

# ALICE IN GEORGIA: A STUDY OF FINANCIAL HARDSHIP



**ALICE: Asset Limited, Income  
Constrained, Employed**

2023 Report | [UnitedForALICE.org](https://UnitedForALICE.org)



# ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in Georgia: A Study of Financial Hardship is brought to you by [United Ways of Georgia](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for **ALICE** (Asset Limited, Income Constrained, Employed) households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across Georgia share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households. The grassroots ALICE movement, developed by United Way of Northern New Jersey, has spread to 28 states and the District of Columbia. Learn more about the ALICE movement [here](#).

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

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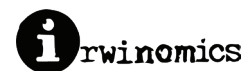
United For ALICE partners with [United Ways of Georgia](#) to bring this research to Georgia, and this work is sponsored by the Georgia Credit Union Association.



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To learn more about how you can get involved in advocating and creating change for ALICE in Georgia, contact: [Brittany Burnett](#), President & CEO, United Way of the CSRA, or [Brynn Grant](#), President & CEO, United Way of the Coastal Empire.

# LETTER TO THE COMMUNITY

Dear Fellow Georgians,

While Georgia is known for its peaches, peanuts, pecans, Coca-Cola, and as the #1 state for business, there is a large part of our community that often goes unseen. And while Georgians are known for being hardworking, many are living paycheck to paycheck, and one unexpected expense away from financial crisis. There's an acronym for those who face this struggle every day: ALICE.

**ALICE** stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE families and individuals live and work in our local communities. We all know ALICE. Many of us are or have been ALICE.

ALICE households earn above the Federal Poverty Level (FPL), yet not enough to afford household basics in the communities where they live.

ALICE is the essential, frontline worker who carried us through the pandemic, reporting to work to take care of our most basic needs. Although ALICE families earn a paycheck, they can't keep up with inflation and the cost of living. We rely on ALICE every day: educators, child care providers, long-term care professionals, those who maintain our infrastructure, and many others. In our most challenging times, we acknowledge ALICE workers as heroes. But who is helping them meet their basic needs?

ALICE households are largely invisible to our public policy makers and the broader community, which can make the struggle to make ends meet even more difficult. Forced to make impossible decisions each month, like choosing between child care or paying rent, ALICE households are often just one emergency away from slipping further into financial instability. Starting today, let's talk about ALICE. Let's make ALICE visible so that we can help all Georgians achieve financial stability. When we can help improve the lives of others, we improve our own lives and this state we proudly call home.

This inaugural ALICE Report shines a light on the 47% of Georgia households who work hard but never seem to get ahead. This snapshot of ALICE households in 2021 provides the United Ways of Georgia, our nonprofit partners, and community leaders with tools and resources to help these households move forward economically.

The United Ways of Georgia have always worked to remove the barriers that prevent our neighbors from achieving financial stability. With this Report, and the United for ALICE framework, we are expanding our reach to those in our communities who need our support to gain equitable access to health care, save for an emergency, and give their children the tools and resources needed for a healthy and successful life.

This report is made possible by the United Ways of Georgia, our presenting sponsor Georgia Credit Union Association, and the hundreds of volunteers, donors, nonprofit partners, and leaders who contribute to 31 United Ways' community-focused efforts across the state. With their continued support, we are uniquely positioned to translate this data into meaningful action to improve lives and strengthen economic well-being for Georgians. Please join us along this important journey.

Sincerely,



Brittany Burnett  
President & CEO  
*United Way of the CSRA*



Brynn Grant  
President & CEO  
*United Way of the Coastal Empire*

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# ALICE ONLINE

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

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

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# ALICE RESEARCH & METHODOLOGY

This ALICE Report for Georgia provides the most comprehensive look at the population called ALICE — households that have income above the [Federal Poverty Level](#) (FPL) but that struggle to afford household basics. This Report includes a detailed point-in-time snapshot of economic conditions across the state in 2021, as well as key data and trends from the Great Recession to the COVID-19 pandemic and beyond. Longstanding patterns in how and where people live, work, study, save, and spend their time were disrupted by the pandemic, and the lasting economic impact of that disruption is still unfolding as this Report is being written. To help inform program and policy decisions, United For ALICE remains committed to providing the most up-to-date local data possible on financial hardship in Georgia and across the U.S.

Two pillars of the ALICE measures are household costs and income. The Household Survival Budget (see figure on page 3) calculates the cost of household essentials for each county in Georgia and relies on a wide range of public data sources for the budget items of housing, child care, food, transportation, health care, and a smartphone plan, plus taxes. These budgets are calculated at the county level as counties are the smallest jurisdiction for which there is reliable data across the country.

Household costs are compared to household income from the U.S. Census Bureau's American Community Survey (ACS) to determine if households are below the ALICE Threshold. This category includes both households in poverty, with income below the FPL, and those who are ALICE, with income above the FPL but below the cost of basics.

Our standard ALICE income data is based on the ACS — both [household tabulated data](#) and individual data from the [Public Use Microdata Sample](#) (PUMS) records. In addition, this Report includes our analysis of two surveys that capture the experiences of a nationally representative sample of households during the pandemic:

- [Federal Reserve Board's Survey of Household Economics and Decisionmaking \(SHED\)](#), October 2019; November 2020; and November 2021
- [U.S. Census Bureau's COVID-19 Household Pulse Survey \(Household Pulse Survey\)](#), August 19–August 31, 2020; September 14–November 14, 2022; and December 9–December 19, 2022

Learn more about our methodology at [UnitedForALICE.org/Methodology](https://UnitedForALICE.org/Methodology).

**Data Notes:** The data used in this Report are estimates; some are geographic averages, others are one- or five-year averages depending on population size (see the [Data Sheet](#) for details). Percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. ALICE analysis includes all households, regardless of work status, as employment is fluid and most households have members who are working, have worked, are out on disability, or are looking for work.









# KEY TERMS

- **ALICE: Asset Limited, Income Constrained, Employed** – households that have income above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. A household consists of all the people who occupy a housing unit. In this Report, households do not include those living in group quarters such as a dormitory, nursing home, or prison.
- **Household Survival Budget:** Estimates the minimum costs of household necessities (housing, child care, food, transportation, health care, and a basic smartphone plan) in Georgia, adjusted for different counties and household types
- **ALICE Threshold:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford the basics (housing, child care, food, transportation, health care, and a smartphone plan, plus taxes), calculated for all U.S. counties
- **Below the ALICE Threshold:** Reports the number of ALICE and poverty-level households combined
- **ALICE Essentials Index:** A measure of the average change over time in the costs of the essential goods and services that households need to live and work in the modern economy – housing, child care, food, transportation, health care, and a smartphone plan



# ALICE Household Survival Budget

## Description and Sources

	<p><b>Housing</b> Housing is composed of rent and utilities. <b>Rent:</b> Fair Market Rent (40<sup>th</sup> percentile) for an efficiency, one-bedroom, or two-bedroom apartment (based on family size), adjusted in metro areas using the American Community Survey (ACS) – minus utilities <b>Utilities:</b> As captured by the Consumer Expenditure Survey (CEX) <b>Sources:</b> ACS metro housing costs and U.S. Department of Housing and Urban Development (rent); CEX (utilities)</p>
	<p><b>Child Care</b> Cost for registered Family Child Care Homes for infants (0–2 years), preschool-age (3–4), and school-age children (5–12) <b>Source:</b> Georgia Department of Early Care and Learning, 2022</p>
	<p><b>Food</b> USDA Thrifty Food Plan by age, with county variation from Feeding America <b>Sources:</b> Feeding America; U.S. Department of Agriculture (USDA)</p>
	<p><b>Transportation</b> Operating costs for a car (average daily miles by age, cost per mile, license, fees, and insurance), or public transportation where viable <b>2021 Note:</b> The decline in public transportation use during the pandemic <a href="#">reduced the average expenditure</a>, yet the cost for workers who had to use it to commute remained the same. To reflect this, the budget uses 2019 average CEX spending. <b>Sources:</b> AAA, Federal Highway Administration, The Zebra (car); CEX (public transportation)</p>
	<p><b>Health Care</b> Health insurance premiums based on employer-sponsored plans plus out-of-pocket costs for households with \$40,000–\$69,000 annual income by age, weighted with the poor-health multiplier. For the senior budget, cost of Medicare Part A and B, out-of-pocket costs, plus average out-of-pocket spending for the top five chronic diseases as reported by CMS. <b>Sources:</b> Centers for Medicare and Medicaid Services (CMS); CEX (health); Medical Expenditure Panel Survey (MEPS)</p>
	<p><b>Technology</b> Smartphone plan with 10GB of data for each adult in a household <b>2021 Note:</b> Costs were upgraded from a 5GB to a 10GB monthly data plan to reflect the increased need for internet access during the pandemic. <b>Source:</b> Consumer Reports</p>
	<p><b>Miscellaneous</b> Cost overruns estimated at 10% of the budget, excluding taxes, to cover one-time unanticipated costs within the other categories</p>
	<p><b>Taxes</b> Federal, state, and local taxes owed on the amount of income to cover the Survival Budget as well as tax credits, including the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) <b>2021 Note:</b> Due to the significant effect of the expanded tax credits in 2021, total taxes before credits and the credits are both listed. <b>Sources:</b> Internal Revenue Service; Tax Foundation</p>



# ALICE IN GEORGIA: EXECUTIVE SUMMARY

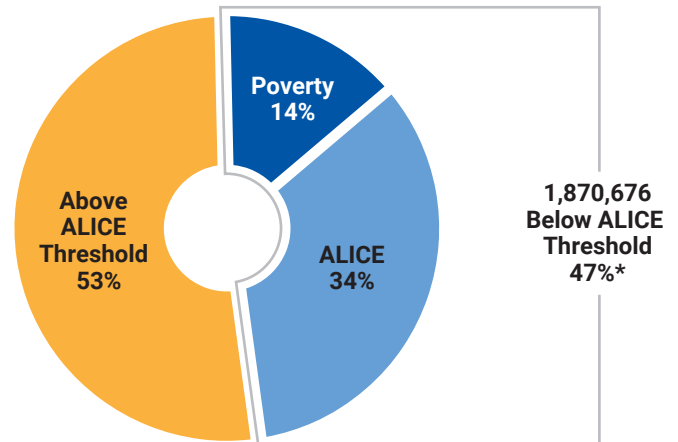
The number of households in financial hardship in Georgia continues to be undercounted in official measures.

According to the Federal Poverty Level (FPL), 14% of households in Georgia (537,366) were in poverty in 2021. Yet [United For ALICE](#) data shows that another 34% (1,333,310 households) – more than twice as many – were **ALICE** (Asset Limited, Income Constrained, Employed). ALICE households earn above the FPL, but not enough to afford the basics in the communities where they live.

The reality is that out of the 3,954,813 households in Georgia, **1,870,676 – 47%\*** – had income below the [ALICE Threshold of Financial Survival](#) in 2021. These included both households in poverty and ALICE households.

The crux of the problem is a mismatch between earnings and the cost of basics. The ALICE Household Survival Budget for a Georgia family of four in 2021 was \$61,164, well above the FPL at \$26,500 and full-time earnings for most low-wage jobs in the state. For example, retail salespersons (one of the most common occupations in Georgia) earned a median hourly wage of \$11.53 – not enough to cover the ALICE Household

Total Households in Georgia = 3,954,813



\* In 2021, out of 3,954,813 households, there were 537,366 (13.6%) in poverty plus 1,333,310 (33.7%) ALICE, which totals 1,870,676 (47.3%) below the ALICE Threshold and rounds to 47% in this Report.

Survival Budget for one worker employed full time (\$13.71 per hour), much less for a family with children, even with two adults working (combined wage of \$30.58 per hour).

## ALICE Household Survival Budget, Georgia, 2021

	Single Adult	Single Senior	2 Adults, 1 Infant, 1 Preschooler
<b>Monthly Costs</b>			
Housing – Rent	\$570	\$570	\$611
Housing – Utilities	\$154	\$154	\$292
Child Care	-	-	\$1,016
Food	\$415	\$383	\$1,131
Transportation	\$345	\$298	\$822
Health Care	\$225	\$513	\$856
Technology	\$75	\$75	\$110
Miscellaneous	\$178	\$199	\$484
Tax Before Credits	\$323	\$380	\$1,023
<b>Monthly Total</b>	<b>\$2,285</b>	<b>\$2,572</b>	<b>\$6,345</b>
<b>ANNUAL TOTAL Before Tax Credits</b>	<b>\$27,420</b>	<b>\$30,864</b>	<b>\$76,140</b>
Tax Credits (CTC and CDCTC)			(\$14,976)
<b>ANNUAL TOTAL With Tax Credits</b>	<b>\$27,420</b>	<b>\$30,864</b>	<b>\$61,164</b>
<b>Full-Time Hourly Wage</b>	<b>\$13.71</b>	<b>\$15.43</b>	<b>\$30.58</b>

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

Sources: AAA, 2021; Agency for Healthcare Research and Quality, 2021; American Community Survey, 2021; Bureau of Labor Statistics, 2021—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2021—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2021—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2021—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2021; Federal Highway Administration, 2017; Feeding America, 2022; Fowler, 2021; Georgia Department of Early Care and Learning, 2022; Internal Revenue Service, 2021; Internal Revenue Service—FICA, 2021; Medicare.gov; Scarborough, 2021; Tax Foundation, 2021; The Zebra, 2022; U.S. Department of Agriculture, 2021—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2021—Fair Market Rents; Walczak, 2021.

