.23	-4%
Personal Care Aides	76,260	51%	\$14.03	19%
Cashiers	68,040	41%	\$13.78	28%
Laborers and Freight, Stock, and Material Movers, Hand	66,960	26%	\$18.44	15%
Retail Salespersons	63,560	29%	\$14.14	22%
Registered Nurses	61,100	7%	\$38.34	11%
Customer Service Representatives	60,840	22%	\$18.79	6%
Fast Food and Counter Workers	54,770	40%	\$11.10	15%
Stockers and Order Fillers	51,370	39%	\$15.11	24%
Office Clerks, General	51,360	18%	\$18.43	9%
Cooks	41,460	43%	\$15.14	20%
Elementary and Middle School Teachers	39,940	8%	\$29.63	8%
Sales Representatives, Wholesale and Manufacturing	39,650	5%	\$31.42	5%
Bookkeeping, Accounting, and Auditing Clerks	34,900	7%	\$21.68	16%
Waiters and Waitresses	34,540	46%	\$14.07	50%
General and Operations Managers	30,450	5%	\$53.82	2%
Maintenance and Repair Workers, General	29,560	14%	\$22.07	8%
Teaching Assistants	27,790	33%	\$17.90	21%
Nursing Assistants	26,690	32%	\$17.68	19%
Receptionists and Information Clerks	25,420	21%	\$17.45	16%

Note: BLS = Bureau of Labor Statistics; ACS PUMS = American Community Survey Public Use Microdata Sample. Occupation titles and percent of workers below the ALICE Threshold come from ACS PUMS. ALICE Threshold status is determined by comparing workers' household income to the Household Survival Budget for their household composition and location. Employment and wage numbers are from BLS and are matched to the closest PUMS occupation title (which are generally broader than those in BLS).

Sources: ALICE Threshold, 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2022; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2022

To see the most common occupations for workers below the ALICE Threshold in your community, visit [UnitedForALICE.org/ALICE-EVD](https://UnitedForALICE.org/ALICE-EVD). For more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit [UnitedForALICE.org/Labor-Force/Wisconsin](https://UnitedForALICE.org/Labor-Force/Wisconsin).

# Financial Hardship Over Time

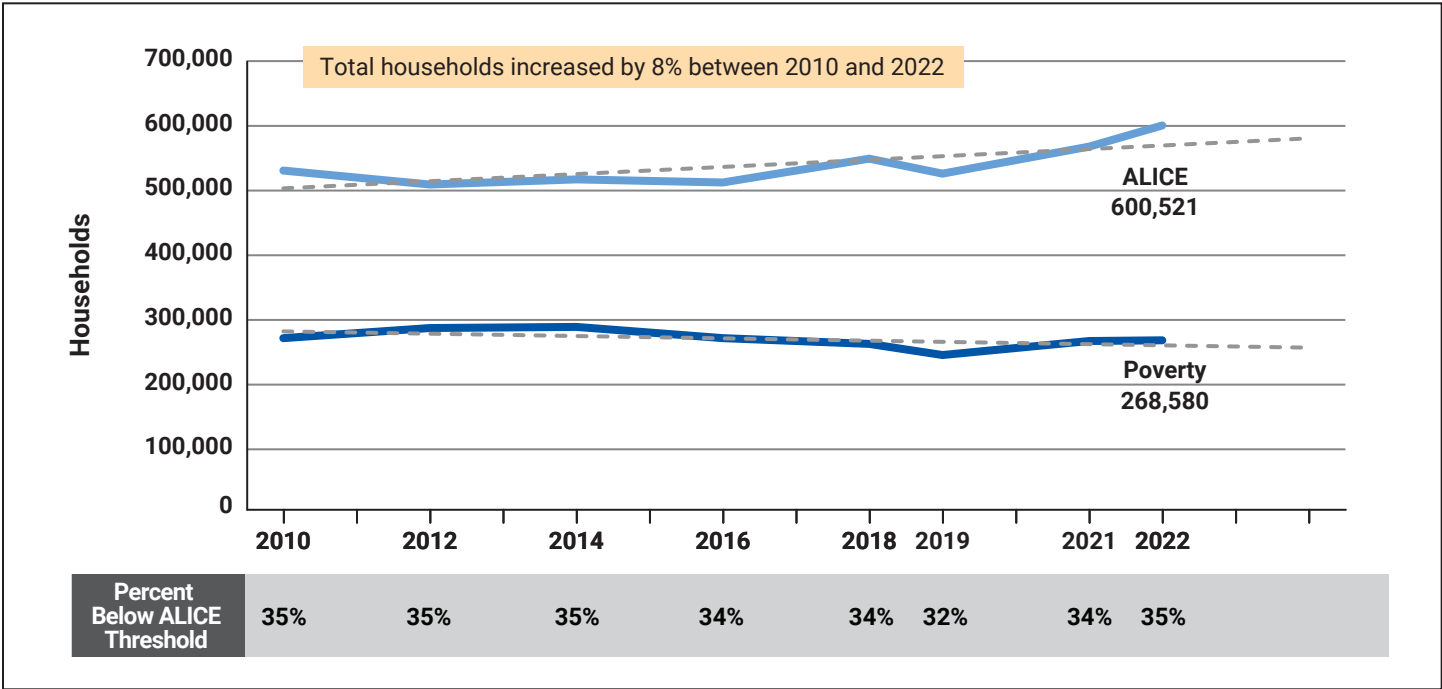
Despite some ups and downs in rates of financial hardship since the end of the Great Recession (2010–2022), the trend is clear: **The number of ALICE households in Wisconsin has continued to rise.** During this period, the total number of households in the state increased by 8%, households in poverty remained relatively flat (down 1%), and the number of ALICE households increased by 13%. By 2022, 11% (268,580) of all households were below the FPL, and 24% (600,521) of all households were ALICE – a combined 35% (869,101) of households struggling to make ends meet.

