UNITED WAY
East Central Alabama

The Story of ALICE

Between Surviving and Thriving

UNITED FOR ALICE®

UNITED WAY
United Ways of Alabama

ACUA
ALABAMA CREDIT UNION ASSOCIATION

Shannon Jenkins

President & CEO

United Way of East Central Alabama

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Who is ALICE?

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The **ALICE** measurements provide a comprehensive, unbiased picture of households that are struggling financially.

ALICE households are above the Federal Poverty limit but do not make enough to meet the household survival budget. These are **essential workers** that fuel Alabama's economy yet **cannot afford basic costs of living**. ALICE faces impossible financial decisions each day, making difficult choices that have a ripple effect in the community.

ALICE

Asset **L**imited, **I**ncome **C**onstrained, **E**mployed

46%

of Alabama households are ALICE

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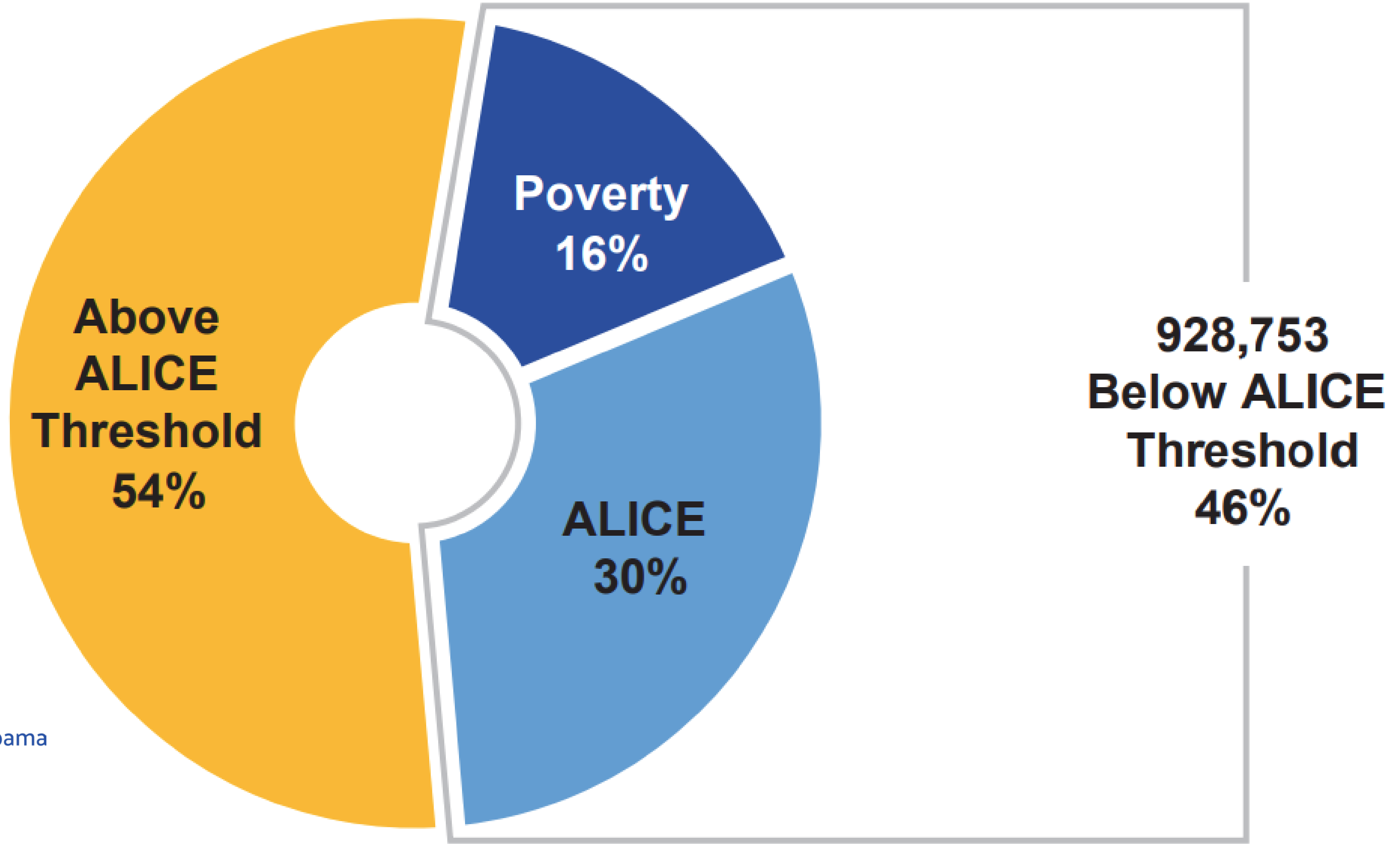
Total Households in Alabama=2,024,236



