



COMMUNITY NEEDS ASSESSMENT AT A GLANCE

FAMILIES

YOU KNOW ALICE



ASSET
LIMITED



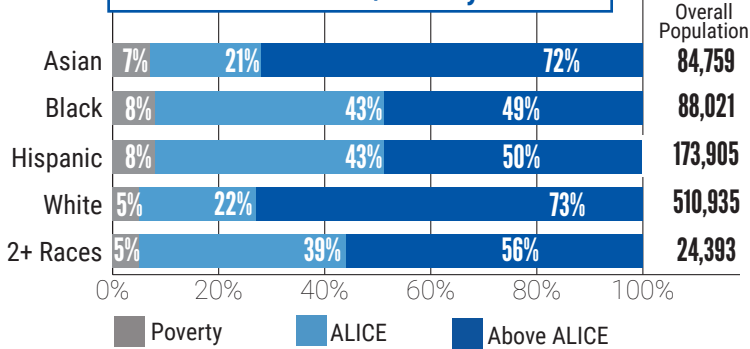
INCOME
CONSTRAINED



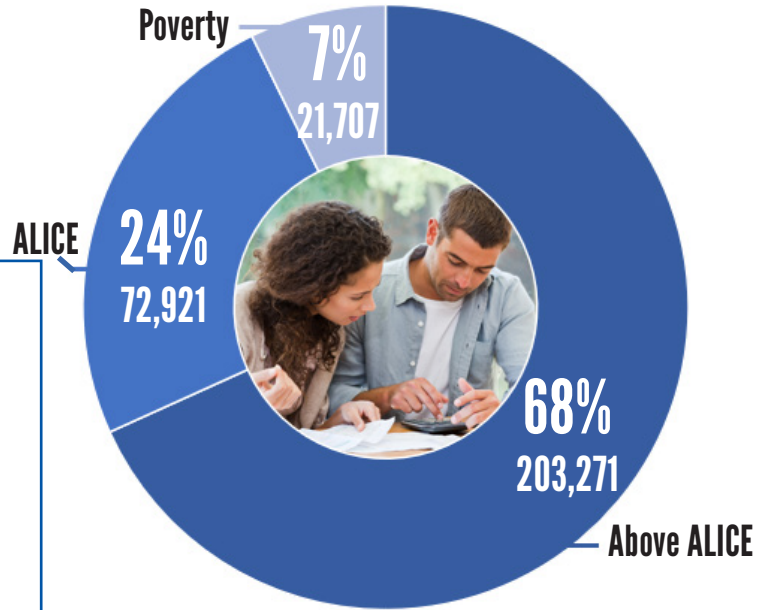
EMPLOYED

They are friends, family, and neighbors who go to work daily, but struggle with basic costs of living: housing, childcare, transportation, healthcare, etc.

ALICE & Race/Ethnicity



DENTON COUNTY HOUSEHOLDS

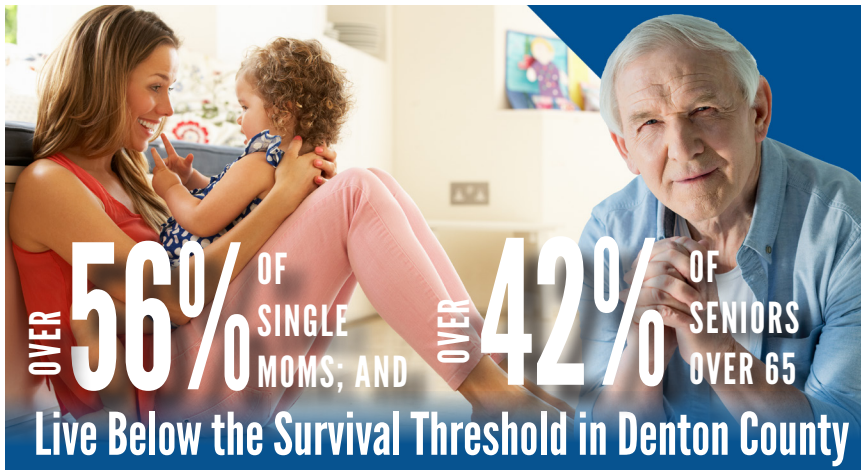


With Poverty & ALICE Households Combined

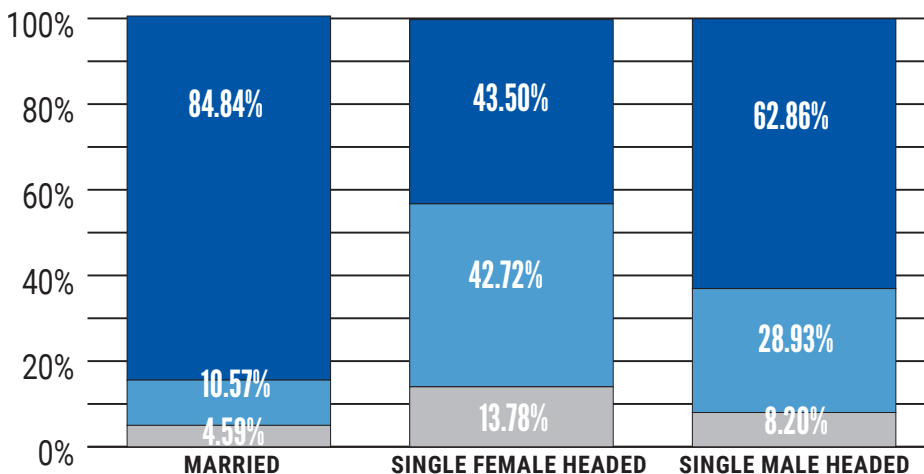
OVER **94,000**

Denton County Households
Earn Less Than Their Household Expenses
MONTH AFTER MONTH

That's **1 in 3**
DENTON COUNTY
HOUSEHOLDS



ALICE Data by Family Type Denton County, 2018



To view the entire Community Needs Assessment
visit UnitedWayDenton.org/Needs

ALICE

ASSET-LIMITED INCOME-CONSTRAINED EMPLOYED

ALICE, a United Way acronym for Asset Limited, Income Constrained, Employed, comprises households that earn more than the Federal Poverty Level (FPL) but less than the basic cost of living for the state, defined as the ALICE Household Survival Threshold.

ALICE households earn too much to qualify as “poor” but are still unable to make ends meet because their earned income does not reach the stability, or breakeven, costs for their household. They often work as cashiers, nursing assistants, childcare workers, office clerks, servers, laborers, and security guards but as housing, childcare, and transportation costs continue to rise across Denton County they also are professionals previously not considered financially insecure. These types of jobs are vital to keeping Texas’ economy running smoothly, but they do not provide adequate wages to cover the basics of housing, childcare, food, transportation, health care, and technology for these ALICE workers and their families.