Narrowing the focus to the period around the COVID-19 pandemic, the rate of financial hardship in Wisconsin

increased from 32% of households below the ALICE Threshold in 2019 to 35% in 2022. By number, households below the Threshold in 2022 surpassed the total in 2019, increasing from 771,881 to 869,101.

This consistent trend – a growing number of households that are struggling financially, often ineligible for public assistance, and undercounted by official measures – represents a major vulnerability in our economic system. It also suggests that overall social and economic policies are falling short in addressing the root causes of financial instability.

## Households by Income, Wisconsin, 2010–2022



Note: The gray dashed trend lines in this figure highlight the general direction of the point-in-time data for the years shown. These lines indicate whether the numbers of ALICE and Poverty-Level households have been generally increasing, decreasing, or remaining flat. The ALICE trend line is statistically significant at  $p < 0.05$ ; however, the Poverty trend line is not statistically significant, and caution should be used when making predictions.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

To see additional data on financial hardship over time in Wisconsin, visit [UnitedForALICE.org/Wisconsin](https://UnitedForALICE.org/Wisconsin).

# SPOTLIGHT ON ALICE DEMOGRAPHICS

## Families With Children

While recent attention has focused on the rising [Supplemental Poverty Rate](#) for children following the expansion and reversal of Child Tax Credits during and after the pandemic, longer-term trends — specifically, the decline in total families with children and the rise in ALICE households — tell a more nuanced story.

The number of households with children in Wisconsin has declined (down 9% from 2010 to 2022). This trend has been driven by married-parent households, which fell in number from 458,519 in 2010 to 410,041 in 2022 (down 11%), and single-female-headed households, which fell from 150,442 in 2010 to 131,876 in 2022 (down 12%). At the same time, the number of single-male-headed households increased from 54,474 in 2010 to 61,852 in 2022 (up 14%).

The number of Wisconsin households with children in poverty has been declining over the past decade for both married and single-parent households. At the same time, while the number of married-parent ALICE households with children has decreased, single-parent ALICE households have increased.

In 2022, 26% of families with children in Wisconsin were below the ALICE Threshold. And longstanding disparities in financial hardship by household type remained: 67% of single-female-headed families and 44% of single-male-headed families were below the ALICE Threshold in 2022, compared to 10% of married-parent families.