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The True Extent of Hardship

In Alabama:	**16%** Households in Poverty	**30%** ALICE Households	**46%** Total Households Unable to Afford Basics
In Calhoun County:	**22%** Households in Poverty	**30%** ALICE Households	**52%** Total Households Unable to Afford Basics

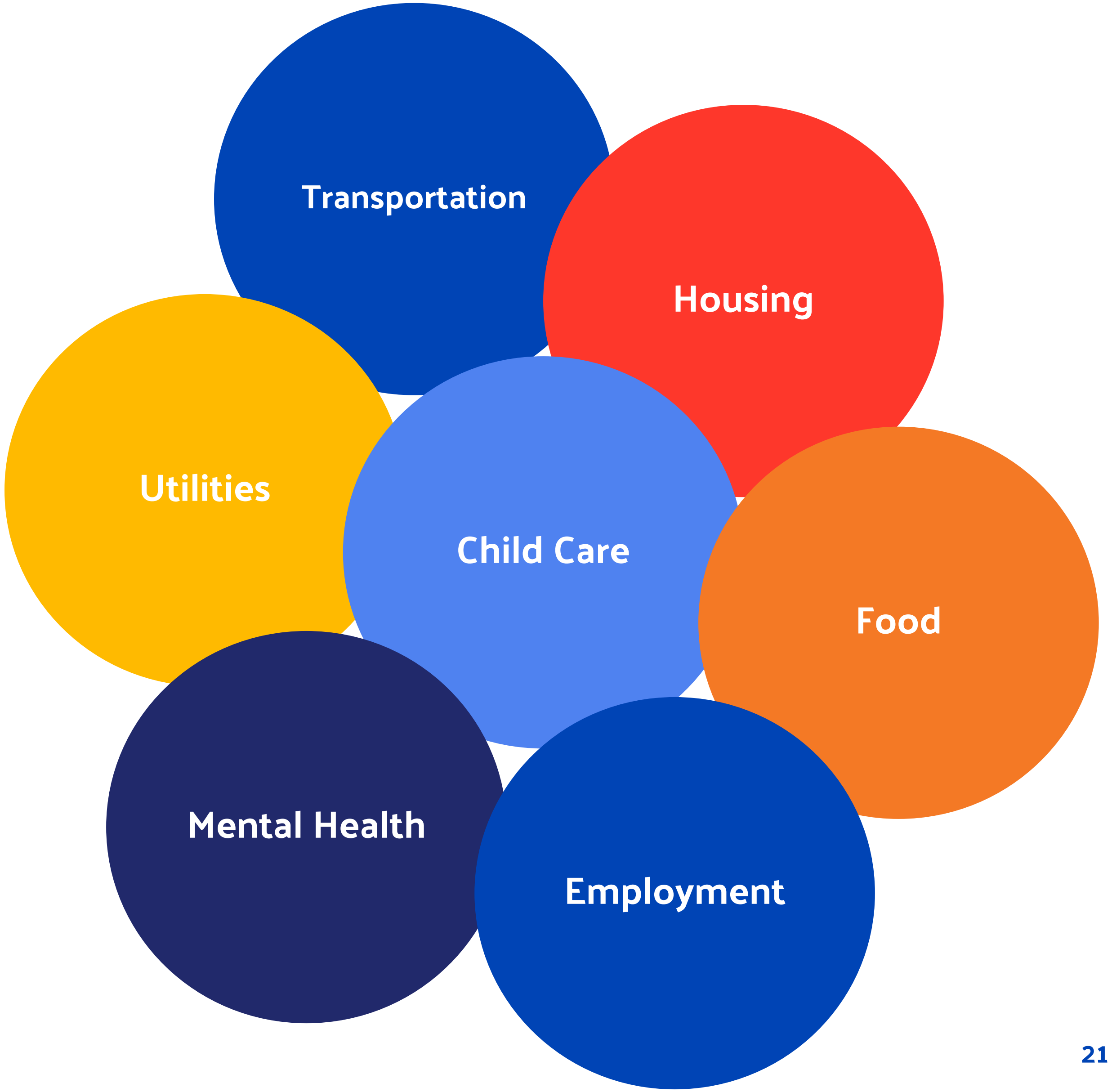
Data Source: United For ALICE® (2025). The State of ALICE in Alabama.