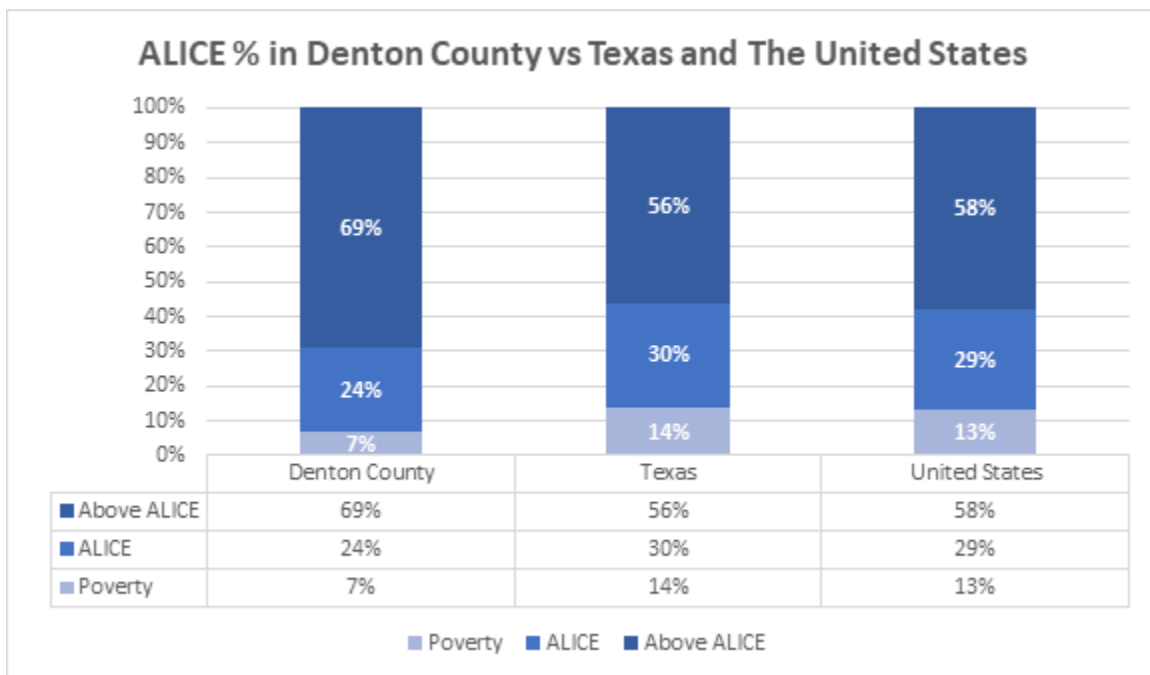
KEY FINDINGS

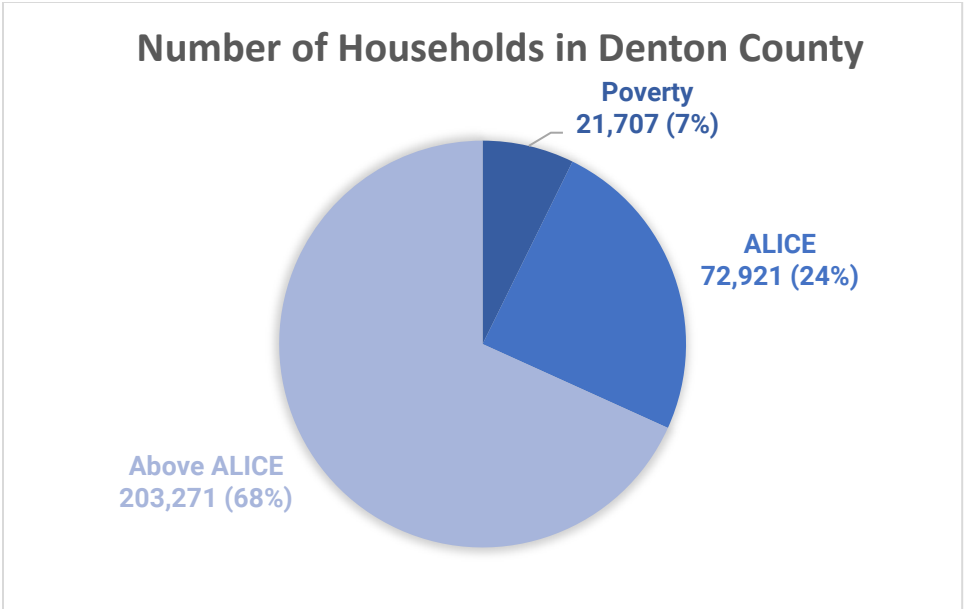
- With Poverty and ALICE households combined, nearly 100,000 Denton County households live below the Survival Wage, approximately one in three Denton County households.
- Though the percentage of households in poverty is staying approximately the same, the number of ALICE households is increasing.
- In Denton County, the City of Denton has the most households below the ALICE Threshold, closely followed by Carrollton, then Lewisville.
- Almost 40% of all households over the age of 65 are ALICE.
- Single female-headed households have the highest poverty and ALICE rate in Denton County at over 56%.
- Over 50% of Black and Hispanic households are ALICE/poverty combined (nearly double the percentage of White and Asian households).

ALICE SURVIVAL WAGE VS. LIVING WAGE

Both **ALICE Survival Wage** and **Living Wage** are methods of determining how much a household must earn to meet basic needs and not fall into poverty. They have slightly different methodologies, but both can provide valuable information in determining income gaps and challenges. ALICE and poverty households combined most accurately reflect Denton County's most financially vulnerable households.

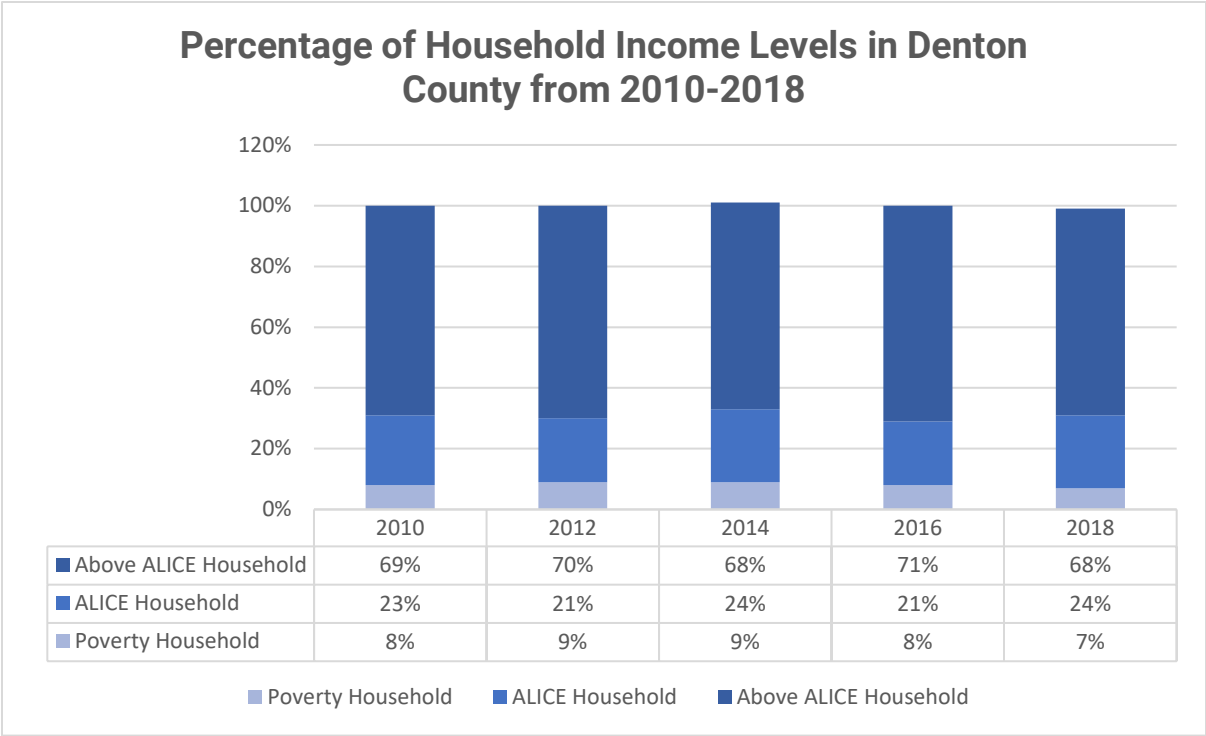
WHO IS ALICE IN DENTON COUNTY?

