ALICE®

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

VIRGINIA

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, **CONNECTICUT**, DELAWARE, **FLORIDA**, GEORGIA, HAWAII, **IDAHO**, ILLINOIS, **INDIANA**, **IOWA**, KANSAS, KENTUCKY, **LOUISIANA**, MAINE, **MARYLAND**, MASSACHUSETTS, **MICHIGAN**, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, **NEW JERSEY**, NEW MEXICO, **NEW YORK**, NORTH CAROLINA, NORTH DAKOTA, **OHIO**, OKLAHOMA, **OREGON**, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, **VIRGINIA**, **WASHINGTON**, WEST VIRGINIA, **WISCONSIN**, WYOMING

Spring 2017

STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.

United Ways of Virginia

UnitedWayALICE.org/Virginia

LIVE UNITED

United Way

VIRGINIA UNITED WAYS SUPPORTING THE UNITED WAY *ALICE PROJECT*

Franklin-Southampton Area United Way

Pulaski County United Way

Rappahannock United Way, Inc.

The Piedmont United Way, Inc.

The United Way of Prince Edward County, Inc.

United Way of Central Virginia, Inc.

United Way of Danville & Pittsylvania County

United Way of Front Royal/Warren County

United Way of Greater Augusta

United Way of Greater Richmond & Petersburg

United Way of Greater Williamsburg

United Way of Harrisonburg and Rockingham Co., Inc.

United Way of Henry County and Martinsville

United Way of Montgomery, Radford & Floyd

United Way of Northern Shenandoah Valley

United Way of Roanoke Valley, Inc.

United Way of South Hampton Roads

United Way of Southwest Virginia, Inc.

United Way of the National Capital Area

United Way of Virginia's Eastern Shore

United Way of the Virginia Peninsula

United Way of Wythe County

ACKNOWLEDGEMENTS

United Way *ALICE Project* Virginia Coordinators

Janel S. Donohue
Rappahannock United Way, Inc.

Sarah Walsh
Rappahannock United Way, Inc.

Virginia State Corporate Investors

Special thanks to **Union Bank & Trust** and **GEICO** for helping bring the message of ALICE to the state of Virginia.

NATIONAL ALICE ADVISORY COUNCIL

The following companies are major funders and supporters of the United Way *ALICE Project*.

Aetna Foundation | AT&T | Atlantic Health System | Deloitte | Entergy
Johnson & Johnson | KeyBank | Novartis Pharmaceuticals Corporation
OneMain Financial | RWJBarnabas Health | Thrivent Financial Foundation
Union Bank & Trust | UPS | U.S. Venture

LETTER TO THE COMMUNITY

Dear Virginians,

More than 8 million of us think there is no better place to live than Virginia!

With its diverse population, beautiful natural features of beaches and mountains, old rural towns and cosmopolitan cities, its long and rich history, and extensive recreation options, Virginia ranks within the top 10 states with the best quality of life in the nation.

Despite all of this, and despite Virginia's robust economy within the wealthiest country in the world, so many hardworking individuals and families struggle to make ends meet.

This Report shows that more than 39 percent of Virginia households are facing financial hardships. This is a startling statistic, and represents hundreds of thousands of real people, with real stories.

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. The ALICE population represents individuals and families who work hard and earn more than the official Federal Poverty Level, but less than the basic cost of living. ALICE struggles to afford the basic necessities, including housing, food, child care, health care, and transportation.

Every one of us knows ALICE; maybe we are ALICE – child care providers, home health aides, mechanics, retail workers, service providers, store clerks, or office assistants. ALICE can be a new graduate just starting out in life, a young family, or a retiree. Some households become ALICE due to an unforeseen life event: a life-altering health diagnosis, job loss, or family crisis such as a death or divorce.

Until now, ALICE has been a hidden population. ALICE households often don't qualify for governmental aid or social service programs, so they are virtually invisible to the system, their struggle unseen and unknown. Yet this Report clearly shows us who ALICE is, where ALICE lives, and how ALICE struggles in the state of Virginia.

United Ways have a vision for a community where individuals and families achieve their potential through education, financial stability, and healthy living. That's why Rappahannock United Way called together local United Ways throughout our great state to join the more than 450 other United Ways across 14 states to give ALICE a voice and create change to improve life for ALICE and our communities as a whole.

This Report is now a call to action; we ask that you read it and share it to raise awareness about ALICE. We invite you to join with us today; contact your local United Way and together we will build a stronger and more prosperous Virginia for all.

Sincerely,

Janel S Donohue

Janel S. Donohue
President
Rappahannock United Way, Inc.

Sarah Walsh

Sarah Walsh
Vice President, Community Impact
Rappahannock United Way, Inc.

THE UNITED WAY *ALICE PROJECT*

The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of the growing number of households in our communities that do not earn enough to afford basic necessities, a population called ALICE. This research initiative partners with state United Way organizations to present data that can stimulate meaningful discussion, attract new partners, and ultimately inform strategies that affect positive change.

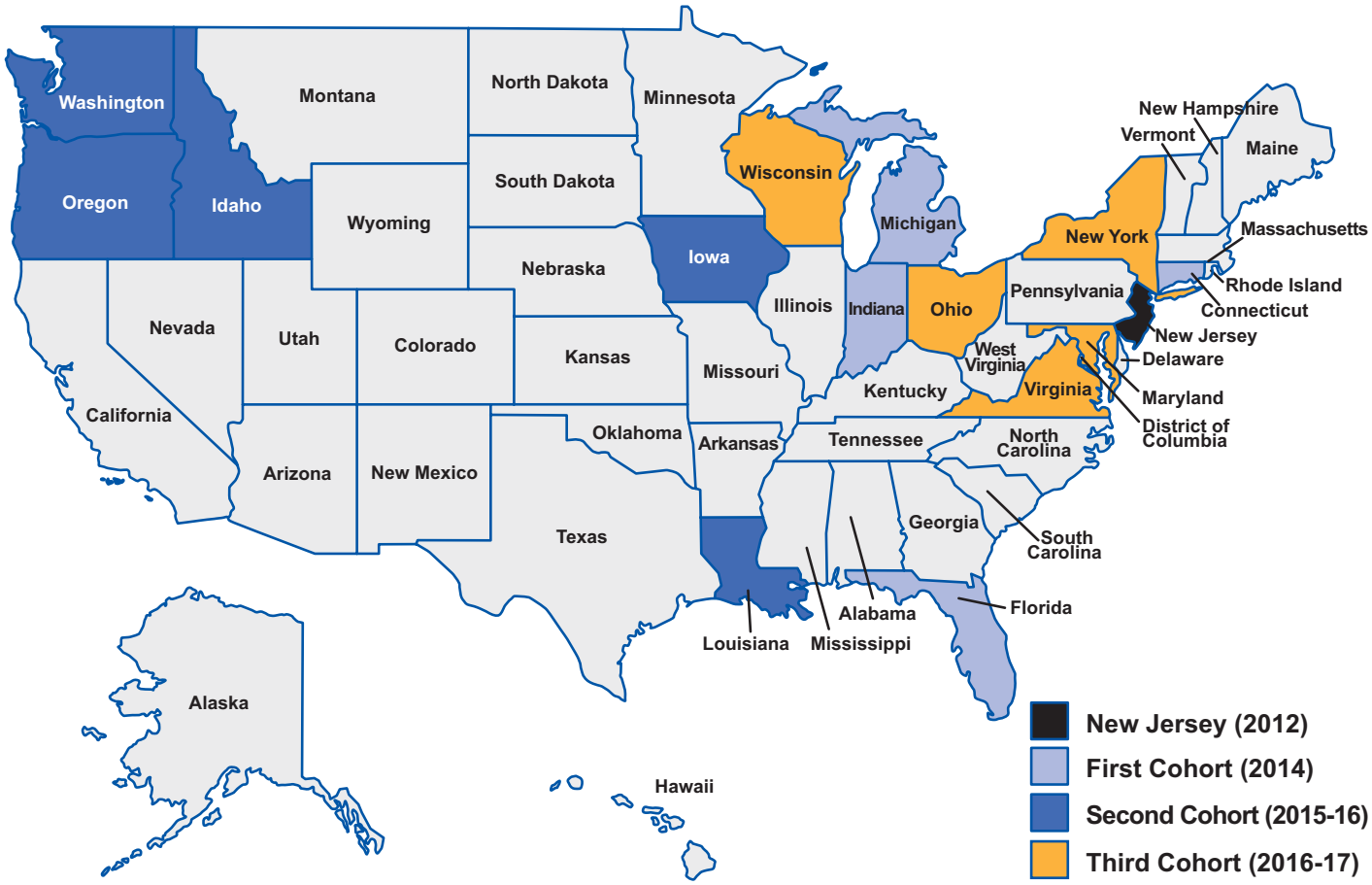
Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with 15 states participating.

The United Ways in Virginia are proud to join the some 450 United Ways from these states to better understand the struggles of ALICE. Organizations across the country are also using this data to better understand the struggles and needs of their employees, customers, and communities. The result is that ALICE is rapidly becoming part of the common vernacular, appearing in the media and in public forums discussing financial hardship in communities across the country.

Together, United Ways, government agencies, nonprofits, and corporations have the opportunity to evaluate current initiatives and discover innovative approaches that give ALICE a voice, and create changes that improve life for ALICE and the wider community.

To access reports from all states, visit UnitedWayALICE.org

States With United Way ALICE Reports



THE ALICE RESEARCH TEAM

The United Way *ALICE Project* provides high-quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the United Way ALICE Report for Virginia, a team of researchers collaborated with a Research Advisory Committee, composed of 13 representatives from across the state, who advised and contributed to the Report. This collaborative model, practiced in each state, ensures each Report presents unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Working closely with United Ways, the United Way *ALICE Project* seeks to equip communities with information to create innovative solutions.

Lead Researcher

Stephanie Hoopes, Ph.D. is the lead researcher and director of the United Way *ALICE Project*. Dr. Hoopes' work focuses on the political economy of the United States and specifically on the circumstances of low-income households. Her research has garnered both state and national media attention. She began the United Way *ALICE Project* as a pilot study of the low-income community in affluent Morris County, New Jersey in 2009, and has overseen its expansion into a broad-based initiative to more accurately measure financial hardship in states across the country. In 2015, Dr. Hoopes joined the staff at United Way of Northern New Jersey in order to expand this project as more and more states become involved.

Dr. Hoopes was an assistant professor at the School of Public Affairs and Administration (SPAA), Rutgers University-Newark, from 2011 to 2015, and director of Rutgers-Newark's New Jersey DataBank, which makes data available to citizens and policymakers on current issues in 20 policy areas, from 2011 to 2012. SPAA continues to support the United Way *ALICE Project* with access to research resources.

Dr. Hoopes has a doctorate from the London School of Economics, a master's degree from the University of North Carolina at Chapel Hill, and a bachelor's degree from Wellesley College.

Research Support Team

Andrew Abrahamson

Helen McGinnis

Dan Treglia, Ph.D.

ALICE Research Advisory Committee for Virginia

James André, M.Ed.
Virginia Community College System

Ally Burleson-Gibson, Ph.D.
U.S. Census Bureau

Qian Cai, Ph.D.
Weldon Cooper Center for Public Service, University of Virginia

Gary Frederick Christie, M.A.S.S.
Virginia's Region 2000 Local Government Council

Yvonne R. Harris, Ph.D.
James Madison University

Elliot Haspel, M.E.P.M.
Virginia Early Childhood Foundation

Caroline Lane, M.A.
Virginia Community College System

Jonathan E. McBride, M.P.P.M.
City of Hampton

Robert W. McClintock, Jr., M.U.R.P.
Virginia Economic Development Partnership

Lisa Peacock, M.B.A.
Culpeper County Department of Human Services

David J. Urso, Ph.D.
Blue Ridge Community College

Jane Yaun, M.S.
Rappahannock Area Community Services Board

Mary E. Zufall, M.H.S.A., M.B.A.
Valley Health System

TABLE OF CONTENTS

EXECUTIVE SUMMARY 1

INTRODUCTION 7

I. WHO IS STRUGGLING IN VIRGINIA? 11
Measure 1 – The ALICE Threshold

II. HOW COSTLY IS IT TO LIVE IN VIRGINIA? 29
Measure 2 – The Household Budget: Survival vs. Stability

III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE? 39

IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD? 54
Measure 3 – The ALICE Income Assessment

V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN VIRGINIA? 61
Measure 4 – The Economic Viability Dashboard

VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME 73

CONCLUSION 104

APPENDIX A – INCOME INEQUALITY IN VIRGINIA 123

APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY 124

APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES 129

APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES 132

APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES 135

APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES 138

APPENDIX G – HOUSING DATA BY COUNTY AND INDEPENDENT CITY 140

APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR VIRGINIA MUNICIPALITIES 144

APPENDIX I – HOUSEHOLDS BY INCOME 156

APPENDIX J – ALICE COUNTY PAGES 160

BIBLIOGRAPHY 294

INDEX OF FIGURES

Figure 1. Household Income, Virginia, 2015 13

Figure 2. Households by Income, Virginia, 2007 to 2015 14

Figure 3. Percent of Households Below the ALICE Threshold by County and Independent City, Virginia, 2015 15

Figure 4. Percent of Households Below the ALICE Threshold by County Subdivision, Virginia, 2015 16

Figure 5. Distribution of Households Below the ALICE Threshold Across County Subdivisions, Virginia, 2015 16

Figure 6. Households Below the ALICE Threshold, Largest Cities and Towns in Virginia, 2015 17

Figure 7. Household Income by Age, Virginia, 2015 18

Figure 8. Asian, Hispanic, Black, and White Households by Income, Virginia, 2015 19

Figure 9. Household Types by Income, Virginia, 2015 21

Figure 10. Families With Children by Income, Virginia, 2015 22

Figure 11. Education Attainment and Median Annual Earnings, Virginia, 2015 24

Figure 12. Median Annual Earnings by Education and Gender, Virginia, 2015 25

Figure 13. Veterans by Age, Virginia, 2015 27

Figure 14. Household Survival Budget, Virginia Average, 2015 30

Figure 15. Average Household Stability Budget vs. Household Survival Budget, Virginia, 2015 35

Figure 16. Household Budget Comparison, Family of Four, Montgomery County, Virginia, 2015 38

Figure 17. Employment and GDP by Industry, Virginia, 2015 40

Figure 18. Number of Jobs by Hourly Wage, Virginia, 2015 42

Figure 19. Number of Jobs by Hourly Wage, Virginia, 2007 to 2015 43

Figure 20. Occupations by Employment and Wage, Virginia, 2015 44

Figure 21. Full-Time and Part-Time Employment by Gender, and Median Earnings, Virginia, 2015 45

Figure 22. Earnings by Number of Households and Aggregate Total, Virginia, 2007 to 2015 45

Figure 23. Sources of Income, by Number of Households, Virginia, 2007 to 2015 46

Figure 24. Households by Wealth, Virginia, 2012 47

Figure 25. Household Assets, Virginia, 2015 49

Figure 26. Use of Alternative Financial Products by Banking Status, Virginia, 2011 52

Figure 27. Categories of Income and Assistance for Households Below the ALICE Threshold, Virginia, 2015..... 56

Figure 28. Comparing Basic Need With Public and Nonprofit Spending by Category (Excluding Health Care), Virginia, 2015 58

Figure 29. Total Public and Nonprofit Assistance per Household Below the ALICE Threshold, Virginia, 2015 60

Figure 30. Economic Viability Dashboard, Virginia, 2015 62

Figure 31. Housing Affordability Index Compared to Job Opportunities Index, Virginia, 2015 66

Figure 32. Economic Viability Dashboard, Virginia, 2007 to 2015 71

Figure 33. Consequences of Households Living Below the ALICE Threshold in Virginia 73

Figure 34. Renters Below the ALICE Threshold vs. Rental Stock, Virginia, 2015 77

Figure 35. Percent of Workers Commuting Outside Home County, Virginia, 2014 90

Figure 36. Population Growth, Virginia, 2000 to 2030 105

Figure 37. Population Inflows and Outflows, Virginia, 2015 109

Figure 38. Median Earnings by Race and Ethnicity, Virginia, 2015 112

Figure 39. Projected Occupational Demand by Wage, Education, and Work Experience, Virginia, 2014 to 2024 116

Figure 40. Occupations by Number of Jobs and Technology, Virginia, 2015 119

EXECUTIVE SUMMARY

Across Virginia, 39 percent of households struggled to afford basic household necessities in 2015.

WHO IS ALICE?

With the cost of living higher than what most people earn, **ALICE** families – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – have income above the Federal Poverty Level, but not high enough to afford a basic household budget that includes housing, child care, food, transportation, and health care. ALICE households live in every county and independent city in Virginia – urban, suburban, and rural – and they include women and men, young and old, and all races and ethnicities.

WHO IS STRUGGLING?

While the Federal Poverty Level reports that 11 percent of Virginia households faced financial hardship in 2015, an additional 28 percent (859,079 households) qualified as ALICE.

WHY ARE THERE SO MANY ALICE HOUSEHOLDS IN VIRGINIA?

Low wage jobs dominate the local economy: More than 57 percent of all jobs in Virginia pay less than $20 per hour, with most paying between $10 and $15 per hour ($15 per hour full time = $30,000 per year). These jobs – especially service jobs that pay wages below $20 per hour and require a high school education or less – will grow far faster than higher-wage jobs over the next decade.

The basic cost of living outpaces wages: The cost of basic household expenses in Virginia is more than most of the state's jobs can support. The average annual Household Survival Budget for a Virginia family of four (two adults with one infant and one preschooler) is $61,068 – significantly more than double the U.S. family poverty level of $24,250.

Economic conditions worsened for ALICE households from 2007 to 2015: The Economic Viability Dashboard shows that conditions worsened through the Great Recession on three indices – Housing Affordability, Job Opportunities, and Community Resources – in each county in Virginia. Conditions started to improve from 2010 to 2015 – especially in job opportunities – but have not even returned to 2007 levels in most parts of the state. Finding both housing affordability and job opportunities in the same location remains a challenge for ALICE households.

Public and private assistance helps, but doesn't provide financial stability: The income of ALICE and poverty-level households in Virginia is supplemented with $12.2 billion in government, nonprofit, and health care resources. Presuming that these benefits are distributed evenly and allocated according to need, there is still a 35 percent Unfilled Gap for all households to meet the ALICE Threshold for economic survival. In addition, because government expenditure is increasingly composed of health care spending, which consists of services and cannot be transferred to meet other needs, there are actually larger gaps in other areas, such as housing (47 percent) and child care (52 percent).

WHAT ARE THE CONSEQUENCES, AND WHAT WOULD IMPROVE THE ECONOMIC SITUATION FOR ALICE HOUSEHOLDS?

Consequences: When ALICE households cannot make ends meet, they are forced to make difficult choices such as forgoing health care, accredited child care, healthy food, or car insurance. These "savings" threaten their health, safety, and future – and they reduce productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

Long-term change: While short-term strategies can make conditions less severe, only structural economic changes will significantly improve the prospects for ALICE and enable hardworking households to support themselves. Strengthening the Virginia economy and meeting ALICE's challenges are linked: Improvement for one would directly benefit the other. The ALICE tools can help policymakers, community leaders, and business leaders to better understand the number and variety of households facing financial hardship and to create more effective and lasting change.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

The Household Survival Budget calculates the actual costs of basic necessities (housing, child care, food, transportation, and health care) in Virginia, adjusted for different counties and household types.

The ALICE Threshold is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in Virginia. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

The Household Stability Budget is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds savings and cell phone categories, and it is adjusted for different counties and household types.

The ALICE Income Assessment is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

The Economic Viability Dashboard is comprised of three indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each county in the state.

Consequences of Households Living below the ALICE Threshold in Virginia

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing or unsafe neighborhoods	Health and safety risks; increased maintenance costs; inconvenience; increased risk of crime	Increased health care costs; worker stressed, late, and/or absent from job – less productive
Move farther away from job	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities; increased cost of urban sprawl including infrastructure and services such as roads, public transit, sewage, etc.
Homeless	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard child care	Safety and learning risks; health risks; children less likely to be school-ready, read at grade level, graduate from high school; limited future employment opportunity	Future need for education and social services; less productive worker
No child care	One parent cannot work; forgoing immediate income and future promotions	Future need for education and social services
Substandard public education	Learning risks; limited earning potential/mobility; limited career opportunity	Stressed parents; lower-skilled workforce; future need for social services
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; increased future demand for health care
Not enough	Poor daily functioning	Even less productive; increased future need for social services and health care
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
No insurance/ registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; increased demand for road maintenance and services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
HEALTH CARE		
Underinsured	Delaying or skipping preventative dental and health care; more out-of-pocket expense; substandard or no mental health coverage	Workers report to job sick; spread illness; less productive; absenteeism; increased workplace issues due to untreated mental illness
No insurance	Forgoing preventative health care; use of emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs; risk of health crises
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-cost financial products	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crises; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – Virginia, 2017

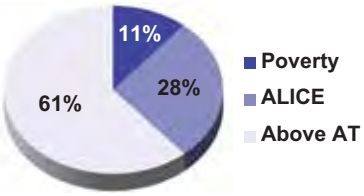
AT-A-GLANCE: VIRGINIA

2015 Point-in-Time Data

Population: 8,382,993 | **Number of Counties and Independent Cities:** 133
Number of Households: 3,107,460
Median Household Income (state average): $66,262 (national average: $55,775)
Unemployment Rate (state average): 4.5% (national average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (national average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the state (the ALICE Threshold). Combined, the number of poverty-level and ALICE households (39 percent) equals the total Virginia population struggling to afford basic needs.



Income Assessment for Virginia

The total annual income of poverty-level and ALICE households in Virginia in 2015 was $28.2 billion, which includes wages and Social Security. This is only 45 percent of the amount needed just to reach the ALICE Threshold of $62.2 billion statewide. Government and nonprofit assistance made up an additional 20 percent, or $12.2 billion, but that still leaves an Unfilled Gap of 35 percent, or $21.8 billion.

ALICE Threshold	–	Earned Income and Assistance	=	Unfilled Gap
$62.2 billion	–	$40.4 billion	=	$21.8 billion

What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Monthly Costs – Virginia Average – 2015

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	PERCENT CHANGE, 2007–2015
Housing	$689	$897	27%
Child Care	$-	$1,204	6%
Food	$169	$561	14%
Transportation	$316	$630	-1%
Health Care	$170	$653	81%
Miscellaneous	$169	$463	22%
Taxes	$343	$681	35%
Monthly Total	$1,856	$5,089	22%
ANNUAL TOTAL	$22,272	$61,068	22%
Hourly Wage	*$11.14*	*$30.53*	*22%*

Note: In each category, percent change is an average of the changes over time for a single-adult and a four-person family.

AT-A-GLANCE: VIRGINIA

2015 Point-in-Time Data

Population: 8,382,993 | **Number of Counties and Independent Cities:** 133
Number of Households: 3,107,460
Median Household Income (state average): $66,262 (national average: $55,775)
Unemployment Rate (state average): 4.5% (national average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (national average: 0.48)

Virginia Counties and Independent Cities, 2015

COUNTY	TOTAL HH	% ALICE & POVERTY
Accomack	13,961	50%
Albemarle	39,916	36%
Alexandria City	69,008	24%
Alleghany	6,781	41%
Amelia	4,704	41%
Amherst	12,502	41%
Appomattox	5,931	39%
Arlington	103,408	23%
Augusta	27,914	36%
Bath	2,146	28%
Bedford	32,050	34%
Bland	2,614	35%
Botetourt	12,913	26%
Bristol City	7,718	45%
Brunswick	5,916	55%
Buchanan	9,442	56%
Buckingham	5,603	50%
Buena Vista City	2,737	61%
Campbell	21,791	40%
Caroline	10,970	39%
Carroll	12,548	48%
Charles City	2,883	47%
Charlotte	4,723	58%
Charlottesville City	17,752	43%
Chesapeake City	83,593	40%
Chesterfield	121,529	36%
Clarke	5,526	40%
Colonial Heights City	7,106	46%
Covington City	2,476	48%
Craig	2,214	37%
Culpeper	16,515	41%
Cumberland	4,012	55%
Danville City	18,559	49%
Dickenson	6,205	50%
Dinwiddie	9,939	53%
Emporia City	2,459	60%
Essex	4,332	49%

Virginia Counties and Independent Cities, 2015

COUNTY	TOTAL HH	% ALICE & POVERTY
Fairfax	392,822	27%
Fairfax City	8,467	33%
Falls Church City	5,166	22%
Fauquier	25,498	35%
Floyd	6,271	37%
Fluvanna	9,891	33%
Franklin	23,189	40%
Franklin City	3,453	57%
Frederick	30,483	34%
Fredericksburg City	10,080	55%
Galax City	2,961	55%
Giles	7,230	34%
Gloucester	14,280	38%
Goochland	8,148	31%
Grayson	6,795	55%
Greene	7,111	34%
Greensville	3,486	52%
Halifax	14,300	51%
Hampton City	53,132	47%
Hanover	39,026	23%
Harrisonburg City	16,409	65%
Henrico	125,854	36%
Henry	22,415	43%
Highland	1,071	38%
Hopewell City	8,706	57%
Isle of Wight	13,769	36%
James City	28,485	37%
King and Queen	2,894	47%
King George	8,379	29%
King William	6,036	35%
Lancaster	5,164	38%
Lee	9,445	59%
Lexington City	1,638	46%
Loudoun	120,559	25%
Louisa	12,829	35%
Lunenburg	4,516	49%
Lynchburg City	27,864	54%

AT-A-GLANCE: VIRGINIA

2015 Point-in-Time Data

Population: 8,382,993 | **Number of Counties and Independent Cities:** 133
Number of Households: 3,107,460
Median Household Income (state average): $66,262 (national average: $55,775)
Unemployment Rate (state average): 4.5% (national average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (national average: 0.48)

Virginia Counties and Independent Cities, 2015

COUNTY	TOTAL HH	% ALICE & POVERTY
Madison	5,003	56%
Manassas City	12,433	51%
Manassas Park City	4,723	47%
Martinsville City	5,857	51%
Mathews	3,806	36%
Mecklenburg	12,482	52%
Middlesex	4,342	37%
Montgomery	36,971	39%
Nelson	6,339	43%
New Kent	7,299	24%
Newport News City	70,546	49%
Norfolk City	87,819	59%
Northampton	5,248	54%
Northumberland	5,861	32%
Norton City	1,783	54%
Nottoway	5,589	57%
Orange	12,810	35%
Page	9,372	45%
Patrick	7,790	49%
Petersburg City	12,803	66%
Pittsylvania	26,204	37%
Poquoson City	4,642	30%
Portsmouth City	36,654	59%
Powhatan	9,730	34%
Prince Edward	7,409	49%
Prince George	11,102	46%
Prince William	139,082	35%
Pulaski	14,619	39%
Radford	5,477	66%
Rappahannock	3,273	38%
Richmond	2,875	41%
Richmond City	91,396	54%

Virginia Counties and Independent Cities, 2015

COUNTY	TOTAL HH	% ALICE & POVERTY
Roanoke	37,968	25%
Roanoke City	41,501	48%
Rockbridge	9,319	40%
Rockingham	30,318	42%
Russell	11,045	53%
Salem City	10,045	40%
Scott	9,379	46%
Shenandoah	17,096	41%
Smyth	12,795	44%
Southampton	6,682	49%
Spotsylvania	42,568	47%
Stafford	43,887	35%
Staunton City	10,387	46%
Suffolk City	32,232	47%
Surry	2,668	41%
Sussex	3,149	52%
Tazewell	17,832	50%
Virginia Beach City	169,097	40%
Warren	14,364	37%
Washington	22,673	43%
Waynesboro City	9,031	42%
Westmoreland	6,944	44%
Williamsburg City	4,538	57%
Winchester City	10,608	50%
Wise	15,254	49%
Wythe	11,863	45%
York	24,660	32%

*Sources: **2015 Point-in-Time Data:** American Community Survey, 2015. **ALICE Demographics:** American Community Survey, 2015, and the ALICE Threshold, 2015. **Income Assessment:** Office of Management and Budget, 2015; U.S. Department of Agriculture (USDA); U.S. Department of the Treasury, 2016; American Community Survey, 2015; National Association of State Budget Officers, 2015; NCCS Data Web Report Builder, 2012; see Appendix E. **Budget:** U.S. Department of Housing and Urban Development (HUD); USDA; Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS), Virginia Department of Taxation, and Virginia Department of Social Services, 2015.*

INTRODUCTION

The Commonwealth of Virginia is perhaps best known as home to the first permanent colony, and as the site of historic and natural tourist attractions including Colonial Williamsburg and Jamestown, the Chesapeake Bay, the Appalachian Mountains, and the beaches along the Atlantic coastline. Old Dominion is also home to many federal agencies and institutions, including the world's biggest naval base, the Naval Station Norfolk, and it hosts a wide array of Fortune 500 and 100 companies including Freddie Mac and General Dynamics Corporation.

Yet despite its natural resources and economic strengths, Virginia also contains sharp disparities in wealth and income. What is often overlooked is the growing number of households that earn above the Federal Poverty Level (FPL), but are unable to afford the state's cost of living.

Traditional measures hide the reality that 39 percent of households in Virginia struggle to support themselves. Because income is distributed unequally in Virginia, there is both great wealth and significant economic hardship. That inequality increased by 17 percent from 1979 to 2015; now, the top 20 percent of Virginia's population earns 50 percent of all income earned in the state, while the bottom quintile earns only 3 percent (see Appendix A).

In 2015, Virginia's poverty rate was 11 percent, below the U.S. average of 14 percent, and the median annual household income was $66,262, above the U.S. median of $55,775. Yet the state's overall economic situation is more complex. While unemployment is lower in Virginia than it is in many other states, workers increasingly face a changing jobs landscape where higher paying jobs have been replaced with lower paying jobs.

"Defying many stereotypes, ALICE households are working households, composed of women and men, young and old, of all races and ethnicities, and they live in every county in Virginia – urban, suburban, and rural."

None of the economic measures traditionally used to calculate the financial status of Virginia's households, such as the FPL, consider the actual cost of living in each county in Virginia or the wage rate of jobs in the state. For that reason, those indices do not fully capture the number of households facing economic hardship across Virginia's 95 counties and 38 independent cities (in this Report, counties and independent cities are often referred to together as "counties").

The term "ALICE" describes a household that is Asset Limited, Income Constrained, Employed. ALICE is a household with income above the FPL but below a basic survival threshold, defined here as the ALICE Threshold. Defying many stereotypes, ALICE households are working households, composed of women and men, young and old, of all races and ethnicities, and they live in every county in Virginia – urban, suburban, and rural.

This United Way ALICE Report for Virginia provides better measures and language to describe the sector of Virginia's population that struggles to afford basic household necessities. It presents a more accurate picture of the economic reality in the state, especially regarding the number of households that are severely economically challenged.

The Report asks whether conditions have improved since the Great Recession, and whether families have been able to work their way above the ALICE Threshold. It includes a toolbox of ALICE measures that provide greater understanding of how and why so many families are still struggling financially. Some of the challenges Virginia faces are unique, while others are trends that have been unfolding nationally for at least three decades.

This Report is about far more than poverty; it reveals profound changes in the structure of Virginia's communities and jobs. It documents the increase in the basic cost of living, the decrease in the availability of jobs that can support household necessities, and the shortage of housing that is affordable to workers in the majority of the state's jobs.

The findings are stark: The impact of the Great Recession was even greater than first realized, and despite some improvements in the economy and jobs in the five years since the technical end of the Recession in 2010, the rate of households that are struggling continued to rise. In 2007, 33 percent of Virginia households had income below the ALICE Threshold; that share increased to 35 percent in 2010, and continued to increase through 2015, when it reached 39 percent. In contrast, the official U.S. poverty rate in Virginia reports that in 2015, only 11 percent, or 342,112 households, were struggling. But the FPL was developed in 1965; its methodology has remained largely unchanged despite changes in the cost of living over time; and it is not adjusted to reflect cost of living differences across the country.

"When combined with households below the poverty level, in total, 1,201,191 households in Virginia – fully 39 percent – struggled to support themselves in 2015."

The ALICE measures show how many households in the state are struggling, and they provide the new language needed to discuss this segment of our community and the economic challenges that so many residents face. In Virginia there are 859,079 ALICE households that have income above the FPL but below the ALICE Threshold. **When combined with households below the poverty level, in total, 1,201,191 households in Virginia – fully 39 percent – struggled to support themselves in 2015.**

ALICE households are working households; they hold jobs, pay taxes, and provide services that are vital to the Virginia economy, in a variety of positions such as retail salespeople, laborers and movers, customer service representatives, and office workers. The core issue is that these jobs do not pay enough to afford the basics of housing, child care, food, transportation, and health care. Moreover, the growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise. Given these projections, ALICE households will continue to make up a significant percentage of households in the state.

REPORT OVERVIEW

Who is struggling in Virginia?

Section I presents the **ALICE Threshold**: a realistic measure for income inadequacy in Virginia that takes into account the current cost of basic necessities and geographic variation. In Virginia there are 1,201,191 households – 39 percent of the state's total – with income below the realistic cost of basic necessities; 342,112 of those households are living below the FPL and another 859,079 are ALICE households. This section provides a statistical picture of ALICE household demographics, including geography, age, race/ethnicity, gender, family type, disability, education, military service, and immigrant status. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.

How costly is it to live in Virginia?

Section II details the average minimum costs for households in Virginia to simply survive – not to save or otherwise "get ahead." The cost of living in Virginia varies greatly across the state, but in all counties it outpaces wages for most jobs. The annual Household Survival Budget quantifies the costs of the five basic essentials of housing, child care, food, transportation, and health care. Using the thriftiest official standards, including those used by the U.S. Department of Agriculture (USDA) and the U.S. Department of Housing and Urban Development (HUD), the average annual Household Survival Budget for a Virginia family of four (two adults with one infant and one preschooler) is $61,068 and for a single adult it is $22,272. These numbers vary by county, but all highlight the inadequacy of the 2015 U.S. poverty designation of $24,250 for a family and $11,770 for a single adult as an economic survival standard in Virginia.

The Household Survival Budget is the basis for the ALICE Threshold, which redefines the basic economic survival standard for Virginia households. Section II also details a **Household Stability Budget**, which reaches beyond survival to budget for savings and stability at a modest level. Even at this level, the Household Stability Budget is 80 percent higher than the Household Survival Budget for a family of four in Virginia.

Where does ALICE work? How much does ALICE earn and save?

Section III examines where members of ALICE households work, as well as the amount and types of assets these households have been able to accumulate. With 57 percent of jobs in Virginia paying less than $20 per hour, it is not surprising that so many households fall below the ALICE Threshold. In addition, the housing crisis and stock market crash associated with the Great Recession, as well as high unemployment, took a toll on household savings in Virginia. In 2012, 17 percent of Virginia households were asset poor, and 37 percent did not have sufficient liquid net worth to subsist at the FPL for three months without income.

How much income and assistance are necessary to reach the ALICE Threshold?

Section IV examines how much income is needed to enable Virginia households to afford the Household Survival Budget. This section also compares that level of income to how much households actually earn as well as the amount of public and private assistance they receive. The **ALICE Income Assessment** estimates that ALICE and poverty-level households in Virginia earn 45 percent of what is required to reach the ALICE Threshold. Resources from hospitals, nonprofits, and federal, state, and local governments contribute 20 percent. What remains is an Unfilled Gap of 35 percent, or $21.8 billion, for families below the ALICE Threshold to reach the basic economic survival standard that the Threshold represents.

"With 57 percent of jobs in Virginia paying less than $20 per hour, it is not surprising that so many households fall below the ALICE Threshold."

What are the economic conditions for ALICE households in Virginia?

Section V presents the **Economic Viability Dashboard**, a measure of the conditions that Virginia's ALICE households actually face. The Dashboard compares three indices – Housing Affordability, Job Opportunities, and Community Resources – across the state's 133 counties and independent cities. The biggest challenge for ALICE households in Virginia is to find both affordable housing and job opportunities in the same county or independent city.

What are the consequences of insufficient household income?

Section VI focuses on how households survive without sufficient income and assets to meet the ALICE Threshold. It outlines the difficult choices ALICE households face, such as forgoing preventative health care, accredited child care, healthy food, or car insurance. These choices threaten their health, safety, and future, and have consequences for their wider communities as well.

Conclusion

The Report concludes by outlining the structural issues that pose the greatest challenges to ALICE households going forward. These include changes in the age and diversity of Virginia's population; changes in health care in terms of both insurance and access to care; and changes in the job market and future job prospects for ALICE workers. This section also identifies the barriers to improving life for Virginia households living below the ALICE Threshold.

DATA PARAMETERS

The ALICE measures presented in this Report are calculated for each county. Because Virginia is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between counties and even within counties, between municipalities. For example, the percent of households below the ALICE Threshold ranges from 22 percent in Falls Church City to 66 percent in Petersburg City and Radford County.

The ALICE measures are calculated for 2007, 2010, 2012, and 2015 in order to compare the beginning and the end of the economic downturn known as the Great Recession and any progress made in the five years since the technical end of the Recession. The 2015 results will also serve as an important baseline from which to measure both the continuing recovery and the impact of the Affordable Care Act in the years ahead.

This Report examines issues surrounding ALICE households from different angles, trying to draw the clearest picture with the range of data available. The Report uses data from a variety of sources, including the American Community Survey, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Bureau of Labor Statistics at the U.S. Department of Labor (BLS), the Internal Revenue Service (IRS), Child Care Aware (formerly NACCRRA), and these agencies' Virginia state counterparts. State, county, and municipal data is used to provide different lenses on ALICE households. The data are estimates; some are geographic averages, others are 1-, 3-, or 5-year averages depending on population size. Starting in 2014, 3-year averages are no longer produced by the American Community Survey, so data for all communities with populations of less than 65,000 will be 5-year averages.

"Because Virginia is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between counties and even within counties, between municipalities."

I. WHO IS STRUGGLING IN VIRGINIA?

Measure 1 – The ALICE Threshold

AT-A-GLANCE: SECTION I

- **ALICE – A**sset **L**imited**, I**ncome **C**onstrained**, E**mployed – defined: Despite being employed, many households earning more than the Federal Poverty Level still cannot afford housing, child care, food, transportation, and health care.
- In Virginia, there are 859,079 ALICE households, while another 342,112 households live below the poverty level. In total, 39 percent of Virginia households earn below the ALICE Threshold.
- Households with income below the ALICE Threshold – including both ALICE households and those living in poverty – make up between 22 and 66 percent of households in the 95 counties and 38 independent cities in Virginia.
- Nearly one third – 32 percent – of senior households in Virginia qualify as ALICE, more than triple the 9 percent of senior households in poverty.
- The racial and ethnic makeup of ALICE and poverty-level households nearly mirrors the overall Virginia population: 70 percent of Virginia households are White, while 61 percent of ALICE households and 58 percent of poverty-level households are White.
- There are 890,549 families with children in Virginia, and 37 percent of them have income below the ALICE Threshold.
- Reflecting the changing household composition across the country, "other" households – single and cohabiting households younger than 65 with no children under 18 – account for 48 percent of the state's households with income below the ALICE Threshold.
- Several demographic groups in Virginia are more likely to fall into the ALICE population, including women, LGBT individuals, people of color, those with lower levels of education, those with a disability, undocumented or unskilled immigrants, younger veterans, formerly incarcerated people, and immigrants facing language barriers.

"There are 890,549 families with children in Virginia, and 37 percent of them have income below the ALICE Threshold."

How many households are struggling across Virginia? The Federal Poverty Level (FPL) provides one view: According to the U.S. Census Bureau, the U.S. poverty rate in Virginia increased through the Great Recession and beyond, from 9 percent in 2007 to 11 percent, or 342,112 of the state's 3.1 million households, in 2015. However, the continued demand for public and private assistance over the five years since 2010, the technical end of the Recession, suggests that many more of the state's households struggle to support themselves.

The FPL is no longer a realistic measure of financial hardship in households across each county in the U.S. Developed in 1965, the FPL no longer reflects the actual current cost of basic household necessities. Its methodology has not been updated since 1974 to

accommodate changes in the cost of living over time, nor is it adjusted to reflect cost of living differences across the country.

There have been extensive critiques of the FPL and arguments for better poverty measures (O'Brien & Pedulla, 2010; Uchitelle, 2001). The official poverty level is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, Virginia's Low Income Home Energy Assistance Program (LIHEAP) uses 130 percent of the FPL and the state Child Care Subsidy Program uses a sliding scale up to 250 percent of the FPL. Even Medicaid and the Children's Health Insurance Program (CHIP) use multiples of the FPL to determine eligibility across the country (National Conference of State Legislatures, 2014; Roberts, Povich, & Mather, 2012; Low Income Home Energy Assistance Program, 2014; Virginia Department of Social Services, 2016a).

"The lack of accurate information about the number of people who are 'poor' distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness."

Recognizing the shortcomings of the FPL, the U.S. Census Bureau developed an alternative metric, the Supplemental Poverty Measure (SPM), which is based on expenditures reported in the Bureau of Labor Statistics' (BLS) Consumer Expenditure Survey (CES) and adjusted for geographic differences in the cost of housing. The SPM was meant to capture more of Virginia's struggling households, but because it is not based on the actual cost of basic goods, it is actually below the official FPL estimate: The Virginia SPM 2013 3-year average was 10.9 percent, and the FPL 3-year poverty estimate was 13.6 percent (U.S. Census Bureau, 2014; Short K., 2014).

Despite its shortcomings, the FPL has provided a standard measure over time to determine how many people in the U.S. are living in deep poverty. The needs and challenges that these people face are severe, and they require substantial community assistance. The definition of "poverty," however, is vague, often has moral connotations, and can be inappropriately – and inaccurately – associated only with the unemployed. **To clarify the economic challenges that working households face, this Report measures what it actually costs to live in each county in Virginia; calculates how many households have income below that level; and offers an enhanced set of tools to describe the impact of financial hardship on them and on their communities.**

This is not merely an academic issue, but a practical one. The lack of accurate information about the number of people who are "poor" distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness. Using the FPL may also over-report the number of households facing financial hardship in areas with a low cost of living and under-report the number in areas with a high cost of living. For example, the Geography of Poverty project at the U.S. Department of Agriculture (USDA) finds that nearly 84 percent of persistent-poverty counties are located in the South, a region of the country with a lower cost of living (U.S. Department of Agriculture (USDA), 2015). By the same token, there may be just as many households struggling in other regions where the cost of living is higher, but they are often not counted in the official numbers. The ALICE Threshold, which takes into account the relative cost of living at the local level, enables more meaningful comparisons across the country.

INTRODUCING ALICE

Many individuals and families in Virginia do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and heath care. Even though many are working, their income does not cover the cost of living in the state, and they often require public assistance to survive.

Until recently, this group of people was loosely referred to as the working poor, or technically defined as the population in the lowest two income quintiles. The term "**ALICE**" – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – more clearly defines this population as households

"The impact of the Great Recession on Virginia's economy dramatically shaped household demographics, and that trend continued in the five years following the technical end of the downturn."

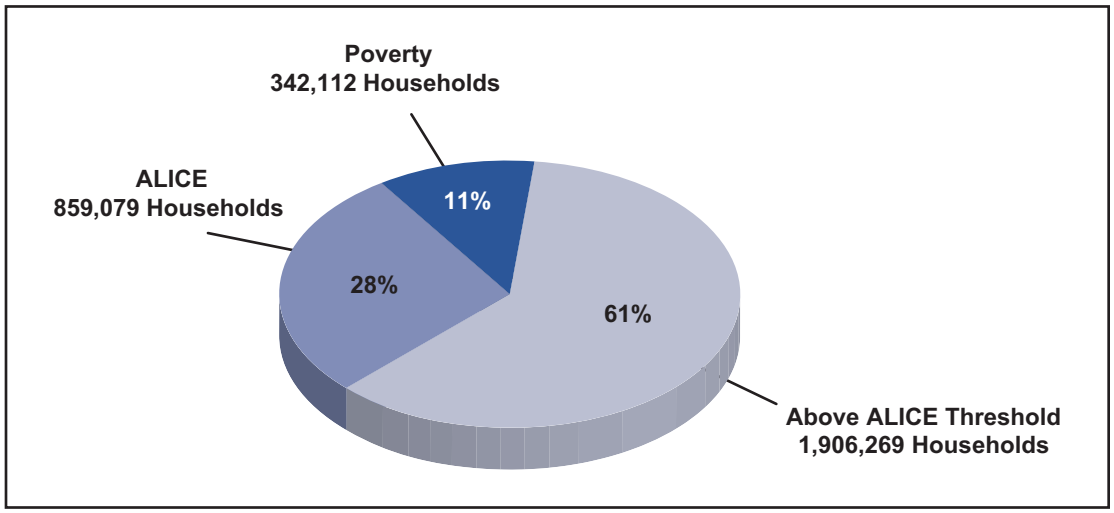
with income above the official FPL but below a newly defined basic survival income level. ALICE households are as diverse as the general population, composed of women and men; young and old; of all races and ethnicities; living in rural, urban, and suburban areas.

THE ALICE THRESHOLD

In Virginia, where the cost of living varies greatly across the state, it is especially important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes across each county. **The ALICE Threshold** is a realistic standard developed from the **Household Survival Budget**, a measure that estimates the minimal cost of the five basic household necessities – housing, child care, food, transportation, and health care. **Based on calculations from the American Community Survey and the ALICE Threshold, 1.2 million households in Virginia – 39 percent – are either in poverty or qualify as ALICE (Figure 1).**

Figure 1.

Household Income, Virginia, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

Based on the Household Survival Budget and average household size, the ALICE Threshold is calculated in each county for two sets of households: those headed by someone younger than 65 years old and those headed by someone 65 years and older. Because the basic cost of living varies across the state, the ALICE Threshold for Virginia households headed by someone under 65 years old ranges from $35,000 to $75,000 per year. For older households, the ALICE Threshold ranges from $25,000 to $60,000 per year. The methodology for the ALICE Threshold is presented in Appendix B; the ALICE Threshold for each county is listed in Appendix J, the ALICE County Pages.

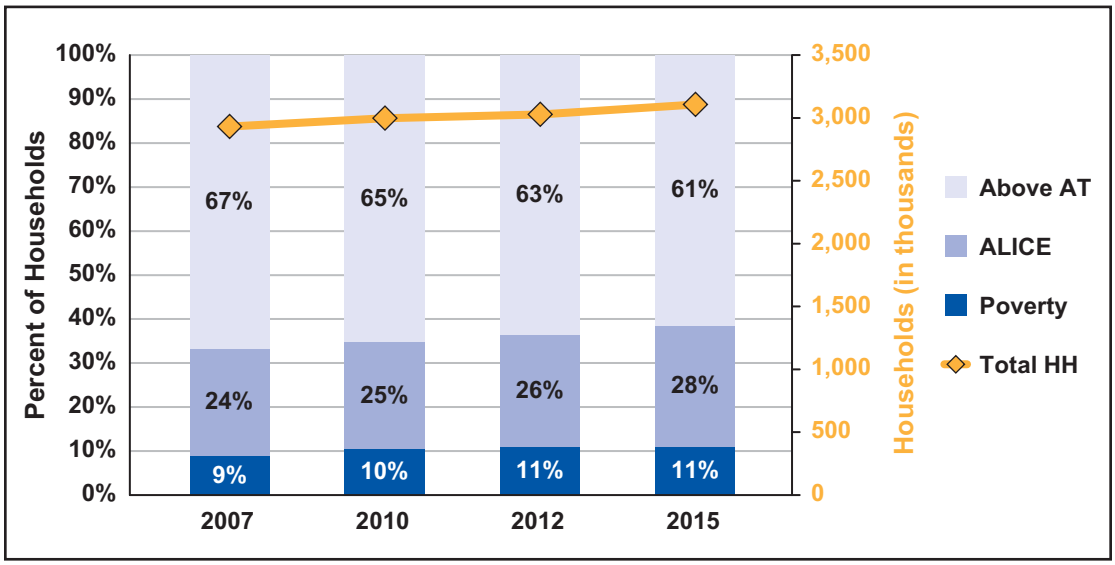
ALICE OVER TIME

The impact of the Great Recession on Virginia's economy dramatically shaped household demographics, and that trend continued in the five years following the technical end of the downturn. Throughout the 2007-2015 period, the total number of households in Virginia grew from 2.9 million in 2007 to 3 million in 2010 to 3.1 million in 2015, a 6 percent increase (Figure 2). With the growth in population, the number of households that are struggling to meet their basic needs has grown even more:

- **Poverty:** The number of households in poverty increased from 263,901 in 2007 to 342,112 households in 2015 – a 30 percent increase.
- **ALICE:** The number of ALICE households increased steadily from 715,465 in 2007 to 859,079 in 2015 – a 20 percent increase.
- **Above ALICE Threshold:** The number of households above the ALICE Threshold moved in the opposite direction, falling from 1,952,868 households in 2007 to 1,906,269 households in 2015 – a 2 percent decrease.

Figure 2.

Households by Income, Virginia, 2007 to 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

These statistics don't capture fluidity, but beneath the static numbers, households are moving above and below the ALICE Threshold over time as economic and personal circumstances change. Nationally, the U.S. Census reports that from January 2009 to December 2011, 31.6 percent of the U.S. population was in poverty for at least two months. By comparison, the national poverty rate for 2010 was 15 percent (Edwards, 2014). Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year.

WHERE DOES ALICE LIVE?

ALICE lives across Virginia in every county and independent city. Contrary to some stereotypes, ALICE families live in rural, urban, and suburban areas.

ALICE by County and Independent City

The total number of households and the number of households living below the ALICE Threshold vary greatly across Virginia's 95 counties and 38 independent cities. For example, Highland County is the smallest county in the state, with 1,071 households, and Fairfax County is the largest, with 392,822 households. Falls Church City has the smallest percent of households with income below the ALICE Threshold, with 22 percent; Petersburg City and Radford County have the largest percent, with 66 percent. Figure 3 shows that households living below the ALICE Threshold constitute a significant percentage of households in all

"Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year."

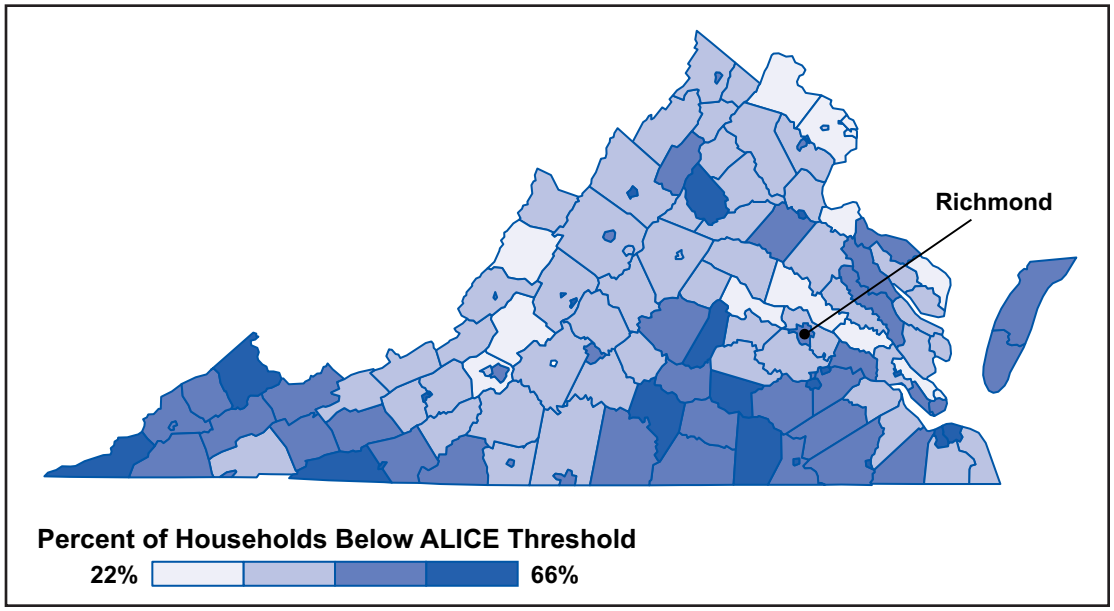
"ALICE and poverty-level households live in every area across the state."

Virginia counties. However, there is variation between counties in terms of both population size and the share of poverty-level and ALICE households. Those counties with the lowest percentage of households below the ALICE Threshold are shaded lightest blue on the map; those with the highest percentage are shaded darkest blue.

- **Below the ALICE Threshold (including households in poverty)**: Percentages range from 22 percent in Falls Church City to 66 percent in Petersburg City and Radford County.
- **Poverty**: Percentages range from 3 percent in Falls Church City to 37 percent in Radford County.
- **ALICE**: Percentages range from 16 percent in Arlington and Roanoke counties and Alexandria City to 45 percent in Portsmouth City.

Figure 3.

Percent of Households Below the ALICE Threshold by County and Independent City, Virginia, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

Another measure of economic conditions in a county is the persistence of economic hardship over time. Two of Virginia's counties, Lee and Northampton, are persistent-poverty counties, where 20 percent or more of the population has lived in poverty over the last 30 years (U.S. Department of Agriculture (USDA), 2015).

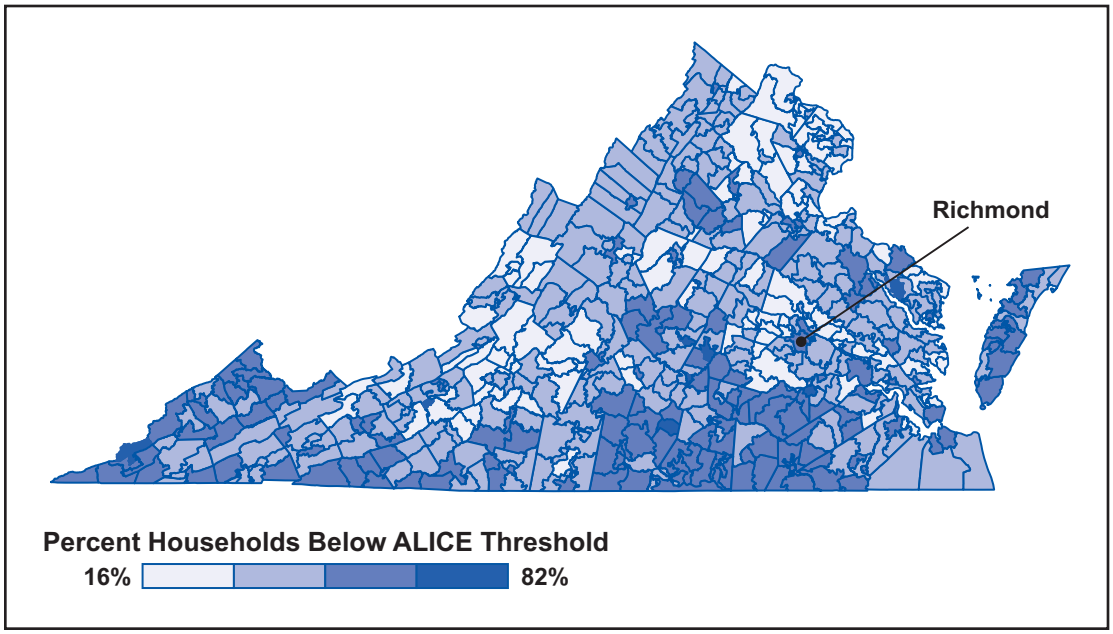
ALICE Breakdown Within Counties

ALICE and poverty-level households live in every area across the state. Because Virginia has large geographic areas with sparsely populated towns and cities where it can be difficult to get accurate data, the distribution of ALICE and poverty-level households in the state's towns and cities is shown on a map of county subdivisions (Figure 4). County subdivisions include towns and cities, as well as their surrounding areas, to provide a more complete view of local variation in household income. Independent cities each function as their own county subdivision.

County subdivisions with the lowest percentage of households below the ALICE Threshold are shaded lightest blue on the map in Figure 4; those with the highest percentage are shaded darkest blue. Full data for cities and towns is in Appendix H, and the percent of

households below the ALICE Threshold in each municipality is included in the municipal list on each County Page in Appendix J.

Figure 4.
Percent of Households Below the ALICE Threshold by County Subdivision, Virginia, 2015

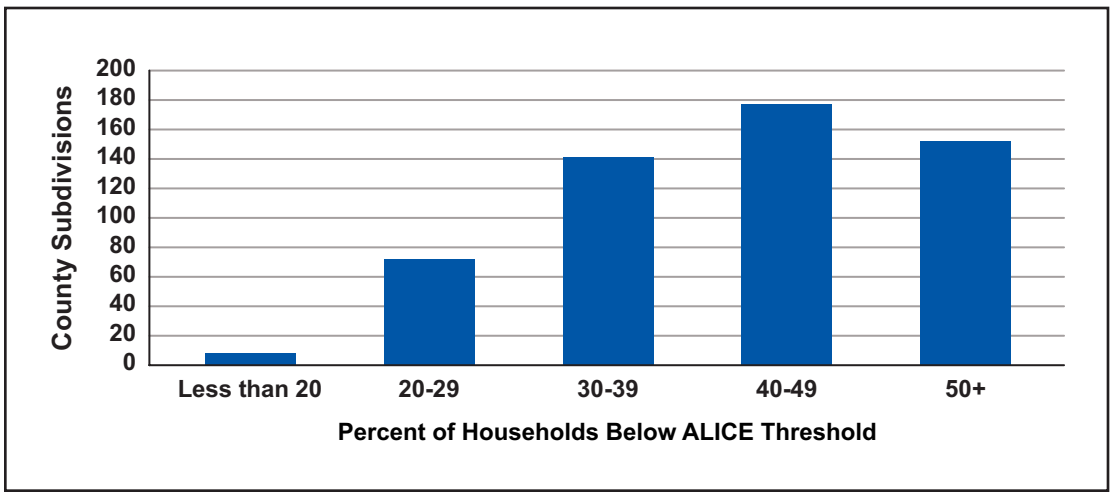


Note: For areas with small populations, the American Community Survey estimates of household income are often based on 5-year averages, making these ALICE estimates less precise than the county-level estimates.
Source: American Community Survey, 2015, and the ALICE Threshold, 2015

Eighty-five percent of Virginia's 550 county subdivisions have more than 30 percent of households living on an income below the ALICE Threshold. Only eight county subdivisions have fewer than 20 percent of households with income below the ALICE Threshold, and two-thirds have more than 40 percent (Figure 5).

"Only eight county subdivisions have fewer than 20 percent of households with income below the ALICE Threshold, and two-thirds have more than 40 percent."

Figure 5.
Distribution of Households Below the ALICE Threshold Across County Subdivisions, Virginia, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

Another way to measure the ALICE population is to look at Virginia's largest cities. Of the 14 cities with more than 20,000 households, all have at least 23 percent of households with income below the ALICE Threshold, and four have more than 50 percent: Lynchburg, Norfolk, Portsmouth, and Richmond (Figure 6).

Figure 6.

Households Below the ALICE Threshold, Largest Cities and Towns in Virginia, 2015

Largest Cities and Towns (Above 20,000 Households)	Number of Households	Percent of Households Below ALICE Threshold
Virginia Beach	169,097	40%
Arlington CDP	103,408	23%
Richmond	91,396	54%
Norfolk	87,819	59%
Chesapeake	83,593	40%
Newport News	70,546	49%
Alexandria	69,008	24%
Hampton	53,132	47%
Roanoke	41,501	48%
Portsmouth	36,654	59%
Suffolk	32,232	47%
Lynchburg	27,864	54%
Reston	25,324	29%
Centreville	24,618	30%

Note: The data reported for cities and towns are U.S. Census Places (incorporated areas with local governments).
Source: American Community Survey, 2015; and the ALICE Threshold, 2015

"There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, in suburbs, and in rural areas."

ALICE DEMOGRAPHICS

ALICE households vary in size and makeup; there is no typical configuration. In fact, contrary to some stereotypes, the composition of ALICE households mirrors that of the general population. There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, in suburbs, and in rural areas.

These households move above and below the ALICE Threshold over time. For instance, a young ALICE household may capitalize on their education and move above the ALICE Threshold. An older ALICE household may experience a health emergency, lose a job, or suffer from a disaster and slip into poverty.

While the demographic characteristics of households in poverty measured by the FPL are well known from U.S. Census reports, the demographic characteristics of ALICE households are not as well known. This section provides an overview of the demographics of ALICE households and compares them to households in poverty as well as to the total population.

Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population. Differences are most striking for those groups that traditionally have the lowest wages: women; lesbian, gay, bisexual, and transgender (LGBT) people; people of color; recent immigrants who are undocumented, unskilled, or in limited English-speaking households (all household members 14 years old and over have at least some difficulty with English); people with low levels of education; people with a disability; formerly incarcerated people; and younger veterans. County statistics for race/ethnicity and age are presented in Appendix B.

Age

There are ALICE households in every age bracket in Virginia (Figure 7). Within each age bracket, the number of ALICE households and households in poverty generally reflect their proportion of the overall population. Where they differ, the youngest are overrepresented in poverty, and both the youngest and the oldest are overrepresented in the ALICE population.

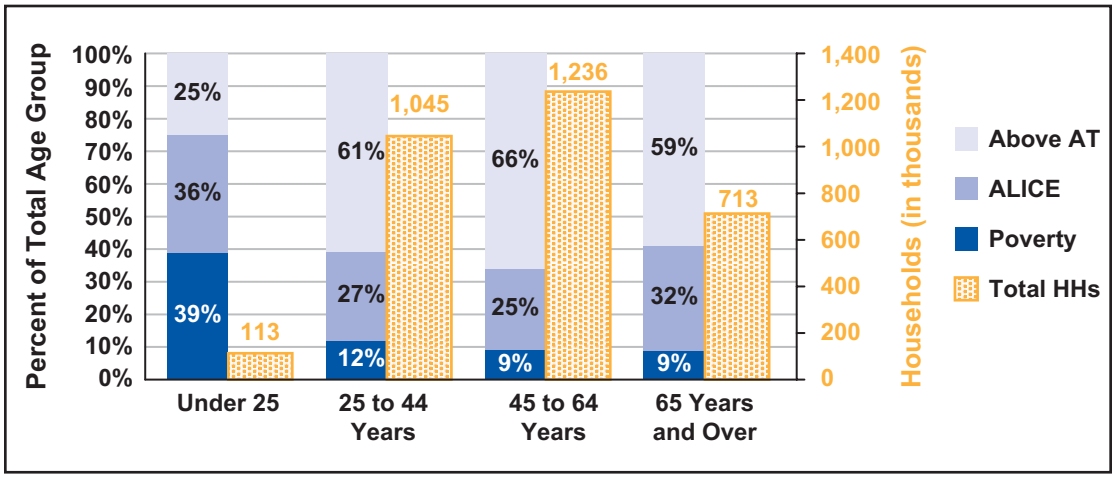
"Earning enough income to reach the ALICE Threshold is especially challenging for young households in Virginia, as illustrated by the high numbers of younger households below the ALICE Threshold."

Figure 7 shows the total number of households in each age group in the gold dotted bars (with the scale on the right axis); the blue bars show the percent of households in each age group by income (with the scale on the left axis).

Within the youngest Virginia age group (under 25), 39 percent are in poverty, while an additional 36 percent are ALICE households. As households get older, a smaller percentage of them are in poverty. Middle-aged households (25 to 64 years) are also the least likely to be ALICE households. Senior households (65 years and older) are less likely to be in poverty (9 percent) but have the second highest share of ALICE households (32 percent).

The comparatively low rate of senior households in poverty (9 percent) provides evidence that government benefits, including Social Security, are effective at reducing poverty among seniors (Haskins, 2011). But the fact that 32 percent of senior households qualify as ALICE highlights the reality that these same benefits are often not at a level that enables financial stability. This is especially true in parts of Virginia where the cost of living is high. This is reinforced by the fact that many senior households continue to work, some by choice and others because of low income. In Virginia's 65- to 74-year-old age group, 28 percent are in the labor force, as are 7 percent of those 75 years and over (American Community Survey, 2015).

Figure 7.
Household Income by Age, Virginia, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

"While Blacks and Hispanics are over-represented as a percentage of Virginia's ALICE households, overall, the race and ethnicity of ALICE households fairly closely mirrors that of the Virginia population."

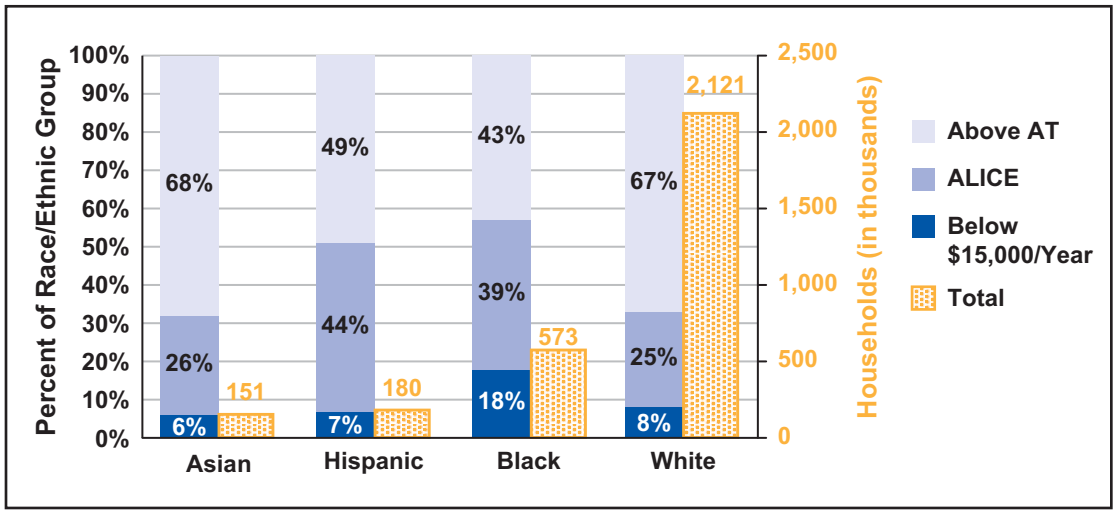
Earning enough income to reach the ALICE Threshold is especially challenging for young households in Virginia, as illustrated by the high numbers of younger households below the ALICE Threshold. The same is true in many parts of the country, and the response has typically been a decrease in the number of households headed by someone under the age of 25, as young workers move back in with their parents or find roommates to save money. From 2007 to 2015, the number of Virginia's households headed by someone under 25 decreased by 15 percent (Vespa, Lewis, & Kreider, 2013; American Community Survey, 2007, 2010, 2012, and 2014).

Race/Ethnicity

Of Virginia's 3.1 million households, 70 percent are headed by someone who is White (White alone, not Hispanic or Latino, U.S. Census classification), as are 61 percent of ALICE households and 58 percent of households in poverty. In fact, White households remain the majority in all income categories, while the distribution is mixed for households of color.

While Blacks and Hispanics are over-represented as a percentage of Virginia's ALICE households, overall, the race and ethnicity of ALICE households fairly closely mirrors that of the Virginia population. The state's groups of color with reported income data – Blacks, Hispanics, and Asians – are shown in Figure 8.

Figure 8.
Asian, Hispanic, Black, and White Households by Income, Virginia, 2015



Note: This data is for households; because household size varies for different racial/ethnic groups, population percentages may differ from household percentages. Native Americans account for only 0.11 percent of households; there is insufficient data to accurately calculate their household income status.
Note: 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.
Source: American Community Survey, 2015, and the ALICE Threshold, 2015

As one of the oldest states in the country, Virginia has deep layers of racial and ethnic history. The heritage of the White population in Virginia dates back to the first English settlement, Jamestown, in 1607, followed by a wide range of English settlers, from aristocrats to indentured servants, over the next century. They were followed during the 1700s by waves of Scottish and Irish immigrants, who made up much of the migration to the western region of the state. In the late 19th and early 20th centuries, coal companies recruited men from present-day Poland, Hungary, and Czechoslovakia to work in the mines of central Appalachia, including Southwest Virginia, where many of their descendants still live. Today, the most common ancestry among White Virginians is German (12 percent), English (11 percent), and Irish (10 percent) (U.S.

Census, 2000; Bankston, 2015; Bearinger, 2015). Because race and ethnicity are overlapping categories, residents of any race can also be ethnically Hispanic. In fact, 8 percent of the White population in Virginia identifies as Hispanic (American Community Survey, 2015).

Blacks make up the largest population of color in Virginia. The first documented arrival of Blacks in the area was in 1619, when they arrived near Jamestown as slaves on a Dutch ship. By the time of the Emancipation Proclamation in1863, Blacks accounted for more than 40 percent of Virginia's population, but that share fell steadily from 1880 to 1965, particularly between 1920 and 1930 during the Great Migration. Since the 1970s, the state's Black population has remained stable at 19 percent. Geographically, Blacks live primarily in the southeastern part of the state, with only very small populations in the western region. Cities with high concentrations of Black residents include Chesapeake, Hampton, Newport News, Norfolk, Petersburg, Portsmouth, Richmond, and Roanoke (American Community Survey, 2007, 2010, 2012, and 2015; American Immigration Council, 2015; Gibson & and Jung, 2005; Claibourn, 2012; PBS.org; Beagan, 2017).

Hispanics are Virginia's second largest population of color, and the fastest growing. Their share of the population grew from 3 percent in 1990 to 6 percent in 2015. Hispanic Virginians have emigrated from a wide range of countries and islands in the Caribbean and Central and South America. The largest group is from El Salvador (10 percent) followed by Mexico (6 percent). They tended to settle in cities in Northern Virginia, and comprise more than 15 percent of the total population in Arlington (15.6 percent), Manassas City (32.9 percent), and Fairfax (16.2 percent); they also make up a high percentage of the population in cities elsewhere in the state including 14.1 percent in Galax, 18.2 percent in Harrisonburg, and 15.9 percent in Winchester (American Community Survey, 2007, 2010, 2012, and 2015; Pew Research Center, 2014; Gibson & and Jung, 2005; Migration Policy Institute, 2015; Bearinger, 2015).

"Across the country, these households – single or cohabiting, without children under 18 – increased between 1970 and 2012."

The Asian share of Virginia's population increased from 3 percent in 1990 to 5 percent in 2015. The largest Asian population in Virginia is from India (8 percent), followed by China, Korea, and the Philippines (5 percent each). Nine out of 10 Asians in Virginia live in the state's three major metropolitan areas: Northern Virginia (71 percent), Hampton Roads (13 percent), and Richmond (9 percent) (American Community Survey, 2007, 2010, 2012, and 2015; American Immigration Council, 2015; Gunter, 2011; Migration Policy Institute, 2015).

Three other groups make up very small portions of the Virginia population. Native Americans had lived in what is now Virginia for millennia before the arrival of Europeans, yet in 2015, they made up 0.11 percent of Virginia households. In addition, people of Some Other Race (Census classification) account for 0.6 percent; and those who identify as Two or More Races represent 0.7 percent (American Community Survey, 2015; Virginia Department of Education, 2017).

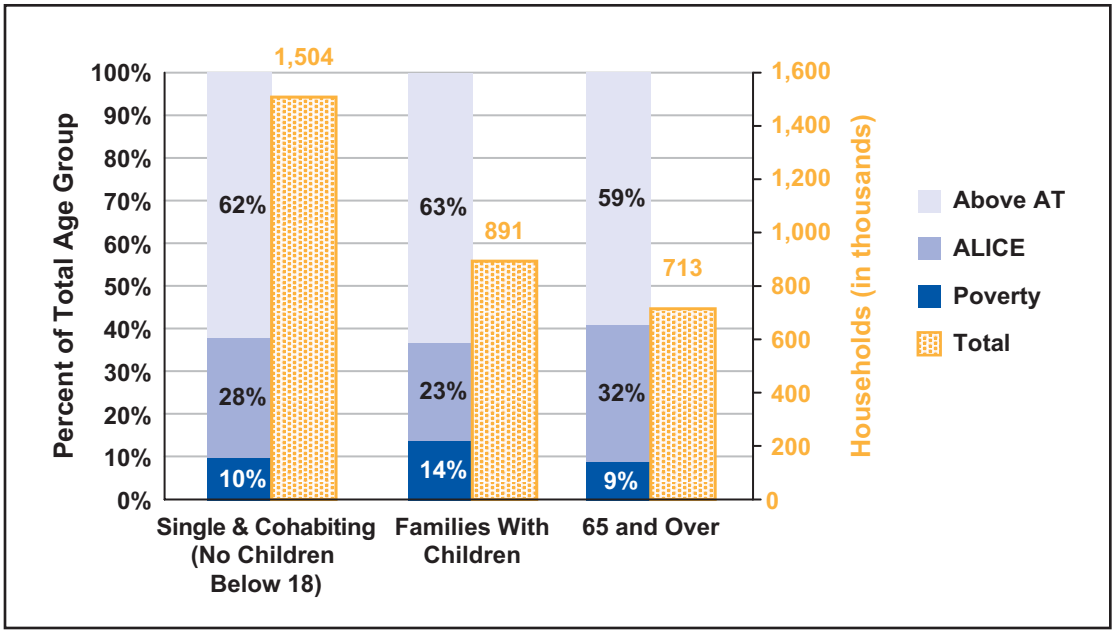
Household Type

While ALICE households come in all sizes and demographic configurations, two of the most common ALICE household types are seniors and households with children. Yet in a reflection of changing family structures across the country, there are now many more types of households as well. In Virginia, these "other" households now make up the largest proportion of households with income below the ALICE Threshold, at 48 percent. These households include families with at least two members related by birth, marriage, or adoption, but with no children under the age of 18; single-adults younger than 65; or people who share a housing unit with non-relatives – for example, boarders or roommates. Across the country, these households – single or cohabiting, without children under 18 – increased between 1970 and 2012: The share of households comprised of married couples with children under 18 decreased by half, from 40 percent to 20 percent, while the proportion of single-adult households increased from 17 percent to 27 percent (Vespa, Lewis, & Kreider, 2013).

After these single or cohabiting households, seniors (24 percent) and families with children (27 percent) still make up significant number of Virginia households below the ALICE Threshold (Figure 9). This is not surprising as these demographics are associated with higher costs, especially in health care for seniors and child care for families with children. Senior ALICE households were discussed earlier in this section; ALICE households with children are examined further below.

Figure 9.

Household Types by Income, Virginia, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

Families With Children

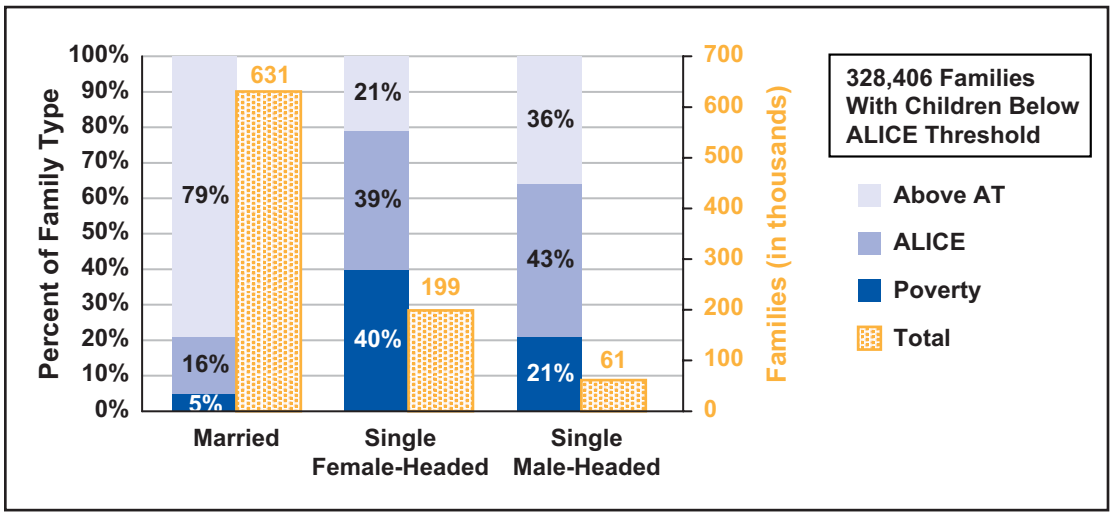
The economic status of America's families with children under the age of 18 has declined since 2007. Of Virginia's 890,549 families with children, 37 percent have income below the ALICE Threshold. Most families with children under 18 in Virginia have married adults (71 percent); however, children in families with income below the ALICE Threshold are more likely to live in single-parent families (Figure 10). Because discussions of low-income families often focus on single parents, it is important to note that the lines between married-couple and single-parent households are often blurred. Nationally, only 37 percent of single-parent homes have one parent as the sole adult in the household. In 11 percent of "single-parent" homes, the parent has a cohabiting partner; in 52 percent, another adult age 18 or older lives in the home (Vespa, Lewis, & Kreider, 2013).

"Because discussions of low-income families often focus on single parents, it is important to note that the lines between married-couple and single-parent households are often blurred."

Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households' larger size but also to the cost of child care, preschool, and after-school care (discussed further in Section II). The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, the number of children, and the costs of child care for children of different ages.

Figure 10.

Families With Children by Income, Virginia, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

Married-Couple Families With Children

With two income earners, married couples with children have greater means to provide a higher household income than households with one adult. For this reason, 79 percent of married-couple families with children in Virginia have income above the ALICE Threshold. However, because they are such a large demographic group, married-couple families with children still account for 26 percent of families with children in poverty and 49 percent of ALICE families with children.

Nationally, married-couple families experienced a 33 percent increase in unemployment for at least one parent during the Great Recession. A subset of this group, families who owned their own homes, faced an even greater challenge: Between 2005 and 2011, the number of households with children (under 18) that owned a home fell by 15 percent (Vespa, Lewis, & Kreider, 2013).

Single Female-Headed Families With Children

Families headed by single women with children are much more likely to struggle financially. They account for 22 percent of all Virginia families with children, but 48 percent of households with children below the ALICE Threshold.

Single female-headed families are often highlighted as the most typical low-income household. It is not surprising that with only one wage earner, single-parent families are over-represented among ALICE households. For women, this is compounded by the fact that in Virginia, they still earn significantly less than men, as detailed below in Figure 12. Yet it is important to note that in Virginia, single female-headed households account for only 13 percent of all households below the ALICE Threshold, and 17 percent of all working-age households below the ALICE Threshold. Many other types of households also struggle to afford basic necessities.

Using a different calculation, the Working Poor Families Project (WPFP) estimated that in 2012, 44 percent of low-income working families in Virginia were headed by women, compared to 39 percent nationally. However, the WPFP population of households is much smaller because it does not include households with unemployed workers or those with a disability (as the ALICE Threshold does), which may overstate the prominence of single female-headed families (Povich, Roberts, & Mather, 2013-2014).

"In Virginia, single female-headed households account for only 13 percent of all households below the ALICE Threshold, and 17 percent of all working-age households below the ALICE Threshold. Many other types of households also struggle to afford basic necessities."

Single Male-Headed Families With Children
Households headed by single men with children are a growing group in Virginia and across the country. While most single-parent families are still headed by mothers, single-father families account for 7 percent of all Virginia families with children and 12 percent of families with income below the ALICE Threshold. Single male-headed families face similar challenges as single female-headed families, with only one wage earner responsible for child care. In fact, when looking at parent types by income tier in Virginia, 64 percent of all single-male-headed families with children have income below the ALICE Threshold (compared to 79 percent for female-headed families) (American Community Survey, 2015).

ADDITIONAL RISK FACTORS FOR BEING ALICE

"Although women make up nearly half of the U.S. workforce, receive more college and graduate degrees than men, and are the equal or primary breadwinner in four out of ten families, they continue to earn significantly less than men in comparable jobs."

Demographic groups that are especially vulnerable to underemployment, unemployment, and lower earning power are more likely than other groups to be in poverty or to be ALICE. In addition to the challenges faced by people of color discussed earlier in this section, a number of other demographic factors make a household more likely to fall into the ALICE population: being female; having low levels of education; living with a disability; being LGBT; being undocumented, unskilled, and having limited English; being a veteran; and being an ex-offender. Groups with more than one of these factors – younger combat veterans or ex-offenders, for example, who may have both a disability and a low level of education – are even more likely to fall below the ALICE Threshold.

Women

Although women make up nearly half of the U.S. workforce, receive more college and graduate degrees than men, and are the equal or primary breadwinner in four out of ten families, they continue to earn significantly less than men in comparable jobs.

According to the BLS Current Population Survey, women's median earnings are lower than men's in nearly all occupations. In 2015, female full-time workers still made only 78 cents on each dollar earned by men, a gap of 22 percent. In addition, male-dominated occupations tend to pay more than female-dominated occupations at similar skill levels. Despite many changes to the economy, these disparities remain persistent features of the U.S. labor market (Bureau of Labor Statistics (BLS), 2015; Hegewisch & Ellis, 2015). The persistence of the gender wage gap helps explain why female-headed households are disproportionately likely to live in poverty or to be ALICE.

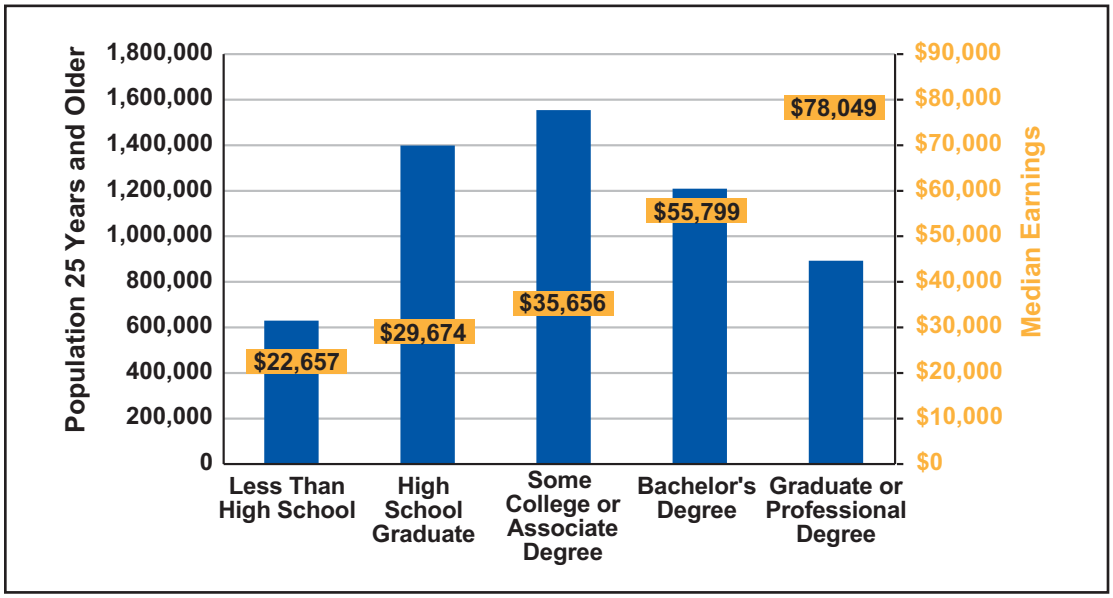
Older women are also more likely to be poor: Recent data reveals that nationally, among people 65 and older, 64 percent more women than men are poor (Hess & Román, 2016). In Virginia, senior women are more likely to live longer and to be in poverty. Of those 65 years and older, there were 20 percent more women than men in 2015, yet almost twice as many women as men were in poverty – 9 percent of women compared to 5 percent of men (American Community Survey, 2015).

People With Lower Levels of Education

Income continues to be highly correlated with education. In Virginia, 25 percent of the population 25 years and older have only a high school diploma, and 27 percent have some college education or an associate degree, but only 21 percent have a bachelor's degree and 16 percent have a graduate or professional degree, despite the fact that median earnings increase significantly for those with higher levels of education (Figure 11).

Figure 11.

Education Attainment and Median Annual Earnings, Virginia, 2015



Source: American Community Survey, 2015

Those residents with the least education are more likely to have earnings below the ALICE Threshold. Yet with the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others. Despite the fact that Virginia colleges and universities received more than $432 million in federal Pell Grants in 2015, 60 percent of Virginia's Class of 2015 still graduated with an average of $26,432 in student debt (Project on Student Debt, 2015; U.S. Department of Education, 2015).

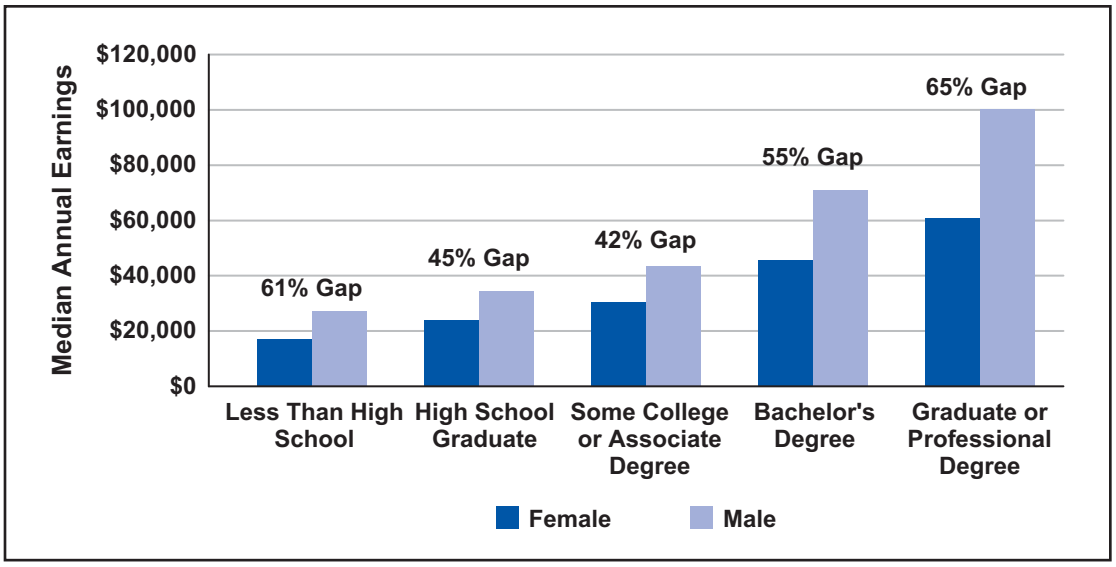
ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income. Many demographic factors impact a household's ability to meet the ALICE Threshold. For example, according to the National Center for Education Statistics, economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national averages for all students. In Virginia in 2013, the public high school graduation rate was 83 percent for all students, but significantly lower for economically disadvantaged students (72 percent), those with limited English proficiency (55 percent), and those with disabilities (49 percent) (Stetser & Stillwell, 2014). It is not surprising that these same groups also earn lower wages later in life.

Within Virginia and across all states, there is also a striking difference in earnings between men and women at all educational levels (Figure 12). **Men in Virginia earn at least 42 percent more than women across all educational levels, and as much as 65 percent more for those with a graduate or professional degree** (American Community Survey, 2007, 2010, 2012, and 2015). This, in part, helps explain why so many of Virginia's single female-headed households have incomes below the ALICE Threshold.

"ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income."

Figure 12.

Median Annual Earnings by Education and Gender, Virginia, 2015



Source: American Community Survey, 2015

People With a Disability

"The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities."

Households with a member who has a disability are more likely than other households to be in poverty or to be ALICE. These households often have both increased health care expenses and reduced earning power. The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities (American Community Survey, 2006 and 2013).

The National Bureau of Economic Research estimates that 36 percent of Americans under age 50 have been disabled at least temporarily, and 9 percent have a chronic and severe disability. The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent have lower after-tax income, and 24 percent have a lower housing value. The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household (Meyer & Mok, 2013). In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent (U.S. Department of Housing and Urban Development (HUD), 2011).

Virginia's numbers fit with these national findings. Notably, Virginia residents with a disability are far less likely to be employed: Only 25 percent of working-age residents (18–64 years old) with a disability are employed, compared to 63 percent of those with no disability. And those who are working earn less. The median annual earnings for a Virginia resident with a disability are $24,874, compared to $35,398 for a worker without a disability (American Community Survey, 2015).

In Virginia, 13 percent of adults have a lasting physical, mental, or emotional disability that impedes them from being independent or able to work. Approximately 17 percent of Virginia residents aged 16 and over with a severe disability live in poverty, compared with 10 percent of all those 16 years and older. Disability is generally disproportionately associated with age; in Virginia, 41 percent of residents 65 years or older are living with a disability, more than triple the 13 percent average for all adults (American Community Survey, 2007, 2010, 2012, and 2015).

The LGBT Community

According to Gallup surveys conducted in 2012, the percentage of Virginia adults who identify as lesbian, gay, bisexual, or transgender (LGBT) is 2.9 percent, slightly below the nationwide average of 3.5 percent (Gates & Newport, 2013). Though there is less data available about LGBT workers, they are also likely to be economically disadvantaged. Despite having more education than the general population, LGBT workers often earn less than their heterosexual counterparts, experience greater unemployment, and are more likely to live in extreme poverty (earning $10,000 annually or less) (Grant, et al., 2011; Burns, 2012; Center for American Progress and Movement Advancement Project, 2015).

"Despite having more education than the general population, LGBT workers often earn less than their heterosexual counterparts, experience greater unemployment, and are more likely to live in extreme poverty (earning $10,000 annually or less)."

Most same-sex households live in cities in Virginia, but the inclusiveness of municipal laws, policies, and services vary across the state. According to the Human Rights Campaign's Municipal Equality Index, Arlington County and Alexandria City earned two of the highest scores (87 and 86 out of 100, respectively) on measures of inclusivity for LGBT residents and workers, while five cities earned some of the lowest: Chesapeake (18), Hampton (19), Newport News (20), and Roanoke (24) (Human Rights Campaign, 2015).

Undocumented, Unskilled, and Limited English-Speaking Recent Immigrants

Virginia's one million immigrants come from a range of countries and vary widely in language, education, age, and skills. In terms of place of birth, 36 percent of the state's immigrants were born in Latin America (including 3.5 percent from the Caribbean); 42 percent were born in Asia; 10 percent were born in Europe; and 10 percent were born in Africa (Migration Policy Institute, 2015; Maciag M., 2014).

Nationally, immigrants are only slightly more likely to be in poverty and ALICE than non-immigrants. However, for some subsets of immigrant groups - such as non-citizens; more recent, less-skilled, or unskilled immigrants; and those who are in limited English-speaking households (where no one in the household age 14 or older speaks English only or speaks English "very well") – the likelihood increases (Suro, Wilson, & Singer, 2011; American Community Survey, 2007, 2010, 2012, and 2015).

Recent immigrants in general earn less than longer-term residents; the median household income for foreign-born Virginia residents who entered the state since 2010 was $52,400 in 2015, while the median household income for foreign-born residents who came to Virginia before 2000 was $82,394 (American Community Survey, 2015).

In terms of education attainment, foreign-born residents living in Virginia are more likely than residents born in Virginia not to graduate from high school (19 percent compared to 14 percent for residents born in-state). Yet in college, they achieve at a higher rate than residents born in-state (22 percent have a bachelor's degree, compared to 16 percent for those born in-state), and they receive more than twice as many graduate degrees (18 percent, compared to 8 percent for residents born in-state) (American Community Survey, 2015).

Research by the U.S. Census Bureau has found that English-speaking ability among immigrants influences their employment status, ability to find full-time employment, and earning levels, regardless of the particular language spoken at home. Those with the highest level of spoken English have the highest earnings, which approach the earnings of English-only speakers (Day & Shin, 2005; Suro, Wilson, & Singer, 2011). The American Community Survey reports more than 140 different foreign languages spoken by the population 5 years and older in Virginia; Spanish is the most common, spoken by 44 percent of those who speak a language other than English at home. Of the population 5 years and older, 5 percent are limited English-speakers (American Community Survey, 2006-2008).

Veterans

As of 2015, there were 687,876 veterans living in Virginia. Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health benefits and when their unemployment benefits expire. Younger veterans, in particular, embody a trifecta of factors that make them more likely to be ALICE: They are dealing with the complex physical, social, and emotional consequences of military service; they are more likely to have less education and training than veterans of other service periods; and they are more likely to have a disability than older veterans.

"Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health benefits and when their unemployment benefits expire."

Unemployment is a major challenge for younger vets. Eighty-four percent of Virginia's veterans are in the labor force (including those looking for work); of those, 4 percent were unemployed in 2015. But while 89 percent of Virginia veterans are 35 years or older (Figure 13), **the most recent and youngest – veterans aged 18 to 34 years – are most likely to be unemployed or in struggling ALICE households.** While state-level data is not available, at the national level veterans aged 18 to 34 years are twice as likely as most of their older counterparts to be unemployed. Within the young age group, the very youngest – those aged 18 to 24 years – are the most likely to be unemployed, with 16 percent unemployed in 2015 (American Community Survey, 2015; Bureau of Labor Statistics (BLS), 2016).

There were 604 homeless Virginia veterans in 2015, down nearly 19 percent from 719 in 2013 (American Community Survey, 2015; U.S. Department of Housing and Urban Development (HUD), 2015; National Alliance to End Homelessness, 2015).

Figure 13.
Veterans by Age, Virginia, 2015

Age	Number of Veterans (VA)	Percent of Total Veterans (VA)	Percent of Veterans Unemployed (U.S.)
18 to 34 years	78,171	11%	8%
35 to 54 years	217,500	32%	3%
55 to 64 years	134,343	20%	5%
65 years and over	257,862	37%	4%

Source: American Community Survey, 2015; Bureau of Labor Statistics, 2015

The root causes of higher unemployment of veterans from recent deployments are uncertain, but the Federal Reserve Bank of Chicago suggests a number of possibilities. First, wartime deployments often result in physical or psychological trauma that affects the ability of new veterans to find work. Second, deployed veterans receive combat-specific training that is often not transferable to the civilian labor market. Finally, new veterans are typically younger and less educated than average workers – two factors that predispose job-seekers to higher unemployment rates (Faberman & Foster, 2013; Bureau of Labor Statistics (BLS), 2016).