Did you meet ALICE today?

You already know ALICE…

You just didn't have a name for it.

Every HFI case officer serves ALICE families every week.



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Household Survival Budget

Housing | Childcare | Food | Transportation | Healthcare | Technology | Taxes

$32,268

Alabama average for **a senior adult**

*FPL = $15,650

$76,932

Alabama average for **a family of four**

*FPL = $32,150

$28,596

Alabama average for **a single adult**

*FPL = $15,650

When Paychecks Don't Add Up

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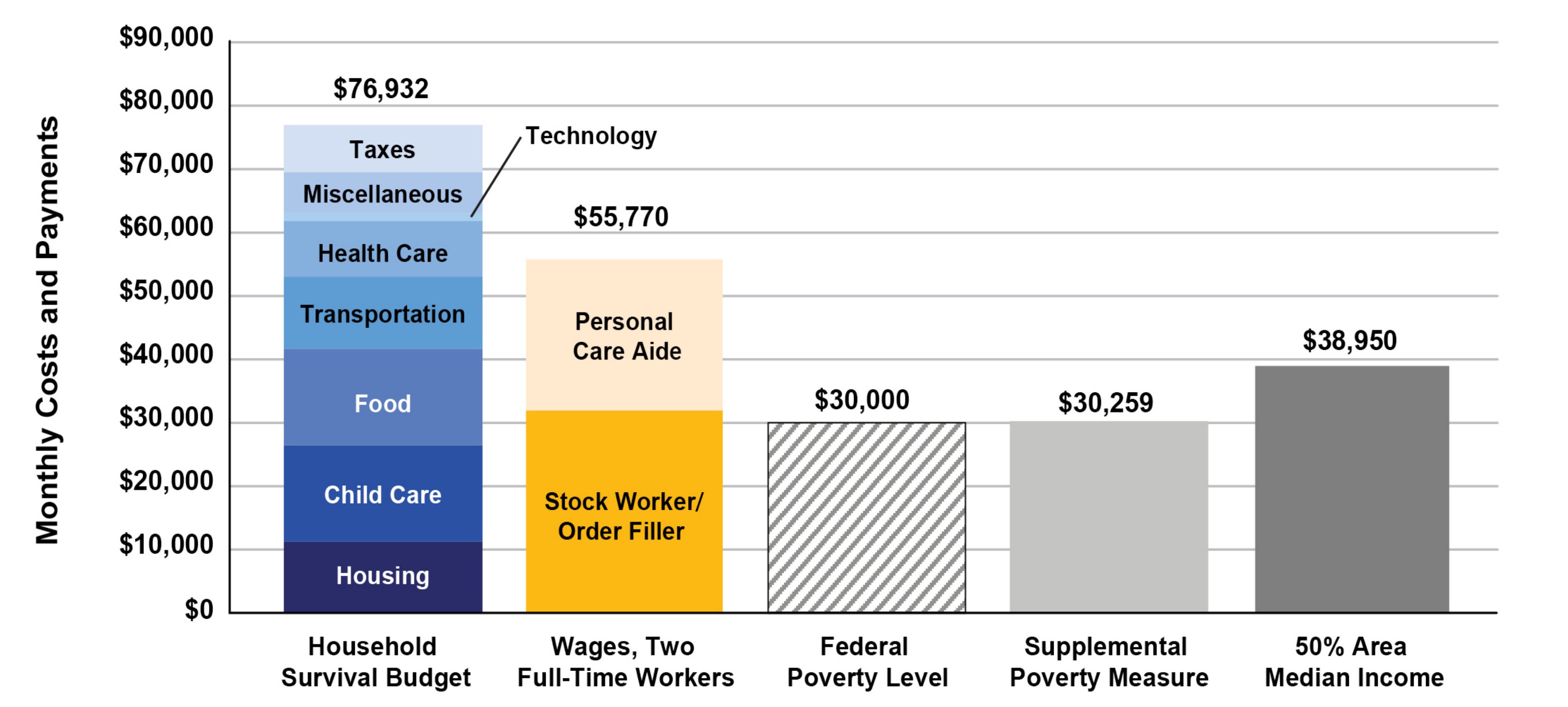
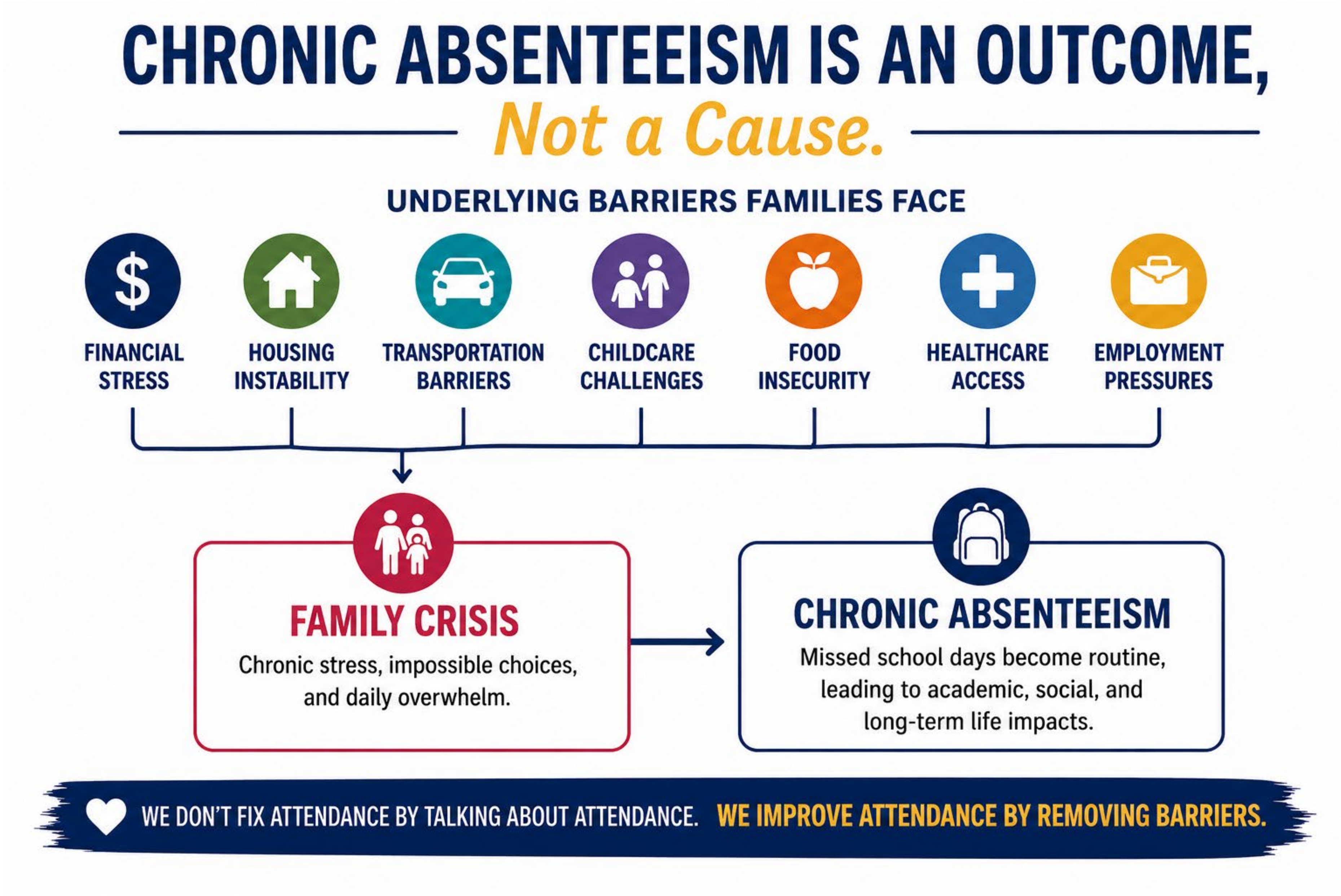
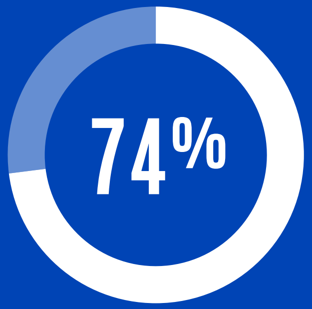
Annual Budget, Wages, and Official Measures of Financial Hardship, Family of Four, Alabama, 2023