## Households With Children, Wisconsin

	Married-Parent	Single-Female-Headed	Single-Male-Headed
Percent Change 2010 to 2022			
Total Households	▼ Decreased 11%	▼ Decreased 12%	▲ Increased 14%
Households in Poverty	▼ Decreased 40%	▼ Decreased 35%	▼ Decreased 35%
ALICE Households	▼ Decreased 8%	▲ Increased 10%	▲ Increased 14%
Percent Below ALICE Threshold, 2022	10%	67%	44%

Note: Poverty rates for families with children differ from rates for individual children, in part due to different surveys and in part because there are often multiple children in a single household, which can accentuate swings.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

### THE COST OF CHILD CARE

Child care remains one of the highest Survival Budget costs for households with children, and the [child care system](#) is still feeling the impact of the COVID-19 pandemic. Provider shortages and lack of affordable care present fewer options for parents. According to the October 2023 Household Pulse Survey, when families in the [East North Central Census Region](#) (which includes Wisconsin) were asked what they did when child care was closed, unavailable, or unaffordable, the most common responses for respondents below the ALICE Threshold were to cut work hours (37%), to take unpaid leave (27%), or to supervise one or more children while working (16%).

# Households Headed by People Age 65 and Over

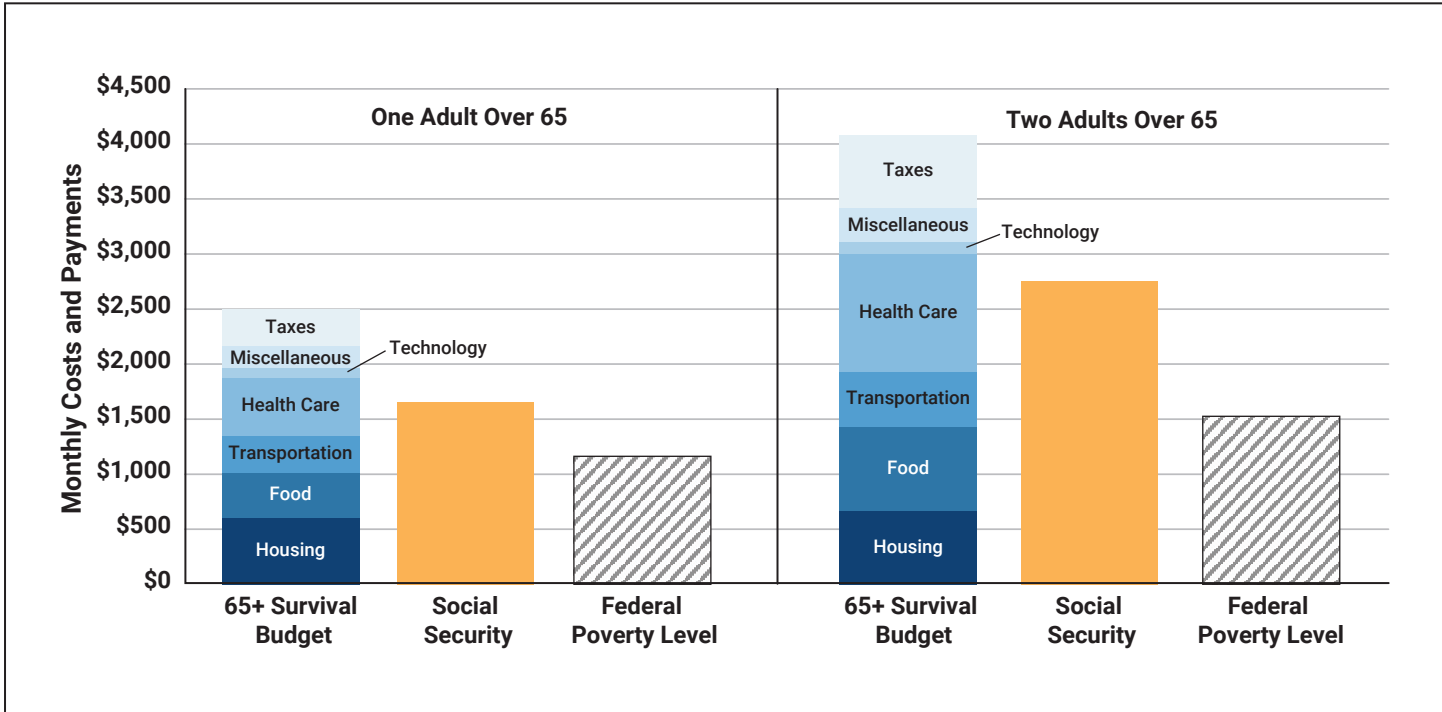
With the [aging of the Baby Boomer generation](#), households headed by people age 65 and over are the fastest-growing group in Wisconsin (up 39% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE Threshold (up 36% during the same period).