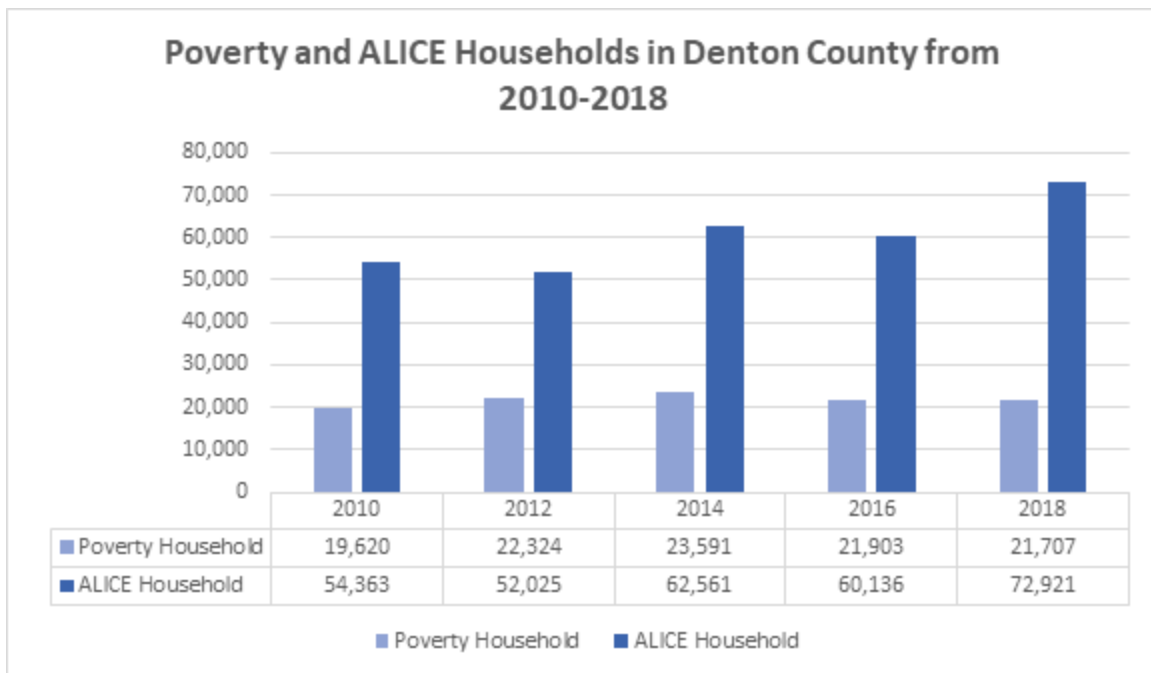




(ALICE Threshold 2018; American Community Survey, 2018)

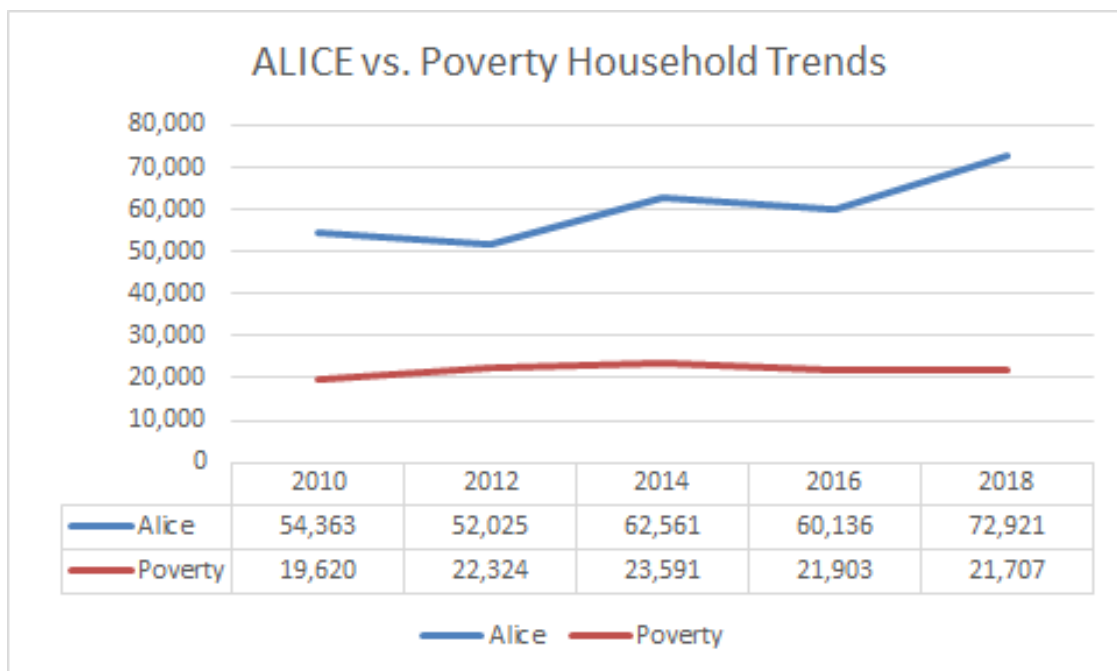
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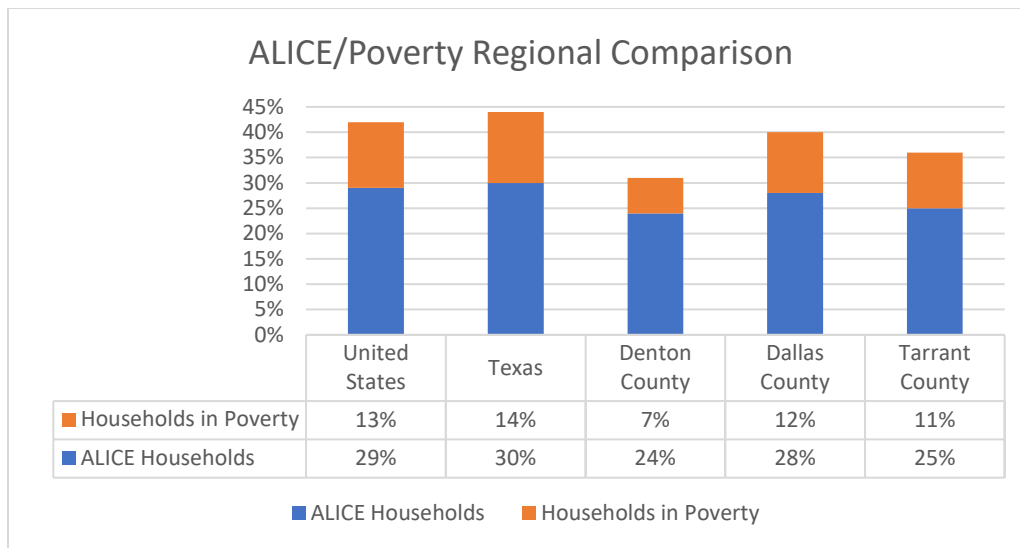


(ALICE Threshold 2018; American Community Survey, 2018)

- Poverty households remained relatively flat from 2010 to 2018; however, households falling below ALICE Survival Threshold increased from 2010 to 2018 even prior to the COVID-19 pandemic era and the 2022 post-pandemic inflation era.



(ALICE Threshold 2018; American Community Survey, 2018)



(ALICE Threshold 2018; American Community Survey, 2018)

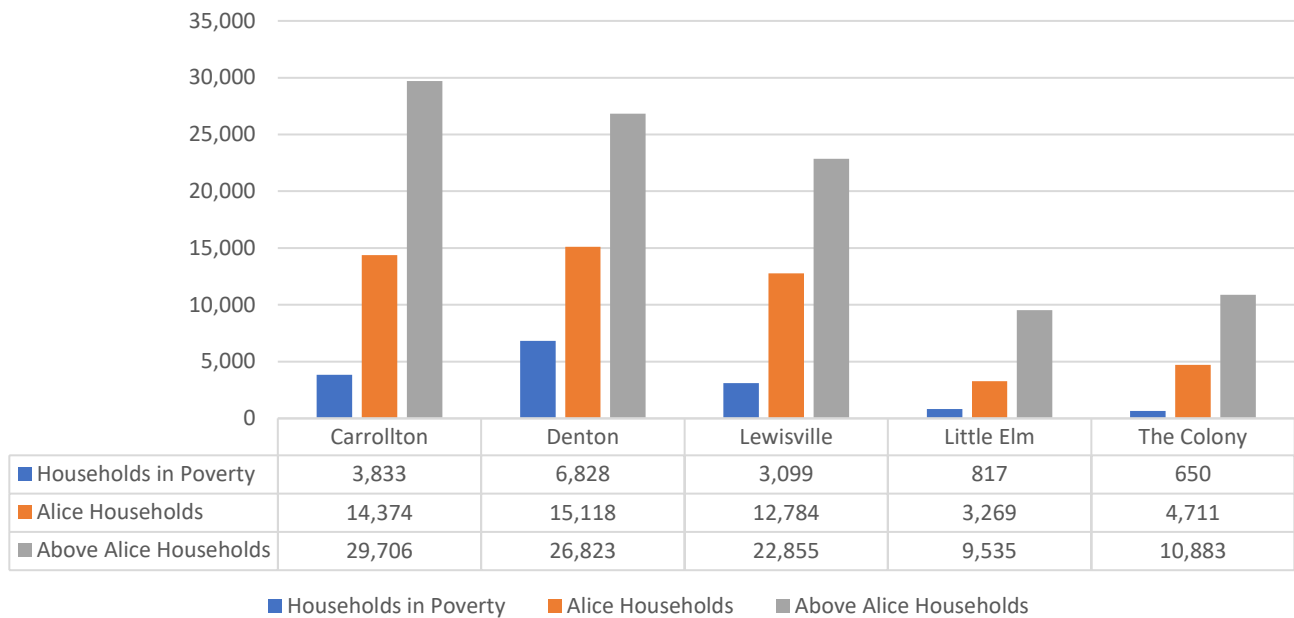
Cities where ALICE and Poverty Households exceed 30% of the Population