To see the Household Survival Budget for all counties in Georgia, go to [UnitedForALICE.org/Household-Budgets/Georgia](https://UnitedForALICE.org/Household-Budgets/Georgia)

# Key Findings

- **The cost of basic needs in Georgia:** In 2021, the cost of household basics (housing, child care, food, transportation, health care, and technology, plus taxes) was \$27,420 for a single adult and \$61,164 for a family of four with two adults, an infant, and a preschooler – much higher than the FPL across all Georgia counties.
- **Demographics:** There are households below the ALICE Threshold across all demographic groups. However, disparities exist in the rates of financial hardship due to [systemic racism](#), [ageism](#), [gender discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability.
  - » By race/ethnicity, 60% of Black and 57% of Hispanic households were below the ALICE Threshold in Georgia in 2021, compared to 40% of White households.
  - » By age, the youngest (under age 25) and oldest (age 65+) households faced the highest rates of hardship, at 76% and 54%, respectively.
  - » By household composition, single-female-headed families with children were more likely to be below the Threshold (83%) than single-male-headed (66%) or married-parent households (25%). Nearly half (46%) of single or cohabiting households without children were below the Threshold.
  - » By location, households in predominantly rural counties were slightly more likely to be below the ALICE Threshold (52%) than those in predominantly urban counties (47%).
- **ALICE and financial hardship over time:** The number of households below the ALICE Threshold in Georgia increased substantially through the Great Recession (2007–2010), remained relatively stable through 2016, then shifted again as the number of ALICE households grew while households in poverty decreased from 2016 to 2019. With the crosscurrents of the pandemic – a dual health and economic crisis on the one hand, but additional supports and assistance on the other – total households and households below the Threshold remained relatively flat from 2019 to 2021, increasing by 3% and 1%, respectively. In 2021, 47% of Georgia households could not afford the basics in the communities where they lived.
- **Inflation and household essentials:** The cost of basics is increasing faster than wages in Georgia. The ALICE Essentials Index for Georgia, which tracks change over time in the cost of household basics, rose on average 3.7% annually between 2007 and 2023. For context, the median wage for one of the most common occupations in Georgia, a retail salesperson, increased only 2.4% annually from 2007 to 2022 (the latest data available).
- **Pandemic assistance:** Public assistance programs were temporarily expanded in 2021, but not enough to bring most households below the ALICE Threshold to financial stability. In Georgia, a family of four with two parents working full time in two of the most common occupations (retail salesperson and cashier) could not afford the Household Survival Budget in 2021, even with the expanded Child Tax Credit, the Child and Dependent Care Tax Credit, and the pandemic Economic Impact Payments.
- **Work and wages:** Of the 20 most common occupations in Georgia, 65% paid less than \$20 per hour in 2021. All but two of the top jobs saw an increase in the median wage; for example, for one of the most common occupations in Georgia, a retail salesperson, the median wage increased by 6% to \$11.53 per hour in 2021. But given that wages had stagnated for a decade, 35% of the state's 132,430 retail sales workers still lived below the ALICE Threshold in 2021.
- **Savings and assets:** During the pandemic, rates of emergency savings increased on average in Georgia, but those rates differed by income. According to SHED, in November 2021, 42% of households below the ALICE Threshold had emergency savings or rainy day funds, compared to 80% of households above the Threshold. Similarly, 46% of households below the Threshold had retirement assets in 2021, compared to 69% of those above.
- **Beyond 2021:** With pandemic assistance waning while significant challenges remain, there are warning signs that the economic situation for Georgia households below the ALICE Threshold has worsened since 2021, including sustained high levels of food insufficiency, limited savings and assets, continued difficulty paying bills, and feelings of anxiety and depression.

# DEFINING FINANCIAL HARDSHIP IN GEORGIA

Traditional economic measures systematically underestimate both the actual cost of basic needs and the number of households that can afford them, concealing important aspects of the local and national economy. Two ALICE tools provide a more accurate estimate of the cost of living and a clearer way to track how many households are struggling. The **ALICE Household Budgets** capture the reality of how much income households need to live and work in the modern economy in each county, and the [ALICE Threshold of Financial Survival](#) provides a measure to track ALICE and poverty-level households over time by location. This section explores these tools and highlights the challenges ALICE families face in meeting basic needs.

## The Cost of Basics

United For ALICE provides two basic budgets: the ALICE Household Survival Budget and the ALICE Household Stability Budget. Both budgets are available for all Georgia counties and can be calculated for various household types.

- The **ALICE Household Survival Budget** is an estimate of the minimal total cost of household essentials – housing, child care, food, transportation, health care, and technology, plus taxes and a miscellaneous contingency fund equal to 10% of the budget. It does not include savings, auto repairs, cable service, travel, laundry costs, or amenities such as holiday gifts or dinner at a restaurant that are out of reach for many ALICE families. This budget varies by location due to differences in local costs. In 2021, household essentials were least expensive for a family of four in Emanuel County (\$53,124 per year), and for a single adult in Telfair County (\$22,128 per year). Essentials were most expensive for a family and for a single adult in Forsyth County (at \$92,208 per year and \$48,096 per year, respectively).
- For comparison to a more sustainable budget, the **ALICE Household Stability Budget** estimates the higher costs of maintaining a more stable household over time and includes a savings category equal to 10% of the budget.

Compared to the cost of living included in the Household Survival Budget, the FPL is drastically inadequate. Unlike the ALICE budgets, the FPL is not based on the cost of contemporary household necessities, and except for Alaska and Hawai'i, it is not adjusted to reflect cost-of-living differences. Nor does it adjust for different ages of household members. The FPL is increased annually based on the Bureau of Labor Statistics' (BLS) Consumer Price Index (CPI), and those increases are the same for all U.S. households of a given size. By contrast, the actual household costs in the Survival Budget have increased at different rates depending on location, household size, and household composition.

Yet despite its inadequacies, the FPL continues to be the standard for determining the number and proportion of people living in poverty in the U.S. **With the FPL as the primary way for policymakers and local stakeholders to gauge the extent of financial hardship in their communities, a huge portion of struggling U.S. households go unrecognized.**

The actual cost of household basics in every county in Georgia is well above the FPL for all household sizes and types (Figure 1). In 2021, the FPL was \$12,880 for a single adult, compared to an average of \$27,420 for the Household Survival Budget across Georgia. The cost differential was even larger for families: The FPL for a four-person family was \$26,500 in 2021 in Georgia, while the Household Survival Budget for a family with two adults, an infant, and a four-year-old was \$61,164. And both budgets were substantially lower than the average Household Stability Budget for Georgia, which reached \$47,112 per year for a single adult and \$96,984 for a family of four.

### ALICE BUDGETS FOR ALL COUNTIES AND HOUSEHOLD TYPES

Itemized ALICE Household Survival and Stability Budgets are available for all Georgia counties (and groups of counties) at [UnitedForALICE.org/Household-Budgets/Georgia](https://UnitedForALICE.org/Household-Budgets/Georgia).

**Figure 1. ALICE Household Budgets and Federal Poverty Level, Georgia, 2021**

	<b>Federal Poverty Level</b> <i>Census income thresholds that vary by household size but not geography to determine who is in poverty</i>	<b>ALICE Household Survival Budget</b> <i>The cost of the essentials needed to live and work in the modern economy, by household type and location</i>	<b>ALICE Household Stability Budget</b> <i>The cost of supporting and sustaining an economically viable household over time, including a contingency for savings</i>
<b>Single Adult</b>			
<b>Monthly Total</b>	\$1,073	\$2,285	\$3,926
<b>Annual Total</b>	\$12,880	\$27,420	\$47,112
<b>Family of Four</b>			
<b>Monthly Total</b>	\$2,208	\$5,097	\$8,082
<b>Annual Total</b>	\$26,500	\$61,164	\$96,984

*Note: Family of four includes two adults and two children in child care (one infant, one four year old).*

*Sources: ALICE Household Survival Budget, 2021; Assistant Secretary for Planning and Evaluation (ASPE), HHS poverty guidelines for 2021, U.S. Department of Health and Human Services*

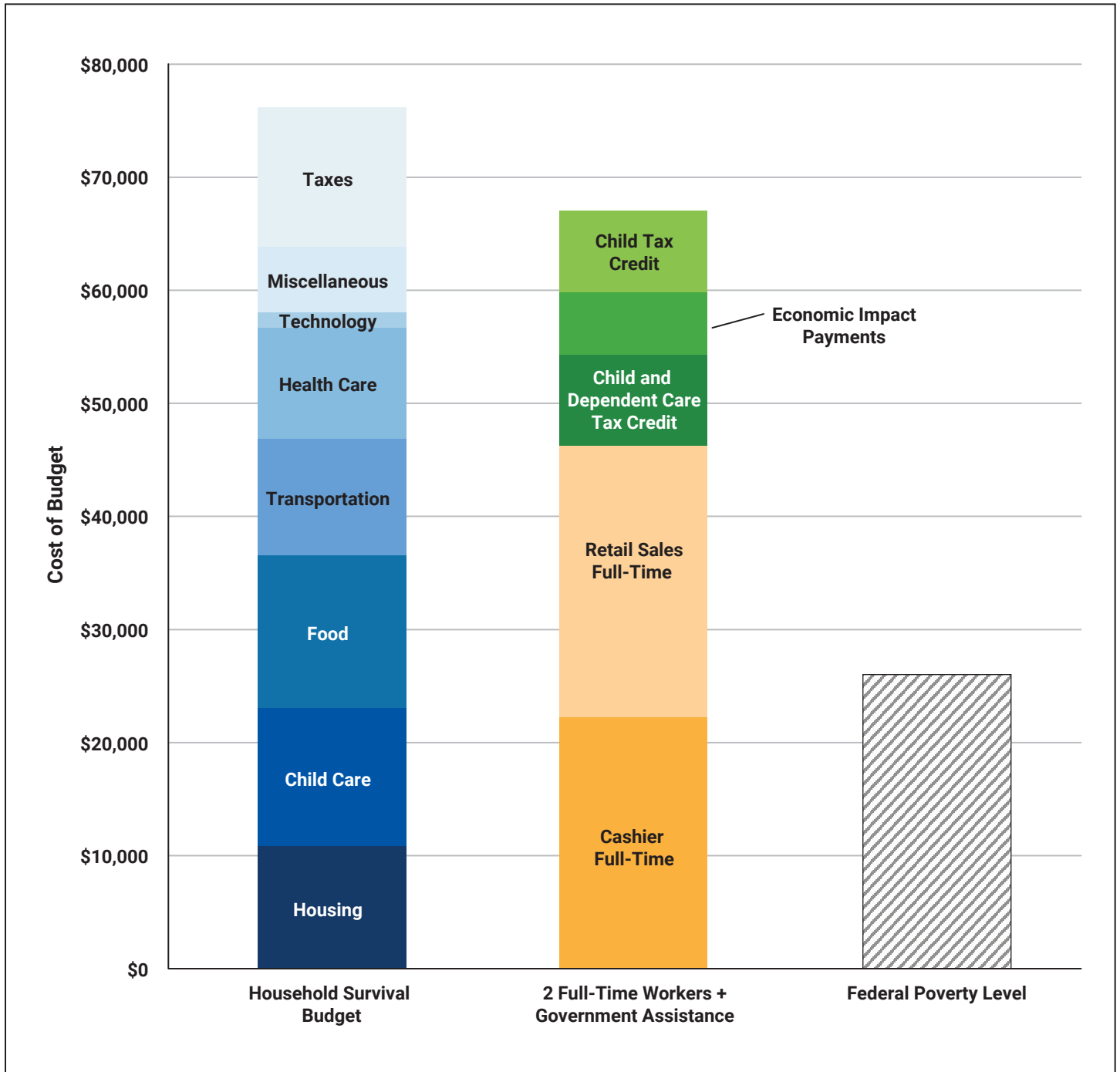
## Not Enough Income to Cover Basic Costs

ALICE workers fill jobs that are vital to keeping Georgia’s economy running smoothly, such as cashiers, nursing assistants, office clerks, servers, laborers, and security guards. Yet when wages cannot cover basic household costs, families struggle to make ends meet.

Figure 2 shows an example of the impact of pandemic assistance on a household’s ability to meet the cost of basics in 2021. The figure shows a family of four in Georgia with two parents working full time in two of the state’s most common

occupations, retail salesperson and cashier (median wages of \$11.53 and \$10.72 per hour, respectively). This family could not afford the Household Survival Budget in 2021, even with the temporarily expanded credits and payments available to them: the Child Tax Credit (\$3,600 for each child under age 6), the Child and Dependent Care Tax Credit (\$4,000 per child in child care), and the Economic Impact Payments (\$2,800 for married couples plus \$1,400 for each child). These benefits helped, but the family’s annual income still fell short of the Household Survival Budget by \$9,060, or 14% of their income.

**Figure 2. Expenses, Earnings and Pandemic Assistance, Family of Four, Georgia, 2021**



Note: Full-time income is calculated based on 40 hours per week.

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

# WHO IS ALICE? DEMOGRAPHICS AND EQUITY

The pandemic exposed and exacerbated disparities and vulnerabilities that have long existed in Georgia, with substantial differences in rates of hardship by race/ethnicity, age, household composition, and location. It also brought ALICE to the forefront, as essential ALICE workers showed up to low-paid, on-site jobs, despite the risks to their own and their families' health and safety. Even as we move further away from the height of the pandemic, its ripple effects continue to impact the most vulnerable households in Georgia — those below the ALICE Threshold.