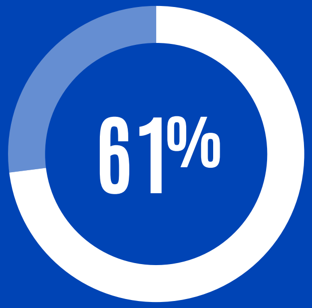
Data Source: American Community Survey (2023), ALICE Household Survival Budget (2023), and Bureau of Labor Statistics (2023)


CHRONIC ABSENTEEISM IS AN OUTCOME,
Not a Cause.
UNDERLYING BARRIERS FAMILIES FACE
FINANCIAL STRESS
HOUSING INSTABILITY
TRANSPORTATION BARRIERS
CHILDCARE CHALLENGES
FOOD INSECURITY
HEALTHCARE ACCESS
EMPLOYMENT PRESSURES
FAMILY CRISIS
Chronic stress, impossible choices, and daily overwhelm.
CHRONIC ABSENTEEISM
Missed school days become routine, leading to academic, social, and long-term life impacts.
WE DON'T FIX ATTENDANCE BY TALKING ABOUT ATTENDANCE.
WE IMPROVE ATTENDANCE BY REMOVING BARRIERS.

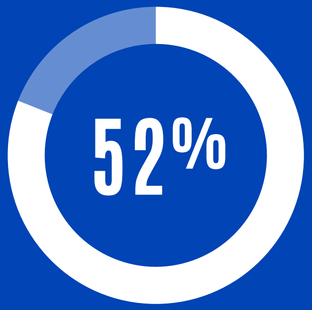
GREATER IMPACT ON CERTAIN DEMOGRAPHICS In Alabama



of adults under age 25 are below the ALICE threshold



of Black households are below the ALICE threshold



of Hispanic households are below the ALICE threshold

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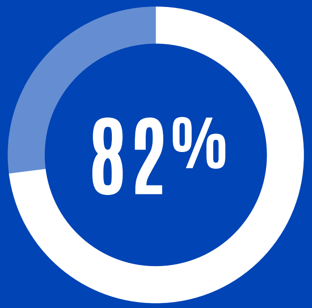
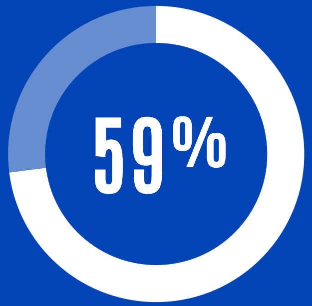
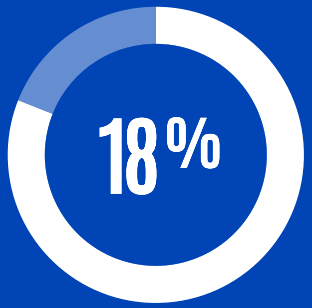
GREATER IMPACT ON CERTAIN DEMOGRAPHICS In Alabama



of single-female-headed households are ALICE



of single-male-headed households are ALICE



of married-parent households are ALICE

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Public assistance by the numbers

44%

Of households in poverty participate in **SNAP**

17%

Of ALICE households participate in **SNAP**

4%

Of households in poverty participate in **TANF**

2%

Of ALICE households participate in **TANF**

WHEN FAMILIES SAY "NO"