Cities	Total Households	% Poverty	% ALICE
Aubrey	1,202	4%	39%
Carrollton	47,913	8%	30%
Denton	48,769	14%	31%
Lake Dallas	2,843	12%	31%
Lewisville	38,738	8%	33%
Little Elm	13,622	6%	24%
North Lake	951	5%	34%
Oak Point	1,435	7%	23%
Pilot Point	1,736	8%	49%
Ponder	638	4%	33%
Roanoke	2,683	5%	28%
Sanger	2,784	7%	39%
The Colony	16,244	4%	29%

(Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018)

*Note: Some cities include portions that are not in Denton County.)

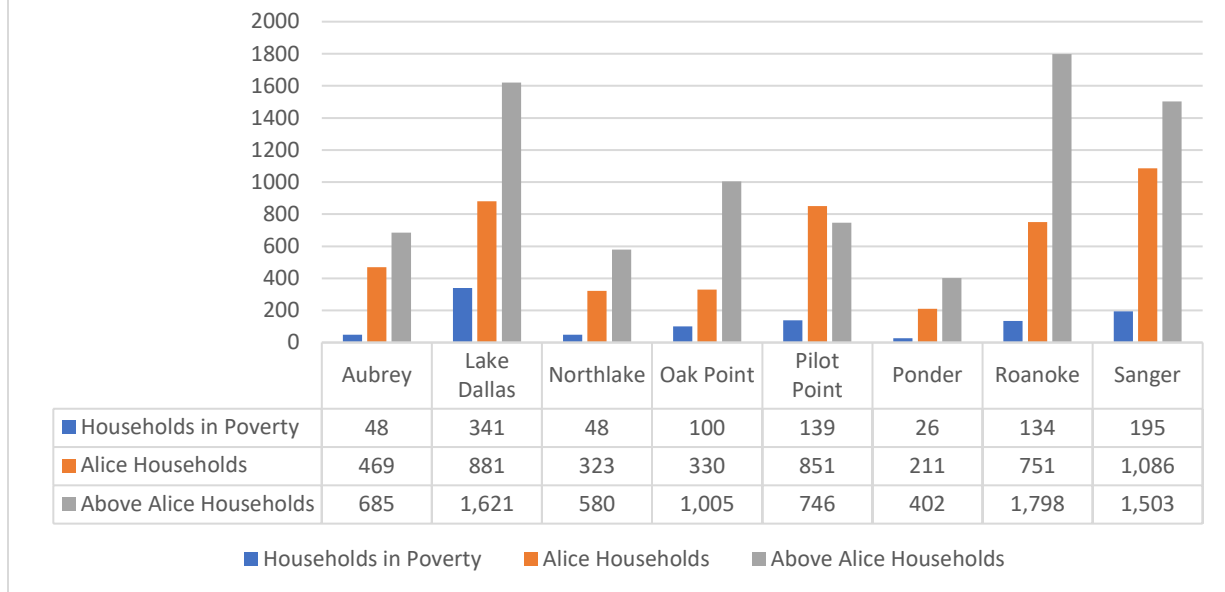
Large Denton County Cities with ALICE & Poverty Rates 30% and Above



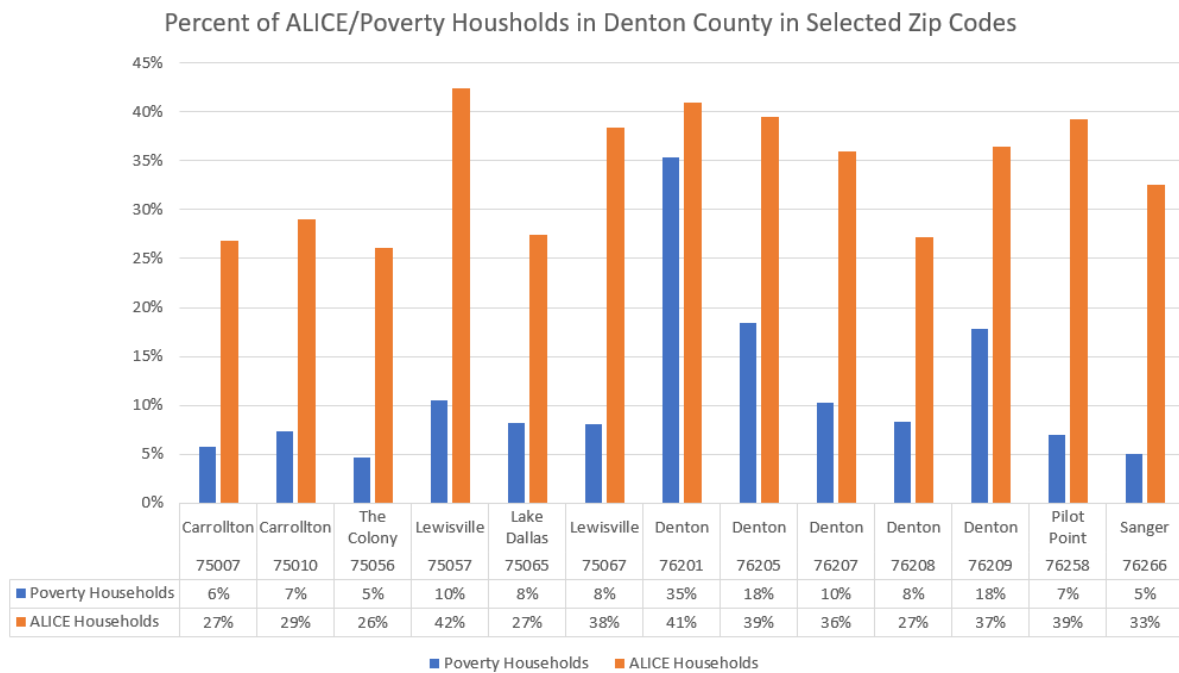
(ALICE Threshold 2018; American Community Survey, 2018)

- In Denton County, the City of Denton has the most households below the ALICE Survival Threshold with over 22,029 ALICE households.

Smaller Cities with ALICE & Poverty Rates 30% and Above



(ALICE Threshold 2018; American Community Survey, 2018)

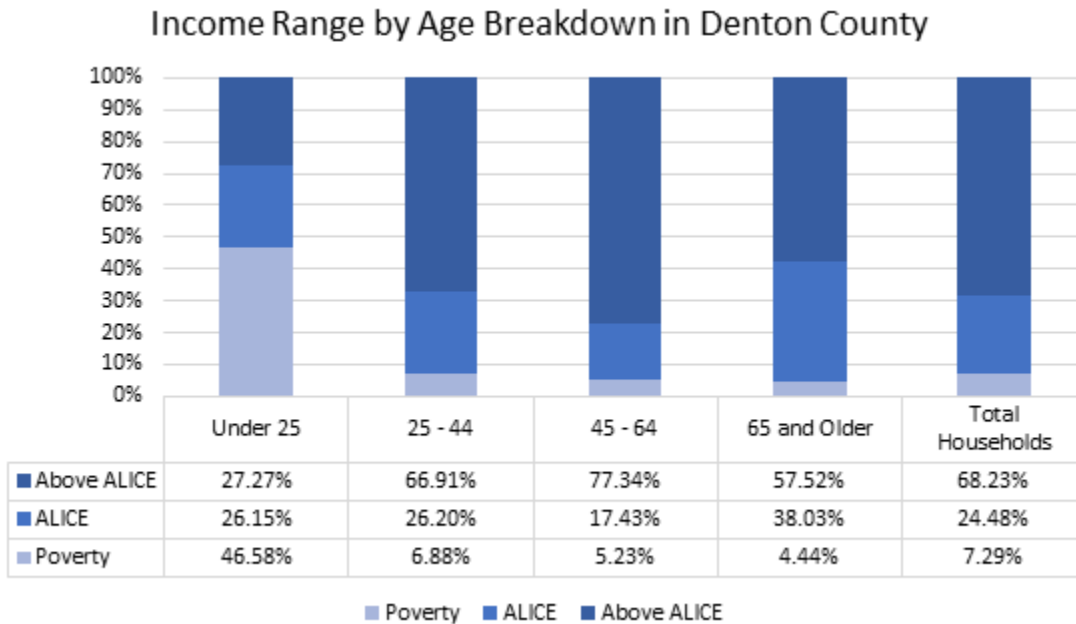


(ALICE Threshold 2018; American Community Survey, 2018)