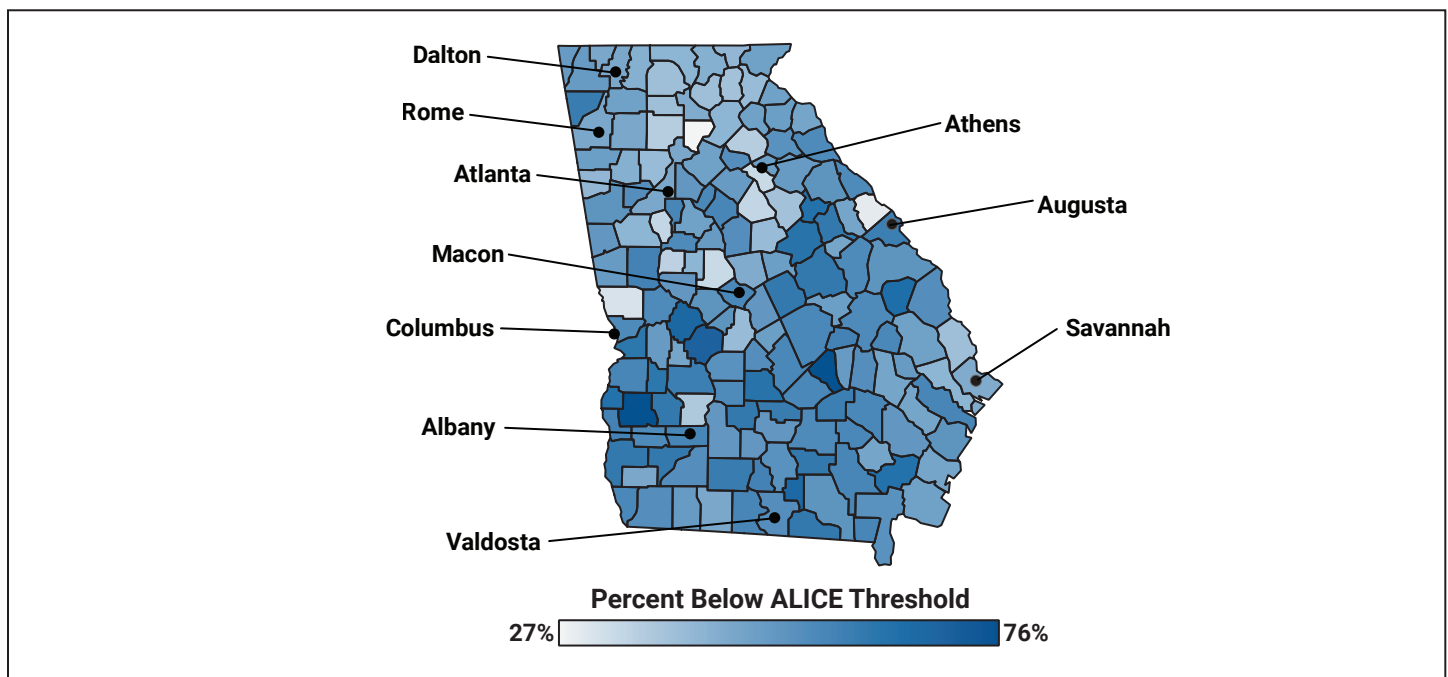
In 2021, rates of financial hardship ranged from 27% in Forsyth County to 76% in both Randolph and Wheeler counties. But even greater variation was found within some counties. For example, in the county with the highest number of total households in the state, Fulton County, the share of households below the ALICE Threshold ranged from 19% in ZIP code 30005 (Alpharetta) to 82% in ZIP code 30314 in Atlanta (West Lake/Hunter Hills, including Morehouse College and Clark Atlanta University). See ALICE data for all available locations in Georgia at [UnitedForALICE.org/Maps/Georgia](https://UnitedForALICE.org/Maps/Georgia).

## Financial Hardship by Location

Financial hardship in Georgia varies by location — from region to region, county to county, and even within counties from one ZIP code to the next, depending on opportunities for employment, labor force participation, and the cost of living (Figure 3).

In addition, nearly 3.4 million Georgia households lived in predominantly urban counties in 2021, and 47% of these households were below the ALICE Threshold. Yet for the 586,313 households living in predominantly rural counties, the rate of financial hardship was higher, at 52%. By [Economic Development Region](#), rates of hardship ranged from 38% in the Northeast to 55% in the Southeast.

**Figure 3. Financial Hardship by County, Georgia, 2021**



Note: For more details, see the County Comparison: Income Status, 2021 table at the end of this Report.

Sources: ALICE Threshold, 2021; American Community Survey, 2021

# Financial Hardship by Race/Ethnicity, Age, and Household Type

In Georgia in 2021, rates of financial hardship differed substantially between groups, a result of multiple factors including [systemic racism](#), [ageism](#), [gender discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability:

- In 2021, the largest number of households below the ALICE Threshold in Georgia were White (860,591), making up 40% of all White households. Black households were the next largest group with 729,293 below the Threshold, yet they made up 60% of all Black households. There were also 161,934 Hispanic households below the Threshold, making up 57% of all Hispanic households.
- By age of householder, the youngest and the oldest households had the highest rates of financial hardship in 2021, with 76% of households headed by someone under

age 25 and 54% of senior households (age 65+) living below the Threshold in Georgia. Among the larger age groups in the state, 47% of households headed by people age 25–44 and 41% of households headed by those age 45–64 were below the Threshold.

- By household composition, single parents were most likely to be below the ALICE Threshold, but with a substantial difference between single-male-headed households (66% below the Threshold) and single-female-headed households (83%). Rates of financial hardship were much lower for married-parent households (25%). The rate for the most common household type in Georgia, single or cohabiting households without children headed by someone under age 65, was 46%.

Figure 4 paints a clear picture of the rates of hardship for different demographic groups compared to the Georgia average. For all households in Georgia, 14% were in poverty and 34% were ALICE in 2021.



**Figure 4. Household Financial Status and Key Demographics, Georgia, 2021**

	Total	Below ALICE Threshold	<span style="color: #0056b3;">■</span> Poverty <span style="color: #4f81bd;">■</span> ALICE <span style="color: #ffc000;">■</span> Above ALICE Threshold		
<b>ALL HOUSEHOLDS</b>	<b>3,954,813</b>	<b>1,870,676</b>	<b>14%</b>	<b>34%</b>	<b>53%</b>
<b>AGE</b>					
Under 25 Years	154,630	117,536	33%	43%	24%
25 to 44 Years	1,351,926	635,935	15%	32%	53%
45 to 64 Years	1,513,536	615,724	12%	29%	59%
Seniors (65+)	934,721	501,481	12%	41%	46%
<b>RACE/ETHNICITY</b>					
American Indian/ Alaska Native	11,608	7,541	12%	53%	35%
Asian	145,798	58,207	6%	34%	60%
Black	1,211,043	729,293	15%	45%	40%
Hispanic	281,912	161,934	9%	49%	43%
Native Hawaiian/ Pacific Islander	1,860	1,210	9%	56%	35%
Two or More Races	136,141	69,749	11%	41%	49%
White	2,174,248	860,591	8%	32%	60%
<b>HOUSEHOLD TYPE</b>					
Married With Children	726,917	183,677	7%	18%	75%
Single-Female- Headed With Children	297,048	245,463	43%	39%	17%
Single-Male-Headed With Children	80,025	52,712	23%	43%	34%
Single or Cohabiting, Under 65, no Children	1,916,102	887,343	12%	35%	54%
<b>URBAN/RURAL</b>					
Rural	586,313	302,723	20%	32%	48%
Urban	3,368,500	1,567,953	12%	34%	53%

Note: The groups shown in this figure are based on head of household and overlap across categories. Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Report, the American Indian/Alaska Native, Asian, Black, Native Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy. Counties are defined as rural or urban based on the USDA's designation of metropolitan or non-metropolitan at the census tract level. Counties with 50% or more of the population in metropolitan tracts are designated as urban; those with 50% or more of the population in non-metropolitan tracts are designated as rural. In 2021, out of 3,954,813 households, there were 537,366 (13.6%) in poverty plus 1,333,310 (33.7%) ALICE, which totals 1,870,676 (47.3%) below the ALICE Threshold and rounds to 47% in this Report.

Sources: ALICE Threshold, 2021; American Community Survey, 2021



# Demographic Trends (2019–2021)

**Population growth and migration:** In the decade preceding the pandemic, population growth in the U.S. had started to slow due to a decrease in the number of births and international migration, and an increase in deaths associated with the aging population. The pandemic [exacerbated the national slowdown](#), and in 2021 population growth in the U.S. reached a [historic low](#) due to a sharp increase in COVID-related deaths, postponement of having children, and more restrictive policies on immigration.

The pandemic not only imposed new barriers to international migration but also had a substantial impact on immigrant communities across the U.S. According to the [Migration Policy Institute](#), as a result of bans on international travel and immigration center processing delays, the number of visas issued in the U.S. dropped by half between 2019 and 2020. In Georgia in 2021, 10% of the population were immigrants, the same as in 2019, with the largest number of immigrants being from India, Jamaica, and Mexico. The [counties](#) with the largest numbers of immigrants included Gwinnett, Fulton, DeKalb, and Cobb counties.

The pandemic also shifted domestic migration patterns; many workers and their families chose to move from densely populated cities to warmer and less densely populated areas. [Residents left high-tax states for lower-tax states](#) with a more affordable cost of living, including Georgia.

In Georgia, the pandemic impacted where people lived, who they lived with, and the demographics of households.

**Location:** In Georgia from 2019 to 2021, the counties with the largest percentage increase in the total number of households included Lee, Bryan, Muscogee, Quitman, and Chatham, while Telfair, Dooly, and McIntosh counties had the largest percentage decrease in total households.

Overall, the number of households in predominantly rural counties remained flat across Georgia, while the number of households in predominantly urban counties increased by 4%. The rate of financial hardship was higher in rural counties (52%) than in urban counties (47%).

**Age:** Though overall there were fewer total households headed by those under age 25 in Georgia, they experienced the greatest growth from 2019 to 2021, with the total number of households increasing by 9% and the number below the ALICE Threshold increasing by 5%. At the opposite end of the age spectrum, the total number of senior households increased by 4%, while the total number below the Threshold increased by 8%, the highest rate of increase in financial hardship among all age groups. Households headed by those age 25–44 also increased by 4%, yet their rate of financial hardship remained relatively unchanged. Households headed by those age 45–64 increased by only 2%, and they were the only group to show a decrease in financial hardship from 2019 to 2021 (down 4%).

**Household composition:** In 2021, single-parent families were much more likely to be below the ALICE Threshold, with 66% of single-male-headed households and 83% of single-female-headed households struggling to make ends meet. These high rates remained relatively unchanged from 2019 to 2021. Rates of financial hardship also remained relatively consistent for single or cohabiting households without children (48% in 2019 and 46% in 2021). However, married-parent households with children in Georgia experienced the biggest decrease in financial hardship, with the number of these households dropping 11% from 2019 to 2021, and the lowest rate of financial hardship among all household types in Georgia in 2021 (at 25%).

**Race/ethnicity:** This Report is not able to accurately capture change over time by race/ethnicity in the total number or share of households below the ALICE Threshold. Starting in 2020, the U.S. Census Bureau changed how it asks about and codes [data on race and Hispanic origin](#). These changes help the Census and ACS provide a more complete picture of the U.S. population, especially for people who self-identify as multiracial or multiethnic. But as a result, the [Census urges caution](#) when comparing race data between years before and after 2020. For example, in Georgia, the huge increase in the Census count of people of [Two or More Races](#) (also referred to now as Multiracial) — 125% from 2019 to 2021 — is a combination of actual growth in this population and improvements to Census questions and coding. (Note: The number of Multiracial households below the ALICE Threshold increased at a similar rate, 116%).

# WHY ARE THERE SO MANY ALICE HOUSEHOLDS?

The number of ALICE households has increased as wages have failed to keep up with the rising cost of household basics. Public assistance has filled in some of the gap, especially during the pandemic, but it has never been enough to bring all families to financial stability.

Competing economic forces and public policy interventions have made it difficult to predict the net impact of the pandemic on household financial stability. When the pandemic hit, businesses, child care providers, schools, and community services closed, some permanently; others went remote for months. The [loss of jobs and wages was not experienced equally](#); those who could work remotely fared better than those who were required to be on-site. Initially, costs for many basics declined, but disruptions to the [supply chain and higher wages](#) to retain workers then [pushed prices up across the board](#) – by 8% annually across the U.S. from 2021 to 2022, compared to less than 3% annually in the [prior 10 years](#) – straining ALICE households even more.

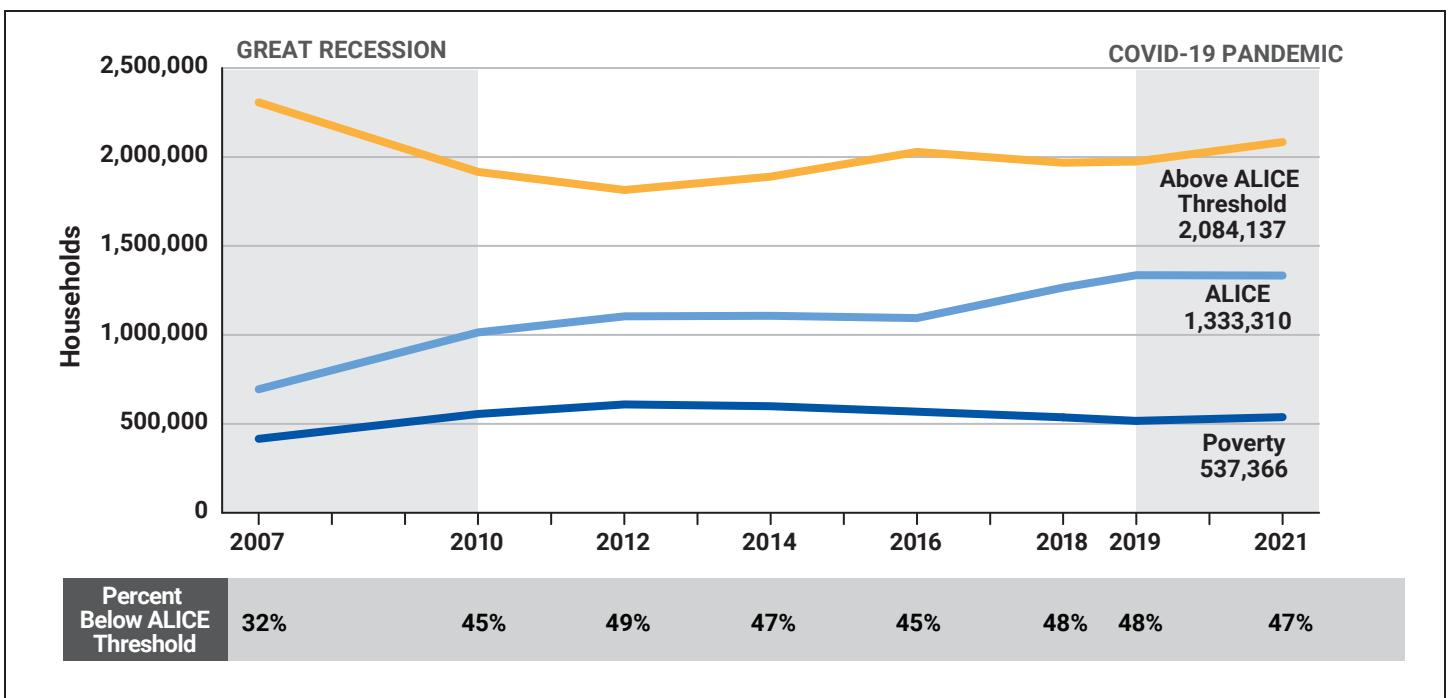
Yet other forces provided economic benefits for many households. From 2020 to 2021, average weekly wages

across all industries were up 5.7% in Georgia, and up 5.6% nationally (the second-fastest national increase in the past two decades). In addition, [emergency pandemic measures](#) and [economic policies](#) provided critical support for ALICE families, including housing assistance, expanded unemployment insurance, stimulus checks, enhanced tax credits, and nationwide [eviction](#) and [foreclosure](#) moratoriums. Those measures made a difference: Government policies and assistance helped to mitigate, but not prevent, the economic impact of the pandemic.