Ex-Offenders

Virginia's incarceration rate of 457 per 100,000 adults is above the national average of 385 per 100,000 adults in 2015. However, the incarceration rate for Black men is much higher; latest data available in Virginia shows the incarceration rate for Black working-age men

was 2,418 per 100,000 in 2010 – more than five times higher than that for Whites (466 per 100,000) (National Institute of Corrections, 2015; Prison Policy Institute, 2016).

People with past convictions in Virginia and across the country are more likely to be unemployed or to work in low-wage jobs. Research has documented that ex-offenders are confronted by an array of barriers that significantly impede their ability to find work and otherwise reintegrate into their communities, including low levels of education, lack of skills and experience due to time out of the labor force, employer reluctance to hire ex-offenders, questions about past convictions on initial job applications, problems obtaining subsidized housing, and substance abuse issues.

"People with past convictions in Virginia and across the country are more likely to be unemployed or to work in low-wage jobs."

A range of studies has found that ex-offenders have employment rates between 9.7 and 23 percent lower than those of non-offenders; in 2008, those reductions lowered the total male employment rate in the U.S. by 1.5 to 1.7 percentage points. When ex-offenders do find employment, it tends to be in low-wage service jobs often held by ALICE workers, in industries including construction, food service, hotel/hospitality, landscaping/lawn care, manufacturing, telemarketing, temporary employment, and warehousing (Leshnick, Wiegand, Nicholson, & Foley, 2012; Schmitt & Warner, Ex-offenders and the Labor Market, 2010).

II. HOW COSTLY IS IT TO LIVE IN VIRGINIA?

Measure 2 – The Household Budget: Survival vs. Stability

AT-A-GLANCE: SECTION II

The Household Survival Budget

- The Household Survival Budget estimates the minimum amount required to afford the five basic household necessities: housing, child care, food, transportation, and health care.
- The average annual Household Survival Budget for a four-person family living in Virginia is $61,068 – more than double the Federal Poverty Level of $24,250 per year for the same size family.
- The Household Survival Budget for a family translates to an hourly wage of $30.53 for one parent (or $15.27 per hour each, if two parents work).
- The average annual Household Survival Budget for a single-adult in Virginia is $22,272, which translates to an hourly wage of $11.14.
- Child care represents a Virginia family's greatest expense: an average of $1,460 per month for two children in licensed and accredited center-based child care, or $1,204 for registered home-based care.

The Household Stability Budget

- The Household Stability Budget measures how much income is needed to support and sustain an economically viable household and includes a 10 percent savings plan and the cost of a smartphone.
- The average annual Household Stability Budget is $110,004 for a family of four – 80 percent higher than the Household Survival Budget.
- The Household Stability Budget for a two-parent family translates to an hourly wage of $55.00 for one parent (or $27.50 per hour each, if two parents work).

"The cost of basic household necessities increased in Virginia from 2007 to 2015 despite low inflation during the Great Recession."

The cost of basic household necessities increased in Virginia from 2007 to 2015 despite low inflation during the Great Recession. As a result, 39 percent of households in Virginia are challenged to afford the basic necessities. This section presents the **Household Survival Budget**, a realistic measure estimating what it costs to afford the five basic household necessities: housing, child care, food, transportation, and health care.

THE HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget follows the original intent of the Federal Poverty Level (FPL) as a standard for temporary sustainability (Blank R. M., 2008). This budget identifies the minimum cost option for each of the five basic household items needed to live and work in today's economy. Figure 14 shows a statewide average Household Survival Budget for Virginia in two variations, one for a single adult and the other for a family with two adults, a preschooler, and an infant. A Household Survival Budget for each county in Virginia is presented in Appendix J, and additional family variations are available at: http://spaa.newark.rutgers.edu/united-way-alice.

The average annual Household Survival Budget for a four-person family living in Virginia was $61,068 in 2015. **The Household Survival Budget for a family translates to an hourly wage of $30.53, 40 hours per week for 50 weeks per year for one parent (or $15.27 per hour each, if two parents work)**.

"The average annual Household Survival Budget for a four-person family living in Virginia was $61,068 in 2015."

The annual Household Survival Budget for a single adult is $22,272, which translates to an hourly wage of $11.14.

The household budgets increased on average by 20 percent from the start of the Great Recession in 2007 (21 percent for a single adult and 19 percent for a family). That increase was driven by a 27 percent increase in the cost of housing and an 81 percent increase in health care costs. The rate of inflation over the same period was 14 percent.

As a frame of reference, it is worth noting that the Household Survival Budget is lower than both the MIT Living Wage Budget and the Economic Policy Institute's Family Budget Calculator (Massachusetts Institute of Technology (MIT), 2015b; Economic Policy Institute, 2014). These are compared with both the Survival and Stability budgets later in this section.

Figure 14.
Household Survival Budget, Virginia Average, 2015

Virginia Average – 2015			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2015 PERCENT CHANGE
Monthly Costs			
Housing	$689	$897	27%
Child Care	$-	$1,204	6%
Food	$169	$561	14%
Transportation	$316	$630	-1%
Health Care	$170	$653	81%
Miscellaneous	$169	$463	22%
Taxes	$343	$681	35%
Monthly Total	$1,856	$5,089	22%
ANNUAL TOTAL	$22,272	$61,068	22%
Hourly Wage	*$11.14*	*$30.53*	*22%*

Source: U.S. Department of Housing and Urban Development (HUD), 2015; U.S. Department of Agriculture (USDA), 2015; Bureau of Labor Statistics (BLS), 2015; Internal Revenue Service (IRS), 2015; Virginia Department of Taxation, 2015; and Virginia Department of Social Services, 2015, For full methodology see Appendix C

In comparison to the annual Household Survival Budget, the FPL was $24,250 per year for a family of four and $11,770 per year for a single adult in 2015. In that same year, the Virginia median family income was $80,403 per year and the median household income was $66,262.

The Household Survival Budget varies across Virginia counties. The basic essentials are least expensive in Smyth County, for a family at $46,956 per year, and in Charlottesville City for a single adult at $16,356. They are most expensive in Manassas and Manassas Park independent cities for a family at $93,600, and in Clarke, Fauquier, Loudoun, Prince William, Spotsylvania, and Stafford counties and Fredericksburg, Manassas, and Manassas Park independent cities for a single adult at $33,000. For each county's Survival Budget, see Appendix J.

Housing

The cost of housing for the Household Survival Budget is based on the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service, and it does not include a security deposit.

"To put these costs in national context, the National Low Income Housing Coalition (NLIHC) reports that Virginia was the 11th most expensive state in the country for housing in 2015."

Housing costs vary by county in Virginia. Rental housing is least expensive for a two-bedroom apartment in 24 counties and independent cities that are largely rural, at $643 per month. For single adults, an efficiency apartment is least expensive in Danville City and Pittsylvania County at $412 per month. Rental housing is most expensive for a two-bedroom apartment in 14 counties and independent cities in the Washington D.C. metro area at $1,458 per month, and for an efficiency apartment at $1,167. To put these costs in national context, the National Low Income Housing Coalition (NLIHC) reports that Virginia was the 11th most expensive state in the country for housing in 2015 (National Low Income Housing Coalition (NLIHC), 2015).

In the Household Survival Budget, housing for a family accounts for 18 percent of the budget, which is well below HUD's affordability guidelines of 30 percent (U.S. Department of Housing and Urban Development (HUD), 2015). For a single adult, an efficiency apartment accounts for 37 percent of the Household Survival Budget, their greatest expense, and above the threshold at which the renter would be considered "housing burdened." The availability of affordable housing units is addressed in Section V.

Child Care

In Virginia, income inadequacy rates are higher for households with children at least in part because of the cost of child care. The Household Survival Budget includes the cost of registered home-based child care at an average rate of $1,204 per month ($641 per month for an infant and $563 for a 4-year-old).

While some home-based child care sites in Virginia are required to be licensed (if they care for five or more children) and are regulated for safety, the quality of care that home-based sites provide may vary. Licensed child care centers are inspected by the Virginia Department of Social Services at least twice per year and have requirements for background checks of child care workers, training and orientation of staff, and for health and safety. These centers are significantly more expensive, with an average cost of $1,459 per month ($803 per month for an infant and $656 for a 4-year-old). Child care costs in Virginia were compiled by the Virginia Department of Social Services (Virginia Department of Social Services, 2016; Virginia Department of Social Services, 2007-2015; Theis, 2017).

Costs vary across counties: the least expensive home-based child care for two children, an infant and a preschooler, is found in Smyth County at $688 per month, and the most expensive home-based child care is in Arlington County at $2,580 per month.

Child care for two children accounts for 24 percent of the family's budget, their greatest expense. The cost of child care in Virginia increased by 6 percent from 2007 to 2015. These increases have made child care costs prohibitive for many ALICE families, not just in Virginia but nationwide. A recent study from the Oregon Child Care Research Partnership found that it was 24 percent harder (measured by increase in prices combined with decrease in income) for a family to afford child care in 2012 than in 2004, and 33 percent harder for single parents (Weber, 2015).

"Child care for two children accounts for 24 percent of the family's budget, their greatest expense."

Food

The original U.S. poverty level was based in part on the 1962 Economy Food Plan, which recognized food as a most basic element of economic well-being. The food budget for the Household Survival Budget is based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan, in keeping with the purpose of the overall budget to show the minimal budget amount possible for each category. The Thrifty Food Plan is also the basis for Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits.

Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet, but it includes foods that need a lot of home preparation time with little waste, plus skill in both buying and preparing food. The cost of the Thrifty Food Plan takes into account regional variation across the country but not localized variation, which can be even greater, especially for fruits and vegetables (Hanson, 2008; Leibtag & Kumcu, 2011).

The Household Survival Budget also includes the 2.5 percent sales tax on food for consumption at home. Combined with the Thrifty Food Plan, the Household Survival Budget for food in Virginia is $561 per month for a family of two adults and two young children and $169 per month for a single adult (U.S. Department of Agriculture (USDA), 2015; Figueroa & Waxman, 2017). The cost of food increased in Virginia by 14 percent from 2007 to 2015, the same as the rate of inflation. The original FPL is based on the premise that food accounts for one-third of a household budget, so a total household budget was calculated by multiplying the cost of food by three. Yet because food costs have not risen in tandem with other parts of the household budget, such as housing and child care, this calculation now underestimates the total budget. Today, food costs only 11 percent of the Household Survival Budget for a family or 9 percent for a single adult in Virginia, so the methodology of the FPL significantly underestimates the cost of even the most minimal household budget today.

Transportation

Transportation is necessary for most employment in Virginia. The average cost of transportation by car is several times greater than the cost of public transport. According to the Consumer Expenditure Survey, a Virginia family pays an average of $644 per month for gasoline, motor oil, and other vehicle expenses. By comparison, the average cost for public transportation is only $172 per month, but public transportation is not widely available outside of the Washington D.C. metro area. The Household Survival Budget in Figure 15 shows state average cost of using a car adjusted for household size. Actual county costs are shown in Appendix J.

Transportation costs represent 12 percent of the average Household Survival Budget for a family and 17 percent for a single adult. These costs are lower than in other budgets for households with incomes similar to ALICE. The Housing and Transportation Affordability Index finds that for low-income Virginia households, transportation costs take up more than 14 percent of the household budget in Washington D.C. metro area, and more than 30 percent in more rural parts of Virginia (Center for Neighborhood Technology, 2003-2016).

Public transportation is typically the cheapest form of transportation, but it is only available in parts of Virginia. Where it is available, it can significantly reduce the cost of the Household Survival Budget for many families. In all but 8 counties, less than 8 percent of workers use public transportation, so most workers in the state must have a car to get to their jobs (American Community Survey, 2015).

Health Care

The health care budget includes the nominal out-of-pocket health care spending indicated in the Consumer Expenditure Survey. In 2015, the average health care cost in Virginia was $170 per month for a single adult (9 percent of the budget) and $653 per month for a family (13 percent of the budget), which represents an increase of 81 percent from 2007 to 2015. Since it does not include health insurance, such a low health care budget is not realistic in Virginia, especially if any household member has a serious illness or a medical emergency.

In 2015, the budget item added compliance with the Affordable Care Act (ACA). Since ALICE does not earn enough to afford the premiums for the ACA Marketplace plans (even the least expensive Bronze Plan) and many ALICE households make too much to be eligible for Medicaid (the eligibility cutoff is 138 percent of the FPL), the Household Survival Budget includes the least expensive option, which is the cost of the "shared responsibility payment" – the penalty for not having coverage. The annual penalty was $325 for a single adult and $975 for a family of four in 2015. These costs may change in the future as insurance plans change and federal health care legislation changes over time in Virginia and across the country (Internal Revenue Service (IRS), 2016).

Seniors have many additional health care costs beyond those covered by Medicare. The Household Survival Budget does not cover these additional necessities, many of which can be a prohibitive additional budget expense for ALICE families. For example, according to the John Hancock 2013 Cost of Care Survey, poor health can add additional costs in Virginia, with wide geographic variation across the state. Costs for adult day care range from $684 per month in Virginia Beach to $1,080 in Fredericksburg; costs for assisted living range from $2,684 per month in Norfolk to $5,562 in Reston (John Hancock, 2013).

"Public transportation is typically the cheapest form of transportation, but it is only available in parts of Virginia."

Taxes

While not typically considered essential to survival, taxes are nonetheless a legal requirement of earning income in Virginia, even for low-income households. Taxes represent 19 percent of the average Household Survival Budget for a single adult and 13 percent for a family. A single adult in Virginia earning approximately $22,000 per year pays on average $4,000 in federal and state taxes, and a family earning about $60,000 per year, benefitting from the federal Child Tax Credit and the Child and Dependent Care Credit, pays approximately $8,100. These rates include standard federal and state deductions and exemptions. Virginia state income tax rates, which are straightforward with only three income brackets, remained flat from 2007 to 2015. The largest portion of the tax bill is for federal taxes (income payroll deduction taxes for Social Security and Medicare). However, as the basic household budget increased, the income needed to cover it increased, and higher income results in a larger income tax bill. Because of this, the average tax bill increased by 31 percent for a single adult and 39 percent for a family of four from 2007 to 2015 (Internal Revenue Service (IRS), 2007, 2010, 2012 and 2015; Virginia Department of Taxation, 2015a; Virginia Department of Taxation, 2015b; Tax Foundation, 2000-2012). For tax details, see Appendix C.

The Earned Income Tax Credit (EITC), a benefit for working individuals with low to moderate incomes, is not included in the tax calculation because the ALICE Household Survival Budget of $61,068 for a family of four is above the gross income eligibility threshold for EITC

of $49,974. For a single working adult, the ALICE Threshold of $22,212 is above the EITC eligibility threshold of $14,820. However, many ALICE households at the lower end of the income scale are eligible for EITC (Internal Revenue Service (IRS), 2015). The IRS estimates that the federal EITC helped more than 606,000 ALICE and poverty-level families in Virginia in 2016 (half of those with income below the ALICE Threshold), reaching 81 percent of those eligible. In addition, between 2011 and 2013 the federal EITC and the Child Tax Credit lifted 189,000 Virginia taxpayers and their households out of poverty, including 96,000 children. The Virginia EITC is 20 percent of the federal credit (Internal Revenue Service (IRS), 2017a; Internal Revenue Service (IRS), 2017b; Tax Policy Center, 2015; Center on Budget and Policy Priorities, 2016).

In every state in the U.S., at least some low- or middle-income groups pay more of their income in state and local taxes than wealthy families (regressive taxes). Virginia's income taxes are fairly progressive, but the state sales tax base includes groceries, a regressive tax. Although groceries are taxed at a lower rate, the tax impacts middle- and low-income residents more than the wealthiest residents (Institute on Taxation and Economic Policy (ITEP), 2015; Virginia Department of Taxation, 2015a).

"Between 2011 and 2013 the federal EITC and the Child Tax Credit lifted 189,000 Virginia taxpayers and their households out of poverty, including 96,000 children."

What is Missing From the Household Survival Budget?

The Household Survival Budget is a bare-minimum budget, not a "get-ahead" budget. The small Miscellaneous category, 10 percent of all costs, covers overflow from the five basic categories. It could be used for essentials such as toiletries, diapers, cleaning supplies, or work clothes. With changes in technology over the last decade, phone usage has shifted so dramatically that the Miscellaneous category could also have to cover the cost of a smartphone, which many people use in place of a home landline. According to the Pew Research Center, nearly two-thirds (64 percent) of U.S. adults owned a smartphone in 2014, up from 35 percent in 2011. Nearly half (46 percent) of smartphone owners say their smartphone is something "they couldn't live without." Yet at the same time, this added expense has presented new challenges. Almost one-quarter (23 percent) of Pew survey respondents report that they have canceled or suspended their smartphone service at some point because of cost (Smith A., 2015).

The Miscellaneous category is not enough to purchase cable service or cover automotive or appliance repairs. It does not allow for dinner at a restaurant, tickets to the movies, or travel. There is no room in the Household Survival Budget for a financial indulgence such as holiday gifts or a new television – something that many households take for granted. This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue. For this reason, a household on a Household Survival Budget is described as just surviving. The consequences of this – for households and the wider community – are discussed in Section VI.

THE HOUSEHOLD STABILITY BUDGET

Reaching beyond the Household Survival Budget, the **Household Stability Budget** is a measure of how much income is needed to support and sustain an economically viable household. The Stability Budget represents the basic household items necessary for a household to participate in the modern economy in a sustainable manner over time. **In Virginia, the Household Stability Budget is $110,004 per year for a family of four – 80 percent higher than the Household Survival Budget** (Figure 15). The cost of the Stability Budget highlights just how expensive it is to live in Virginia, and it highlights how minimal the expenses are in the Household Survival Budget.

Figure 15.

Average Household Stability Budget vs. Household Survival Budget, Virginia, 2015

Virginia, Average - 2015			
2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
	Survival	Stability	Percent Difference
Monthly Costs			
Housing	$897	$1,349	50%
Child Care	$1,204	$1,460	21%
Food	$561	$1,069	91%
Transportation	$630	$1,192	89%
Health Care	$653	$1,037	59%
Cell Phone	N/A	$99	N/A
Savings	N/A	$621	N/A
Miscellaneous	$463	$621	34%
Taxes	$681	$1,719	152%
Monthly Total	$5,089	$9,167	80%
ANNUAL TOTAL	$61,068	$110,004	80%
Hourly Wage	*$30.53*	*$55.00*	*80%*

Source: See Appendix D

"The cost of the Stability Budget highlights just how expensive it is to live in Virginia, and it highlights how minimal the expenses are in the Household Survival Budget."

The spending amounts in the Household Stability Budget are those that can be maintained over time.

- Better quality housing that is safer and needs fewer repairs is represented in the median rent for single adults and single parents, and in a moderate house with a mortgage.
- Child care has been upgraded to licensed and accredited care, where quality is fully regulated.
- Food is elevated to the USDA's Moderate Food Plan, which provides more variety than the Thrifty Food Plan and requires less skill and time for shopping and cooking, plus one meal out per month, which is realistic for a working family.
- For transportation, the Stability Budget includes leasing a car, which allows drivers to more easily maintain a basic level of safety and reliability.
- For health care, the budget adds in health insurance and is represented by the cost of an employer-sponsored health plan.
- The Miscellaneous category represents 10 percent of the five basic necessities; it does not include a tax on this 10 percent, as in the Household Survival Budget.
- Because most jobs now require access to the internet and a smartphone, this year's Household Stability Budget includes the cost of a cell phone. These are necessary for work schedules, changes in start time or location, access to work support services, and customer follow-up. The least expensive option has been selected from the Consumer Reports plan comparison. Full details and sources are listed in Appendix D, as are the Household Stability Budget figures for a single adult.

- Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category. Savings of $621 per month for a family is probably enough to invest in education and retirement, while $191 per month for a single adult might be enough to cover the monthly payments on a student loan or build toward the down payment on a house. However, in many cases, the reality is that savings are used for an emergency and never accumulated for further investment.

"Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category."

The Household Stability Budget for a Virginia family with two children is moderate in what it includes, yet it still totals $110,004 per year. This is almost double the Household Survival Budget of $61,068 and nearly $30,000 higher than the Virginia median family income of $80,403 per year. To afford the Household Stability Budget for a two-parent family, each parent must earn $27.50 per hour or one parent must earn $55.00 per hour.

The Household Stability Budget for a single adult totals $35,280 per year, 58 percent higher than the Household Survival Budget, and virtually the same as the Virginia median earnings for a single adult of $35,296. To afford the Household Stability Budget, a single adult must earn $17.64 per hour.

COMPARISON WITH OTHER BUDGETS

How do the Household Survival and Stability Budgets compare with other measures? The Household Survival Budget is the lowest of all family budget measures, except the FPL. It is designed to measure the bare minimum required to live and work in the modern economy, and it is not sustainable over time.

The FPL is not based on the actual cost of basic household goods in a specific county. As discussed earlier, the FPL is based on three times the cost of a minimally adequate diet in the 1960s, with adjustments for inflation; for a family of two adults and two children, the FPL totaled $24,250 in 2015.

Other budgets, including the MIT Living Wage Calculator and the Economic Policy Institute's (EPI) Family Budget Calculator, provide for greater housing and child care quality, more nutritious food, and less risky transportation and health care (Massachusetts Institute of Technology (MIT), 2015b; Economic Policy Institute, 2014). Though slightly more comfortable, these budgets, too, are limiting and would be difficult to sustain for long periods of time.

To put all of these budgets in perspective, the Household Stability Budget estimates the cost for the range of household items at the level needed to support and sustain an economically viable household – and it is significantly higher than both the other measures and Virginia's median family income (Figure 16).

When comparing the methodology used to calculate the Household Survival Budget and the MIT Living Wage Calculator for a family of four in Montgomery County, the Survival Budget is more conservative in all categories, except for taxes, which is based on the same formula since all Virginia residents are subject to the same tax code:

- **Housing**: The Survival Budget reflects HUDs 40th rent percentile for a two-bedroom apartment, which includes all utilities whether paid by the landlord/owner or by the renter. MIT also uses HUD's parameters but adds additional utilities to HUD's rent estimates.
- **Child Care:** The Survival Budget reflects the cost of home-based child care for an infant and 4-year-old: MIT selects the lowest-cost child care option available (which is usually home-based care) for a 4-year-old and a school-age child, whose care is generally less costly than infant child care.

- **Food:** The Survival Budget reflects the cost for the USDA's Thrifty Food Plan for a family plus Virginia's sales tax on food for consumption at home; MIT reports the USDA's slightly more generous Low-Cost Food Plan.
- **Transportation:** The Survival Budget includes only the operating costs for a car or public transportation where available. MIT includes the operating costs for a car and the cost of vehicle financing and insurance.
- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses and the ACA penalty; MIT instead reports the cost of employer-sponsored health insurance, medical services and supplies, and prescription drugs.
- **Miscellaneous:** Both plans have a modest additional category. In the Survival Budget, it is 10 percent of the budget for cost overruns, and in MIT's budget, it is a category for essential clothing and household expenses.

The result is that the MIT Living Wage Calculator allows slightly more cushion for households, and the total is 13 percent higher than the Survival Budget for a family of four in Montgomery County (Massachusetts Institute of Technology (MIT), 2015a; Massachusetts Institute of Technology (MIT), 2015b).

A comparison of the methodology used to create the Household Survival Budget and the latest data available for the EPI's Family Budget Calculator from 2014 for Blacksburg/Christiansburg/Radford metro area, which covers Montgomery County for a family of four, demonstrates that the Survival Budget assumes lower costs in most categories:

"The cost of licensed and accredited child care centers used by EPI is significantly higher than the Survival Budget's home-based child care."

- **Housing:** The Survival Budget reflects HUDs 40th rent percentile for a two-bedroom apartment. EPI also uses HUD's parameters but adds additional utilities to HUD's rent estimates.
- **Child Care:** The cost of licensed and accredited child care centers used by EPI is significantly higher than the Survival Budget's home-based child care. This is despite the fact that EPI budgets for slightly older children – a "young child" (4-years-old) and a "child" (9-years-old) – whose care costs are lower than the Household Survival Budget's calculations for an infant and a preschooler.
- **Food:** The Survival Budget reflects the cost for the USDA's Thrifty Food Plan for a family plus Virginia's sales tax on food for consumption at home, while EPI uses the USDA's Low-Cost Food Plan for the cost of food for each person in the family and then totals those numbers.
- **Transportation:** The Survival Budget includes only the operating costs for a car (including car insurance) or public transportation where available. EPI includes only the operating costs for a car (including car insurance) but not the cost of public transportation.
- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses and the ACA penalty; EPI reports the cost based on the least expensive ACA Marketplace Bronze Plan.

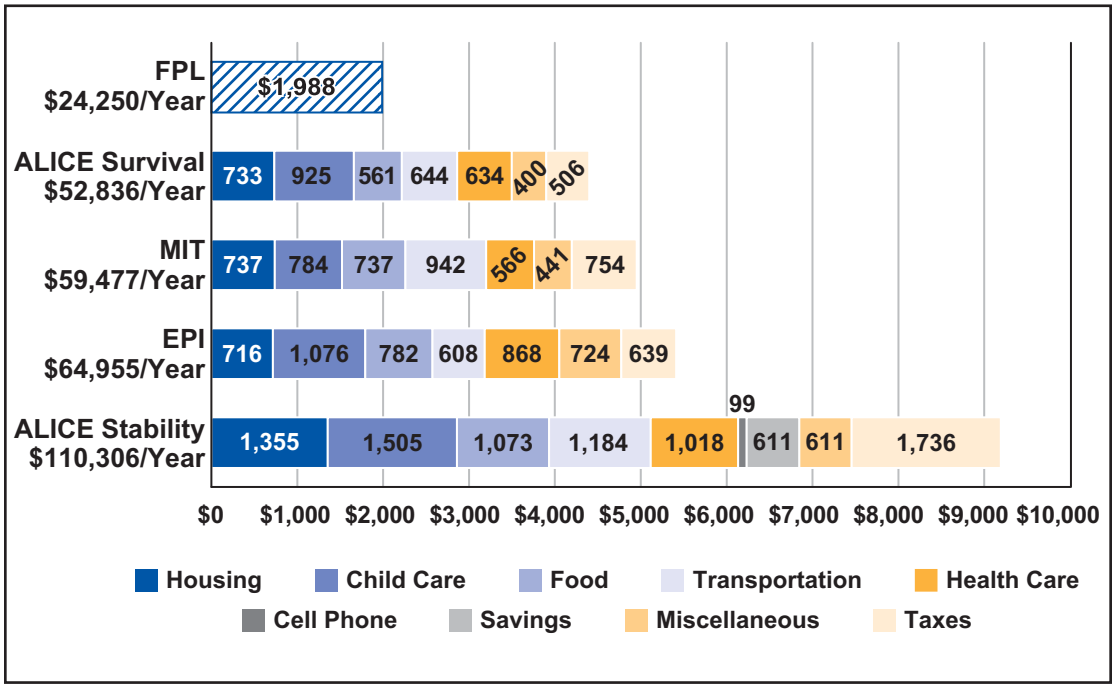
- **Miscellaneous:** The Survival Budget allocates 10 percent for cost overruns, but EPI also includes costs for apparel, personal care, and household supplies.
- Both budgets assume a similar calculation for **Taxes** based on the tax code for Virginia residents.

The result is that the EPI Family Budget Calculator allows more cushion for households, and the total is 23 percent higher than the Survival Budget for a family of four in Montgomery County, and 9 percent higher than the MIT budget (Economic Policy Institute, 2014).

While the Household Survival Budget provides the lowest estimate of a household's needs, the Stability Budget approximates a sustainable but still modest budget and is therefore higher than the other scales measured here. It includes a 30-year mortgage for a three-bedroom house, licensed and accredited child care, the USDA's Moderate Food Plan (and two meals out per month), leasing a car, employer-sponsored health care, the cost of a cell phone, and savings. At an annual budget of $110,306 for a family with two working adults and two children in Montgomery County, the Stability Budget exceeds the EPI's Family Budget Calculator by 70 percent and the MIT Living Wage Calculator by 85 percent.

"While the Household Survival Budget provides the lowest estimate of a household's needs, the Stability Budget approximates a sustainable but still modest budget and is therefore higher than the other scales measured here."

Figure 16.
Household Budget Comparison, Family of Four, Montgomery County, Virginia, 2015



Note: The Survival Budget child care total is for an infant and 4-year-old; both MIT and EPI calculate child care for a 4-year-old and a school-age child.

Source: ALICE Household Survival Budget, 2015; MIT Living Wage Calculator, 2015; Economic Policy Institute's Family Budget Calculator, 2015

III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE?

AT-A-GLANCE: SECTION III

- Both the Great Recession and the reshaping of the U.S. economy over the last 35 years have had an impact on the economy in Virginia, although the impact has not been as harsh as it has been in many other states.
- In 2015, the unemployment rate in Virginia was 4.5 percent, lower than the national rate of 5.3 percent – and the underemployment rate was 9.8 percent, below the national rate of 13.8 percent.*
- In Virginia, 57 percent of jobs pay less than $20 per hour, with 52 percent of those paying between $10 and $15 per hour.
- A full-time job that pays $15 per hour grosses $30,000 per year, which is less than half of the Household Survival Budget for a family of four in Virginia ($61,068).
- There are more than 128,150 retail salesperson jobs in Virginia, paying an average of $10.08 per hour. This salary ($20,160 per year if full time) does not even provide for one-third of the family Household Survival Budget.
- In 2011, 17 percent of Virginia's households had less than $4,632 in savings or other assets.
- Many households in Virginia do not use basic banking services. In 2015, 29 percent of Virginia's households with an annual income below $50,000 had used an Alternative Financial Product (AFP) such as non-bank money orders or non-bank check cashing.

**Virginia state average unemployment rate for 2015 from the Bureau of Labor Statistics (BLS). Note that Appendix J, the Virginia County Pages, uses the 2015 Virginia state average unemployment rate from the American Community Survey, which was 5.5 percent, and the national average of 6.3 percent.*

"There is no demographic feature that defines ALICE households more than their jobs and their savings accounts."

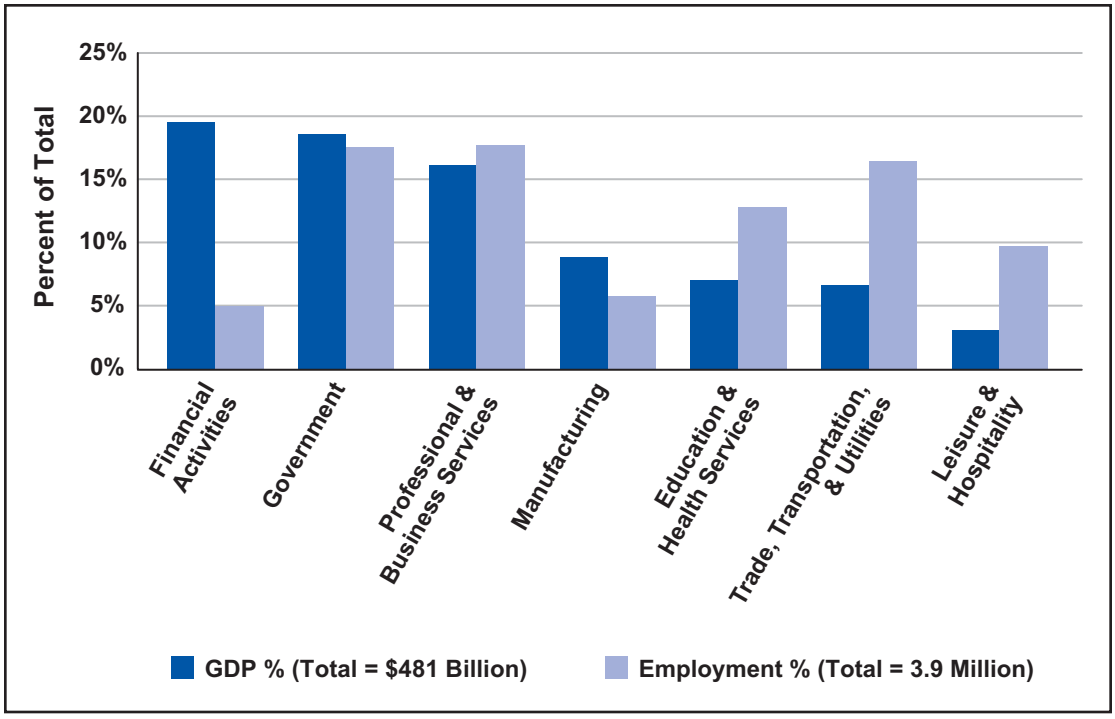
There is no demographic feature that defines ALICE households more than their jobs and their savings accounts. The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to accumulate liquid assets. As a consequence, these households are more likely to use costly alternative financial services and to risk losing their housing in the event of an unforeseen emergency or health issue. This section examines the declining job opportunities and trends in savings for ALICE households in Virginia.

Changes in the labor market over the past 35 years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy. Most notably, middle-wage, middle-skill jobs have declined, while lower-paying service occupation levels have grown (Autor, 2010; National Employment Law Project, 2014). These changes have greatly impacted the Virginia economy.

"Most notably, middle-wage, middle-skill jobs have declined, while lower-paying service occupation levels have grown."

Often, evaluation of a state economy focuses primarily on the amount of investment in given industries and their contribution to the state's Gross Domestic Product (GDP). Yet these factors do not always match what an industry contributes to employment or wages (Figure 17). For example, in Virginia, with $481 billion in GDP, financial activities is the largest industry in terms of contribution to GDP (19.5 percent), yet employment in this industry is less than 200,000 jobs, or only 5 percent of jobs statewide. Government and professional and business services also make large contributions to GDP (18.6 percent and 16 percent respectively) and employ a similar proportion (17.6 percent each). Manufacturing contributes 9 percent to the state's GDP, but only 6 percent of employment. Conversely, trade, transportation, and utilities; education and health services; and leisure and hospitality carry more weight as employers than their financial contribution to GDP would indicate (Bureau of Labor Statistics (BLS), 2015; U.S. Department of Commerce, Bureau of Economic Analysis (BEA), 2015).

Figure 17.
Employment and GDP by Industry, Virginia, 2015



Source: Bureau of Labor Statistics, 2015

Virginia's economy has fared better than most other states over time, due to a strong increase in federal procurement spending over the last two decades. Virginia's growth rates exceeded national economic trends and cushioned the negative effects of the Great Recession. In fact, GDP grew by 22 percent, from $393 billion in 2007 to $481 billion in 2015, while it dipped in many other states (Federal Reserve Bank of St. Louis, 2015; Northern Virginia Regional Commission, 2015).

Virginia's dependence on the government sector, with 18.6 percent of GDP (compared to 12 percent for the U.S. as a whole) also had indirect benefits to other industries, especially professional and business services. As a result, professional and business services also account for a higher percent of GDP (16 percent) than the U.S. as a whole (12 percent) (Northern Virginia Regional Commission, 2015). However, the end of stimulus spending and defense cuts in 2014 and 2015 may have a disproportionate slowing effect on the Virginia economy (Filer, 2016; U.S. Department of Commerce, Bureau of Economic Analysis (BEA), 2015).

"However, the end of stimulus spending and defense cuts in 2014 and 2015 may have a disproportionate slowing effect on the Virginia economy."

Virginia's employment picture has also been slightly different than that of the rest of the country. The size of the state's labor force has climbed steadily since the 1970s, and did not dip during the Great Recession as it did in many states. But as a percent of the total population, the size of the labor force fell from a high of 69 percent in 2007 to 65 percent in 2015. Similarly, the percent of the population that was employed declined from 67 percent in 2008 to 62 percent in 2015 (Bureau of Labor Statistics (BLS), 2016).

The state's unemployment changes followed a similar pattern to the rest of the country, but the statewide averages were much lower than the national rate. In 2007, Virginia was experiencing an historically low unemployment rate of 3 percent, which only rose to 7 percent in 2010, at the end of the Recession, then dropped to 4.5 percent in 2015, compared to the national rate of 5.3 percent (Bureau of Labor Statistics (BLS), 2015; Bureau of Labor Statistics (BLS), 2016).

Most job growth in Virginia was in education and health services as in the rest of the country, but also in professional and business services, and in high-tech sectors – which are highly dependent on Department of Defense (DoD) spending in Virginia (Thomas Jefferson Institute for Public Policy, 2015).

Employment in manufacturing in Virginia declined by more than 40 percent from 1990 to 2010, a loss of more than 150,000 jobs, primarily in apparel, textiles, and furniture manufacturing. That trend has stabilized with an increase in employment and activity in other subsectors, including a 52 percent increase in chemical manufacturing, a 34 percent increase in food, beverage, and tobacco manufacturing, and a 27 percent increase in electrical equipment and appliance manufacturing. Though manufacturing contributes to only a small portion of the state's total employment (6 percent), it contributes to a much higher percent of employment in western and southern counties. In fact, more than 35 localities rely on manufacturing for 20 percent of local employment (Joint Legislative Audit and Review Commission, 2016).

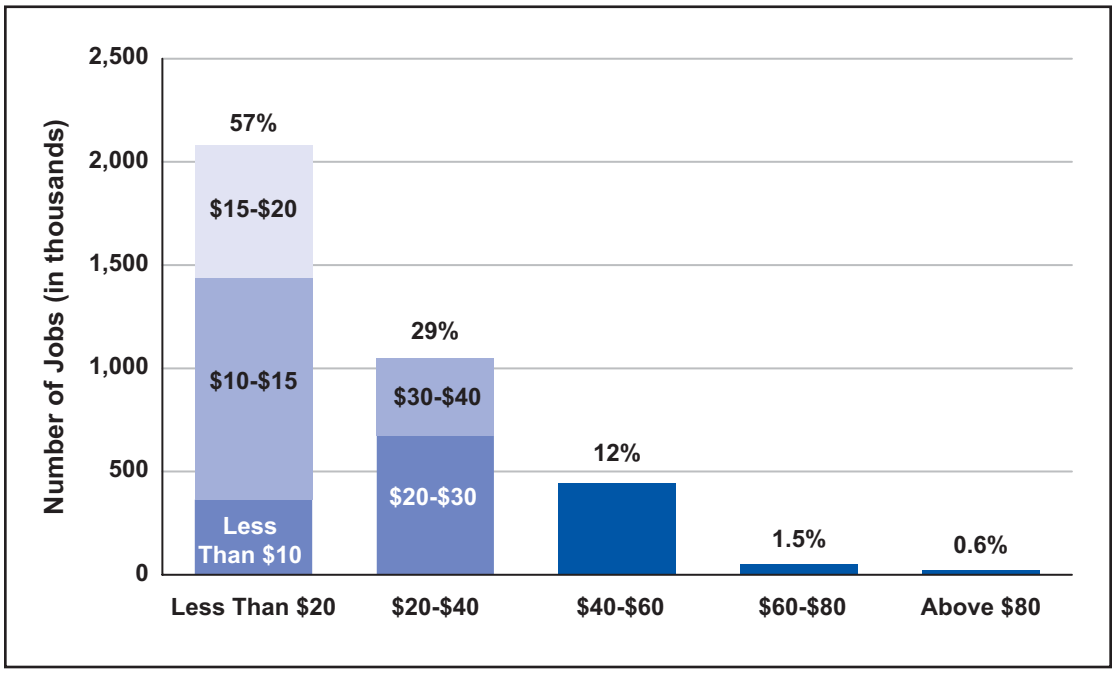
There was wide variation in the recovery of jobs across the state with the greatest gains in Blacksburg, Charlottesville, Harrisonburg, Northern Virginia, Richmond, and Winchester. The Lynchburg metro area has had the least recovery, and Hampton Roads, Bristol, and Roanoke have also not regained all jobs lost since the Recession. At the same time, growth of the defense industry has contributed to a shift in jobs in Northern Virginia toward professional and business services, and especially to scientific and technical services. This has also shifted some defense spending away from ship building in Newport News (Northern Virginia Regional Commission, 2015; Thomas Jefferson Institute for Public Policy, 2015).

Other areas of the state faced changes in core industries as well, especially Southwest Virginia. Like many rural areas in the country, Southwest Virginia experienced a steady decline in manufacturing, mining, and agriculture from the 1980s to 2010. The region has plateaued as these industries have found a new normal with lower economic activity and employment, and in some cases greater mechanization. At the same time, the region has seen an expansion in new areas of recreation and tourism (Morgan, 2013).

INCOME CONSTRAINED

One of the defining characteristics of ALICE households is that they are "Income Constrained." Changes in Virginia's economy over the last several decades have reduced the job opportunities for ALICE households. The state now faces an economy dominated by low-paying jobs. **In Virginia, 57 percent of jobs pay less than $20 per hour, with about half of those paying between $10 and $15 per hour (Figure 18). A full-time job that pays $15 per hour grosses $30,000 per year, which is just below half of the Household Survival Budget for a family of four in Virginia.** Another 29 percent of jobs pay between $20 and $40 per hour, with 69 percent of those paying between $20 and $30 per hour. Only 12 percent of jobs pay between $40 and $60 per hour; 1.5 percent pay between $60 and $80 per hour, and another 0.6 percent pay above $80 per hour (Bureau of Labor Statistics, 2015).

Figure 18.
Number of Jobs by Hourly Wage, Virginia, 2015



Source: Bureau of Labor Statistics, 2015

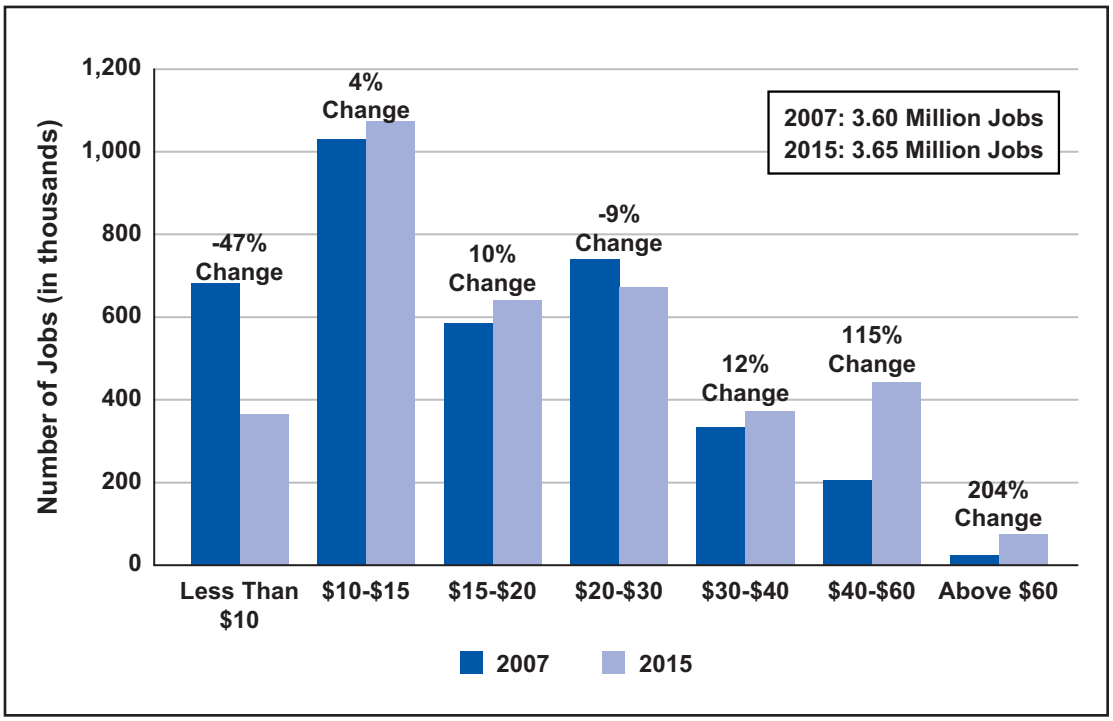
Even with government jobs and defense spending, Virginia industries have experienced broad-based changes over the last several decades. There has been a structural shift in the manufacturing sector, with an increase in automation that has led to a decrease in blue collar jobs and an increase in technical and supervisory jobs. Nationally, the Center for Economic and Policy Research estimates that relative to 1979, the national economy has lost about one-third of its capacity to generate good jobs – those that pay at least $37,000 per year and offer employer-provided health insurance and an employer-sponsored retirement plan (Schmitt & Jones, 2012).

The period from 2007 to 2015 shows that low wage jobs continue to dominate, with little change in the number of jobs paying between $10 and $30 per hour. However, there has been a decrease in jobs paying less than $10 per hour and an increase in jobs paying more than $30 (Figure 19) (Bureau of Labor Statistics (BLS), 2007, 2014, 2015).

"Changes in Virginia's economy over the last several decades have reduced the job opportunities for ALICE households. The state now faces an economy dominated by low-paying jobs."

Figure 19.

Number of Jobs by Hourly Wage, Virginia, 2007 to 2015



Source: Bureau of Labor Statistics, 2015

"Virginia's economy is dependent on jobs that pay wages so low that workers cannot afford to live near their jobs even though most are required to work on-site."

Service sector jobs have become an essential and dominant component of Virginia's economy, with occupations employing the largest number of workers now concentrated in this sector. Two hallmarks of the service sector economy are that these jobs pay low wages and workers must be physically on-site; cashiers, nurses' aides, and security guards cannot telecommute or be outsourced. Of the top 20 largest occupations in terms of number of jobs (Figure 20), all require the worker to be there in person, yet only 17 percent of the jobs – stemming from just 4 of the 20 occupations – pay enough to support the average Virginia family Household Survival Budget at more than $30.44 per hour. This means that Virginia's economy is dependent on jobs that pay wages so low that workers cannot afford to live near their jobs even though most are required to work on-site.

Low-paid, service-sector workers cannot afford the Household Survival Budget. For example, similar to other states in the nation, the most common occupation in Virginia is retail sales; there are 128,150 retail salespersons jobs in the state, paying on average $10.08 per hour, or $20,160 full-time year round. **These jobs fall short of meeting the family Household Survival Budget by $20,748 if two parents are working, or by $40,908 per year if only one parent works.**

Figure 20.

Occupations by Employment and Wage, Virginia, 2015

Occupation	Number of Jobs	Median Hourly Wage
Retail Salespersons	128,150	$10.08
Cashiers	100,920	$9.01
Combined Food Prep, Including Fast Food	90,460	$8.86
Office Clerks	86,770	$14.56
Waiters and Waitresses	64,430	$10.02
Registered Nurses	63,340	$30.60
Customer Service Representatives	60,590	$15.26
Janitors and Cleaners	60,550	$10.65
Stock Clerks and Order Fillers	54,930	$11.18
General and Operations Managers	50,950	$56.50
Laborers and Movers, Hand	48,270	$11.75
Management Analysts	45,960	$45.64
First-Line Supervisors of Office/Admin Workers	41,520	$25.61
Bookkeeping and Auditing Clerks	41,150	$18.01
Secretaries and Administrative Assistants	40,630	$16.87
Accountants and Auditors	39,670	$35.67
Heavy and Tractor-Trailer Truck Drivers	37,610	$18.40
Personal Care Aides	37,290	$8.95
Nursing Assistants	35,790	$11.75
Elementary School Teachers	35,750	$29.60

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2015

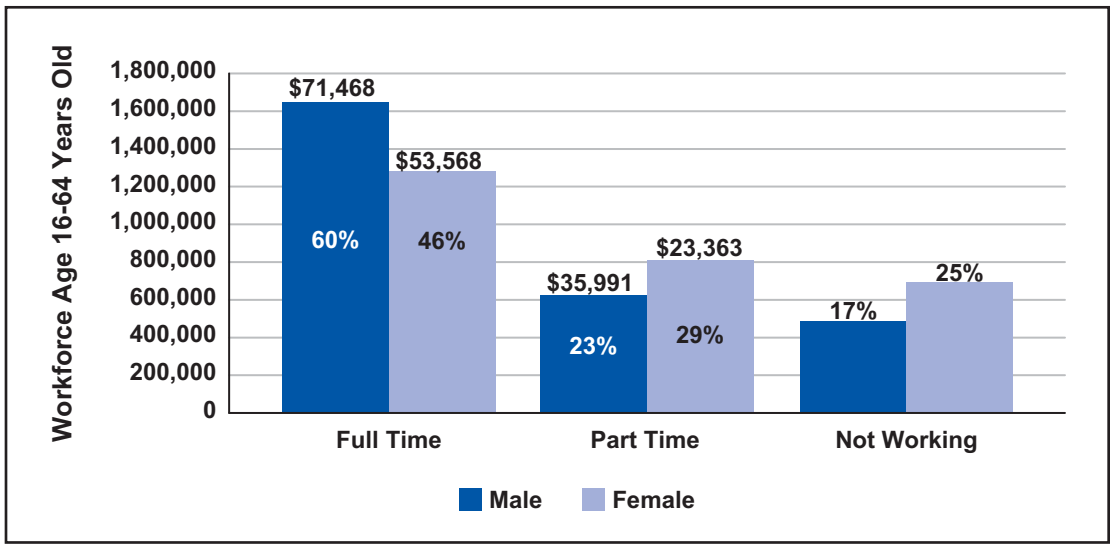
"Jobs paying less than $20 per hour are more likely to be part time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts."

In addition to those who were unemployed in Virginia (4.5 percent) as defined by the BLS unemployment rate in 2015, there are many residents who are underemployed – people who are employed part time for economic reasons or who have stopped looking for work but would like to work (9.8 percent) (Bureau of Labor Statistics (BLS), 2015; Bureau of Labor Statistics (BLS), 2016).

Of the state's working age population, 60 percent of men (1.6 million) and 46 percent of women (1.3 million) work full time (defined as more than 35 hours per week, 50 to 52 weeks per year). However, 23 percent of men and 29 percent of women work part time. In addition, 17 percent of men and 25 percent of women are not working (Figure 21). Jobs paying less than $20 per hour are more likely to be part time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts (American Community Survey, 2015).

Figure 21.

Full-Time and Part-Time Employment by Gender, and Median Earnings, Virginia, 2015



Source: American Community Survey, 2015

Shifts in Sources of Income

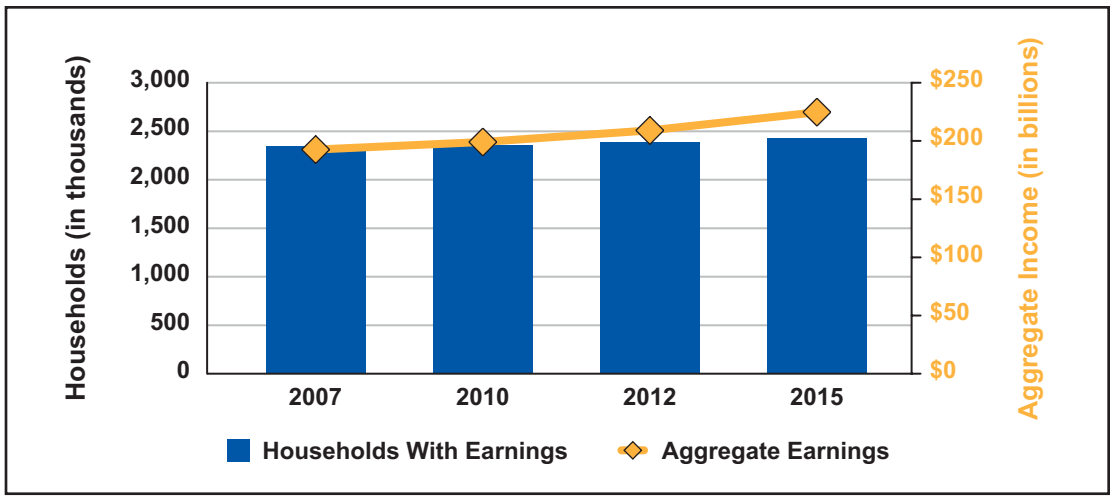
"Both the number of Virginia households with earnings and the amount of those earnings dipped slightly during the Recession."

The most important source of income for ALICE families is earnings. Both the number of Virginia households with earnings and the amount of those earnings dipped slightly during the Recession. The amount of earnings has recovered better than has the number of households with earnings; some households are still struggling, while others are better off.

The number of Virginia households earning a wage or salary income in 2007 was 2.35 million; that number increased by 3 percent from 2007 to 2015 to 2.43 million (Figure 22). Another sign that wages increased in Virginia is the fact that the aggregate amount of earnings for all workers in Virginia increased by 17 percent from 2007 to 2015 to $225 billion. Given the large number of low-wage jobs in the state, this growth suggests that many at the higher end received most of these gains (American Community Survey, 2007, 2010, 2012, and 2015).

Figure 22.

Earnings by Number of Households and Aggregate Total, Virginia, 2007 to 2015



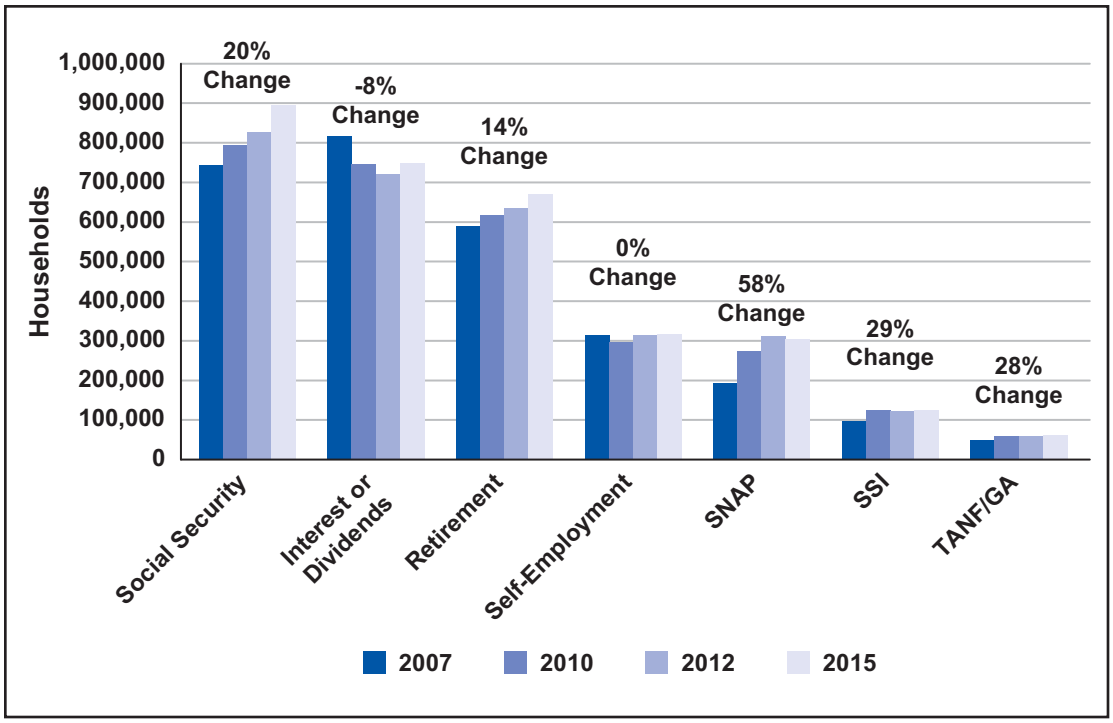
Source: American Community Survey, 2015

The sources of income for Virginia households shifted during the period from 2007 to 2015, which shows that the economy impacted different families in different ways (Figure 23). The number of households with self-employment income fluctuated slightly but ended in 2015 at the same level that it was in 2007. Interest, dividend, and rental income decreased by 12 percent during the Great Recession through 2012, then increased by 4 percent from 2012 to 2015, for a net decrease of 8 percent from 2007 to 2015 (American Community Survey, 2007, 2010, 2012, and 2015).

Over the entire period, the impact of the aging population was evident, resulting in a 14 percent increase in the number of households receiving retirement income and a 20 percent increase in households receiving Social Security income. Virginia had 55 percent of workers participating in employment-based retirement plans in 2013, significantly higher than the national rate of 46 percent (Corporation for Enterprise Development (CFED), 2016).

"The impact of the financial downturn on households was also evident in the striking increase in the number of Virginia households receiving income from government sources other than Social Security."

Figure 23.
Sources of Income, by Number of Households, Virginia, 2007 to 2015



Source: American Community Survey, 2015

The impact of the financial downturn on households was also evident in the striking increase in the number of Virginia households receiving income from government sources other than Social Security. While not all ALICE households qualified for government support between 2007 and 2015, many that became unemployed during this period of job loss began receiving government assistance for the first time. The number of households receiving Temporary Assistance for Needy Families (TANF) or General Assistance (GA), programs that provide income support to adults without dependents, increased by 28 percent. The number of households receiving Supplemental Security Income (SSI) increased by 29 percent; SSI includes welfare payments for low-income people who are 65 and older and for people of any age who are blind or disabled. At the same time, the number of households receiving SNAP (formerly Food Stamps) increased by 58 percent.

ASSET LIMITED

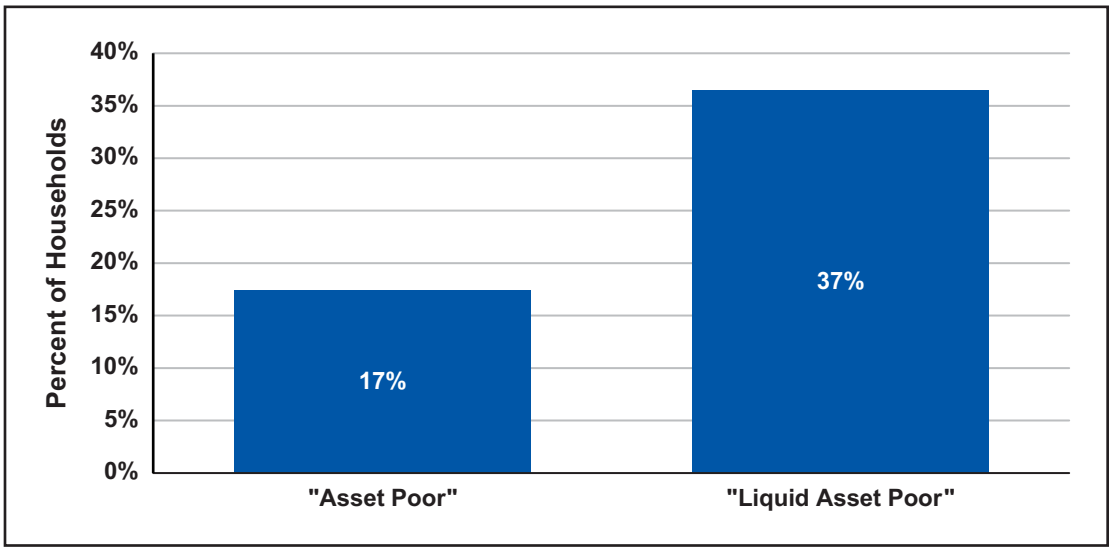
The second defining feature of ALICE households is their lack of assets. Without assets and with low incomes, ALICE households are especially vulnerable to unexpected emergencies or even small fluctuations in income, and they risk economic instability in the future because they lack the means to invest in education, home ownership, or a retirement account. Without savings, it is impossible for a household to become economically independent. The lack of assets also increases ALICE households' costs, such as alternative financing fees and high interest rates, which limit efforts to build more assets (Barr & Blank, 2008; Rothwell & Goren, June 2011). **Nationally, the average wealth of the lower-income half of American households was $11,000 in 2013, 50 percent less than the average wealth of the lower-income half of households in 1989.** About a quarter of those families had zero or negative net worth (Yellen, October 17, 2014).

Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Virginia. In 2012, 17 percent of Virginia households were considered to be "asset poor," defined by CFED as not having enough net worth to subsist at the poverty level for three months without income. In other words, an asset poor family of three in that year had less than $4,632 in savings or other assets. The percentage of households without sufficient "liquid assets" was even higher, at 37 percent. "Liquid assets" include cash or a savings account, but not a vehicle or home (Corporation for Enterprise Development (CFED), 2012) (Figure 24). A 2014 national survey by the Federal Reserve found that 47 percent of all respondents and two-thirds of respondents with a household income under $40,000 either could not cover an emergency expense costing $400 or would cover it by selling something or borrowing money (Federal Reserve, 2015).

"Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Virginia."

Many more households would be considered "asset poor" if the criterion were an inability to subsist without income for three months at the ALICE Threshold instead of at the outdated Federal Poverty Level. The Pew Research Center reports that almost half of Americans – 48 percent of survey respondents – state that they often do not have enough money to make ends meet (Pew Research Center, 2012).

Figure 24.
Households by Wealth, Virginia, 2012



Source: Corporation for Enterprise Development, 2012

Types of Assets

Almost by definition, those with lower incomes have fewer assets, but they also have different types of assets. Households with income in the lowest quintile are less likely than households in the highest income quintile to have assets of any kind, to have a regular checking account, or to own a motor vehicle. They are only half as likely to have interest-earning assets at financial institutions or to own a business or a home; and they are far less likely to own stocks or mutual funds, or to have an Individual Retirement Account (IRA) or a 401(k) savings plan (U.S. Census Bureau, 2011).

"Almost by definition, those with lower incomes have fewer assets, but they also have different types of assets."

After a bank account, the most common assets are vehicles, homes, and investments. Data on wealth and assets at the state level is limited, but the American Community Survey provides some basic figures.

Vehicles

Ninety-three percent of households in Virginia own a vehicle; most own two or three (Figure 25). "Vehicle" is a very broad category in the American Community Survey that includes cars, vans, sport utility vehicles, and trucks below one-ton capacity that are kept at home and used for non-business purposes; dismantled or immobile vehicles are not included. Nationally, the most commonly held type of non-financial asset in 2013 was a vehicle. In 2013, 31 percent of families had vehicle loans (Bricker, et al., 2014). While cars offer benefits beyond their cash value, they are not an effective means of accumulating wealth because the value of a car normally decreases over time.

Most households in Virginia own a vehicle because owning a car is essential for work, but many ALICE households need to borrow money in order to buy a vehicle. From 1999 to 2012, the auto debt per capita in Virginia increased by almost 40 percent to $3,540, the 39th highest level in the country (Jones, 2014).

Nationally, low-income families are twice as likely to have a vehicle loan as all families. Many workers cannot qualify for traditional loans because of low credit ratings, low earnings, or lack of collateral, and resort to non-traditional financing such as more expensive car title loans (lender keeps the title to the car until loan is paid off). With little regulation on car title loans in Virginia, there is significant car title lending in the state; industry sales are over $13.3 billion, the 12th highest level in the country (Center for Responsible Lending, 2014; Zabritski, 2015).

However, there is a robust national market in other kinds of subprime vehicle loans. "Buy Here Pay Here" loans account for 14 percent of the used car loan market nationally, and banks, credit unions, and especially wholly-owned finance subsidiaries of car manufacturers are also making subprime loans to customers. In fact, in 2014, 28 percent of new car loans and 57 percent of used car loans were subprime. In the current low-interest banking market, the average rate for a prime loan in 2014 was 5 percent, while the average subprime rate was 20 percent. That difference means that customers with fair credit spend about six times more to finance a vehicle than those with excellent credit, which equates to $6,176 in additional interest payments over the life of a $20,000, five-year loan (Kiernan, 2016; Jones, 2014).

Home Ownership

The next most common asset in Virginia is a home, an asset that has traditionally provided financial stability. In 2015, 63 percent of Virginia households owned their homes, although nearly two thirds of those had a mortgage. Interestingly, 48 percent of the state's households with income below the ALICE Threshold owned their homes. Yet the number of homeowners in Virginia has fallen over the last decade.

The overall rate of homeownership peaked in 2001 at 75 percent, fell to 68 percent in 2012, and has continued to fall slightly since (American Community Survey, 2015; Federal Reserve Bank of St. Louis, 2015). Many who sold their homes lost money, with some owing more than the sale price.

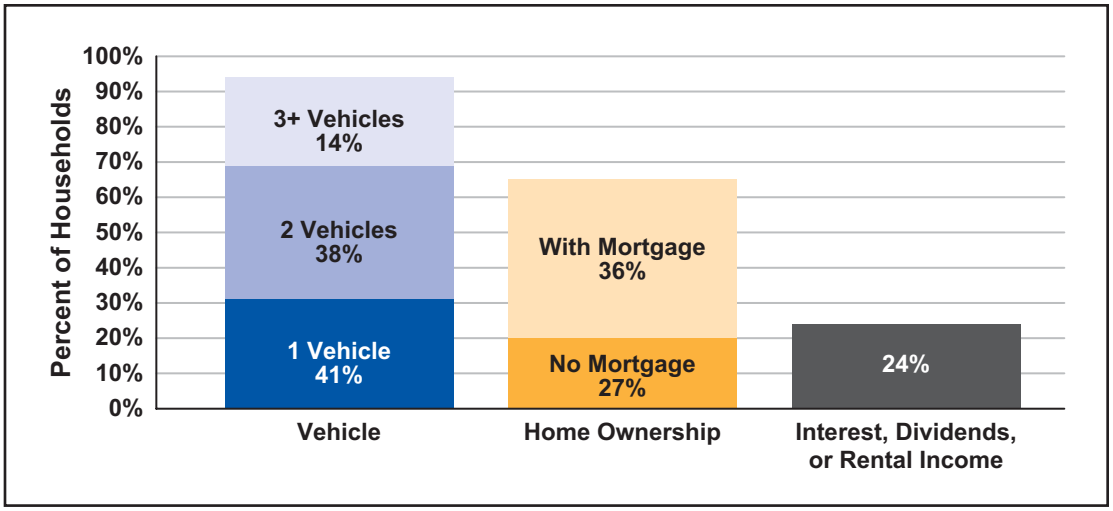
For those Virginia households that stretched to buy a home in the mid-2000s, the drop in the housing market caused serious problems. Low incomes and declining home values made it financially difficult for many ALICE homeowners to maintain their homes. In addition, with a contracted housing stock and increased demand, some residents who wanted to buy a home but did not have funds for a down payment or could not qualify for a mortgage turned to risky and expensive lease or rent-to-own options. In fact, 5 percent of the total population and 17 percent of unbanked households in Virginia have used a rent-to-own financial product (Federal Deposit Insurance Corporation (FDIC), 2013).

From 2007 to 2012, housing values dropped by 20 percent in Virginia, according to the Federal Reserve's House Price Index. This decline, combined with unemployment, underemployment, and reduced wages, meant that many households could not keep up their mortgage payments. Yet Virginia was not as hard-hit as some states, ranking 21st in the country in the number of completed foreclosures (9,413) between 2012 and 2014. These numbers are starting to decrease; the 2015 mortgage foreclosure rate in Virginia was 0.5 percent, much lower than the national average of 1.2 percent. Housing prices have started to recover, but have not yet returned to their 2007 levels (Federal Reserve Bank of St. Louis, 2016; CoreLogic, June 2015).

"Housing wealth is the most important source of wealth for all but those at the very top, accounting nationally for 60 percent of assets for the lower-wealth half of all home-owning families in 2013."

Housing wealth is the most important source of wealth for all but those at the very top, accounting nationally for 60 percent of assets for the lower-wealth half of all home-owning families in 2013. The overall wealth of these families is significantly affected by changes in home prices, and even more so for those who are highly leveraged. From 2007 to 2013, homeowners in the bottom half of households by wealth reported a drop of 61 percent in their home equity. However, on balance, homeownership remains an effective means of producing wealth, though slightly less so for lower-income households and households of color (Herbert, McCue, & Sanchez-Moyano, September 2013; Yellen, October 17, 2014).

Figure 25.
Household Assets, Virginia, 2015



Source: American Community Survey, 2015

Investments

Investments that produce income, such as stocks or rental properties, are a less common asset; in 2015, only 24 percent of Virginia households had this type of investment (see black bar in Figure 25). While the American Community Survey does not report the value of investments, nationally, the bottom half of households by wealth owned only 2 percent of the country's stocks in 2013. The number of Virginia households receiving interest, dividend income, or net rental income decreased by 12 percent through the Great Recession through 2012, a clear consequence of the stock market crash. This large reduction fits with the national trend of reduced assets for households of all income types. While that downward trend had turned around somewhat in Virginia by 2015, the overall loss of assets during this period – especially if combined with an emergency or unexpected expense – forced many households below the ALICE Threshold (American Community Survey, 2007, 2010, 2012, and 2015; Yellen, October 17, 2014).

"From 1983 to 2010, middle-wealth families across the country experienced a 13 percent increase in wealth, compared to a 120 percent increase for the highest-wealth families."

Declining Assets

The assets of an ALICE household are especially vulnerable when workers lose their jobs. According to The Pew Charitable Trusts Economic Mobility Project, during unemployment, a common strategy is to draw down retirement accounts. Penalties are charged for early withdrawals, and retirement savings are diminished, putting future financial stability at risk (Boguslaw, et al., 2013). This will have an impact on those who retire before their assets can be replenished, as discussed in the Conclusion.

Data on wealth at the state level is limited, but the national information available suggests that Virginia fits within national trends of a decline in wealth for low-income households. From 1983 to 2010, middle-wealth families across the country experienced a 13 percent increase in wealth, compared to a 120 percent increase for the highest-wealth families. At the other end of the spectrum, the lowest-wealth families – those in the bottom 20 percent – saw their wealth fall below zero, meaning that their average debts exceeded their assets (McKernan, Ratcliffe, Steuerle, & Zhang, 2013).

According to the Urban Institute, the racial wealth gap was even larger. The collapse of the labor, housing, and stock markets beginning in 2007 impacted the wealth holdings of all socio-economic groups nationally, but in percentage terms, the declines were greater for disadvantaged groups as defined by race/ethnicity, education, pre-recession income, and wealth (Pfeffer, Danziger, & Schoeni, 2013; McKernan, Ratcliffe, Steuerle, & Zhang, 2013).

A drop in wealth is also the reason many households fall below the ALICE Threshold. Drawing on financial assets that can be liquidated or leveraged, such as savings accounts, retirement accounts, home equity, and stocks, is often the first step households take to cope with unemployment. When these reserves are used up, financial instability increases (Boguslaw, et al., 2013).

Alternative Financial Products

Once assets have been depleted, the cost of staying financially afloat increases for ALICE households. Generally, access to credit can provide a valuable source of financial stability, and in some cases does as much to reduce hardship as tripling family income (Mayer & Jencks, 1989; Barr & Blank, 2008). Just having a bank account lowers financial delinquency and increases credit scores (Shtauber, 2013).Yet, 49 percent of the state's consumers do not have a prime credit rating. These households have more trouble accessing basic banking services and often pay higher interest rates than other consumers on everything from credit cards to car loans to mortgages. Credit scores also play a major role in setting home and auto insurance premiums (Corporation for Enterprise Development (CFED), 2016).

Because the banking needs of low- to moderate-income individuals and small businesses are often not filled by community banks and credit unions, they frequently use informal lending groups and Alternative Financial Products (AFP) establishments, especially for small financial transactions (Flores, 2012; Servon & Castro-Cosío, 2015). **According to the Federal Deposit Insurance Corporation (FDIC), 7 percent of households in Virginia were unbanked, and 17 percent were underbanked in 2015** (i.e., households that have a mainstream account but use alternative and often costly financial services for basic transaction and credit needs) (Federal Deposit Insurance Corporation (FDIC), 2015).

Informal lending groups include loans from friends and family, rotating savings and credit associations, and loan sharks. For the over-16-year-old population in the U.S., the World Bank estimates that in 2011, six percent of the population participated in a rotating savings or credit association and 17 percent borrowed from family and friends. Studies of low-income families show that as many as 40 percent borrow or lend informally (Servon & Castro-Cosío, 2015; Morduch, Ogden, & Schneider, 2014).

"Overall, few assets and a weak credit record mean that many ALICE families are vulnerable to predatory lending practices."

Overall, few assets and a weak credit record mean that many ALICE families are vulnerable to predatory lending practices. This was especially true during the housing boom, which in part led to many of the foreclosures in Virginia (McKernan, Ratcliffe, & Shank, 2011). In Virginia, half of credit users had prime credit (51 percent), ranking 26th nationally in 2014. That means 49 percent of the state's credit users – and more who might need access to credit – still use subprime rates (Corporation for Enterprise Development (CFED), 2016).

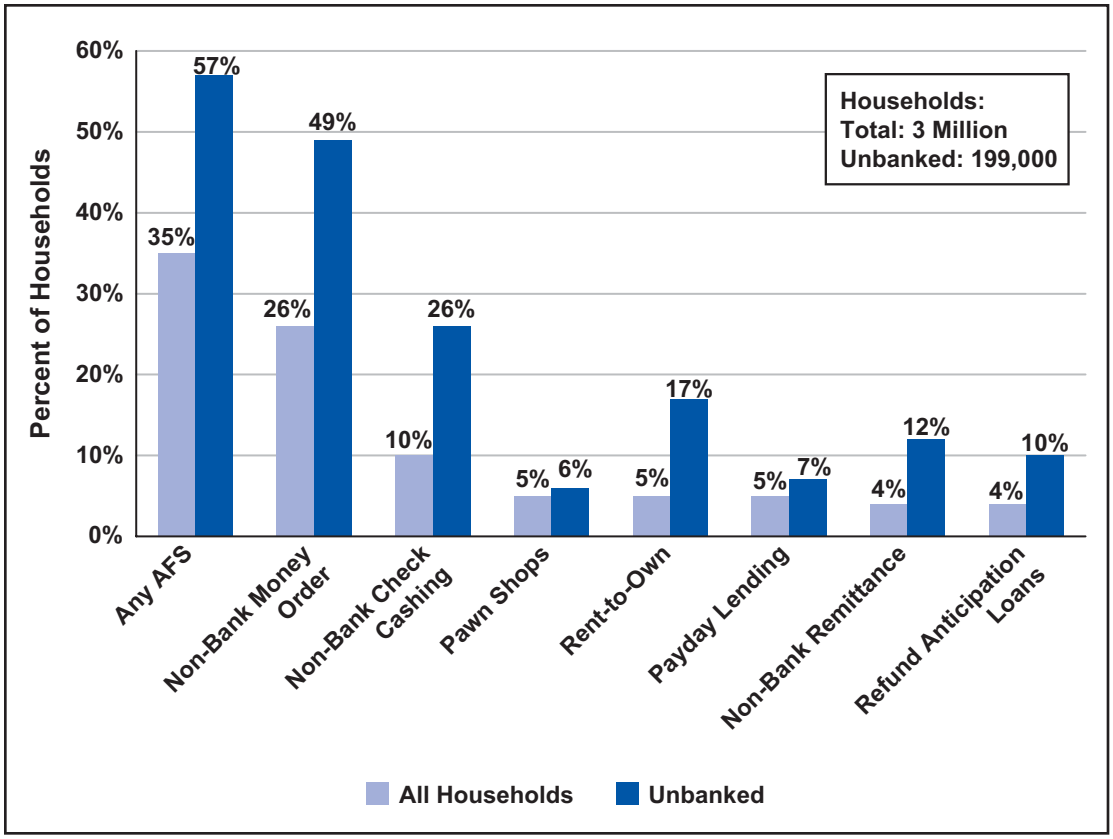
Another strategy for families with subprime credit is to turn to high-interest, unsecured debt from credit cards when accessible and short-term payday loans if working. These AFPs can be useful short-term alternatives to even higher-cost borrowing or the failure to pay mortgage, rent, and utility bills. For example, the cost of restoring discontinued utilities is often greater than the interest rate on a credit card. Rent-to-own stores also fill an important need by allowing families to purchase furniture, electronics, major appliances, computers, tires, and other products. Both payday loans and rent-to-own stores have proliferated over the internet and through local businesses.

The main reasons for AFP borrowing in Virginia, according to 2009 Current Population Survey (CPS) data, were to pay for living expenses, such as rent, groceries, and child care costs (40 percent of users), and unexpected financial demands, such as income loss, home and car repairs, and medical expenses (20 percent). Virginia residents also used short-term loans from AFP providers instead of banks and credit unions for practical reasons. AFP loans take less time to process and do not require multiple forms of documentation and proof of credit history. AFP providers are more conveniently located than traditional banks for residents of low-income neighborhoods. While the bulk of both AFP and mainstream providers are located in Virginia's largest urban centers – Hampton Roads and Northern Virginia – AFP providers are disproportionately located in higher-concentration Black neighborhoods. Nearly one third of households reported multiple reasons for AFP use, suggesting interrelated aspects of financial vulnerability (Tippett, 2011; Cao, Edgerton-Maloy, & Hendrix, 2016).

AFPs provide a range of services including non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, and tax refund anticipation loans. **In 2015, 29 percent of Virginia households with an annual income below $50,000 had used an AFP, and they accounted for 33 percent of the state's AFP users.** In contrast, that figure was only 15 percent for households with an annual income above $75,000. Those with income between $15,000 and $50,000 make up the biggest group of AFP users. They represent a large demographic, and have enough money to make financial transactions, but not enough to qualify for higher-end financial services (Federal Deposit Insurance Corporation (FDIC), 2015).

The most commonly used AFPs in Virginia in 2011 (the latest available data) were non-bank money orders, used by 26 percent of all households and 49 percent of unbanked households. The next most commonly used AFP was non-bank check cashing, used by 10 percent of all households and 26 percent of unbanked households. The use of other AFPs by the total population was 5 percent or less. However, unbanked households made more use of a range of other AFPs: 17 percent used rent-to-own products, 12 percent used non-bank remittances, 10 percent used refund anticipation loans, and 6 percent used pawnshops (Figure 26) (Federal Deposit Insurance Corporation (FDIC), 2013).

Figure 26.
Use of Alternative Financial Products by Banking Status, Virginia, 2011



Source: Federal Deposit Insurance Corporation, 2013

Only 7 percent of unbanked households used payday lending. This may be the result of a 2009 law that put a 36 percent cap on annual interest rates for payday loans. Since then, the number of payday lending licensees fell by 70 percent, with only 20 payday lending licensees remaining in 2014. However, many moved online or reopened as different businesses that offered open-ended lines of credit and deposit advances. An open-ended line of credit has a 25-day grace period with no interest rate or fee cap. Borrowers can take out more than $500 and pay it back as slowly or quickly as desired, as long as they make the minimum monthly payment, though these have hefty interest and fees. A deposit advance allows existing customers to take out a small loan and automatically deduct the amount from the next qualifying deposit (Cao, Edgerton-Maloy, & Hendrix, 2016).

Two tax-related AFPs are Refund Anticipation Loans (RALs) and Refund Anticipation Checks (RACs), which charge fees for advancing funds against tax returns and tax preparation, at rates estimated at more than 260 percent APR (annual percentage rate). According to IRS data, 94 percent of taxpayers who applied for a RAL and 84 percent who applied for a RAC

"The most commonly used AFPs in Virginia in 2011 were non-bank money orders, used by 26 percent of all households and 49 percent of unbanked households."

"There are serious downsides to the repeated use of AFPs, including increased fees and interest rates; decreased chance that the debts can be repaid; and a higher rate of moving out of one's home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy."

in 2011 were low-income (Civil Justice, Inc. & Maryland CASH Campaign, 2013). RALs have declined since becoming federally regulated in 2012, but RAC use continues to rise.

A newly emerging AFP is the payroll card, a debit card used to pay wages to an estimated 5.8 million workers in 2013 and expected to double in use by 2017. Payroll cards deliver wages electronically with cost savings for employers and, in some cases, convenience and lower expenses for workers. However, virtually all payroll card programs charge fees. In many cases these have been excessive, reducing take-home pay for the lowest-paid workers and those without internet access, who, for example, can be charged a fee just to call to learn their account balance. Industry regulation is starting to curb excessive practices (New York State Attorney General Eric T. Schneiderman, June 2014; Saunders, November 24, 2015; Young, March 4, 2016).

There are serious downsides to the repeated use of AFPs, including increased fees and interest rates; decreased chance that the debts can be repaid; and a higher rate of moving out of one's home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy (Montezemolo, 2013; Campbell, Jackson, Madrian, & Tufano, 2011; Boguslaw, et al., 2013). For military personnel, payday loans are associated with declines in overall job performance and lower levels of retention. Indeed, to discourage payday loans to military personnel, the 2007 National Defense Authorization Act capped rates on payday loans to service members at 36 percent annually (Campbell, Jackson, Madrian, & Tufano, 2011).

Despite these drawbacks, there continues to be high demand for AFPs in Virginia, which underscores the importance of access to financial products by families of all incomes.

IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD?

Measure 3 – The ALICE Income Assessment

AT-A-GLANCE: SECTION IV

- In Virginia in 2015, the total needed to ensure that all poverty-level and ALICE households had income at the ALICE Threshold was $62.2 billion. The income of all Virginia households below the ALICE Threshold totaled $28.2 billion – just 45 percent of total need.
- The total annual public and nonprofit spending on Virginia households below the ALICE Threshold, which includes families in poverty, provided an additional $12.2 billion, or 20 percent of total need
- The total of income plus assistance still left an Unfilled Gap of $21.8 billion, or 35 percent of what was needed. In other words, it would take approximately $21.8 billion in additional wages or public resources for all Virginia households to have income at the ALICE Threshold.
- For households living below the ALICE Threshold in Virginia, the average benefit from federal, state, and local government and nonprofit sources in 2015 was $4,615 per household, plus another $5,569 in health care spending.
- ALICE and poverty-level households in Virginia received an aggregate $1.7 billion to reduce their taxes through the federal and state Earned Income Tax Credit (EITC) in 2015, for an average of $2,352 per eligible household.
- Without public and nonprofit spending, ALICE households in Virginia would face great hardship, with many more qualified as living below the Federal Poverty Level.

"The persistence of low wages, underemployment, periods of unemployment, and loss of employer-sponsored benefits have led to financial insecurity for a large share of ALICE households."

Thirty-nine percent of Virginia households do not have enough income to reach the ALICE Threshold for financial security. But how far below the ALICE Threshold are their earnings? How much does the government spend in an attempt to help fill the gap? And is it enough to enable all households to meet their basic needs?

The persistence of low wages, underemployment, periods of unemployment, and loss of employer-sponsored benefits have led to financial insecurity for a large share of ALICE households. As a result, many working ALICE households have turned to government supports and services, often for the first time, to feed their families, secure health insurance, pay rent, or meet other basic needs (Boguslaw, et al., 2013).

A wide range of families have used public and private assistance. The Pew Charitable Trusts Economic Mobility Project, a national survey of working-age families from 1999 to 2012, found that families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net. More than two of every three families interviewed drew on one or more of these institutional resources, receiving help in categories as varied as income, food, health care, education and training, housing and utility assistance, and counseling. The lot of many of these families has not improved; for example, Feeding America reports seeing more regular clients (Boguslaw, et al., 2013; Feeding America, 2014).

"The total income of poverty-level and ALICE households in Virginia in 2015 was $28.2 billion, which includes wages and Social Security. This is only 45 percent of the amount needed to reach the ALICE Threshold of $62.2 billion statewide."

Recent national studies have quantified the cost of public services that support low-wage workers, specifically at big box retail chain stores and fast food restaurants, finding that in 2011, more than half – 56 percent – of combined state and federal spending on public assistance went to working families (Allegretto, Doussard, Graham-Squire, Jacobs, & Thompson, 2013; Dube & Jacobs, 2004; Wider Opportunities for Women (WOW), 2011; Jacobs, Perry, & MacGillvary, 2015). But the total cost of public and nonprofit assistance for struggling households had not been tallied for a state until the first ALICE Report for New Jersey in 2012 (Hoopes Halpin, 2012).

The ALICE Income Assessment provides a tool to measure these resources for poverty-level and ALICE households. This tool is critical to understanding the financial dynamics and needs of poverty-level and ALICE households, especially those who are working. Because funds are allocated differently for different programs (some based on the FPL or multiples of it, others using local cost budgets), it is not possible to separate spending on ALICE from spending on those in poverty. In fact, some programs that are focused on those in poverty, such as Medicaid, end up supporting other low-income individuals as well (Finkelstein, Hendren, & Luttmer, 2015).

THE ALICE INCOME ASSESSMENT

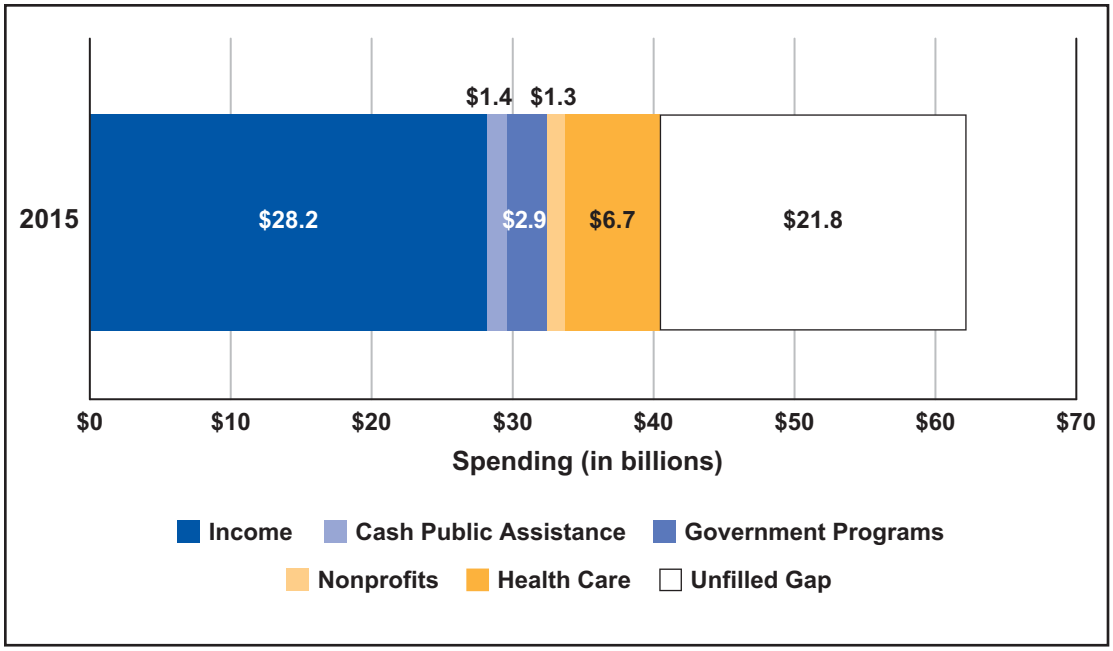
The ALICE Income Assessment measures how much income households need to reach the ALICE Threshold (the bare minimum needed to live and work in the modern economy, not necessarily an objectively healthy or safe level). Then it compares the Threshold to how much households actually earn and how much public and nonprofit assistance is provided to help them meet their basic needs. The Assessment totals the income needed to reach the ALICE Threshold (see the Household Survival Budget in Section II), then compares that to earned income as well as government and nonprofit assistance. (This is a financial assessment of public and nonprofit assistance; additional analysis would be required to assess quality, safety, or efficiency.)

The total income of poverty-level and ALICE households in Virginia in 2015 was $28.2 billion, which includes wages and Social Security. This is only 45 percent of the amount needed to reach the ALICE Threshold of $62.2 billion statewide. Government and nonprofit assistance to Virginia households below the ALICE Threshold, which includes households in poverty, provided $12.2 billion, making up an additional 20 percent, but that still left an Unfilled Gap of 35 percent, or $21.8 billion (additional details in Appendix E).

In other words, it would require approximately $21.8 billion in additional wages or public resources for all Virginia households to have income at the ALICE Threshold. The consequences of the Unfilled Gap for ALICE households are discussed in Section VI.

Figure 27.

Categories of Income and Assistance for Households Below the ALICE Threshold, Virginia, 2015



Source: Office of Management and Budget, 2015; USDA, 2015; American Community Survey, 2015; National Association of State Budget Officers, 2016; NCCS Data Web, Urban Institute, 2012; see Appendix E.

In 2015, the total annual public and nonprofit spending on Virginia households below the ALICE Threshold was $12.2 billion, or 3 percent of Virginia's $481 billion Gross Domestic Product (Federal Reserve Bank of St. Louis, 2015). That spending includes several types of assistance:

- Government Programs spent $2.9 billion, or 5 percent of the total required for ALICE families to reach the ALICE Threshold.
- Cash Public Assistance delivered $1.4 billion, adding another 2 percent.
- Nonprofits in the human services area provided $1.3 billion, or 2 percent.
- Health Care assistance, the largest single category, provided $6.7 billion. Because it is structured differently from other types of assistance, it is discussed later in this section.

Public assistance used in this analysis includes only programs that are directed specifically at low-income families and individuals; it does not include programs such as neighborhood policing, which are provided to all households regardless of income. In addition, the Income Assessment includes only programs that directly help poverty-level and ALICE families meet the basic Household Survival Budget, such as TANF and Medicaid; it does not include programs that assist low-income families in broader ways, such as college subsidies.

"In 2015, the total annual public and nonprofit spending on Virginia households below the ALICE Threshold was $12.2 billion, or 3 percent of Virginia's $481 billion Gross Domestic Product."

DEFINITIONS

- **Income** = Wages, dividends, Social Security
- **Health Care** = Medicaid, Children's Health Insurance Program (CHIP), community health benefits
- **Cash Public Assistance** = Supplemental Security Income (SSI) and Temporary Assistance for Needy Families (TANF)
- **Government Programs** = Head Start, Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), the Earned Income Tax Credit (EITC), housing, and human services, federal and state
- **Nonprofits** = Human services revenue not from the government or user fees
- **Unfilled Gap** = Shortfall to ALICE Threshold

"Without public assistance, ALICE households would face even greater hardship and many more would be in poverty, especially in the wake of the Great Recession."

Challenges of Public and Private Assistance

Without public assistance, ALICE households would face even greater hardship and many more would be in poverty, especially in the wake of the Great Recession. Programs like SNAP, the EITC and the Child Tax Credit (CTC), Medicaid, and, increasingly, food banks provide a critical safety net for basic household well-being and enable many families to work (Sherman, Trisi, & Parrott, 2013; Grogger, 2003; Dowd & Horowitz, 2011; Rosenbaum, 2013; Feeding America, 2014; Coleman-Jensen, Rabbitt, Gregory, & Singh, September 2015). This analysis is not an evaluation of the efficiency of the programs in delivering goods or services. However, research has shown that assistance is not always well-targeted, effective, and timely. There are several challenges to the ability of public and private assistance to meet basic needs.

First, the majority of government programs are intended to fill short-term needs, such as basic housing, food, clothing, health care, and education. By design, their goal is not to help households achieve long-term financial stability (Haskins, Fighting Poverty the American Way, 2011; Shaefer & Edin, 2013; Ben-Shalom, Moffitt, & Scholz, 2012).

Second, crucial resources are often targeted to households near or below the FPL, so many struggling ALICE households are not eligible for assistance. Benefits are often structured to end before a family reaches stability, known as the "cliff effect." In Virginia, as earnings rise, SNAP benefits decrease once income reaches just $31,590 for a family of four – slightly more than half of the Household Survival Budget for a family (National Conference of State Legislatures, October 2011; Virginia Department of Social Services, 2016).

Third, resources may not be available where they are needed. This statewide analysis may mask geographic disparities in the various types of assistance. If funding is disproportionately going to one part of Virginia, there could be unmet need, not reflected in the Income Assessment, in other parts of the state.

Finally, because public and nonprofit assistance is allocated for specific purposes and often delivered as services, it can only be used for specific parts of the household budget. Only 2 percent of the assistance provided in Virginia is done through cash transfers, which

households can use toward any of their most pressing needs. The remainder is earmarked for specific items, like food assistance or health care, for which the need varies across households below the ALICE Threshold. This means that not all households benefit equally from assistance. For example, a household that does not visit a doctor for more than a checkup does not receive the average household health care expenditure in Virginia, while a household that experiences a medical emergency uses far more than that just to meet its needs.

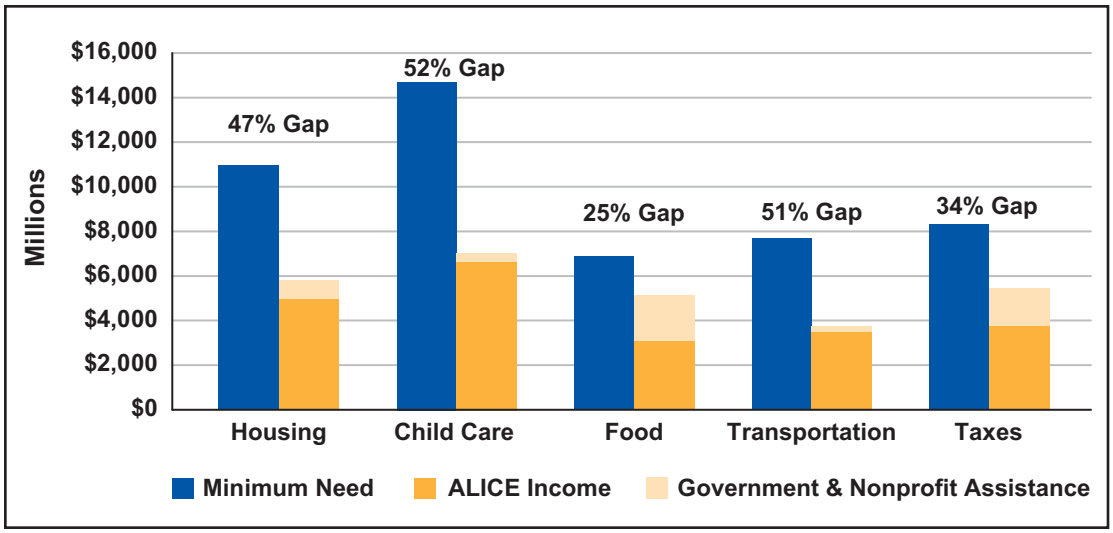
"A breakdown of public and nonprofit spending in Virginia by category reveals that there are large gaps in key areas, particularly housing, child care, and transportation."

Spending by Category: Example for Families With Children

A breakdown of public and nonprofit spending in Virginia by category reveals that there are large gaps in key areas, particularly housing, child care, and transportation. Figure 28 compares the budget amounts for each category of the Household Survival Budget for a family of four (shown in dark blue) with income from households below the ALICE Threshold (shown in dark yellow), plus the public and nonprofit spending in each category (shown in light yellow). The gap or surplus in each budget area is the difference between the blue column and the yellow column. The comparison assumes that the income households earn is allocated proportionately to each category.