In 2008, 13 Denton County zip codes exceed the Denton County ALICE population average of 24%. *(ALICE Threshold 2018; American Community Survey, 2018)*

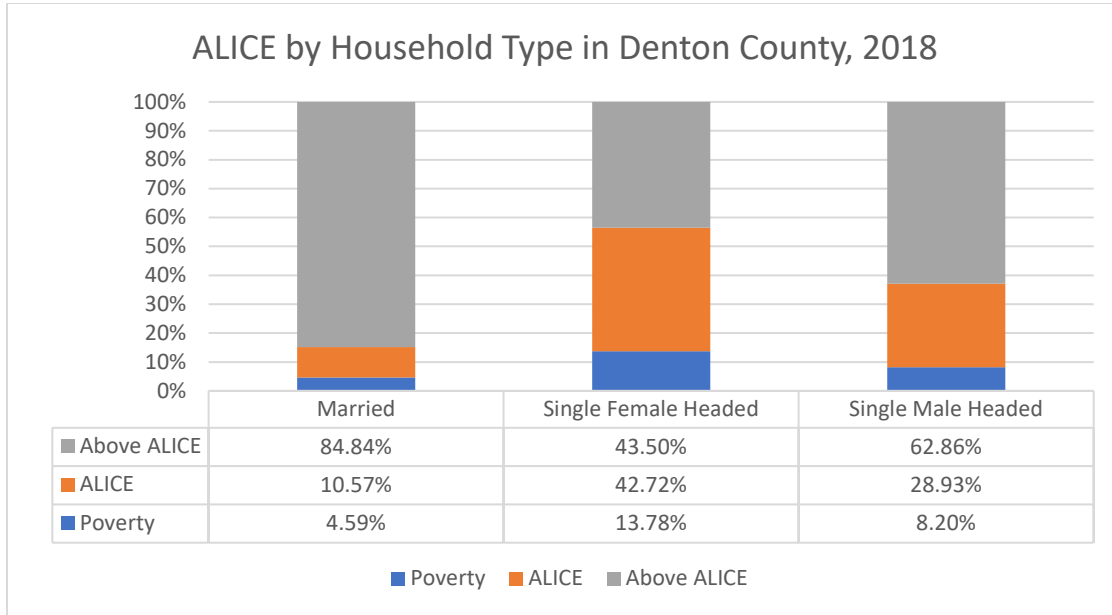
ALICE BY AGE

- 38% of all Denton County households 65 years and older are ALICE households.
- The second highest percentage of ALICE are households age 25-44 at 26.2%.



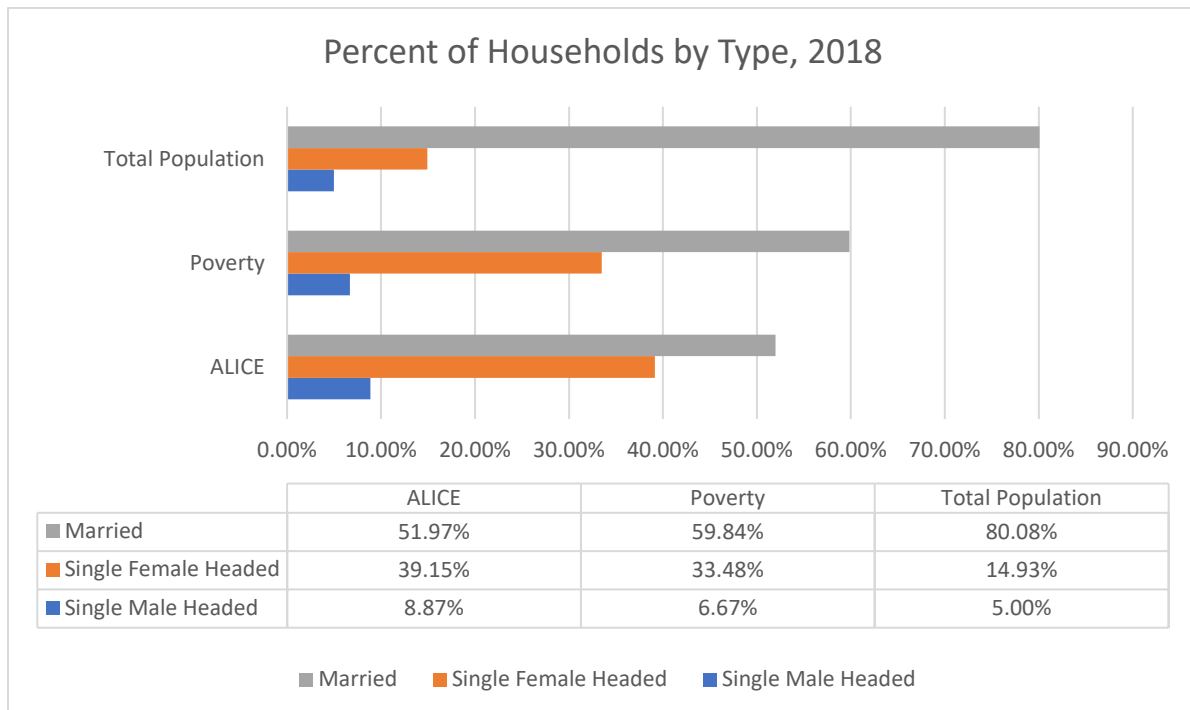
In 2008 in Denton County, the youngest and the oldest age groups have the highest percentage of ALICE households and poverty households. Over **70% of all households under 25** are ALICE households and poverty households. Over **40% of households 65 or over** are ALICE households and poverty households. (ALICE Threshold 2018; American Community Survey, 2018)