## Financial Hardship Over Time

Rates of financial hardship in Georgia have shifted over time (Figure 5). During the last major economic disruption – the Great Recession – the percentage of Georgia households below the ALICE Threshold increased from 32% in 2007 to 45% in 2010, and never returned to pre-Recession levels in the decade that followed.

**Figure 5. Households by Income, Georgia, 2007–2021**



Sources: ALICE Threshold, 2007–2021; U.S. Census Bureau, American Community Survey, 2007–2021

# The ALICE Essentials Index

Inflation is one of the most widely utilized indicators of the health of the U.S. economy. When prices increase faster than wages, the stock market, and other sources of income, people’s purchasing power decreases and economies struggle. This is especially challenging for families on a tight budget or a fixed income, like ALICE households.

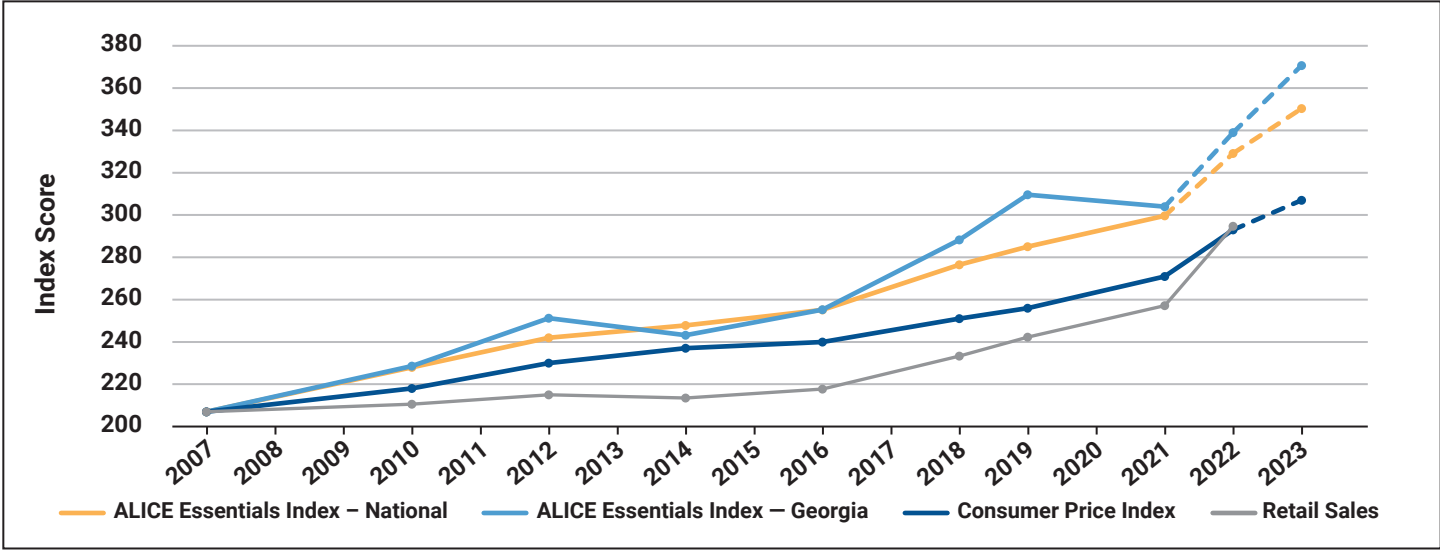
The standard measure of inflation in the U.S., the Bureau of Labor Statistics’ **Consumer Price Index** (CPI), tracks the retail price of select goods and services purchased by consumers in [75 urban areas](#) and is composed of [more than 200 categories](#) including food and beverages, housing, apparel, transportation, medical care, recreation, education, and communication services. The CPI is often used as the North Star to guide economic policies, including monetary policy, benchmark increases for Social Security and retirement benefits (for veterans and Federal Civil Service retirees), FPL calculations, and eligibility for government assistance programs.

During the recovery, from 2010 to 2019, the number of poverty-level households fell from 555,083 to 516,598; at the same time, the number of ALICE households climbed from 1,014,307 to 1,335,664 (with the most substantial increase between 2016 and 2019). Overall, the rate of financial hardship in 2019 was 48% (poverty and ALICE combined) – and then the pandemic hit.

From 2019 to 2021, the total number of households in Georgia increased by 3% and the number of households below the Threshold increased by 1% (from 1,852,262 to 1,870,676).

Neighboring states also experienced growth in total households from 2019 to 2021: The number of households in Florida increased by 8%, followed by Tennessee at 4%, and Alabama and South Carolina at 3% each. Alabama and Florida also had a considerable increase in the number of households below the ALICE Threshold during this period – up by 7% and 6%, respectively – while the share below the Threshold in Georgia, South Carolina, and Tennessee remained relatively stable.

**Figure 6. ALICE Essentials Index and CPI by Location, With Georgia Retail Sales Wage, 2007–2023**



Note: In this figure, the ALICE Essentials Index was adjusted to the CPI base value of 207 in 2007. As shown by the dotted lines, ALICE Essentials Index rates for 2022 and 2023 are projections; for details, see the Appendix to the [ALICE Essentials Index: 2023 National Report](#). CPI 2023 is preliminary (based on data through March 2023).

Sources: ALICE Essentials Index, 2007–2021; Bureau of Labor Statistics—Consumer Price Index, 2007–2021. For more information, visit [UnitedForALICE.org/Essentials-Index](https://www.unitedforalice.org/essentials-index).

Yet despite being used to guide policy for low-income households, the CPI doesn't accurately portray rates of inflation for the purchases that these households most often make. CPI measures the change in prices of all the goods and services that people at all income levels purchase, from haircuts to plane tickets — and by doing so, it conceals the changes in prices of the smaller number of goods and services that are essential to meeting basic needs for households below the ALICE Threshold.

The **ALICE Essentials Index** aims to fill this gap and bring the reality of ALICE household costs to the forefront. The Index tracks only the cost of six categories of basic goods and services essential to living and working in the modern economy: housing, child care, food, transportation, health care, and a basic smartphone plan. And it shows that the rise in the cost of household basics far outpaces increases in the cost of the CPI's larger basket of goods and services.

**In Georgia and across the country, the ALICE Essentials Index has increased faster than the CPI over the last decade** (Figure 6). From 2007 to 2023, the average annual rate of increase for the ALICE Essentials Index was 3.7% in Georgia and 3.3% in both the South region and nationally, while the [CPI increased](#) by 2.5% in the South region and nationally. This difference is primarily due to the fact that the costs of basics, especially housing and health care, have increased, while the costs of other items — notably manufactured goods, from apparel to cars — have remained relatively flat.

The increase in the cost of these basic goods means that ALICE households' already stretched income covers even less. For context, workers in one of the most common occupations in Georgia, a retail salesperson, saw their median hourly wage increase from \$9.28 in 2007 to \$13.21 in 2022, an average rate of increase of only 2.4% annually. Retail sales wages in Georgia made steady gains starting in 2018 through 2022, but the gap is cumulative and equates to a loss of nearly \$49,000 over 15 years — more than two years' full-time earnings.

Because the CPI is used to adjust federal tax brackets and is the basis for many public assistance programs, gaps between the CPI and the increasing cost of household basics diminish the reach and effectiveness of social programs, with tangible hardship for recipients. This is especially true for those programs most relevant to ALICE households, including the Federal Reserve inflation strategy, Social Security benefits,

retirement benefits for veterans and civil servants, the annual increase of the FPL (with an impact on programs based on the FPL, like the Supplemental Nutrition Assistance Program (SNAP) and Medicaid), and tax brackets and credits. Households that depend on these public assistance programs have seen the value of their benefits erode over time as costs have risen.

## Limits of Traditional Public Assistance Programs

Without public assistance, ALICE households would face even greater hardship and many more would be in poverty, especially during economic downturns. Programs like SNAP, the Earned Income Tax Credit (EITC), Medicaid, Supplemental Security Income (SSI), Temporary Assistance to Needy Families (TANF), and, increasingly, food banks and other community supports provide a critical safety net for basic household well-being.

Yet traditional public assistance does not reach all people in households that are struggling financially. Due to [income and asset limits](#), most ALICE households are not able to participate in public assistance; and additional barriers, strict [program requirements](#), and [stigma](#) prevent even households in poverty from participating. In addition, income and asset limits for public assistance can create "[benefits cliffs](#)" that limit economic mobility.

### In Georgia in 2021:

- With increased food insecurity during the pandemic, the federal [SNAP](#) provided an [emergency allotments option](#) starting in 2020, increasing the amount of SNAP by about \$90 per month per household. Because the income eligibility threshold for SNAP was [130%](#) of the FPL in Georgia, the reach of emergency and regular SNAP benefits was limited: 40% of households in poverty and 16% of ALICE households participated in 2021, based on ACS PUMS data. However, it is important to note that while not all financially insecure people are eligible for SNAP, the program reached 78% [of eligible people](#) in Georgia in 2019.
- The percentage of Georgia households below the ALICE Threshold receiving direct cash assistance from programs

like [TANF](#) or [General Assistance](#) was even smaller (5% of households in poverty and 3% of ALICE households).

- Participation in [SSI](#) — an assistance program only available for people with disabilities and seniors with limited financial resources — was also minimal in Georgia. Only 8% of all households below the ALICE Threshold and 17% of households including a member with a disability below the Threshold participated in SSI.
- To address the increased demands for health care during the pandemic, the federal government provided additional funding to states for Medicare and prohibited states from adding eligibility restrictions or terminating [Medicaid coverage](#) during the public health emergency. In 2021, 39% of all households below the ALICE Threshold in Georgia participated in CHIP or Medicaid, lower than the national rate of 46%. Georgia is one of ten states that has not adopted [Medicaid expansion](#). [Research shows](#) that Medicaid expansion for adults leads to better access to care and improved health outcomes for the adults who gained coverage as well as for their children.

- Paying for housing expenses was the top concern of U.S. households below the ALICE Threshold, as reported in the 2021 ALICE Report, [The Pandemic Divide](#). The federal [Emergency Rental Assistance Program](#) was critical in stabilizing millions of households by paying for rent, utilities, and home energy costs. Beginning in March 2021, the [Georgia Emergency Rental Assistance program](#) distributed more than \$830 million in assistance over eighteen months, providing support to more than 48,000 tenants and 8,134 landlords across Georgia’s counties. At the same time, the [federal Homeowner Assistance Fund](#) helped homeowners who were behind on their mortgages, utilities, and other housing-related costs such as property tax and insurance payments. As of July 31, 2023, this temporary program, also administered by the [Georgia Department of Community Affairs](#), has provided nearly \$120 million in total funding, assisting 5,911 homeowners with an average of \$20,317 in assistance.



# WHERE DOES ALICE FIT IN THE LABOR LANDSCAPE?

Increasingly, ALICE workers serve as the reservoir for the labor force — in Georgia and across the U.S. — through work arrangements that leave them with more economic risk and fewer job protections. Following the Great Recession, the workplace has increasingly relied on [hourly-paid, part-time, at-will, and project-based employees](#), making it easier for employers to reduce workers’ hours or cut their employment altogether when the economy ebbs — which happened to a large degree when the pandemic hit.

Prior to the pandemic, [Georgia’s top five industries](#) based on employment were government, healthcare and social assistance, retail trade, lodging and food services, and manufacturing. During the pandemic, lodging and food services were among the hardest-hit industries in the state.