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The Story of ALICE

https://alicevoices.org/

Barriers to Economic Mobility

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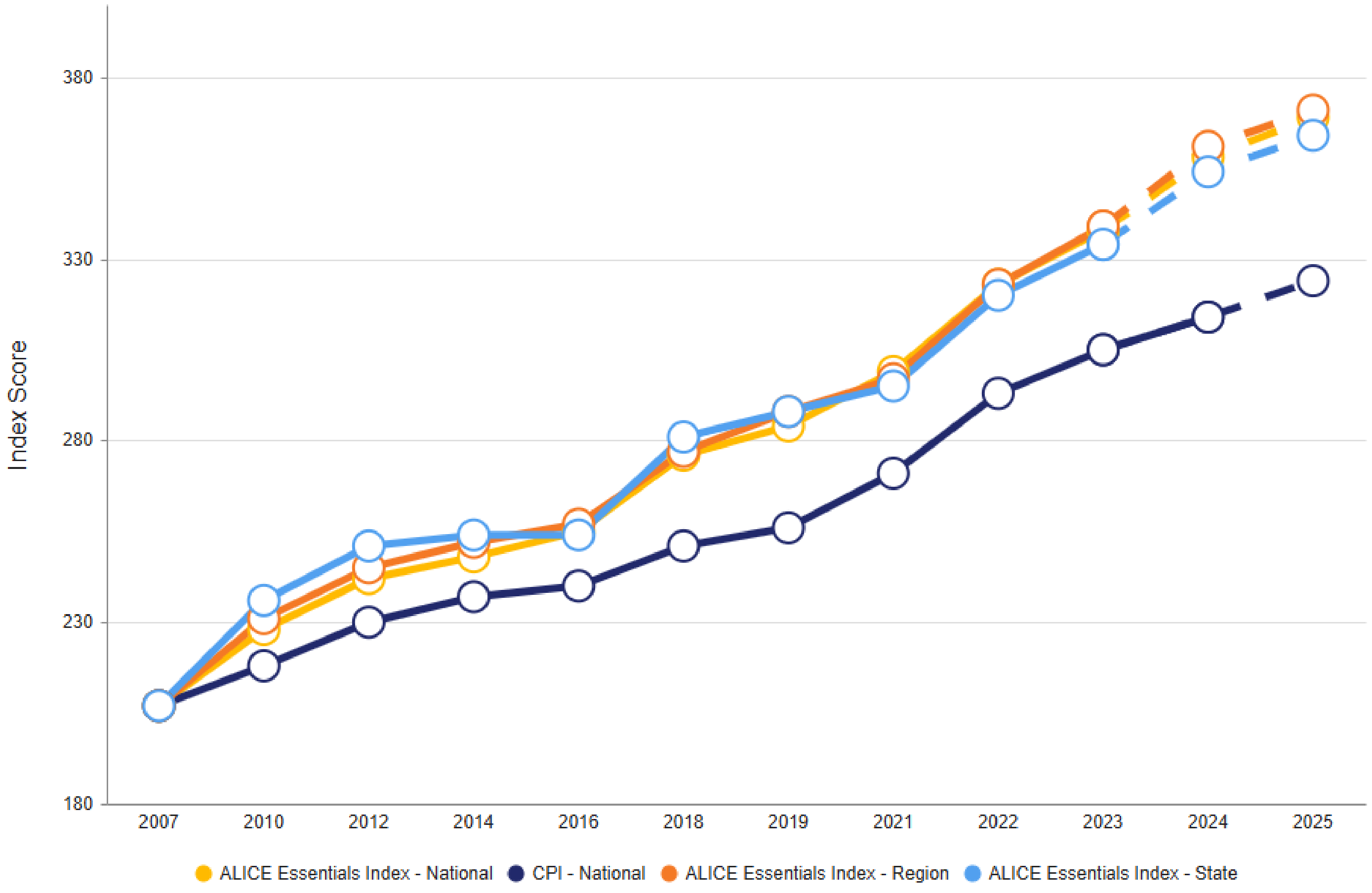
ALICE households face systemic challenges

Since 2007, the ALICE Essentials Index has consistently outpaced the Consumer Price Index (3% and 2.5% respectively).