In 2022, 48% of Wisconsin’s 65+ households were below the ALICE Threshold (327,981). While Social Security helps [reduce the poverty rate for families headed by older adults](#) (11% in Wisconsin in 2022), benefits have not been enough to help bring older adults to financial stability. As a result,

for more than a decade, a substantial number of these households have been ALICE (37% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in Wisconsin were \$841 more than [the average Social Security payment](#) of \$1,657.

With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, nearly 260,530 people age 65 and over living below the ALICE Threshold in Wisconsin did not have retirement savings beyond Social Security, and nearly 35,110 were working.

## Monthly ALICE 65+ Survival Budget Total, Average Monthly Social Security Payments, and the Federal Poverty Level, Wisconsin, 2022



Note: See page 13 for a breakdown of monthly ALICE 65+ Survival Budget costs.

Sources: ALICE 65+ Survival Budget, 2022 (see the ALICE [Methodology](#) for details); Social Security Administration, 2022

# Black, Hispanic, and Indigenous Households

Rates of financial hardship differ substantially by race/ethnicity in Wisconsin due to [persistent systemic racism](#), [discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability. In 2022, 63% of Black, 49% of American Indian/Alaska Native, 45% of Hispanic, as well as 42% of households headed by someone of Two or More Races, were below the ALICE Threshold in Wisconsin, compared to 33% of White and 31% of Asian households. These disparities were also mirrored in health insurance and employment.

- **Health insurance:** Policies adopted during the pandemic (2019 to 2022) prohibited disenrollment in Medicaid and enhanced Marketplace subsidies, leading [to health insurance coverage gains](#). Yet disparities by race/ethnicity persist and may widen with the unwinding of Medicaid enrollment. In Wisconsin, 17.8% of Hispanic and 8.2% of Black people were [uninsured in 2022](#), compared to 3.9% of White people. Additionally, in 2022, White people in Wisconsin were more likely to have [insurance through their employer](#) (58.4%), compared to 47.7% of Hispanic, 41.1% of Black, and 39.2% of American Indian/Alaska Native people in the state.
- **Employment:** Black and Hispanic workers were more likely than White workers to experience [disruptions in employment](#) during the pandemic. And gaps in employment persisted: Overall, adults age 16+ below the ALICE Threshold in Wisconsin were more likely to not be working, but looking for work (7%) than those above the Threshold (2%) in 2022. The unemployment rate for workers below the Threshold was even higher for Black (18%) and Hispanic workers (7%) compared to White workers (5%).





## Household Financial Status and Key Demographics, Wisconsin, 2022

	Total	Below ALICE Threshold	<div> <div></div> Poverty <div></div> ALICE <div></div> Above ALICE Threshold </div>		
ALL HOUSEHOLDS	2,466,060	869,101	11%	24%	65%
AGE					
Under 25 Years	130,899	79,166	31%	30%	40%
25 to 44 Years	768,183	216,775	10%	18%	72%
45 to 64 Years	879,001	245,179	9%	19%	72%
65 Years and Over	687,977	327,981	11%	37%	52%
RACE/ETHNICITY					
American Indian/ Alaska Native	15,764	7,651	13%	36%	51%
Asian	53,032	16,283	9%	21%	69%
Black	133,722	84,267	20%	43%	37%
Hispanic	117,564	52,559	10%	34%	55%
Native Hawaiian/ Pacific Islander	646	208	11%	22%	68%
Two or More Races	96,558	40,506	10%	32%	58%
White	2,077,458	686,765	7%	26%	67%
HOUSEHOLD TYPE					
Married With Children	410,041	40,221	4%	6%	90%
Single-Female- Headed With Children	131,876	88,113	32%	34%	33%
Single-Male-Headed With Children	61,852	27,412	14%	30%	56%
Single or Cohabiting, Under 65, no Children	1,174,314	385,374	11%	22%	67%
RURAL/URBAN					
Rural	716,323	255,618	10%	25%	64%
Urban	1,749,737	613,483	11%	24%	65%