As of March 2022, overall, Georgia has shown progress and has [rebounded from the loss of jobs](#) brought on by the pandemic due to growth in leisure and hospitality, professional and business services, trade and transportation, and the private education and health industries. Yet despite

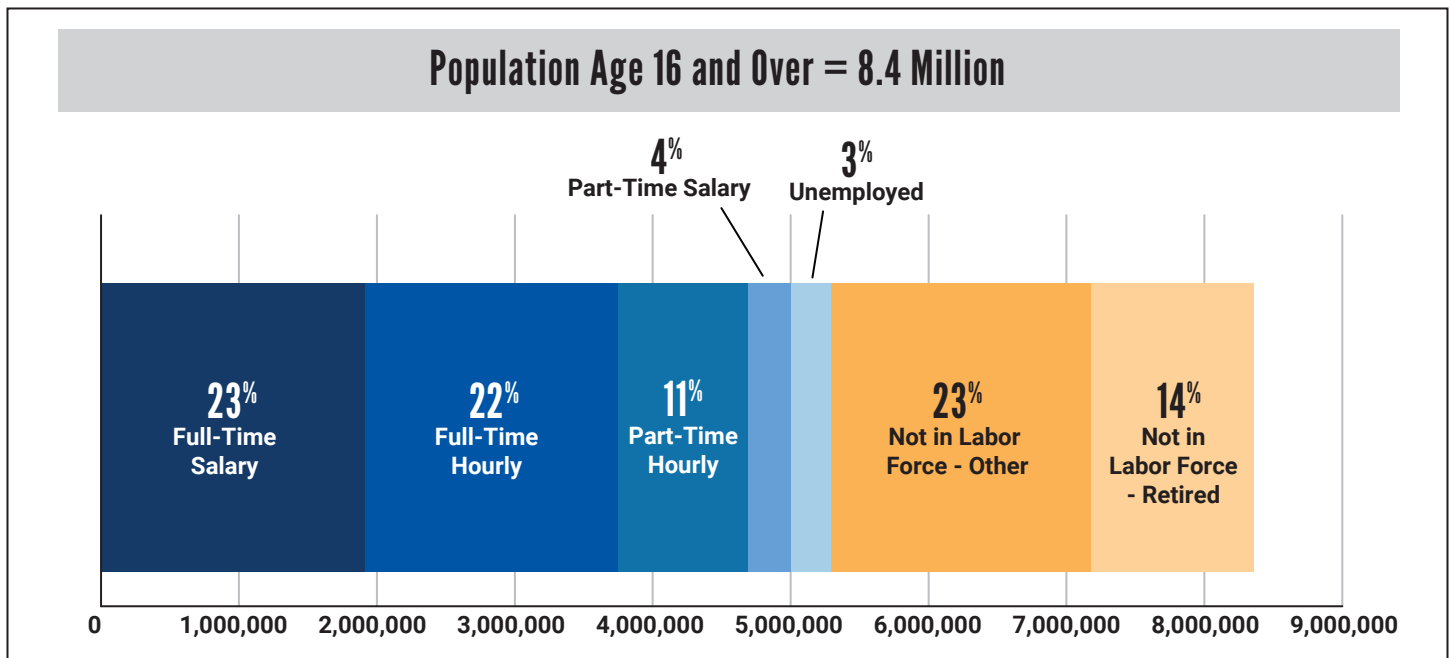
employment growth in these sectors, pre-pandemic job totals in hospitality and the public sector (federal, state, and local government employers) are still experiencing substantial losses and hiring challenges. The Georgia Budget and Policy Institute also cautions that Georgia’s overall recovery fails to capture the [disproportionate negative impact of the pandemic on Black and Hispanic workers](#), specifically in reference to employment gaps and higher rates of underemployment.

[Georgia’s assets](#) — which include a strong transportation infrastructure for moving goods (i.e., airports, roads, bridges, and ports); nationally ranked public universities and an affordable technical college system; and comprehensive health care systems — can help accelerate economic growth and recovery for the state.

## Inside the Labor Force

Figure 7 is an overview of the labor status of Georgians age 16 and over in 2021. Of these 8.4 million people, 63% were in

**Figure 7. Labor Status, Population Age 16 and Over, Georgia, 2021**



Note: Data for full- and part-time jobs is only available at the national level; these national rates (49% of full-time workers and 73% of part-time workers paid hourly) have been applied to the total Georgia workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

Sources: American Community Survey, 2021; Federal Reserve Bank of St. Louis, 2021

the labor force (blue bars, including full-time, part-time, and unemployed) and 37% were out of the labor force (gold bars). Those out of the labor force comprised both retirees (14%) and people who weren't working for other reasons including school, health issues/disability, and family caregiving responsibilities (23%).

**Full-time and part-time work:** Though the majority of adults in Georgia were working in 2021 and most households had at least one worker, only 23% of people age 16 and over had the security of a full-time job with a salary. Of those in the labor force, most (58%) were paid hourly and/or worked part time. During the pandemic, there was a substantial [dip in the number of full-time workers](#) nationwide; that number has been steadily increasing since the low point in 2020, yet in 2021 still fell short of the pre-pandemic number. Nationally, women were [more likely to work part time](#) than men (21% vs. 11%). And out of part-time workers, Black and Hispanic workers were more likely than White workers to be part time for economic reasons (i.e., working less than 35 hours per week despite wanting to work full time because their hours had been reduced or they were unable to find full-time jobs).

**Unemployment:** Overall, in 2021, the labor market was rebounding from the record-breaking unemployment and [drop in total employment](#) that occurred at the start of the pandemic. The unemployment rate was 4.0% in Georgia in 2021, a stark contrast to unemployment at the height of the pandemic (12.3% in April 2020). In addition, average weekly wages across all industries in Georgia increased 5.7% from 2020 to 2021, and 5.4% in the Atlanta-Sandy Springs-Roswell, Georgia metropolitan statistical area (MSA). This was driven by increased demand for [essential workers](#), as well as by "[The Great Reshuffle](#)" — while some workers left the labor force, over time many more changed jobs to find better pay as well as work-life balance.

[Unemployment Insurance](#) (UI) helps individuals who lost jobs — before, during, and after the pandemic. In 2021, \$794,313,000 was paid to individuals under Georgia's regular unemployment insurance program. In addition, [Extended Unemployment Benefits](#) were available during periods of specified high unemployment.

During the pandemic, these standard UI benefits were expanded by the [CARES Act, the American Rescue Plan, and](#)

[the Continued Assistance Act](#), which included [four temporary programs](#). The most utilized was the Federal Pandemic Unemployment Compensation (FPUC) program, which provided a \$300 weekly supplement to all UI benefits (down from the \$600 weekly supplement included in the original 2020 authorization). Additional programs extended the weeks of eligibility for people who exhausted regular UI benefits, and expanded eligibility to people who were not otherwise eligible for UI benefits (including workers who were self-employed, independent contractors, or gig economy workers). Temporary UI measures enacted in response to the COVID-19 pandemic ended in Georgia in [June 2021](#), and nationally in September 2021.

**Underemployment:** During the pandemic, underemployment also became an increasing problem. Many workers were unable to work full time due to family responsibilities, being in school or training, illness, disability, or child care problems. Others were working part time because their hours had been reduced; still others were unable to find full-time jobs. In 2021 in Georgia, the [underemployment rate](#) that captures these workers was 7.9%, almost twice the traditional unemployment rate (4%), and higher than the underemployment rate before the pandemic (6.5% in 2019). Compared to neighboring states, underemployment rates in 2021 were lower in Tennessee (7.2%), South Carolina (7.1%), and Alabama (6.1%), yet higher in Florida (8.7%).

**Out of the labor force:** People out of the labor force include those who are retired (14% of people age 16 and over). With an aging population, this percentage continues to increase over time. Many older workers were also forced to retire earlier than planned during the pandemic. Nationally, according to SHED in November 2021, 25% of adults who retired within the year prior to the survey, and 15% of those who reported that they retired one to two years earlier, said factors related to



COVID-19 contributed to when they retired. Excess retirements related to the pandemic in the U.S. were experienced across all demographic groups, according to a [2022 Report by the Federal Reserve](#), yet early retirees were more likely to be age 65 and older, White, and college-educated, which may in part be explained by their better financial position prior to the pandemic.

## Wages for the Most Common Occupations

In 2021, low-wage workers across the country overall experienced [faster wage growth than middle- and high-wage workers](#), although from a much lower starting point. Research from [Opportunity Insights](#) shows that the number of low-wage jobs fell in Georgia: In December 2021, there were 16% fewer jobs paying less than \$29,000 per year than at the start of the pandemic – some became higher-paying jobs, others went away altogether.

**Better pay and work opportunities were helpful, but not enough to recoup years of being squeezed by the increasing cost of basics, especially for those who struggled to secure**

full-time employment. As documented in the ALICE Essentials Index, the cost of essential goods had already been outpacing wages for more than a decade, stretching ALICE workers' household income even further.

With 65% of the 20 most common occupations in Georgia in 2021 paying less than \$20 per hour, it is not surprising that of the 1,551,620 workers in these occupations, 33% were below the ALICE Threshold, meaning that their wages did not afford them enough income to support their families' basic needs. Of Georgia's lower-paying jobs, all but two saw an increase in the median wage from 2019 to 2021; for example, the median wage for retail salespersons increased by 6% to \$11.53 per hour. But given that wages had stagnated for a decade, 35% of the 132,430 retail sales workers in the state lived below the ALICE Threshold in 2021 (Figure 8).

While there were ALICE workers in all sectors, the top five occupations with the highest percentage of workers below the ALICE Threshold in Georgia in 2021 were cooks, cashiers, stockers and order fillers, waiters and waitresses, and fast food and counter workers.





**Figure 8. Most Common Occupations, Employment, Percentage Below ALICE Threshold, and Wages, Georgia, 2021**

Occupation	Total Employment, 2021 (BLS)	Percent Workers Below ALICE Threshold, 2021 (ACS PUMS)	Median Hourly Wage, 2021 (BLS)	Wage Increase, 2019–2021 (BLS)
Retail Salespersons	132,430	35%	\$11.53	6%
Laborers and Movers, Hand	122,880	41%	\$14.42	10%
Fast Food and Counter Workers	112,670	46%	\$10.05	11%
Driver/Sales Workers and Truck Drivers	110,910	35%	\$19.53	4%
Customer Service Representatives	105,530	42%	\$17.20	11%
Cashiers	101,360	54%	\$10.72	8%
General and Operations Managers	91,120	11%	\$38.27	-13%
Registered Nurses	78,290	13%	\$36.08	10%
Stockers and Order Fillers	71,810	49%	\$13.85	15%
Elementary and Middle School Teachers	70,620	14%	\$29.36	6%
Cooks	68,360	59%	\$12.98	15%
Secretaries and Administrative Assistants	66,310	32%	\$16.92	6%
Office Clerks	64,560	35%	\$17.12	16%
Waiters and Waitresses	64,110	47%	\$8.90	-2%
Business Operations Specialists	61,660	19%	\$30.39	N/A
Sales Representatives, Wholesale and Manufacturing	54,570	12%	\$29.75	5%
Software Developers	45,640	7%	\$56.32	N/A
Industrial Truck and Tractor Operators	45,040	38%	\$18.22	8%
Maintenance and Repair Workers, General	42,300	17%	\$17.93	2%
Office and Administrative Support Supervisors	41,450	19%	\$28.08	9%

Note: The 2019 median wages for Business Operations Specialists and Software Developers are not available in the Bureau of Labor Statistics—Occupational Employment Statistics dataset.

Sources: ALICE Threshold, 2021; Bureau of Labor Statistics—Occupational Employment Statistics, 2021; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2021

To see more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit [UnitedForALICE.org/Labor-Force/Georgia](https://UnitedForALICE.org/Labor-Force/Georgia)

## Where ALICE Works Matters

Occupations and employers matter for workers; some jobs have greater earning potential and career paths, and [within industries](#), employment practices can vary. But even key features of employment in one occupation can [differ by employer](#). There is wide variation in wage levels, job security, predictability of schedules, opportunities for advancement, and benefits.

The increases in wages and UI benefits were important developments during the pandemic. Yet in the face of inflation, many ALICE workers confront ongoing challenges, especially

when dealing with unreliable work arrangements, juggling multiple jobs, or facing public health risks, as outlined below.

- Gig and contract work:** According to McKinsey’s 2022 [American Opportunity Survey](#), more than one-third (36%) of U.S. workers identify as a gig, contract, freelance, or temporary worker. While there are benefits to these work arrangements, such as flexibility, work-life balance, and ability to work remotely, these workers are more likely to have [lower wages](#) and [fluctuations in their schedules and income](#). They are also [less likely to receive benefits](#) such as health insurance, paid time off, family leave, or retirement benefits (especially if they work fewer than 30 hours per week at a single job). Nationally, companies

spent an average of [31% of compensation on benefits](#) in 2021 for civilian workers; not providing these represents significant savings to the employer.

- **Multiple jobs:** Many low-income workers rely on multiple jobs to make ends meet. Traditional measures of employment have focused on the number of jobs held by a worker; for example, the BLS estimates that only [5% of workers held two or more jobs](#) in 2021. However, in the modern economy, a worker may have many sources of income that are not necessarily considered a “job” by agencies like the BLS. According to a [recent survey](#), many working American adults (44%) have at least one side job, with 71% of these workers saying that if they were to lose their side gig, they aren’t certain they’d still be able to pay all their bills.
- **Small business employers:** Nearly three-quarters (71%) of the private-sector workforce in Georgia work in a small business — defined by the BLS as firms with fewer than 500 workers. The nearly 1.2 million [small businesses in Georgia](#) have been an important engine for growth in the state economy, driving job creation, innovation, and wealth. However, [small businesses are more vulnerable](#) to changes in demand, price of materials, and transportation costs, as well as to cyberattacks and natural disasters; and because they have fewer resources, they are more likely to [pay lower wages](#) overall and [offer fewer benefits](#), meaning that they are more likely to employ ALICE workers.

Small businesses in Georgia were hit especially hard during the pandemic: As of March 28, 2021, [small business revenue in Georgia was down](#) 3.1% compared to January 2020. Restaurants and hotels, entertainment and recreation, and transportation saw some of the most substantial declines in revenue.

## Wage Disparities in the Workforce

Disparities in wages persist by sex, race/ethnicity, disability status, sexual orientation, and gender identity. While wage gaps have narrowed in some places, they persist across Georgia:

- **Sex:** Among all Georgia workers, [women earned 76 cents](#) for every dollar paid to men in 2021, on par with the national rate (77 cents for every dollar paid to men).
- **Race/ethnicity:** In Georgia, Black workers earned 76 cents and Hispanic workers earned 70 cents [for every dollar made by White workers](#) in 2019.
- **Disability:** Workers with disabilities earn less overall than those without disabilities (although among people working similar jobs and schedules the gap is smaller), and people with disabilities are less likely to earn a full-time wage. Based on our [ALICE in Focus: Disabilities](#) research, whether working full or part time, nationally,

### CHILD CARE WORKERS

The child care sector is [a crucial part of the U.S. economy, but operates under conflicting pressures](#). Child care provides children with nurture and support for healthy development; it provides adult workers with jobs, but at persistently low wages; and it enables parents to work, yet it also consumes a sizable part of working parents’ budgets. The pandemic brought to the forefront the crisis in child care availability and cost, in Georgia and across the U.S. For families with two children in care, child care is often the most expensive item in their budget — even more expensive than housing. Child care workers are the workforce behind the workforce, yet many struggle to make ends meet for their own families: With a median hourly wage of \$11.04 in Georgia in 2021, 57% were below the ALICE Threshold. And with staffing and demand fluctuations, many child care providers went out of business during the pandemic. Lack of care remains an [obstacle for working parents](#).

people with disabilities were more likely to be below the ALICE Threshold than people without disabilities: In 2019, 27% of full-time workers with disabilities in the U.S. were below the ALICE Threshold, compared to 22% of full-time workers without disabilities. For people with disabilities who worked part time, the rate of financial hardship was 53%, compared to 42% for part-time workers without disabilities.