Inflation Indices, Alabama, Region and U.S., 2007–2025



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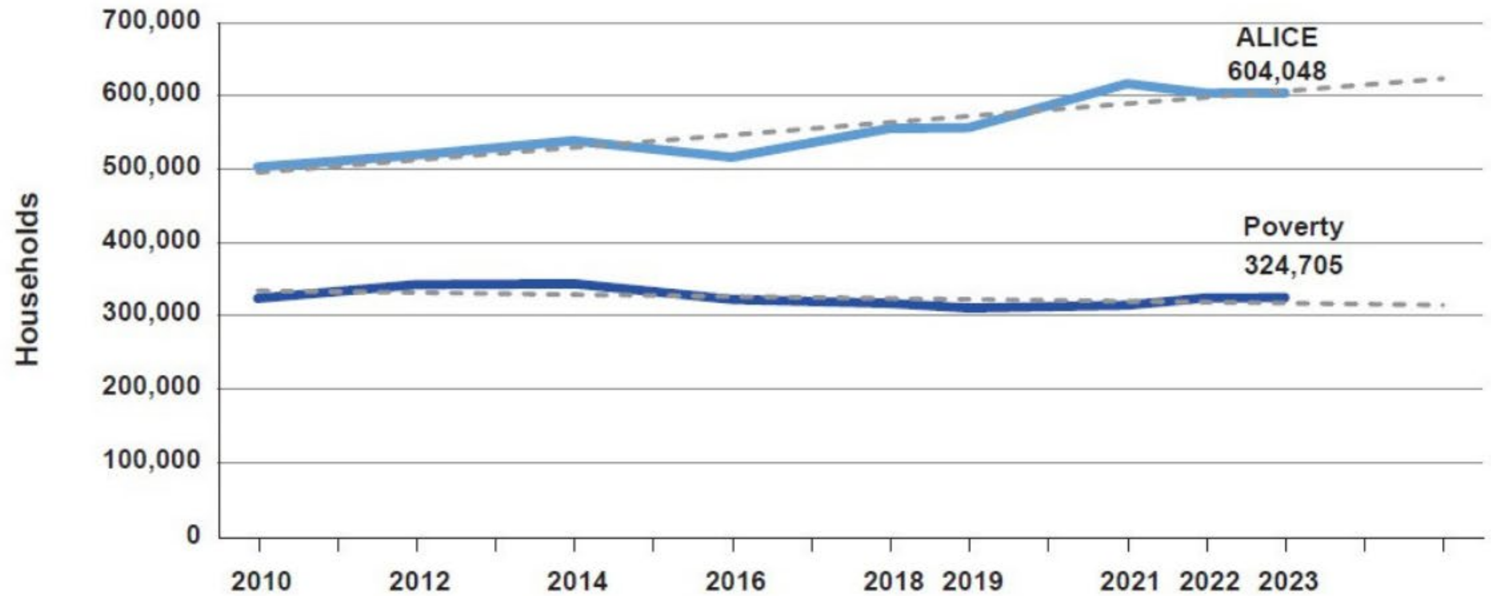
Financial Hardship Over Time

Number of Households by Income, Alabama, 2010–2023



Percent Below ALICE Threshold	45%	47%	48%	45%	47%	46%	48%	47%	46%

Data Source: United For ALICE® (2025). The State of ALICE in Alabama.

“Do I **take the raise** or **lose my public assistance**?”

Due to income and asset limits for public assistance programs, ALICE households constantly face “benefit cliffs that limit economic mobility, preventing them from moving toward financial security. Even a $1/hr raise could make or break the budget.

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The Benefits Cliff

When a raise in wages becomes detrimental!

- 1 person, 1 child
- $15/hour $30,960/year

Benefit	Gross Income* Cap for Benefits	Annual Benefit Amount *(up to)*
Medical Assistance	$23,169	$23,800
Energy Assistance	$31,754	**$7,939**
Childcare Assistance	$31,894	**$6,282**
Housing Assistance	$32,100	**$9,288**
Food Assistance	$34,840	**$9,288**
Earned Income Credit	$41,094	**$3,526**
Value of Benefits at Risk:		**$36,323**

Already lost

On the edge of losing

CONDITIONS THAT EXACERBATE FINANCIAL STRAIN

Urban vs. Rural

Lack of infrastructure often leads to disproportionate disadvantage for households in rural areas.

Natural Disasters

During disasters, it takes longer for ALICE to recover. Businesses temporarily closing means ALICE workers paid hourly face greater burden because they're now out of work.

Healthcare

Due to lack of resources or savings, ALICE households often do not have access to proper medical, dental, or mental care.