Note: The groups shown in this figure are based on head of household and 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 Update, 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, 2022; American Community Survey, 2022

# ALICE REMAINS IN THE CROSSCURRENTS

Many ALICE households face [ongoing distress](#) because they have not recovered from the Great Recession, debt accumulation, a job loss, or other major challenges. Many are working hard and still struggling to find safe housing, quality child care, nutritious food, accessible health care, and reliable transportation that they can afford. Rising wages and pandemic assistance mitigated some of the financial impact of business disruptions, a health crisis, and rising inflation that characterized the past few years. In 2022, 35% of households in Wisconsin were still struggling — [ranking](#) Wisconsin 5<sup>th</sup> among all states and the District of Columbia in financial hardship (with 1<sup>st</sup> representing the lowest rate of hardship). Insights from the Federal Reserve SHED and the Household Pulse Survey help explain why:



## Inflation is Hitting ALICE Harder

- **The cost of basics** is increasing faster than the overall rate of inflation, as reported by the [ALICE Essentials Index](#). And it has become even harder for ALICE to keep up with bills since the height of the pandemic. According to the Household Pulse Survey, 50% of households below the ALICE Threshold in Wisconsin reported that it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses in October 2023, up from 44% in August 2020.
- **Housing costs** are on the rise in many parts of the state, and the impact is greater for those who were already struggling financially. According to the SHED, in 2022, 27% of households below the ALICE Threshold in Wisconsin reported that their rent or mortgage had increased in the prior 12 months (compared to 16% of households above the Threshold).

## Changes in Public Assistance Impact ALICE

- **Food assistance:** Increased need for food assistance was a hallmark of the pandemic. Food pantries experienced a substantial increase in [demand for services](#), and Supplemental Nutrition Assistance Program (SNAP) [eligibility criteria broadened and monthly payments increased](#) (through February 2023). In 2022, the need remained high, with one in six Americans (49 million) [receiving private charitable food assistance](#) — down from the height of the pandemic, but still up markedly from 40 million in 2019. In part due to the SNAP income eligibility level in Wisconsin (200% of the FPL), public food assistance was not accessible to all households that were struggling financially: Only 42% of all Wisconsin households in poverty and 22% of all ALICE households participated in SNAP in 2022.
- Among all eligible people, estimated [SNAP participation rates were higher](#).
- **Rent:** With rising costs, the expiration of [pandemic rental assistance](#), and the end of [state](#) and [federal eviction bans](#), many Wisconsinites continued to struggle to pay their rent. In 2022, 67% of households below the ALICE Threshold in Wisconsin were rent burdened (paying more than 30% of their income on rent) and 40% were severely rent burdened (paying more than 50% of their income on rent). Rent burden impacts not only housing stability, but also has far-reaching [physical and mental health implications](#) including increased risk for depression, anxiety, chronic diseases, and mortality.

# ALICE Is Less Prepared For Crises and Retirement

- **ALICE struggles to save:** According to the SHED, while the emergency savings rate for all households in Wisconsin increased during the pandemic (rising from 49% in 2019 to 54% in 2022), only 32% of households below the ALICE Threshold had emergency savings (or rainy day funds) that would cover their expenses for three months in the event of sickness, job loss, economic downturn, or another emergency in 2022, similar to 33% in 2019.
- **ALICE faces unexpected medical expenses:** According to the SHED, 32% of respondents below the ALICE Threshold in Wisconsin incurred an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance in 2022, up from 18% in 2021. Medical debt generally reflects [poorer health](#) and lower rates of health care coverage, and can lead to [lower credit scores](#) and [additional financial hardship](#). Additionally, the [consequences of medical debt](#) are not experienced equally; those with lower incomes and people of color are more likely than their counterparts to be contacted by collection agencies and denied future care.
- **Financial hardship impedes retirement savings:** According to the SHED, in 2022 while 28% of all non-retired adults and 40% of non-retired adults above

the ALICE Threshold in Wisconsin reported that their retirement savings plan was currently on track, only 11% of those below the Threshold reported the same.