- **Sexual orientation and gender identity:** Nationwide in 2021, lesbian, gay, bisexual, transgender, and queer (LGBTQ+) workers earned 90 cents [for every dollar the average full-time worker earned](#). In addition, more than one-third of LGBTQ+ workers say they have [experienced discrimination in the workplace](#).

### **These disparities are often magnified when intersectional.**

For example, in Georgia, when [factoring in gender](#), Asian women were paid 65 cents for every dollar paid to White, non-Hispanic men; Black women were paid 59 cents; Latinas were paid 46 cents. [These differences persist](#) even when controlling for education and work experience. For many LGBTQ+ workers with multiple marginalized identities, [wage gaps are more substantial](#). For every dollar a worker earned on average in the U.S. in 2019, women in the LGBTQ+ community earned 87 cents, non-binary workers and transgender men earned 70 cents, and transgender women earned 60 cents.

## **THE ALICE ECONOMIC VIABILITY DASHBOARD**

United For ALICE's [Economic Viability Dashboard](#) provides key data on the local economic conditions that matter most to ALICE households: work, housing, and community resources. The Dashboard's mapping, profile, and comparison features can help communities and policymakers identify the gaps that ALICE workers and families face in reaching financial stability. Then, the Action Toolkit puts that data to use by quantifying gaps and pairing them with promising practices, so that public and corporate policymakers can remove barriers and make structural changes needed to ensure that ALICE's basic needs are met.

# DOES ALICE HAVE SAVINGS AND ASSETS?

It has been widely reported that U.S. household [savings increased](#) during the pandemic. Yet analysis of the data from the Federal Reserve SHED reveals that the national average conceals different experiences by state and even more so by income level in terms of rainy day funds and retirement assets.

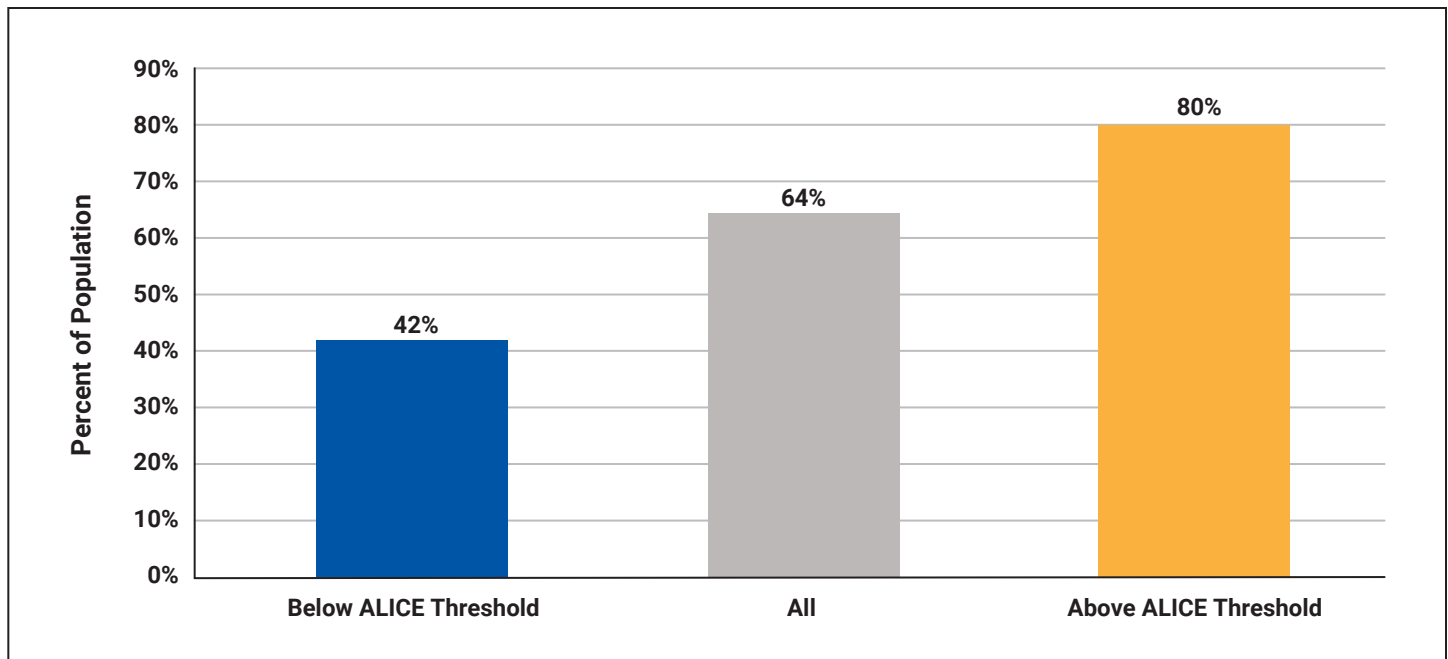
When workers struggle to meet their families' immediate basic needs, saving for the future is difficult. When ALICE families face unexpected emergencies — anything from a car repair to a medical crisis — they are forced to deplete their savings. And due to persistent gaps in access to assets, financial tools, and credit, lower-income households — and households of color in particular — are more likely to be [targeted by predatory lenders](#) and to [incur excessive fees or interest rates on borrowing](#). As a result, ALICE families often do not have the means to build assets, let alone catch up to families who already have assets (especially those who have been building them for generations).

## Rainy Day Funds

One of the best-known questions in the SHED survey asks whether respondents had set aside emergency savings or rainy day funds that would cover their expenses for three months in case of sickness, job loss, economic downturn, or other emergencies. In October 2019, 48% of survey respondents in Georgia reported having these funds; by November 2021, the percentage climbed to 64% (Figure 9).

This trend was also true for respondents both above and below the ALICE Threshold; respondents in both groups were more likely to have rainy day funds in 2021 than in 2019. Yet only 42% of respondents below the ALICE Threshold in Georgia reported having rainy day funds in November 2021, compared to 80% of those above the Threshold.

**Figure 9. Funds to Cover Three Months' Expenses by the ALICE Threshold, Georgia, 2021**



Question: Have you set aside emergency or rainy day funds that would cover your expenses for three months in the case of sickness, job loss, economic downturn, or other emergencies?

Sources: ALICE Threshold, 2021; Federal Reserve Board, Survey of Household Economics and Decisionmaking (SHED), November 2021

Nationally, there were also substantial differences by income and race/ethnicity in rainy day funds (this data is not available at the state level, but it is likely these disparities were mirrored in Georgia). In 2021, White and Hispanic respondents below the ALICE Threshold had higher rates of emergency savings (42% and 41%, respectively) than Black respondents below the Threshold (32%). Rates were higher overall for respondents above the Threshold, yet gaps remained (77% for White, 71% for Hispanic, and 64% for Black respondents). Each of these racial/ethnic groups made gains during the pandemic, with Hispanic respondents both above and below the Threshold showing the largest increase in emergency savings. From October 2019 to November 2021, the percentage of Hispanic respondents below the Threshold with rainy day funds increased from 28% to 41%, and the percentage of Hispanic respondents above the Threshold with these funds increased from 57% to 71%.

## Retirement Assets

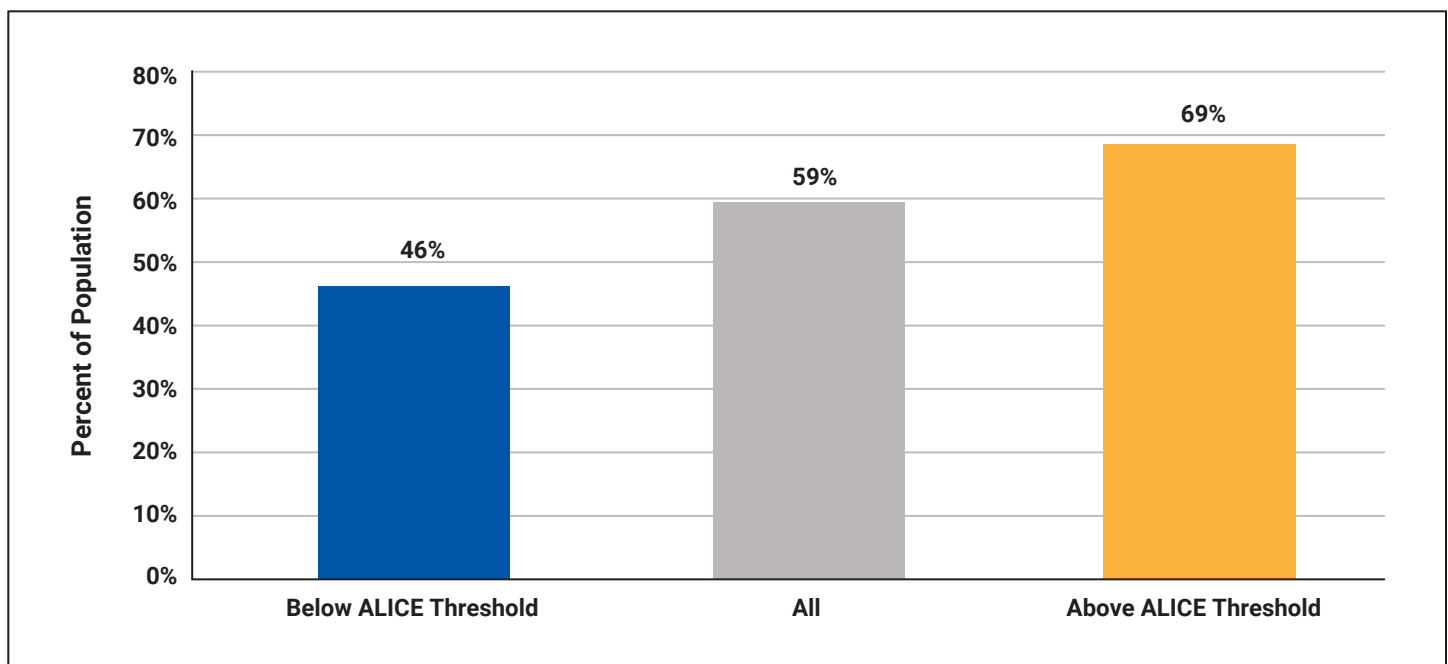
[Retirement assets](#) include 401(k)s, IRAs, pensions, or business or real estate holdings that provide income in

retirement. Overall, 57% of Georgia respondents reported having these funds in October 2019, increasing to 59% by November 2021. Yet these averages conceal the disparity in retirement assets between households above and below the ALICE Threshold in Georgia (Figure 10).

Prior to the pandemic, in October 2019, 41% of respondents below the Threshold in Georgia had retirement assets, according to SHED. That rate increased to 46% by November 2021. In contrast, in October 2019, 72% of respondents above the Threshold in Georgia had retirement assets; the rate dropped to 69% by November 2021. Yet rates for those above the Threshold remained considerably higher than for those below (69% vs. 46%, respectively).

The [CARES Act](#) reduced penalties for early withdrawals from retirement accounts, thus making it easier for households to access retirement funds. Nationally, 8% of non-retired adults tapped into their retirement savings in 2021, according to SHED. And according to a [national retirement survey](#), the majority of loans or hardship withdrawals in 2022 were taken by low-income households.

**Figure 10. Retirement Assets by the ALICE Threshold, Georgia, 2021**



*Question: Do you currently have each of the following types of retirement savings? Selected at least one: 401(k); IRA; pension; savings outside a retirement account, business, or real estate holding that will provide income in retirement; other retirement savings*

*Sources: ALICE Threshold, 2021; Federal Reserve Board, Survey of Household Economics and Decisionmaking (SHED), November 2021*

# BEYOND 2021: WHAT CHALLENGES DOES ALICE FACE?

The pandemic timeline shows a contracting economy in 2020 followed by a strong policy response in 2021. The government’s broad [pandemic response was effective](#) in preventing the kind of surge in financial hardship that was experienced during the Great Recession.

But 47% of households were still living below the ALICE Threshold in Georgia in 2021. With pandemic relief benefits expiring, [data from 2022](#) suggests that the economic situation has in fact gotten worse for ALICE, which in turn puts the wider economy at risk.

An analysis of recent surveys reveals that households below the ALICE Threshold are still facing food insufficiency, difficulty paying bills, reduced savings, and feelings of anxiety and depression. These challenges were first reported in [The Pandemic Divide](#), and they are updated here with more recent data from SHED (through November 2021) and the Household Pulse Survey (through December 2022).

These surveys also provide an alarming look at the breakdown of hardship by race/ethnicity, sex, sexual orientation and gender identity, and disability status. The differences here

are even starker than when looking at income alone, giving credence to concerns that the pandemic exacerbated inequities across all facets of life. The analysis reveals that, in particular, Black respondents, Hispanic respondents, female respondents, lesbian, gay, bisexual, and transgender (LGBT) respondents, and households that include people with disabilities disproportionately struggle to achieve financial stability.

## Warning signs:

**! Food insufficiency:** Rates of food insufficiency have [remained elevated](#) since the beginning of the pandemic. In the August 2020 Household Pulse Survey, respondents below the ALICE Threshold in Georgia were more than five times as likely to report that their household sometimes or often did not have enough food in the prior seven days than respondents above the Threshold (17% vs. 3%); by November 2022, the rates remained relatively similar (18% vs. 2%).