Figure 28.

Comparing Basic Need With Public and Nonprofit Spending by Category (Excluding Health Care), Virginia, 2015



Source: Office of Management and Budget, 2015; U.S. Department of Agriculture (USDA), 2015; Internal Revenue Service, 2015; Virginia Department of Treasury, 2015; American Community Survey, 2015; National Association of State Budget Officers, 2015; Urban Institute, 2012

Housing

In the Household Survival Budget for a family of four, housing accounts for 18 percent of the family budget. Following this allocation, this analysis assumes that all ALICE households then spend 18 percent of their income on housing. That still leaves them far short of what is needed to afford rent at HUD's 40th rent percentile. But does public assistance fill the gap? Federal housing programs provide $591 million in assistance, including Section 8 Housing Vouchers, the Low Income Home Energy Assistance Program, the Public Housing Operating Fund, and Community Development Block Grant (CDBG). In addition, nonprofits spend an estimated $256 million on housing assistance statewide. (Because nonprofit spending is not available by category, the estimate for each category here is one-fifth of the total nonprofit budget.) Yet when income and government and nonprofit assistance for housing are combined, **there is still a 47 percent gap in resources for all households to meet the basic ALICE**

Threshold for housing. Given that gap, it is not surprising that most families spend more of their income on housing, which leaves less for other items.

Child Care

In the Household Survival Budget for a family of four, child care accounts for 24 percent of the family budget. Yet for many ALICE households, 24 percent of what they actually earn is not enough to pay for even home-based child care, the least expensive organized care option. Additional child care resources available to Virginia families include $116 million in federal education spending for Head Start, the program that helps children meet their basic needs or is necessary to enable their parents to work. Though advanced education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included in the education spending figure. Nonprofits provide additional child care assistance including vouchers and child care services estimated at $256 million. Yet when income and government and nonprofit assistance are combined, **there is still a 52 percent gap in resources for all households to meet the basic ALICE Threshold for child care.**

Food

In the Household Survival Budget for a family of four, food accounts for 11 percent of the family budget, yet for many ALICE households, 11 percent of what they actually earn is insufficient to afford even the USDA Thrifty Food Plan. Food assistance for Virginia households include $1.8 billion of federal spending on food programs, primarily the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Yet when income and government and nonprofit food assistance are combined, **there is still a 25 percent gap in resources for all households to meet the basic ALICE Threshold for food.**

"In the Household Survival Budget for a family of four, child care accounts for 24 percent of the family budget. Yet for many ALICE households, 24 percent of what they actually earn is not enough to pay for even home-based child care, the least expensive organized care option."

Transportation

In the Household Survival Budget for a family of four, transportation accounts for 12 percent of the family budget. Yet for many ALICE households, 12 percent of what they actually earn is not enough to afford even the running costs of a car. However, nonprofits provide additional programs, spending an estimated $256 million. When income and nonprofit assistance are combined, **there is a 51 percent gap in resources for all households to meet the basic ALICE Threshold for transportation.**

Taxes

In the Household Survival Budget for a family of four, taxes account for 13 percent of the family budget, so this analysis assumes that 13 percent of income is allocated towards taxes. The federal Earned Income Tax Credit (EITC provided $1.4 billion in tax credits and refunds, which were accessed by 81 percent of eligible working families in Virginia. In addition, Virginia EITC (worth 20 percent of the federal) provided an additional $280 million. Eligible households collected an average refund of $2,352 from their taxes in 2016, which helped 606,000 ALICE and poverty-level families (Internal Revenue Service (IRS), 2017a) (National Conference of State Legislatures, 2016). From 2011 to 2013, the federal and state EITC and the Child Tax Credit (CTC) lifted 189,000 Virginia taxpayers and their households out of poverty, including 96,000 children on average each year (Center on Budget and Policy Priorities, 2015). The per-household amount depends on a recipient's income and the number of children they have. Yet when income and government credits and refunds are combined, **there remains a 34 percent gap in resources for all households to meet the basic ALICE Threshold for taxes.**

The Special Case of Health Care

Health care resources are separated from other government and nonprofit spending because they account for the largest single source of assistance to low-income households: $6.7 billion, or 55 percent of all public and private spending on these households in Virginia. Health care spending includes federal grants for Medicaid, CHIP, and Hospital Charity Care; state matching grants for Medicaid, CHIP, and Medicare Part D Clawback Payments; and the cost of unreimbursed or unpaid services provided by Virginia hospitals (Office of Management and Budget, 2016; Urban Institute, 2012; National Association of State Budget Officers, 2016).

With the increasing cost of health care and the implementation of the Affordable Care Act (ACA), federal, state, and hospital spending on health care for low-income households has increased more than any other category, but the percent of residents insured in Virginia has also increased. For this reason, spending on health care in Virgina surpasses the amount needed for each household to afford basic out-of-pocket health care expenses. However, even this level of assistance does not necessarily guarantee good or improved health to low-income Virginia households. This analysis does not include the broader impact of increased health care spending, for example, on jobs or taxes (Ayanian, Ehrlich, Grimes, & Levy, 2017; Department of Medical Assistance Services (DMAS), 2016).

"There are special challenges for estimating health care needs and costs and delivering health care efficiently to more than 1.2 million struggling Virginians."

There are special challenges for estimating health care needs and costs and delivering health care efficiently to more than 1.2 million struggling Virginians. First, there is greater variation in the amount of money families need for health care than exists in any other category. An uninsured (or even an insured) household with a severe and sudden illness could be burdened with hundreds of thousands of dollars in medical bills in a single year, while a healthy household would have few expenses. National research has shown that a small proportion of households facing severe illness or injury account for more than half of all health care expenses, and those expenses can vary greatly from year to year (U.S. Department of Housing and Urban Development (HUD), 2010; Stanton, 2006; Kaiser Family Foundation, 2012).

Looking at the breakdown of average spending per household below the ALICE Threshold further highlights the difference between health care spending and other types of assistance. In Virginia, the average assistance each household received was $5,569 in health care resources from government and hospitals in 2015, while the average spending per household for other types of assistance was $4,615. Combining the two categories, the average spending on each Virginia household below the ALICE Threshold was $10,184 in cash and services, shared by all members of the household and spread throughout the year (Figure 29).

Figure 29.

Total Public and Nonprofit Assistance per Household Below the ALICE Threshold, Virginia, 2015

Spending per Household Below the ALICE Threshold, Virginia		
HEALTH CARE ASSISTANCE ONLY	ASSISTANCE EXCLUDING HEALTH CARE	TOTAL ASSISTANCE
$5,569	$4,615	**$10,184**

Source: Office of Management and Budget, 2015; American Community Survey, 2015; National Association of State Budget Officers, 2015; NCCS Data Web, 2012; American Community Survey, 2015; and the ALICE Threshold, 2015

V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN VIRGINIA?

Measure 4 – The Economic Viability Dashboard

AT-A-GLANCE: SECTION V

- The Economic Viability Dashboard incorporates three indices – Housing Affordability, Job Opportunities, and Community Resources – for each county and independent city.
- It is difficult for ALICE households in Virginia to find affordable housing, job opportunities, and community resources in the same county or independent city. Out of 133 counties and independent cities in Virginia, only five scored in the highest third on all three indices of the Dashboard, and seven scored in the lowest third on all three indices.
- On average, housing affordability in Virginia improved slightly from 2007 to 2015. Job opportunities fell from 2007 to 2012, but then improved by 2015. Community resources fluctuated from 2010 to 2015, ultimately improving over the period.
- The average affordable housing gap in Virginia reflects a 10 percent shortage in rental and owner housing stock.
- Housing burdened in Virginia: 50 percent of renters pay more than 30 percent of their household income on rent, and 23 percent of owners pay more than 30 percent of their income on monthly owner costs.
- There is wide variation in job opportunities across Virginia; wages for new hires range from $1,609 per month in Patrick County to $4,782 per month in Arlington County.
- In most counties in Virginia, the 2015 unemployment rate was below the national average of 5.3 percent, but rates ranged from a low of 1.1 percent to a high of 19 percent.
- Preschool enrollment, a marker of education resources in each county, varies widely: Only 15 percent of 3- and 4-year-olds are enrolled in Bath County, while 100 percent are enrolled in Mathews County.
- The share of voting-age Virginia residents who voted in the 2016 presidential election was 66 percent, above the national average of 60 percent.

"For ALICE in particular, local economic conditions largely determine how many households in a county or state struggle financially. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities."

Place matters. The Harvard Equality of Opportunity Project has brought to the fore the importance of where we live, and especially where we grow up, in determining the directions that our lives take (Chetty & Hendren, 2015). For ALICE in particular, local economic conditions largely determine how many households in a county or state struggle financially. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities.

ECONOMIC VIABILITY DASHBOARD

The Economic Viability Dashboard is a tool that presents three parallel indices focused on the economic conditions ALICE households face in Virginia: Housing Affordability, Job Opportunities, and Community Resources. ALICE households have to navigate a range of variables, and the Economic Viability Dashboard, using the best available proxies, shows them clearly. A common challenge, for example, is to find job opportunities in the same counties that have affordable housing. In addition, many affordable counties do not offer key community resources such as access to quality schools, high levels of health coverage, and the types of community engagement that create social capital. The ideal locations are those that offer affordable housing, job opportunities, and high levels of community resources, represented on the Dashboard with high scores in all three indices.

" ALICE households have to navigate a range of variables, and the Economic Viability Dashboard, using the best available proxies, shows them clearly."

By comparing counties, the Economic Viability Dashboard offers a way to better understand why so many households struggle to achieve basic economic stability throughout Virginia – and why that struggle is harder in some parts of the state than in others.

But it is also important to recognize that local conditions do not impact all socio-economic groups in the same way. For example, a county with high productivity might have some high paying jobs that oversee automated factories but then have high unemployment for low-skilled workers. The full picture requires an understanding of the types of jobs available and their wages, as well as the cost of basic living expenses, and the level of community resources in each county.

Economic Viability Dashboard Scores

Index scores for each county range from a possible 1 (worse economic conditions for ALICE) to 100 (better conditions). Each county's score is relative to other counties in Virginia. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than in other counties in the state. The indices are used only for comparison within the state, not for comparison to other states. They also provide the means to see changes over time within Virginia.

The detailed index results are presented in the table in Figure 30 (for the methodology and sources, see Appendix F).

Figure 30.

Economic Viability Dashboard, Virginia, 2015

Bottom Third	Middle Third	Top Third

County	Housing Affordability	Job Opportunities	Community Resources
Accomack County	62	46	50
Albemarle County	43	58	57
Alexandria City	54	49	44
Alleghany County	25	72	54
Amelia County	67	50	49
Amherst County	62	55	57
Appomattox County	66	51	57
Arlington County	65	47	60

County	Housing Affordability	Job Opportunities	Community Resources
Augusta County	28	79	66
Bath County	56	55	52
Bedford County	68	58	41
Bland County	59	51	63
Botetourt County	72	60	52
Bristol City	63	67	63
Brunswick County	65	59	63
Buchanan County	54	37	53
Buckingham County	59	40	56
Buena Vista City	57	56	62
Campbell County	67	42	48
Caroline County	64	44	49
Carroll County	48	51	39
Charles City County	66	54	54
Charlotte County	57	52	46
Charlottesville City	60	64	51
Chesapeake City	68	50	45
Chesterfield County	60	49	43
Clarke County	61	52	56
Colonial Heights City	56	57	56
Covington City	68	39	49
Craig County	64	53	55
Culpeper County	39	47	59
Cumberland County	36	58	54
Danville City	56	53	49
Dickenson County	55	61	55
Dinwiddie County	37	57	59
Emporia City	63	46	40
Essex County	52	47	44
Fairfax City	58	48	53
Fairfax County	65	52	39
Falls Church City	47	56	48
Fauquier County	69	60	43
Floyd County	47	56	46
Fluvanna County	58	41	45
Franklin City	41	65	59
Franklin County	54	32	52
Frederick County	65	43	42
Fredericksburg City	54	45	51
Galax City	36	52	60
Giles County	61	48	48
Gloucester County	52	12	50
Goochland County	58	48	51
Grayson County	34	62	56
Greene County	29	77	57
Greensville County	23	62	79
Halifax County	35	63	64
Hampton City	64	64	68
Hanover County	71	54	61

County	Housing Affordability	Job Opportunities	Community Resources
Harrisonburg City	61	51	46
Henrico County	53	61	65
Henry County	40	34	60
Highland County	64	49	52
Hopewell City	68	38	43
Isle of Wight County	57	64	57
James City County	37	40	40
King and Queen County	62	37	45
King George County	66	55	50
King William County	54	56	52
Lancaster County	57	69	71
Lee County	62	46	45
Lexington City	45	57	54
Loudoun County	53	57	56
Louisa County	62	50	49
Lunenburg County	65	44	54
Lynchburg City	55	52	51
Madison County	41	52	46
Manassas City	67	49	52
Manassas Park City	55	54	51
Martinsville City	54	42	46
Mathews County	54	64	71
Mecklenburg County	36	43	42
Middlesex County	51	57	60
Montgomery County	63	43	47
Nelson County	70	63	60
New Kent County	55	39	49
Newport News City	36	37	64
Norfolk City	46	48	41
Northampton County	54	48	57
Northumberland County	46	64	63
Norton City	68	37	41
Nottoway County	70	63	51
Orange County	57	65	48
Page County	52	64	62
Patrick County	55	45	67
Petersburg city	67	42	44
Pittsylvania County	66	37	42
Poquoson City	42	48	58
Portsmouth City	31	74	59
Powhatan County	58	53	49
Prince Edward County	64	49	51
Prince George County	49	47	56
Prince William County	41	55	51
Pulaski County	46	66	43
Radford City	41	72	34
Rappahannock County	50	31	53
Richmond City	61	56	80
Richmond County	63	48	48
Roanoke City	54	53	61

County	Housing Affordability	Job Opportunities	Community Resources
Roanoke County	51	42	43
Rockbridge County	56	50	56
Rockingham County	57	62	66
Russell County	42	49	47
Salem City	35	44	45
Scott County	55	33	47
Shenandoah County	61	47	59
Smyth County	54	38	51
Southampton County	52	41	55
Spotsylvania County	53	53	56
Stafford County	58	44	51
Staunton City	64	41	47
Suffolk City	46	39	43
Surry County	63	50	54
Sussex County	50	58	73
Tazewell County	45	44	57
Virginia Beach City	52	59	64
Warren County	65	43	49
Washington County	47	55	51
Waynesboro City	35	64	47
Westmoreland County	68	50	45
Williamsburg City	49	37	38
Winchester City	41	53	51
Wise County	40	41	46
Wythe County	62	47	62
York County	54	49	44

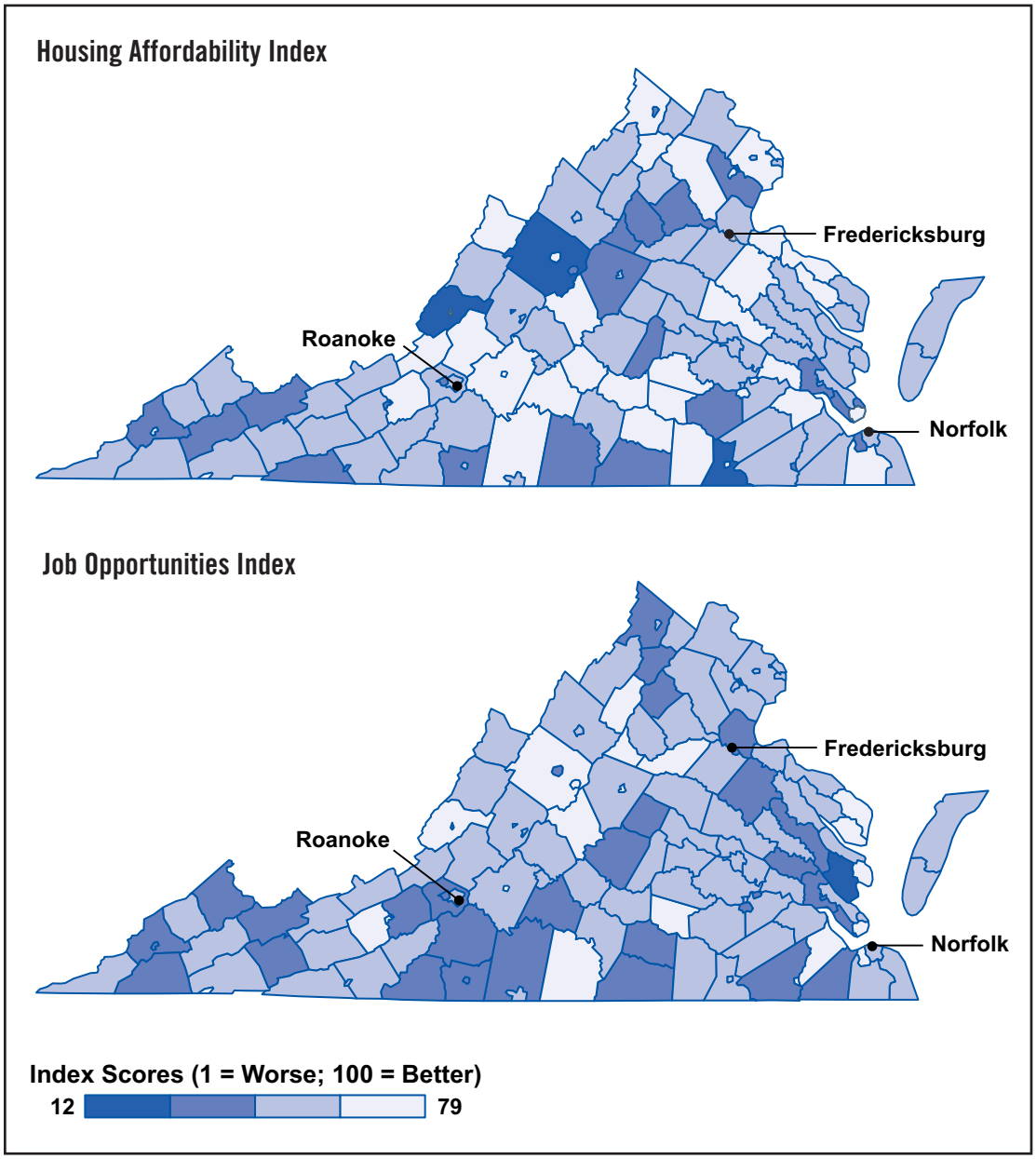
Source: American Community Survey, 2007-2015; ALICE Threshold, 2007-2015; U.S. Census, 2007-2015; U.S. Election Assistance Commission, 2006-2015

"For ALICE households, ideal locations – those with both housing that is affordable and good job opportunities – are hard to find."

For ALICE households, ideal locations – those with both housing that is affordable and good job opportunities – are hard to find. The Economic Viability Dashboard shows that out of 133 counties and independent cities in Virginia, only five scored in the highest third on all three indices: Bristol, Hampton, and Richmond cities, and Brunswick and Nelson counties. At the other end of the spectrum, Salem, Suffolk, and Williamsburg cities, and James City, Mecklenburg, Roanoke, and Wise counties scored in the lowest third on all three indices.

Figure 31.

Housing Affordability Index Compared to Job Opportunities Index, Virginia, 2015



Source: American Community Survey, 2007-2015; ALICE Threshold, 2007-2015; U.S. Census, 2007-2015

The Housing Affordability Index

Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages

The more affordable housing is in a county, the easier it is for a household to be financially stable. In Virginia, there is wide variation between counties on Housing Affordability scores (Figure 30 and Appendix F). The least affordable county is Greensville County, with a score of 23 out of 100; the most affordable is Botetourt County, with a score of 72.

Change over time also varied by region with the counties and independent cities in Northern Virginia seeing improvement in their affordability scores, while many of those in the southwest experienced worsening scores.

"In Virginia, there is wide variation between counties on Housing Affordability scores."

The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

Affordable Housing Gap Indicator

The first key indicator in the Housing Affordability Index is the affordable housing gap. In a given county, there is a difference between the total number of available renter and owner units and the number of those units that households below the ALICE Threshold can afford while spending no more than one-third of their income on housing. This indicator measures that gap, as a percent of the overall housing stock. This is one of the few indicators that assesses the total housing stock in a county and includes subsidized as well as market rate units that are affordable to ALICE and poverty-level households. This is discussed further in Section VI.

The larger the gap, the harder it is for households below the ALICE Threshold to find affordable housing, and for this Index, the lower the score. The average affordable housing gap in Virginia is a 10 percent shortage in rental and owner housing stock; however this assumes that all households are living in homes that match their income, but the next indicator, housing burden, reveals that is not the case. There is broad variation between counties. In fact, many counties do not have a shortage according to this measure, but the gap is over 30 percent in Clarke, Fauquier, Madison, Stafford counties, and Harrisonburg City (American Community Survey, 2015; HUD, 2015).

Housing Burden Indicator

The second key indicator in the Housing Affordability Index is the housing burden – housing costs that exceed 30 percent of income, as defined by the U.S. Department of Housing and Urban Development (HUD). That standard is based on the premise established in the United States Housing Act of 1937 that 30 percent of income was the most a family could spend on housing and still afford other household necessities (Schwartz & Wilson, 2008).

"With many of Virginia's metro areas ranking among the least affordable in the country, it is not surprising that many Virginia households are housing burdened. On average, 50 percent of Virginia renters pay more than 30 percent of their household income on rent."

With many of Virginia's metro areas ranking among the least affordable in the country, it is not surprising that many Virginia households are housing burdened. On average, 50 percent of Virginia renters pay more than 30 percent of their household income on rent, and 23 percent of owners pay more than 30 percent of their income on monthly owner costs, which include their mortgage. There is wide variation across the state, with the highest housing burden rate of more than 45 percent in Franklin and Buena Vista cities; the lowest is less than 20 percent in Bland, Highland, Floyd, King, and Queen counties (American Community Survey, 2015). For the Housing Affordability Index, the housing burden is inversely related so that the greater the housing burden, the less affordable the cost of living and, therefore, the lower the Index score.

Real Estate Taxes Indicator

The third key indicator in the Housing Affordability Index is real estate taxes. While related to housing cost, they also reflect a county's standard of living. Even for renters, real estate taxes raise the cost of housing. The average annual real estate tax in Virginia is $2,026, but there is wide variation across counties. Average annual real estate taxes are less than $500 per year in Buchanan, Dickenson, Brunswick, Henry, and Lee counties, and Covington City. They are highest in Falls Church City at $7,878 and above $5,000 in Arlington, Fairfax, and Loudoun counties, and Alexandria City (American Community Survey, 2015). For the Housing Affordability Index, real estate taxes are inversely related so that the higher the taxes, the harder it is to support a household and, therefore, the lower the Index score.

The Job Opportunities Index

Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages

The Job Opportunities Index focuses on job opportunities for the population in general and for households living below the ALICE Threshold in particular. The key indicators for job opportunities are income distribution, the unemployment rate, and new hire wages. The more job opportunities there are in a county, the more likely a household is to be financially stable. There is wide variation in job opportunities across Virginia: In 2015, the lowest index score was in Gloucester County, with a score of 12, and the highest was in Augusta County, with a score of 79, followed by Greene County with a score of 77.

Because Virginia's economy depends on a wide range of industries, from agriculture and food production to advanced manufacturing to professional and business services, local swings in job opportunities are caused by both changes within industries and national economic trends.

"Because Virginia's economy depends on a wide range of industries, from agriculture and food production to advanced manufacturing to professional and business services, local swings in job opportunities are caused by both changes within industries and national economic trends."

There are some regional differences in job opportunities, with jobs dependent on Department of Defense (DoD) spending located in northern Virginia, Hampton Roads, and Newport News. More professional and business services companies are located in central Virginia and in northern counties. Rural areas of Virginia are more dependent on manufacturing, mining, and agriculture, which have all reduced their payrolls through mechanization and changing economic demands. More recently, there have been job opportunities in new areas of recreation and tourism (Thomas Jefferson Institute for Public Policy, 2015; Morgan, 2013; Northern Virginia Regional Commission, 2015).

Income Distribution Indicator

The first indicator in the Job Opportunities Index is income distribution as measured by the share of income for the lowest two quintiles. The more evenly income is distributed across the quintiles, the greater the possibility ALICE households have to achieve the county's median income, and therefore the higher the Index score. The distribution of income in Virginia is the same as the U.S. overall – the lower two quintiles have 12 percent of aggregate household income. At the local level, the lower two quintiles earn less than 10 percent of income in Charlottesville, Emporia, Radford, and Richmond cities. The highest percentage that these two quintiles earn is 17 percent in King and Queen, King William, New Kent, and Roanoke counties, and Manassas Park City (American Community Survey, 2015).

Unemployment Rate Indicator

The second indicator in the Job Opportunities Index is the unemployment rate. Having a job is obviously crucial to financial stability; the higher the unemployment level in a given region, the fewer opportunities there are for earning income, and therefore the lower the Index score. In most Virginia counties, the 2015 unemployment rate from the American Community Survey for those 16 years and older was 5.5 percent, which is below the national average of 6.3 percent, but there was a wide range across the state. The lowest rate, below 3 percent, was in Hanover, Highland, Rappahannock, and Roanoke counties, and Lexington City. Yet it was above 13 percent in Emporia, Franklin, Petersburg, and Portsmouth cities (American Community Survey, 2015). (Note: the Bureau of Labor Statistics (BLS) unemployment rate for Virginia in 2015 was 4.5 percent, but BLS rates are not available at the county level.)

New Hire Wages Indicator

The third indicator in the Job Opportunities Index is the "average wage for new hires" as reported by the Bureau of Labor Statistics (BLS). While having a job is essential, having a job with a salary high enough to afford the cost of living is also important. This indicator seeks to capture the types of jobs that are currently available in each county. The higher the wage for new hires, the greater the contribution that employment can make to household income and, therefore, the higher the Index score. The average wage for a new hire in Virginia is $3,024 per month (or $18.14 per hour) according to the U.S. Census' Quarterly Workforce Indicators, but there is wide variation between counties. At the low end of the spectrum, new hires in Mathews and Patrick counties, and Colonial Heights and Galax cities earn less than $2,000 per month; at the top of the spectrum, new hires in Arlington and Fairfax counties earn more than $4,700 per month. This degree of variation reflects the very different economic activity across the state and the kinds of jobs and/or wage levels available (see further discussion in Sections III and VI) (U.S. Census, 2015).

The Community Resources Index

Key Indicators: Education Resources + Health Resources + Social Capital

The Community Resources Index measures the education, health, and social capital resources that are available in a community. These resources are fundamental prerequisites to being able to work and raise a family. The Index focuses on resources that can make a difference in the financial stability of ALICE households in both the short and long terms. It also looks at resources that reflect on a specific locality, rather than those that are available in all communities across the country.

"Providing public education is a fundamental American value, and education is widely regarded as a means to achieve economic success."

In Virginia, there is less variation between counties in Community Resources scores than on the other indices. Radford City, with a score of 34 out of 100, has the lowest community resources score; the highest score was 80 in Richmond City.

Community resources fluctuated between 2007 and 2015. Because 2007 data is incomplete, this Report focuses on changes from 2010 to 2015. Higher rates of health insurance coverage were the main driver for improved Community Resources scores, though early childhood education improved slightly through the period. The spike in 2012 was due to high voter turnout for the presidential election. Community resources – including health care, early childhood education, and social capital – are important to ALICE households. The research is still unclear on the causation: Some studies show that these resources lead to better economic conditions for families. Other studies show that economic recovery improves these resources in communities (VCU Center on Society and Health, 2015; McAlister, 2013; Lavizzo-Mourey, 2013; Pickett & Wilkinson, 2013).

Education Resources Indicator

The first indicator in the Community Resources Index reflects the level of education resources in each county. Providing public education is a fundamental American value, and education is widely regarded as a means to achieve economic success. Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning in particular enables young children to gain skills necessary for success in kindergarten and beyond. In addition, it enables parents to work, which enhances the family's current and future earning potential. For these reasons, the quality of education available to low-income children could be one of the most important determinants of their future. As a proxy for the level of education resources in a county, the Index uses the

percent of 3- and 4-year-olds enrolled in preschool (American Community Survey, 2015). The higher the percentage of the population enrolled in preschool, the higher the Index score.

The average share of 3- and 4-year-olds enrolled in preschool in Virginia is 44 percent, but there is wide variation between counties. Fewer than 20 percent of 3- and 4-year-olds were enrolled in preschool in Bath and Rappahannock counties and Colonial Heights City in 2015, while 100 percent were enrolled in Mathews County. This extreme variation indicates that there are very different policies and resources devoted to early childhood education across the state.

Health Resources Indicator

The second indicator in the Community Resources Index reflects the level of health resources in each county. Health insurance is especially important for people living below the ALICE Threshold who earn more than the Medicaid eligibility level, but not enough to afford the high deductibles of the lowest-cost plans offered through the Affordable Care Act (ACA); without insurance, this group could not weather the cost of a health emergency. As a proxy for the level of health resources in a county, the Index uses percent of the population with health insurance. The higher the rate of health insurance, the higher the Index score.

"The overall level of health insurance coverage in Virginia increased slightly over the last two decades, from 88 percent in 1994 to 91 percent in 2015."

With the introduction of the ACA, low-income households have more access to health insurance in Virginia. However, low-income residents are still less likely to have coverage. Of Virginia individuals under the age of 65, 22 percent of those with annual income below 200 percent of the FPL did not have health insurance in 2015, compared to 11 percent of those of all income levels. An analysis by Virginia Performs shows geographic variation in coverage as well, with northern Virginia experiencing much higher rates of coverage (89 percent) compared to less than 85 percent in all other regions (Kaiser Family Foundation, 2015; Council on Virginia's Future, 2016).

The overall level of health insurance coverage in Virginia increased slightly over the last two decades, from 88 percent in 1994 to 91 percent in 2015 (U.S. Census Bureau, 1995; U.S. Census Bureau, 2016). However, coverage rates vary widely across the state today: The lowest rate was in Manassas Park City and Highland and Northampton counties, where fewer than 70 percent have health insurance, and the highest was in Falls Church City at 95.4 percent (American Community Survey, 2015).

Social Capital Indicator

The third indicator reflects the level of social capital in each county. Communities with engaged citizens build the social capital necessary to mobilize resources, improve quality of life, and resolve conflict. The greater the community engagement, the more the community's activities reflect the population's values (Putnam, 1995; National Task Force on Civic Learning and Democratic Engagement, 2012; Saguaro Seminar on Civic Engagement in America, 2000; National Conference on Citizenship, 2017). Participating in electoral and political processes – such as voting, campaigning, attending rallies and protests, contacting officials, or serving on local boards – is one aspect of community engagement. Broader community engagement includes volunteering and contributing with religious, educational, neighborhood, and community organizations.

As a proxy for the level of social capital in a county, the Index uses one of the longest-standing indicators of community engagement: the percent of the adult

population who voted in the most recent national election (U.S. Election Assistance Commission, 2015; Hoopes Halpin, Holzer, Jett, Piotrowski, & Van Ryzin, 2012). The higher the proportion of the total population (taking into account the impact of noncitizens) that voted, the greater the community engagement and ability to build social capital in the community, and therefore, the higher the Index score.

The share of voting-age Virginia residents that voted in the 2012 and 2016 presidential election was 66 percent, well above the national average for both years (58 percent and 60 respectively). This is much higher than the 2014 mid-term election rate of 37 percent in Virginia. There is also great variation across the state: In Craig County and Harrisonburg, Manassas Park, and Radford cities, fewer than 20 percent of residents voted in the 2014 election, while more than 50 percent voted in Goochland and Northumberland counties, and Falls Church City (U.S. Election Assistance Commission, 2015; United States Election Project, 2013, 2015, and 2017; American Community Survey, 2015).

Changes Over Time

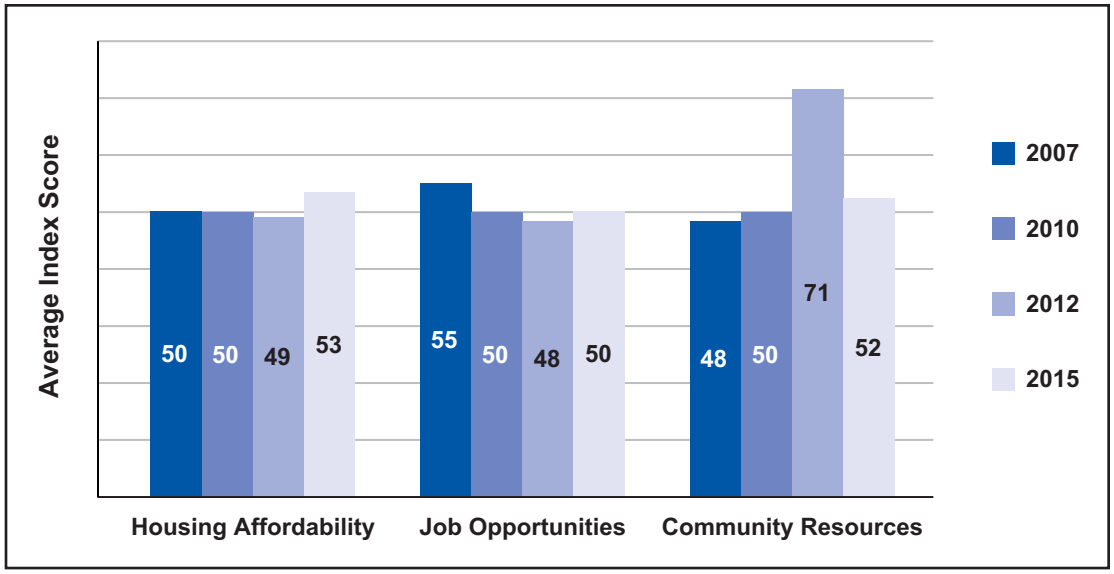
"Between 2007 and 2012, scores for Housing Affordability fell by 2 percent; Job Opportunities fell by 12 percent; and Community Resources rose by 48 percent."

The Economic Viability Dashboard enables comparison over time for the three dimensions that it measures. To visualize changes over time, the average scores for all counties in Virginia on each Index are presented in Figure 32. With 2010 as the baseline for each Index, the score for each is 50. Scores in 2007, 2012, or 2015 that are above 50 show better conditions than in 2010; scores below that level represent conditions that have worsened.

The change in statewide Dashboard scores from 2007 to 2015 provides a picture of the Great Recession and the uneven recovery in Virginia (Figure 32). Between 2007 and 2012, scores for Housing Affordability fell by 2 percent; Job Opportunities fell by 12 percent; and Community Resources rose by 48 percent. The Dashboard shows that 2012 proved to be an inflection point, with Housing Affordability scores improving by 9 percent after that point and surpassing 2007 levels; Job Opportunities improving by 4 percent, though still below their 2007 scores; and Community Resources falling by 27 percent but still ending up 8 percent higher than their 2007 scores.

Figure 32.

Economic Viability Dashboard, Virginia, 2007 to 2015



Source: American Community Survey, 2007-2015; ALICE Threshold, 2007-2015; U.S. Census, 2007-2015; U.S. Election Assistance Commission, 2006-2015. For Methodology, see Appendix F

There are many other indices that offer important insights (see table below), yet because they focus on the median, these indices often conceal economic conditions for low-income households. The Economic Viability Index is the only one that focuses directly on the economic conditions that matter most to ALICE households.

Comparison With Other Indices

THE HUMAN DEVELOPMENT INDEX

A project of the Social Science Research Council, this Index measures health (life expectancy), education (school enrollment and the highest educational degree attained), and income (median personal earnings) for each state in the U.S. Of all the states, Virginia ranks 11th in social and economic development, driven primarily by the state's high education attainment and life expectancy (Lewis & Burd-Sharps, 2014).

BE THE CHANGE'S OPPORTUNITY INDEX

This Index measures the degree of opportunity – now and in the future – available to residents of each state based on measurements of that state's economic, educational, and community health. Virginia ranks 17th overall and scores slightly above average on all of its indices: economy, education, and community. This Index also breaks down opportunity scores by county (Opportunity Nation, 2015).

THE INSTITUTION FOR SOCIAL AND POLICY STUDIES' ECONOMIC SECURITY INDEX

This Index measures not conditions, but changes – the size of drops in income or spikes in medical spending and the corresponding "financial insecurity" level in each state based on the percentage of the population that lost a quarter of their income within the year. Virginia residents face far less financial insecurity than the national average, with 16 percent of residents in 2011 facing a financial loss of at least 25 percent (Hacker, Huber, Nichols, Rehm, & Craig, 2012).

THE GALLUP-HEALTHWAYS WELL-BEING INDEX

This Index provides a view of life in Virginia at the state level in terms of overall well-being, life evaluation, emotional health, physical health, healthy behavior, work environment, and feeling safe, satisfied, and optimistic within a community. Overall, Virginia has scored near the national average and ranks 21st. The state ranks higher in financial and social well-being, but slightly lower in terms of physical health, community, and sense of purpose (Gallup-Healthways Well-Being Index, 2016).

THE NATIONAL ASSOCIATION OF HOME BUILDERS (NAHB)/WELLS FARGO HOUSING OPPORTUNITY INDEX

This Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria. Virginia's four metro areas rank from the 18th most affordable area in the nation (Roanoke) to the 136th (Washington, DC-Arlington, Alexandria) out of 225 metro areas (National Association of Home Builders (NAHB)/ Wells Fargo, 2015).

THE INTERGENERATIONAL MOBILITY INDEX

Developed by the Equality of Opportunity project at Harvard University, this Index focuses on metro areas, measuring the upward mobility of children from low-income families. Of the 50 largest commuting zones in the U.S., the Washington, DC commuting zone, which includes northern Virginia, is ranked 13th in the probability that a child born to a family in the bottom quintile of the national income distribution will ultimately reach the top quintile (Chetty R., Hendren, Kline, Saez, & Turner, 2014).

THE HUMAN NEEDS INDEX

Developed by the Indiana University Lilly Family School of Philanthropy and the Salvation Army, this Index is based on the services that the Salvation Army provides (clothing, food, basic medical care, and shelter). In 2014, Virginia scored 0.64 in the composite index of poverty-related need and the impact of Salvation Army services. The national average was 1.97; zero represents the minimum level of need (Indiana University Lilly Family School of Philanthropy, 2015).

"Virginia residents face far less financial insecurity than the national average, with 16 percent of residents in 2011 facing a financial loss of at least 25 percent."

VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME

When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take costly risks. When the overall economic climate worsens, as it did from 2007 to 2010 during the Great Recession, many households have to make even harder trade-offs; the same is true when families are faced with emergencies and unexpected expenses. Many of Virginia's ALICE households have depleted their savings and are still having trouble finding higher-wage jobs five years after the end of the Great Recession. This section reviews the strategies that they use to survive and the consequences of those choices.

"Many of Virginia's ALICE households have depleted their savings and are still having trouble finding higher-wage jobs five years after the end of the Great Recession."

For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, transportation, and health care, as well as taxes, income, and savings. The choices that ALICE households are forced to make often include living in undesirable housing, or skimping on health care and healthy food, or forgoing car insurance. Sometimes it means choosing to pay more for one area, like housing, while sacrificing other areas, like quality child care.

These choices not only have direct impacts on the health, safety, and future of these households, but they also have consequences for their broader communities, such as reducing Virginia's economic productivity and raising insurance premiums and taxes for everyone (Figure 33).

Figure 33.

Consequences of Households Living Below the ALICE Threshold in Virginia

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing or unsafe neighborhoods	Health and safety risks; increased maintenance costs; inconvenience; increased risk of crime	Increased health care costs; worker stressed, late, and/or absent from job – less productive
Move farther away from job	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities; increased cost of urban sprawl including infrastructure and services such as roads, public transit, sewage, etc.
Homeless	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard child care	Safety and learning risks; health risks; children less likely to be school-ready, read at grade level, graduate from high school; limited future employment opportunity	Future need for education and social services; less productive worker
No child care	One parent cannot work; forgoing immediate income and future promotions	Future need for education and social services
Substandard public education	Learning risks; limited earning potential/ mobility; limited career opportunity	Stressed parents; lower-skilled workforce; future need for social services

FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; increased future demand for health care
Not enough	Poor daily functioning	Even less productive; increased future need for social services and health care
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
No insurance/ registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; increased demand for road maintenance and services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
HEALTH CARE		
Underinsured	Delaying or skipping preventative health and dental care; more out-of-pocket expense; substandard or no mental health coverage	Workers report to job sick; spread illness; less productive; absenteeism; increased workplace issues due to untreated mental illness
No insurance	Forgoing preventative health care; use of emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs; risk of health crises
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-cost financial products	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crises; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – Virginia, 2017

"These choices not only have direct impacts on the health, safety, and future of these households, but they also have consequences for their broader communities, such as reducing Virginia's economic productivity and raising insurance premiums and taxes for everyone."

HOUSING

Housing is the cornerstone of financial stability, yet its relatively high cost often forces ALICE households into difficult situations. Finding housing that is both affordable and convenient to jobs is challenging for low-wage workers in many parts of Virginia. A growing population and changing demographics have increased the demand for an already tight supply of smaller, low-cost housing units, especially rental units. With statewide vacancy rates of 5 percent, Virginia residents are more likely to face problems of higher costs or poor housing conditions for lower-cost units (American Community Survey, 2015). In addition, the most recent economic challenges in Virginia have cost many homeowners the equity in their homes and even forced some into foreclosure.

ALICE households face limited choices when it comes to housing, and each strategy has its own set of consequences:

Pay More for Housing than the Family Can Afford

Throughout Virginia, housing remains the most expensive budget item in all counties for all households except those with two or more children in child care. In the National Association of Home Builders (NAHB)/Wells Fargo Housing Opportunity Index, which ranks homeownership affordability, Virginia's four metropolitan areas rank from the 18th most affordable area in the nation (Roanoke) to the 136th (Washington, DC-Arlington, Alexandria) out of 225 metro areas (National Association of Home Builders (NAHB)/Wells Fargo, 2015). In addition, Virginia ranks 37th out of the 50 states in affordability for homeownership, based on the ratio of median housing value to median income, according to Corporation for Enterprise Development (Corporation for Enterprise Development (CFED), 2016).

Many families end up paying more than they can afford, becoming housing burdened. As discussed in Section V, 50 percent of Virginia renters paid more than 30 percent of their household income on rent in 2015, and 23 percent of owners paid more than 30 percent of their income on monthly owner costs, which include their mortgage. Owners and renters with lower incomes are more likely to be housing burdened than those with higher incomes (American Community Survey, 2007, 2010, 2012, and 2014; Fischer & Sard, 2016; Johnson, 2015).

The primary consequences of being housing burdened include:

- Being forced to forgo other basics, such as food, medicine, child care, or heat, all of which can increase the need for health care (National Low Income Housing Coalition (NLIHC), 2015).
- Having less money to save for an emergency or for making investments in the future, such as higher education or retirement.
- Being more vulnerable to evictions and foreclosures. Between 2012 and 2014, Virginia had 9,413 completed foreclosures, ranking 21st in the country.

"The primary consequences of being housing burdened include being forced to forgo other basics, such as food, medicine, child care, or heat, all of which can increase the need for health care."

Find Low-cost Housing in Less Desirable Locations

Many housing units cost less because they are located in undesirable locations – areas with high crime rates, poor infrastructure, less funding of education, lower air quality, no public transportation, or long distances to grocery stores, public services, and other necessities.

There are consequences to living in less desirable locations:

- Higher crime rates: Low-income individuals are more likely to be the victims of property and violent crime than higher-income individuals. These risks add additional stress, hardship, and expense for families (Hanson, Sawyer, Begle, & Hubel, April 2010; Harris & Kearney, 2014).
- Living in unsafe neighborhoods affects physical and mental health, which can influence long-term health and well-being. The consequences are more severe for children growing up in these environments, who suffer from higher rates of behavioral disorders and lower rates of school attendance and academic achievement (Hanson, Sawyer, Begle, & Hubel, April 2010; Galster, March 2014; Harrell, Langton, Berzofsky, & Couzens, 2014).

- Many areas with affordable housing have seen their school funding erode over the last decade. For example, Lee County lost nearly $2,500 per student between 2009 and 2014, accounting for inflation, the highest amount in the state, yet it has one of the highest percentages of households with income below the ALICE Threshold at 59 percent. Fewer resources in schools lead to less education opportunities and perpetuate the achievement gap (Balingit, 2016).

- Low-cost housing tends to be further away from jobs and services, meaning that ALICE families have longer commutes and spend more money on transportation. The Joint Center for Housing Studies estimates that low-income households that spend 30 percent or less of their income on housing spend on average $100 more per month on transportation than those that allocate over half their income to housing (Harvard University Joint Center for Housing Studies, 2016; Belsky, Goodman, & Drew, 2005). Long commutes also contribute to an increased risk of physical and behavioral health problems (Stutzer & Frey, 2004; Crabtree, 2010).

"Virginia would need at least 220,000 more lower-cost rental units to meet the demand of renters below the ALICE Threshold."

Live in Substandard Housing

Lower-cost housing can also be older and more run down, requiring more upkeep and repairs. Virginia's housing stock is somewhat older than the national average, with 40 percent of housing units built before 1960, above the U.S. average of 30 percent. The oldest units, those built before 1940, account for approximately 7 percent of the state's housing stock (American Community Survey, 2015).

Of the state's low-cost housing stock, 11,238 units lack complete plumbing facilities and 19,363 lack complete kitchen facilities (American Community Survey, 2015).

There are consequences to living in substandard units:

- Substandard units pose health risks including injuries, asthma, infections, and toxin exposures (Krieger & Higgins, 2002; World Health Organization, 2010).

- ALICE families face the additional cost of upkeep as well as the safety risks of do-it-yourself repairs, or possibly greater risks when repairs are not made. A costly repair can threaten the safety or livelihood of an ALICE household.

Rent Instead of Own

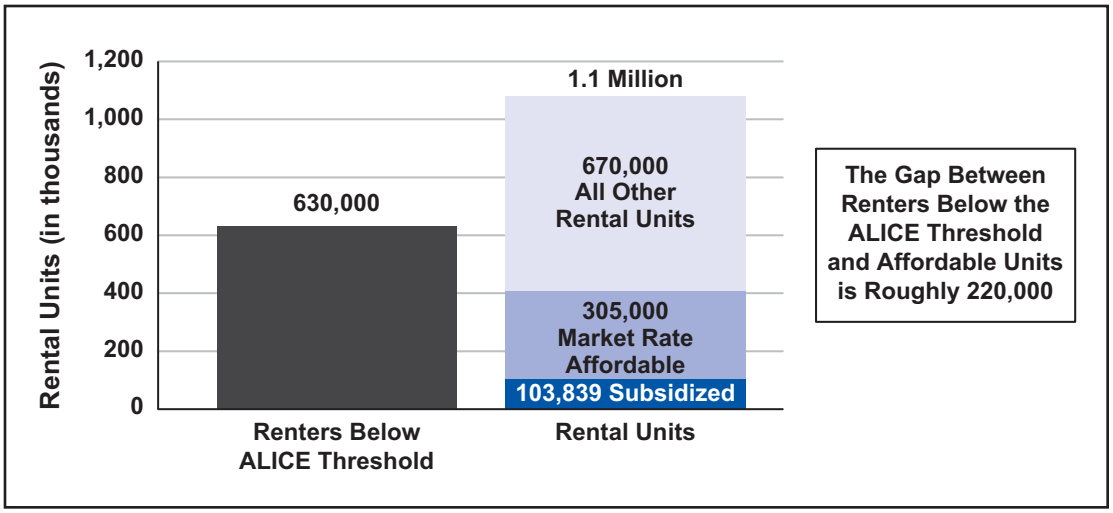
ALICE households in Virginia are more likely to be renters than owners, occupying 58 percent of all rental units. The housing crisis, changes in housing preferences, and more stringent requirements to obtain a mortgage have contributed to an increasing number of renters in Virginia. The percentage of total households renting in Virginia increased from 25 percent in 2005 to 33 percent in 2015 (Federal Reserve Bank of St. Louis, 2015).

Analysis of the housing stock in each county in Virginia reveals that the available units do not match current needs. According to housing and income data that roughly aligns with the ALICE dataset, there are about 630,000 renters with income below the ALICE Threshold, yet there are fewer than 410,000 rental units, subsidized and market rate, that these households can afford without being housing burdened (Figure 34). In other words, Virginia would need at least 220,000 more lower-cost rental units to meet the demand of renters below the ALICE Threshold. This assumes that all ALICE and poverty-level households are currently living in rental units they can afford, but the number of households that are housing burdened reveals that this is often not the case in Virginia, and that assessment of need for low-cost rental units across the state is in fact a low estimate.

Using a different methodology, the NLIHC estimates a shortage of 188,477 units in Virginia that are affordable and available for low-income renters, based on affordability to residents earning less than 50 percent of the median income (National Low Income Housing Coalition (NLIHC), 2017). Despite using different parameters, the NLIHC and ALICE estimates both confirm the significant shortage of affordable rental units in Virginia.

Figure 34.

Renters Below the ALICE Threshold vs. Rental Stock, Virginia, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

"But many more households in Virginia need affordable housing than are receiving assistance; in 2016, 29 public housing authorities had waiting lists in Virginia."

Across the state, most renters continue to spend large portions of their income on housing. In Virginia, the estimated mean wage for a renter in 2015 was $16.45 per hour. But in order to afford the Fair Market Rate (FMR) for a two-bedroom apartment without becoming housing burdened, a renter would have to earn $22.44 an hour, working 40 hours per week, 52 weeks per year (National Low Income Housing Coalition, 2016).

There are consequences to renting:

- Renters are more likely than owners to be housing burdened.
- Renters are more likely to move, incurring associated costs, from financial transition costs and reduced wages due to time off from work to social start-up costs for new schools and the process of becoming invested in a new community (American Community Survey, 2007, 2010, 2012, and 2014).
- Perhaps most importantly, renters are not able to build equity in a home.

Seek Rental Assistance

Subsidized housing units are an important source of affordable housing for ALICE families. Of the nearly 410,000 rental units that households with income below the ALICE Threshold can afford across the state, approximately 25 percent are subsidized: Virginia's affordable rental housing programs reached 103,839 households across the state in 2015 (U.S. Department of Housing and Urban Development (HUD), 2015). But many more households in Virginia need affordable housing than are receiving assistance; in 2016, 29 public housing authorities had waiting lists in Virginia (Affordable Housing Online, 2-17).

Market rate units can also be a vital source of housing for ALICE families, but market-rate affordable housing units make up only 28 percent of all rental units in Virginia.

There are consequences to relying on rental assistance:

- Because of the shortage in subsidized housing, families become concerned about losing their eligibility. Some make the difficult choice to forgo work or higher-paying work for fear of losing housing assistance if they earn more than the eligibility cutoff.
- Subsidized housing is often subpar or located in distressed, under-resourced neighborhoods with higher crime rates, less public transportation, and lower-quality schools (Chetty, Hendren, & Katz, 2015; Chetty & Hendren, 2015; U.S. Department of Housing and Urban Development, 2016; Luna & Leopold, 2013; Turner M., 2003).

Take out a High-interest Mortgage to Buy a Home

Struggling with homeownership is a challenge for the 48 percent of homeowners with income below the ALICE Threshold. There would be enough affordable homes for them (defined as those that do not consume more than one-third of their income) if all homeowners had a 30-year mortgage at 4 percent for 90 percent of the value of the house or better. But the fact that 28 percent of households with a mortgage are housing burdened suggests that many homeowners were not able to get competitive financing rates, or that they put less than 10 percent down, or were not able to find units that were affordable. The increase in the number of renters also reflects these challenges (American Community Survey, 2015).

"Most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures."

ALICE homeowners are more likely than higher-income homeowners to have a high-interest sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures. An additional expense for homeowners is often property tax; when rates increase faster than wages or the value of the home, homeowners may be burdened with additional expense that they cannot manage. Virginia was not hit as hard with foreclosures as other states. The foreclosure rate was 0.8 percent in 2013, lower than then national average of 2.4 percent, and has continued to fall, reaching 0.5 percent in 2015, below the U.S. rate of 1.2 percent (CoreLogic, August 2013; CoreLogic, January 2016).

In addition, with the tightening of mortgage regulations, those who do not qualify for traditional mortgages look for alternatives, leading to an increased use of "contract for deed" or "rent-to-own" mortgages that charge higher interest rates and have less favorable terms for borrowers. The need for such services is reflected in the growth of this industry nationally, and in Virginia; 5 percent of the total population and 17 percent of unbanked households in Virginia have used a rent-to-own financial product (Federal Deposit Insurance Corporation (FDIC), 2013; Anderson & Jaggia, 2008; Edelman, Zonta, & Gordon, 2015; Kusisto, 2015).

There are consequences to high-interest mortgages:

- The combination of a lower income and significantly worse financial terms puts borrowers at a far higher risk of foreclosure (Mayer & Pence, 2008). For an ALICE household, a foreclosure not only results in the loss of a stable place to live and an owner's primary asset but also reduces the owner's credit rating, creating barriers to future home purchases and rentals. With few or no other assets to cushion the impact, ALICE households recovering from foreclosure often have difficulty finding new housing (Yellen, October 17, 2014; Casas del Pueblo Community Land Trust, October 2013; Frame, 2010).

Become Homeless

Ultimately, if an ALICE household cannot afford their home or it becomes too unsafe and has to be vacated, they can become homeless. In Virginia in 2015, there were 7,020 people counted as homeless on a single night, including 604 veterans. The state's rate of 8.5

homeless people per 10,000 residents is much lower than the national rate of 18 per 10,000. Overall, more than one-quarter of those who are homeless in Virginia are homeless as part of a family (National Alliance to End Homelessness, 2015).

There are extreme consequences to being homeless:

- Homelessness poses extraordinary challenges for families, starting a downward spiral of bad credit and destabilized work, school, and family life.
- Some households move in with relatives, threatening the stability of another household.
- Homelessness has particular consequences for children, who may be delayed or prevented from enrolling in school because of residency requirements, guardianship requirements, or lack of school or medical records (National Coalition for the Homeless, 2007).

Broader Costs of Unaffordable Housing in Virginia

When ALICE families cannot afford safe housing near where they work, there are consequences for the whole community. When workers pay more for housing, the local economy suffers because families have less to spend on other goods and services in the community. They may not have enough resources to maintain their homes, which impacts entire neighborhoods. The health problems caused by poor-quality housing, living in unsafe neighborhoods, or long commutes raise health care and coverage costs for all. Exposure to toxins like lead can cause neurobehavioral conditions that require extensive health care services, social services, and educational support, which are paid for by the larger community. Longer commutes create more traffic, raise infrastructure and maintenance expenses, and reduce worker productivity, which affects both co-workers and customers. If families are forced to move due to foreclosure, that adds instability to their neighborhoods, lowering property values and imposing additional direct costs on local government agencies (Ellen & Glied, Spring 2015; Maqbool, Viveiros, & Ault, April 2015; Attina, et al., December 2016; National Economic Council and the President's Council of Economic Advisers, July 2014; van Ommeren & Gutierrez-i-Puigarnau, 2011; Sullivan, 2015).

"Young workers are delaying buying their own homes, choosing to rent instead."

Ultimately, if a family becomes homeless, there are additional costs that the wider community absorbs, from shelter systems to the criminal justice system and increased health care costs. The National Alliance to End Homelessness estimates that the cost of public services for the homeless ranges from $19,000 per year for one person in Denver, Colorado to over $40,000 per year in New York. The evidence is clear that keeping a homeless housed is significantly less expensive than caring for a homeless family or returning them to a home – one-sixth the cost, according to the Office of the Inspector General of the U.S. Department of Health and Human Services (National Alliance to End Homelessness, 2010).

Future Trends

The cost of housing in Virginia will continue to be the most significant drain on the Household Survival Budget:

Millennials and seniors will drive demand for more lower-cost homes and rental units. Young workers are delaying buying their own homes, choosing to rent instead. At the same time, the senior population is growing, and many seniors choose to downsize their homes to smaller units, while others need to sell their homes to afford eldercare. Seniors prefer smaller, affordable rental units that are close to public transportation and community amenities such as restaurants, health care, and other services. Both of these trends increase demand for lower-cost homes and rental units, adding pressure to the cost of units that in most communities are in short supply (U.S. Department of Transportation, 2015; Garcia & Deitz, 2007).

Rental housing units – especially those that are older and in poor condition – are particularly vulnerable to removal. For example, Arlington County has lost over half of its market-rate affordable housing inventory over the last 10 years to renovation, demolition, and redevelopment. Alexandria and Falls Church have seen a similar decline in market rate affordable housing. Nationally, 5.6 percent of the rental stock was demolished between 2001 and 2011, but the loss rate for units with rent under $400 per month (i.e., those most affordable for ALICE households) was more than twice as high, at 12.8 percent (Joint Center for Housing Studies, 2013). The removal of these units, as inexpensive and unsafe as they may have been, puts additional pressure on the remaining rental stock, increasing costs for all renters (Joint Center for Housing Studies of Harvard University, 2016; Arlington County, 2013).

The ability to drastically change the housing stock in Virginia is constrained by geography, economics, and, in some places, zoning laws that limit the potential for new small or low-cost housing units to be built in economically prosperous areas, especially in the D.C. metro area. Given this combination of factors, many ALICE households will continue to live farther away from their jobs or in unsafe units, resulting in the associated challenges and costs (Prevost, 2013).

Homelessness has declined nationally since counts were mandated in 2007, especially for veterans (U.S. Department of Veteran Affairs, 2016; U.S. Department of Housing and Urban Development, 2015). That said, with nearly 7,020 individuals homeless in Virginia on a given night, it is still a pressing issue, and communities continue to invest in strategies that alleviate homelessness among all groups.

"Education is one of the few ways ALICE families can get ahead in the long run. Yet it is a challenge for these families to find quality, affordable child care, strong public schools, and affordable higher education."

CHILD CARE AND EDUCATION

Education is one of the few ways ALICE families can get ahead in the long run. Yet it is a challenge for these families to find quality, affordable child care, strong public schools, and affordable higher education. As a result, ALICE families often forgo educational opportunities, with consequences both for their earning potential and for the development of human capital in their communities.

Quality, Affordable Child Care

Quality, affordable child care is one of the most important – and most expensive – budget items for ALICE families. Quality early learning experiences are critical to the cognitive and language development of young children, and allow them to gain pre-academic skills needed for success in kindergarten and beyond. Yet as discussed in Section II, child care in Virginia is often the most expensive item in the Household Survival Budget and remains out of reach for many ALICE families. The average cost of family-based child care is $641 per month for an infant in Virginia, and the cost for a 4-year-old is $563 per month. By comparison, the average cost of a licensed, accredited child care center for an infant and a 4-year-old is 21 percent more (Virginia Department of Social Services, 2015; Virginia Department of Social Services, 2016; Virginia Department of Social Services, 2007-2015; Theis, 2017).

ALICE households use a range of strategies to provide care for their young children.

Choose Less Expensive Child Care

ALICE families may use unlicensed, family-based child care or rely on friends and neighbors in an attempt to save money or because they lack child care options. Some live in child care deserts, where there are shortages of licensed providers, or they may lack transportation to a child care facility (Malik, Hamm, Adamu, & Morrissey, 2016). In Virginia, there is a range of oversight by the Virginia Department of Social Services.

Family-based child care settings that provide care for more than four children are required to be licensed as are child care centers; must meet requirements for background checks, training/orientation, and health and safety; and are inspected twice a year. Smaller family day care facilities that voluntarily register have background checks, meet certain health and safety standards, and are inspected every two years. Unlicensed home-based child care, while often less expensive, is not fully regulated, so the safety, health, and learning quality can vary greatly and are not guaranteed (Child Care Aware of America, 2014; Virginia Department of Social Services, 2016b).

The U.S. Census reports that nationally in 2011, 42 percent of preschoolers were in a regular child care arrangement with a relative, 11 percent were in another non-relative care arrangement, 25 percent had no regular child care arrangement, and only 24 percent were in an organized care facility. Since the mid-1980s, fewer families have used non-relative care (falling from 28 percent to 13 percent in 2011), while there was an increase in other care or no regular arrangements, from 1 percent to 13 percent. In Virginia, 48 percent of 3- and 4-year-olds are enrolled in some type of child care, the 19th highest rate in the country (CFED, 2016).

Relying on relatives or unlicensed home-based care comes with certain risks and potential consequences:

- For a number of reasons, these settings can lead to delays in intellectual and social developmental. Center-based child care overall has been shown to consistently offer higher-quality academic preparation than informal settings. Higher-cost centers tend to have a higher staff-to-child ratio and better trained and compensated staff, who offer higher-quality activities, more responsiveness, and more stimulating, supportive care (U.S. Department of Education, 2015; U.S. Department of Health and Human Services, 2000; Bassok, Fitzpatrick, Greenberg, & Loeb, September/October 2016; Forry, et al., 2012).
- Unlicensed child care has a higher risk of accidents and illness. Because licensed child care centers must meet certain standards for licensing and accreditation, they typically follow better health and safety practices than lower-cost options.

"In Virginia on average between 2011 and 2015, 65 percent of children ages 3 and 4 years old whose families had income below 200 percent of the FPL were not enrolled in school, including nursery school, preschool, or kindergarten."

Rely on Subsidies for Child Care

Publicly subsidized preschools can provide great savings to ALICE families. The Virginia Preschool Initiative (VPI) enrolled 18,250 at-risk 4-year-olds in the 2014-2015 school year. The state ranks 27th nationally in terms of spending per preschool student, at $3,742 per year (National Institute for Early Education Research, 2015).

There are potential drawbacks to publicly-subsidized child care:

- The quality of publicly funded preschool is variable. Virginia's publicly funded preschools only met 6 out of 10 of the state pre-K quality standards set by the National Institute for Early Education Research. When preschool programs do not meet quality standards, they can lead to poorer educational outcomes (National Institute for Early Education Research, 2015; Guptaa & Simonsen, 2010).
- With VPI serving only 18 percent of 4-year-olds in Virginia, many additional low-income 4-year-olds and all low-income 3-year-olds still do not have access to publicly funded preschool.

Forgo Child Care

Some families faced with the high cost of child care or lack of access keep children at home. In Virginia on average between 2011 and 2015, 65 percent of children ages 3 and 4 years old whose families had income below 200 percent of the FPL were not enrolled in school, including nursery school, preschool, or kindergarten. In comparison, 45 percent of children ages 3 and 4 years old whose family had income above 200 percent of the poverty level were not enrolled in school. Although Black and Hispanic families in Virginia are disproportionately represented among lower-income households, preschool attendance rates for Black 3- and 4-year-olds were almost the same as they were for White 3- and 4-year-olds at 45 and 48 percent respectively, while the rate for Hispanic children was much higher at 66 percent (Annie E. Casey Foundation, 2017b; Annie E. Casey Foundation, 2017c).

"One area of particular concern for Virginia's ALICE households is the achievement gap in the state's public schools."

There are consequences for children and families to going without child care:

- Not being exposed to quality early learning experience could lead to a delay in cognitive, language and social development, creating an education gap that is more difficult to close as children get older.
- When one parent has to stay home to care for a child, rather than work, it limits current income and future earning potential.

K-12 Education and the Achievement Gap

One area of particular concern for Virginia's ALICE households is the achievement gap in the state's public schools. Across the state, students of color and low-income students performed lower on test scores throughout K-12 and had lower high school graduation rates than their White or higher-income counterparts.

It is well-documented that disparities in educational outcomes often begin with levels of kindergarten readiness and can then persist through both elementary and secondary schooling. In terms of overall student achievement, Virginia ranks 12th in the U.S., according to Education Week's Quality Counts report. According to the most recent data, only 43 percent of fourth graders in Virginia were proficient in reading, though still significantly above the national average of 35 percent. Similarly, in eighth grade math, only 38 percent of Virginia students were proficient, versus a national average of 32 percent, according to the 2015 State NAEP assessment (Education Week Research Center, 2016).

Virginia's public high school graduation rate was 83 percent, higher than the national average of 81 percent, for 2013. However, the rates are significantly lower for economically disadvantaged students (72 percent), those with limited English proficiency (55 percent), and those with disabilities (49 percent). Rates also vary markedly by race and gender: For the 2012-2013 school year in Virginia, the graduation rate was 62 percent for Black males and 80 percent for White males (Stetser & Stillwell, 2014; Education Week Research Center, 2016; Schott Foundation for Public Education, 2015; National Center for Education Statistics (NCES), 2015; Jonas, 2012).

This achievement gap may lead to discouragement and dropping out of school. Low-income students are the least likely to graduate high school nationally, with a dropout rate of 11.6 percent among students in the lowest income quartile, compared to 2.8 percent for students from families with the highest incomes (National Center for Education Statistics (NCES), 2014).

Attend a Higher-performing School or Live in a Higher-performing District

Parents in search of better performing schools may change schools, if school choice is available, or move to a different neighborhood.

Consequences of switching schools include:

- Housing costs: Most higher-performing schools are located in neighborhoods with more expensive housing.
- Travel: Students who choose charter schools located outside of their neighborhoods have longer commutes.

Broader Costs for Child Care and Education in Virginia

Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning in particular enables young children to gain skills necessary for success throughout their schooling. **Alternatively, poor quality child care can slow intellectual and social development, and low standards of hygiene and safety can lead to injury and illness for children.** Research shows that children who attend quality preschools – particularly full-day programs – are more likely to graduate high school and attend college, yet less than half of children from families making under $50,000 a year are enrolled in preschool, and those who are enrolled are less likely to be in high-quality programs (Child Care Aware of America, 2013; Child Trends, 2015; U.S. Department of Education, 2015; Hart & Risley, 2003; Wasserman, 2016; Friedman-Krauss, Barnett, & Nores, 2016).

In addition, high quality child care enables parents to work, which enhances the family's current and future earning potential. On the other hand, inadequate child care results in absenteeism, tardiness, and low productivity. Businesses lose an estimated $4.4 billion annually due to employee absenteeism caused by child care breakdowns (Haskins, 2011; Child Care Aware of America, 2015; Child Trends, 2011; Alliance for Excellent Education, 2013; Garcia, 2015).

"Nationally, the difference in earnings over a lifetime between high school graduates and those who hold a bachelor's degree is estimated to be $830,800."

The evidence is clear on the importance of needing, at a minimum, a solid high school education in order to achieve economic success. Nationally, the difference in earnings over a lifetime between high school graduates and those who hold a bachelor's degree is estimated to be $830,800. The difference in earnings between high school graduates and those with an associate's degree is estimated at $259,000. And estimates of the difference in the net earnings of a high school graduate versus a high school dropout range from $260,000 to $400,000 when including income from tax payments minus the cost of government assistance, institutionalization, and incarceration (Center for Labor Market Studies, 2009; Daly & Benagli, 2014; Klor de Alva & Schneider, 2013; Tyler & Lofstrom, 2009 ; Carnevale, Rose, & Cheah, 2011).

Closing the education achievement gap would be economically beneficial not only for lower-income individuals and families, but for all residents in Virginia and the entire country. According to the Alliance for Excellent Education, if all students nationwide graduated from high school, their aggregate increased income would be $166 million, and increased federal tax revenues would be $26 million (Alliance for Excellent Education (AEE), 2013). Aside from the economic boon, higher levels of education lead to greater knowledge about political issues, more community volunteerism, and lower crime rates (Baum, Ma, & Payea, 2013; Campbell, 2006; Mitra, 2011).

Future Trends

The importance of high-quality child care and public education remains a fundamental American value, but ALICE households are challenged to find quality, affordable education at all levels in Virginia. There are several trends that will impact child care and higher education in the future:

Child Care

The need for more high-quality child care in Virginia is clear, given that two-thirds of children under the age of 6 had all available parents in the workforce in 2015 – slightly higher than the national average of 65 percent (Annie

E. Casey Foundation, 2017a). With the extensive involvement of parents in the workforce, child care is an issue for virtually all Virginia families, and the high cost makes it even more challenging for parents in low-wage jobs.

The child care facility industry is dominated by single proprietors, who are susceptible to changes in the job market. There are 1,902 child care establishments in Virginia, of which only 506 are corporations; the rest are individual proprietorships, non-profits, and other single-proprietor arrangements. Smaller child care businesses are also challenged by fluctuations in local unemployment and the low reimbursement rates of the Virginia Child Care Subsidy Program; as a result, some proprietors have been forced to downsize or close (U.S. Census, 2007-2014; SBDCNet, 2014).

Economic trends may make it harder to find and afford quality child care in Virginia in the future. With low levels of funding for state preschool programs and changes in population, there was a shift in child care capacity from individual to corporate providers from 2007 to 2014 (the latest data available). If this trend continues, there will be a decrease in number of spaces or the geographic availability of spaces, increases in cost, more children who may not be fully school-ready, and more parents across the state who must forgo work or advancement to stay home with their children (U.S. Census, 2007-2014).

"If this trend continues, there will be a decrease in number of spaces or the geographic availability of spaces, increases in cost, more children who may not be fully school-ready, and more parents across the state who must forgo work or advancement to stay home with their children."

K-12 Education

Virginia's current educational resources are not closing the achievement gap, creating several important consequences for the state economy. Reworking education – from child care through high school – to address the achievement gap takes significant financial resources. But if the gap is not addressed, the state economy will lose local talent. In order for Virginia's economy to grow and sustain an aging population, the state must continue to attract workers from other states and abroad. An education system that works for all residents would be an important draw (Schulman & Blank, 2015).

The creation of charter schools has been one response to the achievement gap and the perception that public schools have not met the needs of many students. The ability of charter schools to improve school performance and close the achievement gap for minority and low-income students is the subject of nationwide debate. This is partly because the efficacy of charter schools varies greatly from school to school and state to state. According to a 2015 Center for Research on Education Outcomes study, urban charter schools have been especially effective for students in poverty, who gain the equivalent of 40 days of additional learning per year in math and 28 additional days in reading compared to traditional public school students. While charter schools have expanded in much of the country, there were only nine charter schools in Virginia in 2016 (National Alliance for Public Charter Schools, 2017; Virginia Department of Education, 2016; CREDO, 2015).

Education is also important for communities. People with lower levels of education are often less engaged in their communities and less able to improve conditions for their families. More than half of those without a high school diploma report not understanding political issues while 89 percent of those with a bachelor's degree have at least some understanding of political issues. Similarly, having a college degree significantly increases the likelihood of volunteering, even controlling for other demographic characteristics (Baum, Ma, & Payea, 2013; Campbell D. , 2006; Mitra, 2011).

Higher Education

For students who attend college, there is a growing disparity in employment and earnings based on their major. Majors that provide technical training (such as engineering, math, or computer science) or are geared toward growing parts of the economy (such as education and health) have done relatively well. At the other end of the spectrum, those with majors that provide less technical and more general training, such as leisure and hospitality, communications, the liberal arts, and even the social sciences and business, have not tended to fare particularly well in recent years. For example, the median annual salaries of college-educated workers age 25 to 59 range from $39,000 for an early childhood educator to $136,000 for a petroleum engineer in 2015 (PayScale, 2014; Abel, Deitz, & Su, 2014; Carnevale, Cheah, & Hanson, The Economic Value of College Majors, 2015).

Tuition has increased beyond the means of many ALICE households and burdened many others. In Virginia's Class of 2014, 60 percent graduated with an average student debt of $26,432 (Project on Student Debt, 2015). As national research by the Federal Reserve reveals**,** this debt burden jeopardizes the short-term financial health of younger households: The median net worth for households with no outstanding student loan debt is nearly three times higher than for households with outstanding student loan debt (Elliott & Nam, 2013).

Because college graduates have greater earning power, more Americans than ever before are attending college, but at the same time, more are dropping out and defaulting on their loans. More than 70 percent of Americans matriculate at a four-year college – the seventh-highest rate among 23 developed nations for which the Organisation for Economic Co-operation and Development (OECD) compiles such statistics. But less than two-thirds of matriculating Americans end up graduating; when including community colleges, the graduation rate drops to 53 percent (Organisation for Economic Co-operation and Development (OECD), 2015).

"The median net worth for households with no outstanding student loan debt is nearly three times higher than for households with outstanding student loan debt."

In Virginia, 27 percent of residents have some college or an associate's degree, but not a bachelor's degree. These residents are more likely to have debt that they cannot repay. Nationally, 58 percent of borrowers whose student loans came due in 2005 hadn't received a degree, according to the Institute for Higher Education Policy. Of those, 59 percent were delinquent on their loans or had already defaulted, compared with 38 percent of college graduates (Cunningham & Kienzl, 2011).

The proliferation of for-profit schools and, to a lesser extent, two-year institutions during and after the Recession has hurt the economic prospects of many students. These schools include online universities, certificate-granting institutions, technical schools, and community colleges, with a wide range of credentials and tuition costs. Not all, but many, targeted low-income and non-traditional students – older, independent, and those already struggling in the labor market – who financed their educations largely through federal student loans. Cumulatively, these non-traditional students have grown to represent half of all borrowers. Many of these students dropped out of their programs, and, as a result, faced poor job prospects and loan distress (Deming, Goldin, & Katz, 2012; Cellini, 2009).

Almost 20 percent of those who borrowed money to attend for-profit colleges and certificate programs were unemployed, and those who did have jobs earned about 20 percent less than their peers. With poor labor market outcomes, few family resources, and high debt burdens relative to their earnings, default rates skyrocketed. By 2013, 70 percent of students who had fallen into default two years after leaving school were borrowers who attended non-traditional colleges. For-profits and two-year institutions have the highest default rate of any type of institution (Looney & Yannelis, 2015).

Though the number of students financing their educations at these institutions has dropped – from 2010 to 2014, the rate of new borrowers fell by 44 percent at for-profits and 19 percent at two-year institutions – the debt burden of former students continues to cast a long shadow. Rising delinquency rates reflect excessive borrowing and overextended finances, which could impair students' abilities to finance first homes and to live independently of their families, or could constrain their occupational choices, reducing rates of homeownership and marriage, or entrepreneurial risk. Slow repayment rates suggest that the debt burden drags students down for years (Baum & Johnson, April 2015; Bleemer, Brown, Lee, & van der Klaauw, 2015; Gicheva & Thompson, 2015; Marx & Turner, January 2015; Mezza, Sommer, & Sherlund, October 15, 2014; Looney & Yannelis, 2015).

There is a lack of medium- and high-paying jobs for recent graduates. Research by the National Bureau of Economic Research and the Federal Reserve has found that many jobs requiring highly skilled workers are offering wages that are too low for college-educated students to live on and still pay back their loans. When unemployment is high, employers have a broader choice of applicants and can seek more qualified candidates at lower wages. In pursuit of cost savings, employers may also leave positions open and falsely blame the unfilled positions on a lack of qualified candidates. As a result, qualified and experienced workers are passed over even though they could do the job, and it appears in some recent national surveys that a number of jobs are unfilled due to lack of qualified candidates when, in fact, qualifications are not the main obstacle (Rothstein J., 2012; Altig & Robertson, 2012; ManpowerGroup, 2012).

Low wages, then, are the main problem, in tandem with strong competition for the fewer well-paying jobs. This situation will improve slightly as unemployment falls. But major change will not occur unless there is a structural shift in the kinds of jobs that make up our economy.

"According to Feeding America's 2015 Map the Meal Gap study, 13 percent of Virginia's residents experienced low food security (lower quality, variety, and desirability of food), including 232,150 children."

FOOD

Having enough food is a basic challenge for ALICE households. The U.S. Department of Agriculture (USDA) defines food insecurity as the lack of access, at times, to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods. According to Feeding America's 2015 Map the Meal Gap study, 13 percent of Virginia's residents experienced low food security (lower quality, variety, and desirability of food), including 232,150 children. Similarly, according to the USDA, between 2013 and 2015, 10 percent of Virginia households experienced food insecurity, below the national average of 14 percent, and 4 percent of Virginia households experienced very low food security (multiple instances of disrupted eating patterns and reduced food intake) compared to the national average of 5 percent (Feeding America, 2013; Feeding America, 2015; U.S. Department of Agriculture (USDA), 2015; Gundersen, Engelhard, Satoh, & Waxman, 2014).

Food insecurity varies across the state. Feeding America ranks all counties in the U.S. in terms of food insecurity, and the rate is above 20 percent in Brunswick County, Franklin City, Martinsville City, Petersburg City and Richmond City. By contrast, Fairfax County has one of the lowest scores in the country; but because it has a large population, that low rate still translates into 67,000 people who are food insecure (Feeding America, 2015).

Food insecurity is often a recurrent situation. USDA national data has found that for both food-insecure and very low food-insecure households (those with multiple instances of disrupted eating patterns and reduced food intake), on average they were food insecure for 7 months of the year (Coleman-Jensen, Rabbitt, Gregory, & Singh, September 2015).

Access to healthy food is more difficult is some parts of the state. According to the Virginia Food Desert Task Force, there are food deserts (an area with limited access to affordable and nutritious food), or pockets of low access to healthy food in all cities and counties across the state including rural and urban areas. Overall, the state has a low food-access rate of 17.8 percent, but the rate is much higher in some areas, particularly those with high rates of food insecurity. Compounding the problem, individuals in food deserts have greater physical access to fast food restaurants and convenience stores than to grocery stores and supermarkets (Virginia Food Desert Task Force, 2014).

When ALICE families do not have enough food, they use various strategies to avoid hunger. According to a Feeding America survey, most respondents employed two or more strategies, including forgoing other essentials like medical care or even selling or pawning personal property to get money for food (Feeding America, 2014).

Eat Less Food and Less Healthy Food

According to a recent Feeding America national survey, the purchase of inexpensive, unhealthy food is the most commonly reported coping strategy for food-insecure families (78.7 percent), and many families also buy food that has passed its expiration date (56 percent). ALICE families often have difficulty accessing healthy food options. Many low-income households work long hours at low-paying jobs and do not have time to regularly shop for and prepare low-cost meals. In addition, they are faced with higher prices for and often minimal access to fresh food in low-income and rural neighborhoods, which often makes healthy cooking at home difficult and unaffordable. More convenient options like fast food, however, are usually far less healthy and higher in calories. In Virginia, 22 percent of adults and 40 percent of adolescents do not eat fruit or vegetables daily. This may be explained in part by the fact that 70 percent of Virginia neighborhoods do not have healthy food retailers within a half-mile (Centers for Disease Control and Prevention (CDC), 2013).

"The purchase of inexpensive, unhealthy food is the most commonly reported coping strategy for food-insecure families (78.7 percent), and many families also buy food that has passed its expiration date (56 percent)."

There are consequences to not having enough food or enough healthy food:

- Eating foods that are higher in fat, sodium, and sugar can contribute to obesity, heart disease, diabetes, low energy levels, and poor nutrition. Given the choices that low-income individuals have to make, it is not surprising that they are more likely to be obese than those with higher income. ALICE and poverty-level families are also exposed to more stress and have fewer opportunities to exercise, which both can contribute to weight gain. In Virginia overall, more than 29 percent of adults are overweight or obese, below the national average of 36 percent. Yet 36 percent of adults with income below $25,000 were obese, compared to 26 percent of adults with income above $75,000 (Commonwealth Fund, 2013; Food Research and Action Center (FRAC); Hartline-Grafton, 2011; Kim & Leigh, 2010; National Institute of Diabetes and Digestive and Kidney Disease (NIDDK), 2012; Ogden, Carroll, Fryar, & Flegal, November 2015; Centers for Disease Control and Prevention (CDC), 2015; United Health Foundation, 2015).
- For children, lack of sufficient food can cause developmental delays and lack of nutritious food can cause health problems, all of which can impact learning in the longer term.

Seek Food Assistance

The use of government food programs, as well as soup kitchens, food pantries, and food banks, has increased steadily through the Great Recession to the present. Federal Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) benefits are effective in combating hunger and poverty, and SNAP beneficiaries experience reduced food insecurity, fewer sick days, and fewer hospital and doctor visits (White House Council of Economic Advisors, 2015).

"With changes in the economy, many low-wage workers – even those with public assistance benefits – are now forced to use food pantries on a regular basis."

There are consequences and drawbacks to seeking food assistance:

- A recent Institute of Medicine (IOM) report found that most SNAP benefit levels (which are established by the USDA's Thrifty Food Plan) are based on unrealistic assumptions about the cost of food, preparation time, and access to grocery stores. The White House Council of Economic Advisors found that the vast majority of SNAP benefits run out by the end of the second or third week of every month, leaving households without enough food. In addition, SNAP and WIC benefits do not allow for higher-quality or quick-to-prepare foods (Institute of Medicine (IOM), 2013; Food Research and Action Center (FRAC), 2012; White House Council of Economic Advisors, 2015).

Broader Consequences for Food in Virginia

Not having enough income to afford healthy food has consequences not only for ALICE's health, but also for the strength of the local economy and the future health care costs of the wider community.

Numerous studies have shown associations between food insecurity and adverse health outcomes such as coronary heart disease, cancer, stroke, diabetes, hypertension, and osteoporosis, which lead to increased costs for all (Seligman, Laraia, & Kushel, 2010; Kendall, Olson, & Frongillo Jr., 1996). In 2014, the U.S. spent an estimated $160 billion on health care costs related to hunger and food insecurity, as estimated by the Bread for the World Institute. The USDA argues that healthier diets would prevent excessive medical costs, lost productivity, and premature deaths associated with these conditions (U.S. Department of Agriculture (USDA), Frazão, E., 1999; Bread for the World Institute, 2015).

In fact, the cost to move families to food security is very low. According to an assessment in Wisconsin, that cost was on average less than $16 per week per person in 2014, although across Wisconsin counties, costs ranged from $14.09 to $20 (Lee D., June 15, 2016).

Future Trends

Government food programs have declined, while the use of nonprofit resources including soup kitchens, food pantries, and food banks has increased steadily. From 2007 to 2015, SNAP enrollment increased by 58 percent in Virginia. The 2009 Recovery Act boosted SNAP benefits, but it expired in 2013, causing some individuals to no longer qualify or have their benefits reduced. Between 2012 and 2015, SNAP enrollment decreased by 11 percent and the average benefit amount fell from $129 to $119. During this time, Feeding America reports that nationally, the number of unique clients served by their programs increased by roughly 25 percent from 2010 to 2014 (Dean & Rosenbaum, August 2013; Loveless, 2015; Virginia Department of Social Services, 2007-2016).

The use of food pantries by young adults is rising. Food pantries have become a growing resource for people under the age of 25, the group most likely to be living below the ALICE Threshold (Feeding America, 2014).

"Because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment."

At the other end of the age spectrum, the number of food insecure seniors is also increasing. The number of food insecure seniors more than doubled nationwide from 2001 to 2011, to 4.8 million people 65 or older, due to the aging population (Feeding America, 2013). The problem is particularly acute for non-White seniors, those with multiple generations in a household, and those with lower income. Seniors with grandchildren living with them are three times as likely to be food insecure as others (Sharkey, Xu, & Dean, 2013). This problem will worsen as seniors grow both in number and as a share of the population.

The number of long-term food assistance users has increased. With changes in the economy, many low-wage workers – even those with public assistance benefits – are now forced to use food pantries on a regular basis. Many long-term users have serious health problems, some of which can be exacerbated by their use of food assistance, which tends to provide less healthy food. Feeding America's 2014 national survey of food bank clients found that 33 percent live with someone who has diabetes and 58 percent live with someone who has high blood pressure (Treuhaft & Karpyn, 2010; Bell, Mora, Hagan, Rubin, & Karpyn, 2013; County Health Rankings, 2016; Feeding America, 2014; Kaiser & Cafer, 2016; Kicinski, 2012; Feeding America, 2009).

TRANSPORTATION AND COMMUTING

In Virginia there is no public transportation available to workers in most counties. The highest usage is in Arlington County, where 25 percent of workers used public transportation for work in 2015, followed by 22 percent in Alexandria City and Falls Church City, 11 percent in Fairfax County and Fairfax City, 9 percent in Charlottesville City, and 6 percent in Prince William County and Manassas Park City. Usage in the rest of the counties is less than 5 percent (American Community Survey, 2015).

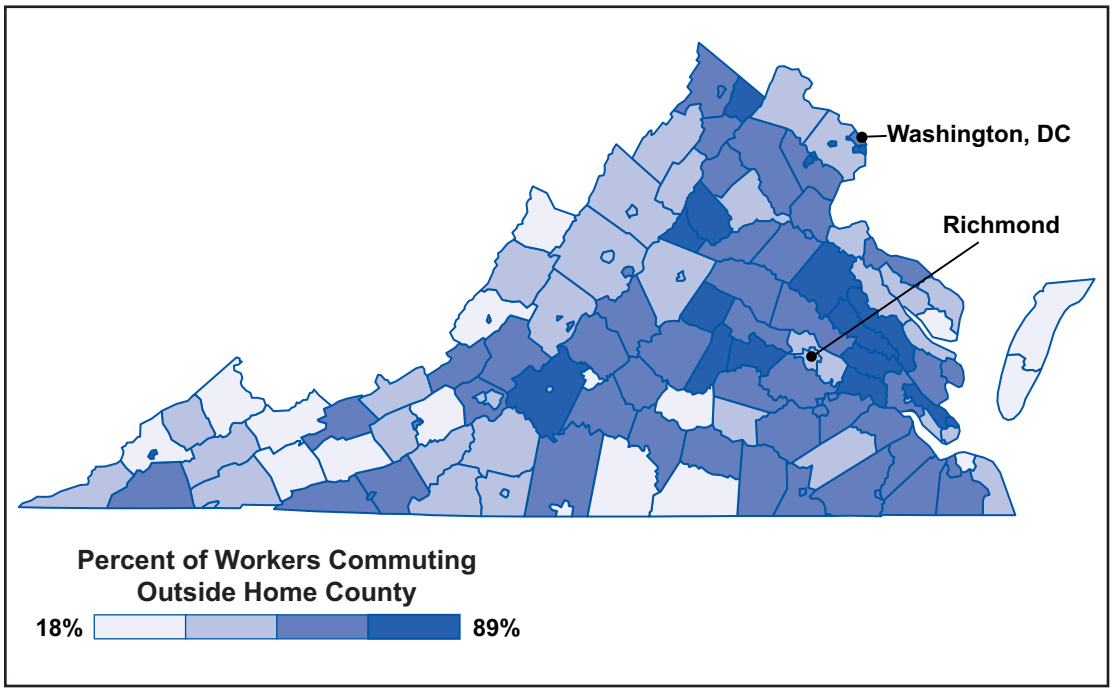
Given this public transportation landscape, commuting impacts most workers in Virginia, with a majority using a car to get to their jobs, but it poses particular challenges for ALICE workers. Because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment. In 2015, 78 percent of Virginia workers drove alone to work; some chose this for convenience, while others with variable work hours had no choice. Commutes in Virginia are longer than in many states; the mean travel time to work of 28 minutes is just above the national average of 26 minutes. However, travel time is higher in some areas, with workers in Fauquier County commuting 40 minutes on average (American Community Survey, 2015).

Another way to look at transportation is that 51.8 percent of commuters in Virginia – using both public and private transportation – commute to another county for work (Figure 35). There is huge variation across the state: 44 counties have fewer than 50 percent of workers who commute outside their home county, while in 89 counties more than 50 percent of workers commute outside their county (U.S. Census, 2014).

The average cost of owning and operating a car in the U.S. ranges from about $6,000 to $12,000 per year, according to AAA (AAA, 2013). Long commutes add costs (such as car maintenance, gas, and child care) that ALICE households cannot afford. Commutes also reduce time for other healthy activities. Since the vehicles that ALICE families can afford are usually older and of lesser value, the median car value for low-income families is $4,000, or about one-third of the $12,000 median value of cars owned by middle-income families (Bricker, Kennickell, Moore, & Sabelhaus, 2012).

Figure 35.

Percent of Workers Commuting Outside Home County, Virginia, 2014



Source: U.S. Census, 2014

Cars also impact the broader quality of life. Nationally, families with a car are more likely to have a job and live in neighborhoods with greater safety, environmental quality, and social quality than households without cars. Both cars and transit access also have a positive effect on earnings, though the effect of car ownership is considerably larger.

"Nationally, families with a car are more likely to have a job and live in neighborhoods with greater safety, environmental quality, and social quality than households without cars."

ALICE households use a range of strategies to lower their transportation costs, from forgoing car maintenance or insurance to trying to use often inadequate public transportation.

Skimp on Car Expenses

One way low-income households try to close the income gap is by skimping on vehicle expenses, such as putting off repairs, not registering the car (saving on fees and upkeep requirements to pass inspection), not paying traffic tickets, and forgoing car insurance. Despite the fact that driving without insurance is a violation in almost all states, including Virginia, 10 percent of Virginia motorists were uninsured in 2012 (Insurance Information Institute, 2012). Low-income drivers are often charged more for insurance coverage than drivers with higher incomes. Insurers charge low-income drivers 59 percent more, or an extra $681 on average annually, due to "redlining," or raising quote prices based on characteristics related to socioeconomic status, including education level, occupation, homeownership status, insurance purchasing history, and marital status. These higher rates make it even harder for ALICE and poverty-level drivers to afford insurance (Ong & Stoll, 2007; Heller & Styczynski, 2016; Consumer Reports, 2015).

Trying to lower car expenses may provide short-term savings, but it can have long-term consequences:

- Not registering a vehicle, not passing inspection, or driving with an unsafe car can lead to fines, towing and storage fees, points on a driver's license that increase the cost of car insurance, and even impounding of the vehicle. And the fines can be more than ALICE families can pay.

- ALICE drivers face similar challenges paying traffic tickets. The system of sizable fixed fines for particular offenses in most municipalities hits low-income drivers harder than those who are more affluent. Preliminary reports across the country have found that in many states, when drivers can't pay a ticket, their driver's license can be suspended, harming credit ratings, raising public safety concerns, and making it harder for people to get and keep jobs and take care of their families (Urbana IDOT Traffic Stop Data Task Force, 2015; Lawyers Committee for Civil Rights, 2015).

- Buying an older car or not paying for regular maintenance can lead to breakdowns, which can disrupt work schedules, school attendance, and access of health and social services. Low-income families are also more likely to face higher and more frequent repair bills and therefore greater disruption in their transportation to work (Bricker, Kennickell, Moore, & Sabelhaus, 2012).

Take Public Transportation

Public transportation is a far less expensive means to commute to work than driving a car, but is not widely available in most parts of Virginia, aside from the Washington D.C. metro area.

Relying on inadequate public transportation has consequences:

- Housing near public transportation is typically more expensive, so most lower-income families live further away from urban centers, increasing commute times significantly. Long commutes add stress as well as other costs to families such as additional child care, and time away from work, exercise, shopping and cooking healthy food, and community and family involvement (U.S. Department of Housing and Urban Development (HUD), 2014; AAA, 2013).

"The rising trend of nonstandard and part-time schedules can complicate transportation for low-wage workers, who may be relying on friends or family for rides or using public transportation."

Broader Consequences for Transportation in Virginia

"Cost-cutting" strategies have risks for ALICE households as well as for the wider community. Long commutes reduce worker productivity and state economic competitiveness. They increase tardiness and absenteeism, and can also impact new hire retention and performance (Belsky, Goodman, & Drew, 2005; Sullivan, 2015; National Economic Council and the President's Council of Economic Advisers, July 2014; van Ommeren & Gutierrez-i-Puigarnau, 2011).

Urban sprawl costs the American economy more than $1 trillion annually, according to a study by the New Climate Economy. These costs include greater spending on infrastructure, public service delivery, and transportation. Older cars that may need repairs make driving less safe and increase pollution for all, as does deferring car maintenance. Vehicles without insurance increase costs for all motorists; uninsured and under-insured motorist coverage adds roughly 8 percent to an average auto premium for the rest of the community (McQueen, 2008).

Lack of reliable transportation can also exacerbate an emergency, as families might be forced to forgo treatment of a sick or injured family member, rely on friends or neighbors for transportation, or resort to public specialty transit services or even an ambulance, increasing costs for all taxpayers.

Future Trends

For ALICE households in Virginia, housing and transportation are tightly linked and can have a large impact on the household budget. People who live in location-efficient neighborhoods – compact, mixed-use, and with convenient access to jobs, services, transit, and amenities – have lower transportation costs than those who don't. Commuting long distances will only increase in the coming years as lack of affordable housing persists and pushes people away from employment centers.

"Having a health problem can reduce income and increase expenses, often causing a family to fall below the ALICE Threshold or even into poverty."

Jobs and transportation are also linked. The rising trend of nonstandard and part-time schedules can complicate transportation for low-wage workers, who may be relying on friends or family for rides or using public transportation. Irregular work schedules can make it difficult to get to work on time, or transportation can become cost prohibitive on less than a full-time work schedule (Watson, Frohlich, & Johnston, Collateral Damage: Scheduling Challenges for Workers in Low-Wage Jobs and Their Consequences, 2014).

Given the size and age of Virginia's transportation infrastructure and the state's growing population, it would cost over $11 billion to bring all Commonwealth's pavements and bridges to a performance measure of 100 percent. With tight state budgets, it has proven difficult to maintain aging assets, many over 50 years old. Yet without transportation investment, costs will increase for ALICE auto commuters in terms of both time spent in transit and wear and tear on their vehicles, and for public commuters in terms of both access and cost (Virginia Department of Transportation, 2016; American Society of Civil Engineers (ASCE), 2013).

HEALTH CARE

Quality of health directly correlates to income: Low-income households in the U.S. are more likely than higher-income households to be obese and to have poorer health in general. In Virginia, 29 percent of people with household income below $25,000 reported good health, compared to 59 percent of those with household income above $50,000. The consequences are significant: In Richmond, for example, life expectancy is 20 years higher in the wealthiest census tracts compared to the poorest (Centers for Disease Control and Prevention (CDC), 2011; United Health Foundation, 2016; Virginia Department of Health, 2012; Center on Society and Health, 2016).