- **Financial hardship takes a toll on mental health:** The negative impact of financial stress on mental health has been [well established](#). According to the Household Pulse Survey, 19% of respondents below the ALICE Threshold in Wisconsin reported feeling nervous, anxious, or on edge nearly every day over the prior two weeks in October 2023 – up from August 2020 (14%) and higher than for those above the Threshold (10% in 2023).

This research shows a clear trend in our communities and our economy: Financial hardship is widespread, and it is not going away. The current system is not working for ALICE. The narrative in this Update helps make the case for innovative, cross-sector change in Wisconsin and across the U.S. The data, tools, and resources on the [United For ALICE](#) website can equip business, government, education, and nonprofit leaders to make data-informed decisions that address the root causes of financial hardship. Collaborative effort at all levels – local, state, and federal – will be needed to change the trajectory for ALICE households.



# ALICE ONLINE

Visit [UnitedForALICE.org](https://UnitedForALICE.org) to explore interactive data and resources. Click the icons below to get started.

 <b>Interactive Maps</b> Data at the state, county, municipal, and ZIP-code levels	 <b>ALICE Demographics</b> Information about ALICE households by age, race/ethnicity, household type, and location	 <b>County Reports</b> An in-depth look at ALICE data, county by county
 <b>Data Sheet</b> Spreadsheet of ALICE data over time and by location	 <b>ALICE Household Budgets</b> ALICE Household Survival and Stability Budgets for the state and one or more counties	 <b>ALICE Essentials Index</b> Key data on the increase in the cost of household basics over time
 <b>Legislative District Tool</b> ALICE data by legislative district, including state upper and lower chambers and congressional districts	 <b>National Overview</b> National ALICE data and a comparison of financial hardship across U.S. states	 <b>Economic Viability Dashboard</b> Key data on the local economic conditions that matter most to ALICE households: Work, Housing, and Community Resources
 <b>Research Advisory Committees</b> Information about the members and role of these critical groups	 <b>ALICE Methodology</b> Overview of the sources and calculations used in the ALICE research	 <b>Equity for ALICE</b> Creating equity for ALICE by illustrating how structural racism and systemic barriers limit life outcomes, and working to remove those barriers so that all people can participate fully in all aspects of our social and economic systems
 <b>ALICE Voices</b> Are you ALICE? Use this tool to share your story	 <b>ALICE in Action</b> Programs, practices, and policy changes implemented by partners across the United For ALICE network	 <b>ALICE Videos</b> Videos that highlight the ALICE research and partner network



# ALICE RESEARCH & METHODOLOGY

The Household Survival Budget calculates the cost of household essentials for each county in Wisconsin and relies on a wide range of public data sources, listed below. For household income, the ALICE measures rely on the U.S. Census Bureau's American Community Survey (ACS) — both household tabulated data and individual data from the Public Use Microdata Sample (PUMS) records. Household costs are compared to household income to determine if households are below the ALICE Threshold.

The latest [ALICE Methodology](#) review was completed in the summer of 2023. Methodology enhancements include:

- **Health care costs:** A “poor health multiplier” is used to capture the additional costs lower-income households incur for being in poor or fair health. Based on the latest research, out-of-pocket costs in the health care line item are increased by 19% (a more conservative estimate than the 30% used in prior years).

- **Broadband added:** To reflect the finding that the majority of Americans now [have home broadband](#), basic broadband internet has been added to technology costs. The smartphone plan has been updated to include an unlimited (albeit less expensive than the previous 10GB version) smartphone plan for each adult in the household.
- **Determining ALICE status:** For 2021 data and years prior, the ALICE Threshold was rounded to the nearest ACS income bracket (e.g., Threshold of \$32,500 corresponded to bracket \$30,000–\$34,999; **all** households in that bracket were below the ALICE Threshold). Starting this year (2022 data), the Threshold is calculated in proportion to where it falls within the bracket (e.g., if Threshold is \$32,500, **half** of households in the bracket are below the Threshold).