ALICE BY HOUSEHOLD TYPE



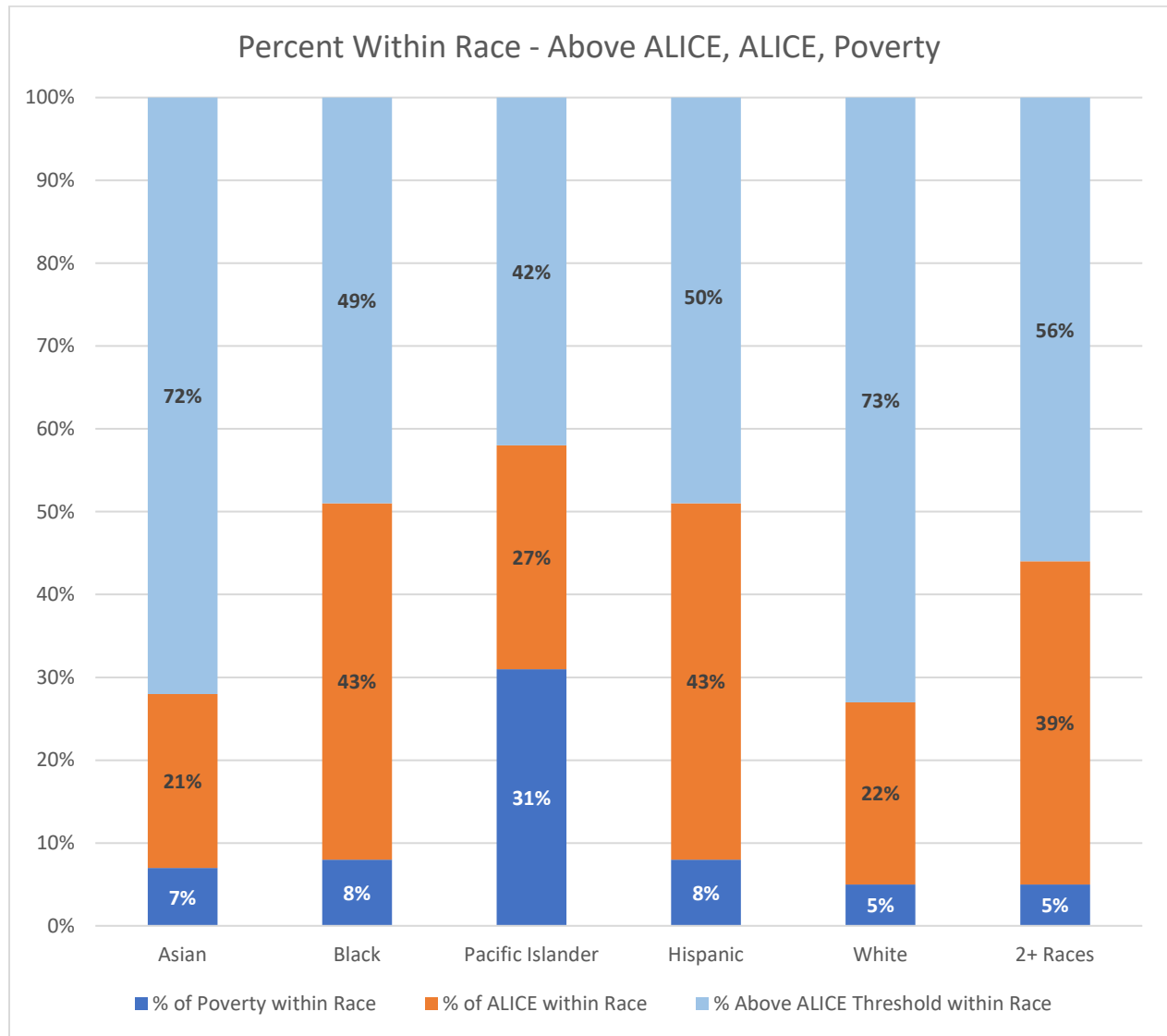
ALICE Threshold 2018; American Community Survey, 2018

- Single female-headed households have the highest poverty and ALICE rate in Denton County at over 56%.

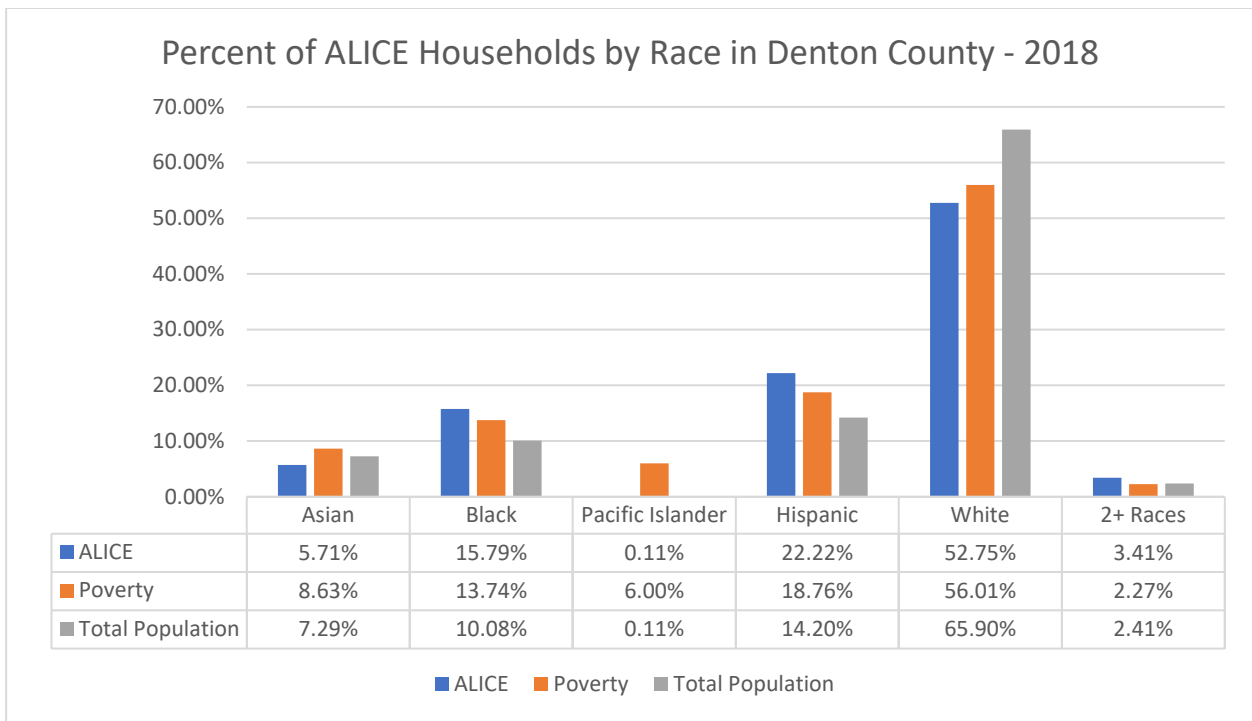


ALICE AND RACE/ETHNICITY

Over 50% of Black and Hispanic households are ALICE households and poverty households combined. While both races have similar poverty-level households, their ALICE household percentage is nearly double those of White and Asian households. Households with two or more races also have a high percentage increase in ALICE households compared to White and Asian households.

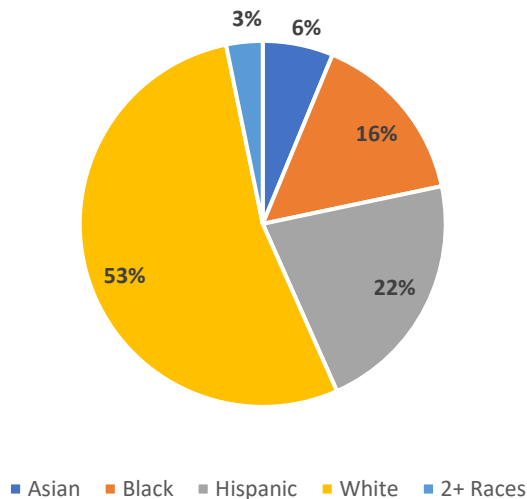


(ALICE Threshold 2018; American Community Survey, 2018)

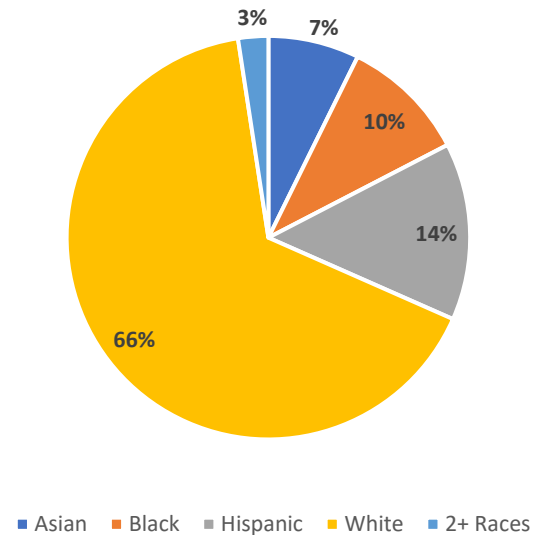


(ALICE Threshold 2018; American Community Survey, 2018)