This is a two-way connection: Having a health problem can reduce income and increase expenses, often causing a family to fall below the ALICE Threshold or even into poverty. And trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress (Choi, 2009; Currie, 2011; Federal Reserve, 2014; Zurlo, WonAh, & Kim, 2014). State and national research on "toxic stress" has found that living in chronically stressful situations, such as living in a dangerous neighborhood or in a family that struggles to afford daily food, damages neurological functioning, which in turn impedes a person's – especially a child's – ability to function well (Shonkoff & Garner, 2012; Evans, Brooks-Gunn, & Klebanov, 2011).

Recent studies have found that access to medical care alone cannot help people achieve and maintain good health if they have unmet basic needs, such as not having enough to eat, living in a dilapidated apartment without heat, or being unemployed. In fact, non-health factors account for as much as 50 percent of poor health outcomes in the U.S (Berkowitz, et al., 2015; Robert Wood Johnson Foundation, 2011; Bachrach, Pfister, Wallis, & Lipson, 2014; Remington, Catlin, & Gennuso, 2015). In a 2011 survey by the Robert Wood Johnson Foundation, physicians reported that their patients frequently express health concerns caused by unmet social needs, including the conditions in which people are born, grow, live, work, and age. Four in five physicians surveyed say unmet social needs are directly leading to poor health. The top

social needs include: fitness programs (75 percent), nutritious food (64 percent), employment assistance (52 percent), adult education (49 percent), transportation assistance (47 percent), and housing assistance (43 percent) (Robert Wood Johnson Foundation, 2011).

Though the high cost of health care is a leading cause of inadequate health care, low-income families and families of color may experience other barriers to care, including language and cultural barriers, transportation challenges, and difficulty making work and child care arrangements to accommodate health care appointments (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012).

Families in Virginia use a range of strategies to cope with the cost of their health care.

Forgo Preventative Health and Dental Care

A common way to try to save on health care costs is to forgo preventative health care. With basic preventative care now covered through the Affordable Care Act (ACA), even in high-deductible plans, cost is less of a barrier to seeing a primary care doctor. However, there are still cost barriers to filling prescriptions for maintenance medications, getting to doctors' offices, and maintaining a healthy lifestyle (Commonwealth Fund, 2013; Cohen, Kirzinger, & Gindi, 2013). Forgoing preventative dental care is even more common, especially as Medicaid coverage for dental care is minimal and there are relatively few dentists who participate in Medicaid. In Virginia, 70 percent of residents did not visit the dentist in 2014, and only 48 percent of Medicaid-enrolled children and adolescents in Virginia received preventative dental treatment in 2011, equal to the national average (Centers for Medicare and Medicaid Services (CMS), 2016; U.S. Government Accountability Office (U.S. GAO), 2013; Bureau of Dental Health, December 2006; Kaiser Family Foundation, 2014; Pew Charitable Trusts, 2013).

"Forgoing routine health care often results in increases in use of emergency rooms (ERs), hospitalizations, and cardiovascular events."

There are many consequences to forgoing preventative health and dental care:

- Children and adults who do not seek preventative health care are less likely to receive required and recommended vaccinations and health care screenings. Adults with low incomes are 14 to 26 percent less likely to receive cervical, breast, and prostate cancer screenings, cholesterol screening, and flu vaccinations than adults with higher incomes (Ross, Bernheim, Bradley, Teng, & Gallo, 2007).
- When health issues go untreated, they become more serious and lead to other poor outcomes, including reduced school and work attendance and decreased quality of life.
- Forgoing routine health care often results in increases in use of emergency rooms (ERs), hospitalizations, and cardiovascular events (Heisler, et al., 2004; Piette, Rosland, Silveira, Hayward, & McHorney, 2011). When health care is expensive, many ALICE families only seek care when an illness is advanced and pain is unbearable. It is at that point that many people go to the ER for help because their condition has reached a crisis point and they have no other option. Notably, low income is the most important cause of avoidable hospital use and costs, according to a recent Rutgers study (DeLia & Lloyd, 2014). In 2013, the number of ER visits in Virginia was 440 per 1,000 people, equal to the national rate. Nationally, Virginia was ranked 28th in the nation in deterring avoidable hospital use in 2015 (McCarthy, Radley, & Hayes, 2015; Kaiser Family Foundation, 2015).
- Without preventative dental care, which includes sealants and fluoride treatments to prevent cavities, children are at a greater risk of tooth decay. Poor oral health causes pain, often leads to poor nutrition, and increases the risk for diabetes, heart disease, and poor birth outcomes. Oral health problems have even more implications for children, including eating difficulties, altered speech, pain, and infection ((McCarthy, Radley, & Hayes, 2015; U.S. Senate Committee on Health, Education, Labor & Pensions, 2012).

- The Health Policy Institute reports that the number of ER visits for dental conditions in the U.S. doubled from 2000 to 2012 and continues to rise as the number of dental office visits declines. In 2012, ER dental visits cost the U.S. health care system $1.6 billion, with an average cost of $749 per visit. Up to 79 percent of ER dental visits could be diverted to more cost-efficient community settings. Cost savings through these types of diversion programs range from a $4 million per year estimate for Maryland to a $1.7 billion American Dental Association estimate nationally (Centers for Medicare & Medicaid Services (CMS), 2014; Wall & Vujicic, 2015; Wall, Nasseh, & Vujicic, 2014).

Skip Mental Health Services

In Virginia, about 3.7 percent of adults (224,000 people) had serious mental illness within the year prior to taking a 2013 SAMSHA survey; the national rate is 4 percent. An important subset of those suffering a mental illness are veterans; nationally, the number of veterans using mental health services increased by 61 percent, from 897,643 in 2005 to 1,464,654 in 2013. With so many military facilities in Virginia, there were just over 690,000 veterans living in the state in 2014 (U.S. Department of Veterans Affairs, 2014; U.S. Department of Veterans Affairs, 2014a; Substance Abuse and Mental Health Services Administration (SAMHSA), 2014a).

"Nationally in 2010, nearly 1 in 5 adults aged 18 or older (18.5 percent) had a mental illness, and of those fewer than 40 percent received treatment."

In Virginia, the capacity to serve adults with serious mental illness is limited; only 52 percent of those with serious mental illness report receiving treatment or counselling. The Kaiser Family Foundation estimates that only 58 percent of mental health care need is met in the state, though this is much higher than the national average of 48 percent (Aron, Honberg, & Duckworth, 2009; Kaiser Family Foundation, 2016).

Nationally in 2010, nearly 1 in 5 adults aged 18 or older (18.5 percent) had a mental illness, and of those fewer than 40 percent received treatment. Across the U.S., funding has been cut for mental health services while demand has increased. The result has been longer waiting lists for care, less money to help patients find housing and jobs, and more people visiting ERs for psychiatric care (Glover, Miller, & Sadowski, 2012; Substance Abuse and Mental Health Services Administration (SAMHSA), 2012; Substance Abuse and Mental Health Services Administration (SAMHSA), 2014).

National research also shows that, consistent with other areas of health, children in low-income households (such as ALICE) and children of color who have special health care needs have higher rates of mental health problems than their White or higher-income counterparts, yet are less likely to receive mental health services (VanLandeghem & Brach, 2009).

Cost is one of the primary reasons that people do not seek mental health treatment. In recent national surveys, over 65 percent of respondents cited money-related issues as the primary reason for not pursuing treatment. Even among people with private insurance, over half said that the number one reason they do not seek mental health treatment is because they are worried about the cost. For those without comprehensive mental health coverage, treatment is often prohibitively expensive (Center for Behavioral Health Statistics and Quality, 2012; NAMI-New York City Metro, The Parity Project, 2003).

The consequences of untreated mental illness are serious:

- Untreated or improperly treated mental illness can negatively affect all aspects of an adult's life, compromising educational attainment, costing employees lost wages for absenteeism, and increasing rates of homelessness, job loss, substance abuse, and incarceration.

- Nationally, 44 percent of youth with mental health problems drop out of school, 50 percent of children in the child welfare system have mental health problems, and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder (Stagman & Cooper, 2010; National Alliance on Mental Illness (NAMI), 2010).

Seek Subsidized Health Insurance

The most preferable option for families is to get health insurance coverage through an employer, but employer-sponsored health insurance is less available for low-income workers. In households earning 100 to 250 percent of the FPL, the percentage of individuals with employer-sponsored health insurance is 38 percent, compared to 80 percent in households earning over 400 percent of the FPL (Long, Rae, Claxton, & Damico, 2016). Medicaid provides free health care coverage for many households in poverty, but many ALICE households earn too much to quality for Medicaid coverage and Virginia did not expand Medicaid under the ACA.

Subsidies for health care can help families, but they also have consequences:

- Having health insurance or Medicaid coverage can make a difference in health care usage and health outcomes as well as threats to a household's financial stability. Studies such as the Oregon Health Insurance Experiment have found that having Medicaid coverage increased use of health care services, improved rates of depression and financial strain, and "virtually eliminated catastrophic out-of-pocket medical expenditures" (Baicker & Finkelstein, 2014).
- Accessing insurance coverage can skew employment decisions. The availability of health insurance benefits may weigh heavily in decisions about employment including career advancement and working conditions. Workers on Medicaid, especially those close to the eligibility limit, often do not seek additional work so as to retain their Medicaid coverage (Dague, DeLeire, & Leininger, 2014; Sloan & Hsieh, 2017).

"Insurance status is highly correlated with medical bill difficulties, with over half (53 percent) of the uninsured struggling to pay household medical bills in the past year, according to a 2015 Kaiser Family Foundation survey."

Go Without Insurance Coverage

Another way to save on health care costs is to go without health insurance. Cost is the primary reason adults do not have insurance. The rate of health insurance coverage for low-wage workers has fallen steadily over the last three decades across the country. In Virginia, 11 percent of the under 65 adult population did not have health insurance in 2015, while 22 percent of those with income below 200 percent of the FPL (roughly below the ALICE Threshold) were without insurance (Federal Reserve, 2014; Schmitt, January 2012; Kaiser Family Foundation, 2015; Kaiser Family Foundation, 2015a).

Initial reports on the impact of the ACA and the Health Insurance Marketplace in Virginia show that they did not reduce the number of uninsured as much as in many states, in part because Virginia did not expand Medicaid. The Health Insurance Marketplace has enrolled almost 400,000 Virginians in its first two years.

But for ALICE households, the ACA health plans may not be economical, especially when incorporating the high deductibles of the most affordable plans. The ADP Research Institute estimates the income threshold for choosing to participate in health care coverage is $45,000, even when incorporating government subsidies. Those earning below that level have a higher rate of opting to pay the penalty for remaining uninsured ($325 per adult and $162.50 per child). Others may opt to buy the lowest-cost health insurance plan, which typically has very high out-of-pocket costs when health care services are needed.

These high-deductible plans have increased the number of people who are *under*insured. The Commonwealth Fund found that 15 percent of the under 65 population was uninsured and another 10 percent of Virginia residents were underinsured in 2015 (Schoen, et al., 2013; Cohen & Martinez, 2015; Kaiser Family Foundation, 2014; Witters, 2015; Norris L., 2017). In addition, specialty care, such as mental health care and dental care, remains particularly difficult to obtain in part due to the lack of providers accepting Medicaid (Kaiser Family Foundation, 2015; Kaiser Commission on Medicaid and the Uninsured, 2012; U.S. Government Accountability Office (U.S. GAO), November 2012; U.S. Government Accountability Office (U.S. GAO), July 2015).

Many of the consequences of not having health insurance are similar to those of not seeking preventative care, and they are often interrelated:

- Without health insurance, families are less likely to seek preventative care services, like vaccinations and health screenings, and more likely to see a doctor only when a problem has reached a more serious level.
- Those without health insurance are also more likely to use the ER for everyday illnesses.
- Without health insurance, households can easily accumulate medical bills if there is a medical emergency or chronic illness. Insurance status is highly correlated with medical bill difficulties, with over half (53 percent) of the uninsured struggling to pay household medical bills in the past year, according to a 2015 Kaiser Family Foundation survey (The Commonwealth Fund, 2015; Pollitz, 2014; McElwee, 2016; Hamel, Politz, Levitt, Claxton, & Brodie, 2016).

"While families of all income levels may choose to care for family members themselves, many caregivers are forced into the role because they cannot afford to hire outside care."

Provide Caregiving to Relatives

Another dimension of health care, which can add significant cost, is that of caring for a sick or elderly family member or someone living with a disability. A 2015 AARP Survey found that 1 million adults in Virginia have provided unpaid care to an adult loved one who is ill, frail, elderly, or has a physical or mental disability – caregiving hours worth an estimated $12 billion (AARP Public Policy Institute, 2015).

National estimates of the number of family caregivers vary, ranging from 18 percent (in a 2015 AARP survey) to 23 percent of workers and 16 percent of retirees (in the Employee Benefit Research Institute's 2015 Retirement Confidence Survey) to 9 percent of the adult population (in a 2014 RAND Corporation survey) (AARP Public Policy Institute, 2015; Helman, Copeland, & VanDerhei, 2015; Ramchand, et al., 2014).

While families of all income levels may choose to care for family members themselves, many caregivers are forced into the role because they cannot afford to hire outside care. In fact, half of caregivers report that they had no choice in taking on their caregiving responsibilities, and almost half (47 percent) reported household income of less than $50,000 per year (AARP Public Policy Institute, 2015).

While family caregiving has significant value, such as improving care recipients' well-being and recovery, and defraying medical care and institutionalization costs, it also has consequences for caregivers and families:

- Caregiving can lead to lost income. Six in 10 caregivers report having experienced at least one impact or change to their employment situation as a result of caregiving, such as cutting back on their working hours, taking a leave of absence, or receiving a warning about performance or attendance (AARP Public Policy Institute, 2015). A 2010 MetLife Mature Market Institute study quantifies the opportunity cost for adult children caring for their elderly parents. For women, who are more likely to provide basic care, the total per-person amount of lost wages due to leaving the labor force early and/or reducing hours of work because of caregiving responsibilities was on average $142,693 over the care period. The estimated impact of caregiving in lost Social Security benefits was $131,351, and a very conservative estimate for reduced pensions was approximately $50,000. In total, nationally, the cost impact of caregiving on an individual female caregiver in terms of lost wages and retirement benefits was $324,044 (MetLife Mature Market Institute, 2010).

- Caregiving can lead to direct financial strain. A recent AARP report found that family caregivers of all ages spent an average of $6,954 each in out-of-pocket caregiving costs in 2016. Nationally, 18 percent of caregivers report experiencing extreme financial strain as a result of providing care (4 or 5 on a 5-point scale), and another 20 percent report moderate financial strain (Rainville, Skufca, & Mehegan, 2016).

- Caregiving also puts a mental and physical strain on the caregiver. About 19 percent of caregivers report a high level of physical strain resulting from caregiving, and 38 percent consider their caregiving situation to be emotionally stressful (AARP Public Policy Institute, 2015).

Broader Consequences for Unaffordable Health Care in Virginia

"Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold."

Some families in Virginia are ALICE because the have extensive health care needs; others face deteriorating health because they lack the time and money for adequate care. In both cases, there are increased cost to society due to increased public health care use, lost productivity, and higher rates of poverty. When regular in-office care is hard to access, families often turn to the ER, where the cost of treatment increases significantly for them or, if they cannot pay, for the state. The wider community feels the consequences of increased ER use in increases in health insurance premiums, charity care, Medicare, and hospital community assistance (Bureau of Labor Statistics (BLS), 2010; Kaiser Family Foundation, 2014).

Without regular preventative care and coverage, people are more likely to develop chronic health conditions. Preventable chronic diseases now account for 86 percent of U.S. health care costs and affect 50 percent of Americans (Centers for Disease Control and Prevention, 2015; Ward, Schiller, & Goodman, 2014).

Untreated mental health and substance abuse issues shift problems to other areas: They increase ER costs, increase acute care costs, and add to caseloads in the criminal justice, juvenile justice, and corrections systems, as well as increasing costs to assist the homeless and the unemployed. It should be noted that nationally, each $1 spent on substance abuse treatment saves $7 in future health care spending (Glover, Miller, & Sadowski, 2012; National Coalition of the Homeless, 2017). When employees have untreated or improperly treated mental illness, their companies feel the cost in decreased productivity. A NAMI study estimated that the annual cost to employers for mental-health absenteeism ranged from $10,000 for small organizations to over $3 million for large organizations (NAMI-New York City Metro, The Parity Project, 2003; Harvard Medical School, 2010).

The implications of the lack of dental health care are often overlooked, but a growing body of scientific evidence has linked poor oral health to missed workdays and increasing public and private expenditures for dental care. There are even wider consequences for children because poor oral health impacts their ability to learn, school attendance, and longer-term health outcomes (Bureau of Dental Health, 2006; Pew Charitable Trusts, 2013).

While family caregiving offers substantial health care cost savings, since it is much less expensive than hospital care or a nursing home, it incurs significant costs for U.S. employers. Family caregiving for the elderly costs employers approximately $13.4 billion in excess health care spending each year for employees who are also caregivers, due to the toll that caregiving takes on their own health (MetLife Mature Market Institute, 2010). In addition, an analysis of the Gallup Well-Being survey found that the lost productivity due to absenteeism among full- and part-time caregivers cost the U.S. economy more than $28 billion in 2010 (Witters, 2011).

Future Trends

The trend for low-income households to have poorer overall health than higher-income households will increase as health care and healthy food costs rise and the Virginia population ages. Poor health is a common reason why many households face a reduction in income and become ALICE households in the first place, and without sufficient income, it is even harder to stay healthy or improve health. Low-income households are more likely to be obese and have poor health status, both long-term drivers that will increase health care needs and costs in the future.

"The lack of primary care not only reduces the quality of health in the short term, but it contributes to more complicated health issues and increased costs over the long term."

The situation may be reversed, or at least slowed, by the ACA, though its impact is not yet clear. New research from the Harvard School of Public Health shows that health insurance coverage not only makes a difference in health outcomes but also decreases financial strain (Baicker & Finkelstein, 2011). Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold.

Affording Health Care

There are two groups of people in Virginia who may not benefit from the ACA: those who earn less than the FPL but do not qualify for Medicaid, and those who fall into the "Coverage Gap" that exists between the Medicaid eligibility threshold and the minimum income required to receive an ACA premium subsidy.

Eligibility requirements for Medicaid are very restrictive in Virginia: 200 percent of the FPL for children, 143 percent of the FPL for pregnant women, 80 percent of the FPL for the elderly and disabled, only 49 percent of the FPL for working parents, and childless adults are not eligible. By comparison, the level for states with Medicaid expansion is 138 percent of the FPL. Since marketplace subsidies for ACA coverage in Virginia start at 100 percent of the FPL, there are gaps for many working parents (Health Insurance Resource Center, 2016; Garfield, Damico, Stephens, & Rouhani, 2015).

For workers earning above the FPL but not earning enough to meet all of their basic needs, the ACA plans may not be economical, especially when incorporating the plans' high deductibles. Initial research on the first wave of ACA enrollment shows that there is a lower rate of participation by low- and moderate-income families (those with income between 138 percent and 400 percent of the FPL), and a higher rate of taxpayers opting to pay the penalty for remaining uninsured instead – 5 percent of taxpayers instead of the 2 to 4 percent estimated (ADP Research Institute, 2014; Viebeck, 2015; Koskinen, 2015).

A Virginia example is illuminating. According to the Kaiser Family Foundation Subsidy Calculator, a married couple with two children living in Richmond with an annual income of $60,000 (roughly the cost of the Household Survival Budget) would pay a monthly premium of $416 for the Silver Plan (after taking into account $4,100 in annual subsidies) – this looks much better than the $634 budgeted in the Household Survival Budget for the family's health care costs without health insurance. However, the out-of-pocket expenses for the Silver Plan, including co-pays and deductible, could total at least $11,000 per year, increasing the monthly cost of the Silver Plan to $1,333. With the subsidies, the cost of the ACA Bronze Plan would be $247, but the co-pays and deductible would still apply and fewer items are covered, so out-of-pocket costs would be higher (Kaiser Family Foundation, 2015). These families will need to make difficult decisions about their health care.

The future of the ACA is not clear. Many alternatives to the ACA are being considered. If subsidies are eliminated, low-income families will be forced to pay a larger percentage of their income towards health insurance, or forgo it altogether. And because low-income families already have trouble accumulating savings for an emergency, health savings accounts will be beyond their reach. If future health insurance is encouraged through consumer tax credits, cuts to Medicaid coverage, and incentives to put money into health savings accounts, low-income families will have more trouble finding health insurance coverage (Kodjak, 2017).

The Physician Shortage

Finding doctors to treat low-income families may be even more difficult in the coming years. According to the Kaiser Family Foundation, there are 107 Primary Care Health Professional Shortage Areas (HPSA) in Virginia, with 67 percent of need being met. This is significantly better than the national rate of 57 percent for HPSAs across the country in 2016. In addition, there are approximately 87 Dental Care HPSAs in Virginia with only 45 percent of need being met, and 74 Mental Health HPSAs, with 58 percent of need being met (Kaiser Family Foundation, 2016; Kaiser Family Foundation, 2016).

"The lack of primary care not only reduces the quality of health in the short term, but it contributes to more complicated health issues and increased costs over the long term."

The availability of primary care is especially important for prevention and cost-effective treatment. People without a usual source of care, particularly the uninsured and Medicaid enrollees, are more likely to rely on ERs for care (Liaw, Petterson, Rabin, & Bazemore, 2014). The lack of primary care not only reduces the quality of health in the short term, but it contributes to more complicated health issues and increased costs over the long term.

Going forward, there will be increased demand for health care from a population that is aging. Just to maintain current rates of utilization, Virginia will need an additional 1,622 primary care physicians (PCPs) by 2030, a 29 percent increase compared to the state's 5,471 PCP workforce as of 2010 (Petterson, Cai, Moore, & Bazemore, 2013).

Access to Care

Insurance coverage does not guarantee access to health care in Virginia. In fact, 24 percent of PCPs in Virginia did not accept new Medicaid patients in 2011–2012. More doctors are likely to stop accepting Medicaid patients because reimbursement rates are expected to decline, now that federal funding to keep Medicaid reimbursement rates at the same level as when the ACA was introduced has ended. A regional health system survey found that the most frequently cited reason for not seeking medical care was a lack of providers accepting new Medicaid and Medicare patients (Ollove, 2015; Decker, 2013; Valley Health System, 2016).

Lack of transportation is also a barrier to health care. In addition to affording care, ALICE and poverty-level households in Virginia have difficulty accessing health care because of problems securing reliable transportation to medical care visits (Valley Health System, 2016). This problem is likely to persist without better transportation options for seniors and those who need medical treatment.

The lack of access to mental health services will also impact ALICE families into the future. Poor mental health outcomes are associated with an array of poor physical health outcomes, including increased occurrence of diabetes, asthma, and cardiovascular disease. In addition, growing up in a household with someone with depression or other mental health problems is considered an adverse childhood experience (ACE). For this reason, unaddressed mental illness can perpetuate a cyclical pattern of dysfunction in families, often for generations (Substance Abuse and Mental Health Services Administration (SAMHSA), 2014a).

Accessing and affording health care in Virginia is most difficult for undocumented immigrants, who are not covered by the ACA. This group is likely to remain uninsured and will continue to struggle to find and afford health care (Lloyd, Cantor, Gaboda, & Guarnaccia, 2011; DeNavas-Walt, Proctor, & Smith, 2013).

"While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes."

Caregiving

Demand for caregivers is increasing, as seniors age and as the U.S. health care system increasingly relies on family members or other caregivers to perform medical and nursing tasks that were once provided only in hospitals. At the same time, the number of caregivers available is decreasing due to a variety of trends including more women in the workforce, fewer children and delayed childbearing, and an increase in divorce rates. Traditional caregivers – spouses and children – have competing demands that make it harder for them to provide care. Without caregivers, many seniors in poor health will not receive adequate care, which will lead to deterioration of their health status and a reduction in their quality of life (AARP Public Policy Institute, 2015; Scommegna, 2016; Reinhard, Levine, & Samis, 2012).

TAXES

While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes. There is some tax relief for seniors and the lowest-income earners, but most ALICE households pay about 15 percent of their income in federal taxes. Only very low-income households – those earning less than $20,000 per year for a couple or $10,000 per year for a single individual (below the FPL) – are not required to file a tax return (IRS, 2015). However, when households cannot afford to pay their taxes, they increase the cost to those who do. They also incur the risk of being audited and paying fines and interest in addition to the original amount due.

ALICE households pay income, property, and wage taxes. While federal tax credits have made a difference for many ALICE households, they do not match the size of those received by higher-income households, such as the mortgage tax deduction. Taxes paid after federal deductions result in the lowest income quintile paying more than 10 percent in income tax while the highest income quintile pays less than 8 percent, according to the Institute on Taxation and Economic Policy. In terms of payroll taxes, on average, the lowest income group pays more than 8 percent of their income while those in the highest income quintile pay less than 6 percent of theirs. The lowest income group on average also pays almost 8 percent of

their income in state sales and excise taxes, while those in the highest income quintile pay less than 3 percent (Marr & Huang, 2012; Institute on Taxation and Economic Policy (ITEP), 2015). These households can seek relief through tax credits.

Seek Tax Credits

The Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) are important ways to reduce poverty, primarily for families with children. The credits encourage work, with little or no effect on the number of hours worked, and they supplement the wages of low-paid workers. For taxpayers eligible for the EITC who have no qualifying children, the credit does little to offset income and payroll taxes. However, among taxpayers (married or single) with qualifying children, there is often a reduction in poverty rates due to the EITC and CTC. For taxpayers with the lowest income, the two credits together more than offset income and payroll taxes to raise living standards (Marr, Huang, Sherman, & Debot, 2015; Hungerford & Thiess, 2013). Overall, the median adjusted gross income of EITC filers in Virginia is very low – $14,414 for a household – so the tax credits for which they are eligible are helpful, but are not enough to move them to financial stability (Brookings, 2014). Some households miss out on tax saving completely because of the logistics of filling out tax forms and submitting the required documentation.

Broader Consequences for Taxes in Virginia

When ALICE workers cannot pay their taxes, not only do they face penalties, fees, and the hassle of collection agencies and more paperwork, but the wider community must cover that gap. According to the Government Accountability Office (GAO), at the end of fiscal year 2011, individuals owed a total of $258 billion in federal unpaid tax debts (U.S. Government Accountability Office (U.S. GAO), 2012). When this happens, the rest of the community must pay more to cover the shortfall and the cost of collection efforts.

"Concerns about money have been the number-one source of stress for Americans for the last six years, according to an annual survey by the American Psychological Association."

Future Trends

Besides the cost of household basics and the level of current wages, the tax code is another factor in questions of economic inequality. According to the Federal Reserve, federal taxes compress income distribution and reduce income inequality while state taxes widen the after-tax income distribution. According to the Institute on Taxation and Economic Policy (ITEP)'s Tax Inequality Index, Virginia has the 35th most unfair state and local tax system in the country (Institute on Taxation and Economic Policy (ITEP), 2015). Reductions in tax rates – for income tax, sales tax, and payroll taxes – could increase the income families have to afford the basic Household Survival Budget. In addition, changes in the tax structure could reduce inequality between income groups.

With the rise of the "gig" economy, there are more opportunities than ever before to earn income "off the books," sometimes without paying income taxes. More than 2.5 million U.S. taxpayers are participating in the on-demand platform economy every year (with apps such as Uber, Etsy, and Airbnb), and that number is set to more than double in the next few years. As family budgets get tighter, there will also be pressure to cut corners where possible. A tax code and enforcement system not designed to capture these tax liabilities will make it easier for workers to avoid taxes in the future (Bruckner, 2016).

INCOME AND SAVINGS

As discussed throughout this Report, there are many consequences when ALICE families do not have enough income to afford basic household necessities. A common but often

overlooked consequence – both for these households and for their wider communities – can be extreme levels of stress.

Concerns about money have been the number-one source of stress for Americans for the last six years, according to an annual survey by the American Psychological Association (APA). While stress in general is felt by Americans across the income spectrum, stress about money follows a different pattern; adults in lower-income households are twice as likely as those in higher-income households to say they feel stress about money all or most of the time (36 percent vs.18 percent). The difference in overall stress levels based on income also increased during and after the Great Recession: In 2007, average reported stress levels were the same regardless of income, but by 2014, those living in lower-income households reported higher overall stress levels than those living in higher-income households (5.2 vs. 4.7 on a 10-point scale) (American Psychological Association, 2015).

There are several sources of stress for low-income households. The most common sources in the APA survey were paying for unexpected expenses (54 percent said very or somewhat significant), paying for essentials (44 percent), and saving for retirement (44 percent) (American Psychological Association, 2015). Others are more subtle – such as forms of bias that flow from the everyday social experience of being poor in America – but they nevertheless function as a constant and potent source of stress. Whether discrimination is driven by income, gender, skin color, or other factors, the health impacts and cognitive consequences of persistent bias can be devastating (Daminger, Hayes, Barrows, & Wright, 2015).

"With many government benefits now linked to work and many jobs increasingly subject to changes in hours due to seasonal or economic activity, ALICE workers are often in a precarious position."

An extensive body of research confirms that the multiple stresses that accompany poverty can overload the brain systems involved in decision-making, with severe consequences (Center on the Developing Child at Harvard University, March 2016; Mani, Mullainathan, Shafir, & Zhao, 2013; Mullainathan & Shafir, 2009; McEwen & Gianaros, 2011; Daminger, Hayes, Barrows, & Wright, 2015). Working in low-wage, high stress jobs (such as demanding service positions), especially those with low levels of autonomy and high emotional demands, can lead to decreased functioning on and off the job, reducing parents' ability to provide for their children or plan for their own future. These workers are more likely to have poorer performance, higher turnover, and a greater likelihood of negative or aggressive responses while on the job.

Some people experiencing stress attempt to self-medicate with drugs or alcohol. Addiction can be the cause of a family becoming ALICE, but it can also be a consequence (Center on the Developing Child, 2016). In addition, the stresses that accompany poverty are most often overlapping and compounding, so ALICE individuals and families are likely to experience more intractable stress levels than individuals and families with higher incomes.

Broader Consequences for Income and Savings in Virginia

When Virginia's ALICE workers and their families struggle to afford a basic household budget, there are consequences for the whole community, as outlined above. From another perspective, ALICE individuals who are struggling to make ends meet are often less productive workers. They are more likely to be tired or stressed on the job, late to work, or absent. With fewer dollars in savings to weather an emergency, they are disproportionately impacted by crises and less able to return to work quickly. Together, these factors put a strain on fellow workers and drain company resources. In addition, unemployed workers add costs to government programs, from unemployment benefits to all the social services necessary to support a family, as outlined in the ALICE Income Assessment in Section IV. These expenses increase taxes for all.

Without asset-building stakeholders, Virginia's communities may experience instability and a decline in economic growth. When ALICE families do not have savings, they do not have

the resources to resolve an emergency and are often forced to seek public assistance, which puts them in a more vulnerable position than if they had had the means to address the issue immediately. The community as a whole not only shares the cost of emergency services, but also feels the broader social and economic disruption that such emergencies cause.

Future Trends

"Those who lost their jobs or moved into lower-paying jobs during the Great Recession have used their savings to get by, and with lower wages, many have not been able to replenish those savings."

While prospects for jobs and income in Virginia (discussed further in the Conclusion) are crucial to knowing what the future will hold for ALICE families, the long-term effects of a lack of savings may have just as great an effect on the state in the coming years.

Prospects for public assistance for ALICE families are moderate. With many government benefits now linked to work and many jobs increasingly subject to changes in hours due to seasonal or economic activity, ALICE workers are often in a precarious position. An unexpected reduction in hours means a loss of pay, and it can mean the loss of employer or government benefits that are tied to work hours, including paid and unpaid time off, health insurance, unemployment insurance, public assistance, and work supports. In fact, low-wage workers are 2.5 times more likely to be out of work than other workers, but only half as likely to receive unemployment insurance (Garfield, Damico, Stephens, & Rouhani, 2015; Watson, Frohlich, & Johnston, 2014; U.S. Government Accountability Office (U.S. GAO), 2007).

In Virginia and nationally, benefits programs have retrenched since the phasing out of the American Recovery and Reinvestment Act. Extended federal unemployment benefits were shut off in April 2012, and emergency unemployment compensation shut off at the end of 2013. The notable exception is the expansion of health insurance coverage with the rollout of the ACA, though its future is still uncertain. In some cases, nonprofits have worked to fill these benefit gaps, most notably with food pantries expanding as SNAP benefits have fallen.

The lack of savings may not be noticed from day to day, but it takes its toll over time – when there are no resources for an emergency and a family can spiral into homelessness, when a family cannot send their child to college, or when seniors cannot retire. Those who lost their jobs or moved into lower-paying jobs during the Great Recession have used their savings to get by, and with lower wages, many have not been able to replenish those savings. This lack of resources to invest is one of the strongest drivers of financial inequality in the U.S. Because low-income households have few assets to begin with – and the assets they have are more likely to be either liquid assets, which are consumed by emergencies, or cars, which do not gain in value over time – it is extremely difficult for ALICE families to improve their asset base.

Lack of savings has consequences both for short-term financial stability and for longer-term economic mobility. According to The Pew Charitable Trusts Economic Mobility Project, even for low-income families, the children of parents who save are more likely to experience upward mobility than the children of those who do not (Cramer, O'Brien, Cooper, & Luengo-Prado, 2009).

CONCLUSION

This Report on **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed **(ALICE)** households across Virginia offers a new set of tools that policymakers and stakeholders can use to understand financial hardship on both the state and local levels. The Report explains how much it costs to live at the most basic level in the local economy, using the **Household Survival Budget**. In addition, the Report reveals that a full 39 percent of households in Virginia cannot function at that most basic level because they earn below the **ALICE Threshold** for economic survival.

In order to address the state's economic challenges, it is important to recognize that ALICE families are forced to take risks in order to get by, such as forgoing health insurance, car repairs, or a meal – risks that can be harmful to the families involved and costly to the wider community.

ALICE households range from young families with children to senior citizens. They face a range of challenges: low-wage jobs located far from their homes (with the attendant rise in commuting costs), financial barriers that limit access to low-cost community banking services, and having few or no assets to cushion the cost of an unexpected health emergency or caregiving need. Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession. Effective policy solutions will need to reflect this reality.

While ALICE families differ in their composition, obstacles, and the extent of need, there are two broad trends that will influence who becomes ALICE in Virginia and what the implications will be for the wider community:

1. Population changes – aging, migration, and racial and ethnic diversity
2. Jobs – unemployment and underemployment, employment practices, trends, and changes in the number and types of jobs that are available

What will it take to make a difference for ALICE families and expand the options they have? With the **Economic Viability Dashboard,** Virginia stakeholders can better identify where housing is affordable relative to local wages, where there are job opportunities, where there are strong community resources for ALICE households – and where there are gaps.

The **ALICE Income Assessment** shows that despite aggregate ALICE household earnings of more than $28.2 billion and another $12.2 billion in spending by government, nonprofits, and hospitals, there are still 1.2 million households in Virginia that struggle financially.

Without public assistance, ALICE households would face even greater hardship, and many more would slide into poverty. Because they struggle to meet their basic needs, they have difficulty gaining enough traction to improve their overall circumstances, and government assistance is not designed to address this predicament. The majority of programs aim to alleviate poverty and help the poor obtain basic housing, food, clothing, health care, and education – not to enable long-term economic stability (Haskins, 2011; Shaefer & Edin, 2013).

Economic insecurity is pervasive among ALICE households. This is clearest in Social Security spending: Most senior households have incomes that are above the Federal Poverty Level (FPL) but often still below the ALICE Threshold for economic survival. Quantifying the problem can help stakeholders best decide whether to fill that gap by working to increase income for ALICE households or decrease expenses for basic household necessities.

"In order to address the state's economic challenges, it is important to recognize that ALICE families are forced to take risks in order to get by, such as forgoing health insurance, car repairs, or a meal – risks that can be harmful to the families involved and costly to the wider community."

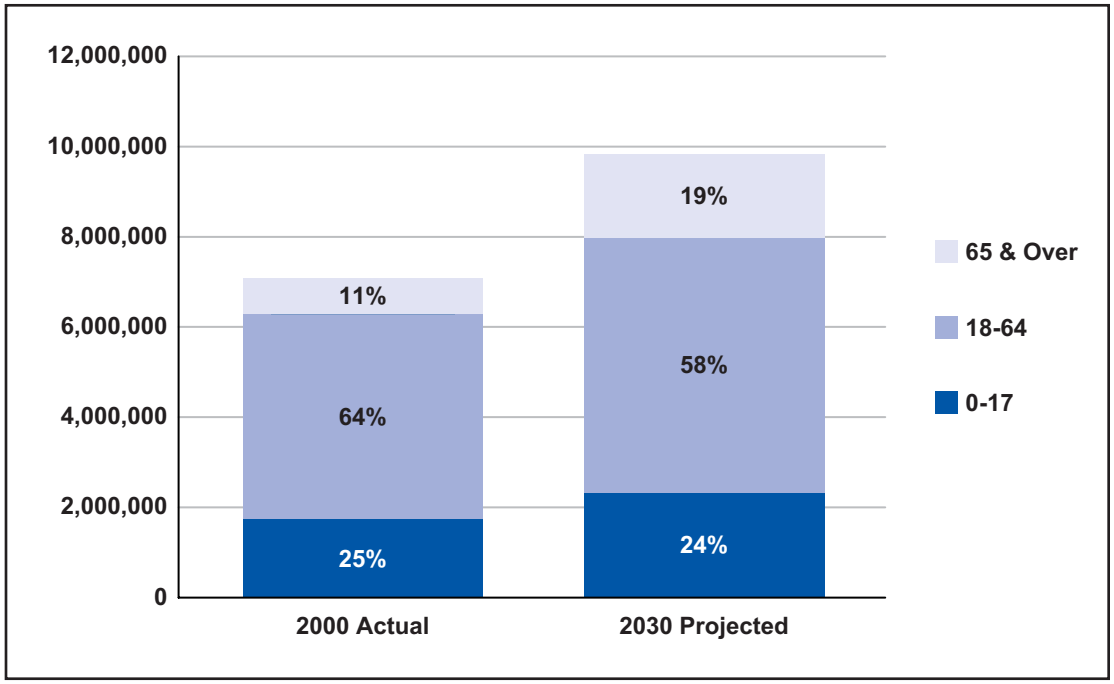
"Virginia's population has become both older and more diverse, and this trend is projected to continue for the next two decades."

This section also reviews the short-term interventions that can help sustain Virginia's ALICE households through an emergency, as well as medium-term strategies that can ease the consequences and hardship of those struggling to achieve economic stability. Finally, this section considers the long-term, large-scale economic and social changes that would significantly reduce the number of households with income below the ALICE Threshold.

POPULATION CHANGES

Virginia is one of the fastest growing states in the U.S.; the population is expected to grow by 39 percent from 2000 to 2030, while the U.S. overall is expected to grow by 29 percent (Figure 36). There is significant movement in and out of the state, varying by age group. The younger population is expected to grow in number but decrease as a share of the overall population, from 25 percent to 24 percent. At the same time, the population 65 years and older is predicted to increase by 133 percent, and their share of the population will jump from 11 percent to 19 percent (U.S. Census, 2005).

Figure 36.
Population Growth, Virginia, 2000 to 2030



Source: U.S. Census, 2005

Virginia's population has become both older and more diverse, and this trend is projected to continue for the next two decades. The aging of the Baby Boomers has wide implications, including a smaller proportion of younger families, a more racially and ethnically diverse population of families with children, and a decrease in the working-age population.

Virginia's low unemployment rate and growing economy will provide ongoing opportunities for migration, which is a leading component of population change. Domestic migration is more important than immigration in Virginia, though the foreign-born population increased from 8 percent of the overall population in 2000 to 12 percent in 2015 (Migration Policy Institute, 2016). Despite opportunities in the state, it may be harder to attract populations of color, who still face obstacles to economic stability.

An Aging Population

Overall, Virginia ranks 20th-highest in the U.S. on the well-being of its 55-and-older population – slightly above the national average, according to the Gallup-Healthways Well-Being Index. But as the Baby Boomer cohort ages, the share of the population aged 65 and over is projected to increase in nearly every country in the world by 2030. Insofar as this shift will tend to lower both labor force participation and savings rates, it raises bona fide concerns about a future slowing of economic growth and the ability to provide financial stability for those no longer able to work (Bloom, Canning, & Fink, 2011; Gallup-Healthways Well-Being Index, 2014).

With 39 percent of non-retirees nationally giving little or no thought to financial planning for retirement and 31 percent having no retirement savings or pension, the number of senior ALICE households will likely increase. During unemployment, many people draw down their retirement accounts to augment their household's cash flow. However, this strategy comes with both short- and long-term costs. Penalties are charged for early withdrawals and retirement savings are diminished, putting future financial stability at risk. In addition, retirement plan participation has continued to decrease since the Great Recession for families in the bottom half of the income distribution. Participation rebounded slightly only for upper-middle-income families from 2010 to 2013, but it did not return to the levels seen in 2007 (Bricker, et al., 2014).

This shift in demographics, as well as the impact of the stock market crash, falling house prices, and periods of unemployment, will likely produce more senior ALICE households and increase their economic challenges. Many aging Virginia residents have seen the value of their homes decline and their retirement assets dwindle at the same time that their wages – and ability to save – have also decreased. A recent AARP report on working-age adults (18 to 64 years old) found that 1.2 million Virginians – 44 percent of Virginia's private sector employees – work for an employer that does not offer a retirement plan; about 75 percent of these employees earn less than $40,000 per year (Federal Reserve, 2015; John & Koenig, 2015).

"Many aging Virginia residents have seen the value of their homes decline and their retirement assets dwindle at the same time that their wages – and ability to save – have also decreased."

More ALICE seniors will be women because they are likely to live longer than men of their generation. Generally, women have worked less and earned less than men, and therefore have smaller or no pensions and lower Social Security retirement benefits. Since women on average live longer than men, they are more likely to be single and depend on one income as they get older. Nationally in 2012, only 46 percent of women aged 65 and older were married, compared to 73 percent of men (Waid, 2013; Bureau of Labor Statistics (BLS), 2015; Hounsell, 2008; U.S. Census Bureau, 2012).

Infrastructure

The aging population, combined with other trends, will have significant consequences for ALICE households and the wider community. First, there will be increased pressure on the state's infrastructure, especially the housing market for smaller, affordable rental units. These units will need to be close to family, health care, and other services, or transportation options will need to be expanded for older adults who cannot drive, especially those in rural areas. Unless changes are made to Virginia's housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households of all ages to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty realizing home values they had estimated in better times, which they had thought would support their retirement plans (U.S. Department of Transportation, 2015).

Senior Living and Eldercare

The second consequence of Virginia's aging population will be increased demand for geriatric health services, including assisted living and nursing facilities and home health care. But without sufficient savings, many families will not be able to afford these

services. The median annual cost of a private room in a nursing home in Virginia is $92,688, representing 140 percent of the median annual household income in the state, according to a Genworth Financial report. In terms of other aspects of access to long-term care, Virginia ranked 19th in the country on an index that includes information, awareness, counseling, and quality (AARP, 2014; Genworth Financial, 2015).

The need for quality elder caregiving is already apparent. In Virginia's fiscal year 2016, Adult Protective Services found 9,755 substantiated cases of abuse and neglect involving older and vulnerable adults, with the vast majority falling under the category of self-neglect. This number has remained relatively constant; in 2012, there were 9,610 substantiated cases. The term "elder abuse" applies to those over 60 years of age and includes treatment without consent, physical and sexual abuse, emotional abuse, neglect, and financial exploitation. Nationally, the reported incidence of elder abuse is increasing, even though seniors are often reluctant or unable to come forward (Quinn & Benson, Fall 2012; Anetzberger, October 2012; Virginia Department of Social Services, 2012 and 2016).

In terms of health services, older adults frequently don't receive recommended preventative care. In 2014, 46 percent of older adults in Virginia got recommended preventative care – a low percentage, but above the national average of 40 percent. In addition, 12 percent of at-risk Virginia adults (age 50 or older, in fair or poor health, or have ever been told they have diabetes or pre-diabetes, a heart attack, heart disease, stroke, or asthma) had not visited a doctor for a routine checkup in the past two years, about the same as the national average of 13 percent (McCarthy, Radley, & Hayes, 2015).

"In 2014, 46 percent of older adults in Virginia got recommended preventative care – a low percentage, but above the national average of 40 percent."

Aside from coping with the predictable decline in physical health, seniors in Virginia also face growing mental health concerns. According to the 2013-2014 Behavioral Risk Factor Surveillance System (BRFSS) survey, in Virginia, 26 percent of people 55 to 64 years old and 19 percent of people 65 and older stated that their mental health was "not good" at some point in the last month. These seniors are also more likely to report poor or fair physical health (Virginia Department of Health, 2016).

Caregiving

The third trend as Virginia's population ages will be an increasing need for caregivers, both paid home health aides and unpaid family members, and both are more likely to be ALICE. Personal care aides are one of the fastest growing jobs in Virginia, followed closely by home health aides and nursing assistants. (Top projected occupations in the state are discussed later in this section.). These jobs involve substantial responsibility for the health of vulnerable clients, yet they only pay around $10 per hour and are not well regulated. They also require the worker to be there in person, which can mean travelling great distances even in bad weather and with variable hours (Bercovitz, Moss, Park-Lee, Jones, & Harris-Kojetin, 2011; Redfoot, Feinberg, & Houser, 2013).

Virginia has an average rate of professional caregivers per senior. In 2014, there were 31 personal care, psychiatric, and home health aide direct care workers per 1,000 residents age 65 or older, compared to the national median of 33 workers (AARP, 2014).

ALICE families will likely take on more caregiving responsibilities for their own relatives as more age and need care, often because they cannot afford other care options. Currently, approximately 20 percent of households have a family caregiver, with half of those reporting income less than $50,000, or close to the ALICE Threshold. The demand for caregivers is projected to rise across the country. At the same time, fewer family

members are likely to be available to provide care. The Caregiver Support Ratio, which measures the number of people nationwide aged 45 to 64 for each person aged 80 and older, was 6.7 in 2010 and is projected to fall to 4.0 by 2030 and 2.9 in 2050. This means that the overall pool of middle-aged people who could potentially serve as caregivers to seniors will shrink significantly. Virginia follows an even steeper and more dangerous trajectory, falling by 50 percent, from 8.5 in 2010 to 4.2 in 2030 (AARP Public Policy Institute, 2015; Redfoot, Feinberg, & Houser, 2013).

There are serious health and financial consequences for caregivers. In addition to the toll that caregiving takes on mental and physical health, caregivers also risk future financial instability because of both reduced work opportunities and lost Social Security benefits and reduced pensions. This reality is reflected in the high percentage of caregivers who report stress: A recent study found that in Virginia, 60 percent of caregivers reported high levels of stress, or were not well-rested (AARP, 2014).

The 5.5 million military caregivers in the U.S. are especially vulnerable. Military caregivers helping veterans from earlier eras tend to resemble civilian caregivers in many ways; by contrast, post-9/11 military caregivers (accounting for 20 percent of military caregivers) differ systematically, according to a RAND Corporation survey. These caregivers are more likely to be overseeing a younger individual with a mental health or substance use condition. They themselves tend to be younger (more than 40 percent are aged 18 and 30), non-White, a veteran of military service, employed, and perhaps most significantly, not connected to a support network (Ramchand, et al., 2014).

"Virginia is a state with high turnover – largely among younger populations due to the state's large colleges and universities, and also due to the transient nature of jobs in federal government and government-related positions."

Migration

Virginia is a state with high turnover – largely among younger populations due to the state's large colleges and universities, and also due to the transient nature of jobs in federal government and government-related positions. There are relatively high rates of both in- and out-migration among younger populations, especially those under 25 years old, while migration among those aged 40 and older has slowed considerably. Overall, there was more in- than out-migration for all age groups in 2015 (gold bar in Figure 37). These population flows present both opportunities and challenges for ALICE.

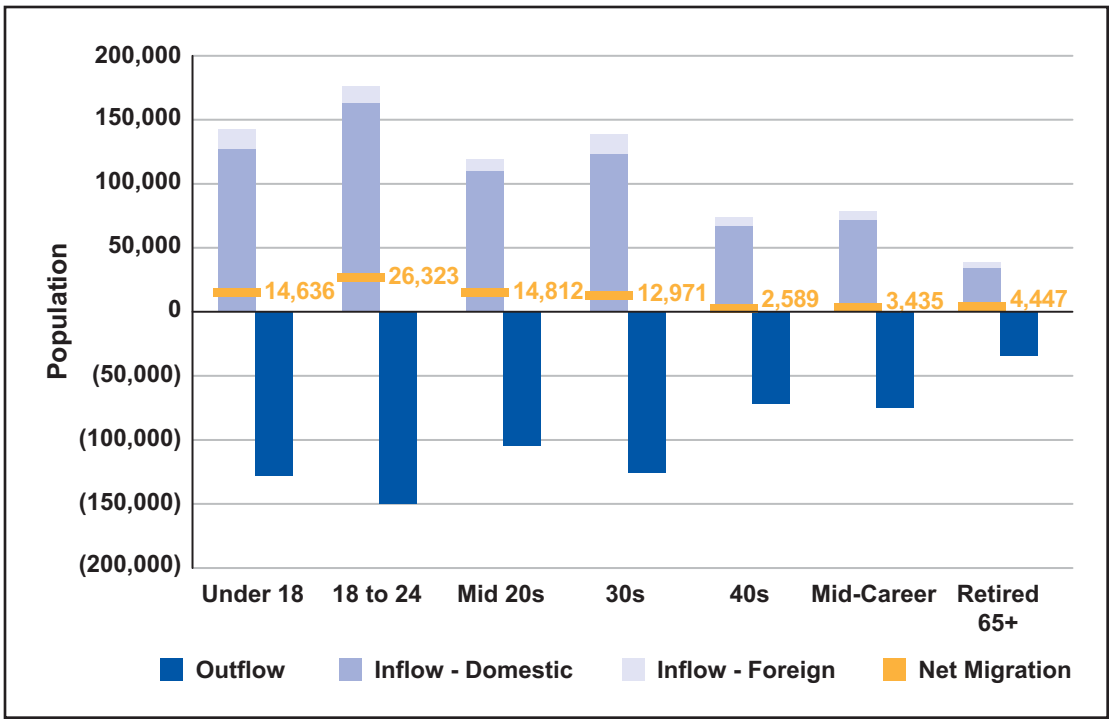
In 2015, the largest movement of people in Virginia was among those 18 to 24 years old. In 2015, about 176,000 people aged 18 to 24 moved to Virginia, some 90 percent of them from within the U.S. (the medium blue portion of the inflow bar in Figure 37). Nearly 20,000 of Virginia's migrants into the state were incoming college students (ranking 5th nationally), while only 13,338 high-school graduates left the state to attend college (National Center for Education Statistics (NCES), 2015; Stone, Van Horn, & Zukin, 2012; American Community Survey, 2016).

When unemployment rates are low, a large college-age population is a potential engine for a state's future economic growth. The challenge for Virginia is to provide its young residents with ample job opportunities and affordable places to live. Students who take out loans, especially those who do not graduate or find gainful employment, are at risk of becoming ALICE. In Virginia, the average loan default rate was 9.1 percent for student borrowers who entered repayment in 2012 and defaulted between 2012 and 2014. This is below the national default rate of 11.8 percent (Project on Student Debt, 2015).

The next largest movement of people was among those aged 1 to 17 years. In 2015, more than 140,000 children and teens moved to Virginia, with nearly 90 percent moving here from within the U.S. As minors, most came with their families, reflecting inflows of people in their 20s, 30s, and 40s. Almost the same number of minors left Virginia, reflecting the outflow of families headed by those in their 20s and especially their 40s (American Community Survey, 2016).

Figure 37.

Population Inflows and Outflows, Virginia, 2015



Source: American Community Survey, 2015

"International migration is playing an increasing role in Virginia's racial and ethnic composition."

International migration is playing an increasing role in Virginia's racial and ethnic composition. The lightest blue portions of the inflow bars in Figure 37 represent the number of people moving to Virginia from outside the U.S. The share of foreign-born people coming into the state does not vary much with age, ranging from 7 to 12 percent of all migrants (American Community Survey, 2007, 2010, 2012, and 2014).

An emerging trend for Virginia is the growing Hispanic population. Currently, more than half of Virginia's immigrants were born in South America, Central America, Mexico, or the Caribbean, making Hispanics the largest immigrant group. One-third of immigrants are from Asia, predominantly from India, China, and the Philippines (Migration Policy Institute, 2016).

Immigrants vary widely in language, education, age, and skills. Many are well educated and financially successful in the U.S. However, many other immigrant families have distinct challenges that make them more likely to be unemployed or in struggling ALICE households, including low levels of education, minimal English proficiency, and lack of access to support services if they have unauthorized citizenship status (Gonzalez-Barrera, Lopez, Passel, & Taylor, 2013).

As both employees and entrepreneurs, immigrants have been an important source of economic growth in Virginia, making up 16 percent of the state's workforce (695,926 workers) in 2015, according to the U.S. Census Bureau (Migration Policy Institute, 2016). Across the state there were 28,578 Latino-owned businesses with sales and receipts of $5.9 billion, employing 34,177 people in 2007, the last year for which data is available. The state's 44,575 Asian-owned businesses had sales and receipts of $13.2 billion and employed 92,141 people in 2007, according to the U.S. Census Bureau's Survey of Business Owners (American Immigration Council, 2015).

Undocumented workers are also important to Virginia's community and economy. The Pew Research Center estimates that there were approximately 300,000 unauthorized immigrants in Virginia, or roughly 3.5 percent of the state's population, in 2014. Though undocumented workers make up a small part of the overall immigrant population, their costs and benefits to Virginia's economy are hotly debated. On the one hand, they contribute to economic growth and the tax base. The Perryman Group estimates that if all undocumented immigrants were removed from the state, Virginia would lose billions in economic activity, approximately 63,000 jobs, and, according to the Institute for Taxation and Economic Policy, hundreds of millions in state and local taxes. According to the U.S. Chamber of Commerce, removing undocumented workers would not lead to the same number of job openings for unemployed Americans for two reasons: first, because it would remove millions of entrepreneurs, consumers, and taxpayers from the U.S. economy; and second, because undocumented immigrants and native-born workers typically do not compete for the same jobs (Perryman Group, 2008; U.S. Chamber of Commerce, 2013; Pew Research Center, 2014).

On the other hand, undocumented workers use community resources, though they use far fewer resources than other residents because they are often not eligible for assistance. In Virginia, state and local governments provide services for undocumented residents including schooling for K-12 children of undocumented residents and medical care (Gardner, Johnson, & Wiehe, April 2015; National Academies of Sciences, Engineering, and Medicine, 2016).

Exacerbating this issue is the fact that foreign-born, and especially undocumented, workers are often underpaid and are among the most likely to live in poverty-level and ALICE households. Because they often lack access to any government safety net, they can be more likely to need emergency services in a crisis. While there continues to be high demand for foreign-born workers in Virginia, especially those who are bilingual, job opportunities and wages need to be sufficient in order to continue to attract these workers and prevent them from being ALICE (Pew Charitable Trusts, 2014; Pereira, et al., 2012).

"While there continues to be high demand for foreign-born workers in Virginia, especially those who are bilingual, job opportunities and wages need to be sufficient in order to continue to attract these workers and prevent them from being ALICE."

RACIAL/ETHNIC DIVERSITY AND ECONOMIC DISPARITIES

As Virginia's population grows, it is also becoming more racially and ethnically diverse, and this diversity is projected to increase at an even faster rate over the next two decades. That increase will be primarily through international migration, though the state's Black population is expected to increase through domestic migration. Aging will have an impact on the ethnic composition of Virginia's workforce as well. As older residents retire in the next two decades, a lower percentage of the remaining working-age population will be White and a higher percentage will be Hispanic and Asian. These younger and more racially and ethnically diverse cohorts will make up an increasing share of the labor force over the next two decades and beyond.

While attitudes about race have greatly improved over the last few decades, there is a deeper cause for the sharp economic racial disparities that remain. Recent reports have found that the gaps in education, income, and wealth that now exist along racial lines in the U.S. reflect policies and institutional practices that create different opportunities for Whites, Blacks, and Hispanics, with individual behavior playing only a minimal role. Structural impediments to equity exist in the legal system, health care, housing, education, and jobs. For these reasons, it is not surprising that Blacks and Hispanics are two of the demographic groups disproportionately likely to have lower income and to be among households below the ALICE Threshold (Mishel, Bivens, Gould, & Shierholz, 2012; Shapiro, Meschede, & Osoro, 2013;

Oliver & Shapiro, 2006; Cramer, 2012; Leadership Conference on Civil Rights, 2000; Agency for Healthcare Research and Quality (AHRQ), 2015; Goldrick-Rab, Kelchen, & Houle, 2014; Sum & Khatiwada, 2010).

A new collection of data disaggregated by racial and ethnic groups and by state illustrates how far we still are from positioning children of all races and ethnicities for success in school and in life. In the Race for Results Index, which combines 12 critical developmental, health, and educational milestones, Virginia is the only southern state to register among the top 10 states nationally. In 2015, Virginia had the 19th best index score in the country for White children, 24th for Hispanic children, 40th for Asian children, and 40th for Black children. These rankings clearly reflect unequal opportunity across racial groups, yet other states across the country show even starker inequalities in the opportunities afforded to children of different racial backgrounds (Annie E. Casey Foundation, 2014).

Economic Disparities

While ALICE households consist of all races and ethnicities, Virginia's Black and Hispanic communities continue to face marked economic disparities. As the state's population becomes more diverse, more families will struggle on a day-to-day basis to secure adequate food and access to quality health care (Lee, 2016; Agency for Healthcare Research and Quality, 2014). Over the longer term, this population will face ongoing obstacles to finding quality education and good jobs, which in turn will undercut their ability to accumulate wealth (Povich, Roberts, & Mather, 2013-2014).

Education

As Section VI explained, one area of particular and ongoing concern for Virginia's ALICE households is the achievement gap in Virginia's public schools. Across the state, students of color and low-income students perform lower on math and reading test scores throughout K-12 and have lower high school graduation rates, all of which makes them more likely to live in poverty-level or ALICE households as adults. In addition to structural issues of school funding and residential segregation that feed the achievement gap, current research also shows that academic success is deeply tied to family resources, especially access to books, high-quality child care, and other goods and services that foster the stimulating environment necessary for cognitive development (Bradbury, Corak, Waldfogel, & Washbrook, 2015).

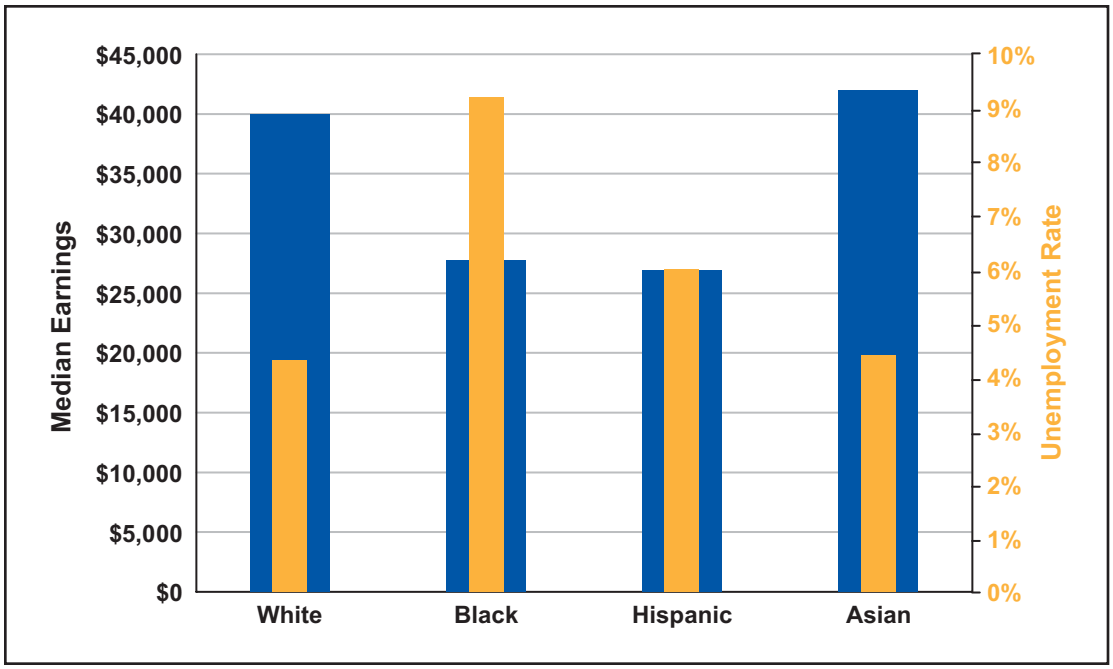
"While ALICE households consist of all races and ethnicities, Virginia's Black and Hispanic communities continue to face marked economic disparities."

Employment and Earnings

Employment and wage differences among Whites, Blacks, Hispanics, and Asians are slightly less pronounced in Virginia than in many other states. According to the Race for Results' Opportunity Index, Asian and White workers have lower unemployment rates and higher wages than Blacks or Hispanics (Annie E. Casey Foundation, 2014). The median earnings for Black and Hispanic workers were 44 and 48 percent lower, respectively, than for White workers. The median earnings for Asian workers – at $41,925 per year – were 5 percent higher than those of White workers. In addition, it is often harder for Blacks and Hispanics to find employment in Virginia than it is for Whites and Asians. Blacks had the highest unemployment rate at 9.2 percent, more than double that of Whites (4.3 percent) and Asian (4.4 percent) (Figure 38) (American Community Survey, 2007, 2010, 2012, and 2014).

Figure 38.

Median Earnings by Race and Ethnicity, Virginia, 2015



Source: American Community Survey, 2015

Assets

With less income, it follows that it is harder to save and build assets. Blacks and Hispanics face economic and racial barriers to wealth accumulation in Virginia and across the U.S. Specifically, they face challenges to buying a home in a popular neighborhood, accessing quality financial services including a mortgage, and earning a college degree.

"Blacks and Hispanics face economic and racial barriers to wealth accumulation in Virginia and across the U.S."

Homeownership is the most common means of accumulating wealth, but in Virginia, as in the rest of the country, Blacks are more likely to be renters than homeowners. Nationally, 54 percent of Black households were living in renter-occupied units compared to 29 percent of White households in 2015 (U.S. Census Bureau, 2016; American Community Survey, 2015).

While state-level data is not available, national data provides a window into the way income disparities lead to greater wealth disparities. For example, nationally, less than half of all households have investment assets, but even among these types of assets, there are large differences by race and ethnicity. More than 65 percent of non-Hispanic White households have a 401(k) savings plan, while 41 percent of Black families and 26 percent of Hispanic families do. This is true even among households nearing retirement (Economic Policy Institute, 2016). Similarly, one-third of White and Asian families have an individual retirement account (IRA), while less than 11 percent of Black and Hispanic families do; and more than 22 percent of White and Asian families have stocks or mutual funds, while less than 6 percent of Black and Hispanic families do (U.S. Census Bureau, 2011). With such a different base, Blacks and Hispanics are much less able to build assets for the future.

Ultimately, these issues of race, ethnicity, and financial stability are interrelated and will continue to be in the decades to come. According to the National Center for Children in Poverty, children under 18 years are more likely to live in poverty or in low-income families than the general population, and that fact is directly related to parental education and employment levels, racial and ethnic disparities, housing instability, and family structure (Jiang, Ekono, & Skinner, 2015). For this reason, trends including the predominance of low-wage jobs, a continuing lack of affordable housing, and the persistence of race-based economic disparities have serious implications for the next generation.

JOBS

Virginia's economic trends are nearly a tale of two states. Northern Virginia – driven largely by federal government spending – has seen employment and wages grow as federal spending has grown, especially for Department of Defense contractors based there (Dilulio, 2014; Virginia Housing Development Authority, 2012). At the same time, the southern tier's economy is built largely on manufacturing and mining, which have drastically declined since the 1970s, and households there have seen their fortunes sink. While the share of the state's jobs in the northern tier jumped from 25 percent to 39 percent from 1970 to 2010, the southern tier's share shrank from 11 to 7 percent. These changing economic fortunes have played a strong role in demographic shifts, particularly those related to education. Matching urbanization trends across the country, Virginia's population is increasingly concentrated in the northern tier's Washington D.C. metropolitan area, and the proportion of this population over the age of 25 with a college degree has more than doubled over the last 40 years.

"While the share of the state's jobs in the northern tier jumped from 25 percent to 39 percent from 1970 to 2010, the southern tier's share shrank from 11 to 7 percent."

These economic trends have created very different circumstances for households across the state. In the northern tier, increased wealth and boom times resulted in increases in the cost of living that squeezed low-income households beyond their means. In the southern part of the state, where there was a decrease in economic activity overall, the suffering was more universally felt. For example, while Arlington County in northern Virginia has a poverty rate of only 10.8 percent, Dickinson, Lee, and Buchanan counties, in the southern half, all have poverty rates at or above 25 percent (U.S. Department of Agriculture (USDA), 2017).

Still, regardless of where they live, ALICE households face many of the same hurdles. The most immediate challenge to financial stability for Virginia's ALICE households is employment – finding jobs with wages and numbers of hours that can support a basic household budget, as well as basic work protections such as employment security, paid sick days, and access to health care. Other important sources of income for some ALICE families are government benefit programs and, less commonly, income from investments.

Unemployment and Underemployment

Mirroring national recovery from the Great Recession, Virginia has seen an improvement in the unemployment rate over the last five years; it fell from 7.5 percent in 2010 to 4.1 percent in 2015. However, that does not include those who are underemployed, such as those working less than a 40-hour week who want to be working more. While this number is similarly falling – from 12.9 percent in 2010 to 9.1 percent in 2015 – it reflects a larger gap in employment opportunities than is acknowledged in frequently-circulated statistics (Bureau of Labor Statistics (BLS), 2010; Bureau of Labor Statistics (BLS), 2014; Bureau of Labor Statistics (BLS), 2015). According to national statistics from the Federal Reserve, half of part-time workers and one-third of underemployed workers would prefer to work more hours (Federal Reserve, 2015). A notably underemployed group is farm workers, who account for about 8 percent of the labor force in Virginia, and who generally earn lower wages ($11.56 median hourly wage in 2015) and work dependent on season and weather (Bureau of Labor Statistics, 2016).

For a small but significant number of people, long-term unemployment continues to be a problem. As former Federal Reserve Chairman Ben Bernanke explained, "Because of its negative effects on workers' skills and attachment to the labor force, long-term unemployment may ultimately reduce the productive capacity of our economy" (Bernanke, 2012). Obviously, long spells of unemployment can also have disastrous financial consequences for low-income families.

In the current economy, pressure for additional family income often spurs teens to drop out of school in order to work. Virginia has strong and still improving high school graduation rates – 91.3 percent of students graduated on time in the 2015-2016 school year (Virginia Department of Education, 2017). Those rates are lower for youth in households where insufficient income drives family members to drop out of school and find jobs. Unfortunately, there are also fewer job opportunities for young people in today's economy as many part-time hourly jobs are now being taken by older workers who have lost their full-time jobs, especially in poorer areas. Across the U.S. in 2013, 16 percent of residents aged 18 to 24 were not enrolled in school, were not working, and had no degree beyond a high school diploma or GED in 2013 (Annie E. Casey Foundation, 2016a; Annie E. Casey Foundation, 2016). Compared to non-poor young adults, poor adults aged 18 to 24 were more than twice as likely (31 percent vs. 14 percent) to be neither enrolled in school nor employed, and rates are worse for poor adults without a high school diploma or GED than for any other group, regardless of race of gender (NCES, 2016).

"Even within occupations and industries, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits."

Employment Practices

In Virginia, ALICE is most likely to work in industries and occupations that not only pay low wages but also have low levels of job security, no paid sick days or parental leave, and no access to health care (Schmitt, 2012; Schwartz, Wasser, Gillard, & Paarlberg, 2015; Watson & Swanberg, 2013). These industries in Virginia include tourism, transportation, health and social services, utilities, and construction.

The employment practices in many of these low-wages jobs, especially part-time jobs, make it harder for workers to earn a minimal income or plan for the future. According to the BLS, nationally, only 19 percent of part-time workers in the private sector have medical benefits available, compared to 88 percent of full-time employees. Similarly, only 31 percent of part-time workers had access to paid sick leave, vacation, or holidays compared to 80 percent of full-time workers. This holds true regardless of the industry (Bureau of Labor Statistics (BLS), March, 2016).

Even within occupations and industries, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits. Employers who provide appropriately structured jobs make a difference for Virginia's ALICE households. Research shows that these employers make a particular difference for workers with a disability, who are often disadvantaged economically and thus more likely to be ALICE (Ton, 2012; Schur, L.; Kruse, D.; Blasi, J.; Blanck, P., 2009).

One of the greatest economic shifts over the last 50 years has been the increase in working mothers. In 1967, 27.5 percent of mothers were primary or co-breadwinners for their families. By 2012, nearly two-thirds (63.3 percent) brought home at least 25 percent of their family's incomes (Glynn, 2014). By that year, in two-parent households, 46 percent had both parents working full time, and 63 percent had the mother working at least half-time while the father worked full time (Pew Research Center, 2015). This shift has a number of different repercussions for families. On the one hand, families have greater income or more diversified sources of income when there is more than one income earner. On the other, women still earn less than men and are more likely to work in low-wage jobs. These jobs typically have work scheduling policies and other practices that pose particular challenges for workers with significant responsibilities outside of their job, including caregiving, pursuing education and workforce training, or holding down a second job (Watson, Frohlich, & Johnston, 2014).

Ultimately, low wages also mean that ALICE households cannot afford to save, and the loss of a job means that any savings accumulated in better times are used to cover basic living expenses. ALICE families have both the greatest risk of job loss and the least access to resources to soften the blow. The Pew Charitable Trusts Economic Mobility Project found that families who experienced unemployment suffered not only lost income during their period of not working, but also longer-term wealth losses, compromising their economic security and mobility (Boguslaw, et al., 2013).

Future Job Prospects in Virginia

The most immediate challenge to financial stability for Virginia's ALICE households is employment. Employment will depend on the growth of the Virginia economy and the kinds of jobs it produces. The impact of technology replacing jobs will also be an important factor in the future; both low-wage and high-wage jobs will be replaced.

Total jobs in Virginia are projected to grow by 8 percent, from 4.0 million jobs to 4.3 million jobs, over the 10 years from 2014 to 2024, but there is wide variation across industries and geographies. At the industry level, health care and social assistance have the largest projected growth, with 97,000 additional jobs projected, while professional, scientific, and technical services are second at 70,701. Accommodation and food service, retail trade, construction, and administrative and support services – all industries reliant on low-income labor without rigorous experience or education requirements – are also expected to grow substantially (Virginia Employment Commission, 2016). The expansion of these industries could pose opportunities for advancement for ALICE workers.

"Total jobs in Virginia are projected to grow by 8 percent, from 4.0 million jobs to 4.3 million jobs, over the 10 years from 2014 to 2024, but there is wide variation across industries and geographies."

At the occupation level, 13 of the 20 jobs projected to grow the most pay a median wage below $20 per hour (equivalent to an annual full-time salary of less than $40,000), making up about one million jobs in 2024, and most of those jobs pay between $10 and $15 per hour (Figure 39). What stands out in Figure 39 is how few occupations require a bachelor's degree and offer wages over $25 per hour – both hallmarks of jobs that offer much more financial stability for workers and their families (Virginia Employment Commission, 2016).

These projections support national findings that the U.S. economy is less able to generate middle-wage jobs than in years past. According to the Center for Economic and Policy Research, workers of all ages with four years or more of college are actually less likely to have a good job (one that pays at least $37,000 per year and has employer-provided health insurance and an employer-sponsored retirement plan) now than three decades ago (Schmitt & Jones, 2012). Similarly, the education and training levels necessary for the labor force of 2024 will not require a significantly greater level of education than workers currently possess (Thiess, 2012). The experience of recent college graduates shows that they are less likely to be gainfully employed than previous generations (Stone, Van Horn, & Zukin, 2012). With this employment outlook, the number of ALICE households will increase, as will demand for resources to fill the gap to financial stability.

Figure 39.

Projected Occupational Demand by Wage, Education, and Work Experience, Virginia, 2014 to 2024

Occupational Title	2014 Number of Jobs	Annual New Growth	Hourly Wage	Education or Training	Work Experience
Retail Salespersons	128,451	915	$17.25	No formal educational credential	None
Cashiers	98,002	400	$28.94	No formal educational credential	None
Combined Food Prep, Including Fast Food	93,530	1,376	$18.36	No formal educational credential	None
Office Clerks, General	87,231	541	$19.79	High school diploma or equivalent	None
Registered Nurses	63,093	895	$23.29	Bachelor's degree	None
Waiters and Waitresses	61,094	398	$43.11	No formal educational credential	None
Janitors and Cleaners	60,899	460	$18.05	No formal educational credential	None
Customer Service Representatives	57,321	688	$18.17	High school diploma or equivalent	None
Management Analysts	56,675	891	$68.57	Bachelor's degree	Less than 5 years
Stock Clerks and Order Fillers	52,204	437	$27.98	No formal educational credential	None
General and Operations Managers	50,407	444	$10.11	Bachelor's degree	5 years or more
Laborers and Freight, Hand	48,352	286	$11.51	No formal educational credential	None
Bookkeeping, Accounting, and Auditing Clerks	44,720	0	$29.76	Some college, no degree	None
Accountants and Auditors	43,918	632	$18.02	Bachelor's degree	None
Managers, All Other	43,380	100	$12.26	Bachelor's degree	Less than 5 years
First-Line Supervisors of Office/Admin Workers	41,769	486	$35.73	High school diploma or equivalent	Less than 5 years
Secretaries and Administrative Assistants	41,644	230	$24.31	High school diploma or equivalent	None

Occupational Title	2014 Number of Jobs	Annual New Growth	Hourly Wage	Education or Training	Work Experience
First-Line Supervisors of Retail Sales Workers	41,037	236	$13.84	High school diploma or equivalent	Less than 5 years
Heavy and Tractor-Trailer Truck Drivers	40,676	224	$18.09	Postsecondary non-degree award	None
Personal Care Aides	39,502	1,065	$8.91	No formal educational credential	None

Source: Virginia Employment Commission, 2016

Jobs and Technology

Technology's influence extends to both ends of the employment spectrum: generating jobs and eliminating them in equal measure. Improved automation may put some workers out of jobs and change the activities of others (Figure 40). For ALICE workers, the impact will be mixed:

"Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2014, and is expected to grow to nearly 20 percent by 2020."

New opportunities to earn income: Technology has enabled new job opportunities, especially in the "gig" economy; these range from freelance writers to Uber drivers. Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2014, and is expected to grow to nearly 20 percent by 2020. These positions may help ALICE households that need to fill short-term gaps in standard employment, and may provide more lucrative opportunities than exist in the traditional employment market. Companies have also come to value the new hiring model since it provides flexibility to scale up or down on demand, and often can be cheaper than hiring a part-time or full-time employee on staff when considering health insurance and other benefits (Wald, 2014).

Less job security: While sometimes beneficial, the type of flexibility offered by contingent or on-call work does not help ALICE households make long-term financial plans. For one, there is no job security: a lucrative job today can be gone tomorrow. In addition, independent contractor positions provide no benefits, such as health insurance and retirement plans, for ALICE families. They also lack other standard workplace protections. For example, independent contractors have no recourse under the Fair Labor Standards Act (FLSA), which mandates that eligible workers be compensated for hours worked in excess of 40 per workweek, or the Family and Medical Leave Act (FMLA), which entitles eligible workers to unpaid, job-protected leave depending on their work history with a company (Donovan, Bradley, & Shimabukuro, 2016).

Loss of low-wage jobs: Low-wage workers, especially those in jobs that involve repetitive tasks and that require little education, are the most likely to lose their jobs due to technological advances. The more a job utilizes a worker's judgment and analysis (usually associated with higher levels of education), the less likely it is to be replaced by technology. Among the 20 occupations with more than a 50 percent chance of being replaced by technology in Virginia, fewer than half require

a bachelor's degree. Many of the jobs likely to be replaced (such as janitors) are not highly coveted and pay such low wages they are often difficult to fill (Brynjolfsson & McAfee, 2014; Frey & Osborne, September 2013).

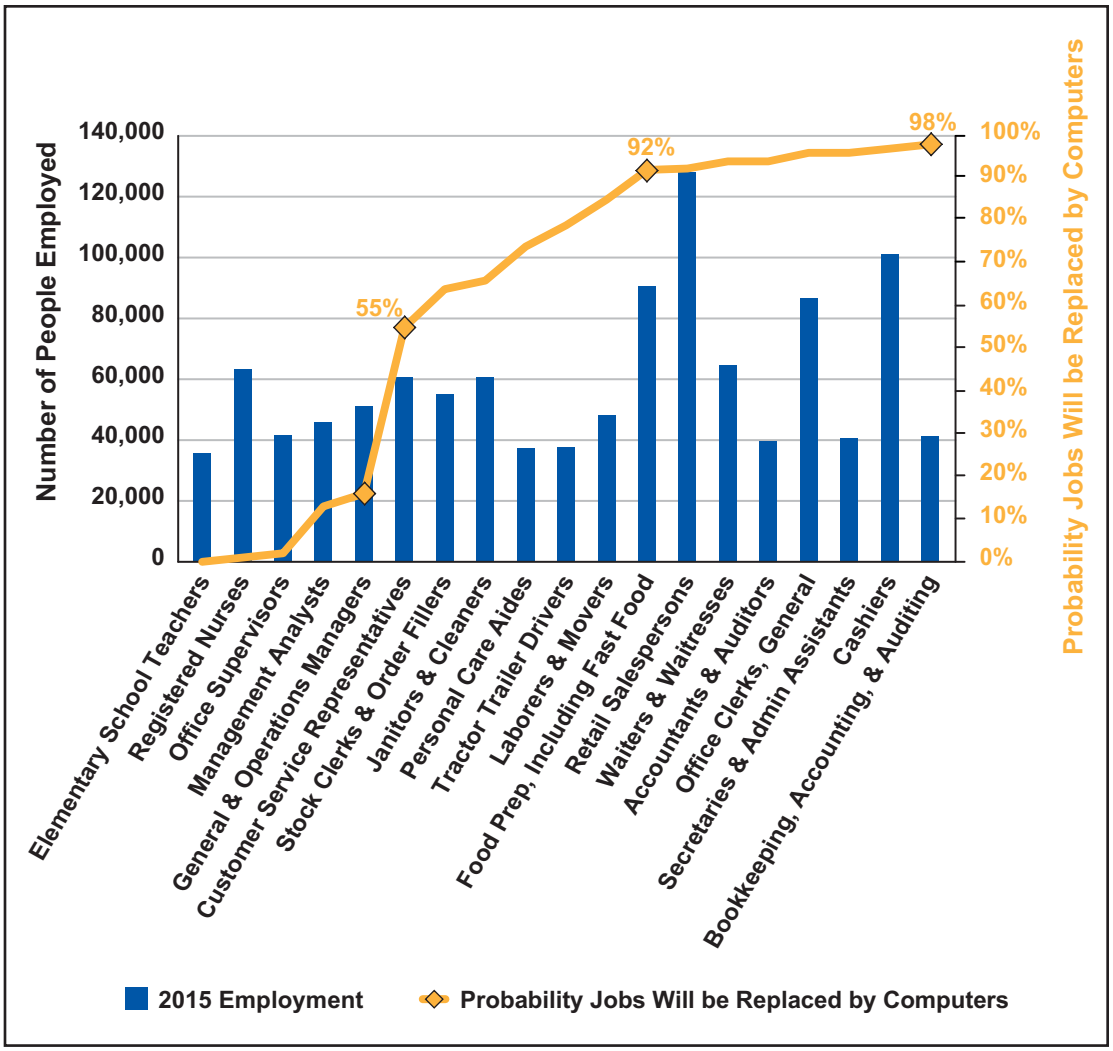
Unstable schedules: Job schedules are increasingly variable for low-wage workers. It is difficult to maintain a household budget when the number of employment hours fluctuates and workers can't predict their income from month to month. In some cases, low-wage jobs can affect a person's eligibility for government benefits as well. Having irregular hours also makes it difficult to arrange transportation and child care (Watson, Frohlich, & Johnston, 2014; Center for Law and Social Policy, Retail Action Project, and Women Employed, 2014).

"Job schedules are increasingly variable for low-wage workers. It is difficult to maintain a household budget when the number of employment hours fluctuates and workers can't predict their income from month to month."

Economic change: The effects of new technology will ripple across the economic and educational spectrum. Even some high-paid jobs have significant components that can be replaced: Accountants and auditors making an average of $62,000 per year, highly-educated mathematical technicians making $45,000 per year, and nuclear reactor power operators, who make an average of $76,000 per year, have greater than 90 percent chances of being replaced by technology. More people-oriented professions, such as teachers, nurses, and home health aides, are less likely to be replaced by new technology (Figure 40). However, technological advances will almost certainly – with more than a 97 percent probability – render the jobs of cashiers, bookkeepers, and accountants obsolete. But employees who use computers, have accounting skills, or perform administrative functions often have skills that can be transferred to other jobs. Especially vulnerable are people in jobs that require minimal education and provide few transferrable skills; these displaced workers will have the most difficulty finding new jobs (Frey & Osborne, September 2013).

Figure 40.

Occupations by Number of Jobs and Technology, Virginia, 2015



Source: BLS, OES wages, 2015, and Frey and Osborne, 2013

"Technology – and increasingly affordable technology – will enable more online educational options, which in turn could make education more cost-efficient and worthwhile."

The impact of technology on education: Technology – and increasingly affordable technology – will enable more online educational options, which in turn could make education more cost-efficient and worthwhile. Colleges are enrolling more matriculated students into on-line courses and offering the wider community Massive Open Online Courses (MOOCs) as high-profit ventures (West, 2015). At the same time, however, technology makes it easier to create false educational organizations and to cheat unsuspecting students. Some Virginians may be particularly vulnerable because of the state's large military and veteran population. With subsidies to pursue higher education and, on aggregate, with difficulty reintegrating into the civilian workforce, veterans are routinely preyed on by for-profit colleges (Cohen P., 2015; Davidson, 2016).

Technological innovation has the potential to change the jobs landscape in Virginia and across the U.S. Without technological change, national projections show that the U.S. economy will be less able to generate middle-wage jobs than in years past. But the timing and the extent of that change will depend on a host of economic factors, and the implications for ALICE families are not yet clear. There are two distinct challenges for community stakeholders: first, to make sure that current low-wage workers have the opportunity to

improve both skills and wages as technology creates new jobs, so they are not left behind; and second, to ensure the value of service jobs that cannot be replaced by technology – from teachers to health care workers – is recognized and rewarded economically.

What Will it Take to Meet the Challenges Ahead?

There is a basic belief in America that if you work hard, you can support your family. Yet the data presented in this Report shows that this is not the case for millions of hard-working families in Virginia. The Report also debunks the assumptions and stereotypes that those who cannot support their families are primarily people of color, live in urban areas, are unemployed, or in extreme cases are thought to be simply lazy or have some sort of moral failing.

Why is there a mismatch between stereotypes and the facts? First, there has been a lack of awareness. Before the United Way ALICE Reports, 1.2 million struggling households in Virginia had not been clearly named and documented. Second, the situation has developed over decades and barriers are embedded in many parts of our economy and communities.

Solutions require addressing the layers of obstacles outlined in this Report that prevent ALICE families from achieving financial stability: An economy heavily dependent on low-wage jobs; fast-changing job landscape; institutional bias against populations of color; changing demographics; increasing cost of household basics; and even the increasing occurrence of natural disasters.

"Real change requires identifying where barriers exist and understanding how they are connected. Only then can stakeholders begin to envision bold ideas and take the steps necessary to remove barriers so that ALICE families can thrive."

What Will it Take to Overcome These Barriers?

The most common approaches to overcoming these barriers are short-term efforts that help an ALICE family weather an emergency. Temporary housing, child care assistance, meals, and rides to work help ALICE recover from the loss of housing, a lack of food, an accident, or illness. These approaches can be crucial to preventing an ALICE household from falling into poverty or becoming homeless. But these short-term relief efforts are not designed to move households to long-term financial stability.

The issues affecting ALICE are complex and solutions are difficult. Real change requires identifying where barriers exist and understanding how they are connected. Only then can stakeholders begin to envision bold ideas and take the steps necessary to remove barriers so that ALICE families can thrive. The following solutions need to be a part of the dialogue when addressing the financial stability of Virginia residents:

Decrease the cost of household basics. The cost of basic household necessities in Virginia has increased faster than the national rate of inflation – and the wages of most jobs – leaving ALICE households further behind than a decade ago. Large-scale economic and social changes that could significantly reduce basic household costs over time include a larger supply of affordable housing (market-rate or subsidized), public preschool, accessible and affordable health care, and more public transportation (Collins & Gjertson, 2013; Consumer and Community Development Research Section of the Federal Reserve Board's Division of Consumer and Community Affairs (DCCA), 2015; Lusardi, Schneider, & Tufano, 2011; Allard, Danziger, & Wathe, 2012).

Improve job opportunities. The seemingly simple solution – to increase the wages of current low-paying jobs – has complex consequences. The increased cost of doing business is either passed on to the consumer, who in many cases is also ALICE, or absorbed by the business, resulting in fewer resources to invest in

growth – or, in some cases, in a reduction in staff. However, if ALICE families have more income, they can spend more and utilize less assistance. Increased consumer activity provides benefits to businesses that can offset increased costs in production (Knowledge@Wharton, 2013; Congressional Budget Office, 2014; Wolfson, 2014).

Another option is to focus on restructuring the Virginia economy towards more medium- and high-skilled jobs in both the public and private sectors, an enormous undertaking involving a wide range of stakeholders. But as technology increasingly replaces many low-wage jobs, this will be even more important for Virginia. Such a shift would require an influx of new businesses and new industries, increased education and training for workers, and policies for labor migration to ensure skill needs are met (Luis, 2009; Frey & Osborne, September 2013).

Adjust to fast-paced job change. New gig-focused job opportunities help many ALICE households fill short-term gaps in standard employment and some provide more lucrative opportunities than exist in the traditional employment market. While part-time and contract work has been part of the Virginia economy for decades, these jobs are growing rapidly, pushing economists and policymakers into uncharted territory. With the shift to contract work, the burden of economic risk is increasingly falling on workers, including retraining and securing benefits such as health insurance and disability insurance. Since any period of unemployment is a financial hardship for ALICE families, new safety measures that keep workers from sliding into financial distress during periods of transition will be needed (Friedman, 2016; Donovan, Bradley, & Shimabukuro, 2016; Watson, Frohlich, & Johnston, 2014).

"With the shift to contract work, the burden of economic risk is increasingly falling on workers, including retraining and securing benefits such as health insurance and disability insurance."

Accommodate changing demographics. Based on forecasted economic and demographic changes, particularly the increasing number of seniors and immigrants, it is foreseeable that significantly more Virginia households will need smaller, lower-cost housing over the next two decades, especially in already concentrated urban areas in northern Virginia. In addition, these groups prefer housing that is close to transportation and community services. The changing structure of households, including the decline in the number of married parents with children (who tend to live in more affluent neighborhoods), and the increase in single male-headed families (who need more child care and after-school options), will impact child care and schools as well as neighborhood infrastructure (e.g., changing needs for sidewalks and playgrounds) (Hughes & Seneca, 2012; Sturtevant, Winter 2011-12; United Health Foundation, 2016; Stilwell, 2015).

Address institutional bias. There are many compounding factors to being ALICE or in poverty. There are many factors that make a household more likely to be ALICE, including being a person of color, an undocumented or unskilled recent immigrant, language-isolated, female or LGBT, someone with a low level of education, or someone with a disability. Groups with more than one of these factors – younger combat veterans, for example, who may have both a disability and a low level of education – are even more likely to fall below the ALICE Threshold.

Likewise, many low-income households are geographically isolated from other income groups, which compounds their risk of facing issues of inadequate services, poor infrastructure, and lower-quality schools.

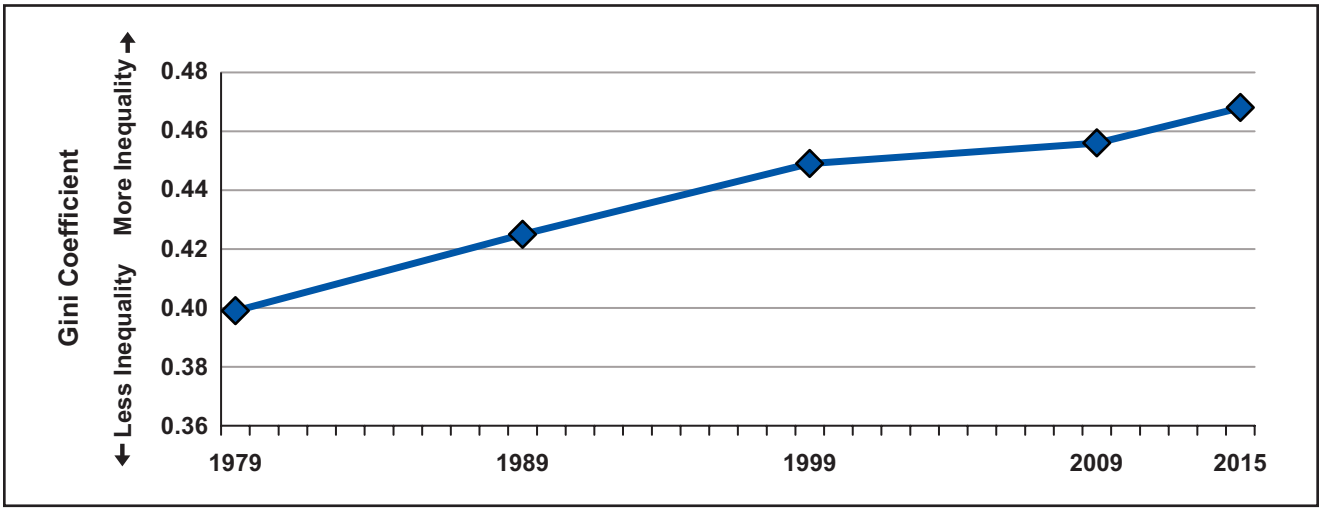
> The gaps in education, income, and wealth that now exist along racial lines in the U.S. reflect policies and institutional practices that create different opportunities for Whites, Blacks, and Hispanics. To make a difference for ALICE families who are Black, Hispanic, or in another disadvantaged group, changes need to be made within the institutions that impede equity in the legal system, health care, housing, education, and jobs (Mishel, Bivens, Gould, & Shierholz, 2012; Shapiro, Meschede, & Osoro, 2013; Oliver & Shapiro, 2006; Cramer, 2012; Leadership Conference on Civil Rights, 2000; Agency for Healthcare Research and Quality (AHRQ), 2015; Goldrick-Rab, Kelchen, & Houle, 2014; Sum & Khatiwada, 2010).

This United Way ALICE Report looks at strategies that can support Virginia families earning below the ALICE Threshold now and in the near future, as well as those that might help them become financially stable in the longer term. Short-term strategies can help a family copy with an emergency and prevent a spiral into poverty. Long-term strategies, which aim to help a family maintain financial stability and support themselves over time, are harder to achieve. **Ultimately, to permanently reduce the number of ALICE households, structural economic changes will be needed to provide better jobs and to make Virginia more affordable for hardworking families.** Depending on how far a family's income is below the ALICE Threshold, different strategies may be required. But all strategies play an important role: There is no one solution.

"This United Way ALICE Report looks at strategies that can support Virginia families earning below the ALICE Threshold now and in the near future, as well as those that might help them become financially stable in the longer term."

APPENDIX A – INCOME INEQUALITY IN VIRGINIA

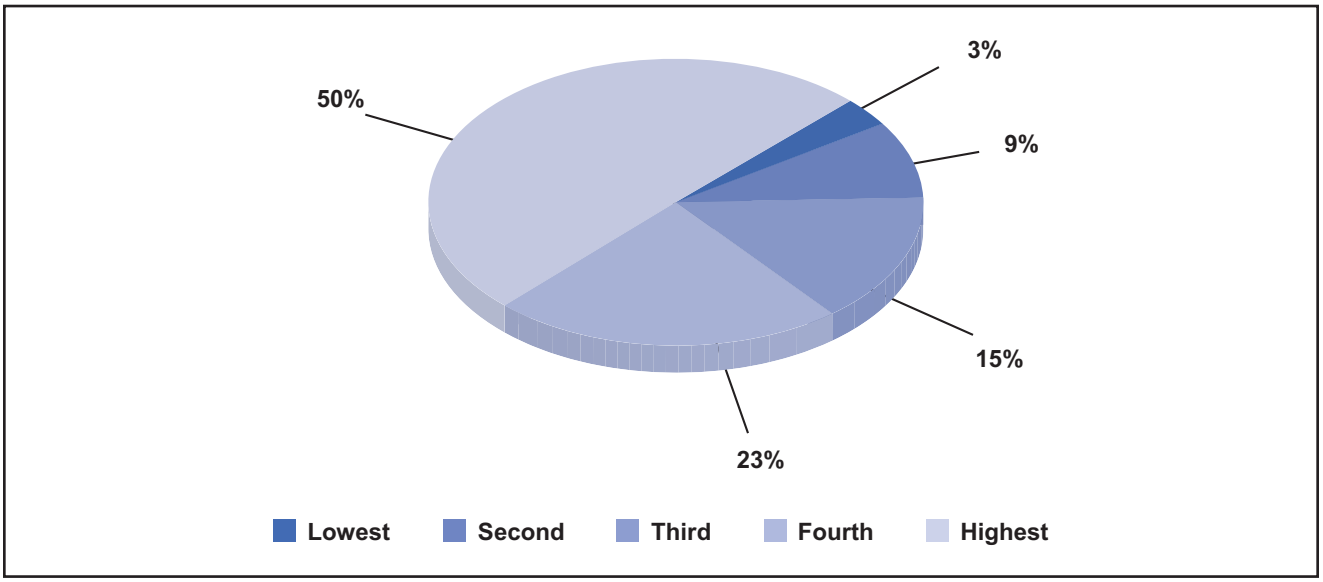
Income Inequality in Virginia, 1979–2015



Source: American Community Survey, 1979–2015

The Gini index is a measure of income inequality. It varies from 0 to 100 percent, where 0 indicates perfect equality and 100 indicates perfect inequality (when one person has all the income). The distribution of income in Virginia was 17 percent more unequal in 2015 than in 1979.