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Impossible Choices

Walk in my shoes.

https://www.hfuw.org/WalkinMyShoes/

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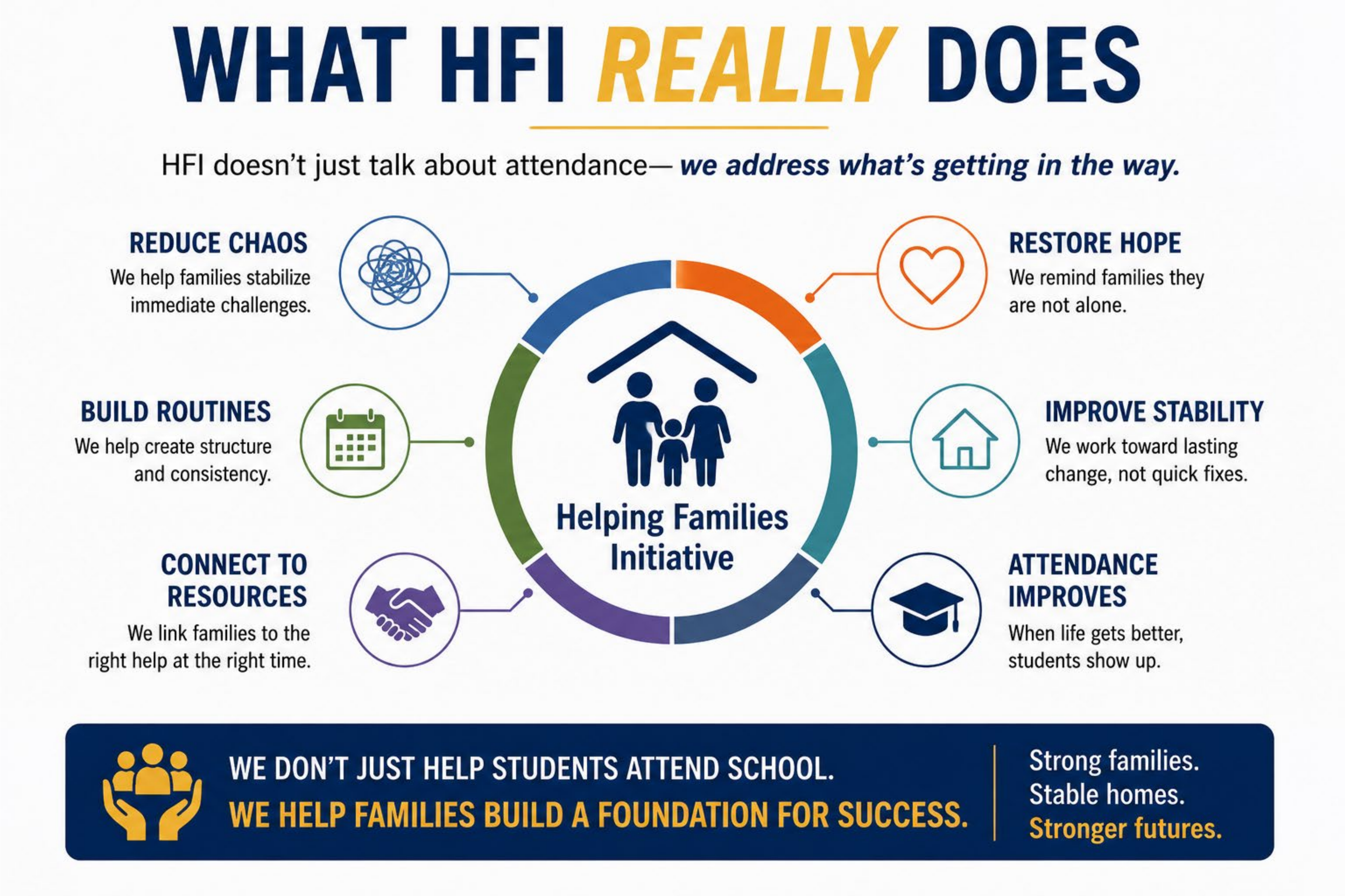
ALICE in Alabama



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Resilience Starts in the Community

Early Childhood Education

Workforce Development

Housing & Transportation

Access to Resources

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Stable Households, Stronger Communities

HFI doesn't have to solve every problem…

But, HFI can connect families to solutions!

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CALL TO ACTION

Spread the word about ALICE!

Use the ALICE data!
UnitedForAlice.org/Alabama

Advocate for ALICE!

Are your organization's policies/eligibility ALICE friendly?

What can we do TOGETHER?

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THANK YOU

Read the full *ALICE in Alabama* report at
UnitedForALICE.org/Alabama

Want to get involved?

Shannon Jenkins

CEO, United Way of East Central Alabama

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Q&A