Percent of Households Below ALICE Wage by Race in Denton County - 2018

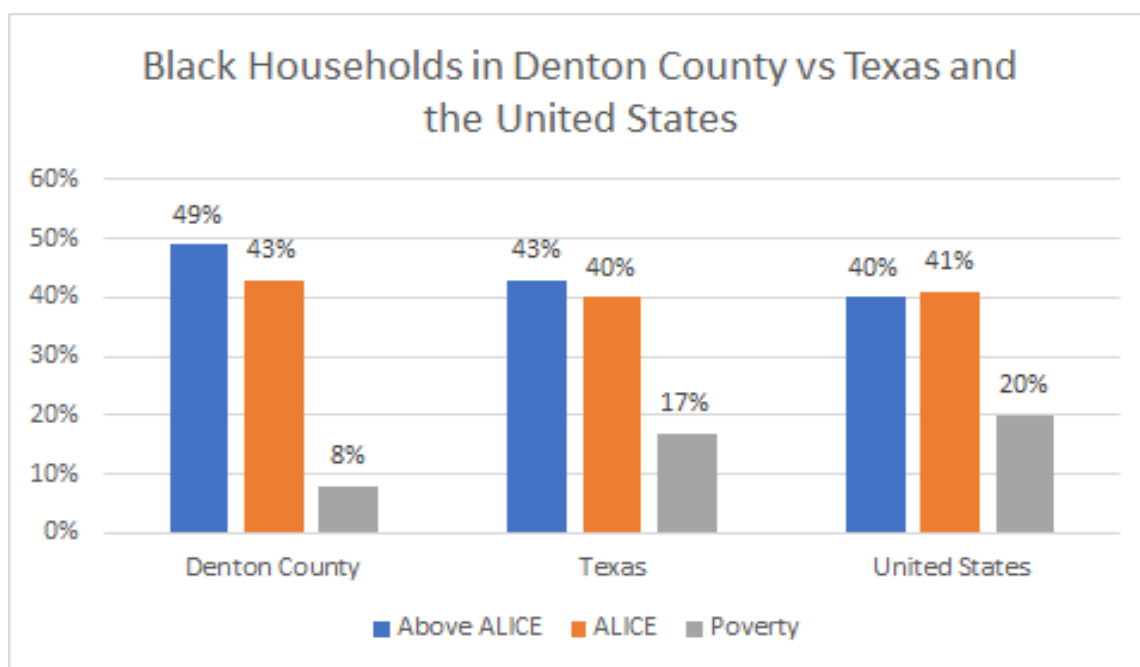


Percent of Total Population by Race in Denton County - 2018

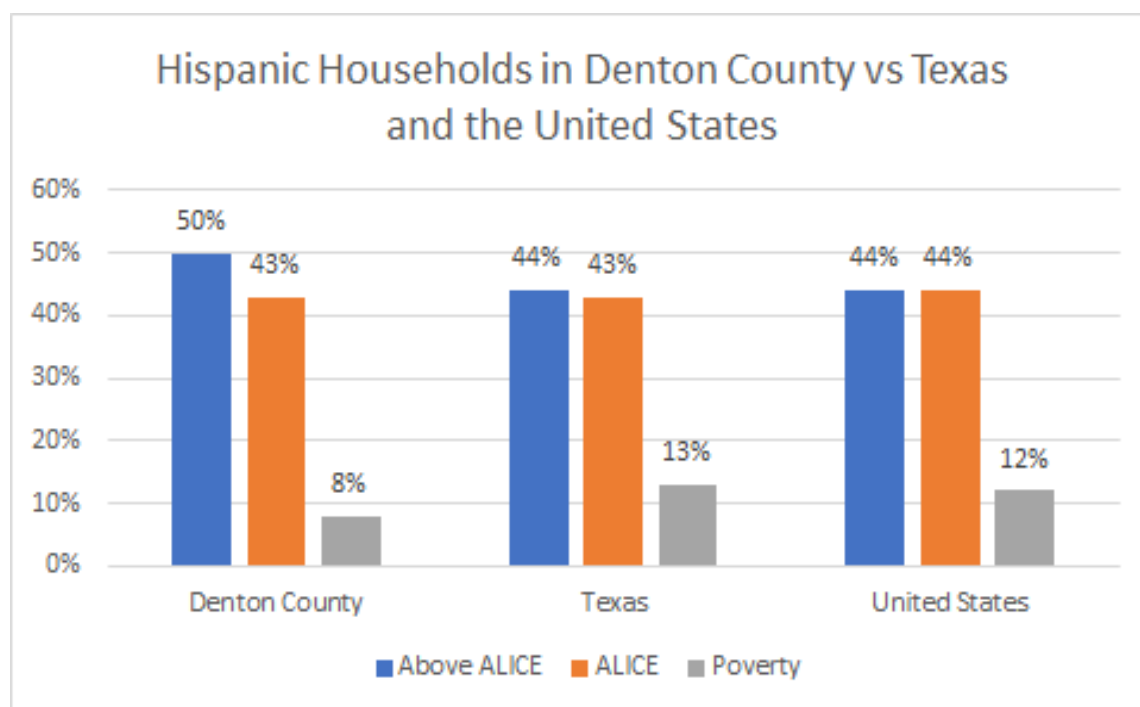


(ALICE Threshold 2018; American Community Survey, 2018)

There are more White ALICE households (53%) than all other races combined in Denton County. To put that statistic in context, over 65% of all households in Denton County are White.



(ALICE Threshold 2018; American Community Survey, 2018)



(ALICE Threshold 2018; American Community Survey, 2018)

ALICE SURVIVAL BUDGET

Why Do So Many Households Struggle? Simply put, the cost of household basics outpaces wages.

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, childcare, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

ALICE SURVIVAL BUDGET BY HOUSEHOLD TYPE

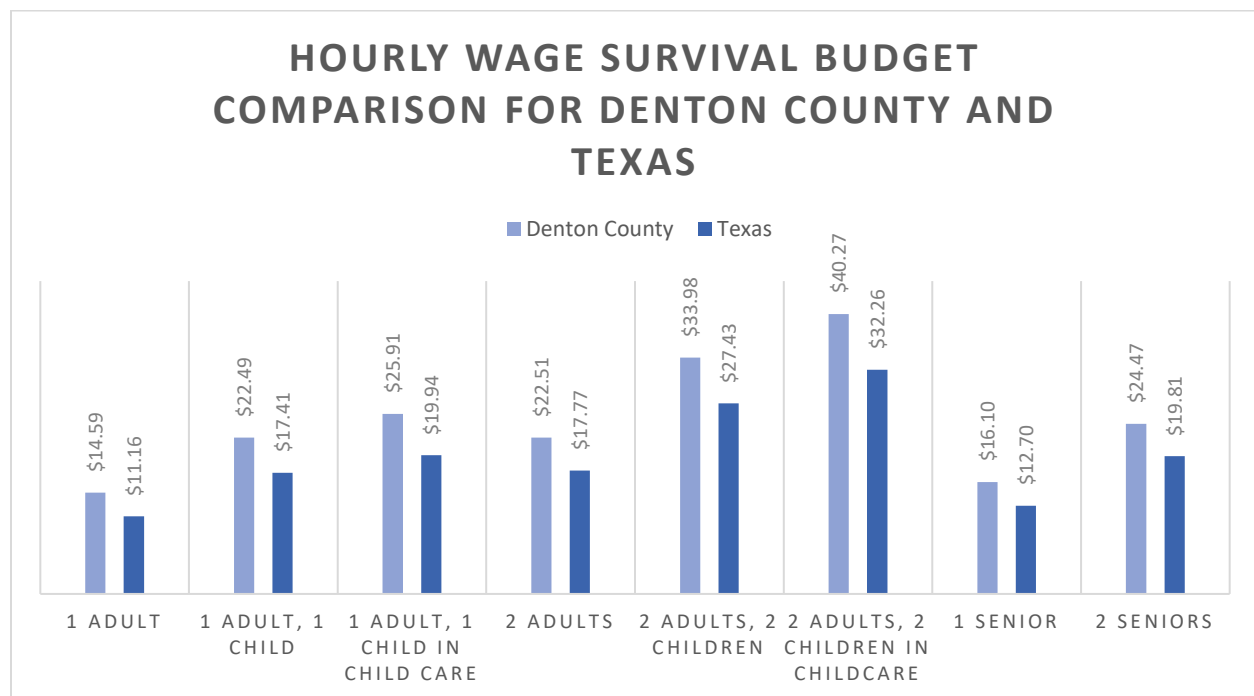
	Single Adult	One Adult, One Child	One Adult, One In Child Care	Single Senior
Housing	\$1,008	\$1,212	\$1,212	\$1,008
Child Care	\$0	\$234	\$721	\$0
Food	\$270	\$466	\$390	\$230
Transportation	\$358	\$516	\$516	\$312
Health Care	\$194	\$544	\$544	\$509
Technology	\$55	\$55	\$55	\$55
Miscellaneous	\$221	\$341	\$393	\$244
Taxes	\$325	\$381	\$487	\$325
Monthly Total	\$2,431	\$3,749	\$4,318	\$2,683
Annual Total	\$29,172	\$44,988	\$51,816	\$32,196
Hourly Wage	\$14.59	\$22.49	\$25.91	\$16.10

ALICE SURVIVAL BUDGET BY HOUSEHOLD TYPE (CONT.)