Income Distribution by Quintile in Virginia, 2015



Source: American Community Survey, 2015

Income distribution is a tool to measure how income is divided within a population. In this case, the population is divided into five groups or quintiles. In Virginia, the top 20 percent of the population – the highest quintile receives 50 percent of all income, while the bottom quintile earns only 3 percent. If five Virginia residents divided $100 according to the current distribution of income, the first person would get $50, the second would get $23, the third, $15, the fourth, $9, and the last $3.

APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY

The ALICE Threshold based upon the Household Survival Budget determines how many households are struggling in a county. Using the Household Survival Budgets for different household combinations, a pair of ALICE Thresholds is developed for each county, one for households headed by someone younger than 65 years old and one for households headed by someone 65 years and older.

- For households headed by someone under 65 years old, the ALICE Threshold is calculated by adding the Household Survival Budget for a family of four plus the Household Survival Budget for a single adult, dividing by 5, and then multiplying by the average household size for households headed by someone under 65 years old in each county.
- The ALICE Threshold for households headed by someone 65 years old and over is calculated by multiplying the Household Survival Budget for a single adult by the average senior household size in each county.
- The results are rounded to the nearest Census break ($30,000, $35,000, $40,000, $45,000, $50,000, $60,000, or $75,000).

The number of ALICE households is calculated by subtracting the number of households in poverty as reported by the American Community Survey, 2007–2015, from the total number of households below the ALICE Threshold. The number of households in poverty by racial/ethnic categories is not reported by the American Community Survey, so when determining the number of ALICE households by race/ethnicity, the number of households earning less than $15,000 per year is used as an approximation for households in poverty.

Note: American Community Survey data for Virginia counties with populations over 65,000 are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates. Because there was not a 5-year survey for 2007, the data for the least populated counties (see chart below) is not available. For statewide totals, the numbers from counties are extrapolated from overall percentages. Starting in 2014, there is no 3-year survey data, so that only 1- and 5-year estimates are used in the ALICE calculations.

Least Populated Counties and Independent Cities in Virginia (no 2007 American Community Survey data available):

Alleghany County
Amelia County
Appomattox County
Bath County
Bland County
Bristol City
Brunswick County
Buckingham County
Buena Vista City
Charles City County
Charlotte County
Clarke County
Colonial Heights City
Covington City
Craig County
Cumberland County
Dickenson County
Emporia City
Essex County
Falls Church City
Floyd County
Franklin City
Galax City
Goochland County
Grayson County
Greene County
Greensville County
Highland County
King and Queen County
King William County
Lancaster County
Lexington City
Lunenburg County
Madison County
Manassas Park City
Martinsville City
Mathews County
Middlesex County
Nelson County
New Kent County
Northampton County
Northumberland County
Norton City
Nottoway County
Patrick County
Poquoson City
Powhatan County
Radford City
Rappahannock County
Richmond County
Southampton County
Surry County
Sussex County
Westmoreland County
Williamsburg City

Counties and independent cities where average family size was used instead of average household size:

Due to anomalies in these locations such as large numbers of university students, the ALICE Threshold calculations are based on average family size, which better reflects those living in households (not in dormitories).

Lexington City
Sussex County
Greensville County
Williamsburg City
Richmond County
Prince Edward County

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Virginia, 2015

County	Total HHs	HHs Below ALICE Threshold	Percent HHs Below ALICE Threshold (AT) – Race/Ethnicity				Percent HHs Below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Accomack	13,961	50%	71%	67%	53%	42%	47%	$45,000	$30,000
Albemarle	39,916	36%	38%	59%	56%	31%	27%	$60,000	$35,000
Alexandria City	69,008	24%	23%	45%	41%	15%	30%	$50,000	$45,000
Alleghany	6,781	41%	0%	65%	27%	40%	50%	$40,000	$30,000
Amelia	4,704	41%	N/A	62%	N/A	33%	44%	$50,000	$40,000
Amherst	12,502	41%	30%	58%	61%	37%	44%	$45,000	$30,000
Appomattox	5,931	39%	100%	56%	6%	35%	42%	$40,000	$30,000
Arlington	103,408	23%	33%	47%	44%	16%	31%	$60,000	$45,000
Augusta	27,914	36%	82%	60%	47%	36%	35%	$50,000	$30,000
Bath	2,146	28%	N/A	65%	100%	24%	38%	$35,000	$25,000
Bedford	32,050	34%	54%	52%	14%	33%	41%	$45,000	$30,000
Bland	2,614	35%	N/A	0%	61%	34%	35%	$40,000	$25,000
Botetourt	12,913	26%	72%	36%	36%	26%	41%	$40,000	$30,000
Bristol City	7,718	45%	45%	82%	100%	43%	51%	$35,000	$25,000
Brunswick	5,916	55%	N/A	64%	90%	45%	55%	$50,000	$30,000
Buchanan	9,442	56%	29%	96%	100%	56%	65%	$40,000	$30,000
Buckingham	5,603	50%	57%	59%	0%	47%	48%	$50,000	$30,000
Buena Vista City	2,737	61%	0%	N/A	100%	65%	66%	$40,000	$30,000
Campbell	21,791	40%	75%	48%	27%	39%	48%	$40,000	$35,000
Caroline	10,970	39%	84%	44%	44%	36%	49%	$50,000	$40,000
Carroll	12,548	48%	100%	55%	45%	49%	57%	$35,000	$30,000
Charles City	2,883	47%	38%	60%	18%	38%	53%	$50,000	$40,000
Charlotte	4,723	58%	0%	76%	100%	49%	55%	$45,000	$30,000
Charlottesville City	17,752	43%	53%	62%	41%	38%	30%	$45,000	$25,000
Chesapeake City	83,593	40%	26%	50%	49%	35%	43%	$60,000	$45,000
Chesterfield	121,529	36%	35%	45%	61%	31%	33%	$60,000	$40,000
Clarke	5,526	40%	59%	97%	52%	35%	55%	$60,000	$60,000
Colonial Heights City	7,106	46%	54%	63%	52%	43%	48%	$50,000	$40,000

County	Total HHs	HHs Below ALICE Threshold	Percent HHs Below ALICE Threshold (AT) – Race/Ethnicity				Percent HHs Below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Covington City	2,476	48%	100%	65%	100%	45%	41%	$40,000	$25,000
Craig	2,214	37%	N/A	N/A	N/A	38%	45%	$40,000	$25,000
Culpeper	16,515	41%	31%	51%	57%	37%	40%	$60,000	$40,000
Cumberland	4,012	55%	N/A	60%	100%	52%	57%	$50,000	$35,000
Danville City	18,559	49%	42%	58%	46%	39%	45%	$35,000	$25,000
Dickenson	6,205	50%	25%	63%	33%	50%	56%	$35,000	$30,000
Dinwiddie	9,939	53%	24%	60%	26%	51%	56%	$60,000	$40,000
Emporia City	2,459	60%	45%	75%	0%	42%	62%	$40,000	$30,000
Essex	4,332	49%	N/A	55%	100%	45%	54%	$45,000	$35,000
Fairfax	392,822	27%	30%	43%	45%	20%	28%	$75,000	$50,000
Fairfax City	8,467	33%	37%	34%	43%	30%	31%	$75,000	$50,000
Falls Church City	5,166	22%	44%	18%	36%	15%	30%	$60,000	$45,000
Fauquier	25,498	35%	31%	61%	58%	32%	37%	$75,000	$50,000
Floyd	6,271	37%	N/A	89%	68%	34%	49%	$40,000	$30,000
Fluvanna	9,891	33%	31%	42%	90%	31%	33%	$50,000	$35,000
Franklin	23,189	40%	0%	48%	72%	38%	43%	$40,000	$30,000
Franklin City	3,453	57%	100%	71%	80%	38%	58%	$45,000	$30,000
Frederick	30,483	34%	36%	42%	52%	32%	49%	$60,000	$40,000
Fredericksburg City	10,080	55%	33%	69%	76%	49%	56%	$60,000	$60,000
Galax City	2,961	55%	0%	53%	39%	56%	56%	$35,000	$30,000
Giles	7,230	34%	40%	45%	0%	34%	44%	$35,000	$30,000
Gloucester	14,280	38%	0%	44%	26%	38%	48%	$50,000	$45,000
Goochland	8,148	31%	26%	57%	46%	26%	34%	$60,000	$40,000
Grayson	6,795	55%	N/A	77%	60%	55%	63%	$35,000	$30,000
Greene	7,111	34%	0%	57%	38%	34%	32%	$50,000	$40,000
Greensville	3,486	52%	N/A	60%	100%	40%	57%	$45,000	$30,000
Halifax	14,300	51%	10%	60%	94%	45%	56%	$40,000	$30,000
Hampton City	53,132	47%	49%	54%	46%	39%	50%	$50,000	$40,000
Hanover	39,026	23%	33%	41%	30%	21%	31%	$50,000	$40,000
Harrisonburg City	16,409	65%	62%	68%	74%	63%	47%	$60,000	$35,000
Henrico	125,854	36%	21%	50%	50%	29%	41%	$50,000	$40,000
Henry	22,415	43%	32%	53%	43%	40%	42%	$35,000	$25,000
Highland	1,071	38%	N/A	N/A	N/A	37%	34%	$40,000	$30,000
Hopewell City	8,706	57%	17%	67%	27%	55%	61%	$50,000	$40,000
Isle of Wight	13,769	36%	0%	53%	15%	32%	52%	$50,000	$45,000
James City	28,485	37%	29%	59%	52%	30%	27%	$60,000	$45,000
King and Queen	2,894	47%	N/A	57%	46%	44%	43%	$50,000	$35,000
King George	8,379	29%	40%	39%	8%	28%	36%	$60,000	$40,000
King William	6,036	35%	65%	53%	35%	30%	44%	$50,000	$40,000
Lancaster	5,164	38%	10%	60%	5%	31%	34%	$45,000	$30,000
Lee	9,445	59%	0%	46%	64%	59%	56%	$45,000	$30,000

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Virginia, 2015

County	Total HHs	HHs Below ALICE Threshold	Percent HHs Below ALICE Threshold (AT) – Race/Ethnicity				Percent HHs Below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Lexington City	1,638	46%	39%	51%	22%	47%	44%	$45,000	$25,000
Loudoun	120,559	25%	18%	38%	48%	22%	41%	$75,000	$60,000
Louisa	12,829	35%	0%	45%	42%	32%	42%	$45,000	$35,000
Lunenburg	4,516	49%	100%	62%	73%	42%	49%	$45,000	$30,000
Lynchburg City	27,864	54%	38%	77%	59%	45%	41%	$50,000	$30,000
Madison	5,003	56%	N/A	79%	0%	55%	48%	$60,000	$40,000
Manassas City	12,433	51%	64%	54%	67%	42%	54%	$75,000	$60,000
Manassas Park City	4,723	47%	36%	45%	62%	43%	57%	$75,000	$50,000
Martinsville City	5,857	51%	0%	57%	19%	46%	52%	$35,000	$25,000
Mathews	3,806	36%	0%	50%	100%	34%	45%	$50,000	$45,000
Mecklenburg	12,482	52%	44%	65%	40%	46%	54%	$45,000	$30,000
Middlesex	4,342	37%	N/A	62%	0%	31%	41%	$45,000	$35,000
Montgomery	36,971	39%	55%	49%	55%	37%	30%	$40,000	$30,000
Nelson	6,339	43%	N/A	65%	14%	41%	47%	$45,000	$35,000
New Kent	7,299	24%	0%	27%	0%	25%	29%	$50,000	$35,000
Newport News City	70,546	49%	47%	64%	57%	35%	47%	$50,000	$40,000
Norfolk City	87,819	59%	53%	77%	74%	44%	50%	$60,000	$40,000
Northampton	5,248	54%	24%	75%	54%	40%	53%	$45,000	$30,000
Northumberland	5,861	32%	0%	46%	100%	26%	29%	$40,000	$30,000
Norton City	1,783	54%	57%	29%	0%	56%	58%	$35,000	$25,000
Nottoway	5,589	57%	100%	71%	84%	47%	63%	$50,000	$35,000
Orange	12,810	35%	31%	54%	37%	32%	33%	$50,000	$35,000
Page	9,372	45%	53%	79%	79%	44%	42%	$45,000	$30,000
Patrick	7,790	49%	N/A	57%	100%	47%	57%	$35,000	$30,000
Petersburg City	12,803	66%	69%	70%	61%	51%	65%	$50,000	$40,000
Pittsylvania	26,204	37%	0%	45%	47%	34%	40%	$35,000	$25,000
Poquoson City	4,642	30%	22%	0%	21%	30%	33%	$60,000	$40,000
Portsmouth City	36,654	59%	52%	71%	60%	49%	53%	$60,000	$40,000
Powhatan	9,730	34%	0%	67%	28%	32%	43%	$60,000	$40,000
Prince Edward	7,409	49%	28%	67%	41%	41%	46%	$45,000	$30,000
Prince George	11,102	46%	48%	54%	69%	39%	46%	$60,000	$45,000
Prince William	139,082	35%	38%	41%	52%	27%	41%	$75,000	$60,000
Pulaski	14,619	39%	0%	41%	49%	38%	39%	$40,000	$30,000
Radford	5,477	66%	71%	87%	73%	64%	48%	$50,000	$30,000
Rappahannock	3,273	38%	100%	62%	61%	35%	34%	$50,000	$40,000
Richmond	2,875	41%	0%	55%	54%	37%	47%	$45,000	$30,000
Richmond City	91,396	54%	49%	72%	64%	36%	50%	$45,000	$35,000
Roanoke	37,968	25%	17%	40%	45%	26%	30%	$45,000	$30,000
Roanoke City	41,501	48%	55%	58%	60%	43%	41%	$40,000	$30,000
Rockbridge	9,319	40%	33%	51%	34%	40%	40%	$45,000	$30,000

County	Total HHs	HHs Below ALICE Threshold	Percent HHs Below ALICE Threshold (AT) – Race/Ethnicity				Percent HHs Below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Rockingham	30,318	42%	29%	28%	70%	42%	45%	$50,000	$35,000
Russell	11,045	53%	N/A	87%	62%	52%	60%	$40,000	$30,000
Salem City	10,045	40%	73%	62%	46%	38%	34%	$45,000	$30,000
Scott	9,379	46%	0%	59%	43%	46%	52%	$40,000	$25,000
Shenandoah	17,096	41%	57%	48%	59%	40%	44%	$45,000	$30,000
Smyth	12,795	44%	52%	61%	28%	44%	52%	$35,000	$30,000
Southampton	6,682	49%	100%	68%	100%	37%	53%	$50,000	$40,000
Spotsylvania	42,568	47%	43%	54%	56%	46%	57%	$75,000	$60,000
Stafford	43,887	35%	50%	31%	50%	31%	47%	$75,000	$60,000
Staunton City	10,387	46%	85%	49%	7%	45%	42%	$45,000	$25,000
Suffolk City	32,232	47%	36%	58%	47%	33%	53%	$60,000	$45,000
Surry	2,668	41%	10%	53%	71%	32%	48%	$50,000	$40,000
Sussex	3,149	52%	N/A	62%	100%	42%	49%	$45,000	$35,000
Tazewell	17,832	50%	14%	89%	49%	50%	56%	$40,000	$30,000
Virginia Beach City	169,097	40%	36%	56%	53%	35%	38%	$60,000	$40,000
Warren	14,364	37%	58%	49%	66%	35%	46%	$50,000	$40,000
Washington	22,673	43%	26%	40%	69%	42%	45%	$40,000	$30,000
Waynesboro City	9,031	42%	25%	62%	62%	38%	41%	$40,000	$30,000
Westmoreland	6,944	44%	100%	53%	8%	42%	44%	$45,000	$35,000
Williamsburg City	4,538	57%	90%	70%	68%	51%	42%	$60,000	$45,000
Winchester City	10,608	50%	55%	67%	77%	43%	42%	$50,000	$35,000
Wise	15,254	49%	17%	82%	69%	48%	51%	$40,000	$30,000
Wythe	11,863	45%	58%	51%	68%	44%	50%	$40,000	$30,000
York	24,660	32%	33%	45%	46%	30%	37%	$60,000	$45,000

APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES

The Household Survival Budget provides the foundation for a threshold for economic survival in each county. The Budget is comprised of the actual cost of five household essentials plus a 10 percent contingency and taxes for each county. The minimum level is used in each category for 2007, 2010, 2012, and 2015. The line items and sources are reviewed below.

HOUSING

The housing budget is based on HUD's Fair Market Rent (40th percentile of gross rents) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more. The rent includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone service. If the owner pays for all utilities, then the gross rent equals the rent paid to the owner.

Source: U.S. Department of Housing and Urban Development (HUD)

CHILD CARE

The child care budget is based on the average annual cost of care for one infant and one preschooler in Registered Family Child Care Homes (the least expensive childcare option). Data is compiled by the Virginia Department of Social Services and reported to the National Association of Child Care Resource and Referral Agencies (NACCRRA, nationally known as Child Care Aware). When data is missing, state averages are used, though missing data may mean child care facilities are not available in those counties and residents may be forced to use facilities in neighboring counties.

Sources:
VDSS Childcare Market Rate Survey (2015)
VDSS Childcare Market Rate Survey (2012)
VDSS Childcare Market Rate Survey (2007)
Email correspondence with Mike Theis, Research Associate Senior, Office of Research and Planning, Virginia Department of Social Services, February 2017
Cost of Care Reports, Child Care Aware
http://usa.childcareaware.org/about/archived-publications/
State Child Care Facts in the State of Virginia, Child Care Aware, 2016
http://childcareaware.org/wp-content/uploads/2016/08/Virginia.pdf

FOOD

The food budget is based on the Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) "Food Plans: Cost of Food at Home, U.S. Average," June 2007. The household food budget is adjusted

for six select household compositions including: single adult male 19-50 years old; family of two adults (male and female) 19-50 years old; one adult female and one child 2-3 years old; one adult female and one child 9-11 years old; family of four with two adults (male and female) and children 2-3 and 4-5 years old; and family of four with two adults (male and female as specified by the USDA) and children 6-8 and 9-11 years old. Data for June is used as that is considered by USDA to be the annual average. Virginia's food costs are adjusted for regional price variation, "Regional Variation Nearly Double Inflation Rate for Food Prices," Food CPI, Price, and Expenditures, USDA, 2009. The budget also includes Virginia's 2.5 percent sales tax on food purchased for consumption at home.

Sources:
http://www.cnpp.usda.gov/USDAFoodCost-Home.htm
http://www.cnpp.usda.gov/Publications/FoodPlans/2007/CostofFoodJun07.pdf

TRANSPORTATION

The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan statistical areas and regions, Virginia's counties were matched with the most local level possible.

Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). Building on work by the Institute of Urban and Regional Development, we suggest that in the counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead (Pearce, 2017; Porter & Deakin, 1996). Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas, oil, and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.

Sources:
http://www.bls.gov/cex/csxmsa.htm#y0607
http://www.bls.gov/cex/csxmsa.htm#y0607

HEALTH CARE

The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and regions, Virginia's counties were matched with the most local level possible. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). The health care budget does not include the cost of health insurance.

Starting with the 2016 ALICE Reports, the health care cost will incorporate changes from the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid but in many cases cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the "shared responsibility payment" – the penalty for not having coverage – to the current out-of-pocket health care spending. The penalty for 2015 was the higher of these: 2 percent of household income, yearly premium for the national average price of a Bronze Plan sold through the Marketplace, or $325 per adult and $162.50 per child under 18, for a maximum of $975.

Source:
http://www.bls.gov/cex/csxmsa.htm#y0607

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (including taxes) to cover cost overruns.

TAXES

The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit. Virginia income tax rates remained flat from 2007 to 2015, but the income brackets increased slightly. Virginia tax calculations also include the Personal Tax Credit.

Federal taxes include income tax using standard deductions and exemptions for each household type. The federal tax brackets increased slightly from 2007 to 2010 to 2015, though rates stayed the same. Federal taxes also include the employee portions of Social Security and Medicare at 6.2 and 1.45 percent respectively. The employee Social Security tax holiday rate of 4.2 percent was incorporated for 2012.

Sources:

Federal
Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions, 2007, 2010, 2012 and 2015
http://www.irs.gov/pub/irs-prior/i1040—2015.pdf
http://www.irs.gov/pub/irs-prior/i1040—2012.pdf
http://www.irs.gov/pub/irs-prior/i1040—2010.pdf
http://www.irs.gov/pub/irs-prior/i1040—2007.pdf

Virginia:
Virginia Resident Form 760 Individual Income Tax Return
http://www.tax.virginia.gov/sites/tax.virginia.gov/files/taxforms/income-tax/2015/760-2015.pdf

Tax Foundation, State Individual Income Tax Rates, 2000-2012
https://taxfoundation.org/state-individual-income-tax-rates/

2015 Virginia Form 760 Resident Individual Income Tax Booklet
http://www.tax.virginia.gov/sites/tax.virginia.gov/files/instructions/income-tax/2015/760-2015-instructions.pdf

HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget for all household variations by county can be found at:
http://spaa.newark.rutgers.edu/united-way-alice

APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES

The Household Stability Budget represents the cost of living in each county at a modest but sustainable level, in contrast to the basic level of the Household Survival Budget. The Household Stability Budget is comprised of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent contingency item, as well as taxes for each county. The data builds on the sources from the Household Survival Budget; differences are reviewed below.

HOUSING

The housing budget is based on HUD's median rent for a one-bedroom apartment, rather than an efficiency, at the Fair Market Rent of 40th percentile, for a single adult; for a head of household with children, the basis is a two-bedroom apartment at the median rent; and housing for a family is based on the American Community Survey's median monthly owner costs for those with a mortgage, instead of rent for a two-bedroom apartment at the 40th percentile. Real estate taxes are included in the tax category below for households with a mortgage.

CHILD CARE

The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically more than 30 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by the Virginia Department of Social Services and reported to the national organization Child Care Aware.

FOOD

The food budget is based on the USDA's Moderate Level Food Plans for cost of food at home (second of four levels), and adjusted for regional variation, plus the average cost of food away from home as reported by the Consumer Expenditure Survey (CES). It also includes Virginia's 2.5 percent sales tax on food purchased for consumption at home.

TRANSPORTATION

Where there is public transportation, family transportation expenses include public transportation for one adult and gas and maintenance for one car; costs for a single adult include public transportation for one, and half the cost of gas and maintenance for one car. Where there is no public transportation, family expenses include costs for leasing one car and for gas and maintenance for two cars, and single-adult costs are for leasing, gas, and maintenance for one car as reported by the CES.

HEALTH CARE

The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending as reported in the CES.

Sources:
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2015/tiic2.htm
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2015/tviid2.htm

CELL PHONE

Most jobs now require access to the internet and a smartphone. These are necessary for work schedules, changes in start time or location, access to work support services, and customer follow-up. The Stability Budget includes the minimal cost of a smartphone for each adult in the family.

Source: Consumer Reports, Cell Phone Plan Comparison, 2014
http://www.consumerreports.org/cro/news/2014/01/best-phone-plans-for-your-family-save-money/index.htm

SAVINGS

The Household Stability Budget also includes a 10 percent line item for savings, a category that is essential for sustainability. This provides a cushion for emergencies and possibly allows a household to invest in their education, house, car, and health as needed.

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (not including taxes or savings) to cover cost overruns.

TAXES

Taxes increase for the Household Stability Budget, but the methodology is the same as in the Household Survival Budget. The one difference is that a mortgage deduction is included for families who are now homeowners. In addition, while real estate taxes were included in rent in the Household Survival Budget, they are added to the tax bill here for homeowners.

HOUSEHOLD STABILITY BUDGET

Average Household Stability Budget, Virginia, 2015

Monthly Costs – Virginia Average – 2015		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$867	$1,349
Child Care	$-	$1,460
Food	$329	$1,069
Transportation	$376	$1,192
Health Care	$273	$1,037
Cell Phone	$64	$99
Savings	$191	$621
Miscellaneous	$191	$621
Taxes	$649	$1,719
Monthly Total	$2,940	$9,167
ANNUAL TOTAL	$35,280	$110,004
Hourly Wage	*$17.64*	*$55.00*

The Household Stability Budget for all household variations by county can be found at: http://spaa.newark.rutgers.edu/united-way-alice

APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES

The ALICE Income Assessment is a tool to measure how much households need to reach the ALICE Threshold compared to their actual income, which includes earned income as well as cash government assistance and in-kind public assistance. The Unfilled Gap is calculated by totaling the income needed to reach the Threshold, then subtracting earned income and all government and nonprofit spending. Household income includes wages, dividends, and Social Security.

There are many resources available to low-income families. The ones included here are those that benefit households below the ALICE Threshold, not resources that benefit society in general. For example, spending on free and reduced-price school lunches is included; public education budgets are not. Data is for 2012 unless otherwise noted.

Sources:
Community Health Benefits – NCCS Data Web Report Builder, Statistics of Income 990 c3 Report for 2012, Urban Institute

Federal spending data was gathered from Office of Management and Budget, "Fiscal Year 2017 Analytical Perspectives Budget of the U.S. Government," U.S. Government Printing Office, Washington, DC. 2016: https://www.gpo.gov/fdsys/browse/collectionGPO.action?collectionCode=BUDGET

Non-Profit Revenue for Human Services, registered charity – NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute, 2012

State spending data was gathered from: National Association of State Budget Officers (NASBO), "State Expenditure Report: Examining Fiscal 2014-2016 State Spending," https://www.nasbo.org/mainsite/reports-data/state-expenditure-report

Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics website. http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap

Supplemental Social Insurance, B19066 - Aggregate Supplemental Security Income (SSI) in the Past 12 Months For Households, American Community Survey, 2016

Earned income Tax Credit – Federal and state spending retrieved from http://www.ncsl.org/research/labor-and-employment/earned-income-tax-credits-for-working-families.aspx

FEDERAL SPENDING

Social Services

- Temporary Assistance for Needy Families (TANF) – Provides cash assistance to low-income families.
- Social Security Disability Insurance – Provides funds to offset the living costs of disabled workers who formerly contributed to Social Security but are not old enough to draw it.
- Social Services Block Grant – Funds programs that allow communities to achieve or maintain economic self-sufficiency to prevent, reduce, or eliminate dependency on social services.

Child Care and Education

Only programs that help children meet their basic needs or are necessary to enable their parents to work are included. Though post-secondary education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included.

- Head Start – Provides money for agencies to promote school readiness for low-income children by providing health, education, nutritional, and social services to the children and their parents.
- Neglected and Delinquent Children and Youth Education - Education children and youths in correctional institutions
- Rural and Low-Income Schools Program - Assistance to rural districts to assist them in meeting their state's definition of adequate yearly progress
- Homeless Children and Youth Education - Supports an office for coordination of the education of homeless children and youths in each state and helps ensure that homeless children, including preschoolers and youths, have equal access to free and appropriate public education

Food

- Supplemental Nutrition Assistance Program (SNAP) – Provide money to low-income households to supplement their food budgets. Formerly Food Stamps.
- School Lunch Program – Subsidizes lunches for low-income children in schools or residential institutions.
- School Breakfast Program – Provides funds to schools to offset the costs of providing a nutritious breakfast and reimburses the costs of free and reduced-price meals.
- Child and Adult Care Food Program – Provides grants to non-residential care centers, after-school programs, and emergency shelters to provide nutritious meals and snacks.
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) – Provides pregnant women and children through age five with money for nutritious foods and referrals to health services.

Housing

- Section 8 Housing Choice Vouchers – Tenant-based rental assistance for low-income families; includes Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857).
- Low Income Home Energy Assistance Program (LIHEAP) – Provides funds to nonprofits to help low-income homeowners afford heating and cooling costs. The program may give money directly to a homeowner or give to an energy supplier on the homeowner's behalf.
- Community Development Block Grants (CDBG) – Provide annual grants to develop decent housing and a suitable living environment and to expand economic opportunities, principally for low- and moderate-income people.

EITC

- Earned Income Tax Credit, Statistics for Tax Returns with EITC, 2015: *http://www.ncsl.org/research/labor-and-employment/earned-income-tax-credits-for-working-families.aspx*

HEALTH CARE

- Medicaid – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.
- Children's Health Insurance Program (CHIP) – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state's discretion, to low-income pregnant women and legal immigrants.

STATE AND LOCAL GOVERNMENT SPENDING

Spending on ALICE was estimated from the National Association of State Budget Officers' (NASBO) "State Expenditure Report: Examining Fiscal 2014-2016 State Spending," 2016, which includes most data on benefits provided by Virginia.

Virginia state EITC is 20 percent of the federal EITC.

NONPROFIT ASSISTANCE

- Non-Profit Revenue for Human Services – Nonprofits as reported on Form 990EZc3 and 990c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Most current data is for 2012. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990c3 Report, Urban Institute.
  Source: http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1
- Community Health Benefit – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including unreimbursed Medicaid minus direct offsetting revenue as reported on the 990c3 Report. Most current data is for 2012. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990c3 Report for 2010, Urban Institute.
  Source: http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1

APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES

The Economic Viability Dashboard is composed of three indices: The Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index. The methodology and sources for each are presented below.

INDEX METHODOLOGY

Each index in the Dashboard is composed of different kinds of measures. The first step is therefore to create a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to "z-scores", which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu) / \sigma$$

where x is the indicator's value, μ is the unweighted average, σ is the standard deviation for that indicator, and z is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the violent crime rate, the scores are multiplied by -1. In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100.

INDICATORS AND THEIR SOURCES

Housing Affordability Index

- Affordable Housing Stock – Measures the number of units needed to house all ALICE and poverty households spending no more than one-third of their income on housing, controlled for size by the percent of total housing stock. The gap is calculated as the number of ALICE households minus the number of rental and owner-occupied housing units that ALICE households can afford.
  Source: American Community Survey and ALICE Threshold calculations

- Housing Burden – Households spending more than 30 percent of income on housing
  Source: American Community Survey

- Real Estate Taxes – Median real estate taxes
  Source: American Community Survey, Table B25103

Job Opportunities Index

- Income Distribution – Share of income of the lowest two quintiles
  Source: American Community Survey

- Unemployment Rate – annual rate
  Source: American Community Survey

- New Hire Wages (4th quarter) – Quarterly Workforce Indicators (QWI), U.S. Census
  Source: LED Extraction Tool: http://ledextract.ces.census.gov/

Community Resources Index

- Education Resources – Enrollment of 3- to 4-year-olds in preschool
  Source: American Community Survey, Table B14003

- Health Resources – Percent of population under 65 years old with health insurance
  Source: U.S. Bureau of the Census, Small Area Health Insurance Estimates, American Community Survey

- Social Capital – Percent of population 18 and older registered to vote. For consistency with the presidential cycle, for 2015 we use 2015 data, for 2010 we use 2010 data, and for 2007 we use 2006 data.
  Sources:
  U.S. Election Assistance Commission, Election Administration and Voting Survey and Data Sets, Section F, 2015 and 2010:
  http://www.eac.gov/research/election_administration_and_voting_survey.aspx
  Election Administration and Voting Survey and Data Sets, Appendix C: 2006 Election Administration and Voting Survey:
  http://www.eac.gov/research/uocava_survey.aspx#2006eavsdata

APPENDIX G – HOUSING DATA BY COUNTY AND INDEPENDENT CITY

This table presents key housing data for each county in Virginia in 2015 for both owner-occupied and renter-occupied housing units. For owner-occupied units, the table presents the percent of owner units that are occupied by households with income below the ALICE Threshold and the percent of all owner-occupied units that are housing burdened, meaning that housing costs are more than 30 percent of household income. For renter-occupied units, the table presents the percent of renter units occupied by households with income below the ALICE Threshold and the percent of all renter-occupied units that are housing burdened. In addition, the table includes the Affordable Housing Gap, the number of additional rental units needed that are affordable to households with income below the ALICE Threshold so that all of these households would pay less than one third of their income on housing.

Housing Data by County and Independent City, Virginia, 2015

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
Accomack	9,919	55%	22%	4,042	72%	44%	212	5-Year
Albemarle	25,634	26%	19%	14,282	52%	47%	8,982	1-Year
Alexandria City	28,972	10%	23%	40,036	35%	43%	14,104	1-Year
Alleghany	5,337	33%	19%	1,444	63%	46%	5	5-Year
Amelia	3,824	36%	23%	880	79%	68%	128	5-Year
Amherst	9,534	46%	20%	2,968	72%	44%	0	5-Year
Appomattox	4,794	27%	21%	1,137	69%	57%	9	5-Year
Arlington	43,282	10%	20%	60,126	24%	38%	19,840	1-Year
Augusta	21,222	41%	19%	6,692	59%	45%	3,947	1-Year
Bath	1,495	36%	26%	651	22%	16%	0	5-Year
Bedford	25,014	40%	17%	7,036	69%	40%	4,853	1-Year
Bland	2,089	33%	14%	525	57%	42%	36	5-Year
Botetourt	11,314	23%	20%	1,599	43%	42%	39	5-Year
Bristol City	4,257	37%	17%	3,461	65%	52%	1,208	5-Year
Brunswick	4,319	53%	29%	1,597	82%	64%	322	5-Year
Buchanan	7,449	52%	21%	1,993	71%	62%	90	5-Year
Buckingham	4,347	50%	22%	1,256	82%	58%	195	5-Year
Buena Vista City	1,605	54%	35%	1,132	74%	73%	16	5-Year
Campbell	16,572	29%	21%	5,219	56%	47%	146	5-Year
Caroline	8,855	37%	27%	2,115	58%	48%	331	5-Year
Carroll	9,915	42%	24%	2,633	79%	52%	1,370	5-Year
Charles City	2,344	45%	27%	539	73%	47%	117	5-Year
Charlotte	3,281	62%	22%	1,442	83%	52%	75	5-Year
Charlottesville City	7,735	29%	25%	10,017	66%	52%	1,744	5-Year
Chesapeake City	56,748	26%	30%	26,845	55%	55%	17,604	1-Year
Chesterfield	88,259	23%	20%	33,270	52%	48%	4,445	1-Year
Clarke	4,195	44%	28%	1,331	80%	52%	291	5-Year

Housing Data by County and Independent City, Virginia, 2015

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
Colonial Heights City	4,461	37%	22%	2,645	71%	51%	473	5-Year
Covington City	1,834	43%	23%	642	72%	49%	0	5-Year
Craig	1,794	36%	21%	420	75%	21%	9	5-Year
Culpeper	12,023	27%	30%	4,492	62%	54%	1,311	5-Year
Cumberland	2,893	52%	29%	1,119	76%	49%	257	5-Year
Danville City	10,013	39%	21%	8,546	69%	47%	3,334	5-Year
Dickenson	4,805	44%	16%	1,400	77%	64%	685	5-Year
Dinwiddie	7,617	43%	24%	2,322	65%	41%	817	5-Year
Emporia City	1,050	33%	29%	1,409	77%	56%	0	5-Year
Essex	3,189	47%	25%	1,143	80%	52%	65	5-Year
Fairfax	263,100	21%	23%	129,722	49%	44%	24,233	1-Year
Fairfax City	5,925	25%	21%	2,542	62%	52%	671	5-Year
Falls Church City	3,031	6%	24%	2,135	36%	40%	95	5-Year
Fauquier	19,487	30%	25%	6,011	69%	42%	4,142	1-Year
Floyd	4,872	30%	16%	1,399	44%	32%	0	5-Year
Fluvanna	8,124	38%	26%	1,767	46%	38%	379	5-Year
Franklin	17,950	30%	23%	5,239	66%	47%	0	5-Year
Franklin City	1,648	41%	36%	1,805	85%	66%	198	5-Year
Frederick	23,913	25%	20%	6,570	54%	43%	4,213	1-Year
Fredericksburg City	3,473	38%	21%	6,607	80%	51%	983	5-Year
Galax City	1,765	47%	20%	1,196	71%	36%	393	5-Year
Giles	5,499	31%	17%	1,731	51%	37%	511	5-Year
Gloucester	11,282	33%	26%	2,998	65%	40%	355	5-Year
Goochland	7,088	25%	23%	1,060	58%	43%	305	5-Year
Grayson	5,059	50%	22%	1,736	75%	47%	695	5-Year
Greene	5,512	30%	28%	1,599	61%	36%	276	5-Year
Greensville	2,495	56%	25%	991	79%	53%	132	5-Year
Halifax	10,344	41%	23%	3,956	71%	53%	236	5-Year
Hampton City	29,772	36%	32%	23,360	65%	59%	5,036	1-Year
Hanover	30,998	22%	19%	8,028	46%	35%	3,671	1-Year
Harrisonburg City	5,926	39%	23%	10,483	75%	55%	5,363	5-Year
Henrico	77,473	26%	25%	48,381	57%	46%	8,725	1-Year
Henry	16,711	43%	21%	5,704	67%	43%	2,344	5-Year
Highland	883	35%	18%	188	64%	23%	45	5-Year
Hopewell City	4,470	47%	25%	4,236	72%	51%	54	5-Year
Isle of Wight	10,749	31%	26%	3,020	65%	49%	575	5-Year
James City	21,299	22%	20%	7,186	48%	49%	4,500	1-Year
King and Queen	2,196	50%	17%	698	60%	30%	0	5-Year
King George	6,120	19%	23%	2,259	46%	36%	647	5-Year
King William	4,931	29%	27%	1,105	66%	57%	319	5-Year
Lancaster	3,874	44%	27%	1,290	68%	44%	155	5-Year
Lee	6,906	61%	18%	2,539	90%	54%	414	5-Year

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
Lexington City	941	52%	45%	697	82%	41%	88	5-Year
Loudoun	94,477	18%	21%	26,082	53%	47%	6,977	1-Year
Louisa	10,204	37%	25%	2,625	69%	45%	576	5-Year
Lunenburg	3,326	52%	22%	1,190	81%	50%	146	5-Year
Lynchburg City	13,410	36%	17%	14,454	81%	64%	1,627	1-Year
Madison	3,635	45%	32%	1,368	70%	52%	791	5-Year
Manassas City	7,988	0%	26%	4,445	0%	52%	0	5-Year
Manassas Park City	3,246	0%	38%	1,477	0%	44%	0	5-Year
Martinsville City	3,096	41%	26%	2,761	71%	52%	1,063	5-Year
Mathews	3,152	35%	20%	654	69%	39%	143	5-Year
Mecklenburg	9,242	56%	26%	3,240	81%	48%	291	5-Year
Middlesex	3,613	40%	28%	729	70%	41%	36	5-Year
Montgomery	20,043	16%	21%	16,928	55%	57%	2,023	1-Year
Nelson	4,568	46%	27%	1,771	66%	43%	216	5-Year
New Kent	6,240	26%	24%	1,059	50%	35%	50	5-Year
Newport News City	33,068	29%	24%	37,478	71%	58%	5,713	1-Year
Norfolk City	38,913	34%	33%	48,906	70%	56%	16,973	1-Year
Northampton	3,614	54%	30%	1,634	81%	53%	90	5-Year
Northumberland	4,906	25%	26%	955	59%	57%	61	5-Year
Norton City	908	42%	25%	875	70%	45%	259	5-Year
Nottoway	3,651	47%	26%	1,938	87%	74%	434	5-Year
Orange	9,669	30%	26%	3,141	68%	51%	507	5-Year
Page	6,596	45%	21%	2,776	81%	46%	152	5-Year
Patrick	5,974	44%	18%	1,816	74%	55%	710	5-Year
Petersburg City	5,301	51%	28%	7,502	81%	61%	1,135	5-Year
Pittsylvania	20,121	36%	22%	6,083	58%	44%	2,390	5-Year
Poquoson City	3,811	23%	23%	831	48%	39%	123	5-Year
Portsmouth City	19,504	38%	32%	17,150	64%	54%	4,364	1-Year
Powhatan	8,499	27%	25%	1,231	56%	40%	363	5-Year
Prince Edward	4,801	50%	21%	2,608	74%	39%	116	5-Year
Prince George	7,835	50%	21%	3,267	80%	54%	996	5-Year
Prince William	97,671	26%	26%	41,411	60%	54%	3,700	1-Year
Pulaski	10,416	27%	17%	4,203	58%	41%	0	5-Year
Radford	2,395	45%	22%	3,082	87%	65%	370	5-Year
Rappahannock	2,492	35%	25%	781	66%	51%	207	5-Year
Richmond	2,138	44%	24%	737	73%	47%	41	5-Year
Richmond City	36,716	39%	29%	54,680	74%	57%	8,543	1-Year
Roanoke	27,995	33%	17%	9,973	45%	29%	0	1-Year
Roanoke City	20,964	29%	28%	20,537	61%	47%	132	1-Year
Rockbridge	6,927	43%	27%	2,392	73%	49%	135	5-Year
Rockingham	22,028	39%	19%	8,290	68%	49%	7	1-Year
Russell	8,614	43%	17%	2,431	74%	54%	270	5-Year
Salem City	6,651	39%	22%	3,394	72%	51%	0	5-Year
Scott	7,289	40%	19%	2,090	70%	52%	46	5-Year

Housing Data by County and Independent City, Virginia, 2015

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
Shenandoah	12,417	40%	24%	4,679	77%	52%	495	5-Year
Smyth	8,942	39%	18%	3,853	63%	47%	1,295	5-Year
Southampton	4,656	40%	25%	2,026	77%	56%	248	5-Year
Spotsylvania	32,183	41%	25%	10,385	78%	56%	4,029	1-Year
Stafford	33,746	27%	19%	10,141	68%	57%	3,438	1-Year
Staunton City	5,900	45%	21%	4,487	76%	53%	344	5-Year
Suffolk City	21,770	26%	33%	10,462	67%	56%	7,893	1-Year
Surry	2,134	34%	19%	534	82%	43%	180	5-Year
Sussex	2,061	49%	21%	1,088	82%	53%	260	5-Year
Tazewell	13,438	40%	20%	4,394	68%	46%	0	5-Year
Virginia Beach City	105,833	24%	29%	63,264	53%	55%	7,414	1-Year
Warren	11,020	32%	26%	3,344	64%	48%	355	5-Year
Washington	17,273	33%	19%	5,400	65%	45%	0	5-Year
Waynesboro City	5,215	28%	27%	3,816	62%	53%	0	5-Year
Westmoreland	5,179	45%	28%	1,765	72%	48%	325	5-Year
Williamsburg City	2,086	34%	31%	2,452	66%	60%	809	5-Year
Winchester City	4,758	35%	20%	5,850	70%	55%	824	5-Year
Wise	10,627	38%	15%	4,627	71%	53%	278	5-Year
Wythe	8,270	33%	19%	3,593	62%	44%	0	5-Year
York	19,070	21%	18%	5,590	48%	56%	3,205	1-Year

APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR VIRGINIA MUNICIPALITIES

Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in Virginia. Key data and ALICE statistics for the state's Census Places are presented here in alphabetical order by county and independent city. Because they build on American Community Survey data, for most Census Places with populations over 65,000, the data are 1-year estimates; for populations under 65,000, data are 5-year estimates. (Starting in 2014, there are no 3-year estimates.) The Gini coefficient shows income inequality in each municipality, varying from 0 (perfect equality) to 100 percent (perfect inequality, when one person has all the income).

Key Facts and ALICE Statistics by Municipality, Virginia, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Accomac, Accomack	468	171	7%	38%	55%	0.43	3.5%	89%	29%	28%	5-year
Atlantic, Accomack	1,111	456	6%	20%	74%	0.40	5.0%	96%	22%	100%	5-year
Belle Haven, Accomack	441	200	12%	30%	58%	0.38	6.4%	79%	19%	20%	5-year
Bloxom, Accomack	414	164	13%	37%	50%	0.34	3.8%	77%	19%	13%	5-year
Bobtown, Accomack	444	178	0%	14%	86%	0.17	6.7%	98%	6%	68%	5-year
Boston, Accomack	336	169	12%	72%	16%	0.33	0.0%	78%	0%	100%	5-year
Captains Cove, Accomack	1,082	421	14%	12%	74%	0.37	0.0%	93%	33%	23%	5-year
Cats Bridge, Accomack	262	124	18%	59%	23%	0.39	4.5%	98%	31%	59%	5-year
Chase Crossing, Accomack	539	161	26%	19%	55%	0.43	0.0%	38%	54%	32%	5-year
Chincoteague, Accomack	2,930	1,402	10%	29%	61%	0.45	7.2%	91%	20%	31%	5-year
Gargatha, Accomack	519	206	0%	16%	84%	0.29	8.2%	90%	8%	0%	5-year
Hallwood, Accomack	320	119	17%	49%	34%	0.39	8.3%	82%	20%	39%	5-year
Horntown, Accomack	431	193	11%	54%	35%	0.30	13.9%	95%	11%	N/A	5-year
Lee Mont, Accomack	265	122	0%	0%	100%	0.18	0.0%	99%	0%	0%	5-year
Makemie Park, Accomack	264	156	0%	81%	19%	0.21	5.7%	61%	0%	100%	5-year
Mappsville, Accomack	501	157	0%	96%	4%	0.23	9.1%	53%	75%	70%	5-year
Melfa, Accomack	439	185	9%	28%	63%	0.36	3.1%	75%	16%	35%	5-year
Metompkin, Accomack	498	247	34%	36%	30%	0.48	0.0%	90%	12%	33%	5-year
Nelsonia, Accomack	367	209	7%	33%	60%	0.38	14.1%	69%	34%	0%	5-year
Oak Hall, Accomack	370	151	19%	37%	44%	0.34	0.0%	100%	0%	0%	5-year
Onancock, Accomack	1,214	649	31%	26%	43%	0.51	9.3%	89%	32%	47%	5-year
Onley, Accomack	501	226	15%	19%	66%	0.40	0.0%	82%	14%	53%	5-year
Parksley, Accomack	756	319	11%	38%	51%	0.39	6.2%	80%	11%	52%	5-year
Pastoria, Accomack	1,028	366	13%	44%	43%	0.36	0.0%	62%	25%	22%	5-year
Pungoteague, Accomack	251	130	29%	58%	13%	0.53	29.9%	83%	18%	42%	5-year
Saxis, Accomack	198	109	17%	42%	41%	0.53	12.1%	81%	41%	9%	5-year
Tangier, Accomack	491	212	14%	37%	49%	0.44	3.3%	62%	30%	60%	5-year
Temperanceville, Accomack	449	274	18%	55%	27%	0.39	0.0%	92%	11%	77%	5-year
Wachapreague, Accomack	201	106	16%	32%	52%	0.45	0.0%	82%	11%	77%	5-year
Wattsville, Accomack	1,195	562	15%	22%	63%	0.29	0.0%	93%	29%	20%	5-year
Whitesville, Accomack	346	131	70%	15%	15%	0.47	0.0%	54%	15%	N/A	5-year

Key Facts and ALICE Statistics by Municipality, Virginia, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Crozet, Albemarle	6,601	2,512	11%	19%	70%	0.39	2.7%	96%	15%	34%	5-year
Esmont, Albemarle	521	200	16%	53%	31%	0.49	10.2%	88%	45%	25%	5-year
Free Union, Albemarle	358	145	7%	18%	75%	0.28	0.0%	91%	15%	33%	5-year
Hollymead, Albemarle	8,352	3,135	3%	26%	71%	0.37	1.8%	94%	24%	25%	5-year
Ivy, Albemarle	927	351	15%	4%	81%	0.39	4.7%	100%	29%	0%	5-year
Pantops, Albemarle	3,647	1,706	3%	32%	65%	0.41	1.7%	97%	32%	36%	5-year
Piney Mountain, Albemarle	1,564	474	6%	36%	58%	0.33	2.1%	88%	28%	100%	5-year
Rivanna, Albemarle	1,795	745	1%	6%	93%	0.38	7.8%	97%	22%	32%	5-year
Scottsville, Albemarle	546	243	19%	37%	44%	0.43	5.6%	85%	31%	41%	5-year
Alexandria, Alexandria City	153,511	69,008	8%	16%	76%	0.46	3.4%	87%	23%	42%	1-year
Callaghan, Alleghany	183	103	24%	24%	52%	0.54	7.9%	90%	15%	48%	5-year
Clifton Forge, Alleghany	3,839	1,574	25%	27%	48%	0.47	12.7%	92%	24%	47%	5-year
Iron Gate, Alleghany	354	152	18%	41%	41%	0.42	4.7%	92%	20%	17%	5-year
Selma, Alleghany	339	165	6%	32%	62%	0.34	6.7%	97%	36%	0%	5-year
Amelia Court House, Amelia	483	254	29%	48%	23%	0.51	14.8%	66%	0%	90%	5-year
Amherst, Amherst	2,323	877	8%	30%	62%	0.36	9.1%	86%	17%	29%	5-year
Madison Heights, Amherst	10,355	4,371	14%	35%	51%	0.44	6.8%	89%	21%	44%	5-year
Appomattox, Appomattox	2,124	905	26%	36%	38%	0.49	8.2%	88%	33%	63%	5-year
Arlington, Arlington	229,164	103,408	7%	16%	77%	0.43	4.1%	94%	20%	37%	1-year
Augusta Springs, Augusta	339	158	6%	58%	36%	0.38	0.0%	87%	18%	100%	5-year
Craigsville, Augusta	1,164	458	29%	27%	44%	0.39	6.8%	80%	30%	39%	5-year
Crimora, Augusta	1,913	755	15%	33%	52%	0.36	10.1%	83%	22%	91%	5-year
Dooms, Augusta	1,247	421	11%	33%	56%	0.43	0.0%	89%	39%	82%	5-year
Fishersville, Augusta	7,911	2,919	5%	24%	71%	0.41	5.1%	94%	15%	28%	5-year
Greenville, Augusta	1,287	348	0%	41%	59%	0.25	0.0%	96%	16%	17%	5-year
Harriston, Augusta	1,050	385	9%	46%	45%	0.30	5.6%	88%	18%	30%	5-year
Jolivue, Augusta	1,255	598	22%	41%	37%	0.58	7.1%	95%	19%	20%	5-year
Lyndhurst, Augusta	1,681	559	7%	23%	70%	0.31	7.9%	78%	15%	88%	5-year
Mount Sidney, Augusta	412	164	8%	40%	52%	0.70	0.0%	89%	42%	0%	5-year
New Hope, Augusta	972	352	15%	39%	46%	0.48	0.0%	85%	18%	65%	5-year
Sherando, Augusta	746	321	15%	50%	35%	0.40	4.4%	84%	9%	64%	5-year
Stuarts Draft, Augusta	9,005	3,662	13%	33%	54%	0.38	4.7%	89%	24%	59%	5-year
Verona, Augusta	3,434	1,376	11%	39%	50%	0.38	2.5%	84%	22%	42%	5-year
Weyers Cave, Augusta	2,754	1,050	5%	22%	73%	0.27	1.1%	96%	13%	61%	5-year
Hot Springs, Bath	526	263	12%	25%	63%	0.71	0.0%	89%	42%	0%	5-year
Bedford, Bedford	6,522	2,815	27%	31%	42%	0.45	9.0%	86%	26%	42%	5-year
Big Island, Bedford	261	124	6%	17%	77%	0.31	0.0%	92%	6%	0%	5-year
Forest, Bedford	10,292	4,094	7%	22%	71%	0.39	3.5%	95%	18%	49%	5-year
Montvale, Bedford	556	325	15%	37%	48%	0.42	0.0%	74%	16%	0%	5-year
Bland, Bland	588	292	31%	12%	57%	0.39	26.1%	74%	12%	54%	5-year
Blue Ridge, Botetourt	2,640	1,038	7%	23%	70%	0.41	4.5%	93%	17%	8%	5-year
Buchanan, Botetourt	1,098	469	7%	23%	70%	0.36	3.5%	94%	22%	15%	5-year
Cloverdale, Botetourt	3,415	1,262	12%	15%	73%	0.41	4.1%	94%	21%	37%	5-year
Daleville, Botetourt	2,872	1,044	3%	14%	83%	0.41	4.9%	98%	17%	19%	5-year
Fincastle, Botetourt	374	121	23%	11%	66%	0.45	3.3%	94%	32%	23%	5-year
Laymantown, Botetourt	2,510	954	11%	9%	80%	0.38	6.3%	97%	25%	100%	5-year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Troutville, Botetourt	551	270	19%	26%	55%	0.39	1.6%	84%	27%	60%	5-year
Bristol, Bristol City	17,524	7,718	20%	25%	55%	0.47	10.7%	85%	17%	48%	5-year
Alberta, Brunswick	296	130	22%	32%	46%	0.67	9.9%	89%	31%	39%	5-year
Gasburg, Brunswick	504	260	6%	22%	72%	0.27	0.0%	100%	33%	0%	5-year
Lawrenceville, Brunswick	1,419	456	38%	34%	28%	0.48	20.6%	84%	30%	57%	5-year
Grundy, Buchanan	891	319	21%	28%	51%	0.47	5.0%	94%	12%	55%	5-year
Vansant, Buchanan	389	221	24%	56%	20%	0.38	39.0%	77%	23%	55%	5-year
Dillwyn, Buckingham	486	157	33%	32%	35%	0.49	15.3%	83%	39%	52%	5-year
Yogaville, Buckingham	179	164	23%	52%	25%	0.35	0.0%	64%	14%	65%	5-year
Buena Vista, Buena Vista City	6,666	2,737	26%	35%	39%	0.43	7.3%	83%	34%	66%	5-year
Altavista, Campbell	3,464	1,386	17%	40%	43%	0.45	6.0%	89%	23%	39%	5-year
Brookneal, Campbell	1,184	481	21%	40%	39%	0.43	4.4%	83%	19%	43%	5-year
Concord, Campbell	1,543	631	5%	28%	67%	0.35	0.0%	80%	16%	55%	5-year
Rustburg, Campbell	1,039	395	4%	49%	47%	0.35	10.4%	86%	6%	62%	5-year
Timberlake, Campbell	12,440	4,801	13%	24%	63%	0.41	7.1%	90%	16%	41%	5-year
Bowling Green, Caroline	1,266	523	19%	25%	56%	0.43	8.8%	91%	30%	42%	5-year
Lake Caroline, Caroline	2,154	1,023	11%	21%	68%	0.35	11.3%	96%	32%	49%	5-year
Lake Land'Or, Caroline	3,865	1,405	8%	25%	67%	0.38	5.7%	86%	21%	34%	5-year
Cana, Carroll	1,310	574	21%	27%	52%	0.46	6.7%	89%	19%	35%	5-year
Hillsville, Carroll	2,701	1,333	20%	41%	39%	0.44	4.0%	92%	23%	39%	5-year
Woodlawn, Carroll	2,266	929	12%	33%	55%	0.42	2.6%	89%	27%	42%	5-year
Charlotte Court House, Charlotte	736	216	30%	27%	43%	0.46	10.0%	85%	36%	47%	5-year
Drakes Branch, Charlotte	698	234	29%	31%	40%	0.42	15.8%	90%	38%	61%	5-year
Keysville, Charlotte	1,067	406	34%	43%	23%	0.48	8.5%	82%	21%	61%	5-year
Phenix, Charlotte	285	115	16%	45%	39%	0.41	4.9%	96%	17%	37%	5-year
Charlottesville, Charlottesville City	45,084	17,752	22%	21%	57%	0.51	4.3%	89%	25%	47%	5-year
University of Virginia, Charlottesville City	8,902	1,220	37%	26%	37%	0.58	6.7%	93%	33%	49%	5-year
Chesapeake, Chesapeake City	235,429	83,593	8%	32%	60%	0.40	5.4%	93%	30%	52%	1-year
Bellwood, Chesterfield	5,772	2,202	20%	51%	29%	0.38	7.1%	81%	31%	59%	5-year
Bensley, Chesterfield	6,228	2,195	25%	54%	21%	0.39	10.9%	65%	33%	56%	5-year
Bon Air, Chesterfield	17,128	6,608	5%	32%	63%	0.36	5.8%	89%	20%	47%	5-year
Brandermill, Chesterfield	13,721	5,454	3%	28%	69%	0.36	4.7%	94%	20%	31%	5-year
Chester, Chesterfield	21,927	8,067	11%	29%	60%	0.39	6.6%	85%	23%	41%	5-year
Enon, Chesterfield	3,973	1,561	2%	36%	62%	0.33	7.7%	96%	18%	31%	5-year
Ettrick, Chesterfield	5,696	1,220	12%	37%	51%	0.35	24.3%	85%	13%	45%	5-year
Manchester, Chesterfield	10,378	4,226	8%	43%	49%	0.38	7.4%	92%	27%	57%	5-year
Matoaca, Chesterfield	2,132	859	18%	34%	48%	0.34	9.9%	85%	25%	59%	5-year
Meadowbrook, Chesterfield	19,027	6,492	9%	39%	52%	0.36	11.1%	87%	30%	54%	5-year
Rockwood, Chesterfield	8,634	3,330	9%	28%	63%	0.43	9.6%	87%	28%	54%	5-year
Woodlake, Chesterfield	6,945	2,504	2%	18%	80%	0.33	2.1%	99%	16%	23%	5-year
Berryville, Clarke	4,267	1,554	10%	41%	49%	0.46	7.4%	87%	26%	53%	5-year
Boyce, Clarke	775	249	5%	35%	60%	0.37	2.4%	93%	23%	67%	5-year
Shenandoah Retreat, Clarke	578	246	4%	30%	66%	0.33	3.1%	76%	24%	0%	5-year
Colonial Heights, Colonial Heights City	17,515	7,106	8%	38%	54%	0.41	8.3%	89%	22%	47%	5-year
Covington, Covington City	5,736	2,476	21%	27%	52%	0.43	7.3%	85%	22%	44%	5-year
Culpeper, Culpeper	17,167	5,874	15%	36%	49%	0.44	7.9%	84%	31%	54%	5-year

Key Facts and ALICE Statistics by Municipality, Virginia, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Danville, Danville City	42,450	18,559	24%	25%	51%	0.49	12.7%	87%	21%	44%	5-year
Clinchco, Dickenson	336	130	51%	18%	31%	0.49	12.2%	89%	25%	72%	5-year
Clintwood, Dickenson	1,423	588	18%	27%	55%	0.41	6.7%	93%	11%	56%	5-year
McKenney, Dinwiddie	401	142	15%	50%	35%	0.37	20.0%	86%	30%	59%	5-year
Emporia, Emporia City	5,672	2,459	33%	27%	40%	0.53	19.1%	79%	28%	53%	5-year
Tappahannock, Essex	2,223	864	30%	31%	39%	0.45	10.3%	79%	28%	59%	5-year
Annandale, Fairfax	42,893	13,956	11%	32%	57%	0.43	5.2%	77%	26%	55%	5-year
Bailey's Crossroads, Fairfax	26,075	9,327	13%	38%	49%	0.44	6.9%	72%	28%	55%	5-year
Belle Haven, Fairfax	6,721	2,930	7%	24%	69%	0.48	5.6%	93%	29%	32%	5-year
Burke Centre, Fairfax	17,982	6,187	5%	24%	71%	0.36	3.9%	94%	21%	48%	5-year
Burke, Fairfax	42,205	13,535	2%	15%	83%	0.33	3.3%	92%	21%	43%	5-year
Centreville, Fairfax	71,782	24,618	5%	25%	70%	0.38	4.1%	91%	25%	38%	5-year
Chantilly, Fairfax	23,864	7,326	8%	21%	71%	0.41	8.8%	88%	24%	47%	5-year
Crosspointe, Fairfax	6,197	1,795	1%	6%	93%	0.37	7.4%	97%	18%	39%	5-year
Dranesville, Fairfax	11,895	3,825	3%	9%	88%	0.33	2.7%	96%	16%	59%	5-year
Dunn Loring, Fairfax	9,393	2,923	3%	9%	88%	0.38	5.2%	96%	21%	45%	5-year
Fair Lakes, Fairfax	7,721	3,071	3%	23%	74%	0.36	2.8%	94%	23%	43%	5-year
Fair Oaks, Fairfax	33,268	14,211	7%	24%	69%	0.36	4.2%	88%	26%	39%	5-year
Fairfax Station, Fairfax	11,290	3,963	1%	12%	87%	0.37	4.5%	96%	17%	42%	5-year
Floris, Fairfax	8,357	2,539	3%	5%	92%	0.28	2.7%	96%	19%	20%	5-year
Fort Belvoir, Fairfax	8,209	2,006	2%	53%	45%	0.34	11.8%	98%	0%	70%	5-year
Fort Hunt, Fairfax	17,273	5,913	1%	10%	89%	0.36	2.2%	99%	20%	37%	5-year
Franconia, Fairfax	19,698	7,473	3%	23%	74%	0.32	4.8%	91%	24%	38%	5-year
Franklin Farm, Fairfax	19,776	6,069	4%	7%	89%	0.30	4.2%	97%	15%	32%	5-year
Great Falls, Fairfax	15,764	5,014	3%	5%	92%	0.42	3.9%	97%	23%	60%	5-year
Greenbriar, Fairfax	8,060	3,092	7%	28%	65%	0.35	2.0%	96%	31%	45%	5-year
Groveton, Fairfax	16,373	5,468	9%	34%	57%	0.41	3.8%	81%	22%	62%	5-year
Hayfield, Fairfax	4,610	1,521	2%	18%	80%	0.33	2.2%	98%	14%	61%	5-year
Herndon, Fairfax	24,384	7,652	5%	26%	69%	0.36	6.2%	80%	24%	39%	5-year
Huntington, Fairfax	12,718	6,356	6%	33%	61%	0.38	3.3%	90%	30%	35%	5-year
Hybla Valley, Fairfax	16,106	5,706	16%	43%	41%	0.47	4.2%	80%	31%	52%	5-year
Idylwood, Fairfax	18,514	6,728	5%	27%	68%	0.40	4.8%	88%	29%	31%	5-year
Kings Park West, Fairfax	13,702	4,235	4%	13%	83%	0.31	4.1%	93%	17%	36%	5-year
Kings Park, Fairfax	4,564	1,449	3%	19%	78%	0.38	2.2%	94%	21%	56%	5-year
Kingstowne, Fairfax	15,935	6,544	2%	16%	82%	0.33	3.4%	95%	25%	26%	5-year
Lake Barcroft, Fairfax	9,833	3,544	5%	24%	71%	0.43	4.7%	90%	24%	46%	5-year
Laurel Hill, Fairfax	7,569	2,531	4%	23%	73%	0.35	4.5%	95%	35%	55%	5-year
Lincolnia, Fairfax	23,802	7,874	8%	29%	63%	0.40	5.9%	76%	23%	54%	5-year
Long Branch, Fairfax	7,560	2,541	5%	16%	79%	0.35	4.5%	95%	22%	68%	5-year
Lorton, Fairfax	19,722	6,450	5%	28%	67%	0.36	6.5%	90%	30%	42%	5-year
Mantua, Fairfax	7,531	2,511	5%	18%	77%	0.40	5.1%	88%	16%	58%	5-year
Mason Neck, Fairfax	1,983	675	3%	20%	77%	0.49	4.3%	97%	24%	52%	5-year
McLean, Fairfax	47,784	16,752	3%	9%	88%	0.48	3.9%	97%	22%	39%	5-year
McNair, Fairfax	20,022	7,568	3%	26%	71%	0.33	4.3%	93%	14%	30%	5-year
Merrifield, Fairfax	16,412	6,600	6%	20%	74%	0.34	4.6%	92%	19%	36%	5-year
Mount Vernon, Fairfax	12,639	4,463	6%	20%	74%	0.43	4.1%	91%	22%	45%	5-year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Newington Forest, Fairfax	12,280	4,266	1%	21%	78%	0.33	3.8%	90%	17%	42%	5-year
Newington, Fairfax	13,470	4,336	4%	17%	79%	0.34	4.0%	91%	20%	51%	5-year
North Springfield, Fairfax	6,825	2,178	7%	26%	67%	0.37	5.2%	78%	24%	63%	5-year
Oakton, Fairfax	36,739	13,274	6%	20%	74%	0.43	4.1%	91%	24%	42%	5-year
Pimmit Hills, Fairfax	6,646	2,258	3%	25%	72%	0.38	4.8%	90%	29%	37%	5-year
Ravensworth, Fairfax	2,563	864	2%	34%	64%	0.36	3.6%	82%	31%	48%	5-year
Reston, Fairfax	60,112	25,324	6%	23%	71%	0.42	4.3%	93%	23%	35%	5-year
Rose Hill, Fairfax	20,142	7,062	5%	25%	70%	0.40	5.3%	91%	25%	44%	5-year
Seven Corners, Fairfax	8,801	3,674	20%	40%	40%	0.47	3.9%	79%	26%	53%	5-year
South Run, Fairfax	6,500	2,147	7%	4%	89%	0.33	5.0%	98%	19%	10%	5-year
Springfield, Fairfax	30,444	9,866	8%	28%	64%	0.41	6.3%	82%	28%	51%	5-year
Tysons Corner, Fairfax	22,437	10,084	6%	28%	66%	0.41	5.6%	90%	29%	33%	5-year
Vienna, Fairfax	16,341	5,529	3%	16%	81%	0.40	3.2%	92%	23%	37%	5-year
Wakefield, Fairfax	13,082	3,950	2%	11%	87%	0.33	4.9%	92%	19%	51%	5-year
West Falls Church, Fairfax	29,489	9,992	7%	30%	63%	0.41	6.4%	82%	28%	46%	5-year
West Springfield, Fairfax	22,897	8,246	3%	21%	76%	0.35	5.2%	92%	23%	38%	5-year
Wolf Trap, Fairfax	16,631	5,332	1%	9%	90%	0.39	4.5%	97%	19%	28%	5-year
Woodburn, Fairfax	8,883	3,123	4%	27%	69%	0.37	6.6%	88%	24%	40%	5-year
Fairfax, Fairfax City	23,402	8,467	6%	27%	67%	0.40	5.4%	89%	21%	50%	5-year
George Mason, Fairfax City	10,065	1,704	4%	21%	75%	0.37	9.8%	93%	24%	51%	5-year
Falls Church, Falls Church City	13,308	5,166	3%	19%	78%	0.46	4.2%	96%	24%	36%	5-year
Bealeton, Fauquier	4,666	1,378	3%	35%	62%	0.33	6.8%	88%	27%	46%	5-year
Calverton, Fauquier	196	107	0%	100%	0%	0.25	0.0%	90%	100%	72%	5-year
Catlett, Fauquier	297	144	0%	42%	58%	0.29	7.4%	77%	36%	14%	5-year
Marshall, Fauquier	1,864	586	10%	51%	39%	0.65	6.0%	85%	36%	63%	5-year
New Baltimore, Fauquier	9,192	2,889	3%	15%	82%	0.36	4.7%	93%	24%	30%	5-year
Opal, Fauquier	649	232	0%	32%	68%	0.32	1.5%	94%	29%	50%	5-year
Remington, Fauquier	619	245	12%	42%	46%	0.35	3.1%	91%	18%	39%	5-year
Warrenton, Fauquier	9,843	3,849	8%	40%	52%	0.45	5.3%	92%	26%	41%	5-year
Floyd, Floyd	558	256	20%	21%	59%	0.50	1.6%	83%	17%	47%	5-year
Lake Monticello, Fluvanna	9,629	3,985	2%	25%	73%	0.34	3.2%	95%	22%	27%	5-year
Ferrum, Franklin	1,996	266	9%	42%	49%	0.39	8.3%	85%	8%	15%	5-year
Henry Fork, Franklin	1,374	428	24%	25%	51%	0.34	2.8%	68%	8%	6%	5-year
North Shore, Franklin	2,951	1,422	5%	15%	80%	0.44	6.2%	97%	27%	60%	5-year
Penhook, Franklin	784	327	6%	11%	83%	0.39	5.3%	100%	25%	N/A	5-year
Rocky Mount, Franklin	4,794	2,392	30%	35%	35%	0.51	6.5%	82%	26%	50%	5-year
Union Hall, Franklin	1,365	598	7%	22%	71%	0.49	5.0%	97%	29%	41%	5-year
Westlake Corner, Franklin	1,058	486	7%	8%	85%	0.34	0.0%	94%	35%	52%	5-year
Franklin, Franklin City	8,457	3,453	15%	42%	43%	0.47	13.7%	85%	36%	62%	5-year
Lake Holiday, Frederick	2,302	800	8%	15%	77%	0.36	12.5%	93%	22%	77%	5-year
Middletown, Frederick	1,537	533	10%	37%	53%	0.39	9.3%	80%	25%	28%	5-year
Shawneeland, Frederick	1,345	548	2%	36%	62%	0.27	8.2%	92%	21%	0%	5-year
Stephens City, Frederick	1,905	787	5%	41%	54%	0.36	8.6%	84%	16%	34%	5-year
Fredericksburg, Fredericksburg City	27,395	10,080	16%	39%	45%	0.47	8.9%	87%	21%	48%	5-year
Galax, Galax City	6,876	2,961	25%	30%	45%	0.53	6.4%	86%	19%	29%	5-year
Narrows, Giles	2,166	961	14%	22%	64%	0.35	2.1%	86%	25%	28%	5-year
Pearisburg, Giles	2,727	1,209	9%	19%	72%	0.46	3.6%	93%	14%	30%	5-year
Pembroke, Giles	1,328	556	19%	26%	55%	0.43	8.8%	84%	22%	42%	5-year

Key Facts and ALICE Statistics by Municipality, Virginia, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Rich Creek, Giles	797	299	21%	27%	52%	0.53	6.7%	84%	16%	61%	5-year
Gloucester Courthouse, Gloucester	2,732	967	7%	29%	64%	0.36	5.5%	87%	25%	47%	5-year
Gloucester Point, Gloucester	9,199	3,892	11%	37%	52%	0.41	5.3%	92%	30%	39%	5-year
Goochland, Goochland	777	320	1%	15%	84%	0.41	1.7%	92%	38%	0%	5-year
Fries, Grayson	513	254	26%	29%	45%	0.39	12.1%	91%	27%	35%	5-year
Independence, Grayson	1,211	587	35%	30%	35%	0.50	8.0%	91%	32%	46%	5-year
Ruckersville, Greene	984	418	19%	24%	57%	0.32	11.7%	88%	44%	0%	5-year
Stanardsville, Greene	363	164	29%	39%	32%	0.43	7.7%	85%	27%	63%	5-year
Twin Lakes, Greene	1,744	573	6%	32%	62%	0.31	11.8%	91%	47%	20%	5-year
Jarratt, Greensville	628	270	6%	42%	52%	0.37	4.0%	94%	21%	41%	5-year
Clover, Halifax	450	248	26%	39%	35%	0.44	8.0%	88%	22%	19%	5-year
Cluster Springs, Halifax	903	372	20%	18%	62%	0.46	6.7%	98%	21%	41%	5-year
Halifax, Halifax	1,335	517	15%	23%	62%	0.46	3.4%	85%	24%	38%	5-year
Mountain Road, Halifax	1,430	510	24%	35%	41%	0.46	2.5%	87%	26%	30%	5-year
Riverdale, Halifax	1,483	512	25%	21%	54%	0.42	11.1%	68%	27%	74%	5-year
South Boston, Halifax	8,037	3,103	25%	31%	44%	0.49	11.3%	86%	22%	46%	5-year
Hampton, Hampton City	136,454	53,132	14%	33%	53%	0.43	6.1%	90%	32%	57%	1-year
Ashland, Hanover	7,298	2,731	18%	37%	45%	0.47	5.6%	89%	23%	52%	5-year
Mechanicsville, Hanover	37,210	14,263	6%	22%	72%	0.37	4.1%	95%	21%	40%	5-year
Harrisonburg, Harrisonburg City	51,388	16,409	26%	39%	35%	0.48	6.5%	85%	23%	52%	5-year
Chamberlayne, Henrico	6,190	2,283	5%	18%	77%	0.34	9.4%	88%	29%	14%	5-year
Dumbarton, Henrico	8,701	3,534	25%	40%	35%	0.43	14.9%	73%	39%	48%	5-year
East Highland Park, Henrico	14,733	5,971	12%	40%	48%	0.41	8.0%	90%	35%	59%	5-year
Glen Allen, Henrico	15,007	5,985	6%	25%	69%	0.37	4.4%	90%	26%	47%	5-year
Highland Springs, Henrico	16,955	6,282	18%	36%	46%	0.41	11.7%	83%	32%	56%	5-year
Innsbrook, Henrico	7,699	3,020	5%	21%	74%	0.39	5.8%	91%	14%	43%	5-year
Lakeside, Henrico	13,039	5,420	15%	39%	46%	0.42	10.4%	85%	27%	59%	5-year
Laurel, Henrico	16,618	6,642	9%	34%	57%	0.35	7.3%	85%	20%	49%	5-year
Montrose, Henrico	7,880	3,326	21%	45%	34%	0.42	10.6%	91%	38%	52%	5-year
Sandston, Henrico	7,317	3,066	14%	36%	50%	0.39	6.3%	90%	29%	52%	5-year
Short Pump, Henrico	26,902	9,585	3%	11%	86%	0.38	2.5%	95%	15%	28%	5-year
Tuckahoe, Henrico	47,316	18,303	9%	26%	65%	0.51	6.4%	89%	21%	45%	5-year
Wyndham, Henrico	10,040	3,273	1%	14%	85%	0.35	3.5%	95%	26%	25%	5-year
Bassett, Henry	1,113	467	25%	33%	42%	0.43	13.2%	75%	24%	22%	5-year
Chatmoss, Henry	1,475	633	20%	17%	63%	0.46	14.2%	88%	23%	9%	5-year
Collinsville, Henry	7,507	3,428	19%	23%	58%	0.46	8.7%	87%	15%	35%	5-year
Fieldale, Henry	770	309	26%	18%	56%	0.36	0.0%	92%	24%	43%	5-year
Horse Pasture, Henry	1,857	906	16%	39%	45%	0.40	12.7%	92%	28%	45%	5-year
Laurel Park, Henry	883	377	19%	28%	53%	0.40	12.5%	83%	21%	38%	5-year
Oak Level, Henry	745	414	17%	27%	56%	0.39	14.2%	84%	19%	45%	5-year
Ridgeway, Henry	850	347	18%	29%	53%	0.41	8.2%	84%	28%	26%	5-year
Sandy Level, Henry	406	210	25%	26%	49%	0.47	8.1%	82%	36%	36%	5-year
Stanleytown, Henry	1,280	586	11%	22%	67%	0.40	15.1%	79%	17%	7%	5-year
Villa Heights, Henry	458	223	19%	21%	60%	0.33	13.9%	90%	58%	56%	5-year
Hopewell, Hopewell City	22,279	8,706	19%	38%	43%	0.43	12.8%	86%	25%	47%	5-year
Benns Church, Isle of Wight	585	246	2%	46%	52%	0.28	8.1%	80%	27%	34%	5-year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Camptown, Isle of Wight	609	284	47%	44%	9%	0.38	32.5%	84%	37%	90%	5-year
Carrollton, Isle of Wight	5,383	1,922	4%	13%	83%	0.30	4.1%	93%	25%	27%	5-year
Carrsville, Isle of Wight	269	154	0%	62%	38%	0.44	9.7%	85%	5%	84%	5-year
Rushmere, Isle of Wight	786	363	18%	48%	34%	0.52	9.5%	85%	20%	45%	5-year
Smithfield, Isle of Wight	8,233	3,247	17%	22%	61%	0.44	12.2%	92%	33%	51%	5-year
Windsor, Isle of Wight	2,642	940	12%	37%	51%	0.41	9.8%	92%	23%	39%	5-year
Dahlgren Center, King George	573	147	0%	55%	45%	0.32	9.1%	99%	N/A	54%	5-year
Dahlgren, King George	3,049	1,025	9%	31%	60%	0.37	11.5%	95%	30%	29%	5-year
Fairview Beach, King George	413	129	39%	0%	61%	0.28	0.0%	60%	35%	14%	5-year
King George, King George	5,299	1,737	5%	25%	70%	0.37	4.5%	94%	21%	33%	5-year
Passapatanzy, King George	1,204	432	3%	18%	79%	0.28	2.4%	89%	24%	0%	5-year
Central Garage, King William	1,156	506	11%	34%	55%	0.44	2.4%	84%	30%	90%	5-year
West Point, King William	3,336	1,398	12%	23%	65%	0.34	6.9%	86%	23%	33%	5-year
Irvington, Lancaster	490	248	5%	21%	74%	0.45	0.8%	96%	30%	20%	5-year
Kilmarnock, Lancaster	1,443	729	17%	42%	41%	0.47	9.0%	84%	28%	40%	5-year
White Stone, Lancaster	479	220	13%	37%	50%	0.35	8.7%	84%	49%	18%	5-year
Dryden, Lee	1,268	501	16%	44%	40%	0.37	6.7%	89%	16%	23%	5-year
Ewing, Lee	280	118	40%	19%	41%	0.50	0.0%	93%	25%	56%	5-year
Jonesville, Lee	1,263	554	27%	35%	38%	0.48	8.3%	85%	22%	49%	5-year
Keokee, Lee	286	166	54%	20%	26%	0.48	22.4%	71%	0%	90%	5-year
Pennington Gap, Lee	1,804	748	34%	39%	27%	0.43	14.1%	83%	12%	44%	5-year
Rose Hill, Lee	878	340	31%	40%	29%	0.51	8.0%	81%	31%	52%	5-year
Lexington, Lexington City	7,071	1,638	18%	28%	54%	0.52	2.7%	94%	44%	35%	5-year
Ashburn, Loudoun	48,954	16,377	4%	22%	74%	0.36	3.5%	93%	23%	47%	5-year
Belmont, Loudoun	6,360	1,841	2%	6%	92%	0.36	3.5%	98%	29%	24%	5-year
Brambleton, Loudoun	15,537	4,862	2%	10%	88%	0.27	3.0%	98%	27%	27%	5-year
Broadlands, Loudoun	13,436	4,022	1%	8%	91%	0.28	3.5%	98%	14%	37%	5-year
Cascades, Loudoun	12,194	4,419	4%	15%	81%	0.34	2.2%	96%	21%	37%	5-year
Countryside, Loudoun	10,301	3,487	1%	20%	79%	0.33	3.7%	92%	16%	39%	5-year
Dulles Town Center, Loudoun	4,971	1,804	9%	32%	59%	0.37	6.9%	85%	12%	49%	5-year
Hamilton, Loudoun	463	191	5%	36%	59%	0.53	2.6%	91%	22%	66%	5-year
Lansdowne, Loudoun	11,707	4,367	2%	31%	67%	0.45	5.1%	93%	29%	40%	5-year
Leesburg, Loudoun	47,872	15,673	5%	29%	66%	0.38	4.3%	89%	25%	49%	5-year
Loudoun Valley Estates, Loudoun	5,659	1,589	1%	7%	92%	0.27	1.8%	98%	16%	32%	5-year
Lovettsville, Loudoun	2,022	634	2%	25%	73%	0.30	5.4%	94%	26%	51%	5-year
Lowes Island, Loudoun	11,396	3,557	2%	12%	86%	0.33	5.4%	97%	26%	24%	5-year
Middleburg, Loudoun	689	354	9%	55%	36%	0.46	8.0%	93%	36%	31%	5-year
Moorefield Station, Loudoun	1,096	394	3%	34%	63%	0.26	5.9%	91%	0%	34%	5-year
Oak Grove, Loudoun	1,727	575	0%	35%	65%	0.31	4.7%	78%	18%	13%	5-year
Purcellville, Loudoun	8,658	2,566	3%	24%	73%	0.35	4.5%	95%	32%	60%	5-year
Round Hill, Loudoun	541	192	0%	25%	75%	0.42	3.4%	99%	17%	30%	5-year
South Riding, Loudoun	27,441	8,374	2%	14%	84%	0.30	3.9%	94%	25%	34%	5-year
Sterling, Loudoun	28,883	9,293	8%	36%	56%	0.35	4.1%	81%	29%	54%	5-year
Stone Ridge, Loudoun	9,578	3,015	2%	19%	79%	0.30	1.8%	96%	30%	45%	5-year
Sugarland Run, Loudoun	12,527	3,604	6%	26%	68%	0.38	6.1%	83%	27%	56%	5-year
University Center, Loudoun	4,341	1,661	11%	29%	60%	0.33	1.7%	68%	22%	34%	5-year
Blue Ridge Shores, Louisa	791	325	6%	23%	71%	0.27	2.6%	84%	39%	23%	5-year
Louisa, Louisa	2,204	796	14%	38%	48%	0.45	8.1%	81%	25%	49%	5-year

Key Facts and ALICE Statistics by Municipality, Virginia, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Mineral, Louisa	636	184	7%	26%	67%	0.33	14.3%	77%	20%	34%	5-year
Kenbridge, Lunenburg	1,233	468	23%	32%	45%	0.46	6.4%	81%	28%	51%	5-year
Victoria, Lunenburg	1,809	789	24%	32%	44%	0.41	9.7%	79%	24%	40%	5-year
Lynchburg, Lynchburg City	79,812	27,864	24%	30%	46%	0.52	4.7%	88%	17%	60%	1-year
Brightwood, Madison	1,703	592	6%	41%	53%	0.35	1.4%	97%	19%	10%	5-year
Manassas, Manassas City	40,743	12,433	8%	43%	49%	0.40	7.5%	81%	26%	50%	5-year
Martinsville, Martinsville City	13,624	5,857	24%	27%	49%	0.53	11.5%	84%	26%	47%	5-year
Gwynn, Mathews	695	295	2%	35%	63%	0.43	0.0%	100%	12%	0%	5-year
Mathews, Mathews	589	293	23%	41%	36%	0.54	7.0%	90%	27%	51%	5-year
Boydton, Mecklenburg	350	110	18%	24%	58%	0.48	5.3%	97%	28%	32%	5-year
Bracey, Mecklenburg	1,357	700	7%	47%	46%	0.41	5.2%	98%	36%	84%	5-year
Chase City, Mecklenburg	2,312	932	27%	37%	36%	0.48	16.0%	82%	26%	43%	5-year
Clarksville, Mecklenburg	1,213	563	22%	33%	45%	0.49	5.1%	94%	32%	41%	5-year
La Crosse, Mecklenburg	741	260	22%	44%	34%	0.39	5.3%	63%	42%	40%	5-year
South Hill, Mecklenburg	4,566	1,896	14%	39%	47%	0.45	2.8%	84%	21%	53%	5-year
Deltaville, Middlesex	1,032	494	9%	40%	51%	0.45	10.9%	94%	25%	43%	5-year
Saluda, Middlesex	629	140	20%	6%	74%	0.32	8.9%	92%	4%	0%	5-year
Urbanna, Middlesex	556	298	18%	30%	52%	0.48	7.6%	91%	31%	44%	5-year
Belview, Montgomery	1,236	363	17%	32%	51%	0.27	3.3%	82%	0%	11%	5-year
Blacksburg, Montgomery	43,530	13,525	41%	14%	45%	0.59	7.5%	93%	14%	61%	5-year
Christiansburg, Montgomery	21,623	9,287	11%	24%	65%	0.44	3.9%	93%	21%	41%	5-year
Elliston, Montgomery	1,210	308	5%	42%	53%	0.30	0.0%	82%	31%	76%	5-year
Lafayette, Montgomery	450	224	40%	23%	37%	0.35	22.8%	82%	9%	77%	5-year
Merrimac, Montgomery	1,890	985	27%	36%	37%	0.54	9.8%	92%	23%	51%	5-year
Plum Creek, Montgomery	1,646	743	19%	37%	44%	0.34	4.5%	78%	17%	80%	5-year
Prices Fork, Montgomery	1,407	444	3%	16%	81%	0.30	1.4%	91%	38%	23%	5-year
Riner, Montgomery	713	291	15%	12%	73%	0.34	2.4%	94%	31%	23%	5-year
Shawsville, Montgomery	1,274	517	30%	24%	46%	0.36	1.2%	84%	31%	50%	5-year
Arrington, Nelson	767	325	30%	17%	53%	0.46	8.3%	85%	26%	67%	5-year
Lovingston, Nelson	380	189	47%	24%	29%	0.56	0.0%	84%	17%	78%	5-year
Nellysford, Nelson	1,139	588	11%	24%	65%	0.47	0.0%	95%	29%	49%	5-year
Shipman, Nelson	412	206	32%	34%	34%	0.45	0.0%	61%	0%	14%	5-year
Wintergreen, Nelson	377	233	14%	36%	50%	0.56	0.0%	94%	43%	54%	5-year
New Kent, New Kent	283	106	0%	28%	72%	0.33	7.5%	100%	28%	N/A	5-year
Newport News, Newport News City	182,385	70,546	15%	34%	51%	0.45	7.6%	90%	24%	56%	1-year
Norfolk, Norfolk City	246,393	87,819	19%	40%	41%	0.50	9.1%	86%	33%	53%	1-year
Cape Charles, Northampton	912	507	30%	23%	47%	0.57	9.5%	91%	23%	45%	5-year
Cheriton, Northampton	462	235	22%	33%	45%	0.42	6.3%	73%	40%	32%	5-year
Exmore, Northampton	1,510	729	38%	31%	31%	0.47	7.3%	81%	34%	65%	5-year
Nassawadox, Northampton	631	240	19%	33%	48%	0.43	10.2%	75%	33%	22%	5-year
Norton, Norton City	4,007	1,783	29%	25%	46%	0.49	11.1%	89%	25%	41%	5-year
Blackstone, Nottoway	3,553	1,447	24%	38%	38%	0.46	8.1%	88%	34%	69%	5-year
Burkeville, Nottoway	400	168	24%	33%	43%	0.44	15.4%	93%	26%	40%	5-year
Crewe, Nottoway	2,746	952	25%	27%	48%	0.49	14.2%	93%	20%	66%	5-year
Gordonsville, Orange	1,564	734	22%	40%	38%	0.47	6.4%	88%	31%	48%	5-year
Lake of the Woods, Orange	7,926	3,178	5%	19%	76%	0.39	6.1%	86%	26%	29%	5-year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Orange, Orange	4,854	1,619	24%	35%	41%	0.44	6.5%	80%	19%	51%	5-year
Luray, Page	4,843	1,908	16%	34%	50%	0.44	8.1%	88%	20%	40%	5-year
Shenandoah, Page	2,412	1,011	10%	42%	48%	0.39	9.8%	83%	24%	36%	5-year
Stanley, Page	1,697	684	17%	44%	39%	0.40	14.1%	85%	30%	55%	5-year
Patrick Springs, Patrick	1,695	833	8%	40%	52%	0.45	3.0%	93%	16%	43%	5-year
Stuart, Patrick	1,613	645	24%	37%	39%	0.53	9.7%	92%	17%	46%	5-year
Petersburg, Petersburg City	32,123	12,803	25%	41%	34%	0.46	13.0%	83%	28%	55%	5-year
Blairs, Pittsylvania	834	355	11%	20%	69%	0.34	3.9%	89%	15%	22%	5-year
Chatham, Pittsylvania	1,059	430	9%	29%	62%	0.44	3.6%	89%	29%	50%	5-year
Gretna, Pittsylvania	1,283	613	23%	37%	40%	0.41	10.7%	88%	20%	54%	5-year
Hurt, Pittsylvania	1,412	589	13%	23%	64%	0.38	6.3%	92%	23%	39%	5-year
Motley, Pittsylvania	992	451	13%	24%	63%	0.38	9.1%	89%	21%	0%	5-year
Mount Hermon, Pittsylvania	3,981	1,650	11%	7%	82%	0.34	7.1%	93%	15%	43%	5-year
Poquoson, Poquoson City	12,077	4,642	5%	25%	70%	0.39	4.5%	95%	23%	37%	5-year
Portsmouth, Portsmouth City	96,201	36,654	14%	45%	41%	0.41	13.6%	89%	32%	51%	1-year
Powhatan, Powhatan	185	116	0%	52%	48%	0.43	34.0%	80%	57%	0%	5-year
Farmville, Prince Edward	8,355	2,571	27%	33%	40%	0.50	8.9%	91%	16%	38%	5-year
Hampden-Sydney, Prince Edward	1,704	160	6%	13%	81%	0.29	7.4%	96%	9%	17%	5-year
Fort Lee, Prince George	4,747	1,160	8%	45%	47%	0.28	11.5%	96%	0%	46%	5-year
Prince George, Prince George	1,944	617	19%	39%	42%	0.39	2.0%	83%	23%	66%	5-year
Templeton, Prince George	488	210	16%	84%	0%	0.26	10.8%	95%	43%	84%	5-year
Buckhall, Prince William	17,066	5,078	3%	16%	81%	0.32	5.8%	92%	20%	39%	5-year
Bull Run Mountain Estates, Prince William	1,380	506	9%	24%	67%	0.40	4.0%	94%	29%	0%	5-year
Bull Run, Prince William	14,781	5,374	11%	47%	42%	0.38	4.6%	77%	19%	51%	5-year
Cherry Hill, Prince William	18,089	5,585	7%	37%	56%	0.38	5.7%	83%	26%	58%	5-year
County Center, Prince William	2,513	943	6%	24%	70%	0.42	6.2%	91%	16%	65%	5-year
Dale City, Prince William	71,399	20,711	6%	36%	58%	0.35	7.5%	83%	34%	49%	5-year
Dumfries, Prince William	5,158	1,537	9%	52%	39%	0.37	11.6%	85%	24%	53%	5-year
Gainesville, Prince William	12,950	4,207	4%	17%	79%	0.33	4.2%	93%	27%	31%	5-year
Haymarket, Prince William	1,915	602	3%	19%	78%	0.29	4.4%	92%	17%	59%	5-year
Independent Hill, Prince William	8,583	2,591	3%	13%	84%	0.31	2.3%	94%	17%	51%	5-year
Lake Ridge, Prince William	43,963	15,150	4%	30%	66%	0.36	5.0%	91%	22%	47%	5-year
Linton Hall, Prince William	40,567	11,540	1%	14%	85%	0.27	3.7%	95%	25%	46%	5-year
Loch Lomond, Prince William	4,149	1,062	15%	17%	68%	0.29	4.1%	76%	51%	7%	5-year
Manassas Park, Prince William	15,625	4,723	6%	43%	51%	0.37	4.4%	74%	38%	43%	5-year
Marumsco, Prince William	38,847	12,062	10%	43%	47%	0.39	6.6%	76%	34%	44%	5-year
Montclair, Prince William	19,896	6,704	2%	17%	81%	0.32	3.0%	94%	22%	45%	5-year
Neabsco, Prince William	16,073	4,895	3%	22%	75%	0.33	4.7%	87%	27%	42%	5-year
Nokesville, Prince William	1,901	520	0%	17%	83%	0.28	4.6%	96%	22%	20%	5-year
Occoquan, Prince William	932	487	5%	38%	57%	0.38	2.4%	94%	27%	45%	5-year
Potomac Mills, Prince William	5,768	1,844	8%	40%	52%	0.42	9.2%	83%	31%	45%	5-year
Quantico Base, Prince William	6,560	1,265	4%	68%	28%	0.34	11.8%	99%	0%	65%	5-year
Quantico, Prince William	469	258	17%	50%	33%	0.41	6.0%	84%	48%	33%	5-year
Sudley, Prince William	17,009	5,218	8%	47%	45%	0.37	7.0%	77%	27%	66%	5-year
Triangle, Prince William	8,901	3,090	8%	44%	48%	0.44	7.5%	84%	31%	58%	5-year
Woodbridge, Prince William	4,448	1,782	5%	27%	68%	0.35	5.9%	84%	20%	51%	5-year

Key Facts and ALICE Statistics by Municipality, Virginia, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Yorkshire, Prince William	9,244	2,586	16%	43%	41%	0.41	5.3%	75%	32%	52%	5-year
Belspring, Pulaski	201	100	0%	15%	85%	0.26	0.0%	100%	0%	0%	5-year
Draper, Pulaski	291	128	10%	39%	51%	0.46	12.4%	81%	38%	N/A	5-year
Dublin, Pulaski	2,665	863	15%	39%	46%	0.41	14.8%	90%	26%	31%	5-year
Fairlawn, Pulaski	2,402	1,092	13%	25%	62%	0.42	11.1%	95%	11%	60%	5-year
New River, Pulaski	497	153	0%	17%	83%	0.35	25.6%	99%	5%	N/A	5-year
Parrott, Pulaski	528	242	66%	21%	13%	0.44	0.0%	83%	34%	78%	5-year
Pulaski, Pulaski	8,958	3,888	22%	28%	50%	0.46	8.6%	82%	17%	40%	5-year
Radford, Radford	17,057	5,477	37%	29%	34%	0.53	8.8%	91%	22%	57%	5-year
Chester Gap, Rappahannock	800	348	6%	32%	62%	0.39	0.0%	95%	19%	0%	5-year
Warsaw, Richmond	1,287	470	18%	27%	55%	0.48	6.1%	95%	20%	40%	5-year
Richmond, Richmond City	220,289	91,396	22%	32%	46%	0.56	8.6%	86%	28%	53%	1-year
Cave Spring, Roanoke	25,554	11,411	8%	21%	71%	0.42	5.7%	94%	19%	37%	5-year
Glenvar, Roanoke	978	401	15%	41%	44%	0.36	4.6%	83%	9%	81%	5-year
Hollins, Roanoke	14,654	5,969	9%	20%	71%	0.38	5.4%	93%	18%	34%	5-year
Vinton, Roanoke	8,162	3,309	15%	30%	55%	0.41	6.3%	88%	21%	43%	5-year
Roanoke, Roanoke City	99,897	41,501	22%	26%	52%	0.47	6.9%	88%	28%	45%	1-year
East Lexington, Rockbridge	1,171	492	26%	24%	50%	0.45	3.7%	97%	23%	53%	5-year
Glasgow, Rockbridge	1,362	537	16%	33%	51%	0.33	5.3%	83%	24%	31%	5-year
Goshen, Rockbridge	381	167	19%	37%	44%	0.43	3.9%	76%	48%	12%	5-year
Belmont Estates, Rockingham	1,388	562	5%	10%	85%	0.33	1.9%	98%	5%	0%	5-year
Bridgewater, Rockingham	5,844	2,026	5%	38%	57%	0.41	3.5%	95%	10%	39%	5-year
Broadway, Rockingham	3,765	1,569	8%	39%	53%	0.36	5.7%	85%	24%	31%	5-year
Dayton, Rockingham	1,654	653	4%	42%	54%	0.36	0.9%	90%	20%	54%	5-year
Elkton, Rockingham	2,779	1,278	11%	38%	51%	0.40	4.2%	92%	25%	41%	5-year
Grottoes, Rockingham	2,714	1,090	12%	38%	50%	0.38	4.0%	89%	35%	42%	5-year
Massanetta Springs, Rockingham	5,015	1,874	3%	20%	77%	0.45	4.7%	94%	25%	49%	5-year
Massanutten, Rockingham	2,213	811	4%	15%	81%	0.59	1.7%	95%	14%	30%	5-year
Mount Crawford, Rockingham	431	191	6%	27%	67%	0.37	3.9%	89%	20%	30%	5-year
Timberville, Rockingham	2,576	1,094	22%	35%	43%	0.43	4.9%	86%	18%	53%	5-year
Castlewood, Russell	1,875	738	29%	37%	34%	0.42	12.4%	87%	19%	67%	5-year
Dante, Russell	632	201	25%	37%	38%	0.45	0.0%	99%	21%	100%	5-year
Honaker, Russell	1,576	570	28%	29%	43%	0.42	12.7%	89%	29%	53%	5-year
Lebanon, Russell	3,388	1,352	31%	20%	49%	0.54	4.3%	84%	15%	58%	5-year
Salem, Salem City	25,165	10,045	12%	28%	60%	0.44	4.8%	90%	22%	49%	5-year
Dungannon, Scott	443	163	34%	35%	31%	0.56	17.2%	85%	29%	35%	5-year
Gate City, Scott	2,370	950	21%	30%	49%	0.49	12.4%	85%	23%	44%	5-year
Nickelsville, Scott	430	164	23%	21%	56%	0.40	9.6%	91%	13%	51%	5-year
Weber City, Scott	1,389	619	22%	31%	47%	0.44	16.1%	86%	26%	30%	5-year
Basye, Shenandoah	685	380	9%	42%	49%	0.48	3.7%	80%	36%	73%	5-year
Edinburg, Shenandoah	1,279	479	13%	34%	53%	0.44	15.5%	86%	25%	41%	5-year
Maurertown, Shenandoah	881	356	15%	32%	53%	0.45	2.0%	88%	26%	73%	5-year
Mount Jackson, Shenandoah	2,253	772	17%	38%	45%	0.40	8.1%	81%	22%	55%	5-year
New Market, Shenandoah	2,336	947	22%	31%	47%	0.47	3.6%	88%	30%	51%	5-year
Strasburg, Shenandoah	6,506	2,764	13%	27%	60%	0.39	5.8%	87%	22%	49%	5-year
Toms Brook, Shenandoah	337	113	6%	23%	71%	0.30	6.7%	95%	18%	5%	5-year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Woodstock, Shenandoah	5,181	2,080	15%	38%	47%	0.44	4.5%	82%	34%	55%	5-year
Adwolf, Smyth	1,418	564	12%	18%	70%	0.35	7.0%	85%	21%	30%	5-year
Atkins, Smyth	1,009	437	20%	44%	36%	0.43	10.8%	83%	31%	43%	5-year
Chilhowie, Smyth	1,839	665	17%	18%	65%	0.37	11.5%	84%	26%	32%	5-year
Marion, Smyth	5,919	2,518	25%	26%	49%	0.50	4.7%	85%	12%	43%	5-year
McMullin, Smyth	329	180	5%	52%	43%	0.37	0.0%	92%	34%	100%	5-year
Saltville, Smyth	2,343	917	27%	33%	40%	0.52	9.0%	87%	23%	24%	5-year
Seven Mile Ford, Smyth	696	314	20%	39%	41%	0.50	15.1%	74%	21%	74%	5-year
Sugar Grove, Smyth	549	280	17%	39%	44%	0.41	13.1%	96%	4%	45%	5-year
Boykins, Southampton	762	234	14%	34%	52%	0.39	8.2%	75%	24%	59%	5-year
Courtland, Southampton	2,065	723	46%	24%	30%	0.54	13.5%	84%	26%	71%	5-year
Ivor, Southampton	407	158	8%	52%	40%	0.38	9.4%	84%	41%	26%	5-year
Newsoms, Southampton	350	151	18%	30%	52%	0.43	11.4%	77%	36%	30%	5-year
Sedley, Southampton	537	158	10%	36%	54%	0.38	1.9%	75%	32%	24%	5-year
Southampton Meadows, Southampton	398	196	41%	47%	12%	0.61	0.0%	100%	43%	100%	5-year
Lake Wilderness, Spotsylvania	2,570	821	7%	39%	54%	0.35	4.1%	92%	26%	45%	5-year
Spotsylvania Courthouse, Spotsylvania	4,382	1,416	10%	39%	51%	0.38	7.4%	87%	27%	65%	5-year
Aquia Harbour, Stafford	6,975	2,380	1%	21%	78%	0.30	5.5%	93%	21%	59%	5-year
Boswell's Corner, Stafford	1,399	456	7%	59%	34%	0.34	7.8%	69%	26%	28%	5-year
Falmouth, Stafford	4,630	1,559	4%	45%	51%	0.39	7.5%	89%	20%	56%	5-year
Southern Gateway, Stafford	2,900	1,109	4%	61%	35%	0.39	11.1%	88%	3%	58%	5-year
Stafford Courthouse, Stafford	4,295	1,040	6%	50%	44%	0.36	0.9%	78%	41%	53%	5-year
Staunton, Staunton City	24,193	10,387	16%	30%	54%	0.46	5.6%	87%	21%	49%	5-year
Suffolk, Suffolk City	88,161	32,232	14%	33%	53%	0.43	5.9%	92%	32%	53%	1-year
Claremont, Surry	281	124	15%	42%	43%	0.42	16.2%	78%	24%	32%	5-year
Dendron, Surry	328	112	7%	42%	51%	0.40	7.8%	82%	12%	11%	5-year
Wakefield, Sussex	850	399	35%	17%	48%	0.41	11.1%	85%	23%	37%	5-year
Waverly, Sussex	1,570	633	25%	33%	42%	0.49	12.4%	91%	29%	45%	5-year
Bluefield, Tazewell	5,350	2,211	15%	27%	58%	0.53	5.0%	87%	17%	40%	5-year
Cedar Bluff, Tazewell	1,148	526	20%	38%	42%	0.44	6.8%	84%	21%	47%	5-year
Claypool Hill, Tazewell	1,625	674	9%	32%	59%	0.41	4.2%	93%	24%	25%	5-year
Gratton, Tazewell	920	361	16%	24%	60%	0.70	14.8%	93%	18%	51%	5-year
Pocahontas, Tazewell	365	171	36%	31%	33%	0.47	18.3%	80%	12%	37%	5-year
Raven, Tazewell	2,018	934	31%	51%	18%	0.40	2.3%	68%	22%	39%	5-year
Richlands, Tazewell	5,630	2,439	22%	34%	44%	0.47	6.8%	85%	26%	46%	5-year
Springville, Tazewell	1,647	622	27%	35%	38%	0.40	9.5%	87%	10%	42%	5-year
Tazewell, Tazewell	4,522	1,862	21%	31%	48%	0.52	7.7%	93%	22%	43%	5-year
Virginia Beach, Virginia Beach City	452,745	169,097	7%	33%	60%	0.40	5.6%	92%	29%	53%	1-year
Apple Mountain Lake, Warren	1,459	522	10%	16%	74%	0.34	5.7%	97%	30%	0%	5-year
Front Royal, Warren	14,846	5,777	12%	37%	51%	0.41	9.6%	85%	27%	47%	5-year
Shenandoah Farms, Warren	3,930	1,444	12%	16%	72%	0.38	4.5%	89%	21%	52%	5-year
Shenandoah Shores, Warren	906	303	3%	34%	63%	0.34	0.0%	89%	20%	0%	5-year
Skyland Estates, Warren	713	273	26%	2%	72%	0.36	7.3%	85%	24%	0%	5-year
Abingdon, Washington	8,143	3,784	19%	27%	54%	0.47	5.6%	89%	20%	35%	5-year
Damascus, Washington	759	371	16%	58%	26%	0.41	11.5%	84%	18%	59%	5-year
Emory, Washington	1,189	187	21%	3%	76%	0.43	10.4%	99%	10%	84%	5-year
Glade Spring, Washington	1,575	594	13%	31%	56%	0.38	10.0%	86%	24%	15%	5-year

Key Facts and ALICE Statistics by Municipality, Virginia, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Meadow View, Washington	1,090	461	16%	29%	55%	0.41	8.0%	74%	15%	34%	5-year
Waynesboro, Waynesboro City	21,150	9,031	17%	25%	58%	0.40	4.9%	84%	27%	51%	5-year
Colonial Beach, Westmoreland	3,556	1,692	14%	35%	51%	0.42	7.0%	83%	24%	38%	5-year
Montross, Westmoreland	440	176	28%	18%	54%	0.48	12.6%	80%	25%	55%	5-year
Williamsburg, Williamsburg City	14,754	4,538	17%	40%	43%	0.52	8.5%	93%	30%	54%	5-year
Winchester, Winchester City	27,168	10,608	14%	36%	50%	0.46	6.7%	83%	20%	52%	5-year
Appalachia, Wise	1,871	731	34%	18%	48%	0.45	24.9%	80%	16%	48%	5-year
Big Stone Gap, Wise	5,508	1,704	28%	18%	54%	0.44	9.9%	90%	23%	46%	5-year
Coeburn, Wise	2,377	861	34%	28%	38%	0.51	18.7%	88%	12%	51%	5-year
Pound, Wise	948	372	16%	38%	46%	0.38	15.0%	88%	27%	32%	5-year
Riverview, Wise	504	262	21%	36%	43%	0.35	0.0%	80%	20%	30%	5-year
St. Paul, Wise	1,080	436	22%	21%	57%	0.44	4.8%	91%	13%	35%	5-year
Wise, Wise	3,185	1,410	19%	18%	63%	0.56	8.6%	87%	7%	30%	5-year
Fort Chiswell, Wythe	1,024	408	6%	22%	72%	0.34	10.2%	67%	13%	17%	5-year
Ivanhoe, Wythe	379	184	23%	55%	22%	0.43	0.0%	88%	29%	100%	5-year
Max Meadows, Wythe	221	157	9%	91%	0%	0.23	0.0%	100%	35%	0%	5-year
Rural Retreat, Wythe	1,559	610	7%	30%	63%	0.37	6.4%	93%	14%	28%	5-year
Wytheville, Wythe	8,154	3,928	22%	31%	47%	0.47	11.1%	87%	23%	52%	5-year
Bethel Manor, York	3,996	1,113	7%	58%	35%	0.31	9.5%	98%	0%	67%	5-year

APPENDIX I – HOUSEHOLDS BY INCOME

This table presents the total number of households in each county and independent city in 2015, 2012, 2010, and 2007, as well as the percent of households in poverty and ALICE. These numbers reflect the improvements to the Household Survival Budget and the ALICE Threshold.