**Figure 11. Food Insufficiency, Above and Below the ALICE Threshold, Georgia, 2022**

Food Insufficiency			
	Below the ALICE Threshold	Above the ALICE Threshold	Georgia Average
<b>Black</b>	20%	3%	10%
<b>Hispanic</b>	25%	3%	
<b>Female</b>	19%	2%	
<b>With a Disability</b>	26%	6%	
<b>LGBT</b>	15%	4%	

Question: In the last seven days, which of these statements best describes the food eaten in your household? Selected: Sometimes or often not enough

Note: Black respondents are non-Hispanic; the Hispanic group includes respondents of Hispanic, Latino, or Spanish origin of any race; the “With a Disability” group includes respondents who have one or more vision, hearing, cognitive, mobility, or self-care difficulties; the “LGBT” group includes respondents who identify as gay or lesbian, bisexual, and/or transgender.

Sources: ALICE Threshold, 2021; U.S. Census Bureau, Household Pulse Survey, September 14, 2022–November 14, 2022, Phase 3.6

Some demographic groups experienced higher than average food insufficiency (Figure 11). For example, 26% of respondents with disabilities below the Threshold, 25% of Hispanic respondents below the Threshold, and 20% of Black respondents below the Threshold reported not having enough food, compared to 10% of all Georgia residents.

For households with children in Georgia, in August 2020, respondents below the ALICE Threshold were almost eight times more likely than respondents above the Threshold to report that often or sometimes their children were not eating enough because they couldn't afford enough food (23% vs. 3%). By November 2022, rates improved slightly for households below the Threshold (21%), yet remained seven times higher than for those above (3%).

Adding to concerns about Georgians experiencing food insufficiency, temporary [pandemic-related SNAP benefits increases](#) ended in September 2021 and [emergency allotments](#) ended in February 2023. Additionally, stricter work rules for participation in SNAP, including the [expansion of work requirements](#) up to age 59, may create additional barriers to access, particularly for [older low-income people](#). With these changes, more families will need to rely on the charitable food system that was designed for emergencies, but is increasingly [an ongoing necessity](#).

**!** **Learning loss:** Following a year of widespread school closings and disrupted education, most students returned to in-person learning in the fall of 2021. The [learning loss](#) that accompanied remote learning has been widely reported. Not surprisingly, students in lower-income districts with fewer resources were hardest hit. Nationally, in 2021, 71% of parents below the Threshold said that their child was prepared for the academic year ahead, compared to 81% of parents above the Threshold. The [National Center for Education Statistics](#) (NCES) reported that nationally in 2022, scores for 9-year-old students declined five points in reading and seven points in mathematics compared to 2020 — the largest average score decline in reading since 1990, and the first-ever score decline in mathematics. Drops were even larger for low-income students as well as for Black and Hispanic students.

**!** **Worsening housing crisis:** According to the Household Pulse Survey, renter households below the ALICE Threshold in Georgia were more likely than those above the Threshold to report that they were not caught up on rent payments. In August 2020, 18% of renters below the Threshold and 4% of renters above the Threshold were behind on their rent. More than two years later, in November 2022, those rates improved slightly for renters below the Threshold (15%) but worsened slightly for those above the Threshold (6%). Yet renters below the Threshold were still more than twice as likely to report falling behind on rent payments as those above. Renters who fall behind on rent are at greater risk for eviction, especially since the [federal moratorium on evictions and foreclosures, state-level bans](#), and funding for [rental assistance](#) have now expired, leading to an increase in [eviction filings](#). The number of [people experiencing homelessness](#) also rose in Georgia between 2020 and 2022, reversing a decades-long trend.

Increasing housing costs and shortages of affordable housing signal a worsening housing crisis. Across the state, there is a [deficit of more than 200,000 rental units](#) at or below 30% of Area Median Income. In the City of Atlanta alone, [rental costs increased](#) 48% from 2010 to 2021, and more than 1,500 affordable rental units are lost each year to rent increases and development of higher-priced housing.

For homeowners in Georgia, [loan modifications](#) — which often help people reduce housing costs in times of crisis — in many cases now result in higher rather than lower payments, due to the substantial increase in interest rates since 2020.

**!** **Struggling to pay bills:** During the height of the pandemic, in August 2020, 50% of households below the ALICE Threshold in Georgia said it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses, according to the Household Pulse Survey. That rate increased to 56% by November 2022. Yet both these rates are more than double the rates for respondents above the Threshold (17% in August 2020 and 25% in November 2022).

**!** **Facing lack of savings and mounting debt:** As mentioned earlier, according to SHED, in 2021, only 42% of families below the ALICE Threshold in Georgia had set aside emergency savings or rainy day funds that would cover their expenses for three months in the event of sickness, job loss, economic downturn, or another emergency, about half the rate for those above the Threshold (80%). In addition, nearly one in four respondents below the ALICE Threshold reported that they incurred an unexpected major medical expense that they had to pay for out of pocket because it was not entirely paid for by insurance. Medical debt generally reflects poorer health and lower rates of health care coverage, and can lead to lower credit scores and additional financial hardship.

Over half of Georgia college graduates have student loan debt, a rate that has increased over time. Compared to other states, Georgia also has the third-highest average [student loan debt](#), with an average debt of \$40,438 for 1.6 million borrowers in 2023. The percentage of Georgia college graduates with student loan debt [also differs substantially by institution](#), ranging from just over a third of Emory College graduates to more than 90% of Clark Atlanta University graduates. In addition, [students with children](#) are more likely to take out student loans and to experience difficulty paying them off.

**!** **Physical health:** With government support for expanded health services ending, in the wake of two years of reduced preventive care, health concerns are increasing for families in Georgia and across the U.S. Two key programs that increased access to health care and services during the pandemic ended or were paused in 2023: One made [tests and vaccinations for COVID-19](#) free and widely available, and the other allowed people

to stay on [Medicaid during the pandemic](#). Georgia also ranks third in the nation for the number of [hospital closures](#) since 2010, with nine closures, all in rural parts of the state. These closures continue to have a profound [negative impact on access to care and employment](#) in the surrounding areas.

A [September 2020 national survey](#) found that 36% of adults (age 18 to 64) delayed or missed health care services, including dental care, primary care, or specialist visits; preventive health screenings; and medical tests. Delays in medical care can exacerbate existing conditions and compound the [risk of serious illness and even death](#).

Parents also postponed care for their children. In the fall of 2021, Georgia households below the ALICE Threshold were more likely to report that they missed, delayed, or skipped their [child's preventive check-up](#) in the prior 12 months than households above the Threshold (38% vs. 27%). These delays, especially when coupled with preexisting conditions, can contribute to [more serious conditions in the future](#).

A recent study also finds that certain [socioeconomic factors may increase the likelihood of developing long COVID](#), including lower household income, recent unemployment, and financial hardship. Confirming this finding, according to the November 2022 Household Pulse Survey, Georgia respondents below the ALICE Threshold were more likely to report having symptoms of long COVID (such as fatigue, "brain fog," difficulty breathing, heart palpitations, dizziness, or changes to taste/smell) lasting three months or longer that they did not have prior to having COVID-19 than respondents above the Threshold (43% vs. 22%).



**!** **Mental health:** With these sustained challenges, it’s not surprising that people below the ALICE Threshold in Georgia were more likely to report feeling depressed or anxious than those above the Threshold. According to the Household Pulse Survey, in August 2020, 20% of respondents below the Threshold and 13% above the Threshold reported feeling nervous, anxious, or on edge nearly every day over the last two weeks. By November 2022, the rate climbed to 22% for respondents below the Threshold, while dropping to 10% for those above (Figure 12). Respondents below the Threshold were more than twice as likely to report feeling down, depressed, or hopeless at both timepoints (15% in 2020 and 16% in 2022) as respondents above the Threshold (7% in 2020 and 6% in 2022).



conditions quickly. The 2021 ALICE data may surprise some readers who were expecting much worse. But 2021 was a unique year — and these warning signs are both a call to action and a challenge to complacency.

The lack of mental health resources during the pandemic has been [widely recognized](#), and awareness is increasing, especially with the launch of the [Nationwide Suicide and Crisis Lifeline](#) (988). But there remains a severe [shortage of mental health resources](#), especially for low-income families, and mental health providers struggle to meet [increased demand](#).

## ALICE is More Vulnerable in Times of Crisis

The compounding effect of lack of access to resources and credit, and few or no savings or assets, makes ALICE households more vulnerable to the effects of disasters and crises. From natural disasters, to pandemics, to the more

The pandemic has also highlighted the ability of government policymakers and business managers to respond to changing

**Figure 12. Feeling Nervous, Anxious, or On Edge, Above and Below the ALICE Threshold, Georgia, 2022**

Feeling Nervous, Anxious, or On Edge			
	Below the ALICE Threshold	Above the ALICE Threshold	Georgia Average
<b>Black</b>	19%	6%	16%
<b>Hispanic</b>	17%	8%	
<b>Female</b>	22%	10%	
<b>With a Disability</b>	37%	23%	
<b>LGBT</b>	47%	24%	

Question: Over the last two weeks, how often have you been bothered by feeling nervous, anxious, or on edge? Selected: Nearly every day

Note: Black respondents are non-Hispanic; the Hispanic group includes respondents of Hispanic, Latino, or Spanish origin of any race; the “With a Disability” group includes respondents who have one or more vision, hearing, cognitive, mobility, or self-care difficulties; the “LGBT” group includes respondents who identify as gay or lesbian, bisexual, and/or transgender.

Sources: ALICE Threshold, 2021; U.S. Census Bureau, Household Pulse Survey, September 14, 2022–November 14, 2022, Phase 3.6

common household-level crises like a broken-down car or a sudden health issue, ALICE families feel the economic impact almost immediately – with an hourly paid job, if they can’t work, they lose pay; without insurance, if there is damage to their home or car, there are immediate repair bills; and without a generator, if the power goes out, they need money to replace spoiled food supplies.

Financially insecure households disproportionately bear the impact of crises and disasters. They are more likely to live in [housing units and communities that are more vulnerable](#) to flooding, fire, and other hazards, primarily because those areas are more affordable, but they have [fewer resources to prepare for, withstand, or recover from these disasters](#). For example, in places that experienced natural disasters in 2021 and 2022 – such as Hurricane Ian in Florida; [wildfires](#) in California, Oregon, Idaho, Utah, and Washington; [flooding](#) in Kentucky and Missouri; and tornadoes in the southern U.S. – ALICE families faced [higher risks](#). According to the Household Pulse Survey (December 2022), one month after [Hurricane Ian in September 2022](#), respondents below the Threshold in Florida were at least three times more likely than those above the Threshold to be experiencing a shortage of food (39% vs. 13%) and drinkable water (42% vs. 12%).

Because of its location, Georgia is prone to severe weather, including thunderstorms and hurricanes that form over the Atlantic Ocean and the Gulf of Mexico. In 2021, Georgia had more than [50 tornadoes](#), with the most significant storm on March 25<sup>th</sup> leaving a path of destruction and property damage totaling more than [\\$20 million](#). As of June 30, 2023, there have been [63](#) tornadoes in Georgia this year, already surpassing the annual totals for 2021 and 2022.

Environmental disasters can also lead to contamination of air quality, soil, and groundwater with highly toxic compounds such as [PFAS](#) which have been linked to serious health problems such as cancer, hormone disruption, reproductive problems, immune suppression, and decreased vaccine response. The number of [U.S. communities confirmed to have soil contaminated](#) with PFAS grew to 2,858 locations in 50 states in 2022. In [Georgia](#), residents on and near three Air Force bases that used firefighting foam with toxic chemicals have been exposed to drinking water contaminated with PFAS for decades.

## MAPPING ALICE WITH COMMUNITY RESOURCES AND INDICATORS OF WELL-BEING

Mapping where ALICE lives along with the location of community resources – such as public libraries or health care facilities – can help identify gaps by town, ZIP code, county, or state. View ALICE data by geography along with the locations of key resources at [UnitedForALICE.org/Maps/Georgia](#).

ALICE data can also be mapped alongside other datasets. Visit [UnitedForALICE.org/Indicators/Georgia](#) to see relationships between financial hardship and other key indicators of well-being, such as internet access.

In addition, there are historic and ongoing issues of [environmental justice](#) in Georgia – like the legacy of [redlining](#) on [exposure to air pollution](#) and [oil and gas-related contaminants](#), and the history of highway [construction](#) [dividing Black neighborhoods](#) as it did in Macon. These practices, layered atop substantial racial/ethnic gaps in financial hardship, mean that low-income communities of color face increased risks to health and well-being, with fewer resources to navigate them. Black and low income communities are [more likely to be located](#) near polluting industrial facilities, hazardous chemical facilities, and contaminated waste sites. As a result, they face greater exposure to toxic pollution and incur greater health risks than residents of wealthier and predominantly White communities.

ALICE workers were essential to the pandemic recovery, as well as to rebuilding from other recent natural disasters. ALICE workers have often been called “pandemic heroes,” essential to caring for COVID-19 patients and to keeping the economy running by working in food service, grocery stores, and warehouse and fulfillment centers. Yet they still received low wages and faced unsafe working conditions. Similarly, in the aftermath of hurricanes and wildfires, ALICE workers are essential for debris removal, housing repairs, and rebuilding basic infrastructure. Yet these jobs are nearly impossible to do if workers and their families are in crisis themselves.

# DATA FOR ACTION: A VISION FOR ALICE IN GEORGIA

The strength of the Georgia economy is inextricably tied to the financial stability of all residents. As the pandemic has shown, ALICE workers are critical to the smooth running of the economy, during times of crisis and beyond. And, in turn, the stability of ALICE families depends on their being able to fully participate in that economy.

In Georgia and across the U.S., intervention is needed across the board – in business, government, nonprofit, and educational institutions – to set the groundwork for a more equitable future for ALICE. The ALICE research and data can be used to generate solutions to these problems, helping ALICE households and creating equity across communities.

To make these decisions, it is important to understand both the barriers to and facilitators of financial stability. The factors that work to widen or close the gap between living below the ALICE Threshold and being financially stable are outlined in Figure 13.