## ALICE Household Survival Budget, Wisconsin, 2022

	Single Adult (Age 18–64)	Single Adult (Age 65+)	2 Adults, 1 Infant, 1 Preschooler
<b>Monthly Costs</b>			
Housing – Rent	\$440	\$440	\$550
Housing – Utilities	\$163	\$163	\$310
Child Care	-	-	\$1,369
Food	\$448	\$414	\$1,222
Transportation	\$395	\$331	\$1,045
Health Care	\$182	\$532	\$638
Technology	\$86	\$86	\$116
Miscellaneous	\$171	\$197	\$525
Tax Before Credits	\$268	\$335	\$1,062
<b>Monthly Total</b>	<b>\$2,153</b>	<b>\$2,498</b>	<b>\$6,837</b>
<b>ANNUAL TOTAL Before Tax Credits</b>	<b>\$25,836</b>	<b>\$29,976</b>	<b>\$82,044</b>
Tax Credits (CTC and CDCTC)	\$0	\$0	(\$5,196)
<b>ANNUAL TOTAL With Tax Credits</b>	<b>\$25,836</b>	<b>\$29,976</b>	<b>\$76,848</b>
<b>Full-Time Hourly Wage</b>	<b>\$12.92</b>	<b>\$14.99</b>	<b>\$38.42</b>

Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time hourly wage represents the wage needed at 40 hours per week to support the annual total, with credits. For the family of four, this represents the combined wage needed for two workers. Many households incur higher costs, especially for housing, as units may not be available at Fair Market Rent.

Sources: AAA, 2022; Agency for Healthcare Research and Quality, 2022; American Community Survey, 2022; Bureau of Labor Statistics, 2022—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2022—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2023—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2020—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2023; Federal Reserve Bank of Atlanta—Policy Rules Database; Federal Highway Administration, 2017; Feeding America, 2023; Frank, 2022; Internal Revenue Service, 2022; Medicare.gov; Supporting Families Together Association, 2022; The Zebra, 2022; U.S. Department of Agriculture, 2022—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2022—Fair Market Rents; USTelecom, 2022.

To view ALICE Household Survival Budgets for all counties and for any household composition, visit [UnitedForALICE.org/Household-Budgets/Wisconsin](https://UnitedForALICE.org/Household-Budgets/Wisconsin).

**Data Notes:** The income data used in this Update rely on ACS estimates. The ACS is based on a representative sample, rather than all housing units and people; therefore, these estimates have a [degree of uncertainty](#). Some data points are geographic averages, others are one- or five-year averages depending on population size (see the [Data Sheet](#) for details). Percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. ALICE analysis includes households regardless of work status, as employment is fluid and most households have members who are working, have worked, are out on disability, or are looking for work. ALICE analysis does not include people who are unhoused or living in group quarters.

# ABOUT UNITED FOR ALICE AND OUR PARTNERS

*ALICE in the Crosscurrents: An Update on Financial Hardship in Wisconsin* is brought to you by the [United Way of Wisconsin](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for ALICE households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across Wisconsin share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households. The grassroots ALICE movement, developed by United Way of Northern New Jersey, has spread to 31 states and the District of Columbia. Learn more about the ALICE movement [here](#).

To create the ALICE Reports, our [team of researchers](#) works with [Research Advisory Committees](#) composed of experts from our partner states. This work is guided by our rigorous [methodology](#), which is updated biennially with experts from across our Research Advisory Committees.

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United For ALICE partners with the [United Way of Wisconsin](#) to bring this research to Wisconsin.



## United Way of Wisconsin

To learn more about how you can get involved in advocating and creating change for ALICE in Wisconsin, contact: **Charlene Mouille** at [CMouille@unitedwayWI.org](mailto:CMouille@unitedwayWI.org).

To access interactive ALICE data and resources for Wisconsin, go to [UnitedForALICE.org/Wisconsin](https://UnitedForALICE.org/Wisconsin).

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