Missing data for 2007 is due to the fact that in that year, the American Community Survey did not report data for counties with populations of less than 20,000.

ALICE Households, Virginia, 2007–2015

	2015			2012			2010			2007			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Accomack	13,961	18%	32%	14,483	20%	20%	13,676	21%	22%	14,921	17%	23%	5-Year
Albemarle	39,916	11%	25%	38,374	10%	21%	37,671	10%	27%	37,390	11%	23%	1-Year
Alexandria City	69,008	8%	16%	65,468	6%	20%	64,361	8%	18%	61,822	7%	17%	1-Year
Alleghany	6,781	17%	24%	6,851	11%	15%	6,964	11%	18%	N/A	N/A	N/A	5-Year
Amelia	4,704	11%	30%	4,777	10%	31%	4,901	11%	24%	N/A	N/A	N/A	5-Year
Amherst	12,502	13%	28%	12,624	12%	23%	12,466	12%	24%	12,728	13%	23%	5-Year
Appomattox	5,931	18%	21%	5,902	16%	18%	5,976	15%	20%	N/A	N/A	N/A	5-Year
Arlington	103,408	7%	16%	95,369	6%	16%	92,982	6%	14%	91,529	6%	14%	1-Year
Augusta	27,914	10%	26%	28,920	11%	25%	27,759	11%	23%	27,595	9%	23%	1-Year
Bath	2,146	11%	17%	2,008	12%	14%	2,025	9%	18%	N/A	N/A	N/A	5-Year
Bedford	32,050	9%	25%	28,449	9%	22%	27,595	9%	24%	28,159	9%	23%	1-Year
Bedford City	N/A	N/A	N/A	2,723	24%	25%	2,782	18%	7%	N/A	N/A	N/A	N/A
Bland	2,614	13%	22%	2,464	13%	28%	2,580	11%	26%	N/A	N/A	N/A	5-Year
Botetourt	12,913	8%	18%	12,663	7%	17%	12,797	6%	16%	N/A	N/A	N/A	5-Year
Bristol City	7,718	20%	25%	7,757	23%	22%	7,948	22%	19%	N/A	N/A	N/A	5-Year
Brunswick	5,916	21%	34%	6,029	24%	30%	6,086	21%	30%	N/A	N/A	N/A	5-Year
Buchanan	9,442	26%	30%	9,411	24%	28%	9,176	24%	31%	9,193	26%	28%	5-Year
Buckingham	5,603	18%	32%	5,728	21%	26%	4,859	21%	36%	N/A	N/A	N/A	5-Year
Buena Vista City	2,737	26%	35%	2,732	16%	32%	2,693	18%	20%	N/A	N/A	N/A	5-Year
Campbell	21,791	13%	27%	21,452	15%	27%	21,940	13%	23%	21,802	12%	18%	5-Year
Caroline	10,970	13%	26%	10,686	9%	31%	10,510	8%	30%	N/A	N/A	N/A	5-Year
Carroll	12,548	18%	30%	12,720	21%	23%	12,368	16%	25%	12,746	17%	22%	5-Year
Charles City	2,883	13%	34%	2,777	13%	29%	2,713	10%	35%	N/A	N/A	N/A	5-Year
Charlotte	4,723	22%	36%	4,803	19%	29%	4,415	17%	35%	N/A	N/A	N/A	5-Year
Charlottesville City	17,752	22%	21%	17,142	25%	14%	17,550	24%	14%	16,694	20%	35%	5-Year
Chesapeake City	83,593	8%	32%	80,343	10%	24%	78,554	8%	25%	78,340	7%	27%	1-Year
Chesterfield	121,529	6%	30%	115,148	7%	24%	112,213	7%	26%	112,002	6%	18%	1-Year
Clarke	5,526	11%	29%	5,580	9%	26%	5,535	9%	26%	N/A	N/A	N/A	5-Year
Colonial Heights City	7,106	8%	38%	7,004	6%	32%	7,075	7%	33%	N/A	N/A	N/A	5-Year
Covington City	2,476	21%	27%	2,584	18%	19%	2,641	15%	24%	N/A	N/A	N/A	5-Year
Craig	2,214	12%	25%	2,073	9%	20%	1,989	9%	11%	N/A	N/A	N/A	5-Year
Culpeper	16,515	9%	32%	16,175	9%	37%	15,815	7%	26%	16,344	9%	28%	5-Year
Cumberland	4,012	16%	39%	4,016	13%	36%	3,969	15%	34%	N/A	N/A	N/A	5-Year

ALICE Households, Virginia, 2007–2015

	2015			2012			2010			2007			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Danville City	18,559	24%	25%	18,481	24%	22%	19,504	24%	24%	19,972	24%	25%	5-Year
Dickenson	6,205	22%	28%	6,404	21%	27%	6,170	21%	34%	N/A	N/A	N/A	5-Year
Dinwiddie	9,939	14%	39%	9,736	12%	33%	9,797	11%	35%	N/A	N/A	N/A	5-Year
Emporia City	2,459	33%	27%	2,486	37%	15%	2,406	28%	22%	N/A	N/A	N/A	5-Year
Essex	4,332	15%	34%	4,351	14%	25%	4,466	10%	20%	N/A	N/A	N/A	5-Year
Fairfax	392,822	6%	21%	391,216	5%	18%	389,415	5%	19%	366,243	4%	19%	1-Year
Fairfax City	8,467	6%	27%	8,358	5%	26%	8,550	4%	21%	N/A	N/A	N/A	5-Year
Falls Church City	5,166	3%	19%	4,857	3%	17%	4,706	5%	15%	N/A	N/A	N/A	5-Year
Fauquier	25,498	5%	30%	23,044	5%	33%	23,069	6%	28%	22,118	5%	27%	1-Year
Floyd	6,271	13%	24%	6,076	15%	22%	6,334	16%	23%	N/A	N/A	N/A	5-Year
Fluvanna	9,891	6%	27%	9,582	6%	28%	9,176	7%	21%	N/A	N/A	N/A	5-Year
Franklin	23,189	14%	26%	23,022	13%	25%	23,942	14%	19%	20,702	11%	19%	5-Year
Franklin City	3,453	15%	42%	3,532	22%	27%	3,524	23%	28%	N/A	N/A	N/A	5-Year
Frederick	30,483	6%	28%	29,636	6%	25%	28,212	8%	22%	26,699	7%	17%	1-Year
Fredericksburg City	10,080	16%	39%	9,629	16%	44%	9,530	17%	46%	8,560	12%	48%	5-Year
Galax City	2,961	25%	30%	3,354	27%	25%	3,326	36%	17%	N/A	N/A	N/A	5-Year
Giles	7,230	12%	22%	7,126	16%	15%	7,100	16%	20%	N/A	N/A	N/A	5-Year
Gloucester	14,280	9%	29%	13,685	9%	27%	13,962	8%	23%	N/A	N/A	N/A	5-Year
Goochland	8,148	6%	25%	8,037	5%	19%	7,391	5%	21%	N/A	N/A	N/A	5-Year
Grayson	6,795	22%	33%	6,807	20%	25%	6,858	19%	26%	N/A	N/A	N/A	5-Year
Greene	7,111	8%	26%	6,884	8%	28%	6,709	9%	25%	N/A	N/A	N/A	5-Year
Greensville	3,486	21%	31%	3,310	20%	27%	3,385	15%	38%	N/A	N/A	N/A	5-Year
Halifax	14,300	20%	31%	14,558	20%	26%	14,438	19%	23%	14,467	18%	24%	5-Year
Hampton City	53,132	14%	33%	52,797	14%	35%	51,301	11%	30%	54,508	13%	32%	1-Year
Hanover	39,026	6%	17%	36,146	6%	22%	36,447	4%	22%	36,338	6%	16%	1-Year
Harrisonburg City	16,409	26%	39%	15,268	29%	30%	15,079	28%	26%	13,920	23%	31%	5-Year
Henrico	125,854	9%	27%	123,501	9%	26%	122,128	8%	27%	117,830	8%	24%	1-Year
Henry	22,415	17%	26%	22,522	17%	25%	22,874	16%	26%	22,956	16%	25%	5-Year
Highland	1,071	13%	25%	1,052	10%	12%	1,130	11%	16%	N/A	N/A	N/A	5-Year
Hopewell City	8,706	19%	38%	8,593	17%	38%	8,971	21%	33%	8,740	16%	33%	5-Year
Isle of Wight	13,769	11%	25%	13,353	9%	23%	13,379	8%	25%	13,576	7%	24%	5-Year
James City	28,485	7%	30%	27,360	7%	21%	26,912	6%	21%	24,569	5%	20%	1-Year
King and Queen	2,894	9%	38%	2,924	7%	29%	2,815	10%	33%	N/A	N/A	N/A	5-Year
King George	8,379	6%	23%	8,023	6%	17%	8,308	6%	16%	N/A	N/A	N/A	5-Year
King William	6,036	9%	26%	6,035	9%	19%	5,909	7%	20%	N/A	N/A	N/A	5-Year
Lancaster	5,164	14%	24%	5,395	11%	22%	5,421	10%	20%	N/A	N/A	N/A	5-Year
Lee	9,445	24%	35%	9,799	23%	27%	9,877	25%	22%	9,413	26%	24%	5-Year
Lexington City	1,638	18%	28%	1,801	20%	24%	2,108	30%	19%	N/A	N/A	N/A	5-Year
Loudoun	120,559	4%	21%	108,559	3%	23%	102,979	3%	22%	86,607	3%	27%	1-Year
Louisa	12,829	9%	26%	12,728	8%	22%	13,406	9%	21%	12,783	13%	20%	5-Year
Lunenburg	4,516	18%	31%	4,601	21%	29%	4,515	15%	34%	N/A	N/A	N/A	5-Year
Lynchburg City	27,864	24%	30%	28,000	21%	37%	26,613	23%	30%	25,956	17%	33%	1-Year
Madison	5,003	13%	43%	5,069	10%	28%	5,213	10%	18%	N/A	N/A	N/A	5-Year
Manassas City	12,433	8%	43%	12,204	11%	45%	11,713	11%	43%	N/A	N/A	N/A	5-Year
Manassas Park City	4,723	6%	41%	4,277	5%	43%	4,206	7%	44%	N/A	N/A	N/A	5-Year

	2015			2012			2010			2007			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Martinsville City	5,857	24%	27%	6,005	27%	22%	5,922	23%	21%	N/A	N/A	N/A	5-Year
Mathews	3,806	8%	28%	3,815	7%	31%	3,773	8%	33%	N/A	N/A	N/A	5-Year
Mecklenburg	12,482	19%	33%	13,132	19%	27%	12,435	19%	27%	12,755	16%	29%	5-Year
Middlesex	4,342	11%	26%	4,393	9%	20%	4,303	10%	22%	N/A	N/A	N/A	5-Year
Montgomery	36,971	22%	17%	35,154	24%	22%	34,985	23%	19%	33,219	20%	25%	1-Year
Nelson	6,339	14%	29%	6,415	12%	29%	6,534	12%	21%	N/A	N/A	N/A	5-Year
New Kent	7,299	7%	17%	6,719	5%	21%	6,513	5%	22%	N/A	N/A	N/A	5-Year
Newport News City	70,546	15%	34%	70,446	16%	30%	69,958	13%	29%	74,060	14%	27%	1-Year
Norfolk City	87,819	19%	40%	86,347	19%	35%	83,828	14%	42%	85,453	16%	36%	1-Year
Northampton	5,248	23%	31%	5,025	23%	24%	5,088	20%	28%	N/A	N/A	N/A	5-Year
Northumberland	5,861	12%	20%	5,557	10%	17%	5,478	9%	19%	N/A	N/A	N/A	5-Year
Norton City	1,783	29%	25%	1,701	24%	17%	1,764	26%	21%	N/A	N/A	N/A	5-Year
Nottoway	5,589	22%	35%	5,504	20%	30%	5,607	19%	29%	N/A	N/A	N/A	5-Year
Orange	12,810	11%	24%	12,239	11%	20%	12,687	10%	20%	12,114	9%	20%	5-Year
Page	9,372	15%	30%	9,584	18%	20%	9,352	13%	26%	9,755	12%	29%	5-Year
Patrick	7,790	19%	30%	7,519	16%	26%	7,344	14%	28%	N/A	N/A	N/A	5-Year
Petersburg City	12,803	25%	41%	12,031	21%	41%	12,309	19%	42%	12,447	15%	38%	5-Year
Pittsylvania	26,204	16%	21%	25,845	15%	23%	26,462	16%	16%	25,419	16%	19%	5-Year
Poquoson City	4,642	5%	25%	4,592	5%	20%	4,524	6%	17%	N/A	N/A	N/A	5-Year
Portsmouth City	36,654	14%	45%	36,781	17%	38%	37,201	15%	35%	39,570	13%	34%	1-Year
Powhatan	9,730	7%	27%	9,405	7%	23%	9,388	6%	25%	N/A	N/A	N/A	5-Year
Prince Edward	7,409	19%	30%	7,238	18%	31%	7,370	15%	36%	N/A	N/A	N/A	5-Year
Prince George	11,102	9%	37%	10,595	6%	43%	10,812	7%	30%	N/A	N/A	N/A	5-Year
Prince William	139,082	6%	29%	134,611	5%	32%	130,358	5%	32%	122,984	4%	25%	1-Year
Pulaski	14,619	14%	25%	15,275	15%	21%	14,803	15%	19%	14,887	16%	25%	5-Year
Radford	5,477	37%	29%	5,624	31%	30%	5,667	27%	30%	N/A	N/A	N/A	5-Year
Rappahannock	3,273	11%	27%	3,276	10%	23%	3,163	9%	23%	N/A	N/A	N/A	5-Year
Richmond	2,875	14%	27%	2,754	16%	23%	3,007	14%	27%	N/A	N/A	N/A	5-Year
Richmond City	91,396	22%	32%	83,456	23%	31%	83,927	21%	27%	81,121	20%	29%	1-Year
Roanoke	37,968	9%	16%	38,004	8%	25%	38,013	6%	17%	37,891	7%	19%	1-Year
Roanoke City	41,501	22%	26%	42,134	19%	24%	42,478	20%	24%	42,604	17%	20%	1-Year
Rockbridge	9,319	12%	28%	9,181	12%	25%	9,136	14%	25%	9,296	13%	26%	5-Year
Rockingham	30,318	11%	31%	29,390	11%	28%	29,105	11%	24%	28,822	8%	27%	1-Year
Russell	11,045	22%	31%	10,824	21%	29%	11,296	19%	27%	N/A	N/A	N/A	5-Year
Salem City	10,045	12%	28%	9,820	15%	26%	9,712	9%	29%	N/A	N/A	N/A	5-Year
Scott	9,379	19%	27%	9,392	19%	27%	9,609	21%	19%	10,057	20%	30%	5-Year
Shenandoah	17,096	11%	30%	16,780	12%	27%	17,541	11%	21%	16,749	10%	20%	5-Year
Smyth	12,795	18%	26%	12,550	19%	26%	12,617	18%	28%	13,355	17%	22%	5-Year
Southampton	6,682	16%	33%	6,532	16%	24%	6,571	15%	24%	N/A	N/A	N/A	5-Year
Spotsylvania	42,568	6%	41%	42,292	7%	38%	40,482	8%	31%	41,602	6%	31%	1-Year
Stafford	43,887	5%	30%	42,313	5%	32%	40,720	4%	34%	39,419	4%	26%	1-Year
Staunton City	10,387	16%	30%	10,809	18%	23%	10,594	10%	28%	9,712	15%	21%	5-Year
Suffolk City	32,232	14%	33%	30,623	9%	29%	30,987	11%	18%	30,009	11%	22%	1-Year
Surry	2,668	12%	29%	2,572	8%	33%	2,481	9%	35%	N/A	N/A	N/A	5-Year
Sussex	3,149	19%	33%	3,639	16%	42%	3,796	19%	51%	N/A	N/A	N/A	5-Year
Tazewell	17,832	19%	31%	18,308	21%	28%	18,299	17%	21%	17,756	21%	24%	5-Year
Virginia Beach City	169,097	7%	33%	165,376	8%	29%	164,300	7%	23%	162,546	6%	25%	1-Year
Warren	14,364	10%	27%	14,334	10%	24%	14,415	13%	20%	13,470	11%	21%	5-Year

ALICE Households, Virginia, 2007–2015

	2015			2012			2010			2007			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Washington	22,673	14%	29%	22,879	13%	18%	22,858	15%	19%	22,136	14%	23%	5-Year
Waynesboro City	9,031	17%	25%	8,592	17%	24%	8,721	17%	23%	N/A	N/A	N/A	5-Year
Westmoreland	6,944	14%	30%	7,077	15%	20%	7,135	11%	15%	N/A	N/A	N/A	5-Year
Williamsburg City	4,538	17%	40%	4,281	14%	29%	4,069	14%	20%	N/A	N/A	N/A	5-Year
Winchester City	10,608	14%	36%	10,668	18%	30%	10,310	18%	27%	10,026	11%	28%	5-Year
Wise	15,254	22%	27%	15,539	26%	20%	15,616	21%	25%	16,025	21%	32%	5-Year
Wythe	11,863	16%	29%	11,807	16%	26%	11,385	17%	21%	11,986	17%	18%	5-Year
York	24,660	6%	26%	22,830	7%	33%	24,747	5%	18%	N/A	N/A	N/A	1-Year

APPENDIX J – ALICE COUNTY PAGES

The following section presents a snapshot of ALICE in each of Virginia's 133 counties and independent cities, including the number and percent of households by income, Economic Viability Dashboard scores, Household Survival Budget, key economic indicators, and data for each U.S. Census Place in the county (where available).

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in Virginia.

Building on American Community Survey data, for counties with populations over 65,000, the data are 1-year estimates; and for populations under 65,000, data are 5-year estimates. (Starting in 2014, there are no 3-year estimates.)

Accomack County, 2015		
Census Place	Total HH	% ALICE & Poverty
Accomac	171	45%
Atlantic	456	26%
Belle Haven	200	42%
Bloxom	164	50%
Bobtown	178	14%
Boston	169	84%
Captains Cove	421	26%
Cats Bridge	124	77%
Chase Crossing	161	45%
Chincoteague	1,402	39%
Gargatha	206	16%
Hallwood	119	66%
Horntown	193	65%
Lee Mont	122	0%
Makemie Park	156	81%
Mappsville	157	96%
Melfa	185	37%
Metompkin	247	70%
Nelsonia	209	40%
Oak Hall	151	56%
Onancock	649	57%
Onley	226	34%
Parksley	319	49%
Pastoria	366	57%
Pungoteague	130	87%
Saxis	109	59%
Tangier	212	51%
Temperanceville	274	73%
Wachapreague	106	48%
Wattsville	562	37%
Whitesville	131	85%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

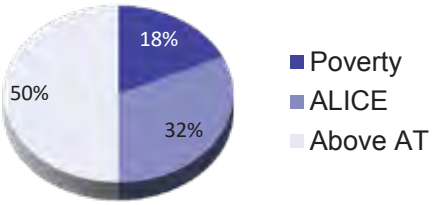
ALICE IN ACCOMACK COUNTY

2015 Point-in-Time Data

Population: 33,115 | **Number of Households:** 13,961
Median Household Income: $39,412 (state average: $66,262)
Unemployment Rate: 6.8% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
62	46	50

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Accomack County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$602	$745
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$153	$441
Taxes	$276	$622
Monthly Total	$1,687	$4,851
ANNUAL TOTAL	$20,244	$58,212
Hourly Wage	*$10.12*	*$29.11*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

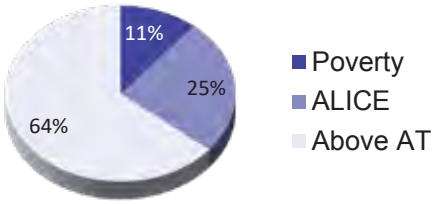
ALICE IN ALBEMARLE COUNTY

2015 Point-in-Time Data

Population: 105,703 | **Number of Households:** 39,916
Median Household Income: $70,589 (state average: $66,262)
Unemployment Rate: 3.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
43	58	57

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Albemarle County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$662	$1,038
Child Care	$–	$1,978
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$168	$590
Taxes	$359	$1,050
Monthly Total	$1,845	$6,495
ANNUAL TOTAL	$22,140	$77,940
Hourly Wage	*$11.07*	*$38.97*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Albemarle County, 2015

Census Place	Total HH	% ALICE & Poverty
Crozet	2,512	30%
Esmont	200	69%
Free Union	145	25%
Hollymead	3,135	29%
Ivy	351	19%
Pantops	1,706	35%
Piney Mountain	474	42%
Rivanna	745	7%
Scottsville	243	56%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Alexandria City, 2015		
Census Place	Total HH	% ALICE & Poverty
Alexandria	69,008	24%

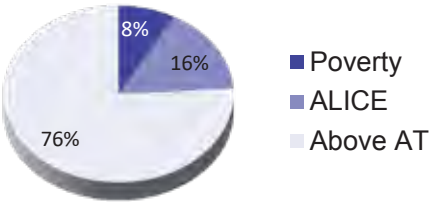
ALICE IN ALEXANDRIA CITY

2015 Point-in-Time Data

Population: 153,511 | **Number of Households:** 69,008
Median Household Income: $90,056 (state average: $66,262)
Unemployment Rate: 3.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
54	49	44

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Alexandria City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$2,258
Food	$169	$561
Transportation	$116	$172
Health Care	$199	$767
Miscellaneous	$216	$641
Taxes	$506	$1,195
Monthly Total	$2,373	$7,052
ANNUAL TOTAL	$28,476	$84,624
Hourly Wage	*$14.24*	*$42.31*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

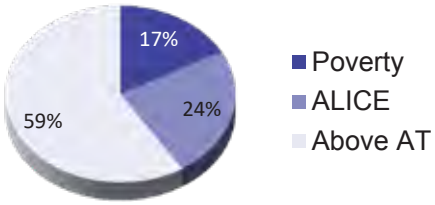
ALICE IN ALLEGHANY COUNTY

2015 Point-in-Time Data

Population: 16,066 | **Number of Households:** 6,781
Median Household Income: $45,007 (state average: $66,262)
Unemployment Rate: 5.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
25	72	54

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Alleghany County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$544	$674
Child Care	$–	$946
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$146	$395
Taxes	$259	$492
Monthly Total	$1,605	$4,346
ANNUAL TOTAL	$19,260	$52,152
Hourly Wage	*$9.63*	*$26.08*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Alleghany County, 2015

Census Place	Total HH	% ALICE & Poverty
Callaghan	103	48%
Clifton Forge	1,574	52%
Iron Gate	152	59%
Selma	165	38%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Amelia County, 2015		
Census Place	Total HH	% ALICE & Poverty
Amelia Court House	254	77%

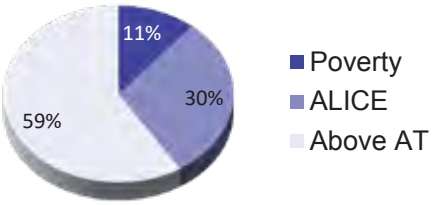
ALICE IN AMELIA COUNTY

2015 Point-in-Time Data

Population: 12,777 | **Number of Households:** 4,704
Median Household Income: $56,850 (state average: $66,262)
Unemployment Rate: 5.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
67	50	49

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Amelia County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$903
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$434
Taxes	$410	$601
Monthly Total	$2,049	$4,770
ANNUAL TOTAL	$24,588	$57,240
Hourly Wage	*$12.29*	*$28.62*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

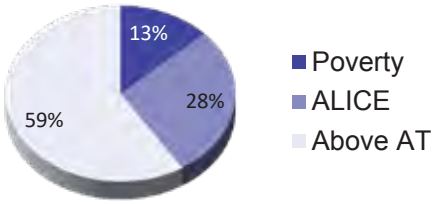
ALICE IN AMHERST COUNTY

2015 Point-in-Time Data

Population: 32,148 | **Number of Households:** 12,502
Median Household Income: $47,558 (state average: $66,262)
Unemployment Rate: 6.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
62	55	57

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Amherst County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$559	$746
Child Care	$–	$903
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$148	$399
Taxes	$263	$503
Monthly Total	$1,626	$4,390
ANNUAL TOTAL	$19,512	$52,680
Hourly Wage	*$9.76*	*$26.34*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Amherst County, 2015

Census Place	Total HH	% ALICE & Poverty
Amherst	877	38%
Madison Heights	4,371	49%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Appomattox County, 2015		
Census Place	Total HH	% ALICE & Poverty
Appomattox	905	62%

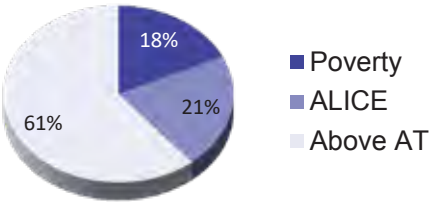
ALICE IN APPOMATTOX COUNTY

2015 Point-in-Time Data

Population: 15,208 | **Number of Households:** 5,931
Median Household Income: $48,823 (state average: $66,262)
Unemployment Rate: 6.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
66	51	57

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Appomattox County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$559	$746
Child Care	$–	$903
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$148	$399
Taxes	$263	$503
Monthly Total	$1,626	$4,390
ANNUAL TOTAL	$19,512	$52,680
Hourly Wage	*$9.76*	*$26.34*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

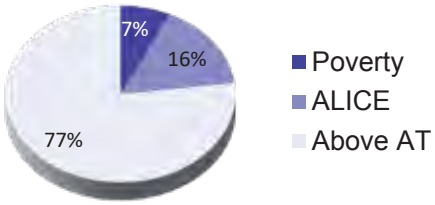
ALICE IN ARLINGTON COUNTY

2015 Point-in-Time Data

Population: 229,164 | **Number of Households:** 103,408
Median Household Income: $106,768 (state average: $66,262)
Unemployment Rate: 4.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
65	47	60

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Arlington County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$2,580
Food	$169	$561
Transportation	$116	$172
Health Care	$199	$767
Miscellaneous	$216	$686
Taxes	$506	$1,325
Monthly Total	$2,373	$7,549
ANNUAL TOTAL	$28,476	$90,588
Hourly Wage	*$14.24*	*$45.29*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Arlington County, 2015

Census Place	Total HH	% ALICE & Poverty
Arlington CDP	103,408	23%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Augusta County, 2015		
Census Place	Total HH	% ALICE & Poverty
Augusta Springs	158	64%
Craigsville	458	56%
Crimora	755	48%
Dooms	421	44%
Fishersville	2,919	29%
Greenville	348	41%
Harriston	385	55%
Jolivue	598	63%
Lyndhurst	559	30%
Mount Sidney	164	48%
New Hope	352	54%
Sherando	321	65%
Stuarts Draft	3,662	46%
Verona	1,376	50%
Weyers Cave	1,050	27%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

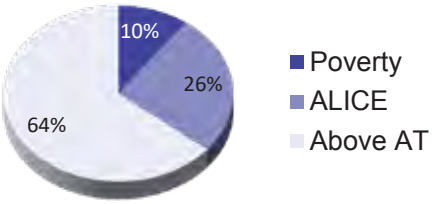
ALICE IN AUGUSTA COUNTY

2015 Point-in-Time Data

Population: 74,314 | **Number of Households:** 27,914
Median Household Income: $56,766 (state average: $66,262)
Unemployment Rate: 6.2% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
28	79	66

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Augusta County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$513	$801
Child Care	$–	$1,247
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$142	$455
Taxes	$249	$662
Monthly Total	$1,560	$5,004
ANNUAL TOTAL	$18,720	$60,048
Hourly Wage	*$9.36*	*$30.02*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

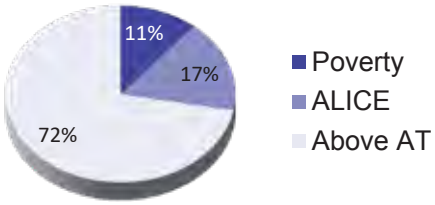
ALICE IN BATH COUNTY

2015 Point-in-Time Data

Population: 4,583 | **Number of Households:** 2,146
Median Household Income: $43,646 (state average: $66,262)
Unemployment Rate: 6.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.51 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
56	55	52

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Bath County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$524	$649
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$428
Taxes	$252	$584
Monthly Total	$1,575	$4,704
ANNUAL TOTAL	$18,900	$56,448
Hourly Wage	*$9.45*	*$28.22*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Bath County, 2015

Census Place	Total HH	% ALICE & Poverty
Hot Springs	263	37%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Bedford County, 2015		
Census Place	Total HH	% ALICE & Poverty
Bedford	2,815	58%
Big Island	124	23%
Forest	4,094	29%
Montvale	325	52%

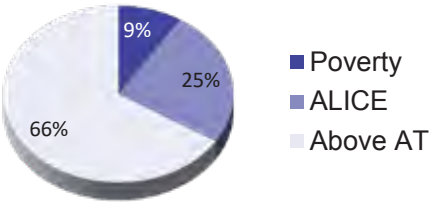
ALICE IN BEDFORD COUNTY

2015 Point-in-Time Data

Population: 77,724 | **Number of Households:** 32,050
Median Household Income: $54,062 (state average: $66,262)
Unemployment Rate: 4.5% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
68	58	41

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Bedford County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$559	$746
Child Care	$–	$1,247
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$148	$447
Taxes	$263	$640
Monthly Total	$1,626	$4,919
ANNUAL TOTAL	$19,512	$59,028
Hourly Wage	*$9.76*	*$29.51*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

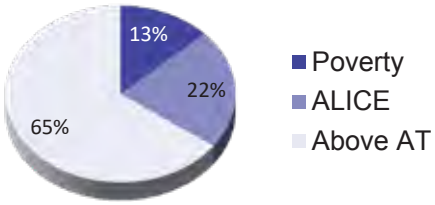
ALICE IN BLAND COUNTY

2015 Point-in-Time Data

Population: 6,662 | **Number of Households:** 2,614
Median Household Income: $45,294 (state average: $66,262)
Unemployment Rate: 8.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.38 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
59	51	63

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Bland County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$373
Taxes	$251	$430
Monthly Total	$1,569	$4,102
ANNUAL TOTAL	$18,828	$49,224
Hourly Wage	*$9.41*	*$24.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Bland County, 2015

Census Place	Total HH	% ALICE & Poverty
Bland	292	43%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Botetourt County, 2015		
Census Place	Total HH	% ALICE & Poverty
Blue Ridge	1,038	30%
Buchanan	469	30%
Cloverdale	1,262	27%
Daleville	1,044	17%
Fincastle	121	34%
Laymantown	954	20%
Troutville	270	45%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

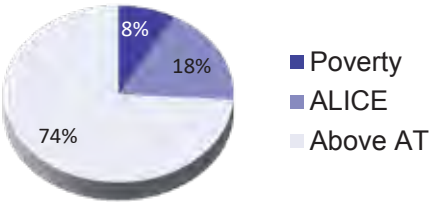
ALICE IN BOTETOURT COUNTY

2015 Point-in-Time Data

Population: 33,155 | **Number of Households:** 12,913
Median Household Income: $60,454 (state average: $66,262)
Unemployment Rate: 4.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
72	60	52

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Botetourt County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$507	$732
Child Care	$–	$946
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$141	$403
Taxes	$247	$514
Monthly Total	$1,551	$4,434
ANNUAL TOTAL	$18,612	$53,208
Hourly Wage	*$9.31*	*$26.60*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

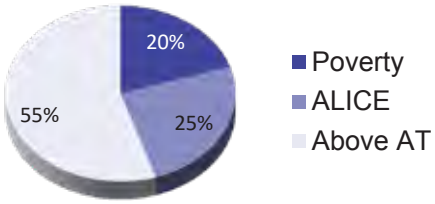
ALICE IN BRISTOL CITY

2015 Point-in-Time Data

Population: 17,524 | **Number of Households:** 7,718
Median Household Income: $35,368 (state average: $66,262)
Unemployment Rate: 10.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
63	67	63

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Bristol City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$461	$658
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$135	$375
Taxes	$233	$436
Monthly Total	$1,485	$4,125
ANNUAL TOTAL	$17,820	$49,500
Hourly Wage	*$8.91*	*$24.75*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Bristol City, 2015

Census Place	Total HH	% ALICE & Poverty
Bristol	7,718	45%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Brunswick County, 2015		
Census Place	Total HH	% ALICE & Poverty
Alberta	130	54%
Gasburg	260	28%
Lawrenceville	456	72%

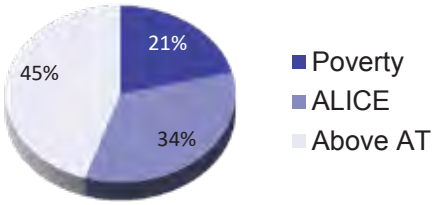
ALICE IN BRUNSWICK COUNTY

2015 Point-in-Time Data

Population: 16,930 | **Number of Households:** 5,916
Median Household Income: $36,919 (state average: $66,262)
Unemployment Rate: 10.5% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
65	59	63

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Brunswick County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$508	$692
Child Care	$–	$903
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$141	$392
Taxes	$248	$482
Monthly Total	$1,553	$4,308
ANNUAL TOTAL	$18,636	$51,696
Hourly Wage	*$9.32*	*$25.85*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

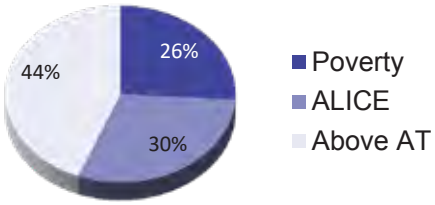
ALICE IN BUCHANAN COUNTY

2015 Point-in-Time Data

Population: 23,486 | **Number of Households:** 9,442
Median Household Income: $29,679 (state average: $66,262)
Unemployment Rate: 10.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
54	37	53

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Buchanan County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$839
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$376
Taxes	$251	$439
Monthly Total	$1,569	$4,136
ANNUAL TOTAL	$18,828	$49,632
Hourly Wage	*$9.41*	*$24.82*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Buchanan County, 2015

Census Place	Total HH	% ALICE & Poverty
Grundy	319	49%
Vansant	221	80%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Buckingham County, 2015		
Census Place	Total HH	% ALICE & Poverty
Dillwyn	157	65%
Yogaville	164	75%

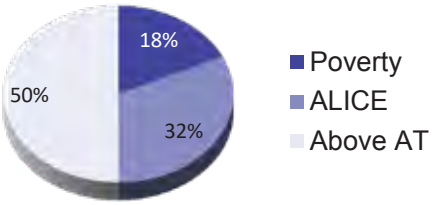
ALICE IN BUCKINGHAM COUNTY

2015 Point-in-Time Data

Population: 17,068 | **Number of Households:** 5,603
Median Household Income: $40,331 (state average: $66,262)
Unemployment Rate: 11.2% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
59	40	56

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Buckingham County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$903
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$385
Taxes	$251	$463
Monthly Total	$1,569	$4,233
ANNUAL TOTAL	$18,828	$50,796
Hourly Wage	*$9.41*	*$25.40*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

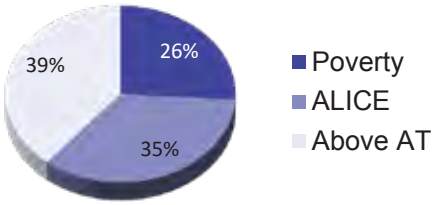
ALICE IN BUENA VISTA CITY

2015 Point-in-Time Data

Population: 6,666 | **Number of Households:** 2,737
Median Household Income: $29,097 (state average: $66,262)
Unemployment Rate: 7.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
57	56	62

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Buena Vista City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$498	$677
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$140	$431
Taxes	$244	$595
Monthly Total	$1,538	$4,746
ANNUAL TOTAL	$18,456	$56,952
Hourly Wage	*$9.23*	*$28.48*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Buena Vista City, 2015

Census Place	Total HH	% ALICE & Poverty
Buena Vista	2,737	61%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Campbell County, 2015		
Census Place	Total HH	% ALICE & Poverty
Altavista	1,386	57%
Brookneal	481	61%
Concord	631	33%
Rustburg	395	53%
Timberlake	4,801	37%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

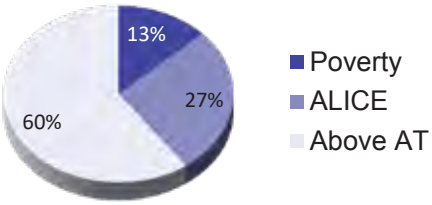
ALICE IN CAMPBELL COUNTY

2015 Point-in-Time Data

Population: 55,012 | **Number of Households:** 21,791
Median Household Income: $47,699 (state average: $66,262)
Unemployment Rate: 6.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
67	42	48

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Campbell County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$559	$746
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$148	$426
Taxes	$263	$580
Monthly Total	$1,626	$4,688
ANNUAL TOTAL	$19,512	$56,256
Hourly Wage	*$9.76*	*$28.13*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

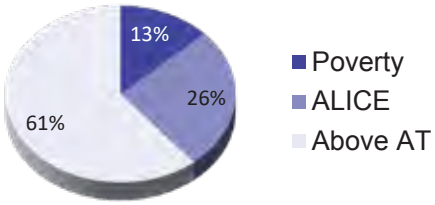
ALICE IN CAROLINE COUNTY

2015 Point-in-Time Data

Population: 29,349 | **Number of Households:** 10,970
Median Household Income: $59,227 (state average: $66,262)
Unemployment Rate: 8.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
64	44	49

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Caroline County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,140
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$467
Taxes	$410	$696
Monthly Total	$2,049	$5,135
ANNUAL TOTAL	$24,588	$61,620
Hourly Wage	*$12.29*	*$30.81*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Caroline County, 2015

Census Place	Total HH	% ALICE & Poverty
Bowling Green	523	44%
Lake Caroline	1,023	32%
Lake Land'Or	1,405	33%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Carroll County, 2015		
Census Place	Total HH	% ALICE & Poverty
Cana	574	48%
Hillsville	1,333	61%
Woodlawn	929	45%

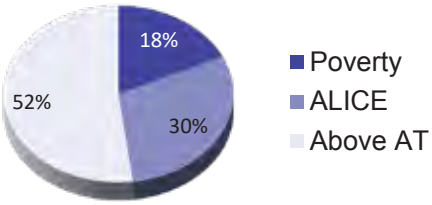
ALICE IN CARROLL COUNTY

2015 Point-in-Time Data

Population: 29,856 | **Number of Households:** 12,548
Median Household Income: $35,000 (state average: $66,262)
Unemployment Rate: 6.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
48	51	39

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Carroll County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$839
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$376
Taxes	$251	$439
Monthly Total	$1,569	$4,136
ANNUAL TOTAL	$18,828	$49,632
Hourly Wage	*$9.41*	*$24.82*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

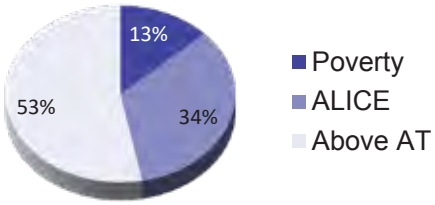
ALICE IN CHARLES CITY

2015 Point-in-Time Data

Population: 7,118 | **Number of Households:** 2,883
Median Household Income: $49,563 (state average: $66,262)
Unemployment Rate: 8.2% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
66	54	54

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Charles City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$461
Taxes	$410	$679
Monthly Total	$2,049	$5,069
ANNUAL TOTAL	$24,588	$60,828
Hourly Wage	*$12.29*	*$30.41*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Charles City, 2015

Census Place	Total HH	% ALICE & Poverty
Charles City	2,883	47%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Charlotte County, 2015		
Census Place	Total HH	% ALICE & Poverty
Charlotte Court House	216	57%
Drakes Branch	234	60%
Keysville	406	77%
Phenix	115	61%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

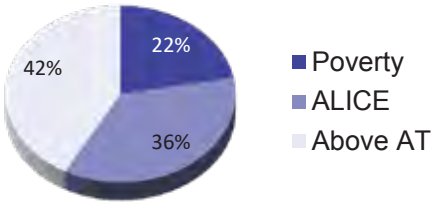
ALICE IN CHARLOTTE COUNTY

2015 Point-in-Time Data

Population: 12,313 | **Number of Households:** 4,723
Median Household Income: $35,079 (state average: $66,262)
Unemployment Rate: 4.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
57	52	46

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Charlotte County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$499	$643
Child Care	$–	$903
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$140	$385
Taxes	$245	$463
Monthly Total	$1,540	$4,233
ANNUAL TOTAL	$18,480	$50,796
Hourly Wage	*$9.24*	*$25.40*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

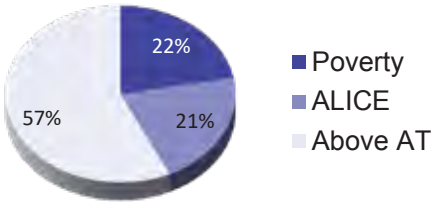
ALICE IN CHARLOTTESVILLE CITY

2015 Point-in-Time Data

Population: 45,084 | **Number of Households:** 17,752
Median Household Income: $49,775 (state average: $66,262)
Unemployment Rate: 4.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.51 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
60	64	51

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Charlottesville City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$662	$1,038
Child Care	$–	$1,978
Food	$169	$561
Transportation	$36	$58
Health Care	$165	$634
Miscellaneous	$124	$508
Taxes	$207	$815
Monthly Total	$1,363	$5,592
ANNUAL TOTAL	$16,356	$67,104
Hourly Wage	*$8.18*	*$33.55*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Charlottesville City, 2015

Census Place	Total HH	% ALICE & Poverty
Charlottesville	17,752	43%
University of Virginia	1,220	63%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Chesapeake City, 2015		
Census Place	Total HH	% ALICE & Poverty
Chesapeake	83,593	40%

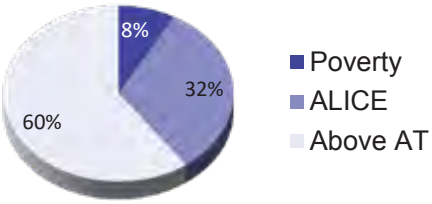
ALICE IN CHESAPEAKE CITY

2015 Point-in-Time Data

Population: 235,429 | **Number of Households:** 83,593
Median Household Income: $67,491 (state average: $66,262)
Unemployment Rate: 5.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
68	50	45

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Chesapeake City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,376
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$516
Taxes	$466	$836
Monthly Total	$2,218	$5,674
ANNUAL TOTAL	$26,616	$68,088
Hourly Wage	*$13.31*	*$34.04*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

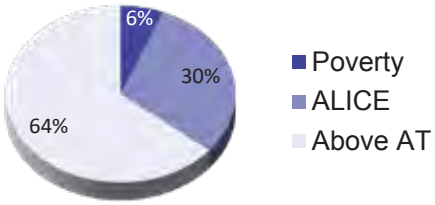
ALICE IN CHESTERFIELD COUNTY

2015 Point-in-Time Data

Population: 335,687 | **Number of Households:** 121,529
Median Household Income: $75,131 (state average: $66,262)
Unemployment Rate: 4.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
60	49	43

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Chesterfield County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,419
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$506
Taxes	$410	$808
Monthly Total	$2,049	$5,565
ANNUAL TOTAL	$24,588	$66,780
Hourly Wage	*$12.29*	*$33.39*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Chesterfield County, 2015

Census Place	Total HH	% ALICE & Poverty
Bellwood	2,202	71%
Bensley	2,195	79%
Bon Air	6,608	37%
Brandermill	5,454	31%
Chester	8,067	40%
Enon	1,561	38%
Ettrick	1,220	49%
Manchester	4,226	51%
Matoaca	859	52%
Meadowbrook	6,492	48%
Rockwood	3,330	37%
Woodlake	2,504	20%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Clarke County, 2015		
Census Place	Total HH	% ALICE & Poverty
Berryville	1,554	51%
Boyce	249	40%
Shenandoah Retreat	246	34%

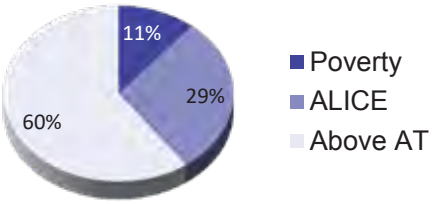
ALICE IN CLARKE COUNTY

2015 Point-in-Time Data

Population: 14,299 | **Number of Households:** 5,526
Median Household Income: $71,295 (state average: $66,262)
Unemployment Rate: 6.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
61	52	56

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Clarke County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$1,247
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$250	$577
Taxes	$604	$1,010
Monthly Total	$2,750	$6,342
ANNUAL TOTAL	$33,000	$76,104
Hourly Wage	*$16.50*	*$38.05*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

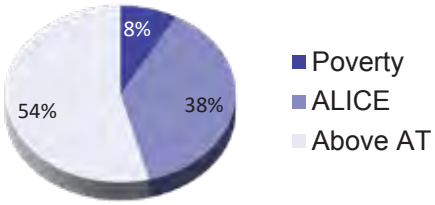
ALICE IN COLONIAL HEIGHTS CITY

2015 Point-in-Time Data

Population: 17,515 | **Number of Households:** 7,106
Median Household Income: $50,304 (state average: $66,262)
Unemployment Rate: 8.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
56	57	56

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Colonial Heights City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,419
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$506
Taxes	$410	$808
Monthly Total	$2,049	$5,565
ANNUAL TOTAL	$24,588	$66,780
Hourly Wage	*$12.29*	*$33.39*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Colonial Heights City, 2015

Census Place	Total HH	% ALICE & Poverty
Colonial Heights	7,106	46%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Covington City, 2015		
Census Place	Total HH	% ALICE & Poverty
Covington	2,476	48%

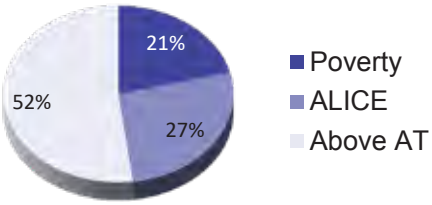
ALICE IN COVINGTON CITY

2015 Point-in-Time Data

Population: 5,736 | **Number of Households:** 2,476
Median Household Income: $34,746 (state average: $66,262)
Unemployment Rate: 7.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
68	39	49

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Covington City		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$544	$674
Child Care	$–	$946
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$146	$395
Taxes	$259	$492
Monthly Total	$1,605	$4,346
ANNUAL TOTAL	$19,260	$52,152
Hourly Wage	*$9.63*	*$26.08*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

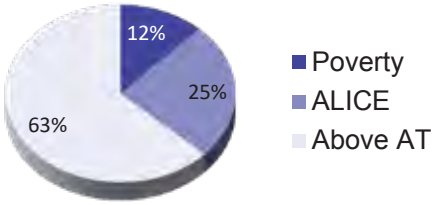
ALICE IN CRAIG COUNTY

2015 Point-in-Time Data

Population: 5,212 | **Number of Households:** 2,214
Median Household Income: $44,330 (state average: $66,262)
Unemployment Rate: 4.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
64	53	55

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Craig County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$507	$732
Child Care	$–	$946
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$141	$403
Taxes	$247	$514
Monthly Total	$1,551	$4,434
ANNUAL TOTAL	$18,612	$53,208
Hourly Wage	*$9.31*	*$26.60*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Craig County, 2015

Census Place	Total HH	% ALICE & Poverty
Craig County	2,214	37%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Culpeper County, 2015		
Census Place	Total HH	% ALICE & Poverty
Culpeper	5,874	51%

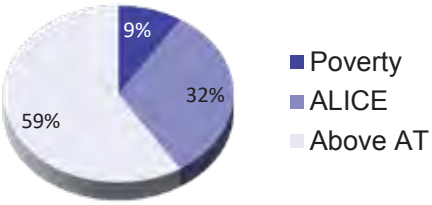
ALICE IN CULPEPER COUNTY

2015 Point-in-Time Data

Population: 48,424 | **Number of Households:** 16,515
Median Household Income: $66,697 (state average: $66,262)
Unemployment Rate: 7.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
39	47	59

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Culpeper County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$579	$974
Child Care	$–	$1,462
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$166	$539
Taxes	$355	$902
Monthly Total	$1,829	$5,927
ANNUAL TOTAL	$21,948	$71,124
Hourly Wage	*$10.97*	*$35.56*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

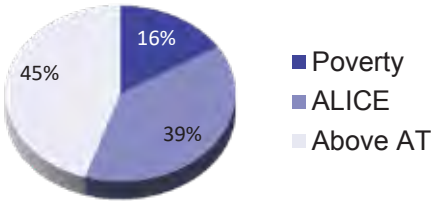
ALICE IN CUMBERLAND COUNTY

2015 Point-in-Time Data

Population: 9,859 | **Number of Households:** 4,012
Median Household Income: $39,301 (state average: $66,262)
Unemployment Rate: 10.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
36	58	54

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Cumberland County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$903
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$434
Taxes	$410	$601
Monthly Total	$2,049	$4,770
ANNUAL TOTAL	$24,588	$57,240
Hourly Wage	*$12.29*	*$28.62*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Cumberland County, 2015

Census Place	Total HH	% ALICE & Poverty
Cumberland County	4,012	55%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Danville City, 2015		
Census Place	Total HH	% ALICE & Poverty
Danville	18,559	49%

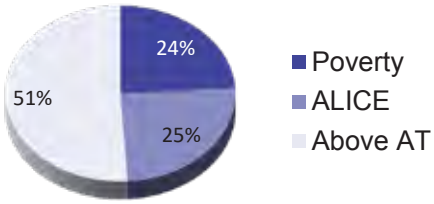
ALICE IN DANVILLE CITY

2015 Point-in-Time Data

Population: 42,450 | **Number of Households:** 18,559
Median Household Income: $32,315 (state average: $66,262)
Unemployment Rate: 12.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
56	53	49

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Danville City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$412	$643
Child Care	$–	$796
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$129	$370
Taxes	$218	$422
Monthly Total	$1,415	$4,070
ANNUAL TOTAL	$16,980	$48,840
Hourly Wage	*$8.49*	*$24.42*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

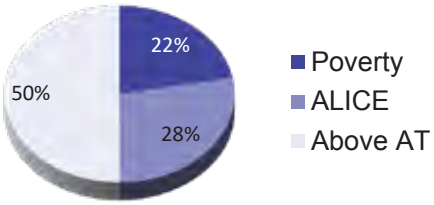
ALICE IN DICKENSON COUNTY

2015 Point-in-Time Data

Population: 15,463 | **Number of Households:** 6,205
Median Household Income: $33,624 (state average: $66,262)
Unemployment Rate: 8.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
55	61	55

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Dickenson County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$472	$643
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$137	$373
Taxes	$237	$430
Monthly Total	$1,502	$4,102
ANNUAL TOTAL	$18,024	$49,224
Hourly Wage	*$9.01*	*$24.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Dickenson County, 2015

Census Place	Total HH	% ALICE & Poverty
Clinchco	130	69%
Clintwood	588	45%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Dinwiddie County, 2015		
Census Place	Total HH	% ALICE & Poverty
McKenney	142	65%

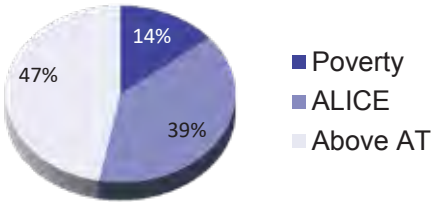
ALICE IN DINWIDDIE COUNTY

2015 Point-in-Time Data

Population: 28,110 | **Number of Households:** 9,939
Median Household Income: $51,397 (state average: $66,262)
Unemployment Rate: 9.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
37	57	59

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Dinwiddie County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$461
Taxes	$410	$679
Monthly Total	$2,049	$5,069
ANNUAL TOTAL	$24,588	$60,828
Hourly Wage	*$12.29*	*$30.41*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

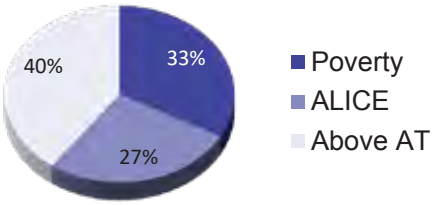
ALICE IN EMPORIA CITY

2015 Point-in-Time Data

Population: 5,672 | **Number of Households:** 2,459
Median Household Income: $28,601 (state average: $66,262)
Unemployment Rate: 19.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.53 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
63	46	40

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Emporia City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$557	$690
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$148	$418
Taxes	$262	$557
Monthly Total	$1,623	$4,601
ANNUAL TOTAL	$19,476	$55,212
Hourly Wage	*$9.74*	*$27.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Emporia City, 2015

Census Place	Total HH	% ALICE & Poverty
Emporia	2,459	60%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Essex County, 2015		
Census Place	Total HH	% ALICE & Poverty
Tappahannock	864	61%

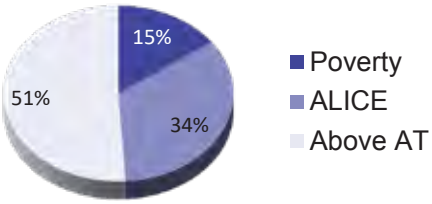
ALICE IN ESSEX COUNTY

2015 Point-in-Time Data

Population: 11,151 | **Number of Households:** 4,332
Median Household Income: $42,760 (state average: $66,262)
Unemployment Rate: 8.5% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
52	47	44

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Essex County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$633	$868
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$158	$443
Taxes	$287	$628
Monthly Total	$1,734	$4,875
ANNUAL TOTAL	$20,808	$58,500
Hourly Wage	*$10.40*	*$29.25*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

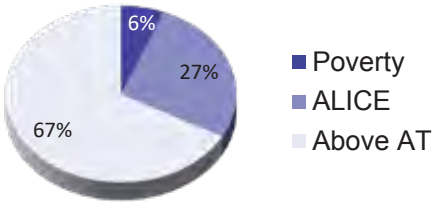
ALICE IN FAIRFAX CITY

2015 Point-in-Time Data

Population: 23,402 | **Number of Households:** 8,467
Median Household Income: $105,297 (state average: $66,262)
Unemployment Rate: 5.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
58	48	53

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Fairfax City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$2,193
Food	$169	$561
Transportation	$116	$172
Health Care	$199	$767
Miscellaneous	$216	$632
Taxes	$506	$1,169
Monthly Total	$2,373	$6,952
ANNUAL TOTAL	$28,476	$83,424
Hourly Wage	*$14.24*	*$41.71*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Fairfax City, 2015

Census Place	Total HH	% ALICE & Poverty
Fairfax	8,467	33%
George Mason	1,704	25%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Fairfax County, 2015		
Census Place	Total HH	% ALICE & Poverty
Annandale	13,956	43%
Bailey's Crossroads	9,327	51%
Belle Haven	2,930	31%
Burke	13,535	17%
Burke Centre	6,187	29%
Centreville	24,618	30%
Chantilly	7,326	29%
Crosspointe	1,795	7%
Dranesville	3,825	12%
Dunn Loring	2,923	12%
Fair Lakes	3,071	26%
Fair Oaks	14,211	31%
Fairfax Station	3,963	13%
Floris	2,539	8%
Fort Belvoir	2,006	55%
Fort Hunt	5,913	11%
Franconia	7,473	26%
Franklin Farm	6,069	11%
Great Falls	5,014	8%
Greenbriar	3,092	35%
Groveton	5,468	43%
Hayfield	1,521	20%
Herndon	7,652	31%
Huntington	6,356	39%
Hybla Valley	5,706	59%
Idylwood	6,728	32%
Kings Park	1,449	22%
Kings Park West	4,235	17%
Kingstowne	6,544	18%
Lake Barcroft	3,544	29%
Laurel Hill	2,531	27%
Lincolnia	7,874	37%
Long Branch	2,541	21%
Lorton	6,450	33%
Mantua	2,511	23%
Mason Neck	675	23%
McLean	16,752	12%
McNair	7,568	29%
Merrifield	6,600	26%
Mount Vernon	4,463	26%
Newington	4,336	21%
Newington Forest	4,266	22%
North Springfield	2,178	33%
Oakton	13,274	26%
Pimmit Hills	2,258	28%
Ravensworth	864	36%
Reston	25,324	29%
Rose Hill	7,062	30%
Seven Corners	3,674	60%
South Run	2,147	11%
Springfield	9,866	36%
Tysons Corner	10,084	34%
Vienna	5,529	19%
Wakefield	3,950	13%
West Falls Church	9,992	37%
West Springfield	8,246	24%
Wolf Trap	5,332	10%
Woodburn	3,123	31%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

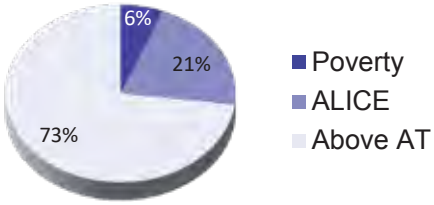
ALICE IN FAIRFAX COUNTY

2015 Point-in-Time Data

Population: 1,142,234 | **Number of Households:** 392,822
Median Household Income: $113,208 (state average: $66,262)
Unemployment Rate: 4.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
65	52	39

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Fairfax County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$2,193
Food	$169	$561
Transportation	$116	$172
Health Care	$199	$767
Miscellaneous	$216	$632
Taxes	$506	$1,169
Monthly Total	$2,373	$6,952
ANNUAL TOTAL	$28,476	$83,424
Hourly Wage	*$14.24*	*$41.71*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

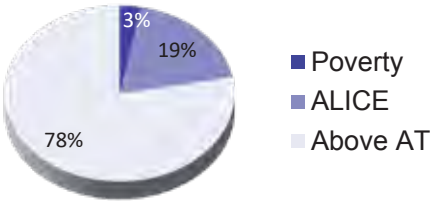
ALICE IN FALLS CHURCH CITY

2015 Point-in-Time Data

Population: 13,308 | **Number of Households:** 5,166
Median Household Income: $120,522 (state average: $66,262)
Unemployment Rate: 4.2% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
47	56	48

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Falls Church City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$2,193
Food	$169	$561
Transportation	$116	$172
Health Care	$199	$767
Miscellaneous	$216	$632
Taxes	$506	$1,169
Monthly Total	$2,373	$6,952
ANNUAL TOTAL	$28,476	$83,424
Hourly Wage	*$14.24*	*$41.71*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Falls Church City, 2015

Census Place	Total HH	% ALICE & Poverty
Falls Church	5,166	22%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Fauquier County, 2015		
Census Place	Total HH	% ALICE & Poverty
Bealeton	1,378	38%
Calverton	107	100%
Catlett	144	42%
Marshall	586	61%
New Baltimore	2,889	18%
Opal	232	32%
Remington	245	54%
Warrenton	3,849	48%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

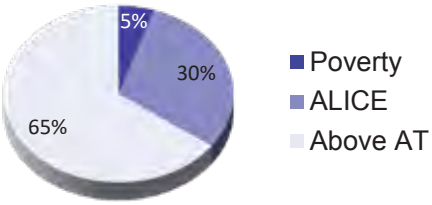
ALICE IN FAUQUIER COUNTY

2015 Point-in-Time Data

Population: 68,782 | **Number of Households:** 25,498
Median Household Income: $91,940 (state average: $66,262)
Unemployment Rate: 4.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
69	60	43

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Fauquier County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$1,462
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$250	$607
Taxes	$604	$1,097
Monthly Total	$2,750	$6,674
ANNUAL TOTAL	$33,000	$80,088
Hourly Wage	*$16.50*	*$40.04*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

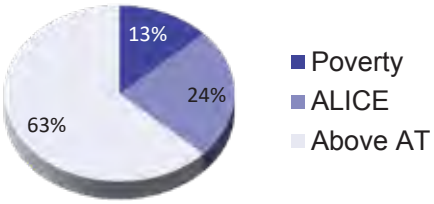
ALICE IN FLOYD COUNTY

2015 Point-in-Time Data

Population: 15,523 | **Number of Households:** 6,271
Median Household Income: $48,005 (state average: $66,262)
Unemployment Rate: 5.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
47	56	46

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Floyd County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$472	$643
Child Care	$–	$946
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$137	$391
Taxes	$237	$480
Monthly Total	$1,502	$4,299
ANNUAL TOTAL	$18,024	$51,588
Hourly Wage	*$9.01*	*$25.79*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Floyd County, 2015

Census Place	Total HH	% ALICE & Poverty
Floyd	256	41%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Fluvanna County, 2015		
Census Place	Total HH	% ALICE & Poverty
Lake Monticello	3,985	27%

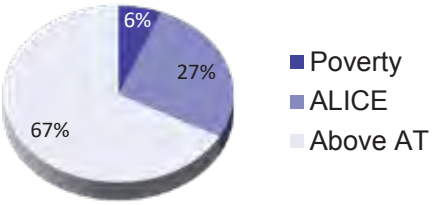
ALICE IN FLUVANNA COUNTY

2015 Point-in-Time Data

Population: 26,014 | **Number of Households:** 9,891
Median Household Income: $63,938 (state average: $66,262)
Unemployment Rate: 5.2% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
58	41	45

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Fluvanna County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$662	$1,038
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$168	$482
Taxes	$359	$740
Monthly Total	$1,845	$5,303
ANNUAL TOTAL	$22,140	$63,636
Hourly Wage	*$11.07*	*$31.82*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

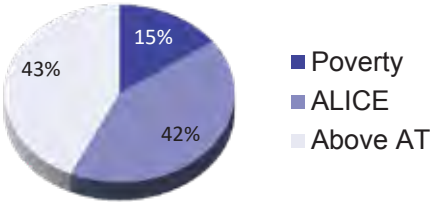
ALICE IN FRANKLIN CITY

2015 Point-in-Time Data

Population: 8,457 | **Number of Households:** 3,453
Median Household Income: $32,399 (state average: $66,262)
Unemployment Rate: 13.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
41	65	59

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Franklin City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$606	$806
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$154	$450
Taxes	$277	$647
Monthly Total	$1,693	$4,946
ANNUAL TOTAL	$20,316	$59,352
Hourly Wage	*$10.16*	*$29.68*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Franklin City, 2015

Census Place	Total HH	% ALICE & Poverty
Franklin	3,453	57%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Franklin County, 2015		
Census Place	Total HH	% ALICE & Poverty
Ferrum	266	51%
Henry Fork	428	49%
North Shore	1,422	20%
Penhook	327	17%
Rocky Mount	2,392	65%
Union Hall	598	29%
Westlake Corner	486	15%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

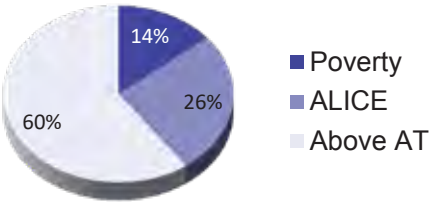
ALICE IN FRANKLIN COUNTY

2015 Point-in-Time Data

Population: 56,315 | **Number of Households:** 23,189
Median Household Income: $46,870 (state average: $66,262)
Unemployment Rate: 6.2% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
54	32	52

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Franklin County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$445	$643
Child Care	$–	$968
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$133	$394
Taxes	$228	$488
Monthly Total	$1,462	$4,332
ANNUAL TOTAL	$17,544	$51,984
Hourly Wage	*$8.77*	*$25.99*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

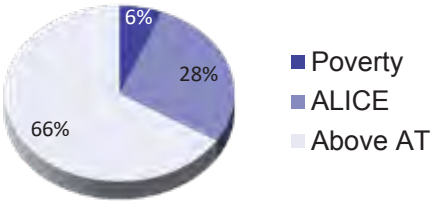
ALICE IN FREDERICK COUNTY

2015 Point-in-Time Data

Population: 83,199 | **Number of Households:** 30,483
Median Household Income: $71,993 (state average: $66,262)
Unemployment Rate: 3.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
65	43	42

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Frederick County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$580	$819
Child Care	$–	$1,462
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$166	$517
Taxes	$355	$840
Monthly Total	$1,830	$5,688
ANNUAL TOTAL	$21,960	$68,256
Hourly Wage	*$10.98*	*$34.13*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Frederick County, 2015

Census Place	Total HH	% ALICE & Poverty
Lake Holiday	800	23%
Middletown	533	47%
Shawneeland	548	38%
Stephens City	787	46%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Fredericksburg City, 2015		
Census Place	Total HH	% ALICE & Poverty
Fredericksburg	10,080	55%

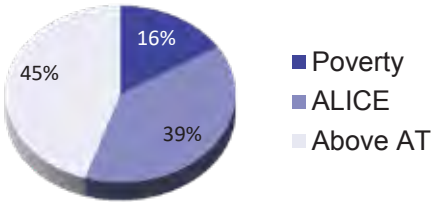
ALICE IN FREDERICKSBURG CITY

2015 Point-in-Time Data

Population: 27,395 | **Number of Households:** 10,080
Median Household Income: $51,762 (state average: $66,262)
Unemployment Rate: 8.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
54	45	51

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Fredericksburg City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$1,462
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$250	$607
Taxes	$604	$1,097
Monthly Total	$2,750	$6,674
ANNUAL TOTAL	$33,000	$80,088
Hourly Wage	*$16.50*	*$40.04*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

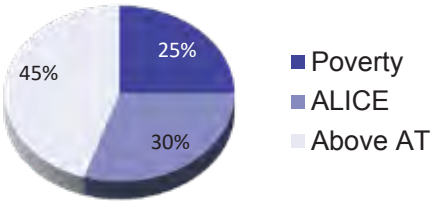
ALICE IN GALAX CITY

2015 Point-in-Time Data

Population: 6,876 | **Number of Households:** 2,961
Median Household Income: $30,604 (state average: $66,262)
Unemployment Rate: 6.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.53 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
36	52	60

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Galax City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$373
Taxes	$251	$430
Monthly Total	$1,569	$4,102
ANNUAL TOTAL	$18,828	$49,224
Hourly Wage	*$9.41*	*$24.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Galax City, 2015

Census Place	Total HH	% ALICE & Poverty
Galax	2,961	55%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Giles County, 2015		
Census Place	Total HH	% ALICE & Poverty
Narrows	961	36%
Pearisburg	1,209	28%
Pembroke	556	45%
Rich Creek	299	48%

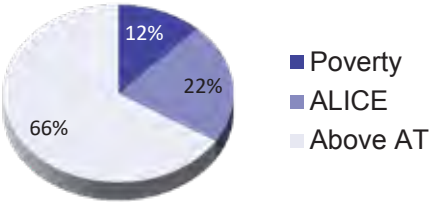
ALICE IN GILES COUNTY

2015 Point-in-Time Data

Population: 16,907 | **Number of Households:** 7,230
Median Household Income: $46,390 (state average: $66,262)
Unemployment Rate: 4.8% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
61	48	48

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Giles County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$491	$643
Child Care	$–	$946
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$139	$391
Taxes	$242	$480
Monthly Total	$1,528	$4,299
ANNUAL TOTAL	$18,336	$51,588
Hourly Wage	*$9.17*	*$25.79*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

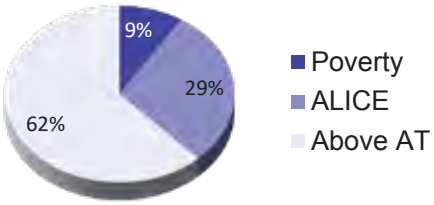
ALICE IN GLOUCESTER COUNTY

2015 Point-in-Time Data

Population: 37,001 | **Number of Households:** 14,280
Median Household Income: $61,121 (state average: $66,262)
Unemployment Rate: 4.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
52	12	50

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Gloucester County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$477
Taxes	$466	$724
Monthly Total	$2,218	$5,244
ANNUAL TOTAL	$26,616	$62,928
Hourly Wage	*$13.31*	*$31.46*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Gloucester County, 2015

Census Place	Total HH	% ALICE & Poverty
Gloucester Courthouse	967	36%
Gloucester Point	3,892	48%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Goochland County, 2015		
Census Place	Total HH	% ALICE & Poverty
Goochland	320	16%

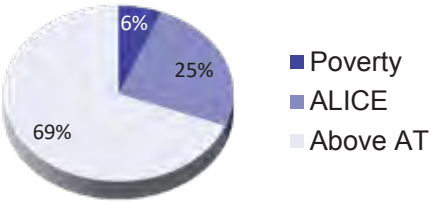
ALICE IN GOOCHLAND COUNTY

2015 Point-in-Time Data

Population: 21,721 | **Number of Households:** 8,148
Median Household Income: $79,330 (state average: $66,262)
Unemployment Rate: 5.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.51 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
58	48	51

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Goochland County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,398
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$503
Taxes	$410	$799
Monthly Total	$2,049	$5,532
ANNUAL TOTAL	$24,588	$66,384
Hourly Wage	*$12.29*	*$33.19*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

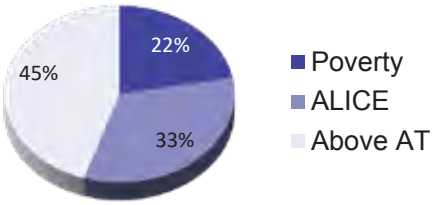
ALICE IN GRAYSON COUNTY

2015 Point-in-Time Data

Population: 15,573 | **Number of Households:** 6,795
Median Household Income: $29,942 (state average: $66,262)
Unemployment Rate: 9.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
34	62	56

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Grayson County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$373
Taxes	$251	$430
Monthly Total	$1,569	$4,102
ANNUAL TOTAL	$18,828	$49,224
Hourly Wage	*$9.41*	*$24.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Grayson County, 2015

Census Place	Total HH	% ALICE & Poverty
Fries	254	55%
Independence	587	65%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Greene County, 2015		
Census Place	Total HH	% ALICE & Poverty
Ruckersville	418	43%
Stanardsville	164	68%
Twin Lakes	573	38%

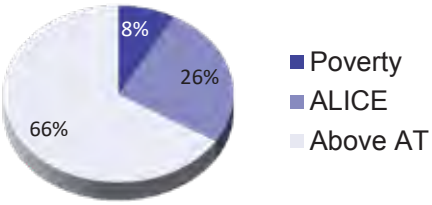
ALICE IN GREENE COUNTY

2015 Point-in-Time Data

Population: 18,938 | **Number of Households:** 7,111
Median Household Income: $61,550 (state average: $66,262)
Unemployment Rate: 7.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.38 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
29	77	57

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Greene County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$662	$1,038
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$168	$482
Taxes	$359	$740
Monthly Total	$1,845	$5,303
ANNUAL TOTAL	$22,140	$63,636
Hourly Wage	*$11.07*	*$31.82*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

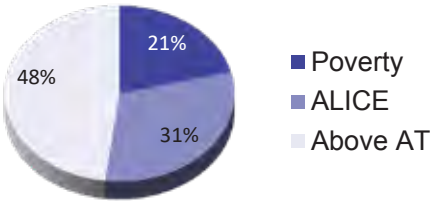
ALICE IN GREENSVILLE COUNTY

2015 Point-in-Time Data

Population: 11,760 | **Number of Households:** 3,486
Median Household Income: $38,012 (state average: $66,262)
Unemployment Rate: 6.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
23	62	79

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Greensville County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$557	$690
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$148	$418
Taxes	$262	$557
Monthly Total	$1,623	$4,601
ANNUAL TOTAL	$19,476	$55,212
Hourly Wage	*$9.74*	*$27.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Greensville County, 2015

Census Place	Total HH	% ALICE & Poverty
Jarratt	270	48%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Halifax County, 2015		
Census Place	Total HH	% ALICE & Poverty
Clover	248	65%
Cluster Springs	372	38%
Halifax	517	38%
Mountain Road	510	59%
Riverdale	512	46%
South Boston	3,103	56%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

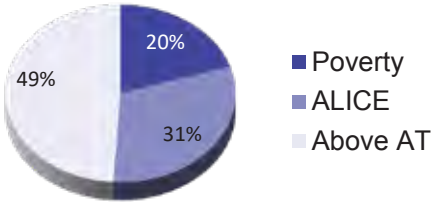
ALICE IN HALIFAX COUNTY

2015 Point-in-Time Data

Population: 35,506 | **Number of Households:** 14,300
Median Household Income: $35,240 (state average: $66,262)
Unemployment Rate: 7.5% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
35	63	64

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Halifax County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$498	$643
Child Care	$–	$903
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$140	$385
Taxes	$244	$463
Monthly Total	$1,538	$4,233
ANNUAL TOTAL	$18,456	$50,796
Hourly Wage	*$9.23*	*$25.40*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

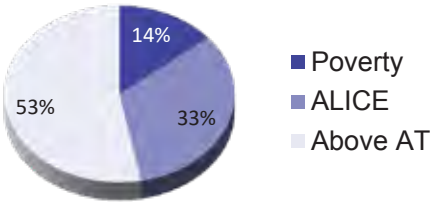
ALICE IN HAMPTON CITY

2015 Point-in-Time Data

Population: 136,454 | **Number of Households:** 53,132
Median Household Income: $51,867 (state average: $66,262)
Unemployment Rate: 6.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
64	64	68

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Hampton City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,376
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$516
Taxes	$466	$836
Monthly Total	$2,218	$5,674
ANNUAL TOTAL	$26,616	$68,088
Hourly Wage	*$13.31*	*$34.04*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Hampton City, 2015

Census Place	Total HH	% ALICE & Poverty
Hampton	53,132	47%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Hanover County, 2015		
Census Place	Total HH	% ALICE & Poverty
Ashland	2,731	55%
Mechanicsville	14,263	28%

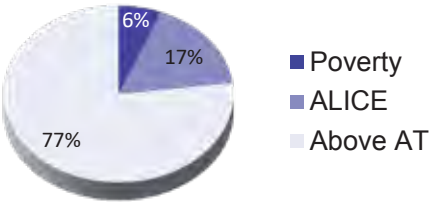
ALICE IN HANOVER COUNTY

2015 Point-in-Time Data

Population: 103,227 | **Number of Households:** 39,026
Median Household Income: $82,085 (state average: $66,262)
Unemployment Rate: 2.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
71	54	61

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Hanover County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,398
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$503
Taxes	$410	$799
Monthly Total	$2,049	$5,532
ANNUAL TOTAL	$24,588	$66,384
Hourly Wage	*$12.29*	*$33.19*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

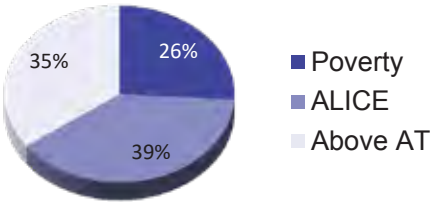
ALICE IN HARRISONBURG CITY

2015 Point-in-Time Data

Population: 51,388 | **Number of Households:** 16,409
Median Household Income: $38,750 (state average: $66,262)
Unemployment Rate: 6.5% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
61	51	46

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Harrisonburg City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$658	$863
Child Care	$–	$1,247
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$167	$464
Taxes	$357	$687
Monthly Total	$1,838	$5,100
ANNUAL TOTAL	$22,056	$61,200
Hourly Wage	*$11.03*	*$30.60*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Harrisonburg City, 2015

Census Place	Total HH	% ALICE & Poverty
Harrisonburg	16,409	65%

Adjusting for college students: *As the home of two universities, Harrisonburg City has a large student population. Eighty-three percent of James Madison University's 21,227 students and 38 percent of Eastern Mennonite University's 1,773 students live-off campus and are included in American Community Survey households, whereas students in dorms are not (U.S. News & World Report, 2015). To estimate the impact of college students on ALICE data, we calculate the percent of households with income below the ALICE Threshold with and without under-25-year-old households. That percentage drops from 65 to 58 percent when under-25 households are removed. Since some of these households are not students, the actual number of non-student households with income below the ALICE Threshold falls between the two percentages.*

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Henrico County, 2015		
Census Place	Total HH	% ALICE & Poverty
Chamberlayne	2,283	23%
Dumbarton	3,534	65%
East Highland Park	5,971	52%
Glen Allen	5,985	31%
Highland Springs	6,282	54%
Innsbrook	3,020	26%
Lakeside	5,420	54%
Laurel	6,642	43%
Montrose	3,326	66%
Sandston	3,066	50%
Short Pump	9,585	14%
Tuckahoe	18,303	35%
Wyndham	3,273	15%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

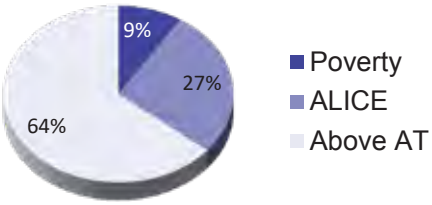
ALICE IN HENRICO COUNTY

2015 Point-in-Time Data

Population: 325,155 | **Number of Households:** 125,854
Median Household Income: $66,085 (state average: $66,262)
Unemployment Rate: 5.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
53	61	65

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Henrico County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,376
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$500
Taxes	$410	$791
Monthly Total	$2,049	$5,499
ANNUAL TOTAL	$24,588	$65,988
Hourly Wage	*$12.29*	*$32.99*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

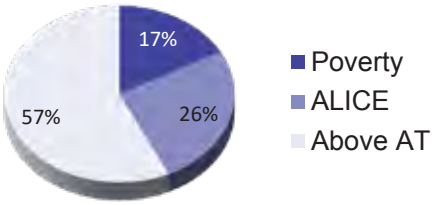
ALICE IN HENRY COUNTY

2015 Point-in-Time Data

Population: 52,580 | **Number of Households:** 22,415
Median Household Income: $35,293 (state average: $66,262)
Unemployment Rate: 10.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
40	34	60

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Henry County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$449	$643
Child Care	$–	$839
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$376
Taxes	$229	$439
Monthly Total	$1,468	$4,136
ANNUAL TOTAL	$17,616	$49,632
Hourly Wage	*$8.81*	*$24.82*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Henry County, 2015

Census Place	Total HH	% ALICE & Poverty
Bassett	467	58%
Chatmoss	633	37%
Collinsville	3,428	42%
Fieldale	309	44%
Horse Pasture	906	55%
Laurel Park	377	47%
Oak Level	414	44%
Ridgeway	347	47%
Sandy Level	210	51%
Stanleytown	586	33%
Villa Heights	223	40%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Highland County, 2015		
Census Place	Total HH	% ALICE & Poverty
Highland County	1,071	38%

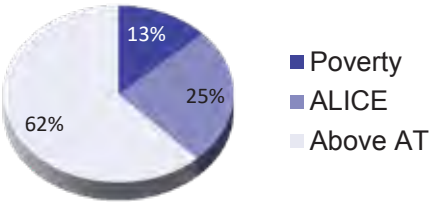
ALICE IN HIGHLAND COUNTY

2015 Point-in-Time Data

Population: 2,244 | **Number of Households:** 1,071
Median Household Income: $43,914 (state average: $66,262)
Unemployment Rate: 1.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
64	49	52

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Highland County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$427
Taxes	$251	$581
Monthly Total	$1,569	$4,694
ANNUAL TOTAL	$18,828	$56,328
Hourly Wage	*$9.41*	*$28.16*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

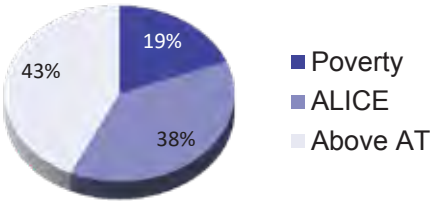
ALICE IN HOPEWELL CITY

2015 Point-in-Time Data

Population: 22,279 | **Number of Households:** 8,706
Median Household Income: $39,064 (state average: $66,262)
Unemployment Rate: 12.8% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
68	38	43

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Hopewell City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$461
Taxes	$410	$679
Monthly Total	$2,049	$5,069
ANNUAL TOTAL	$24,588	$60,828
Hourly Wage	*$12.29*	*$30.41*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Hopewell City, 2015

Census Place	Total HH	% ALICE & Poverty
Hopewell	8,706	57%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Isle of Wight County, 2015		
Census Place	Total HH	% ALICE & Poverty
Benns Church	246	48%
Camptown	284	91%
Carrollton	1,922	17%
Carrsville	154	62%
Rushmere	363	66%
Smithfield	3,247	39%
Windsor	940	49%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

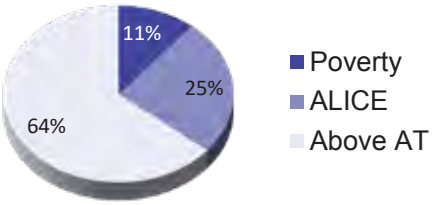
ALICE IN ISLE OF WIGHT COUNTY

2015 Point-in-Time Data

Population: 35,740 | **Number of Households:** 13,769
Median Household Income: $65,741 (state average: $66,262)
Unemployment Rate: 8.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
57	64	57

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Isle of Wight County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$492
Taxes	$466	$767
Monthly Total	$2,218	$5,409
ANNUAL TOTAL	$26,616	$64,908
Hourly Wage	*$13.31*	*$32.45*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

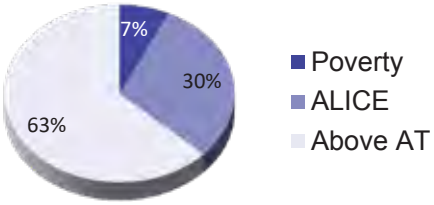
ALICE IN JAMES CITY

2015 Point-in-Time Data

Population: 73,147 | **Number of Households:** 28,485
Median Household Income: $73,968 (state average: $66,262)
Unemployment Rate: 3.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
37	40	40

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, James City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,376
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$516
Taxes	$466	$836
Monthly Total	$2,218	$5,674
ANNUAL TOTAL	$26,616	$68,088
Hourly Wage	*$13.31*	*$34.04*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

James City, 2015

Census Place	Total HH	% ALICE & Poverty
James City	28,485	37%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

King and Queen County, 2015		
Census Place	Total HH	% ALICE & Poverty
King and Queen County	2,894	47%

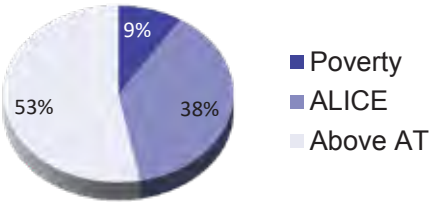
ALICE IN KING AND QUEEN COUNTY

2015 Point-in-Time Data

Population: 7,106 | **Number of Households:** 2,894
Median Household Income: $48,292 (state average: $66,262)
Unemployment Rate: 5.5% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.37 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
62	37	45

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, King and Queen County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$461
Taxes	$410	$679
Monthly Total	$2,049	$5,069
ANNUAL TOTAL	$24,588	$60,828
Hourly Wage	*$12.29*	*$30.41*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