	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Two Seniors
Housing	\$1,212	\$1,487	\$1,487	\$1,212
Child Care	\$0	\$468	\$1,345	\$0
Food	\$561	\$937	\$818	\$478
Transportation	\$530	\$826	\$826	\$438
Health Care	\$544	\$809	\$809	\$1,017
Technology	\$75	\$75	\$75	\$75
Miscellaneous	\$341	\$515	\$610	\$371
Taxes	\$488	\$546	\$742	\$488
Monthly Total	\$3,751	\$5,663	\$6,712	\$4,079
Annual Total	\$45,012	\$67,956	\$80,544	\$48,948
Hourly Wage	\$22.51	\$33.98	\$40.27	\$24.47

Sources: ALICE Household Survival Budget, 2018; Bureau of Labor Statistics, Occupational Employment Statistics, 2018

For more information on the availability of affordable housing, please refer to the Housing & Income Report.

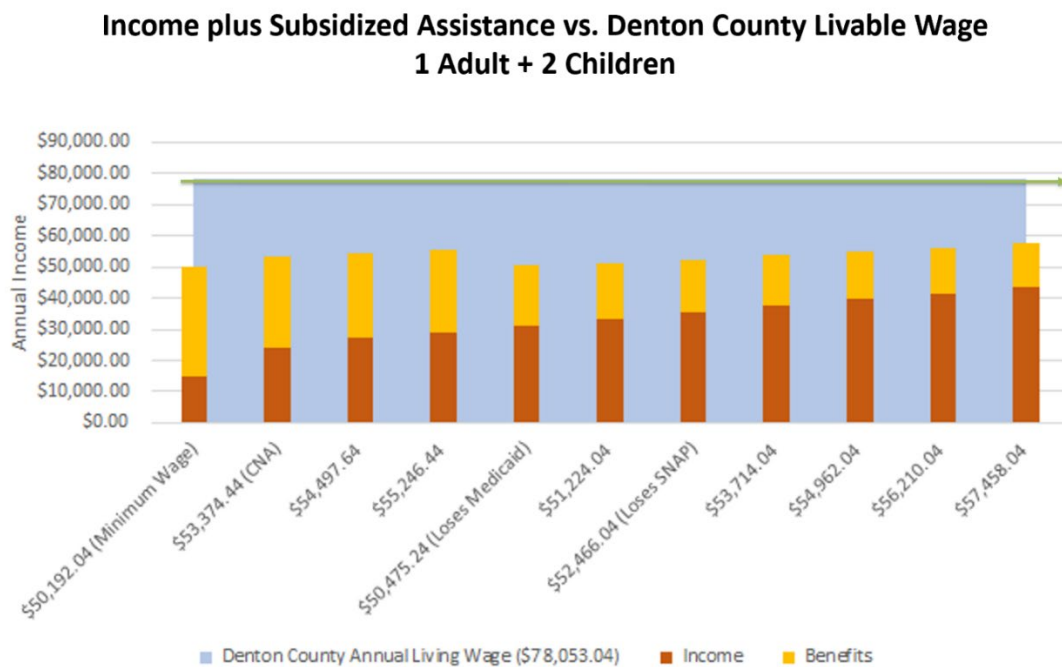


(ALICE Threshold 2018; American Community Survey, 2018)

ALICE & POVERTY INCOME – EARNED AND PUBLIC ASSISTANCE

The chart below shows wage income and eligible public assistance that ALICE and poverty households may secure for areas such as health insurance, Medicaid for Children/CHIP, housing vouchers, Earned Income Tax Credits, SNAP, WIC, free PreK, and other local supports).

As ALICE and poverty household wage income increases, certain public assistance decreases at a rate that tethers them at the same approximate total household income level for years. This creates a benefits plateau or cliff and results in additional challenges for households striving to achieve a higher level of financial stability.



(<https://unitedforalicetx.org/cliff-dashboard>)

ALICE AND THE COVID-19 PANDEMIC ERA

- The COVID-19 pandemic demonstrated that ALICE households are financially vulnerable to income disruption. (*21ALICENationalCOVIDReport.pdf* at unitedforalice.org/covid2019)

ALICE WORKERS ARE MORE VULNERABLE

The pandemic created two groups of ALICE workers: those deemed essential and continued working, typically on-site; and those considered non-essential, who worked far fewer hours or not at all.

Essential ALICE workers continued to keep our infrastructure running and took care of COVID-19 patients and others needing health care.

- Some employers stepped up to provide “hero’s pay,” but even \$2 per hour more did not bring most ALICE workers financial stability.
- Even essential ALICE workers still struggle paycheck to paycheck.

For many **non-essential ALICE workers**, the economic slowdown severely reduced employment.

- The industries where ALICE works – food service, leisure, hospitality, tourism – were hit the hardest.
- ALICE is more likely to work in small businesses, which on average offer lower wages and fewer benefits, and were hit hardest by the pandemic: The number of small businesses open in the U.S. decreased by 19.1% between January and August 2020.
- Black and Hispanic ALICE workers faced even higher rates of unemployment.
- With less access to the internet and computers, ALICE workers had more difficulty working from home.

BLACK ALICE HOUSEHOLDS ARE AT GREATER RISK:

- Black people contracted COVID-19 at higher rates and died at higher rates than their White counterparts.
- Black households are more likely to face financial hardship: 60% of Black households are unable to afford basic household essentials in their communities – nearly double the rate of White households.
- Black families remain disproportionately likely to live in substandard housing in neighborhoods of concentrated poverty – those with few grocery stores, banks, parks, or recreation facilities, with inadequate health care services and under-resourced public schools, and with high levels of violence and exposure to environmental hazards.

ALICE FAMILIES WITH CHILDREN FACE ADDITIONAL HARDSHIPS:

- Almost one in four families with children in the U.S. have income below the ALICE Threshold. They are especially vulnerable to the disruptions that accompany child care, school, and university closures.
- More than one-quarter of households below the ALICE Threshold did not have adequate internet access, compromising participation in e-learning.
- Parents who needed to work could not stay at home with their children, leading to health and safety issues for unsupervised children or jeopardizing the parent's ability to work.
- ALICE families lost access to other supports, such as free or reduced-price breakfasts and lunches provided at school.

ALICE SENIORS FACE GREATER RISKS:

- People over the age of 60 are the age group most susceptible to serious illness from COVID-19. Half of seniors in the U.S. have income below the ALICE Threshold; they have no extra income and little or no savings to cover extra health care costs.
- More than 20% of U.S. coronavirus deaths are linked to nursing homes, which puts both ALICE seniors and ALICE health care workers at higher risk (<https://www.kff.org/policy-watch/over-200000-residents-and-staff-in-long-term-care-facilities-have-died-from-covid-19/>)
- ALICE seniors are at higher risk of loneliness and isolation, and as the pandemic lingered, they also risked declining nutrition and health as social distancing limited trips to the grocery store and preventative care visits
- When senior centers closed, ALICE seniors and their families were forced to navigate additional burdens, such as taking on caregiving responsibilities and adapting to the loss of supports like hot meals and social activity

For more information on ALICE, please visit: www.UnitedForALICETX.org.

WE EMPOWER DONORS, VOLUNTEERS, BUSINESSES, GOVERNMENTS, NONPROFITS AND COMMUNITY GROUPS TO INVEST IN NEIGHBORS FOR A BETTER DENTON COUNTY COMMUNITY.

We LIVE UNITED to strengthen education, financial stability, and health and mental health across our community. Working together, we identify the community's most critical needs and implement collaborative, innovative solutions to provide greater opportunity for every person in Denton County.

We LIVE #UNITED4DentonCounty



EDUCATION



FINANCIAL STABILITY



HEALTH & MENTAL HEALTH

UnitedWayDentonCounty.org

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