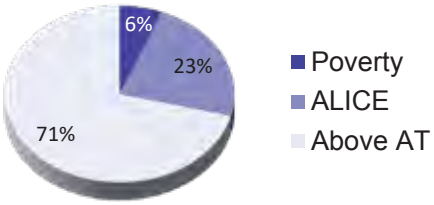
ALICE IN KING GEORGE COUNTY

2015 Point-in-Time Data

Population: 24,933 | **Number of Households:** 8,379
Median Household Income: $81,688 (state average: $66,262)
Unemployment Rate: 7.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.38 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
66	55	50

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, King George County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$761	$1,036
Child Care	$–	$1,462
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$181	$518
Taxes	$396	$842
Monthly Total	$1,994	$5,697
ANNUAL TOTAL	$23,928	$68,364
Hourly Wage	*$11.96*	*$34.18*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

King George County, 2015

Census Place	Total HH	% ALICE & Poverty
Dahlgren	1,025	40%
Dahlgren Center	147	55%
Fairview Beach	129	39%
King George	1,737	30%
Passapatanzy	432	21%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

King William County, 2015		
Census Place	Total HH	% ALICE & Poverty
Central Garage	506	45%
West Point	1,398	35%

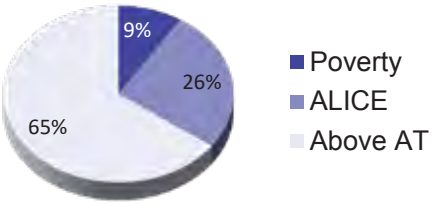
ALICE IN KING WILLIAM COUNTY

2015 Point-in-Time Data

Population: 16,097 | **Number of Households:** 6,036
Median Household Income: $62,031 (state average: $66,262)
Unemployment Rate: 5.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.37 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
54	56	52

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, King William County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$461
Taxes	$410	$679
Monthly Total	$2,049	$5,069
ANNUAL TOTAL	$24,588	$60,828
Hourly Wage	*$12.29*	*$30.41*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

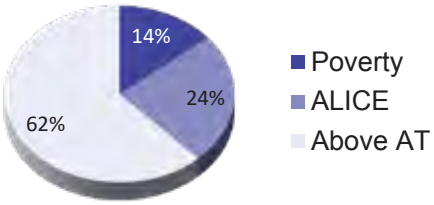
ALICE IN LANCASTER COUNTY

2015 Point-in-Time Data

Population: 11,129 | **Number of Households:** 5,164
Median Household Income: $50,374 (state average: $66,262)
Unemployment Rate: 7.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
57	69	71

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Lancaster County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$645	$878
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$165	$445
Taxes	$352	$632
Monthly Total	$1,818	$4,891
ANNUAL TOTAL	$21,816	$58,692
Hourly Wage	*$10.91*	*$29.35*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Lancaster County, 2015

Census Place	Total HH	% ALICE & Poverty
Irvington	248	26%
Kilmarnock	729	59%
White Stone	220	50%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Lee County, 2015		
Census Place	Total HH	% ALICE & Poverty
Dryden	501	60%
Ewing	118	59%
Jonesville	554	62%
Keokee	166	74%
Pennington Gap	748	73%
Rose Hill	340	71%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

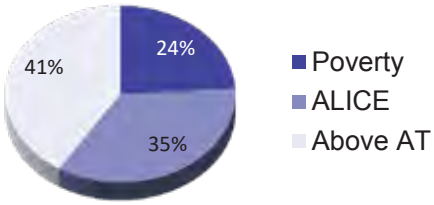
ALICE IN LEE COUNTY

2015 Point-in-Time Data

Population: 25,206 | **Number of Households:** 9,445
Median Household Income: $31,086 (state average: $66,262)
Unemployment Rate: 12.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
62	46	45

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Lee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$373
Taxes	$251	$430
Monthly Total	$1,569	$4,102
ANNUAL TOTAL	$18,828	$49,224
Hourly Wage	*$9.41*	*$24.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

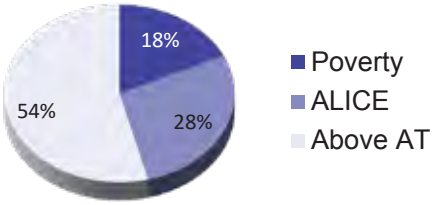
ALICE IN LEXINGTON CITY

2015 Point-in-Time Data

Population: 7,071 | **Number of Households:** 1,638
Median Household Income: $34,017 (state average: $66,262)
Unemployment Rate: 2.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.52 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
45	57	54

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Lexington City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$498	$677
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$140	$431
Taxes	$244	$595
Monthly Total	$1,538	$4,746
ANNUAL TOTAL	$18,456	$56,952
Hourly Wage	*$9.23*	*$28.48*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Lexington City, 2015

Census Place	Total HH	% ALICE & Poverty
Lexington	1,638	46%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

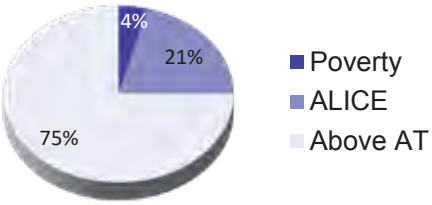
ALICE IN LOUDOUN COUNTY

2015 Point-in-Time Data

Population: 375,629 | **Number of Households:** 120,559
Median Household Income: $125,003 (state average: $66,262)
Unemployment Rate: 3.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
53	57	56

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Loudoun County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$2,086
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$250	$694
Taxes	$604	$1,347
Monthly Total	$2,750	$7,635
ANNUAL TOTAL	$33,000	$91,620
Hourly Wage	*$16.50*	*$45.81*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Loudoun County, 2015

Census Place	Total HH	% ALICE & Poverty
Ashburn	16,377	26%
Belmont	1,841	8%
Brambleton	4,862	12%
Broadlands	4,022	9%
Cascades	4,419	19%
Countryside	3,487	21%
Dulles Town Center	1,804	41%
Hamilton	191	41%
Lansdowne	4,367	33%
Leesburg	15,673	34%
Loudoun Valley Estates	1,589	8%
Lovettsville	634	27%
Lowes Island	3,557	14%
Middleburg	354	64%
Moorefield Station	394	37%
Oak Grove	575	35%
Purcellville	2,566	27%
Round Hill	192	25%
South Riding	8,374	16%
Sterling	9,293	44%
Stone Ridge	3,015	21%
Sugarland Run	3,604	32%
University Center	1,661	40%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

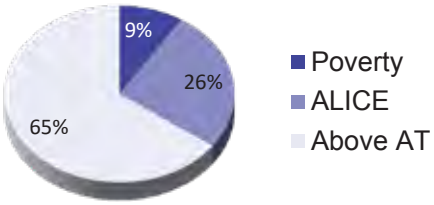
ALICE IN LOUISA COUNTY

2015 Point-in-Time Data

Population: 33,986 | **Number of Households:** 12,829
Median Household Income: $57,829 (state average: $66,262)
Unemployment Rate: 8.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
62	50	49

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Louisa County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$572	$713
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$150	$436
Taxes	$267	$609
Monthly Total	$1,645	$4,801
ANNUAL TOTAL	$19,740	$57,612
Hourly Wage	*$9.87*	*$28.81*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Louisa County, 2015

Census Place	Total HH	% ALICE & Poverty
Blue Ridge Shores	325	29%
Louisa	796	52%
Mineral	184	33%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Lunenburg County, 2015		
Census Place	Total HH	% ALICE & Poverty
Kenbridge	468	55%
Victoria	789	56%

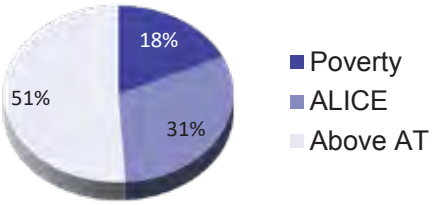
ALICE IN LUNENBURG COUNTY

2015 Point-in-Time Data

Population: 12,558 | **Number of Households:** 4,516
Median Household Income: $39,506 (state average: $66,262)
Unemployment Rate: 7.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
65	44	54

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Lunenburg County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$509	$693
Child Care	$–	$903
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$141	$392
Taxes	$248	$483
Monthly Total	$1,554	$4,310
ANNUAL TOTAL	$18,648	$51,720
Hourly Wage	*$9.32*	*$25.86*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

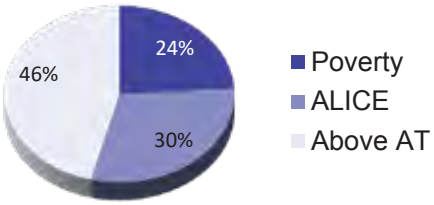
ALICE IN LYNCHBURG CITY

2015 Point-in-Time Data

Population: 79,812 | **Number of Households:** 27,864
Median Household Income: $39,374 (state average: $66,262)
Unemployment Rate: 4.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.52 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
55	52	51

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Lynchburg City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$559	$746
Child Care	$–	$1,247
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$148	$447
Taxes	$263	$640
Monthly Total	$1,626	$4,919
ANNUAL TOTAL	$19,512	$59,028
Hourly Wage	*$9.76*	*$29.51*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Lynchburg City, 2015

Census Place	Total HH	% ALICE & Poverty
Lynchburg	27,864	54%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Madison County, 2015		
Census Place	Total HH	% ALICE & Poverty
Brightwood	592	47%

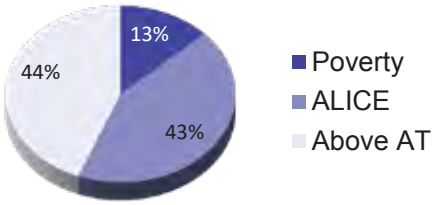
ALICE IN MADISON COUNTY

2015 Point-in-Time Data

Population: 13,147 | **Number of Households:** 5,003
Median Household Income: $47,736 (state average: $66,262)
Unemployment Rate: 6.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
41	52	46

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Madison County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$787	$974
Child Care	$–	$1,462
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$185	$509
Taxes	$406	$818
Monthly Total	$2,034	$5,602
ANNUAL TOTAL	$24,408	$67,224
Hourly Wage	*$12.20*	*$33.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

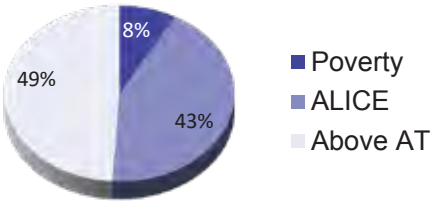
ALICE IN MANASSAS CITY

2015 Point-in-Time Data

Population: 40,743 | **Number of Households:** 12,433
Median Household Income: $72,890 (state average: $66,262)
Unemployment Rate: 7.5% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
67	49	52

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Manassas City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$2,193
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$250	$709
Taxes	$604	$1,390
Monthly Total	$2,750	$7,800
ANNUAL TOTAL	$33,000	$93,600
Hourly Wage	*$16.50*	*$46.80*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Manassas City, 2015

Census Place	Total HH	% ALICE & Poverty
Manassas	12,433	51%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Manassas Park City, 2015		
Census Place	Total HH	% ALICE & Poverty
Manassas Park City	4,723	47%

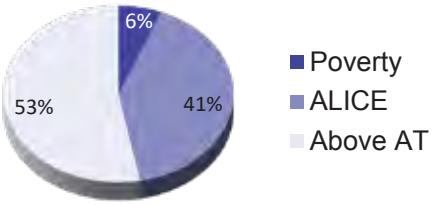
ALICE IN MANASSAS PARK CITY

2015 Point-in-Time Data

Population: 15,625 | **Number of Households:** 4,723
Median Household Income: $73,528 (state average: $66,262)
Unemployment Rate: 4.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.37 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
55	54	51

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Manassas Park City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$2,193
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$250	$709
Taxes	$604	$1,390
Monthly Total	$2,750	$7,800
ANNUAL TOTAL	$33,000	$93,600
Hourly Wage	*$16.50*	*$46.80*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

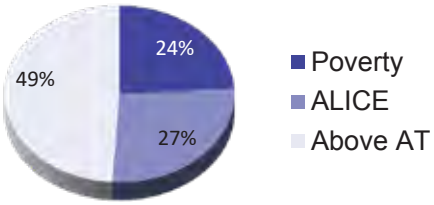
ALICE IN MARTINSVILLE CITY

2015 Point-in-Time Data

Population: 13,624 | **Number of Households:** 5,857
Median Household Income: $29,587 (state average: $66,262)
Unemployment Rate: 11.5% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.53 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
54	42	46

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Martinsville City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$449	$643
Child Care	$–	$839
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$376
Taxes	$229	$439
Monthly Total	$1,468	$4,136
ANNUAL TOTAL	$17,616	$49,632
Hourly Wage	*$8.81*	*$24.82*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Martinsville City, 2015

Census Place	Total HH	% ALICE & Poverty
Martinsville	5,857	51%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Mathews County, 2015		
Census Place	Total HH	% ALICE & Poverty
Gwynn	295	37%
Mathews	293	64%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

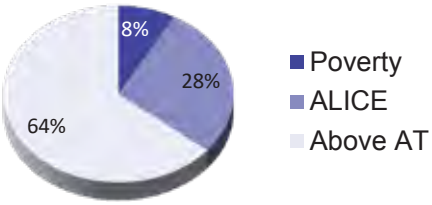
ALICE IN MATHEWS COUNTY

2015 Point-in-Time Data

Population: 8,880 | **Number of Households:** 3,806
Median Household Income: $63,845 (state average: $66,262)
Unemployment Rate: 3.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
54	64	71

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Mathews County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$477
Taxes	$466	$724
Monthly Total	$2,218	$5,244
ANNUAL TOTAL	$26,616	$62,928
Hourly Wage	*$13.31*	*$31.46*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

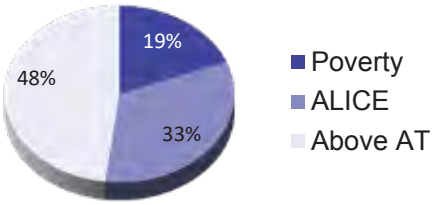
ALICE IN MECKLENBURG COUNTY

2015 Point-in-Time Data

Population: 31,555 | **Number of Households:** 12,482
Median Household Income: $37,356 (state average: $66,262)
Unemployment Rate: 6.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
36	43	42

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Mecklenburg County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$536	$664
Child Care	$–	$903
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$145	$388
Taxes	$256	$472
Monthly Total	$1,593	$4,266
ANNUAL TOTAL	$19,116	$51,192
Hourly Wage	*$9.56*	*$25.60*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Mecklenburg County, 2015

Census Place	Total HH	% ALICE & Poverty
Boydton	110	42%
Bracey	700	54%
Chase City	932	64%
Clarksville	563	55%
La Crosse	260	66%
South Hill	1,896	53%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Middlesex County, 2015		
Census Place	Total HH	% ALICE & Poverty
Deltaville	494	49%
Saluda	140	26%
Urbanna	298	48%

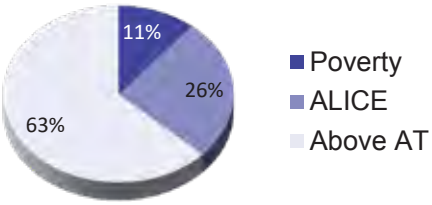
ALICE IN MIDDLESEX COUNTY

2015 Point-in-Time Data

Population: 10,717 | **Number of Households:** 4,342
Median Household Income: $54,654 (state average: $66,262)
Unemployment Rate: 6.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
51	57	60

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Middlesex County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$551	$682
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$147	$417
Taxes	$261	$554
Monthly Total	$1,615	$4,589
ANNUAL TOTAL	$19,380	$55,068
Hourly Wage	*$9.69*	*$27.53*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

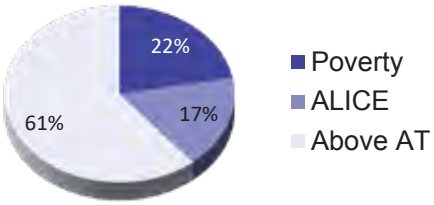
ALICE IN MONTGOMERY COUNTY

2015 Point-in-Time Data

Population: 97,653 | **Number of Households:** 36,971
Median Household Income: $52,151 (state average: $66,262)
Unemployment Rate: 5.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.51 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
63	43	47

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Montgomery County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$527	$733
Child Care	$–	$925
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$144	$400
Taxes	$253	$506
Monthly Total	$1,580	$4,403
ANNUAL TOTAL	$18,960	$52,836
Hourly Wage	*$9.48*	*$26.42*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Montgomery County, 2015

Census Place	Total HH	% ALICE & Poverty
Belview	363	49%
Blacksburg	13,525	55%
Christiansburg	9,287	35%
Elliston	308	47%
Lafayette	224	63%
Merrimac	985	63%
Plum Creek	743	56%
Prices Fork	444	19%
Riner	291	27%
Shawsville	517	54%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Nelson County, 2015		
Census Place	Total HH	% ALICE & Poverty
Arrington	325	47%
Lovingston	189	71%
Nellysford	588	35%
Shipman	206	66%
Wintergreen	233	50%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

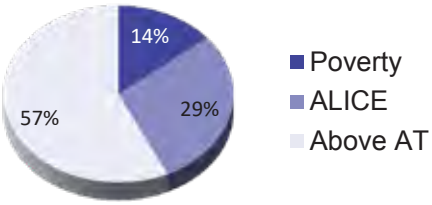
ALICE IN NELSON COUNTY

2015 Point-in-Time Data

Population: 14,858 | **Number of Households:** 6,339
Median Household Income: $47,118 (state average: $66,262)
Unemployment Rate: 5.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
70	63	60

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Nelson County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$662	$1,038
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$168	$482
Taxes	$359	$740
Monthly Total	$1,845	$5,303
ANNUAL TOTAL	$22,140	$63,636
Hourly Wage	*$11.07*	*$31.82*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

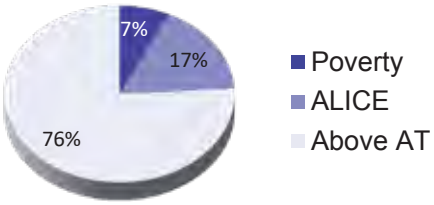
ALICE IN NEW KENT COUNTY

2015 Point-in-Time Data

Population: 19,560 | **Number of Households:** 7,299
Median Household Income: $73,041 (state average: $66,262)
Unemployment Rate: 6.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.38 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
55	39	49

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, New Kent County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$461
Taxes	$410	$679
Monthly Total	$2,049	$5,069
ANNUAL TOTAL	$24,588	$60,828
Hourly Wage	*$12.29*	*$30.41*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

New Kent County, 2015

Census Place	Total HH	% ALICE & Poverty
New Kent	106	28%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Newport News City, 2015		
Census Place	Total HH	% ALICE & Poverty
Newport News	70,546	49%

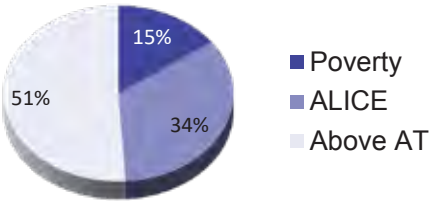
ALICE IN NEWPORT NEWS CITY

2015 Point-in-Time Data

Population: 182,385 | **Number of Households:** 70,546
Median Household Income: $48,630 (state average: $66,262)
Unemployment Rate: 7.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
36	37	64

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Newport News City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,376
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$516
Taxes	$466	$836
Monthly Total	$2,218	$5,674
ANNUAL TOTAL	$26,616	$68,088
Hourly Wage	*$13.31*	*$34.04*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

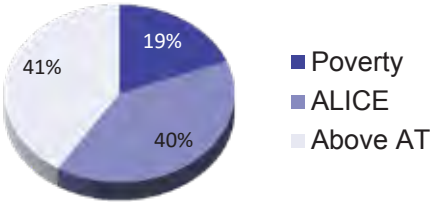
ALICE IN NORFOLK CITY

2015 Point-in-Time Data

Population: 246,393 | **Number of Households:** 87,819
Median Household Income: $45,996 (state average: $66,262)
Unemployment Rate: 9.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.50 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
46	48	41

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Norfolk City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,312
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$507
Taxes	$466	$811
Monthly Total	$2,218	$5,576
ANNUAL TOTAL	$26,616	$66,912
Hourly Wage	*$13.31*	*$33.46*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Norfolk City, 2015

Census Place	Total HH	% ALICE & Poverty
Norfolk	87,819	59%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Northampton County, 2015		
Census Place	Total HH	% ALICE & Poverty
Cape Charles	507	53%
Cheriton	235	55%
Exmore	729	69%
Nassawadox	240	52%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

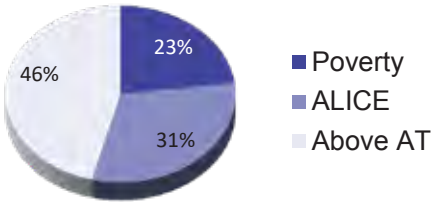
ALICE IN NORTHAMPTON COUNTY

2015 Point-in-Time Data

Population: 12,184 | **Number of Households:** 5,248
Median Household Income: $35,055 (state average: $66,262)
Unemployment Rate: 9.5% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.50 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
54	48	57

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Northampton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$570	$777
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$149	$445
Taxes	$266	$635
Monthly Total	$1,641	$4,900
ANNUAL TOTAL	$19,692	$58,800
Hourly Wage	*$9.85*	*$29.40*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

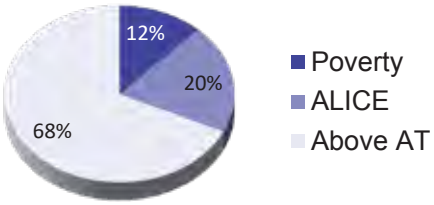
ALICE IN NORTHUMBERLAND COUNTY

2015 Point-in-Time Data

Population: 12,304 | **Number of Households:** 5,861
Median Household Income: $51,885 (state average: $66,262)
Unemployment Rate: 8.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
46	64	63

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Northumberland County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$616	$803
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$155	$434
Taxes	$281	$602
Monthly Total	$1,708	$4,775
ANNUAL TOTAL	$20,496	$57,300
Hourly Wage	*$10.25*	*$28.65*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Northumberland County, 2015

Census Place	Total HH	% ALICE & Poverty
Northumberland County	5,861	32%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Norton City, 2015		
Census Place	Total HH	% ALICE & Poverty
Norton	1,783	54%

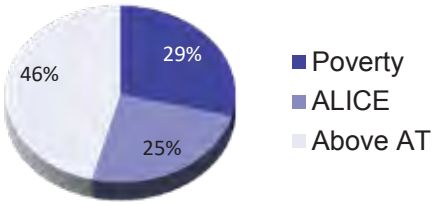
ALICE IN NORTON CITY

2015 Point-in-Time Data

Population: 4,007 | **Number of Households:** 1,783
Median Household Income: $27,731 (state average: $66,262)
Unemployment Rate: 11.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
68	37	41

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Norton City		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$373
Taxes	$251	$430
Monthly Total	$1,569	$4,102
ANNUAL TOTAL	$18,828	$49,224
Hourly Wage	*$9.41*	*$24.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

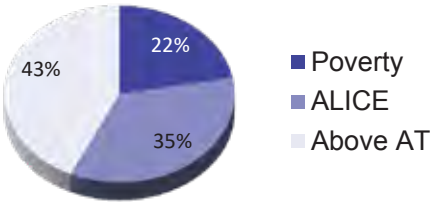
ALICE IN NOTTOWAY COUNTY

2015 Point-in-Time Data

Population: 15,711 | **Number of Households:** 5,589
Median Household Income: $36,284 (state average: $66,262)
Unemployment Rate: 10.8% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
70	63	51

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Nottoway County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$612	$757
Child Care	$–	$903
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$155	$401
Taxes	$279	$507
Monthly Total	$1,702	$4,407
ANNUAL TOTAL	$20,424	$52,884
Hourly Wage	*$10.21*	*$26.44*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Nottoway County, 2015

Census Place	Total HH	% ALICE & Poverty
Blackstone	1,447	62%
Burkeville	168	57%
Crewe	952	52%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Orange County, 2015		
Census Place	Total HH	% ALICE & Poverty
Gordonsville	734	62%
Lake of the Woods	3,178	24%
Orange	1,619	59%

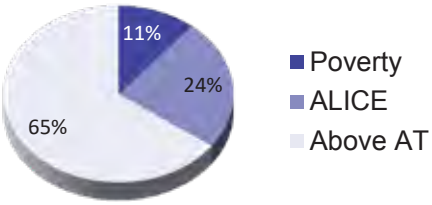
ALICE IN ORANGE COUNTY

2015 Point-in-Time Data

Population: 34,596 | **Number of Households:** 12,810
Median Household Income: $65,166 (state average: $66,262)
Unemployment Rate: 7.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
57	65	48

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Orange County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$619	$843
Child Care	$–	$1,290
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$156	$467
Taxes	$282	$696
Monthly Total	$1,713	$5,135
ANNUAL TOTAL	$20,556	$61,620
Hourly Wage	*$10.28*	*$30.81*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

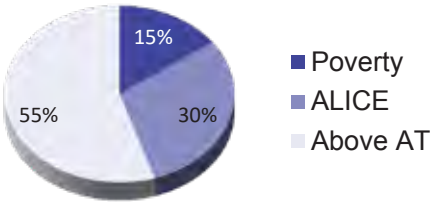
ALICE IN PAGE COUNTY

2015 Point-in-Time Data

Population: 23,843 | **Number of Households:** 9,372
Median Household Income: $43,895 (state average: $66,262)
Unemployment Rate: 9.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
52	64	62

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Page County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$527	$652
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$144	$428
Taxes	$253	$585
Monthly Total	$1,580	$4,708
ANNUAL TOTAL	$18,960	$56,496
Hourly Wage	*$9.48*	*$28.25*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Page County, 2015

Census Place	Total HH	% ALICE & Poverty
Luray	1,908	50%
Shenandoah	1,011	52%
Stanley	684	61%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Patrick County, 2015		
Census Place	Total HH	% ALICE & Poverty
Patrick Springs	833	48%
Stuart	645	61%

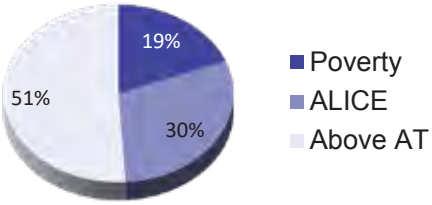
ALICE IN PATRICK COUNTY

2015 Point-in-Time Data

Population: 18,264 | **Number of Households:** 7,790
Median Household Income: $33,982 (state average: $66,262)
Unemployment Rate: 8.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
55	45	67

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Patrick County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$373
Taxes	$251	$430
Monthly Total	$1,569	$4,102
ANNUAL TOTAL	$18,828	$49,224
Hourly Wage	*$9.41*	*$24.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

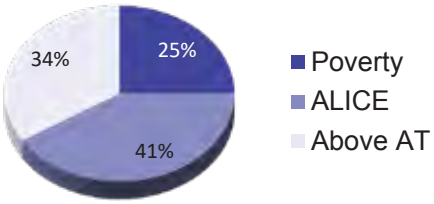
ALICE IN PETERSBURG CITY

2015 Point-in-Time Data

Population: 32,123 | **Number of Households:** 12,803
Median Household Income: $31,798 (state average: $66,262)
Unemployment Rate: 13.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
67	42	44

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Petersburg City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,398
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$503
Taxes	$410	$799
Monthly Total	$2,049	$5,532
ANNUAL TOTAL	$24,588	$66,384
Hourly Wage	*$12.29*	*$33.19*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Petersburg City, 2015

Census Place	Total HH	% ALICE & Poverty
Petersburg	12,803	66%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Pittsylvania County, 2015		
Census Place	Total HH	% ALICE & Poverty
Blairs	355	31%
Chatham	430	38%
Gretna	613	60%
Hurt	589	36%
Motley	451	37%
Mount Hermon	1,650	18%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

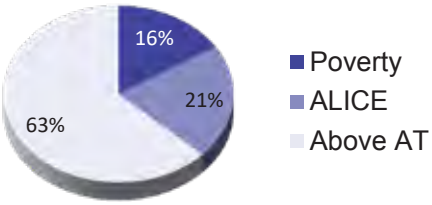
ALICE IN PITTSYLVANIA COUNTY

2015 Point-in-Time Data

Population: 62,794 | **Number of Households:** 26,204
Median Household Income: $41,824 (state average: $66,262)
Unemployment Rate: 7.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
66	37	42

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Pittsylvania County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$412	$643
Child Care	$–	$882
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$129	$382
Taxes	$218	$455
Monthly Total	$1,415	$4,201
ANNUAL TOTAL	$16,980	$50,412
Hourly Wage	*$8.49*	*$25.21*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

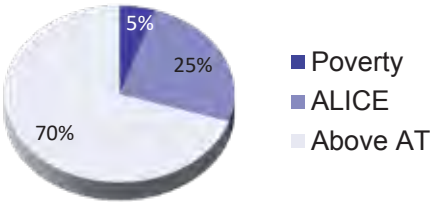
ALICE IN POQUOSON CITY

2015 Point-in-Time Data

Population: 12,077 | **Number of Households:** 4,642
Median Household Income: $83,735 (state average: $66,262)
Unemployment Rate: 4.5% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
42	48	58

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Poquoson City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,376
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$516
Taxes	$466	$836
Monthly Total	$2,218	$5,674
ANNUAL TOTAL	$26,616	$68,088
Hourly Wage	*$13.31*	*$34.04*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Poquoson City, 2015

Census Place	Total HH	% ALICE & Poverty
Poquoson	4,642	30%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Portsmouth City, 2015		
Census Place	Total HH	% ALICE & Poverty
Portsmouth	36,654	59%

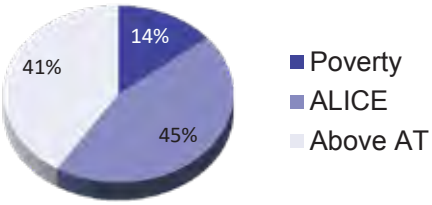
ALICE IN PORTSMOUTH CITY

2015 Point-in-Time Data

Population: 96,201 | **Number of Households:** 36,654
Median Household Income: $49,242 (state average: $66,262)
Unemployment Rate: 13.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
31	74	59

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Portsmouth City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,312
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$507
Taxes	$466	$811
Monthly Total	$2,218	$5,576
ANNUAL TOTAL	$26,616	$66,912
Hourly Wage	*$13.31*	*$33.46*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

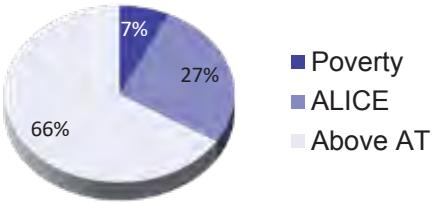
ALICE IN POWHATAN COUNTY

2015 Point-in-Time Data

Population: 28,207 | **Number of Households:** 9,730
Median Household Income: $77,896 (state average: $66,262)
Unemployment Rate: 4.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
58	53	49

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Powhatan County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,398
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$503
Taxes	$410	$799
Monthly Total	$2,049	$5,532
ANNUAL TOTAL	$24,588	$66,384
Hourly Wage	*$12.29*	*$33.19*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Powhatan County, 2015

Census Place	Total HH	% ALICE & Poverty
Powhatan	116	52%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Prince Edward County, 2015		
Census Place	Total HH	% ALICE & Poverty
Farmville	2,571	60%
Hampden-Sydney	160	19%

Adjusting for college students:
As the home of two universities, Prince Edward County has a large student population. Thirty-one percent of Longwood University's 5,087 students and 5 percent of Hampden-Sydney College's 1,087 students live off-campus and are included in American Community Survey households, whereas students in dorms are not (U.S. News & World Report, 2015). To estimate the impact of college students on ALICE data, we calculate the percent of households with income below the ALICE Threshold with and without under-25-year-old households. That percentage drops from 49 to 47 percent when under-25 households are removed. Since some of these households are not students, the actual number of non-student households with income below the ALICE Threshold falls between the two percentages.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

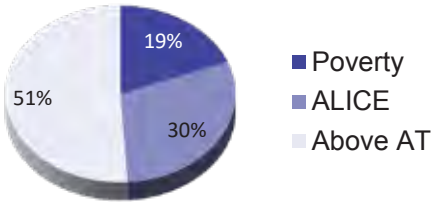
ALICE IN PRINCE EDWARD COUNTY

2015 Point-in-Time Data

Population: 23,022 | **Number of Households:** 7,409
Median Household Income: $41,697 (state average: $66,262)
Unemployment Rate: 7.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
64	49	51

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Prince Edward County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$582	$775
Child Care	$–	$903
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$151	$403
Taxes	$270	$514
Monthly Total	$1,659	$4,434
ANNUAL TOTAL	$19,908	$53,208
Hourly Wage	*$9.95*	*$26.60*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

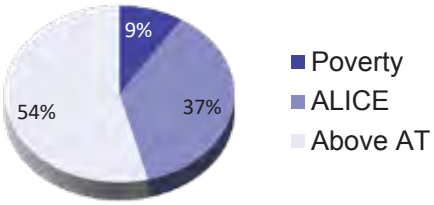
ALICE IN PRINCE GEORGE COUNTY

2015 Point-in-Time Data

Population: 37,380 | **Number of Households:** 11,102
Median Household Income: $61,857 (state average: $66,262)
Unemployment Rate: 10.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.36 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
49	47	56

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Prince George County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$461
Taxes	$410	$679
Monthly Total	$2,049	$5,069
ANNUAL TOTAL	$24,588	$60,828
Hourly Wage	*$12.29*	*$30.41*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Prince George County, 2015

Census Place	Total HH	% ALICE & Poverty
Fort Lee	1,160	53%
Prince George	617	58%
Templeton	210	100%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

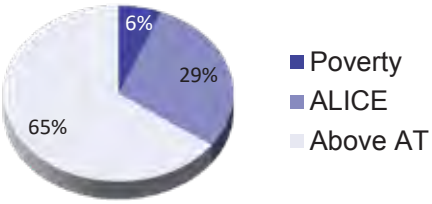
ALICE IN PRINCE WILLIAM COUNTY

2015 Point-in-Time Data

Population: 451,721 | **Number of Households:** 139,082
Median Household Income: $99,766 (state average: $66,262)
Unemployment Rate: 5.3% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.38 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
41	55	51

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Prince William County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$1,763
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$250	$649
Taxes	$604	$1,217
Monthly Total	$2,750	$7,137
ANNUAL TOTAL	$33,000	$85,644
Hourly Wage	*$16.50*	*$42.82*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Prince William County, 2015

Census Place	Total HH	% ALICE & Poverty
Buckhall	5,078	19%
Bull Run	5,374	58%
Bull Run Mountain Estates	506	33%
Cherry Hill	5,585	44%
County Center	943	30%
Dale City	20,711	42%
Dumfries	1,537	61%
Gainesville	4,207	21%
Haymarket	602	22%
Independent Hill	2,591	16%
Lake Ridge	15,150	34%
Linton Hall	11,540	15%
Loch Lomond	1,062	32%
Manassas Park	4,723	49%
Marumsco	12,062	53%
Montclair	6,704	19%
Neabsco	4,895	25%
Nokesville	520	17%
Occoquan	487	43%
Potomac Mills	1,844	48%
Quantico	258	67%
Quantico Base	1,265	72%
Sudley	5,218	55%
Triangle	3,090	52%
Woodbridge	1,782	32%
Yorkshire	2,586	59%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

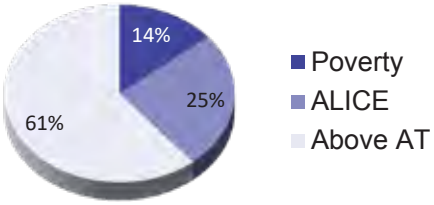
ALICE IN PULASKI COUNTY

2015 Point-in-Time Data

Population: 34,528 | **Number of Households:** 14,619
Median Household Income: $47,495 (state average: $66,262)
Unemployment Rate: 7.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
46	66	43

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Pulaski County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$989
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$397
Taxes	$251	$497
Monthly Total	$1,569	$4,365
ANNUAL TOTAL	$18,828	$52,380
Hourly Wage	*$9.41*	*$26.19*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Pulaski County, 2015

Census Place	Total HH	% ALICE & Poverty
Belspring	100	15%
Draper	128	49%
Dublin	863	54%
Fairlawn	1,092	38%
New River	153	17%
Parrott	242	87%
Pulaski	3,888	50%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Radford County, 2015		
Census Place	Total HH	% ALICE & Poverty
Radford	5,477	66%

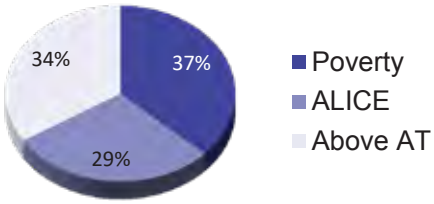
ALICE IN RADFORD COUNTY

2015 Point-in-Time Data

Population: 17,057 | **Number of Households:** 5,477
Median Household Income: $29,912 (state average: $66,262)
Unemployment Rate: 8.8% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.53 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
41	72	34

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Radford County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$527	$733
Child Care	$–	$946
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$144	$403
Taxes	$253	$515
Monthly Total	$1,580	$4,436
ANNUAL TOTAL	$18,960	$53,232
Hourly Wage	*$9.48*	*$26.62*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

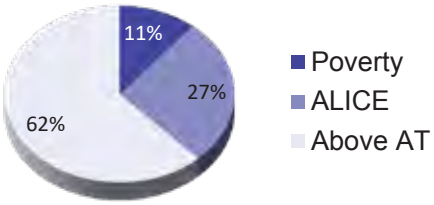
ALICE IN RAPPAHANNOCK COUNTY

2015 Point-in-Time Data

Population: 7,431 | **Number of Households:** 3,273
Median Household Income: $57,210 (state average: $66,262)
Unemployment Rate: 2.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
50	31	53

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Rappahannock County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$853	$1,056
Child Care	$–	$1,462
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$206	$550
Taxes	$478	$935
Monthly Total	$2,266	$6,053
ANNUAL TOTAL	$27,192	$72,636
Hourly Wage	*$13.60*	*$36.32*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Rappahannock County, 2015

Census Place	Total HH	% ALICE & Poverty
Chester Gap	348	38%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Richmond City, 2015		
Census Place	Total HH	% ALICE & Poverty
Richmond	91,396	54%

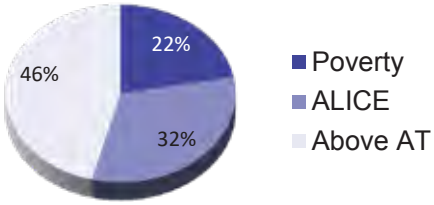
ALICE IN RICHMOND CITY

2015 Point-in-Time Data

Population: 220,289 | **Number of Households:** 91,396
Median Household Income: $39,906 (state average: $66,262)
Unemployment Rate: 8.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.56 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
61	56	80

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Richmond City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$461
Taxes	$410	$679
Monthly Total	$2,049	$5,069
ANNUAL TOTAL	$24,588	$60,828
Hourly Wage	*$12.29*	*$30.41*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

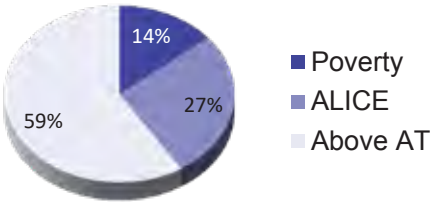
ALICE IN RICHMOND COUNTY

2015 Point-in-Time Data

Population: 8,989 | **Number of Households:** 2,875
Median Household Income: $47,288 (state average: $66,262)
Unemployment Rate: 8.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
63	48	48

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Richmond County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$570	$777
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$149	$430
Taxes	$266	$592
Monthly Total	$1,641	$4,735
ANNUAL TOTAL	$19,692	$56,820
Hourly Wage	*$9.85*	*$28.41*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Richmond County, 2015

Census Place	Total HH	% ALICE & Poverty
Warsaw	470	45%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Roanoke City, 2015		
Census Place	Total HH	% ALICE & Poverty
Roanoke	41,501	48%

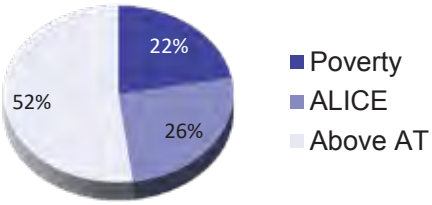
ALICE IN ROANOKE CITY

2015 Point-in-Time Data

Population: 99,897 | **Number of Households:** 41,501
Median Household Income: $39,835 (state average: $66,262)
Unemployment Rate: 6.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
54	53	61

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Roanoke City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$507	$732
Child Care	$–	$1,247
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$141	$445
Taxes	$247	$634
Monthly Total	$1,551	$4,897
ANNUAL TOTAL	$18,612	$58,764
Hourly Wage	*$9.31*	*$29.38*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

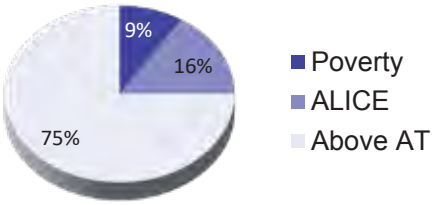
ALICE IN ROANOKE COUNTY

2015 Point-in-Time Data

Population: 94,409 | **Number of Households:** 37,968
Median Household Income: $63,210 (state average: $66,262)
Unemployment Rate: 2.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.37 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
51	42	43

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Roanoke County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$507	$732
Child Care	$–	$1,247
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$141	$445
Taxes	$247	$634
Monthly Total	$1,551	$4,897
ANNUAL TOTAL	$18,612	$58,764
Hourly Wage	*$9.31*	*$29.38*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Roanoke County, 2015

Census Place	Total HH	% ALICE & Poverty
Cave Spring	11,411	29%
Glenvar	401	56%
Hollins	5,969	29%
Vinton	3,309	45%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Rockbridge County, 2015		
Census Place	Total HH	% ALICE & Poverty
East Lexington	492	50%
Glasgow	537	49%
Goshen	167	56%

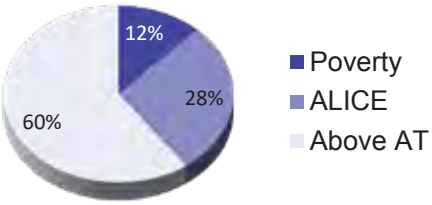
ALICE IN ROCKBRIDGE COUNTY

2015 Point-in-Time Data

Population: 22,444 | **Number of Households:** 9,319
Median Household Income: $48,901 (state average: $66,262)
Unemployment Rate: 4.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
56	50	56

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Rockbridge County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$498	$677
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$140	$431
Taxes	$244	$595
Monthly Total	$1,538	$4,746
ANNUAL TOTAL	$18,456	$56,952
Hourly Wage	*$9.23*	*$28.48*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

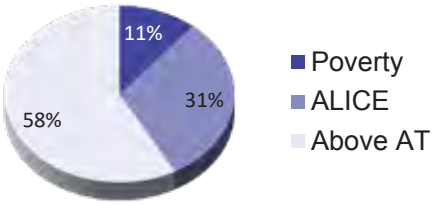
ALICE IN ROCKINGHAM COUNTY

2015 Point-in-Time Data

Population: 78,593 | **Number of Households:** 30,318
Median Household Income: $51,979 (state average: $66,262)
Unemployment Rate: 4.1% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
57	62	66

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Rockingham County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$658	$863
Child Care	$–	$1,247
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$167	$464
Taxes	$357	$687
Monthly Total	$1,838	$5,100
ANNUAL TOTAL	$22,056	$61,200
Hourly Wage	*$11.03*	*$30.60*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Rockingham County, 2015

Census Place	Total HH	% ALICE & Poverty
Belmont Estates	562	15%
Bridgewater	2,026	43%
Broadway	1,569	47%
Dayton	653	46%
Elkton	1,278	49%
Grottoes	1,090	50%
Massanetta Springs	1,874	23%
Massanutten	811	19%
Mount Crawford	191	33%
Timberville	1,094	57%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Russell County, 2015		
Census Place	Total HH	% ALICE & Poverty
Castlewood	738	66%
Dante	201	62%
Honaker	570	57%
Lebanon	1,352	51%

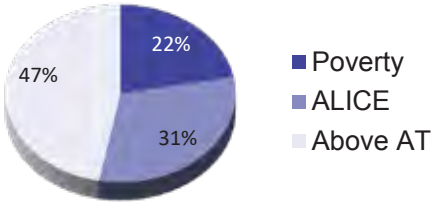
ALICE IN RUSSELL COUNTY

2015 Point-in-Time Data

Population: 28,245 | **Number of Households:** 11,045
Median Household Income: $35,045 (state average: $66,262)
Unemployment Rate: 8.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
42	49	47

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Russell County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$373
Taxes	$251	$430
Monthly Total	$1,569	$4,102
ANNUAL TOTAL	$18,828	$49,224
Hourly Wage	*$9.41*	*$24.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

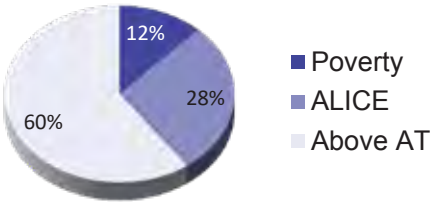
ALICE IN SALEM CITY

2015 Point-in-Time Data

Population: 25,165 | **Number of Households:** 10,045
Median Household Income: $50,068 (state average: $66,262)
Unemployment Rate: 4.8% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
35	44	45

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Salem City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$507	$732
Child Care	$–	$1,247
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$141	$445
Taxes	$247	$634
Monthly Total	$1,551	$4,897
ANNUAL TOTAL	$18,612	$58,764
Hourly Wage	*$9.31*	*$29.38*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Salem City, 2015

Census Place	Total HH	% ALICE & Poverty
Salem	10,045	40%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Scott County, 2015		
Census Place	Total HH	% ALICE & Poverty
Dungannon	163	69%
Gate City	950	51%
Nickelsville	164	44%
Weber City	619	53%

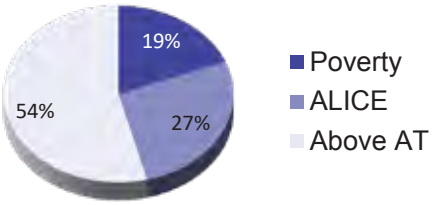
ALICE IN SCOTT COUNTY

2015 Point-in-Time Data

Population: 22,570 | **Number of Households:** 9,379
Median Household Income: $37,240 (state average: $66,262)
Unemployment Rate: 9.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
55	33	47

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Scott County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$461	$658
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$135	$375
Taxes	$233	$436
Monthly Total	$1,485	$4,125
ANNUAL TOTAL	$17,820	$49,500
Hourly Wage	*$8.91*	*$24.75*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

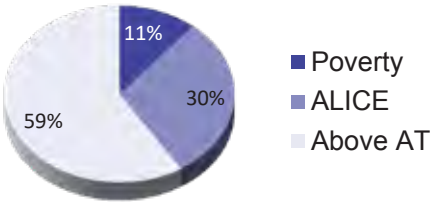
ALICE IN SHENANDOAH COUNTY

2015 Point-in-Time Data

Population: 42,724 | **Number of Households:** 17,096
Median Household Income: $49,406 (state average: $66,262)
Unemployment Rate: 6.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
61	47	59

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Shenandoah County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$493	$816
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$139	$451
Taxes	$243	$651
Monthly Total	$1,531	$4,961
ANNUAL TOTAL	$18,372	$59,532
Hourly Wage	*$9.19*	*$29.77*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Shenandoah County, 2015

Census Place	Total HH	% ALICE & Poverty
Basye	380	51%
Edinburg	479	47%
Maurertown	356	47%
Mount Jackson	772	55%
New Market	947	53%
Strasburg	2,764	40%
Toms Brook	113	29%
Woodstock	2,080	53%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Smyth County, 2015		
Census Place	Total HH	% ALICE & Poverty
Adwolf	564	30%
Atkins	437	64%
Chilhowie	665	35%
Marion	2,518	51%
McMullin	180	57%
Saltville	917	60%
Seven Mile Ford	314	59%
Sugar Grove	280	56%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

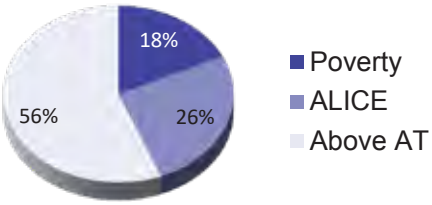
ALICE IN SMYTH COUNTY

2015 Point-in-Time Data

Population: 31,734 | **Number of Households:** 12,795
Median Household Income: $37,983 (state average: $66,262)
Unemployment Rate: 6.4% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
54	38	51

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Smyth County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$688
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$356
Taxes	$251	$387
Monthly Total	$1,569	$3,913
ANNUAL TOTAL	$18,828	$46,956
Hourly Wage	*$9.41*	*$23.48*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

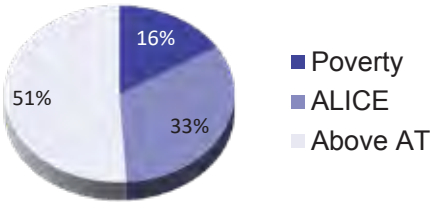
ALICE IN SOUTHAMPTON COUNTY

2015 Point-in-Time Data

Population: 18,410 | **Number of Households:** 6,682
Median Household Income: $48,962 (state average: $66,262)
Unemployment Rate: 7.2% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
52	41	55

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Southampton County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$606	$806
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$154	$450
Taxes	$277	$647
Monthly Total	$1,693	$4,946
ANNUAL TOTAL	$20,316	$59,352
Hourly Wage	*$10.16*	*$29.68*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Southampton County, 2015

Census Place	Total HH	% ALICE & Poverty
Boykins	234	48%
Courtland	723	70%
Ivor	158	60%
Newsoms	151	48%
Sedley	158	46%
Southampton Meadows	196	88%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Spotsylvania County, 2015		
Census Place	Total HH	% ALICE & Poverty
Lake Wilderness	821	46%
Spotsylvania Courthouse	1,416	49%

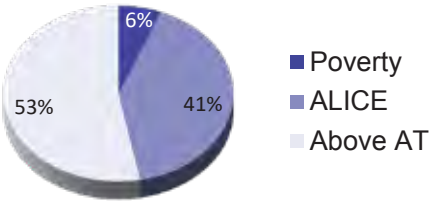
ALICE IN SPOTSYLVANIA COUNTY

2015 Point-in-Time Data

Population: 130,475 | **Number of Households:** 42,568
Median Household Income: $75,535 (state average: $66,262)
Unemployment Rate: 5.8% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
53	53	56

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Spotsylvania County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$1,226
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$250	$574
Taxes	$604	$1,002
Monthly Total	$2,750	$6,310
ANNUAL TOTAL	$33,000	$75,720
Hourly Wage	*$16.50*	*$37.86*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

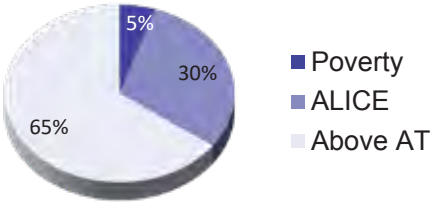
ALICE IN STAFFORD COUNTY

2015 Point-in-Time Data

Population: 142,003 | **Number of Households:** 43,887
Median Household Income: $95,882 (state average: $66,262)
Unemployment Rate: 4.2% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.36 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
58	44	51

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Stafford County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,167	$1,458
Child Care	$–	$1,527
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$250	$616
Taxes	$604	$1,123
Monthly Total	$2,750	$6,774
ANNUAL TOTAL	$33,000	$81,288
Hourly Wage	*$16.50*	*$40.64*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Stafford County, 2015

Census Place	Total HH	% ALICE & Poverty
Aquia Harbour	2,380	22%
Boswell's Corner	456	66%
Falmouth	1,559	49%
Southern Gateway	1,109	65%
Stafford Courthouse	1,040	56%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Staunton City, 2015		
Census Place	Total HH	% ALICE & Poverty
Staunton	10,387	46%

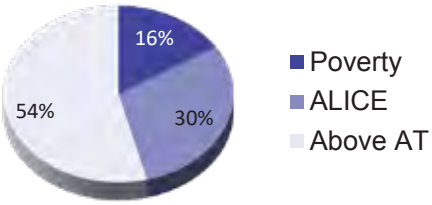
ALICE IN STAUNTON CITY

2015 Point-in-Time Data

Population: 24,193 | **Number of Households:** 10,387
Median Household Income: $40,842 (state average: $66,262)
Unemployment Rate: 5.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
64	41	47

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Staunton City		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$513	$801
Child Care	$–	$1,247
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$142	$455
Taxes	$249	$662
Monthly Total	$1,560	$5,004
ANNUAL TOTAL	$18,720	$60,048
Hourly Wage	*$9.36*	*$30.02*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

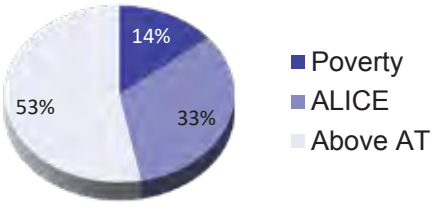
ALICE IN SUFFOLK CITY

2015 Point-in-Time Data

Population: 88,161 | **Number of Households:** 32,232
Median Household Income: $61,203 (state average: $66,262)
Unemployment Rate: 5.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
46	39	43

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Suffolk City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,204
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$492
Taxes	$466	$767
Monthly Total	$2,218	$5,409
ANNUAL TOTAL	$26,616	$64,908
Hourly Wage	*$13.31*	*$32.45*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Suffolk City, 2015

Census Place	Total HH	% ALICE & Poverty
Suffolk	32,232	47%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Surry County, 2015		
Census Place	Total HH	% ALICE & Poverty
Claremont	124	57%
Dendron	112	49%

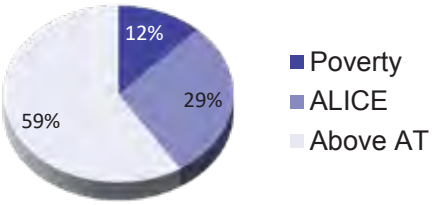
ALICE IN SURRY COUNTY

2015 Point-in-Time Data

Population: 6,823 | **Number of Households:** 2,668
Median Household Income: $53,673 (state average: $66,262)
Unemployment Rate: 10.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
63	50	54

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Surry County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$477
Taxes	$466	$724
Monthly Total	$2,218	$5,244
ANNUAL TOTAL	$26,616	$62,928
Hourly Wage	*$13.31*	*$31.46*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

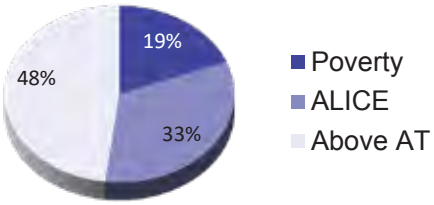
ALICE IN SUSSEX COUNTY

2015 Point-in-Time Data

Population: 11,864 | **Number of Households:** 3,149
Median Household Income: $39,194 (state average: $66,262)
Unemployment Rate: 6.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
50	58	73

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Sussex County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$797	$993
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$186	$461
Taxes	$410	$679
Monthly Total	$2,049	$5,069
ANNUAL TOTAL	$24,588	$60,828
Hourly Wage	*$12.29*	*$30.41*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Sussex County, 2015

Census Place	Total HH	% ALICE & Poverty
Wakefield	399	52%
Waverly	633	58%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Tazewell County, 2015		
Census Place	Total HH	% ALICE & Poverty
Bluefield	2,211	42%
Cedar Bluff	526	58%
Claypool Hill	674	41%
Gratton	361	40%
Pocahontas	171	67%
Raven	934	82%
Richlands	2,439	56%
Springville	622	62%
Tazewell	1,862	52%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

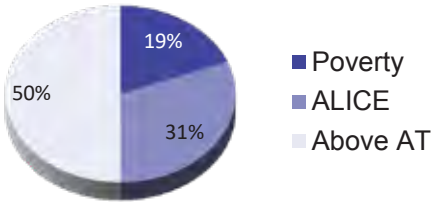
ALICE IN TAZEWELL COUNTY

2015 Point-in-Time Data

Population: 43,870 | **Number of Households:** 17,832
Median Household Income: $37,664 (state average: $66,262)
Unemployment Rate: 8.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
45	44	57

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Tazewell County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$373
Taxes	$251	$430
Monthly Total	$1,569	$4,102
ANNUAL TOTAL	$18,828	$49,224
Hourly Wage	*$9.41*	*$24.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

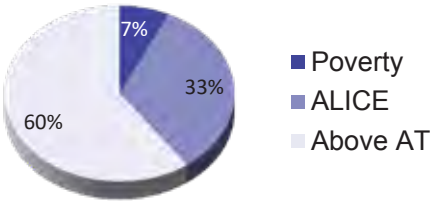
ALICE IN VIRGINIA BEACH CITY

2015 Point-in-Time Data

Population: 452,745 | **Number of Households:** 169,097
Median Household Income: $67,281 (state average: $66,262)
Unemployment Rate: 5.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
52	59	64

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Virginia Beach City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,548
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$540
Taxes	$466	$905
Monthly Total	$2,218	$5,939
ANNUAL TOTAL	$26,616	$71,268
Hourly Wage	*$13.31*	*$35.63*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Virginia Beach City, 2015

Census Place	Total HH	% ALICE & Poverty
Virginia Beach	169,097	40%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Warren County, 2015		
Census Place	Total HH	% ALICE & Poverty
Apple Mountain Lake	522	26%
Front Royal	5,777	49%
Shenandoah Farms	1,444	28%
Shenandoah Shores	303	37%
Skyland Estates	273	28%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

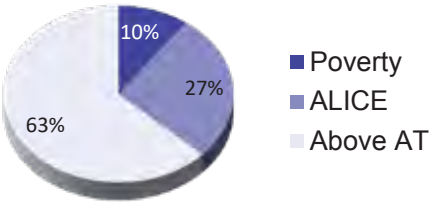
ALICE IN WARREN COUNTY

2015 Point-in-Time Data

Population: 38,481 | **Number of Households:** 14,364
Median Household Income: $61,454 (state average: $66,262)
Unemployment Rate: 7.2% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
65	43	49

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Warren County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$679	$910
Child Care	$–	$1,204
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$180	$494
Taxes	$393	$773
Monthly Total	$1,981	$5,431
ANNUAL TOTAL	$23,772	$65,172
Hourly Wage	*$11.89*	*$32.59*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

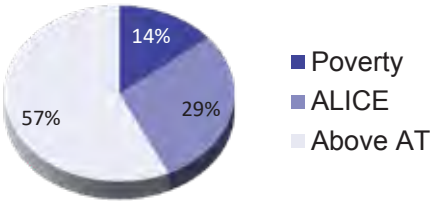
ALICE IN WASHINGTON COUNTY

2015 Point-in-Time Data

Population: 54,759 | **Number of Households:** 22,673
Median Household Income: $43,310 (state average: $66,262)
Unemployment Rate: 6.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
47	55	51

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Washington County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$461	$658
Child Care	$–	$946
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$135	$393
Taxes	$233	$486
Monthly Total	$1,485	$4,322
ANNUAL TOTAL	$17,820	$51,864
Hourly Wage	*$8.91*	*$25.93*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Washington County, 2015

Census Place	Total HH	% ALICE & Poverty
Abingdon	3,784	46%
Damascus	371	74%
Emory	187	24%
Glade Spring	594	44%
Meadow View	461	45%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Waynesboro City, 2015		
Census Place	Total HH	% ALICE & Poverty
Waynesboro	9,031	42%

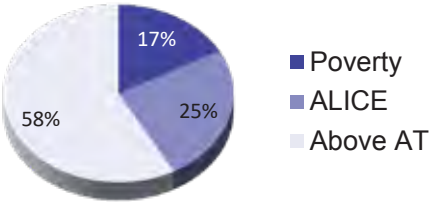
ALICE IN WAYNESBORO CITY

2015 Point-in-Time Data

Population: 21,150 | **Number of Households:** 9,031
Median Household Income: $45,643 (state average: $66,262)
Unemployment Rate: 4.9% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
35	64	47

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Waynesboro City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$513	$801
Child Care	$–	$1,247
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$142	$455
Taxes	$249	$662
Monthly Total	$1,560	$5,004
ANNUAL TOTAL	$18,720	$60,048
Hourly Wage	*$9.36*	*$30.02*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

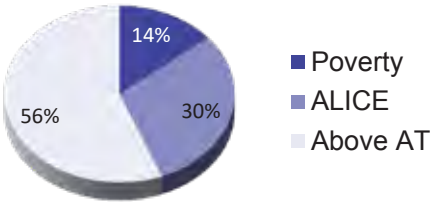
ALICE IN WESTMORELAND COUNTY

2015 Point-in-Time Data

Population: 17,557 | **Number of Households:** 6,944
Median Household Income: $47,911 (state average: $66,262)
Unemployment Rate: 9.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
68	50	45

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Westmoreland County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$590	$752
Child Care	$–	$1,097
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$152	$427
Taxes	$273	$582
Monthly Total	$1,671	$4,697
ANNUAL TOTAL	$20,052	$56,364
Hourly Wage	*$10.03*	*$28.18*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Westmoreland County, 2015

Census Place	Total HH	% ALICE & Poverty
Colonial Beach	1,692	49%
Montross	176	46%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Williamsburg City, 2015		
Census Place	Total HH	% ALICE & Poverty
Williamsburg	4,538	57%

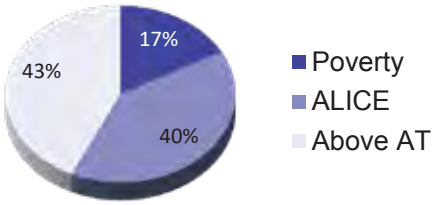
ALICE IN WILLIAMSBURG CITY

2015 Point-in-Time Data

Population: 14,754 | **Number of Households:** 4,538
Median Household Income: $48,639 (state average: $66,262)
Unemployment Rate: 8.5% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.52 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
49	37	38

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Williamsburg City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,376
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$516
Taxes	$466	$836
Monthly Total	$2,218	$5,674
ANNUAL TOTAL	$26,616	$68,088
Hourly Wage	*$13.31*	*$34.04*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

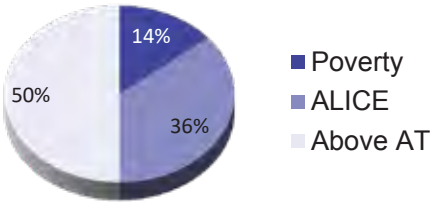
ALICE IN WINCHESTER CITY

2015 Point-in-Time Data

Population: 27,168 | **Number of Households:** 10,608
Median Household Income: $45,363 (state average: $66,262)
Unemployment Rate: 6.7% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
41	53	51

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Winchester City

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$580	$819
Child Care	$–	$1,462
Food	$169	$561
Transportation	$361	$722
Health Care	$199	$767
Miscellaneous	$166	$517
Taxes	$355	$840
Monthly Total	$1,830	$5,688
ANNUAL TOTAL	$21,960	$68,256
Hourly Wage	*$10.98*	*$34.13*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Winchester City, 2015

Census Place	Total HH	% ALICE & Poverty
Winchester	10,608	50%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Wise County, 2015		
Census Place	Total HH	% ALICE & Poverty
Appalachia	731	52%
Big Stone Gap	1,704	46%
Coeburn	861	62%
Pound	372	54%
Riverview	262	57%
St. Paul	436	43%
Wise	1,410	37%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

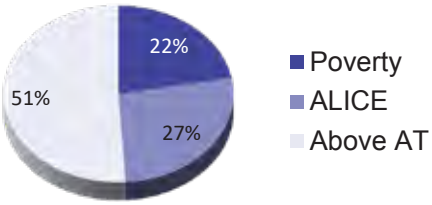
ALICE IN WISE COUNTY

2015 Point-in-Time Data

Population: 40,530 | **Number of Households:** 15,254
Median Household Income: $37,407 (state average: $66,262)
Unemployment Rate: 11.0% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
40	41	46

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Wise County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$519	$643
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$373
Taxes	$251	$430
Monthly Total	$1,569	$4,102
ANNUAL TOTAL	$18,828	$49,224
Hourly Wage	*$9.41*	*$24.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

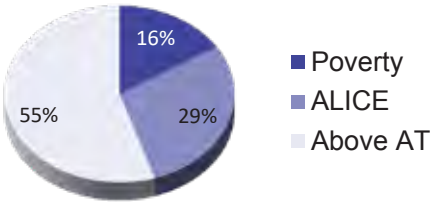
ALICE IN WYTHE COUNTY

2015 Point-in-Time Data

Population: 29,190 | **Number of Households:** 11,863
Median Household Income: $41,360 (state average: $66,262)
Unemployment Rate: 9.6% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
62	47	62

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, Wythe County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$487	$645
Child Care	$–	$817
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$138	$373
Taxes	$241	$431
Monthly Total	$1,522	$4,105
ANNUAL TOTAL	$18,264	$49,260
Hourly Wage	*$9.13*	*$24.63*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Wythe County, 2015

Census Place	Total HH	% ALICE & Poverty
Fort Chiswell	408	28%
Ivanhoe	184	78%
Max Meadows	157	100%
Rural Retreat	610	37%
Wytheville	3,928	53%

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

York County, 2015		
Census Place	Total HH	% ALICE & Poverty
Bethel Manor	1,113	65%

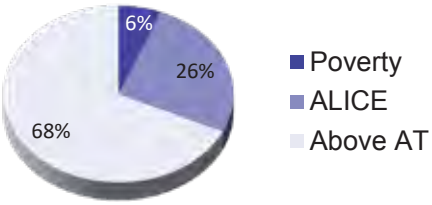
ALICE IN YORK COUNTY

2015 Point-in-Time Data

Population: 67,837 | **Number of Households:** 24,660
Median Household Income: $84,580 (state average: $66,262)
Unemployment Rate: 7.2% (state average: 5.5%)
Gini Coefficient (zero = equality; one = inequality): 0.40 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
54	49	44

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Household Survival Budget, York County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$894	$1,107
Child Care	$–	$1,376
Food	$169	$561
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$202	$516
Taxes	$466	$836
Monthly Total	$2,218	$5,674
ANNUAL TOTAL	$26,616	$68,088
Hourly Wage	*$13.31*	*$34.04*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Virginia Department of Taxation, and Virginia Department of Social Services, 2015.

Note: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

BIBLIOGRAPHY

AAA. (2013). Your Driving Costs. Retrieved from http://newsroom.aaa.com/2013/04/cost-of-owning-and-operating-vehicle-in-u-s-increases-nearly-two-percent-according-to-aaas-2013-your-driving-costs-study-archive/

AARP. (2014). *Raising Expectations: A State Scorecard on Long-Term Services and Supports for Older Adults, People With Physical Disabilities, and Family Caregivers.* AARP, The Commonwealth Fund, and the SCAN Foundation. Retrieved from http://www.longtermscorecard.org/databystate/state?state=VA#.WNk3yW8rK6I

AARP Public Policy Institute. (2015, June). *Caregiving in the U.S. 2015.* National Alliance for Caregiving. Retrieved from http://www.caregiving.org/wp-content/uploads/2015/05/2015_CaregivingintheUS_Final-Report-June-4_WEB.pdf

AARP Public Policy Institute. (2015, June). *Valuing the Invaluable: 2015 Update.* National Alliance for Caregiving. Retrieved from http://www.aarp.org/content/dam/aarp/ppi/2015/valuing-the-invaluable-2015-update-new.pdf

Abel, J., Deitz, R., & Su, Y. (2014). Are Recent College Graduates Finding Good Jobs? *Current Issues in Economics and Finance, 20*(1). Retrieved from http://www.newyorkfed.org/research/current_issues/ci20-1.pdf

ADP Research Institute. (2014). *Planning For Health Care Reform: How Income Impacts Employee Health Benefits Participation.* Retrieved from https://www.adp.com/~/media/RI/pdf/Benefits%20Planning%20For%20Health%20Care%20Reform%20How%20Income%20Impacts%20Employee%20Health%20Benefits%20Participation%20White%20Paper.ashx

Affordable Housing Online. (2-17). *Virginia Public Housing Waiting Lists.* Retrieved from https://affordablehousingonline.com/public-housing-waiting-lists/Virginia

Agency for Healthcare Research and Quality (AHRQ). (2015, May). 2014 National Healthcare Quality and Disparities Report. *AHRQ Pub. No. 15-0007*. Retrieved from https://www.ahrq.gov/research/findings/nhqrdr/nhqdr14/index.html

Allard, S. W., Danziger, S., & Wathe, M. (2012). *Policy Brief.* National Poverty Center. Retrieved from http://www.npc.umich.edu/publications/policy_briefs/brief31/PolicyBrief31.pdf

Allegretto, S., Doussard, M., Graham-Squire, D., Jacobs, K., & Thompson, J. (2013, October). Fast Food, Poverty Wages: The Public Cost Of Low-Wage Jobs in The Fast-Food Industry. Retrieved from http://laborcenter.berkeley.edu/fast-food-poverty-wages-the-public-cost-of-low-wage-jobs-in-the-fast-food-industry/

Alliance for Excellent Education (AEE) . (2013, September). Saving Futures, Saving Dollars: The Impact of Education on Crime Reduction and Earnings. Retrieved from http://all4ed.org/wp-content/uploads/2013/09/SavingFutures.pdf

Altig, D., & Robertson, J. (2012, June 7). The Skills Gap: Still Trying to Separate Myth from Fact. Retrieved May 20, 2014, from http://macroblog.typepad.com/macroblog/2012/06/the-skills-gap-still-trying-to-separate-myth-from-fact.html

American Community Survey. (2006-2008). *Detailed Languages Spoken at Home and Ability to Speak English for the Population 5 Years and Over for the United States: 2006-2008.* Retrieved from https://www.census.gov/hhes/socdemo/language/data/other/detailed-lang-tables.xls

American Community Survey. (2007, 2010, 2012, and 2015). *2007, 2010, 2012, and 2015; 1-, 3-, and 5-Year Estimates.* Retrieved from U.S. Census Bureau: http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t

American Immigration Council. (2015). *New Americans in Virginia.* Retrieved from https://www.americanimmigrationcouncil.org/sites/default/files/research/new_americans_in_virginia_2015.pdf

American Psychological Association. (2015). *Stress in America: Paying With our Health.* Retrieved from https://www.apa.org/news/press/releases/stress/2014/stress-report.pdf

American Society of Civil Engineers (ASCE). (2013). America's Infrastructure Report Card. Retrieved from http://www.infrastructurereportcard.org/a/#p/home

Anderson, M., & Jaggia, S. (2008, January). Rent-to-own Agreements: Customer Characteristics and Contract Outcomes. Retrieved from https://works.bepress.com/sjaggia/1/

Anetzberger, G. (October 2012). An update on the Nature and Scope of Elder Abuse. *Generations: Journal of the American Society on Aging*. Retrieved from http://www.asaging.org/blog/update-nature-and-scope-elder-abuse

Annie E. Casey Foundation. (2016). *High School Students Not Graduating On Time (2007-2012).* Kids Count Data Center. Retrieved from http://datacenter.kidscount.org/data/tables/7245-high-school-students-not-graduating-on-time?loc=1&loct=1#detailed/2/2-52/false/1024,937,809,712,517/any/14289,14290

Annie E. Casey Foundation. (2016a). *Persons Age 18 To 24 Not Attending School, Not Working, And No Degree Beyond High School (2009-2013)*. Kids Count Data Center. Retrieved from http://datacenter.kidscount.org/data/tables/5063-persons-age-18-to-24-not-attending-school-not-working-and-no-degree-beyond-high-school?loc=1&loct=1#detailed/2/2-52/false/36,868,867,133,38/any/11484,11485

Annie E. Casey Foundation. (2014). *Race for Results: Building a Path to Opportunity for All Children.* Retrieved from http://www.aecf.org/m/resourcedoc/AECF-RaceforResults-2014.pdf

Annie E. Casey Foundation. (2017). *Young Children Not Attending Preschool By Race (2005-2015).* Kids Count Data Center. Retrieved from http://datacenter.kidscount.org/data/tables/9012-young-children-not-in-school-by-race?loc=1&loct=2#detailed/2/2-52/false/1572,1485,815/4038,4040,4039,2638,2597,4758,1353/17977,17978

Annie E. Casey Foundation. (2017a). *Children Under 6 With All Parents in the Labor Force (2011-2015).* Kids Count Data Center. Retrieved from http://datacenter.kidscount.org/data/tables/6214-children-under-6-with-all-parents-in-the-labor-force?loc=48&loct=2#detailed/2/any/false/573,869,36,868,867/any/12934

Annie E. Casey Foundation. (2017b). *Young Children Not in School, by Poverty Status (2005-2015).* Kids Count Data Center. Retrieved from http://datacenter.kidscount.org/data/tables/9011-young-children-not-in-school-by-poverty-status?loc=48&loct=2#detailed/2/48/false/1572,1485,815/5599,5600/17979,17980

Annie E. Casey Foundation. (2017c). *Young Children Not in School By Race (2005-2014).* Kids Count Data Center. Retrieved from http://datacenter.kidscount.org/data/tables/9012-young-children-not-in-school-by-race?loc=1&loct=1#detailed/1/any/false/1485,815/4038,4040,4039,2638,2597,4758,1353/17977,17978

Arlington County. (2013). *Arlington Affordable Housing Study.* Retrieved from https://arlingtonva.s3.amazonaws.com/wp-content/uploads/sites/15/2013/10/092613-Prelim-Data-Report.pdf

Aron, L., Honberg, R., & Duckworth, K. e. (2009). *Grading the States 2009.* National Alliance on Mental Illness (NAMI). Retrieved from https://www.nami.org/grades

Attina, T., Hauser, R., Sathyanarayana, S., Hunt, P., Bourguignon, J.-P., Myers, J., Trasande, L. (December 2016). Exposure to endocrine-disrupting chemicals in the USA: a population-based disease burden and cost analysis. *The Lancet Diabetes & Endocrinology, 4*(12), 996-1003. Retrieved from http://www.thelancet.com/journals/landia/article/PIIS2213-8587(16)30275-3/fulltext

Autor, D. (2010). The Polarization of Job Opportunities in the U.S. Labor Market: Implications for Employment and Earnings. Retrieved from http://economics.mit.edu/files/5554

Ayanian, J. Z., Ehrlich, G. M., Grimes, D. R., & Levy, H. (2017). Economic Effects of Medicaid Expansion in Michigan. *New England Journal of Medicine*. Retrieved from http://www.nejm.org/doi/full/10.1056/NEJMp1613981#t=article

Bachrach, D., Pfister, H., Wallis, K., & Lipson, M. (2014). *Addressing Patients' Social Needs.* Commonwealth Fund. Retrieved from http://www.commonwealthfund.org/~/media/files/publications/fund-report/2014/may/1749_bachrach_addressing_patients_social_needs_v2.pdf

Baicker, K., & Finkelstein, A. (2011, August). The Effects of Medicaid Coverage - Learning from the Oregon Experiment. Retrieved from http://www.nejm.org/doi/full/10.1056/NEJMp1108222

Baicker, K., & Finkelstein, A. (2014). *Insuring the Uninsured.* Retrieved from https://www.povertyactionlab.org/sites/default/files/publications/Insuring_the_Uninsured.pdf

Bankston, C. L. (2015). *History of Immigration, 1620-1783.* Retrieved from http://immigrationtounitedstates.org/548-history-of-immigration-1620-1783.html

Barr, M., & Blank, R. (2008, November). Access to Financial Services, Savings, and Assets Among the Poor. (N. P. Center, Ed.) Retrieved from http://www.npc.umich.edu/publications/policy_briefs/brief13/PolicyBrief13.pdf

Bassok, D., Fitzpatrick, M., Greenberg, E., & Loeb, S. (September/October 2016). Within- and Between-Sector Quality Differences in. *Child Development, 87*(5). Retrieved from http://onlinelibrary.wiley.com/doi/10.1111/cdev.12551/abstract

Baum, S., & Johnson, M. (April 2015). *Student Debt: Who Borrows Most? What Lies Ahead?* Urban Institute. Retrieved from http://www.urban.org/sites/default/files/alfresco/publication-pdfs/2000191-Student-Debt-Who-Borrows-Most-What-Lies-Ahead.pdf

Baum, S., Ma, J., & Payea, K. (2013). Education Pays: The Benefits of Higher Education for Individuals and Society. Retrieved from https://trends.collegeboard.org/sites/default/files/education-pays-2013-full-report.pdf

Beagan, C. (2017). *Freedom's Fortress.* National Park Service. Retrieved from https://www.nps.gov/articles/featured_stories_fomr.htm

Bearinger, D. (2015). *The Changing Face of Virginia: Immigration and the Humanities.* Retrieved from http://virginiahumanities.org/2014/10/the-changing-face-of-virginia-immigration-and-the-humanities/

Bell, J., Mora, G., Hagan, E., Rubin, V., & Karpyn, A. (2013). *Access to Healthy Food and Why it Matters.* Retrieved from http://thefoodtrust.org/uploads/media_items/access-to-healthy-food.original.pdf

Belsky, E., Goodman, J., & Drew, R. (2005, June). *Measuring the Nation's Rental Housing Affordability Problems.* Harvard University Joint Center for Housing Studies. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/rd05-1_measuring_rental_affordability05.pdf

Ben-Shalom, Y., Moffitt, R., & Scholz, J. (2012). An Assessment of the Effectiveness of Anti-Poverty Programs in the United States. (Chapter 22). Retrieved from http://www.irp.wisc.edu/publications/dps/pdfs/dp139211.pdf

Bercovitz, A., Moss, A., Park-Lee, E., Jones, A., & Harris-Kojetin, L. S. (2011, May). An Overview of Home Health Aides: United States, 2007. (Number 34). Retrieved from http://www.cdc.gov/nchs/data/nhsr/nhsr034.pdf

Berkowitz, S., Meigs, J., DeWalt, D., Seligman, H., Barnard, L., Bright, O.-J., Atlas, S. W. (2015, February 1). Material Need Insecurities, Control of Diabetes Mellitus, and Use of Health Care Resources: Results of the Measuring Economic Insecurity in Diabetes Study. *175(2)*, 257-265. Retrieved from https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4484589/

Bernanke, B. (2012). Recent Developments in the Labor Market . *National Association for Business Economics Annual Conference.* Washington, D.C.

Blank, R. M. (2008). Presidential Address: How to Improve Poverty Measurement in the United States. 233-254. Retrieved from http://deepblue.lib.umich.edu/bitstream/handle/2027.42/58071/20323_ftp.pdf;jsessionid=9C48A50

Bleemer, Z., Brown, M., Lee, D., & van der Klaauw, W. (2015). *Debt, Jobs, or Housing: What's Keeping Millennials at Home?* Federal Reserve Bank of New York Staff Reports. Retrieved from https://www.newyorkfed.org/medialibrary/media/research/staff_reports/sr700.pdf

Bloom, D., Canning, D., & Fink, G. (2011, January). Implications of Population Aging for Economic Growth . (P. o. Aging, Ed.) (Working Paper No. 64). Retrieved from http://www.hsph.harvard.edu/program-on-the-global-demography-of-aging/WorkingPapers/2011/PGDA_WP_64.pdf

Boguslaw, J., Thomas, H., Sullivan, L., Meschede, T., Chaganti, S., & Shapiro, T. (2013, April). Hard Choices: Navigating the Economic Shock of Unemployment Economic Mobility Project . (E. M. Project, Ed.) Retrieved from http://iasp.brandeis.edu/pdfs/2013/Hard_Choices.pdf

Bradbury, B., Corak, M., Waldfogel, J., & Washbrook, E. (2015). *Too Many Children Left Behind: The U.S. Achievement Gap in Comparative Perspective.* New York: Russell Sage.

Bread for the World Institute. (2015). *$160 Billioin: The Health Costs of Hunger in America.* Retrieved from http://hungerreport.org/costofhunger/

Bricker, J., Dettling, L., Henriques, A., Hsu, J., Moore, K., Sabelhaus, J., & Windle, R. (2014, September). Changes in U.S. Family Finances from 2010 to 2013: Evidence from the Survey of Consumer Finances. *Federal Reserve Bulletin, 100*(4). Retrieved from http://www.federalreserve.gov/pubs/bulletin/2014/pdf/scf14.pdf

Bricker, J., Kennickell, A., Moore, K., & Sabelhaus, J. (2012, June). Changes in U.S. Family Finances from 2007 to 2010: Evidence from the Survey of Consumer Finances. *Federal Reserve Bulletin, Vol 98*(No.2). Retrieved from http://www.federalreserve.gov/pubs/bulletin/2012/pdf/scf12.pdf

Bruckner, C. (2016). *Shortchanged: The Tax Compliance Challenges of Small Business Operators Driving the On-Demand Platform Economy.* American University, Kogod Tax Policy Center. Retrieved from https://www.american.edu/kogod/news/upload/shortchanged-caroline-bruckner-kogod-au.pdf

Brynjolfsson, E., & McAfee, A. (2014). *The Second Machine Age: Work, Progress, and Prosperity in a Time of Brilliant Technologies* (First Edition ed.). Retrieved from http://www.amazon.com/The-Second-Machine-Age-Technologies/dp/0393239357

Bureau of Dental Health. (December 2006). *The Impact of Oral Disease in New York State.* New York State Department of Health. Retrieved from https://www.health.ny.gov/prevention/dental/docs/impact_of_oral_disease.pdf

Bureau of Labor Statistics (BLS). (2010). *Alternative Measures of Labor Underutilization for States, 2010*. Retrieved from Local Area Unemployment Statistics, U.S. Department of Labor: http://www.bls.gov/lau/stalt10q4.htm

Bureau of Labor Statistics (BLS). (2010, August). *Health Care Spending: 1998, 2003, and 2008, Consumer Expenditure Survey: 2008*. Retrieved from U.S. Department of Labor: http://www.bls.gov/opub/focus/volume1_number 8/cex_1_8.pdf

Bureau of Labor Statistics (BLS). (2014). *Alternative Measures of Labor Underutilization for States, 2013 Annual Averages*. Retrieved from Local Area Unemployment Statistics, U.S. Department of Labor: http://www.bls.gov/lau/stalt13q4.htm

Bureau of Labor Statistics (BLS). (2015, Modified January 30). *Alternative Measures of Labor Underutilization for States, 2014 Annual Averages*. Retrieved from U.S. Department of Labor, Local Area Unemployment Statistics: http://www.bls.gov/lau/stalt14q4.htm

Bureau of Labor Statistics (BLS). (2015). *Household Data Annual Averages, table 39. Median weekly earnings of fulltime wage and salary workers by detailed occupation and sex*. Retrieved from Current Population Survey: http://www.bls.gov/cps/cpsaat39.pdf

Bureau of Labor Statistics (BLS). (2015). *States: Employment status of the civilian noninstitutional population, 1976 to 2015 annual averages*. Retrieved from U.S. Department of Labor: http://www.bls.gov/lau/staadata.txt

Bureau of Labor Statistics (BLS). (2016, March). *Employment Situation of Veterans – 2015.* Retrieved from http://www.bls.gov/news.release/pdf/vet.pdf

Bureau of Labor Statistics (BLS). (2016). *States: Employment status of the civilian noninstitutional population, 1976 to 2015 annual averages*. Retrieved from U.S. Department of Labor: http://www.bls.gov/lau/staadata.txt

Bureau of Labor Statistics (BLS). (March, 2016). *Employee Benefits in the United States.* Retrieved from https://www.bls.gov/news.release/pdf/ebs2.pdf

Bureau of Labor Statistics. (2016). *Occupational Employment Statistics.* Retrieved from https://www.bls.gov/oes/tables.htm

Burns, C. (2012). *The Gay and Transgender Wage Gap.* Center for American Progress. Retrieved from https://www.americanprogress.org/issues/lgbt/news/2012/04/16/11494/the-gay-and-transgender-wage-gap/

Campbell, D. (2006). What is Education's Impact on Civic and Social Engagement?" Measuring the Effects of Education on Health and Civic Engagement. Retrieved from http://www.oecd.org/edu/innovation-education/37425694.pdf

Campbell, J. Y., Jackson, H., Madrian, B., & Tufano, P. (2011). Consumer Financial Protection . *25(1)*, 91-114. doi: http://dash.harvard.edu/bitstream/handle/1/9887620/JEP_consumer_financial_protection_11.pdf?sequence=1

Cao, A., Edgerton-Maloy, Z., & Hendrix, L. (2016). *Borrowing Trouble.* Retrieved from http://www.borrowingtroubleva.com/

Carnevale, A., Cheah, B., & Hanson, A. (2015). *The Economic Value of College Majors.* Georgetown University, Center on Education and the Workforce. Retrieved from https://cew.georgetown.edu/cew-reports/valueofcollegemajors/

Carnevale, A., Rose, S., & Cheah, B. (2011). *The College Payoff: Education, Ocucpations, Lifetime Earnings.* Georgetown University, Center on Education and the Workforce. Retrieved from https://cew.georgetown.edu/wp-content/uploads/2014/11/collegepayoff-complete.pdf

Casas del Pueblo Community Land Trust. (October 2013). *The Housing Crisis and the Working Poor: Problems and Solutions from the Community Level.* Retrieved from http://cltnetwork.org/wp-content/uploads/2013/12/2013-The-Housing-Crisis-and-Working-Poor.pdf

Cellini, S. R. (2009). Crowded Colleges and College Crowd-Out: The Impact of Public Subsidies on the Two-Year College Market. *American Economic Journal*. Retrieved from https://www.aeaweb.org/articles?id=10.1257/pol.1.2.1

Center for American Progress and Movement Advancement Project. (2015). *Paying an Unfair Price: The Financial Penalty for Being Transgender in America.* Retrieved from http://www.lgbtmap.org/file/paying-an-unfair-price-transgender.pdf

Center for Behavioral Health Statistics and Quality. (2012, November). *Results from the 2011 National Survey on Drug Use and Health: Mental Health Findings.* Substance Abuse and Mental Health Services Administration. U.S. Department of Health and Human Services. Retrieved from http://www.samhsa.gov/data/NSDUH/2k11MH_FindingsandDetTables/K11MHFR/NSDUHmhfr2011.pdf

Center for Labor Market Studies. (2009). *Left Behind in America: the Nation's Dropout Crisis.* Center for Labor Market Studies Publications. Northeastern University. Retrieved from http://hdl.handle.net/2047/d20000598

Center for Law and Social Policy, Retail Action Project, and Women Employed. (2014). *Tackling Unstable and Unpredictable Work Schedules.* Retrieved from http://www.clasp.org/resources-and-publications/publication-1/Tackling-Unstable-and-Unpredictable-Work-Schedules-3-7-2014-FINAL-1.pdf

Center for Neighborhood Technology. (2003-2016). *Housing and Transportation Affordability Index.* Retrieved from http://htaindex.cnt.org/map/

Center for Responsible Lending. (2014). *The State of Lending in America and Its Impact on U.S. Households.* Retrieved from http://www.responsiblelending.org/state-of-lending/reports/SOL-full-5-12-14.pdf

Center on Budget and Policy Priorities. (2015). *Virginia: Fact Sheet: Expand Tax Credits to Promote Work and Fight Poverty.* Retrieved from http://apps.cbpp.org/3-5-14tax/?state=VA

Center on Budget and Policy Priorities. (2016). *State Fact Sheets: The Earned Income and Child Tax Credits.* Retrieved from http://www.cbpp.org/research/federal-tax/state-fact-sheets-the-earned-income-and-child-tax-credits

Center on Society and Health. (2016). *Health Equity in Richmond, Virginia.* Retrieved from http://societyhealth.vcu.edu/media/society-health/pdf/RVAHealthEquityFINAL.pdf

Center on the Developing Child at Harvard University. (March 2016). *Building Core Capabilities for Life.* Retrieved from http://developingchild.harvard.edu/resources/building-core-capabilities-for-life/

Centers for Disease Control and Prevention (CDC). (2011, January 14). Health Disparities and Inequalities Report, United States, 2011. *Morbidity and Mortality Weekly Report*. Retrieved from http://www.cdc.gov/mmwr/pdf/other/su6001.pdf

Centers for Disease Control and Prevention (CDC). (2013). *State Indicator Report on Fruits and Vegetables, 2013.* Retrieved from http://www.cdc.gov/nutrition/downloads/State-Indicator-Report-Fruits-Vegetables-2013.pdf

Centers for Disease Control and Prevention (CDC). (2015). *IPrevalence of Self-Reported Obesity Among U.S. Adults by State and Territory*. Retrieved from BRFSS: https://www.cdc.gov/obesity/data/prevalence-maps.html

Centers for Disease Control and Prevention. (2015). *Chronic Disease Prevention and Health Promotion.* Retrieved from https://www.cdc.gov/chronicdisease/

Centers for Medicare & Medicaid Services (CMS). (2014). *Reducing Nonurgent Use of Emergency Departments and Improving Appropriate Care in Appropriate Settings.* Retrieved from https://www.medicaid.gov/federal-policy-guidance/downloads/cib-01-16-14.pdf

Centers for Medicare and Medicaid Services (CMS). (2016, April 1). *Medicaid and CHIP Eligibility Levels.* Retrieved from https://www.medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-eligibility-levels/medicaid-chip-eligibility-levels.html

Chetty, R., & Hendren, N. (2015, April). The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates . (T. E. Project, Ed.) Retrieved from http://www.equality-of-opportunity.org/images/nbhds_exec_summary.pdf

Chetty, R., Hendren, N., & Katz, L. F. (2015). *The Effects of Exposure to Better Neighborhoods on Children:New Evidence from the Moving to Opportunity Experiment.* Retrieved from http://scholar.harvard.edu/files/hendren/files/mto_paper.pdf

Chetty, R., Hendren, N., Kline, P., Saez, E., & Turner, N. (2014, January). Is the United States Still a Land of Opportunity? Recent Trends in Intergenerational Mobility . *Working Paper No. 19844*. Retrieved from http://www.nber.org/papers/w19844

Child Care Aware of America. (2013). *Parents and the High Cost of Child Care.* Retrieved from https://edsource.org/wp-content/uploads/old/cost_of_care_2013_103113_0.pdf

Child Care Aware of America. (2014). *Parents and the High Cost of Child Care.* Retrieved from http://usa.childcareaware.org/wp-content/uploads/2016/12/costofcare20141.pdf

Child Care Aware of America. (2015). *Parents and the High Cost of Child Care.* Retrieved from http://usa.childcareaware.org/wp-content/uploads/2016/03/Parents-and-the-High-Cost-of-Child-Care-2015-FINAL.pdf

Child Trends. (2011). Research-Based Responses to Key Questions about the 2010 Head Start Impact Study. *Early Childhood Highlights, Volume 2*(Issue 1). Retrieved from http://www.childtrends.org/wp-content/uploads/2011/01/Child_Trends-2011_01_28_ECHH_2010HSStudy.pdf

Child Trends. (2015). *Preschool and Prekindergarten: Indicators on Children and Youth.* Retrieved from http://www.childtrends.org/indicators/preschool-and-prekindergarten/

Choi, L. (2009, December). Financial Stress and Its Physical Effects on Individuals and Communities. Retrieved from http://www.frbsf.org/community-development/files/choi.pdf

Civil Justice, Inc. & Maryland CASH Campaign. (2013). *It's No Happy RAC-cident: Raising Public and Legal Awareness of Fraudulent Tax Preparers and Products in Baltimore City and Maryland.* Retrieved from http://mdcash.org/wp-content/uploads/2012/06/Position-Paper-by-Civil-Justice-and-Maryland-CASH.pdf

Claibourn, M. (2012). *Blacks in Virginia.* Retrieved from http://www.coopercenter.org/sites/default/files/publications/NC_Blacks-in-Virginia_4_30_12.pdf

Cohen, P. (2015, October). For-Profit Colleges Accused of Fraud Still Receive U.S. Funds. *The New York Times*. Retrieved from http://www.nytimes.com/2015/10/13/business/for-profit-colleges-accused-of-fraud-still-receive-us-funds.html?_r=0

Cohen, R. A., & Martinez, M. E. (2015). Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, January- March 2015. (N. C. Statistics, Ed.) Retrieved from http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur20158.pdf

Cohen, R., Kirzinger, W. K., & Gindi, R. (2013, April). Strategies Used by Adults to Reduce Their Prescription Drug Costs . (N. C. Brief, Ed.) (No. 119). Retrieved from http://www.cdc.gov/nchs/data/databriefs/db119.pdf

Coleman-Jensen, A., Rabbitt, M. P., Gregory, C., & Singh, A. (September 2015). *Household Food Security in the United States in 2014.* Economic Research Report Number 194, United States Department of Agriculture (USDA). Retrieved from http://www.ers.usda.gov/media/1896841/err194.pdf

Collins, M., & Gjertson, L. (2013). Emergency savings for low-income consumers. *Focus*, 12. Retrieved from http://www.irp.wisc.edu/publications/focus/pdfs/foc301.pdf

Commonwealth Fund. (2013). Health Care in the Two Americas: Executive Summary. Retrieved from http://www.commonwealthfund.org/publications/fund-reports/2013/sep/low-income-scorecard

Congressional Budget Office. (2014). *The Effects of a Minimum-Wage Increase on Employment and Family Income.* Retrieved from https://www.cbo.gov/publication/44995

Consumer and Community Development Research Section of the Federal Reserve Board's Division of Consumer and Community Affairs (DCCA). (2015). *Report on the Economic Well-Being of U.S. Households in 2014.* Retrieved from https://www.federalreserve.gov/econresdata/2014-report-economic-well-being-us-households-201505.pdf

Consumer Reports. (2015). *The Secret Score Behind Your Rates.* Retrieved from http://www.consumerreports.org/cro/car-insurance/credit-scores-affect-auto-insurance-rates/index.htm

CoreLogic. (August 2013, April). *National Foreclosure Report.* Retrieved from https://www.corelogic.com/downloadable-docs/national-foreclosure-report-august-2013.pdf

CoreLogic. (January 2016). *National Foreclosure Report.* Retrieved from http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-january-2016.pdf

CoreLogic. (June 2015, June). *National Foreclosure Report.* Retrieved from http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-june-2015.pdf

Corporation for Enterprise Development (CFED). (2012). *Asset and Opportunity Scorecard, 2012*. Retrieved from http://assetsandopportunity.org/scorecard/state_data/

Corporation for Enterprise Development (CFED). (2016). *Consumers With Prime Credit.* Retrieved from http://scorecard.assetsandopportunity.org/latest/measure/consumers-with-prime-credit

Corporation for Enterprise Development (CFED). (2016). *Affordability of Homes*. Retrieved from Asset and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/affordability-of-homes

Corporation for Enterprise Development (CFED). (2016). *Retirement Plan Participation, 2013*. Retrieved from Asset and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/retirement-plan-participation

Council on Virginia's Future. (2016). *Health Insurance.* Retrieved from http://vaperforms.virginia.gov/indicators/healthfamily/healthInsurance.php

County Health Rankings. (2016). *Healthy Food Initiatives in Food Banks.* Retrieved from http://www.countyhealthrankings.org/policies/healthy-food-initiatives-food-banks

Crabtree, S. (2010). *Wellbeing Lower Among Workers With Long Commutes.* Gallup-Healthways Well-Being Index. Retrieved from http://www.gallup.com/poll/142142/wellbeing-lower-among-workers-long-commutes.aspx

Cramer, R. (2012, December 13). Trends in Savings, Debt, and Net Worth: Testimony to FDIC Advisory Committee on Economic Inclusion (ComE-IN). Retrieved from https://static.newamerica.org/attachments/8991-fdic-is-focusing-on-saving-and-financial-inclusion/CramerFDIC1.3.13.a91df04065274d9f8e5c50910114f0c0.pdf

Cramer, R., O'Brien, R., Cooper, D., & Luengo-Prado, M. (2009, November). *A Penny Saved is Mobility Earned: Advancing Economic Mobility Through Savings, November 2009.* The Pew Charitable Trusts Economic Mobility Project. Retrieved from http://www.pewtrusts.org/~/media/legacy/uploadedfiles/pcs_assets/2009/empsavingsreportpdf.pdf

CREDO. (2015). *Urban Charter School Study Report on 41 Regions.* Retrieved from https://urbancharters.stanford.edu/download/Urban%20Charter%20School%20Study%20Report%20on%2041%20Regions.pdf

Cunningham, A., & Kienzl, G. (2011). Delinquency: The Untold Truth of Student Loan Borrowing. (I. f. Policy, Ed.) Retrieved from http://www.usafunds.org/USAFunds%20ResourceLibrary/DelinquencyTheUntoldTruth.pdf

Currie, J. T. (2011, August). *Is There a Link Between Foreclosure and Health?* National Bureau of Economic Research Working Paper Series. Retrieved from http://www.nber.org/papers/w17310.pdf

Dague, L., DeLeire, T., & Leininger, L. (2014). *The Effect of Public Insurance Coverage for Childless Adults on Labor Supply.* National Bureau of Economic Research. Retrieved from http://www.nber.org/papers/w20111.pdf

Daly, M., & Benagli, L. (2014). Is It Still Worth Going to College? *FRBSF Economic Letter*. Retrieved from http://www.frbsf.org/economic-research/publications/economic-letter/2014/may/is-college-worth-it-education-tuition-wages/

Daminger, A., Hayes, J., Barrows, A., & Wright, J. (2015). *Poverty Interrupted: Applying Behavioral Science to the Context.* Retrieved from http://www.ideas42.org/wp-content/uploads/2015/05/I42_PovertyWhitePaper_Digital_FINAL-1.pdf

Davidson, J. (2016). How For-Profit Colleges Target Military Veterans (and Your Tax Dollars). *Money*. Retrieved from http://time.com/money/collection-post/3573216/veterans-college-for-profit/

Day, J., & Shin, H. (2005, March 31 - April 2). How Does Ability To Speak English Affect Earnings? Population Division. (A. M. America, Ed.) Retrieved from https://www.census.gov/hhes/socdemo/language/data/acs/PAA_2005_AbilityandEarnings.pdf

Dean, S., & Rosenbaum, D. (August 2013, 2013). *SNAP Benefits Will Be Cut for Nearly All Participants In November 2013.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/research/snap-benefits-will-be-cut-for-nearly-all-participants-in-november-2013

Decker, S. (2013, July). Two-Thirds Of Primary Care Physicians Accepted New Medicaid Patients In 2011–12: A Baseline To Measure Future Acceptance Rates. *Health Affairs, Vol.32*(No. 7), 1183-1187. Retrieved from http://content.healthaffairs.org/content/32/7/1183/T2.expansion.html

DeLia, D., & Lloyd, K. (2014, July). *Sources of Variation in Avoidable Hospital Use and Cost across Low-Income Communities in New Jersey.* Rutgers Center for State Health Policy. Retrieved from http://www.cshp.rutgers.edu/downloads/10470.pdf

Deming, D., Goldin, C., & Katz, L. (2012). The For-Profit Postsecondary Schoo l Sector: Nimble Critters or Agile Predators? *Journal of Economic Perspectives*. Retrieved from http://scholar.harvard.edu/files/lkatz/files/dgk.pdf

DeNavas-Walt, C., Proctor, B., & Smith, J. (2013). Income, Poverty, and Health Insurance Coverage in the United States: 2012. (C. P. Reports, Ed.) Retrieved from https://www.census.gov/prod/2013pubs/p60-245.pdf

Dilulio, J. (2014). *Bring Back the Bureaucrats.* Retrieved from https://www.templetonpress.org/book/bring-back-bureaucrats

Donovan, S., Bradley, D., & Shimabukuro, J. (2016). *What Does the Gig Economy Mean for Workers?* Congressional Research Service. Retrieved from https://www.fas.org/sgp/crs/misc/R44365.pdf

Dowd, T., & Horowitz, J. (2011, September). Income Mobility and the Earned Income Tax Credit: Short-Term Safety Net or Long-Term Income Support . *Public Finance Review*. Retrieved from https://cms.bsu.edu/-/media/WWW/DepartmentalContent/MillerCollegeofBusiness/Econ/research/FacultyPapers/horowitz2011pfr.pdf

Dube, A., & Jacobs, K. (2004, August). *Hidden Cost of Wal-Mart Jobs: Use Of Safety Net Programs by Wal-Mart Workers In California.* UC Berkeley Labor Center. Retrieved from http://laborcenter.berkeley.edu/pdf/2004/walmart.pdf

Economic Policy Institute. (2014). *Family Budget Calculator, 2013*. Retrieved May 22, 2014, from http://www.epi.org/resources/budget/

Edelman, S., Zonta, M., & Gordon, J. (2015). *Lease Purchase Failed Before – Can It Work Now?* Center for American Progress. Retrieved from https://www.americanprogress.org/issues/housing/report/2015/04/29/112014/lease-purchase-failed-before-canit-work-now/

Education Week Research Center. (2016). *Quality Counts - Chance for Success*. Retrieved from http://www.edweek.org/media/chance-for-success-education-week-quality-counts-2016.pdf

Education Week Research Center. (2016). *Virginia State Highlights 2016: Called to Account.* Retrieved from http://www.edweek.org/media/ew/qc/2016/shr/16shr.va.h35.pdf

Edwards, A. (2014, January). Dynamics of Economic Well-Being: Poverty, 2009–2011 . (H. E. Studies, Ed.) Retrieved from http://www.census.gov/prod/2014pubs/p70-137.pdf

Ellen, I., & Glied, S. (Spring 2015). Housing, Neighborhoods, and Children's Health. *The Future of Children, 25*(1), 135-153. Retrieved from http://www.futureofchildren.org/publications/docs/25.1.chapter6.pdf

Elliott, W., & Nam, I. (2013, September/October). Is Student Debt Jeopardizing the Short-Term Financial Health of U.S. Households? *Federal Reserve Bank of St. Louis Review, 95(5)*, pp. 405-24. Retrieved from https://research.stlouisfed.org/publications/review/13/09/Elliott.pdf

Evans, G., Brooks-Gunn, J., & Klebanov, P. (2011, Winter). Stressing Out the Poor: Chronic Physiological Stress and the Income-Achievement Gap . *Pathways*, 16. Retrieved from http://inequality.stanford.edu/sites/default/files/PathwaysWinter11_Evans.pdf

Faberman, R., & Foster, T. (2013, First Quarter). Unemployment Among Recent Veterans During the Great Recession . *Economic Perspectives, Vol. 37*. Retrieved from https://www.chicagofed.org/publications/economic-perspectives/2013/

Federal Deposit Insurance Corporation (FDIC). (2013, October). *2011 FDIC National Survey of Unbanked and Underbanked Households Addendum.* Retrieved from https://www.fdic.gov/householdsurvey/2013_afsaddendum_web.pdf

Federal Deposit Insurance Corporation (FDIC). (2013). *2013 FDIC National Survey of Unbanked and Underbanked Households.* Retrieved from https://www.fdic.gov/householdsurvey/2013_afsaddendum_web.pdf

Federal Deposit Insurance Corporation (FDIC). (2015, October). *2015 FDIC National Survey of Unbanked and Underbanked Households.* Retrieved from https://www.fdic.gov/householdsurvey/2015/2015appendix.pdf

Federal Deposit Insurance Corporation (FDIC). (2015, June). Appendix: 2015 FDIC National Survey of Unbanked and Underbanked Households: Uses of Alternative Services. Retrieved from https://www.fdic.gov/householdsurvey/2015/2015appendix.pdf

Federal Reserve. (2014, July). *Report on the Economic Well-Being of U.S. Households in 2013.* Board of Governors of the Federal Reserve System. Retrieved from http://www.federalreserve.gov/econresdata/2013-report-economic-well-being-us-households-201407.pdf

Federal Reserve. (2015, July). *Report on the Economic Well-Being of U.S. Households in 2014.* Board of Governors of the Federal Reserve System. Retrieved from http://www.federalreserve.gov/econresdata/2014-report-economic-well-being-us-households-201505.pdf

Federal Reserve Bank of St. Louis. (2015). *Homeownership Rate for Virginia.* Retrieved from https://fred.stlouisfed.org/series/VAHOWN

Federal Reserve Bank of St. Louis. (2015). *Total Gross Domestic Product for Virginia.* Retrieved from https://fred.stlouisfed.org/series/vaNGSP

Federal Reserve Bank of St. Louis. (2016). *All-Transactions House Price Index for Virginia.* Retrieved from https://fred.stlouisfed.org/series/VASTHPI

Feeding America. (2009). *Food Banks: Hungers New Staple.* Retrieved from http://www.feedingamerica.org/hunger-in-america/our-research/hungers-new-staple/hungers-new-staple-full-report.pdf

Feeding America. (2013). *Spotlight on Senior Hunger.* Retrieved from http://www.feedingamerica.org/hunger-in-america/our-research/senior-hunger-research/or-spotlight-on-senior-health-executive-summary.pdf

Feeding America. (2014, August). Hunger in America 2014: National Report. Retrieved from http://help.feedingamerica.org/HungerInAmerica/hunger-in-america-2014-full-report.pdf?s_src=W159ORGSC&s_referrer=google&s_subsrc=http%3A%2F%2Fwww.feedingamerica.org%2Fhunger-inameric

Feeding America. (2015). *Map the Meal Gap 2015: Highlights of Findings for Overall and Child Food Insecurity.* Retrieved from http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/2013/map-the-meal-gap-2013-exec-summ.pdf

Figueroa, E., & Waxman, S. (2017). *Which States Tax the Sale of Food for Home Consumption in 2017?* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/research/state-budget-and-tax/which-states-tax-the-sale-of-food-for-home-consumption-in-2017

Filer, L. (2016). *2016 Economic Outlook for Hampton Roads.* Retrieved from http://sfc.virginia.gov/pdf/retreat/2015%20Portsmouth/No_1_2016_Economic_Outlook_for_HR.pdf

Finkelstein, A., Hendren, N., & Luttmer, E. (2015). The Value of Medicaid: Interpreting Results from the Oregon Health Insurance Experiment. (D. o. Economics, Ed.) Retrieved from http://economics.mit.edu/files/10580

Fischer, W., & Sard, B. (2016). *Chart Book: Federal Housing Spending Is Poorly Matched to Need.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/research/housing/chart-book-federal-housing-spending-is-poorly-matched-to-need

Flores, G. M. (2012). *Serving Consumers' Needs for Loans in the 21st Century.* Bretton Woods, Inc. Retrieved from http://www.mynafsa.org/wp-content/uploads/2013/04/Bretton%20Woods%20Study%20Serving%20Consumers'%20Needs%20June%202012.pdf

Food Research and Action Center (FRAC). (2012, December). *Replacing the Thrifty Food Plan in Order to Provide Adequate Allotments for SNAP Beneficiaries.* Retrieved from http://frac.org/pdf/thrifty_food_plan_2012.pdf

Food Research and Action Center (FRAC). (n.d.). *Relationship Between Poverty and Overweight or Obesity.* Retrieved October 16, 2015, from http://frac.org/initiatives/hunger-and-obesity/are-low-income-people-at-greater-risk-for-overweight-or-obesity/

Forry, N. D., Iruka, I., Kainz, K., Tout, K., Torquati, J., Susman-Stillman, A., . . . Smith, S. (2012). *Identifying Profiles of Quality in Home-Based Child Care.* Administration for Children and Families, U.S. Department of Health and Human Services, Office of Planning, Research and Evaluation. Retrieved from https://www.acf.hhs.gov/sites/default/files/opre/identifying_profiles.pdf

Frame, W. S. (2010). Estimating the Effect of Mortgage Foreclosures on Nearby Property Values: A Critical Review of the Literature . *Economic Review, Volume 95*(Number 3). Retrieved from http://www.chicagofed.org/digital_assets/others/region/foreclosure_resource_center/more_frame_externalities.pdf

Frey, C., & Osborne, M. (September 2013). *The Future of Employment: How Susceptible Are Jobs To Computerisation?* Oxford Martin School, University of Oxford. Retrieved from http://www.oxfordmartin.ox.ac.uk/downloads/academic/The_Future_of_Employment.pdf

Friedman, T. (2016). *Thank You for Being Late: An Optimist's Guide to Thriving in the Age of Accelerations.* Retrieved from http://us.macmillan.com/thankyouforbeinglate/thomaslfriedman

Friedman-Krauss, A., Barnett, W., & Nores, M. (2016). *How Much Can High-Quality Universal Pre-K Reduce Achievement Gaps?* Center for American Progress and the National Institute for Early Education Research. Retrieved from http://nieer.org/wp-content/uploads/2017/01/NIEER-AchievementGaps-report.pdf

Gallup-Healthways Well-Being Index. (2014). *State Well-Being Rankings for Older Americans.* State of American Well-Being. Retrieved from http://www.well-beingindex.com/hubfs/Well-Being_Index/2014_Data/Gallup-Healthways_State_of_American_Well-Being_Older_Americans_Rankings.pdf

Gallup-Healthways Well-Being Index. (2016). *State of American Well-Being.* Retrieved from http://info.healthways.com/hubfs/Gallup-Healthways%20State%20of%20American%20Well-Being_2016%20State%20Rankings%20vFINAL.pdf?t=1488900221089

Galster, G. (March 2014). *How Neighborhoods Affect Health, Well-being, and Young People's Futures.* MacArthur Foundation, How Housing Matters. Retrieved from https://www.macfound.org/media/files/HHM_-_Neighborhoods_Affect_Health_Well-being_Young_Peoples_Futures.pdf

Garcia, E. (2015). *Inequalities at the Starting Gate.* Economic Policy Institute. Retrieved from http://www.epi.org/publication/inequalities-at-the-starting-gate-cognitive-and-noncognitive-gaps-in-the-2010-2011-kindergarten-class/

Garcia, R., & Deitz, R. (2007). The Demand for Local Services and Infrastructure Created by an Aging Population. *Upstate New York Regional Review, 2*(1). Retrieved from https://www.newyorkfed.org/medialibrary/media/research/regional_economy/upstate/reg_rev2-1.pdf

Gardner, M., Johnson, S., & Wiehe, M. (April 2015). *Undocumented Immigrants' State & Local Tax Contributions.* Institute on Taxation & Economic Policy. Retrieved from http://www.itep.org/pdf/undocumentedtaxes2015.pdf

Garfield, R., Damico, A., Stephens, J., & Rouhani, S. (2015, April 17). *The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid – An Update.* Kaiser Family Foundation. Retrieved January 21, 2016, from http://kff.org/health-reform/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicaid-an-update/

Gates, G. J., & Newport, F. (2013). *LGBT Percentage Highest in D.C., Lowest in North Dakota.* Gallup. Retrieved from http://www.gallup.com/poll/160517/lgbt-percentage-highest-lowest-north-dakota.aspx

Genworth Financial. (2015). *Genworth 2015 Cost of Care Survey Virginia.* Retrieved from https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/cost-of-care/118928VA_040115_gnw.pdf

Gibson, C., & and Jung, K. (2005). *Historical Census Statistics On Population Totals By Race, 1790 to 1990, and By Hispanic Origin, 1970 to 1990, For Large Cities And Other Urban Places In The United States.* U.S. Census Bureau. Retrieved from https://www.census.gov/population/www/documentation/twps0076/twps0076.html

Gicheva, D., & Thompson, J. (2015). The Effects of Student Loans on Long-term Household Financial Stability. In B. H. (Eds.), *Student loans and the dynamics of debt* (pp. 287–316). Kalamazoo, MI: W.E. Upjohn Institute for Employment Research.

Glover, R., Miller, J., & Sadowski, S. (2012, March 22). Proceedings of the State Budget Crisis and Behavioral Health Treatment Gap: The Impact on Public Substance Abuse and Mental Health Treatment Systems. Retrieved from https://www.nasmhpd.org/sites/default/files/SummaryCongressional%20Briefing_2012(6).pdf

Glynn, S. (2014, June). *Breadwinning Mothers, Then and Now.* Center for American Progress. Retrieved from https://cdn.americanprogress.org/wp-content/uploads/2014/06/Glynn-Breadwinners-report-FINAL.pdf

Goldrick-Rab, S., Kelchen, R., & Houle, J. (2014, September 2). The Color of Student Debt: Implications of Federal Loan Program Reforms for Black Students and Historically Black Colleges and Universities. (W. H. Lab, Ed.) Retrieved from https://news.education.wisc.edu/docs/WebDispenser/news-connections-pdf/thecolorofstudentdebt-draft.pdf?sfvrsn=4

Gonzalez-Barrera, A., Lopez, M., Passel, J., & Taylor, P. (2013). The Path Not Taken. *Hispanic Trends*. Retrieved from http://www.pewhispanic.org/2013/02/04/the-path-not-taken/

Grant, J. M., Mottet, L. A., Tanis, J., Harrison, J., Herman, J. L., & Keisling, M. (2011). *Injustice at Every Turn: A Report of the National Transgender.* National Center for Transgender Equality. Retrieved from http://www.thetaskforce.org/static_html/downloads/reports/reports/ntds_full.pdf

Grogger, J. (2003, January). *Welfare Transitions in the 1990s: the Economy, Welfare Policy, and the EITC.* National Bureau of Economic Research, Working Paper No. 9472. Retrieved from http://www.nber.org/papers/w9472.pdf

Gundersen, C., Engelhard, E., Satoh, A., & Waxman, E. (2014). *Feeding America: Map the Meal Gap 2014.* Retrieved from http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/2012/va_allcdsmmg_2012.pdf

Gunter, M. (2011). *U.VA. Assesses 2010 Census Data on Virginia's Asian Population.* Retrieved from https://news.virginia.edu/content/uva-assesses-2010-census-data-virginias-asian-population

Guptaa, N. D., & Simonsen, M. (2010). Non-cognitive Child Outcomes and Universal High Quality Child Care. *Journal of Public Economics*. Retrieved from http://www.sciencedirect.com/science/article/pii/S0047272709001169

Hacker, J., Huber, G., Nichols, A., Rehm, P., & Craig, S. (2012, June). Economic Insecurity Across the American States: New State Estimates from the Economic Security Index. (I. f. Studies, Ed.) Retrieved from http://economicsecurityindex.org/assets/state_reports/ESI_cross_state.pdf

Hamel, L., Politz, K., Levitt, L., Claxton, G., & Brodie, M. (2016). *The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey.* Kaiser Family Foundation. Retrieved from http://kff.org/report-section/the-burden-of-medical-debt-section-1-who-has-medical-bill-problems-and-what-are-the-contributing-factors/

Hanson, K. (2008). Mollie Orshansky's Strategy to Poverty Measurement as a Relationship between Household Food Expenditures and Economy Food Plan. *Review of Agricultural Economics, Volume 30*(Number 3), 572–580 . Retrieved from http://handle.nal.usda.gov/10113/20301

Hanson, R., Sawyer, G., Begle, A., & Hubel, G. (April 2010). The Impact of Crime Victimization on Quality of Life. *Journal of Trauma and Stress, 23*(2), 189–197. Retrieved from https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2910433/

Harrell, E., Langton, L., Berzofsky, M., & Couzens, L. (2014). *Household Poverty and Nonfatal Violent Victimization, 2008–2012.* U.S. Department of Justice. Retrieved from https://www.bjs.gov/content/pub/pdf/hpnvv0812.pdf

Harris, B., & Kearney, M. (2014). *The Unequal Burden of Crime and Incarceration on America's Poor.* Brookings Institution. Retrieved from https://www.brookings.edu/blog/up-front/2014/04/28/the-unequal-burden-of-crime-and-incarceration-on-americas-poor/

Hart, B., & Risley, T. (2003). *The Early Catastrophe.* Retrieved from http://www.aft.org/sites/default/files/periodicals/TheEarlyCatastrophe.pdf

Hartline-Grafton, H. (2011, Spring). *Food Insecurity and Obesity: Understanding the Connections.* Food Research and Action Center. Retrieved from http://frac.org/pdf/frac_brief_understanding_the_connections.pdf

Harvard Medical School. (2010, February). Mental Health Problems in the Workplace. *Harvard Mental Health Letter*. Retrieved from http://www.health.harvard.edu/newsletter_article/mental-health-problems-in-the-workplace

Harvard University Joint Center for Housing Studies. (2016). *The State of the Nation's Housing, Chapter 6.* Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/son_2016_200dpi_ch6.pdf

Haskins, R. (2011, June). *Fighting Poverty the American Way.* The Brookings Institution. Retrieved from https://www.brookings.edu/research/fighting-poverty-the-american-wa

Health Insurance Resource Center. (2016). *Virginia and the ACA's Medicaid expansion.* Retrieved from https://www.healthinsurance.org/virginia-medicaid/

Hegewisch, A., & Ellis, E. (2015, April). *The Gender Wage Gap by Occupation 2014 and by Race and Ethnicity.* Institute for Women's Policy Research. Retrieved July 20, 2015, from http://www.iwpr.org/publications/pubs/the-gender-wage-gap-by-occupation-2014-and-by-race-and ethnicity

Heisler, M., Langa, K., Eby, E., Fendrick, A., Kabeto, M., & Piette, J. (2004, July). The Health Effects of Restricting Prescription Medication Use Because of Cost. *Medical Care, 42*(7), 626-634. Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/15213486

Heller, D., & Styczynski, M. (2016). *Major Auto Insurers Raise Rates Based on Economic Factors.* Consumer Federation of America. Retrieved from http://consumerfed.org/wp-content/uploads/2016/06/6-27-16-Auto-Insurance-and-Economic-Status_Report.pdf

Helman, R., Copeland, C., & VanDerhei, J. (2015, April). *The 2015 Retirement Confidence Survey: Having a Retirement Savings Plan a Key Factor in Americans' Retirement Confidence.* Employee Benefit Research Institute. Retrieved from http://www.ebri.org/pdf/briefspdf/EBRI_IB_413_Apr15_RCS-2015.pdf

Herbert, C., McCue, D., & Sanchez-Moyano, R. (September 2013). *Is Homeownership Still an Effective Means of Building Wealth for Low-income and Minority Households? (Was it Ever?).* Harvard University, Joint Center for Housing Studies. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/hbtl-06.pdf

Hess, C., & Román, S. (2016). *Poverty, Gender, and Public Policies.* Institute for Women's Policy Research (IWPR). Retrieved from http://www.iwpr.org/initiatives/poverty

Hoopes Halpin, S. (2012). *ALICE (Asset Limited, Income Constrained, Employed): A Study of Financial Hardship in New Jersey.* United Way of Northern New Jersey. Retrieved from http://www.unitedwaynnj.org/documents/UWNNJ_ALICE%20Report_FINAL2012.pdf

Hoopes Halpin, S., Holzer, M., Jett, Q., Piotrowski, S., & Van Ryzin, G. (2012). *Civic Engagement Index.* Retrieved from NJ DataBank: https://njdatabank.newark.rutgers.edu/sites/default/files/files/civic_engagement/newsletter%20-%20NJDataBankIndex%20-%20Civic%20-%203-30-12.pdf

Hounsell, C. (2008). The Female Factor 2008: Why Women Are at Greater Financial Risk in Retirement and How Annuities Can Help.

Hughes, J., & Seneca, J. (2012). *The Evolving Rental Housing Market in New Jersey.* Rutgers Bloustein School of Planning and Public Policy. Retrieved from http://bloustein.rutgers.edu/new-rutgers-regional-report-a-retrospective-and-prospective-of-njs-rental-housing-market/

Human Rights Campaign. (2015). *Municipal Equality Index.* Retrieved from http://www.hrc.org/campaigns/municipal-equality-index

Hungerford, T., & Thiess, R. (2013, September 25). *The Earned Income Tax Credit and the Child Tax Credit: History, Purpose, Goals, and Effectiveness.* Economic Policy Institute. Retrieved from http://www.epi.org/publication/ib370-earned-income-tax-credit-and-the-child-tax-credit-history-purpose-goals-and-effectiveness/

Indiana University Lilly Family School of Philanthropy. (2015). Human Needs Index: A Timely, Multidimensional View of Poverty-related Need. Retrieved from http://humanneedsindex.org/wp-content/uploads/2015/10/Final-Report.pdf

Institute of Medicine (IOM). (2013, January). *Supplemental Nutrition Assistance Program Examining the Evidence to Define Benefit Adequacy.* Retrieved from http://iom.nationalacademies.org/~/media/Files/Report%20Files/2013/SNAP/SNAP_RB.pdf

Institute on Taxation and Economic Policy (ITEP). (2015, January). Who Pays? A Distributional Analysis of the Tax Systems in All 50 States. (Fifth Edition). Retrieved from http://www.itep.org/pdf/whopaysreport.pdf

Insurance Information Institute. (2012). *Uninsured Motorists.* Retrieved from http://www.iii.org/fact-statistic/uninsured-motorists

Internal Revenue Service (IRS). (2007, 2010, 2012 and 2015). *1040: Individual Income Tax, Instructions, 2007, 2010 and 2012.* Retrieved from http://www.irs.gov/pub/irs-prior/i1040--2010.pdf ; http://www.irs.gov/pub/irs-prior/i1040--2007.pdf; http://www.irs.gov/pub/irs-prior/i1040--2012.pdf; https://www.irs.gov/pub/irs-prior/i1040gi--2015.pdf

Internal Revenue Service (IRS). (2015). *2015 EITC Income Limits, Maximum Credit Amounts and Tax Law Updates.* Retrieved from https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/eitc-income-limits-maximum-credit-amounts-1-year

Internal Revenue Service (IRS). (2016). *Individual Shared Responsibility Provision – Reporting and Calculating the Payment.* Retrieved from https://www.irs.gov/affordable-care-act/individuals-and-families/aca-individual-shared-responsibility-provision-calculating-the-payment

Internal Revenue Service (IRS). (2017a). *Statistics for Tax Returns With EITC.* Retrieved from https://www.eitc.irs.gov/EITC-Central/eitcstats

Internal Revenue Service (IRS). (2017b). *EITC Participation Rate by States.* Retrieved from https://www.eitc.irs.gov/EITC-Central/Participation-Rate

Jacobs, K., Perry, I., & MacGillvary, J. (2015). *The High Public Cost of Low Wages.* UC Berkeley Center for Labor Research and Education. Retrieved from http://laborcenter.berkeley.edu/pdf/2015/the-high-public-cost-of-low-wages.pdf

Jiang, Y., Ekono, M., & Skinner, C. (2015, January). *Basic Facts About Low-Income Children: Children under 18 Years, 2013.* National Center for Children in Poverty. Retrieved from http://www.nccp.org/publications/pdf/text_1100.pdf

John Hancock. (2013). John Hancock 2013 Cost of Care Survey. Retrieved from http://www.sfpfinancial.com/files/16915/2013%20Cost%20of%20Care.pdf

John, D., & Koenig, G. (2015, August). *Workplace Retirement Plans Will Help Workers Build Economic Security.* AARP Public Policy Institute. Retrieved from http://www.aarp.org/content/dam/aarp/ppi/2015-08/aarp-virginia-fact-sheet.pdf

Johnson, R. (2015). *Housing Costs and Financial Challenges for Low-Income Older Adults.* Urban Institute. Retrieved from http://www.urban.org/sites/default/files/2000312-housing-costs-and-financial-challenges-for-low-income-older-adults.pdf

Joint Center for Housing Studies. (2013). America's Rental Housing: Evolving Markets and Needs. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_americas_rental_housing_2013_1_0.pdf

Joint Center for Housing Studies of Harvard University. (2016). The State of the Nation's Housing 2016. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_2016_state_of_the_nations_housing_lowres.pdf

Joint Legislative Audit and Review Commission. (2016). *Impact of Regulations on Virginia's Manufacturing Sector.* Retrieved from http://jlarc.virginia.gov/pdfs/reports/Rpt485.pdf

Jonas, D. L. (2012). *Achievement Gaps in Virginia Achievement Gaps in Virginia's Public Schools.* Retrieved from http://www.doe.virginia.gov/boe/meetings/2012/04_apr/agenda_items/item_c.pdf

Jones, S. (2014). *Table: The Rise in Auto Loans Across the U.S.* Retrieved from Bankrate.com: http://www.bankrate.com/finance/auto/table-auto-loan-debt-per-capita-by-state.aspx

Kaiser Commission on Medicaid and the Uninsured. (2012, June). Oral Health and Low-Income Nonelderly Adults: A Review of Coverage and Access. Retrieved from http://kaiserfamilyfoundation.files.wordpress.com/2013/01/7798-02.pdf

Kaiser Family Foundation. (2012). *Health Care Costs: A Primer.* Retrieved from http://kff.org/report-section/health-care-costs-a-primer-2012-report/

Kaiser Family Foundation. (2014, June). *ADAP Financial Eligibility as a Percent of the Federal Poverty Level.* Retrieved from State Health Facts: http://kff.org/hivaids/state-indicator/adap-financial-eligibility-as-a-percent-of-the-federal-poverty-level/

Kaiser Family Foundation. (2014). *Hospital Emergency Room Visits per 1,000 Population by Ownership Type.* Retrieved from State Health Facts: http://kff.org/other/state-indicator/emergency-room-visits/

Kaiser Family Foundation. (2014). *Percentage of Adults Who Visited the Dentist or Dental Clinic Within the Past Year.* Retrieved from http://kff.org/other/state-indicator/percent-who-visited-the-dentistclinic/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D

Kaiser Family Foundation. (2015). *Health Insurance Coverage of Nonelderly 0-64.* Retrieved from State Health Facts: http://kff.org/other/state-indicator/nonelderly-0-64/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D

Kaiser Family Foundation. (2015). *Health Insurance Coverage of Nonelderly 0-64 With Incomes up to 200% Federal Poverty Level (FPL).* Retrieved from State Health Facts: http://kff.org/other/state-indicator/nonelderly-up-to-200-fpl/

Kaiser Family Foundation. (2015). Health Insurance Marketplace Calculator. Retrieved from http://kff.org/wp-content/themes/vip/kff/static/subsidy-calculator-widget.html

Kaiser Family Foundation. (2015). *Hospital Emergency Room Visits per 1,000 Population by Ownership Type.* Retrieved from http://kff.org/other/state-indicator/emergency-room-visits-by-ownership/?currentTimeframe=0

Kaiser Family Foundation. (2015, October 5). *Key Facts about the Uninsured Population.* Retrieved from http://kff.org/uninsured/fact-sheet/key-facts-about-the-uninsured-population/

Kaiser Family Foundation. (2016). Mental Health Care Health Professional Shortage Areas. Retrieved from http://kff.org/other/state-indicator/mental-health-care-health-professional-shortage-areas-hpsas/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D

Kaiser Family Foundation. (2016). *Primary Care Health Professional Shortage Areas (HPSAs).* Retrieved from http://kff.org/other/state-indicator/primary-care-health-professional-shortage-areas-hpsas/

Kaiser, M., & Cafer, A. M. (2016). Exploring Long-term Food Pantry Use: Differences Between Persistent and Prolonged Typologies of Use. *Journal of Hunger & Environmental Nutrition*. Retrieved from https://www.researchgate.net/publication/304340038_Exploring_Long-term_Food_Pantry_Use_Differences_Between_Persistent_and_Prolonged_Typologies_of_Use

Kendall, A., Olson, C. M., & Frongillo Jr., E. A. (1996). Relationship of Hunger and Food Insecurity to Food Availability and Consumption. *Journal of the American Dietetic Association*(96(10)), pp. 1019–1024. Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/8841164

Kicinski, L. R. (2012). Characteristics of Short and Long-term Food Pantry Users. *Michigan Sociological Review*. Retrieved from https://www.jstor.org/stable/23292651?seq=1#page_scan_tab_contents

Kiernan, J. (2016). *Q2 2016 Auto Financing Report.* WalletHub. Retrieved March 30, 2016, from https://wallethub.com/edu/auto-financing-report/10131/

Kim, D., & Leigh, J. (2010, May). Estimating the Effects of Wages on Obesity. *Journal of Occupational and Environmental Medicine, Vol. 52*(No. 5). Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/20431413

Klor de Alva, J., & Schneider, M. (2013). *What's The Value Of An Associate's Degree?* Nexus Research and American Institutes for Research. Retrieved from http://www.air.org/sites/default/files/Value_of_an_Associate_Degree_10.13.pdf

Knowledge@Wharton. (2013). *The Complex Economics of America's Minimum Wage.* Retrieved from http://knowledge.wharton.upenn.edu/article/complex-economics-americas-minimum-wage/

Kodjak, A. (2017). Republican Health Care Proposal Would Cover Fewer Low-Income Families. *NPR*. Retrieved from http://www.npr.org/sections/health-shots/2017/02/16/515622872/republican-health-care-proposal-would-cover-fewer-low-income-families

Koskinen, J. (2015, July 17). Preliminary Results from the 2015 Filing Season Related to Affordable Care Act Provisions - Letter to Congress. Retrieved from https://www.irs.gov/pub/irs-utl/CommissionerLetterIwithcharts.pdf

Krieger, J., & Higgins, D. L. (2002). Housing and Health: Time Again for Public Health Action. *American Journal of Public Health*. Retrieved from https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1447157/

Kusisto, L. (2015, July 28). Rent-to-Own Homes Make a Comeback. *Wall Street Journal*. Retrieved from http://www.wsj.com/articles/rent-to-own-homes-make-a-comeback-1438108813

Lavizzo-Mourey, R. (2013). *Why Health, Poverty, and Community Development Are Inseperable.* Robert Wood Johnson Foundation. Retrieved from http://www.whatworksforamerica.org/pdf/lavizzo-mourey.pdf

Lawyers Committee for Civil Rights. (2015, April 20). *Not Just a Ferguson Problem: How Traffic Courts Drive Inequality in California.* Retrieved from https://www.lccr.com/not-just-ferguson-problem-how-traffic-courts-drive-inequality-in-california/

Leadership Conference on Civil Rights. (2000). *Justice on Trial: Racial Disparities in the American Criminal Justice System.* Leadership Conference Education Fund. Retrieved from http://www.protectcivilrights.org/pdf/reports/justice.pdf

Lee, D. (June 15, 2016). *Email from David Lee, Feeding Wisconsin.* Retrieved from http://www.feedingwi.org/data___research/

Leibtag, E., & Kumcu, A. (2011, May). The WIC Fruit and Vegetable Cash Voucher: Does Regional Price Variation Affect Buying Power?. *Economic Information Bulletin* (Number 75). Retrieved from http://www.ers.usda.gov/media/127579/eib

Leshnick, S. C., Wiegand, A., Nicholson, B., & Foley, K. (2012, May). *Evaluation of the Re-Integration of Ex-Offenders (RExO) Program: Interim Report.* U.S. Department of Labor/ETA. Retrieved from http://www.mdrc.org/sites/default/files/Evaluation%20of%20the%20Reintegration%20of%20ex-offenders%20full%20report.pdf

Lewis, K., & Burd-Sharps, S. (2014). *The Measure of America: American Human Development Report, 2013-2014* . Measure of America. Retrieved from http://ssrc-static.s3.amazonaws.com/moa/MOA-III-June-18-FINAL.pdf

Liaw, W., Petterson, S., Rabin, D. L., & Bazemore, A. (2014). The Impact of Insurance and a Usual Source of Care on Emergency Department Use in the United States. *International Journal of Family Medicine*(No.842847). Retrieved from http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3941574/

Lloyd, K., Cantor, J. C., Gaboda, D., & Guarnaccia, P. (2011, June). *Health, Coverage, and Access to Care of New Jersey Immigrants.* Rutgers Center for State Health Policy. Retrieved from http://www.cshp.rutgers.edu/Downloads/8880.pdf

Long, M., Rae, M., Claxton, G., & Damico, A. (2016). *Trends in Employer-Sponsored Insurance Offer and Coverage Rates, 1999-2014.* Kaiser Family Foundation. Retrieved from http://kff.org/private-insurance/issue-brief/trends-in-employer-sponsored-insurance-offer-and-coverage-rates-1999-2014/

Looney, A., & Yannelis, C. (2015). *A crisis in student loans? How changes in the characteristics of borrowers and in the institutions they attended contributed to rising loan defaults.* Brookings Institute. Retrieved from https://www.brookings.edu/wp-content/uploads/2016/07/ConferenceDraft_LooneyYannelis_StudentLoanDefaults.pdf

Loveless, T. (2015). Supplemental Nutrition Assistance Program (SNAP) Receipt for Households: 2000–2013. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2015/acs/acsbr13-08.pdf

Low Income Home Energy Assistance Program. (2014). *LIHEAP: Fighting Poverty in Virginia.* Retrieved from http://liheap.org/states/va/

Luis, M. (2009). *A Tale of Ten Cities: Attracting and Retaining Talent.* Retrieved from http://www.psrc.org/assets/5585/IRBC2-Talent1109.pdf

Luna, J., & Leopold, J. (2013). *Landlord discrimination restricts the use of rental vouchers.* Urban Institute. Retrieved from http://www.urban.org/urban-wire/landlord-discrimination-restricts-use-rental-vouchers

Lusardi, A., Schneider, D., & Tufano, P. (2011). *Financially Fragile Households:Evidence and Implications.* Retrieved from https://www.brookings.edu/wp-content/uploads/2011/03/2011a_bpea_lusardi.pdf

Maciag, M. (2014). *Immigrants Countering Population Losses in Many Metro Areas.* Retrieved from http://www.governing.com/topics/urban/gov-international-migration-countering-metro-area-population-loss.html

Malik, R., Hamm, K., Adamu, M., & Morrissey, T. (2016). *Child Care Deserts.* Center for American Progress. Retrieved from https://www.americanprogress.org/issues/early-childhood/reports/2016/10/27/225703/child-care-deserts/

Mani, S., Mullainathan, S., Shafir, E., & Zhao, J. (2013). Poverty Impedes Cognitive Function. *Science*. Retrieved from http://science.sciencemag.org/content/341/6149/976

ManpowerGroup. (2012). 2012 Talent Shortage Survey. Retrieved May 28, 2014, from http://www.manpowergroup.us/campaigns/talent-shortage-2012/

Maqbool, N., Viveiros, J., & Ault, M. (April 2015). *The Impacts of Affordable Housing on Health: A Research Summary.* Center for Housing Policy. Retrieved from http://www2.nhc.org/HSGandHealthLitRev_2015_final.pdf

Marr, C., & Huang, C. (2012, September 17). *Misconceptions and Realities about Who Pays Taxes.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org//sites/default/files/atoms/files/5-26-11tax.pdf

Marr, C., Huang, C., Sherman, A., & Debot, B. (2015, October 1). *EITC and Child Tax Credit Promote Work, Reduce Poverty, and Support Children's Development, Research Finds.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/research/federal-tax/eitc-and-child-tax-credit-promote-work-reduce-poverty-and-support-childrens

Marx, B., & Turner, L. (January 2015). *Borrowing Trouble? Student Loans, the Cost of Borrowing, and Implications for the Effectiveness of Need-Based Grant Aid.* National Bureau of Economic Research. Retrieved from http://www.nber.org/papers/w20850.pdf

Massachusetts Institute of Technology (MIT). (2015a). *Living Wage Calculator User's Guide/Technical Notes, 2015 Update*. Retrieved from http://livingwage.mit.edu/resources/Living-Wage-User-Guide-and-Technical-Notes-2015.pdf

Massachusetts Institute of Technology (MIT). (2015b). *Living Wage Calculator*. Retrieved from http://livingwage.mit.edu/

Mayer, C., & Pence, K. (2008). *Subprime Mortgages: What, Where, and to Whom?* Federal Reserve Board. Retrieved from https://www.federalreserve.gov/pubs/feds/2008/200829/200829pap.pdf

Mayer, S., & Jencks, C. (1989, Winter). Poverty and the Distribution of Material Hardship. *The Journal of Human Resources, Vol. 24*(No. 1), 88-114. Retrieved from http://www.vanneman.umd.edu/socy699j/MayerJ89.pdf

McAlister, S. (2013). *Why Community Engagement Matters in School Turnaround.* Retrieved from http://vue.annenberginstitute.org/sites/default/files/issues/VUE36.pdf

McCarthy, D., Radley, D., & Hayes, S. (2015). *Aiming Higher: Results from a Scorecard on State Health System Performance, 2015 Edition.* Commonwealth Fund. Retrieved from http://www.commonwealthfund.org/publications/fund-reports/2015/dec/aiming-higher-2015

McElwee, S. (2016). *Enough to Make You Sick: The Burden of Medical Debt.* Retrieved from http://www.demos.org/publication/enough-make-you-sick-burden-medical-debt

McEwen, B., & Gianaros, P. (2011). Stress- and Allostatis-induced Brain Plasticity. *Annual Review of Medicine, 62*, 431-445. Retrieved from https://www.ncbi.nlm.nih.gov/pubmed/20707675

McKernan, S., Ratcliffe, C., & Shank, T. (2011). *Is Poverty Incompatible With Asset Accumulation?* Urban Institute. Retrieved from http://www.urban.org/uploadedpdf/412391-Poverty-Incompatible-with-Asset-Accumulation.pdf

McKernan, S., Ratcliffe, C., Steuerle, E., & Zhang, S. (2013, April). *Less Than Equal: Racial Disparities in Wealth Accumulation.* Urban Institute. Retrieved from http://www.urban.org/UploadedPDF/412802-Less-Than-Equal-Racial-Disparities-in-Wealth-Accumulation.pdf

McQueen, M. (2008, December 17). Road Risks Rise as More Drivers Drop Insurance: Higher Premiums, Joblessness Contribute to Alarming Trend; What to Do When You're Hit . *Wall Street Journal*. Retrieved from http://online.wsj.com/article/SB122947388659212351.html

MetLife Mature Market Institute. (2010, February). *The MetLife Study of Working Caregivers and Employer Health Care Costs.* Retrieved from https://www.metlife.com/assets/cao/mmi/publications/studies/2011/mmi-caregiving-costs-working-caregivers.pdf

Meyer, B., & Mok, W. (2013, March). *Disability, Earnings, Income and Consumption.* National Bureau of Economic Research. Retrieved from http://www.nber.org/papers/w18869

Mezza, A., Sommer, K., & Sherlund, S. (October 15, 2014). *Student Loans and Homeownership Trends.* Board of Governors of the Federal Reserve System. FEDS Notes. Retrieved from https://www.federalreserve.gov/econresdata/notes/feds-notes/2014/student-loans-and-homeownership-trends-20141015.html

Migration Policy Institute. (2015). *State Immigration Data Profiles*. Retrieved June 23, 2016, from http ://www.migrationpolicy.org/programs/data-hub/state-immigration-data-profiles

Migration Policy Institute. (2016). *State Immigration Data Profiles: Demographics & Social*. Retrieved from http://www.migrationpolicy.org/data/state-profiles/state/demographics/VA

Mishel, L., Bivens, J., Gould, E., & Shierholz, H. (2012). *The State of Working America, 12th Edition.* Ithaca, NY: An Economic Policy Institute Book, Cornell University Press.

Mitra, D. (2011). *Pennsylvania's Best Investment: The Social and Economic Benefits of Public Education.* Pennsylvania State University. Retrieved from http://www.elc-pa.org/wp-content/uploads/2011/06/BestInvestment_Full_Report_6.27.11.pdf

Montezemolo, S. (2013, September). *Payday Lending Abuses and Predatory Practices.* Center for Responsible Lending. Retrieved from http://www.responsiblelending.org/state-of-lending/reports/10-Payday-Loans.pdf

Morduch, J., Ogden, T., & Schneider, R. (2014). *An Invisible Financial Sector: How Households Use Financial Tools of their Own Making.* Retrieved from http://www.usfinancialdiaries.org/issue3-informal

Morgan, J. (2013). *SWVA Economic Analysis Report.* Retrieved from http://www.cppdc.com/Reports/SWVA%20Economic%20Analysis%20Report.pdf

Mullainathan, S., & Shafir, E. (2009). Savings Policy and Decisionmaking in Low-income Households. In R. M. Blank, & M. S. Barr, *Insufficient Funds.* New York, NY: Russell Sage Press. Retrieved from https://www.russellsage.org/publications/insufficient-funds-0

NAMI-New York City Metro, The Parity Project. (2003). Untreated and Under-treated Mental Health Problems - How Are They Hurting Your Business? Retrieved from http://www.mentalhealthpromotion.net/resources/untreated-and-undertreated-mental-health-problems-how-are-they-hurting-your-business.pdf

National Academies of Sciences, Engineering, and Medicine. (2016). *The Economic and Fiscal Consequences of Immigration.* Retrieved from https://www.nap.edu/catalog/23550/the-economic-and-fiscal-consequences-of-immigration

National Alliance for Public Charter Schools. (2017). Retrieved from http://www.publiccharters.org/get-the-facts/law-database/states/va/

National Alliance on Mental Illness (NAMI). (2010). *State Statistics: [STATE].* Retrieved from https://www2.nami.org/ContentManagement/ContentDisplay.cfm?ContentFileID=93496

National Alliance to End Homelessness. (2010). *Interactive Tool: Cost Savings With Permanent Supportive Housing*. Retrieved from http://www.endhomelessness.org/library/entry/cost-savings-with-permanent-supportive-housing

National Alliance to End Homelessness. (2015). *The State of Homelessness in America.* Retrieved from http://www.endhomelessness.org/page/-/files/State_of_Homelessness_2015_FINAL_online.pdf

National Association of Home Builders (NAHB)/Wells Fargo. (2015). *The NAHB/Wells Fargo Housing Opportunity Index.* Retrieved from http://www.nahb.org/en/research/housing-economics/housing-indexes/housing-opportunity-index.aspx

National Association of State Budget Officers. (2016). *State Expenditure Report: Examining Fiscal 2014-2016 State Spending.* Retrieved from https://higherlogicdownload.s3.amazonaws.com/NASBO/9d2d2db1-c943-4f1b-b750-0fca152d64c2/UploadedImages/SER%20Archive/State%20Expenditure%20Report%20(Fiscal%202014-2016)%20-%20S.pdf

National Center for Education Statistics (NCES). (2014). Retrieved from http://nces.ed.gov/programs/digest/d14/tables/dt14_309.10.asp

National Center for Education Statistics (NCES). (2015). *Public High School 4-Year Adjusted Cohort Graduation Rate (ACGR), by Selected Student Characteristics and State: 2010-11 through 2013-14.* Retrieved from https://nces.ed.gov/programs/digest/d15/tables/dt15_219.46.asp

National Center for Education Statistics (NCES). (2015). *Residence and Migration of all First-time Degree/Certificate-seeking Undergraduates in Degree-granting Postsecondary Institutions.* Retrieved from https://nces.ed.gov/programs/digest/d15/tables/dt15_309.10.asp

National Coalition for the Homeless. (2007). *Education of Homeless Children and Youth.* Retrieved from http://www.nationalhomeless.org/publications/facts/education.pdf

National Coalition of the Homeless. (2017). *State of the Homeless 2017.* Retrieved from http://www.coalitionforthehomeless.org/wp-content/uploads/2017/03/State-of-the-Homeless-2017.pdf

National Conference of State Legislatures. (2014). *Medicaid and CHIP Eligibility Table by State.* Retrieved from http://www.ncsl.org/research/health/medicaid-eligibility-table-by-state-state-activit.aspx

National Conference of State Legislatures. (2016). *Tax Credits for Working Families: Earned Income Tax Credit (EITC).* Retrieved from http://www.ncsl.org/research/labor-and-employment/earned-income-tax-credits-for-working-families.aspx

National Conference of State Legislatures. (October 2011). *State Policies to Counteract the Cliff Effect in Public Programs: Summary Prepared by National Conference of State Legislatures.* Retrieved from http://www.legis.nd.gov/files/committees/64-2014%20appendices/17_9066_01000appendixb.pdf

National Conference on Citizenship. (2017). *Strengthening Civic Life in America.* Retrieved from http://www.ncoc.org/

National Economic Council and the President's Council of Economic Advisers. (July 2014). *An Economic Analysis of Transportation Infrastructure Investment.* The White House. Retrieved from https://www.whitehouse.gov/sites/default/files/docs/economic_analysis_of_transportation_investments.pdf

National Employment Law Project. (2014, April). *The Low-Wage Recovery: Industry Employment and Wages Four Years into the Recovery.* Data Brief. Retrieved from http://www.nelp.org/page/-/Reports/Low-Wage-Recovery-Industry-Employment-Wages-2014-Report.pdf?nocdn=1

National Institute for Early Education Research. (2015). *The State of Preschool 2015: State Preschool Yearbook.* Retrieved from http://nieer.org/wp-content/uploads/2016/05/Yearbook_2015_rev1.pdf

National Institute of Corrections. (2015). *Corrections Statistics by State: Virginia.* Retrieved February 26, 2016, from http://nicic.gov/statestats/

National Institute of Diabetes and Digestive and Kidney Disease (NIDDK). (2012). *Overweight and Obesity Statistics*. Retrieved from https://www.niddk.nih.gov/health-information/health-statistics/Pages/overweight-obesity-statistics.aspx

National Low Income Housing Coalition (NLIHC). (2015). *Out of Reach 2015: Low Wages and High Rents Lock Renters Out.* Retrieved from http://nlihc.org/sites/default/files/oor/OOR_2015_FULL.pdf

National Low Income Housing Coalition (NLIHC). (2017). *The Gap: A Shortage of Affordable Homes.* Retrieved from http://nlihc.org/sites/default/files/Gap-Report_2017_interactive.pdf

National Low Income Housing Coalition (NLIHC). (2016). *Out of Reach 2016: No Refuge for Low Income Renters.* Retrieved from http://nlihc.org/sites/default/files/oor/OOR_2016.pdf

National Task Force on Civic Learning and Democratic Engagement. (2012). A Crucible Moment: College Learning and Democracy's Future. Retrieved from https://www.aacu.org/crucible

New York State Attorney General Eric T. Schneiderman. (June 2014). *Pinched by Plastic: The Impact of Payroll Cards on Low-Wage Workers.* Retrieved from http://www.ag.ny.gov/pdfs/Pinched%20by%20Plastic.pdf

Norris, L. (2017). Virginia Health Insurance Marketplace: History and News of the State's Exchange. *Healthinsurance.org*. Retrieved from https://www.healthinsurance.org/virginia-state-health-insurance-exchange/

Northern Virginia Regional Commission. (2015). *Federal Procurement Spending in Virginia and Northern Virginia.* Retrieved from https://www.novaregion.org/documentcenter/view/10944

O'Brien, R., & Pedulla, D. (2010, Fall). Beyond the Poverty Line Fall. *Stanford Social Innovation Review*. Retrieved from http://www.ssireview.org/articles/entry/beyond_the_poverty_line

Office of Management and Budget. (2016). Fiscal Year 2016 Analytical Perspectives Budget of the U.S. Government. Retrieved from https://www.gpo.gov/fdsys/pkg/BUDGET-2016-PER/pdf/BUDGET-2016-PER.pdf

Ogden, C., Carroll, M., Fryar, C., & Flegal, K. (November 2015). *Prevalence of Obesity Among Adults and Youth: United States, 2011 - 2014.* Data Brief No. 219, Centers for Disease Control and Prevention, National Center for Health Statistics. Retrieved from https://www.cdc.gov/nchs/data/databriefs/db219.pdf

Oliver, M., & Shapiro, T. (2006). *Black Wealth/White Wealth: A New Perspective on Racial Inequality* (2nd ed.). New York, NY: Routledge. Retrieved from http://www.amazon.com/Black-Wealth-White-Perspective-Inequality/dp/0415951674

Ollove, M. (2015). *Some States Pay Doctors More to Treat Medicaid Patients.* Pew Charitable Trusts. Retrieved from http://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2015/4/17/some-states-pay-doctors-more-to-treat-medicaid-patients

Ong, P. M., & Stoll, M. A. (2007). Redlining or Risk? A Spatial Analysis of Auto Insurance in Los Angeles. *Journal of Policy Analysis and Management*. Retrieved from http://onlinelibrary.wiley.com/doi/10.1002/pam.20287/full

Opportunity Nation. (2015). *Opportunity Index, 2015.* Retrieved from http://opportunityindex.org/app/uploads/2015/10/2015-Opportunity-Index-Report.pdf

Organisation for Economic Co-operation and Development (OECD). (2015). *Education At a Glance.* doi:10.1787/eag-2015-en

PayScale. (2014). *2013-2014 PayScale College Salary Report.* Retrieved from http://www.payscale.com/college-salary-report-2014/majors-that-pay-you-back

PBS.org. (n.d.). *Arrival of first Africans to Virginia Colony.* Retrieved from http://www.pbs.org/wgbh/aia/part1/1p263.html

Pearce, D. (2017). *Methodology of the Standard.* Center for Women's Welfare, University of Washington. Retrieved from http://www.selfsufficiencystandard.org/methodology-standard

Pereira, K. M., Crosnoe, R., Fortuny, K., Pedroza, J. M., Ulvestad, K., Weiland, C., . . . Chaudry, A. (2012). *Barrier to Immigrants Access to Health and Human Services Programs.* Retrieved from https://aspe.hhs.gov/basic-report/barriers-immigrants-access-health-and-human-services-programs

Perryman Group. (2008, April). *An Essential Resource: An Analysis of the Economic Impact of Undocumented Workers on Business Activity in the US With Estimated Effects by State and Industry.* Retrieved from https://www.perrymangroup.com/special-reports/classics-from-the-archives/an-essential-resource/

Petterson, S., Cai, A., Moore, M., & Bazemore, A. (2013, September). *State-level Projections of Primary Care Workforce, 2010-2030: Virginia.* Robert Graham Center. Retrieved from http://www.graham-center.org/content/dam/rgc/documents/maps-data-tools/state-collections/workforce-projections/Virginia.pdf

Pew Charitable Trusts. (2013). *In Search of Dental Care.* Retrieved from http://www.pewtrusts.org/~/media/legacy/uploadedfiles/pcs_assets/2013/insearchofdentalcarepdf.pdf

Pew Charitable Trusts. (2014). *Mapping Public Benefits for Immigrants in the States.* Retrieved from http://www.pewtrusts.org/en/research-and-analysis/issue-briefs/2014/09/mapping-public-benefits-for-immigrants-in-the-states

Pew Research Center. (2012). American Values Survey: Question Database. Retrieved May 30, 2014, from http://www.people-press.org/values-questions/q41t/i-often-dont-have-enough-money-to-make-ends-meet/#total

Pew Research Center. (2014). *Demographic profile of Hispanics in Virginia.* Retrieved from http://www.pewhispanic.org/states/state/va/

Pew Research Center. (2014, November 18). Unauthorized Immigrants in the U.S., 2012. *Hispanic Trends*. Retrieved from http://www.pewhispanic.org/interactives/unauthorized-immigrants-2012/map/all-immigrant-share/

Pew Research Center. (2015). *How American Parents Balance Work and Family Life When Both Work.* Retrieved from http://www.pewresearch.org/fact-tank/2015/11/04/how-american-parents-balance-work-and-family-life-when-both-work/

Pfeffer, F. T., Danziger, S., & Schoeni, R. F. (2013, April). Wealth Disparities Before and After the Great Recession . (N. P. Center, Ed.) (Working Paper Series #13-05). Retrieved from http://npc.umich.edu/publications/u/2013-05-npc-working-paper.pdf

Pickett, K. E., & Wilkinson, R. G. (2013). Income Inequality and Health: A Causal Review. *Population Health: Behavioral and Social Science Insights*. Retrieved from https://www.ahrq.gov/sites/default/files/publications/files/population-health.pdf

Piette, J., Rosland, A. M., Silveira, M. J., Hayward, R., & McHorney, C. (2011). Medication Cost Problems Among Chronically Ill Adults in the US: Did the Financial Crisis Make a Bad Situation Worse? *Patient Preference and Adherence*, 187-194. Retrieved from https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3090380/

Pollitz, K. (2014). *Medical Debt Among People With Health Insurance.* Retrieved from http://kff.org/private-insurance/report/medical-debt-among-people-with-health-insurance/

Porter, C., & Deakin, E. (1996). *Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas. Berkeley.* Berkeley: Institute of Urban and Regional Development, University of California

Povich, D., Roberts, B., & Mather, M. (2013-2014). *Low-Income Working Mothers and State Policy: Investing for a Better Economic Future.* Working Poor Families Project. Retrieved from http://www.workingpoorfamilies.org/wp-content/uploads/2014/02/WPFP_Low-Income-Working-Mothers-Report_021214.pdf

Prevost, L. (2013). *Snob Zones: Fear, Prejudice, and Real Estate.* Boston, MA: Beacon Press. Retrieved from http://www.amazon.com/Snob-Zones-Fear-Prejudice-Estate-ebook/dp/B008ED6AL8

Prison Policy Institute. (2016). Retrieved from https://www.prisonpolicy.org/profiles/VA.html

Project on Student Debt. (2015). *Default Rate Declines, Yet 611,000 Defaulted on Federal Student Loans.* The Institute for College Access & Success. Retrieved from http://www2.ed.gov/offices/OSFAP/defaultmanagement/staterates.pdf

Project on Student Debt. (2015). *State by State Data*. Retrieved from The Institute for College Access & Success: http://ticas.org/posd/map-state-data-2015

Putnam, R. (1995, January). Bowling Alone: America's Declining Social Capital. *Journal of Democracy, Vol. 6* (No. 1), 65-78. Retrieved from http://xroads.virginia.edu/~HYPER/DETOC/assoc/bowling.html

Quinn, K., & Benson, W. (Fall 2012). The States' Elder Abuse Victim Services: A System in Search of Support. *Generations*(No. 3), pp. 66-72. Retrieved from http://www.ingentaconnect.com/content/asag/gen/2012/00000036/00000003/art00015

Rainville, C., Skufca, L., & Mehegan, L. (2016). *Family Caregiving and Out-of-Pocket Costs: 2016 Report.* AARP. Retrieved from http://www.aarp.org/content/dam/aarp/research/surveys_statistics/ltc/2016/family-caregiving-cost-survey-res-ltc.pdf

Ramchand, R., Tanielian, T., Fisher, M. P., Vaughan, C. A., Trail, T. E., Epley, C., . . . Ghosh-Dastidar, B. (2014). *Hidden Heroes: America's Military Caregivers.* RAND Corporation. Retrieved from http://www.rand.org/content/dam/rand/pubs/research_reports/RR400/RR499/RAND_RR499.appendixH.pdf

Redfoot, D., Feinberg, L., & Houser, A. (2013, August). *The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers.* AARP Public Policy Institute. Retrieved from http://www.aarp.org/content/dam/aarp/research/public_policy_institute/ltc/2013/baby-boom-and-the-growing-care-gap-insight-AARP-ppi-ltc.pdf

Reinhard, S. C., Levine, C., & Samis, S. (2012). *Home Alone: Family Caregivers Providing Complex Chronic Care.* AARP. Retrieved from http://www.aarp.org/home-family/caregiving/info-10-2012/home-alone-family-caregivers-providing-complex-chronic-care.html

Remington, P., Catlin, B., & Gennuso, K. (2015). The County Health Rankings: rationale and methods. *Population Health Metrics, 13*(11). Retrieved from https://pophealthmetrics.biomedcentral.com/articles/10.1186/s12963-015-0044-2

Robert Wood Johnson Foundation. (2011, December). Health Care's Blind Side: The Overlooked Connection Between Social Needs and Good Health: Summary of Findings from a Survey of America's Physicians. Retrieved from http://www.rwjf.org/files/research/RWJFPhysiciansSurveyExecutiveSummary.pdf

Roberts, B., Povich, D., & Mather, M. (2012, Winter). *Low-Income Working Families: The Growing Economic Gap.* Working Poor Families Project. Retrieved from http://www.workingpoorfamilies.org/wp-content/uploads/2013/01/Winter-2012_2013-WPFP-Data-Brief.pdf

Rosenbaum, D. (2013, January). *The Relationship Between SNAP and Work Among Low-Income Households.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/research/the-relationship-between-snap-and-work-among-low-income-households

Ross, J. S., Bernheim, S. M., Bradley, E. H., Teng, H.-M., & Gallo, W. T. (2007). Use of Preventive Care by the Working Poor in the United States. *Preventive Medicine*. Retrieved from http://www.sciencedirect.com/science/article/pii/S009174350600466X

Rothstein, J. (2012, March). *The Labor Market Four Years into the Crisis: Assessing Structural Explanations.* National Bureau of Economic Research. Retrieved May 30, 2014, from http://www.nber.org/papers/w17966

Rothwell, D. W., & Goren, A. (June 2011). *Exploring the Relationship Between Asset Holding and Family Economic Strain.* New America Foundation Asset Building Program. Retrieved from https://static.newamerica.org/attachments/3711-exploring-the-relationship-between-asset-holding-and-family-economic-strain/Rothwell_Goren_AssetsEconomicStrain_Final_7-2011.2f47702289974904a93b551a7a8f64cd.pdf

Saguaro Seminar on Civic Engagement in America. (2000). Better Together. Retrieved from http://robertdputnam.com/better-together/the-report/

Saunders, L. (November 24, 2015). *Methods of Payment of Wages.* National Consumer Law Center. Retrieved from http://www.nclc.org/images/pdf/high_cost_small_loans/comments-payroll-card-rules-nov2015.pdf

SBDCNet. (2014). *Daycare Business 2014*. Retrieved from http://www.sbdcnet.org/small-business-research-reports/

Schmitt, J. (2012, January). *Low-wage Lessons.* Center for Economic and Policy Research. Retrieved from http://www.cepr.net/documents/publications/low-wage-2012-01.pdf

Schmitt, J., & Jones, J. (2012, July). *Where Have All the Good Jobs Gone?* Center for Economic and Policy Research. Retrieved from http://www.cepr.net/documents/publications/good-jobs-2012-07.pdf

Schmitt, J., & Warner, K. (2010, November). *Ex-offenders and the Labor Market.* Center for Economic and Policy Research. Retrieved from http://www.cepr.net/documents/publications/ex-offenders-2010-11.pdf

Schoen, C., Radley, D. C., Riley, P., Lippa, J. A., Berenson, J., Dermody, C., & Shih, A. (2013). *Health Care in the Two Americas: Findings from the Scorecard on State Health System Performance for Low-Income Populations, 2013.* The Commonwealth Fund. Retrieved from http://www.commonwealthfund.org/publications/fund-reports/2013/sep/low-income-scorecard

Schott Foundation for Public Education. (2015). *Black Lives Matter: The Schott 50 State Report on Public Education and Black Males.* The Metropolitan Center for Research on Equity and the Transformation of Schools at New York University. Retrieved from http://www.blackboysreport.org/2015-black-boys-report.pdf

Schulman, K., & Blank, H. (2015). *Building Blocks: State Child Care Assistance Policies.* The National Women's Law Center. Retrieved from https://www.nwlc.org/sites/default/files/pdfs/final_nwlc_2015_statechildcareassistancereport_2.pdf

Schur, L.; Kruse, D.; Blasi, J.; Blanck, P. (2009). Is Disability Disabling in All Workplaces? *Workplace Disparities and Corporate Culture, 48*(3), 381-410. Retrieved from http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1402968

Schwartz, A., Wasser, M., Gillard, M., & Paarlberg, M. (2015, June). *Unpredictable, Unsustainable: The Impact of Employers' Scheduling Practices in DC.* DC Jobs With Justice, the DC Fiscal Policy Institute, and the Georgetown University Kalmanovitz Initiative for Labor and the Working Poor. Retrieved from http://www.dcjwj.org/wp-content/uploads/2015/06/DCJWJ_Scheduling_Report_2015.pdf

Schwartz, M., & Wilson, E. (2008). *Who Can Afford To Live in a Home?* U.S. Census Bureau. Retrieved from http://www.census.gov/hhes/www/housing/special-topics/files/who-can-afford.pdf

Scommegna, P. (2016). *Today's Research on Aging: Family Caregiving.* Retrieved from http://www.prb.org/Publications/Reports/2016/todays-research-aging-caregiving.aspx

Seligman, H., Laraia, B., & Kushel, M. (2010, February). Food Insecurity Is Associated With Chronic Disease Among Low-Income NHANES Participants. *The Journal of Nutrition, 140*(2). Retrieved from http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2806885/

Servon, L. J., & Castro-Cosío, A. (2015). *Reframing the Debate About Financial Inclusion: Evidence from an Up Close View of Alternative Financial Services.* Retrieved from https://www.stlouisfed.org/~/media/Files/PDFs/Community%20Development/Econ%20Mobility/Sessions/ServonPaper508.pdf

Shaefer, H. L., & Edin, K. (2013, May). Rising Extreme Poverty in the United States and the Response of Federal Means-Tested Transfer Programs . (Working Paper #13-06). Retrieved from http://www.npc.umich.edu/publications/working_papers/?publication_id=255&

Shapiro, T., Meschede, T., & Osoro, S. (2013). *The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide.* Brandeis University, Institute on Assets and Social Policy. Retrieved from http://iasp.brandeis.edu/pdfs/Author/shapiro-thomas-m/racialwealthgapbrief.pdf

Sharkey, J. R., Xu, J., & Dean, W. R. (2013). Two-year Food Security Transition and Nutrient Intake among Homebound Seniors. *The FASEB Journal*. Retrieved from http://www.fasebj.org/content/27/1_Supplement/839.4.short

Sherman, A., Trisi, D., & Parrott, S. (2013, July 30). *Various Supports for Low-Income Families Reduce Poverty and Have Long-Term Positive Effects On Families and Children.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/sites/default/files/atoms/files/7-30-13pov.pdf

Shonkoff, J. P., & Garner, A. S. (2012, January). The Lifelong Effects of Early Childhood Adversity and Toxic Stress Committee On Early Childhood, Adoption, and Dependent Care, and Section On Develop. (C. o. Committee On Psychosocial Aspects Of Child And Family Health, Ed.) *Pediatrics, 129*(No. 1).

Short, K. (2014, October). *The Supplemental Poverty Measure: 2013.* Current Population Reports, U.S. Census Bureau. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-251.pdf

Shtauber, A. (2013, June 1). *The Effects of Access to Mainstream Financial Services on the Poor.* Columbia Business School. Retrieved from http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2403335

Sloan, F., & Hsieh, C.-R. (2017). *Health Economics* (2nd ed.). Retrieved from https://books.google.com/books?id=420IDgAAQBAJ&dq=insurance+coverage+against+work+opportunities+including+career+advancement,+work+conditions

Smith, A. (2015, April). *U.S. Smartphone Use in 2015.* Pew Research Center. Retrieved from http://www.pewresearch.org/fact-tank/2015/04/01/6-facts-about-americans-and-their-smartphones/

Stagman, S., & Cooper, J. L. (2010, April). *Children's Mental Health: What Every Policymaker Should Know.* National Center for Children in Poverty. Retrieved from http://www.nccp.org/publications/pdf/text_929.pdf

Stanton, M. (2006). *The High Concentration of U.S. Health Care Expenditures.* Agency for Healthcare Research and Quality. Retrieved from https://archive.ahrq.gov/research/findings/factsheets/costs/expriach/expendria.pdf

Stetser, M., & Stillwell, R. (2014, April). *Public High School Four-Year On-Time Graduation Rates and Event Dropout Rates: School Years 2010–11 and 2011–12.* National Center for Education Statistics, U.S. Department of Education. Retrieved from http://nces.ed.gov/pubs2014/2014391.pdf

Stilwell, V. (2015). Boomers Competing With Millennials for U.S. Urban Rental Housing. *Bloomberg*. Retrieved from http://www.bloomberg.com/news/articles/2015-07-21/boomers-competing-with-millennials-for-u-s-urban-rental-housing

Stone, C., Van Horn, C., & Zukin, C. (2012, May). Chasing the American Dream: Recent College Graduates and the Great Recession. Retrieved from http://www.heldrich.rutgers.edu/sites/default/files/products/uploads/Chasing_American_Dream_Report.pdf

Sturtevant, L. (Winter 2011-12). *Virginia's Changing Demographic Landscape.* Retrieved from https://www.jmu.edu/lacs/_files/Virginias-Changing-Demographic-Landscape.pdf

Stutzer, A., & Frey, B. (2004). Stress That Doesn't Pay: The Commuting Paradox. *IZA*. Retrieved from http://ftp.iza.org/dp1278.pdf

Substance Abuse and Mental Health Services Administration (SAMHSA). (2012). *Results from 2010 National Survey on Drug Use and Health: Mental Health Findings.* Center for Behavioral Health Statistics and Quality, U.S. Department of Health and Human Services. Rockville, MD: Substance Abuse and Mental Health Services Administration. Retrieved from http://archive.samhsa.gov/data/NSDUH/2k10MH_Findings/2k10MHResults.htm#Fig2-9

Substance Abuse and Mental Health Services Administration (SAMHSA). (2014). *The NSDUH Report: Substance Use and Mental Health Estimates from the 2013 National Survey on Drug Use and Health: Overview of Findings.* Center for Behavioral Health Statistics and Quality. Retrieved from http://www.samhsa.gov/data/sites/default/files/NSDUH-SR200-RecoveryMonth-2014/NSDUH-SR200-RecoveryMonth-2014.htm

Substance Abuse and Mental Health Services Administration (SAMHSA). (2014a). *Behavioral Health Barometer: Virginia, 2014.* Retrieved from https://www.samhsa.gov/data/sites/default/files/State_BHBarometers_2014_2/BHBarometer-VA.pdf

Sullivan, J. (2015, April 21). *How Commute Issues Can Dramatically Impact Employee Retention.* Retrieved from TLNT: http://www.eremedia.com/tlnt/how-commute-issues-can-dramatically-impact-employee-retention/

Sum, A., & Khatiwada, I. (2010). The Nation's Underemployed in the 'Great Recession' of 2007–09. *Monthly Labor Review, Vol. 133.* Retrieved from http://www.bls.gov/opub/mlr/2010/11/mlr201011.pdf

Suro, R., Wilson, J. H., & Singer, A. (2011, August). *Immigration and Poverty in America's Suburbs.* Metropolitan Policy Program, Brookings Institution. Retrieved from http://www.brookings.edu/~/media/Files/rc/papers/2011/0804_immigration_suro_wilson_singer/0804_immigration_suro_wilson_singer.pdf

Tax Foundation. (2000-2012). *State Individual Income Tax Rates.* Retrieved from https://taxfoundation.org/state-individual-income-tax-rates/

Tax Policy Center. (2015, May 6). State Earned Income Tax Credits Based on the Federal Earned Income Tax Credit. Retrieved from http://www.taxpolicycenter.org/taxfacts/displayafact.cfm?Docid=293

The Commonwealth Fund. (2015). *How High Is America's Health Care Cost Burden?* Retrieved from http://www.commonwealthfund.org/publications/issue-briefs/2015/nov/how-high-health-care-burden

Theis, M. (2017, Feburary 15). Virginia Department of Social Services; email correspondence.

Thiess, R. (2012, April). *The Future of Work: Trends and Challenges for Low-Wage Workers.* Economic Policy Institute. Retrieved from http://www.epi.org/files/2012/bp341-future-of-work.pdf

Thomas Jefferson Institute for Public Policy. (2015). *Virginia Economic Forecast 2015.* Retrieved from http://www.thomasjeffersoninst.org/files/3/2015%20EconForecast%20FINAL.pdf

Tippett, R. (2011). *Undermining Economic Security.* Demographics & Workforce Group, Weldon Cooper Center for Public Service, University of Virginia. Retrieved from http://demographics.coopercenter.org/files/2016/12/NumbersCount_UnderminingEconomicSecurity_UVACooperCtr_6-13-11_0.pdf

Ton, Z. (2012, January-February). Why 'Good Jobs' Are Good for Retailers . *Harvard Business Review*. Retrieved from http://retailactionproject.org/wp-content/uploads/2012/08/WhyGoodJobsAreGoodforRetailers_ZTon.pdf

Treuhaft, S., & Karpyn, A. (2010). *The Grocery Gap: Who Has Access to Healthy Foods and Why it Matters.* Retrieved from http://thefoodtrust.org/uploads/media_items/grocerygap.original.pdf

Turner, M. (2003). *Strengths and Weaknesses of the Housing Voucher Program.* Urban Institute. Retrieved from http://www.urban.org/sites/default/files/publication/64536/900635-Strengths-and-Weaknesses-of-the-Housing-Voucher-Program.pdf

Tyler, J., & Lofstrom, M. (2009, Spring). Finishing High School: Alternative Pathways and Dropout Recovery. *America's High Schools, Volume 19* (Number 1). Retrieved from https://eric.ed.gov/?id=EJ842053

U.S. Census. (2000). *Virginia - QT-P13, Ancestry:2000.* Retrieved from Virginia - QT-P13. Ancestry: 2000

U.S. Census. (2005). *State Population Projections.* Retrieved from https://www.census.gov/population/projections/data/state/

U.S. Census. (2007-2014). *County Business Patterns.* Retrieved from https://www.census.gov/programs-surveys/cbp.html

U.S. Census. (2014). *Commuting (Journey to Work) Main.* Retrieved from https://www.census.gov/hhes/commuting/

U.S. Census. (2015). *Quarterly Workforce Indicators (QWI).* Retrieved from https://ledextract.ces.census.gov/static/data.html

U.S. Census Bureau. (1995, October). Health Insurance Coverage – 1994. *Current Population Reports*, 60-190. Retrieved from https://www.census.gov/prod/1/pop/p60-190.pdf

U.S. Census Bureau. (2011). *Detailed Tables on Wealth and Asset Ownership*. Retrieved from http://www.census.gov/people/wealth/data/dtables.html

U.S. Census Bureau. (2012). *Age and Sex Composition in the United States: 2012, Table 3. Marital Status of the Population 15 Years and Over by Sex and Age*. Retrieved from https://www.census.gov/population/age/data/2012comp.html

U.S. Census Bureau. (2014, September). Health Insurance Coverage in the United States: 2013. *Current Population Reports*. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-250.pdf

U.S. Census Bureau. (2016). *Figure 8: Quarterly Homeownership Rates by Race and Ethnicity of Householder for the United States: 1994-2015.* Retrieved from https://www.census.gov/housing/hvs/data/charts/fig08.pdf

U.S. Census Bureau. (2016). Health Insurance Coverage in the United States: 2015. *Current Population Reports*. Retrieved from Current Population Reports: https://www.census.gov/content/dam/Census/library/publications/2016/demo/p60-257.pdf

U.S. Chamber of Commerce. (2013). *Immigration Myths and Facts.* Retrieved from https://www.uschamber.com/sites/default/files/legacy/reports/Immigration_MythsFacts.pdf

U.S. Department of Agriculture (USDA). (2015). *Food Security Status of U.S. Households in 2015.* Retrieved from https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx

U.S. Department of Agriculture (USDA). (2015, May). https://www.ers.usda.gov/data-products/county-typology-codes/.

USDA Economic Research Service. Retrieved May 2015, from http://www.ers.usda.gov/topics/rural-economy-population/rural-poverty-well-being/geography-of-poverty.aspx

U.S. Department of Agriculture (USDA). (2017). Retrieved from https://data.ers.usda.gov/reports.aspx?ID=14843

U.S. Department of Agriculture (USDA). (2015). *Official USDA Food Plans: Cost of Food at Home at Four Levels.* Retrieved from https://www.cnpp.usda.gov/sites/default/files/CostofFoodJun2015.pdf

U.S. Department of Agriculture (USDA), Frazão, E. (1999). *High Costs Of Poor Eating Patterns In the United States.* USDA Economic Research Service. Retrieved from http://www.ers.usda.gov/media/91018/aib750a_1_.pdf

U.S. Department of Commerce, Bureau of Economic Analysis (BEA). (2015). *Regional Data, GDP and Personal Income.* Retrieved from http://www.bea.gov/iTable/index_regional.cfm

U.S. Department of Education. (2015). *2014-2015 Federal Pell Grant Program End-of-Year Report.* Retrieved from https://www2.ed.gov/finaid/prof/resources/data/pell-2014-15/pell-eoy-2014-15.html

U.S. Department of Education. (2015). *A Matter of Equity: Preschool in America* . Retrieved from https://www2.ed.gov/documents/early-learning/matter-equity-preschool-america.pdf

U.S. Department of Health and Human Services. (2000). *Chlid Care Quality: Does it Matter and Does it Need to be Improved?* Office of the Assistant Secretary for Planning and Evaluation. Retrieved from https://aspe.hhs.gov/execsum/child-care-quality-does-it-matter-and-does-it-need-be-improved

U.S. Department of Housing and Urban Development (HUD). (2010, March). *Costs Associated With First-Time Homelessness for Families and Individuals.* Retrieved from http://www.huduser.org/publications/pdf/Costs_Homeless.pdf

U.S. Department of Housing and Urban Development (HUD). (2011). *2009 Worst Case Housing Needs of People With Disabilities: Supplemental Findings of the Worst Case Housing Needs 2009: Report to Congress.* Office of Policy Development and Research. Retrieved from http://www.huduser.org/portal/publications/WorstCaseDisabilities03_2011.pdf

U.S. Department of Housing and Urban Development (HUD). (2014). *Creating Connected Communities.* Center for Transit-Oriented Development. Retrieved from http://www.huduser.gov/portal/publications/pdf/Creating_Cnnted_Comm.pdf

U.S. Department of Housing and Urban Development (HUD). (2015). *2015 AHAR: Part 1 - PIT Estimates of Homelessness in the U.S.* Retrieved from HUD Exchange: https://www.hudexchange.info/resource/4832/2015-ahar-part-1-pit-estimates-of-homelessness/

U.S. Department of Housing and Urban Development (HUD). (2015). *Summary of all HUD Programs, 2013 based on 2010 Census.* Retrieved from https://www.huduser.gov/portal/datasets/assthsg.html

U.S. Department of Housing and Urban Development. (2015). *The 2015 Annual Homeless Assessment Report (AHAR) to Congress.* Retrieved from https://www.hudexchange.info/resources/documents/2015-AHAR-Part-1.pdf

U.S. Department of Housing and Urban Development. (2016). *Breaking Down Barriers: Housing, Neighborhoods, and Schools of Opportunity.* Retrieved from https://www.huduser.gov/portal/sites/default/files/pdf/insight-4.pdf

U.S. Department of Labor, Bureau of Labor Statistics. (2015). *Economy at a Glance: Virginia.* Retrieved from https://www.bls.gov/eag/eag.va.htm

U.S. Department of Transportation. (2015). *Beyond Traffic: Trends and Choices 2045.* Retrieved from https://www.transportation.gov/sites/dot.gov/files/docs/Draft_Beyond_Traffic_Framework.pdf

U.S. Department of Veteran Affairs. (2016). *VA Is Working to End Homelessness Among Veterans.* Retrieved from http://www.va.gov/homeless/about_the_initiative.asp

U.S. Department of Veterans Affairs. (2014). *National Center for Veterans Analysis and Statistics.* Retrieved from https://www.va.gov/vetdata/Veteran_Population.asp

U.S. Department of Veterans Affairs. (2014a). *VA Mental Health Services.* Retrieved from https://www.mentalhealth.va.gov/docs/mental_health_transparency_report_11-24-14.pdf

U.S. Election Assistance Commission. (2015, June 30). *The 2014 EAC Election Administration and Voting Survey Comprehensive Report: A Report to the 114th Congress.* Retrieved from http://www.eac.gov/assets/1/Page/2014_EAC_EAVS_Comprehensive_Report_508_Compliant.pdf

U.S. Government Accountability Office (U.S. GAO). (2007). *Unemployment Insurance: Low-Wage And Part-Time Workers Continue To Experience Low Rates Of Receipt.* Retrieved from http://www.gao.gov/new.items/d071147.pdf

U.S. Government Accountability Office (U.S. GAO). (2012). *Federal Tax Debts: Factors for Considering a Proposal to Report Tax Debts to Credit Bureaus.* Retrieved from http://www.gao.gov/products/GAO-12-939

U.S. Government Accountability Office (U.S. GAO). (2013, September 6). *Dental Services: Information on Coverage, Payments, and Fee Variation.* Retrieved from http://www.gao.gov/products/GAO-13-754

U.S. Government Accountability Office (U.S. GAO). (July 2015). *Medicaid: Key Issues Facing the Program.* Retrieved from http://www.gao.gov/assets/680/671761.pdf

U.S. Government Accountability Office (U.S. GAO). (November 2012). *Medicaid: States Made Multiple Program Changes, and Beneficiaries Generally Reported Access Comparable to Private Insurance.* Retrieved from http://www.gao.gov/assets/650/649788.pdf

U.S. News & World Report. (2015). Best Colleges Rankings. Retrieved from https://www.usnews.com/best-colleges

U.S. Senate Committee on Health, Education, Labor & Pensions. (2012). *Dental Crisis in America: the Need to Expand Access.* A Report from Chairman Bernard Sanders, Subcommittee on Primary Health & Aging. Retrieved from http://www.sanders.senate.gov/imo/media/doc/DENTALCRISIS.REPORT.pdf

Uchitelle, L. (2001, May 26). How to Define Poverty? Let Us Count the Ways . *The New York Times*. Retrieved from http://www.nytimes.com/2001/05/26/arts/how-to-define-poverty-let-us-count-the-ways.html?pagewanted=all&src=pm

United Health Foundation. (2015). *Trend: Obesity, Virginia, United States.* Retrieved from http://www.americashealthrankings.org/explore/2015-annual-report/measure/Obesity/state/VA

United Health Foundation. (2016). *America's Health Rankinggs: 2016 Annual Report*. Retrieved from http://www.americashealthrankings.org/explore/2016-annual-report/measure/healthstatus_disparity/state/VA

(2013, 2015, and 2017). *United States Election Project.* Retrieved from http://www.electproject.org/2012g; http://www.electproject.org/2014g; http://www.electproject.org/2016g

Urban Institute. (2012). *NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report.* Retrieved from National Center for Charitable Statistics: http://nccs.urban.org/NCCS-Databases-and-Tools.cfm

Urbana IDOT Traffic Stop Data Task Force. (2015, July 2). *Preliminary Findings.* Retrieved from http://will.illinois.edu/nfs/idot-traffic-stop-data-task-force-preliminary-findings.pdf

Valley Health System. (2016). Retrieved from http://www.valleyhealthlink.com/About-Us/Community-Benefits/Community-Health-Needs-Assessment.aspx

van Ommeren, J., & Gutierrez-i-Puigarnau, E. (2011, January). Are Workers With a Long Commute Less Productive? An Empirical Analysis of Absenteeism. *Regional Science and Urban Economics, 41*(1), 1-8. Retrieved from http://www.sciencedirect.com/science/article/pii/S0166046210000633

VanLandeghem, K., & Brach, C. (2009, April). Mental Health Needs of Low-Income Children With Special Health Care Needs . *AHRQ Pub. No. 090033*(CHIRI™ Issue Brief No. 9). Retrieved from http://www.ahrq.gov/cpi/initiatives/chiri/Briefs/brief9/brief9.pdf

VCU Center on Society and Health. (2015). *Education and Health Initiative.* Retrieved from http://societyhealth.vcu.edu/work/the-projects/educationhealth.html

Vespa, J., Lewis, J. M., & Kreider, R. M. (2013, August). *America's Families and Living Arrangements: 2012, Population Characteristics.* U.S. Census Bureau. Retrieved from https://www.census.gov/prod/2013pubs/p20-570.pdf

Viebeck, E. (2015, January 28). Feds: Up to 6 million will face ObamaCare Penalty. *The Hill*. Retrieved from http://thehill.com/policy/healthcare/231018-feds-15-to-30-million-exempt-from-obamacare-penalty

Virginia Department of Education. (2016). *Virginia's Public Charter Schools.* Retrieved from http://www.pen.k12.va.us/instruction/charter_schools/charter_schools.shtml

Virginia Department of Education. (2017). *Graduation, Completion, Dropout & Postsecondary Data.* Retrieved from http://www.pen.k12.va.us/statistics_reports/graduation_completion/cohort_reports/index.shtml

Virginia Department of Health. (2012). *Virginia Health Equity Report.* Retrieved from http://www.vdh.virginia.gov/OMHHE/Documents/Health%20Equity%20Report.pdf

Virginia Department of Health. (2016). *Mental Health by Demographics.* Retrieved from http://www.vdh.virginia.gov/content/uploads/sites/68/2016/12/2013-2014MENTHEALTH_Demographics.pdf

Virginia Department of Social Services. (2007-2015). *Childcare Market Rate Survey.*

Virginia Department of Social Services. (2007-2016). *SNAP Participation Reports.* Retrieved from http://www.dss.virginia.gov/geninfo/reports/financial_assistance/fs.cgi

Virginia Department of Social Services. (2012 and 2016). *Adult Services.* Retrieved from http://www.dss.virginia.gov/files/about/reports/adults/adult_services_annual/SFY_2012_Adult_Services_Program_Fact_Sheet.pdf; http://www.dss.virginia.gov/files/about/reports/adults/adult_services_annual/2016_DARS_Fact_Sheet.pdf

Virginia Department of Social Services. (2016). *Child Care Regulation.*

Virginia Department of Social Services. (2016). *Virginia Supplemental Nutrition Assistance Program (SNAP).* Retrieved from https://www.benefits.gov/benefits/benefit-details/1593

Virginia Department of Social Services. (2016a). *Child Care Subsidy Program.* Retrieved from https://www.dss.virginia.gov/files/division/cc/assistance/parents_guardians/guidance_procedures/Transmittal205-10-01-16.pdf

Virginia Department of Social Services. (2016b). *Child Day Care.* Retrieved from https://www.dss.virginia.gov/family/cc/

Virginia Department of Taxation. (2015a). *2015 Virginia Resident Form 760 Individual Income Tax Return.* Retrieved from https://www.tax.virginia.gov/sites/default/files/taxforms/individual-income-tax/2015/7602015.pdf

Virginia Department of Taxation. (2015b). *2015 VIRGINIA FORM 760 Resident Individual Income Tax Booklet.* Retrieved from https://www.tax.virginia.gov/sites/default/files/2016-12/760-2015-instructions_6.pdf

Virginia Department of Transportation. (2016). Retrieved from http://www.virginiadot.org/projects/resources/VDOT_Annual_Report_2015_Final_Feb_18_2016.pdf

Virginia Employment Commission. (2016). Retrieved from http://www.vec.virginia.gov/sites/default/files/documents/2024-Jobs-Outlook.pdf

Virginia Employment Commission. (2016). Virginia Employment Commission's 2024 VA Occupations Projections: Growth, Education, Experience and Wages

Virginia Food Desert Task Force. (2014). *Food Deserts in Virginia.* Retrieved from https://www.pubs.ext.vt.edu/content/dam/pubs_ext_vt_edu/VCE/VCE-294/VCE-294_pdf.pdf

Virginia Housing Development Authority. (2012). *Five Long-term Trends Impacting Virgininia's Souther Tier.* Retrieved from http://www.vhda.com/about/Planning-Policy/VHDAHousingAnalysis/Five%20Long-term%20Trends%20Impacting%20Virginias%20Southern%20Tier.pdf

Waid, M. (2013, April). *An Uphill Climb: Women Face Greater Obstacles to Retirement Security.* AARP Public Policy Institute. Retrieved from http://www.aarp.org/content/dam/aarp/research/public_policy_institute/econ_sec/2013/uphill-climb-women-face-greater-obstacles-retirement-security-AARP-ppi-econ-sec.pdf

Wald, J. (2014, July). What the Rise of the Freelance Economy Really Means for Businesses. *Forbes*. Retrieved from http://www.forbes.com/sites/waldleventhal/2014/07/01/a-modern-human-capital-talent-strategy-usingfreelancers/#4800cc3636a4

Wall, T., & Vujicic, M. (2015, April). *Emergency Department Use for Dental Conditions Continues to Increase.* American Dental Association. Retrieved from http://www.ada.org/~/media/ADA/Science%20and%20Research/HPI/Files/HPI

Wall, T., Nasseh, K., & Vujicic, M. (2014). *Majority of Dental-Related Emergency Department Visits Lack Urgency and Can Be Diverted to Dental Offices.* American Dental Association Health Policy Instittute. Retrieved from http://www.ada.org/~/media/ADA/Science%20and%20Research/HPI/Files/HPIBrief_0814_1.ashx

Ward, B. W., Schiller, J. S., & Goodman, R. A. (2014). Multiple Chronic Conditions Among US Adults: A 2012 Update. *Preventing Chronic Disease*. Retrieved from https://www.cdc.gov/pcd/issues/2014/13_0389.htm

Wasserman, M. (2016). Ready for kindergarten? Gap between rich and poor narrows, Stanford study finds. *Stanford News*. Retrieved from http://news.stanford.edu/2016/08/26/kindergarten-ready-gap-rich-poor-narrows/

Watson, L., & Swanberg, J. E. (2013). Flexible Workplace Solutions for Low-Wage Hourly Workers. *Labor & Employment Law Forum, 3*(3), 380-437. Retrieved from http://digitalcommons.wcl.american.edu/cgi/viewcontent.cgi?article=1066&context=lelb

Watson, L., Frohlich, L., & Johnston, E. (2014, April). *Collateral Damage: Scheduling Challenges for Workers in Low-Wage Jobs and Their Consequences.* National Women's Law Center. Retrieved from https://nwlc.org/resources/collateral-damage-scheduling-challenges-workers-low-wage-jobs-and-their-consequences/

Weber, B. (2015, July). *Child Care and Education in Oregon and Its Counties: 2014.* Oregon Child Care Research Partnership. Retrieved from http://health.oregonstate.edu/sites/default/files/occrp/2014-state-and-county-profiles/pdf/state-profile-child-care-and-education-in-oregon-and-its-counties-2014.pdf

West, D. (2015). *What Happens If Robots Take The Jobs? The Impact of Emerging Technologies on Employment and Public Policy.* Brookings Institute. Retrieved from http://www.brookings.edu/research/papers/2015/10/26-robots-emerging-technologies-public-policy-west

Wider Opportunities for Women (WOW). (2011, Spring). *Coming Up Short: Wages, Public Assistance and Economic Security Across America.* Retrieved from http://www.wowonline.org/wp-content/uploads/2013/05/Basic-Economic-Security-Tables-Coming-Up-Short-Report-2011.pdf

Witters, D. (2011, July 27). Caregiving Costs U.S. Economy $25.2 Billion in Lost Productivity. *Gallup Well-Being*. Retrieved from http://www.gallup.com/poll/148670/caregiving-costs-economy-billion-lost-productivity.aspx

Witters, D. (2015, February 24). Arkansas, Kentucky See Most Improvement in Uninsured Rates. *Gallup Well-Being*. Retrieved from http://www.gallup.com/poll/181664/arkansas-kentucky-improvement-uninsured-rates.aspx

Wolfson, D. B. (2014). What Does the Minimum Wage Do? Retrieved from http://research.upjohn.org/up_press/227/

World Health Organization. (2010). Retrieved from http://www.who.int/hia/house_report.pdf?ua=1

Yellen, J. (October 17, 2014). Perspectives on Inequality and Opportunity from the Survey of Consumer Finances. *Conference on Economic Opportunity and Inequality.* Boston, MA: Federal Reserve Bank of Boston. Retrieved from http://www.federalreserve.gov/newsevents/speech/yellen20141017a.htm

Young, G. (March 4, 2016). New York Cracking Down on Payroll. *Business Law News*. Retrieved from http://www.businesslawnews.com/new-york-cracking-down-on-payroll-debit-cards/

Zabritski, M. (2015). *State of the Automotive Finance Market, First Quarter 2015.* Retrieved from Experian: https://www.experian.com/assets/automotive/white-papers/experian-auto-2015-q1.pdf?WT.srch=Auto_Q12015FinanceTrends_PDF

Zurlo, K., WonAh, Y., & Kim, H. (2014 , May). Unsecured Consumer Debt and Mental Health Outcomes in Middle-Aged and Older Americans . *Journals of Gerontology, 69(3)*, 461-469. Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/24637231

ALICE is a registered trademark of the United Way of Northern New Jersey.

© Copyright 2009–2017 United Way of Northern New Jersey. All rights reserved.
No further use, copying, dissemination, distribution, or publication is permitted without the express written permission of United Way of Northern New Jersey.