Good data is the essential foundation for effective policy. The measures of cost of living and financial hardship, demographic data, and wage and labor force statistics

presented in this Report can help stakeholders identify and track financial hardship over time; provide language to raise awareness about the challenges ALICE households face; frame appropriate questions; and make data-driven decisions. The ALICE data can help policymakers and community organizations identify gaps in community resources. It can also guide employers in finding additional ways to support ALICE workers for increased productivity, both in times of economic growth and in periods of economic recovery.

Our vision is a country where ALICE families not only have sufficient income to afford the basics but can also save and invest in their future. Having enough income for safe and affordable housing, adequate food, reliable transportation, quality child and health care, and sufficient technology not only has the immediate impact of fulfilling essential needs, but also creates a ripple effect: When ALICE households can afford the basics, there is a significant positive impact on local communities and the wider economy. This is a vision not only for ALICE, but for the nation as a whole.



Figure 13. Benefits of Sufficient Income

If households have sufficient income for...	Benefits for ALICE Households	Benefits for the Wider Community
 <p><b>Safe, Affordable Housing</b></p>	<p>Improved <u>physical</u> and <u>mental health</u> through <u>safer environments</u> and <u>reduced stress</u>; improved <u>educational performance and outcomes</u> for children; <u>greater stability</u> for household members; a means to <u>build wealth and racial equity</u> for homeowners</p>	<p><u>Expanded and updated housing stock</u>, <u>reduced systemic housing inequities</u>; <u>lower health care costs</u>; reduced <u>homelessness</u>; increased <u>opportunities for jobs and more money spent</u> in local communities</p>
 <p><b>Quality Child Care and Education</b></p>	<p><u>Increased labor force participation, lifetime earnings and retirement security for women</u>; <u>health benefits for children, school readiness, improved educational attainment and graduation rates</u>; improved performance in <u>higher education</u>; <u>higher lifetime earnings</u></p>	<p>Decreased <u>racial/ethnic</u> and <u>socioeconomic</u> performance gaps; high return on investment from <u>early education to high school and beyond</u></p>
 <p><b>Adequate Food</b></p>	<p>Decreased food insecurity; <u>improved health</u> (especially for <u>children</u> and <u>seniors</u>); <u>decreased likelihood of developmental delays and behavioral problems</u> in school</p>	<p><u>Lower health care costs</u>; improved <u>school and workplace productivity</u>; less spending on <u>emergency food services</u>; greater equity by <u>gender, race/ethnicity</u> and <u>immigration status</u></p>
 <p><b>Reliable Transportation</b></p>	<p>Decreased <u>transportation insecurity</u>; <u>improved access to work/job opportunities, school and child care, health care</u> and social services, <u>food/retail markets</u>, and <u>support systems</u> (friends, family, faith communities)</p>	<p><u>Improved air quality</u> and reduced gasoline consumption/carbon emissions; increased economic opportunity through <u>returns on investment</u>; a <u>more diverse labor market</u>; <u>decreased income disparities</u>; <u>more integrated neighborhoods</u></p>
 <p><b>Quality Health Care</b></p>	<p>Better mental and physical health (including <u>increased life expectancy</u>); improved access to <u>preventive care</u>; fewer missed days of <u>work/school</u>; <u>decreased need for emergency services</u>; <u>lower share of income spent on health</u></p>	<p><u>Decreased health care spending</u> and strain on emergency services; <u>reduced racial/ ethnic disparities in insurance coverage and access to care</u>; <u>fewer communicable diseases</u>; <u>improved workplace productivity</u>; <u>decreased wealth-health gap</u>; <u>better outcomes during health crises</u></p>
 <p><b>Reliable Technology</b></p>	<p>Improved access to <u>job opportunities</u>; expanded access to <u>health information and telemedicine services</u>; increased <u>job and academic performance</u></p>	<p>Closing the “<u>digital divide</u>” in access to technology by income; increased <u>economic development</u>; increased opportunities for <u>civic participation</u></p>
 <p><b>Savings</b></p>	<p>Ability to <u>withstand emergencies</u> without impacting long-term financial stability; greater <u>asset accumulation over time</u> (e.g., <u>interest on savings</u>; <u>ability to invest</u> in education, property, or finance a secure retirement)</p>	<p><u>Less spending on public services</u> to cover basic needs like health care, food, and housing – especially for <u>unexpected or emergency expenses</u></p>

# COUNTY COMPARISON: INCOME STATUS, 2021

Georgia Counties, 2021		
County	Households	% ALICE + Poverty
Appling	6,637	56%
Atkinson	2,968	61%
Bacon	3,874	56%
Baker	1,201	61%
Baldwin	15,948	49%
Banks	6,483	48%
Barrow	28,087	54%
Bartow	38,029	46%
Ben Hill	6,828	60%
Berrien	6,634	53%
Bibb	57,677	56%
Bleckley	4,232	49%
Brantley	6,625	64%
Brooks	6,004	57%
Bryan	14,796	43%
Bulloch	28,917	48%
Burke	8,742	52%
Butts	8,440	50%
Calhoun	1,457	55%
Camden	20,032	48%
Candler	4,034	56%
Carroll	43,859	52%
Catoosa	25,450	46%
Charlton	3,960	53%
Chatham	121,028	45%
Chattahoochee	2,404	62%
Chattooga	9,189	60%
Cherokee	100,023	36%
Clarke	55,332	49%
Clay	1,286	58%
Clayton	106,249	57%
Clinch	2,361	52%
Cobb	292,841	41%
Coffee	14,934	55%
Colquitt	16,219	60%
Columbia	47,597	29%
Cook	6,056	58%
Coweta	53,405	43%
Crawford	4,283	52%

Georgia Counties, 2021		
County	Households	% ALICE + Poverty
Crisp	7,651	55%
Dade	6,142	50%
Dawson	9,776	45%
Decatur	10,242	54%
DeKalb	273,981	51%
Dodge	6,569	56%
Dooly	3,888	53%
Dougherty	34,835	57%
Douglas	50,188	54%
Early	4,034	61%
Echols	1,327	61%
Effingham	22,313	40%
Elbert	7,773	55%
Emanuel	8,245	55%
Evans	3,886	50%
Fannin	11,188	43%
Fayette	42,351	34%
Floyd	35,417	46%
Forsyth	86,475	27%
Franklin	8,346	49%
Fulton	467,735	46%
Gilmer	12,648	40%
Glascocock	1,045	47%
Glynn	33,401	47%
Gordon	20,183	48%
Grady	9,760	50%
Greene	7,324	39%
Gwinnett	323,014	48%
Habersham	15,123	41%
Hall	72,454	43%
Hancock	2,869	63%
Haralson	11,240	42%
Harris	12,194	31%
Hart	10,111	47%
Heard	4,285	51%
Henry	84,978	48%
Houston	60,815	41%
Irwin	3,604	51%
Jackson	24,874	36%

## Georgia Counties, 2021

County	Households	% ALICE + Poverty
Jasper	5,300	54%
Jeff Davis	5,246	59%
Jefferson	5,625	55%
Jenkins	3,290	65%
Johnson	3,201	49%
Jones	10,444	45%
Lamar	6,811	43%
Lanier	3,529	67%
Laurens	17,366	56%
Lee	11,616	37%
Liberty	22,554	57%
Lincoln	2,953	55%
Long	5,341	47%
Lowndes	45,139	54%
Lumpkin	11,102	40%
Macon	3,907	70%
Madison	10,510	53%
Marion	2,924	50%
McDuffie	8,216	47%
McIntosh	4,706	52%
Meriwether	7,895	58%
Miller	2,531	46%
Mitchell	7,946	54%
Monroe	10,176	33%
Montgomery	2,857	50%
Morgan	7,246	34%
Murray	14,431	44%
Muscogee	82,663	55%
Newton	39,342	57%
Oconee	13,965	33%
Oglethorpe	5,276	50%
Paulding	54,961	44%
Peach	10,209	52%
Pickens	12,646	40%
Pierce	7,235	47%
Pike	6,200	35%
Polk	15,507	49%
Pulaski	3,084	54%
Putnam	9,499	41%
Quitman	946	64%
Rabun	6,585	48%

## Georgia Counties, 2021

County	Households	% ALICE + Poverty
Randolph	2,402	76%
Richmond	74,476	59%
Rockdale	32,604	56%
Schley	1,600	47%
Screven	4,707	54%
Seminole	3,530	56%
Spalding	25,852	55%
Stephens	10,037	48%
Stewart	1,665	57%
Sumter	10,825	59%
Talbot	2,549	55%
Taliaferro	605	64%
Tattnall	7,556	47%
Taylor	3,096	68%
Telfair	3,020	56%
Terrell	3,344	61%
Thomas	17,817	46%
Tift	15,287	51%
Toombs	9,779	54%
Towns	5,323	42%
Treutlen	2,236	58%
Troup	25,216	50%
Turner	3,269	61%
Twiggs	2,885	51%
Union	10,172	44%
Upson	10,364	51%
Walker	25,629	50%
Walton	33,009	50%
Ware	12,763	57%
Warren	1,915	61%
Washington	7,153	61%
Wayne	10,845	51%
Webster	929	62%
Wheeler	1,526	76%
White	10,251	39%
Whitfield	35,746	46%
Wilcox	2,446	63%
Wilkes	3,988	52%
Wilkinson	3,206	61%
Worth	7,806	51%

# NATIONAL COMPARISON: INCOME STATUS, 2021

STATE	RANK (1 = lowest % Below ALICE Threshold)	TOTAL Number of Households	Household Income Status		
			% Households in Poverty	% ALICE Households	% Households Below ALICE Threshold
<b>United States</b>	—	<b>126,903,920</b>	<b>13%</b>	<b>29%</b>	<b>41%</b>
Alabama	48	1,951,995	16%	32%	48%
Alaska	1	266,391	10%	22%	32%
Arizona	24	2,813,110	12%	28%	40%
Arkansas	46	1,176,614	16%	31%	47%
California	35	13,420,382	12%	31%	43%
Colorado	13	2,297,529	10%	27%	37%
Connecticut	19	1,428,313	10%	28%	39%
Delaware	27	395,656	12%	29%	41%
D.C.	31	319,565	15%	28%	42%
Florida	44	8,533,422	13%	32%	45%
<b>Georgia</b>	<b>47</b>	<b>3,954,813</b>	<b>14%</b>	<b>34%</b>	<b>47%*</b>
Hawai'i	29	490,101	12%	30%	41%
Idaho	34	681,926	11%	32%	43%
Illinois	10	4,981,919	12%	24%	36%
Indiana	21	2,656,794	12%	27%	39%
Iowa	9	1,293,028	11%	24%	36%
Kansas	20	1,153,270	12%	27%	39%
Kentucky	38	1,767,504	16%	28%	44%
Louisiana	50	1,776,260	19%	32%	51%
Maine	30	583,562	12%	30%	42%
Maryland	15	2,352,331	10%	28%	38%
Massachusetts	25	2,756,295	11%	28%	40%
Michigan	22	4,029,761	13%	26%	39%
Minnesota	8	2,254,997	10%	26%	35%
Mississippi	51	1,116,509	20%	32%	52%
Missouri	36	2,459,987	13%	30%	43%
Montana	28	443,529	12%	29%	41%
Nebraska	17	781,693	11%	27%	39%
Nevada	42	1,189,085	14%	31%	45%
New Hampshire	2	548,727	8%	25%	33%
New Jersey	12	3,495,628	11%	26%	37%
New Mexico	45	821,310	17%	29%	47%
New York	40	7,635,201	14%	30%	44%
North Carolina	41	4,150,059	13%	31%	44%
North Dakota	6	322,588	11%	23%	34%
Ohio	16	4,820,453	13%	25%	38%
Oklahoma	43	1,536,903	15%	30%	45%
Oregon	39	1,697,608	12%	32%	44%
Pennsylvania	23	5,229,253	12%	27%	39%
Rhode Island	18	435,782	12%	27%	39%
South Carolina	33	2,037,203	15%	29%	43%
South Dakota	11	352,363	11%	26%	36%
Tennessee	37	2,740,302	14%	30%	44%
Texas	32	10,705,476	14%	29%	43%
Utah	5	1,087,978	9%	25%	34%
Vermont	26	265,098	11%	29%	40%
Virginia	14	3,300,111	10%	28%	38%
Washington	4	3,013,644	10%	24%	34%
West Virginia	49	711,392	17%	31%	48%
Wisconsin	7	2,436,961	11%	23%	34%
Wyoming	3	233,539	11%	22%	34%

Note: In 2021, out of 3,954,813 households, there were 537,366 (13.6%) in poverty plus 1,333,310 (33.7%) ALICE, which totals 1,870,676 (47.3%) below the ALICE Threshold and rounds to 47% in this Report.

# NEXT STEPS

Capturing the true extent of financial hardship in Georgia is critical for the appropriate allocation of funds for programs in areas such as education, health care, food access, housing, and employment. There is a lot more to be done to change the trajectory for households struggling to make ends meet. How can you help?

## Learn more and help to raise awareness of the struggles ALICE households face with:

- The interactive [ALICE in Georgia webpages](#), to dig deeper into:
  - » [County Reports](#)
  - » [Household budgets](#)
  - » [Maps with data for local geographies](#)
  - » [Demographics](#)
  - » [Labor force data](#)
  - » [ALICE data alongside additional Indicators of Well-Being](#)

## Connect with stakeholders:

- [Contact your local United Way](#) for support and volunteer opportunities.
- Connect with members of the state [Research Advisory Committees](#) that support this work.
- Find your state and federal representatives and see ALICE household data by legislative district with our [ALICE Legislative District Tool](#).

## Turn the ALICE data into action in your state, county, or community:

- Use the ALICE metrics to highlight the challenges ALICE households face, to inspire action and generate innovative solutions that promote financial stability.
- Armed with the ALICE data, advocate for policy change, apply for grant funding, allocate funding for programs and services targeted to ALICE households, etc.
- Learn more on our [ALICE in Action](#) webpage about the programs, practices, and policies to improve access to affordable housing, high quality child care and education, healthy food, health care, transportation, workforce training, and more.
- Make the case for ALICE with interactive tools from the Federal Reserve Bank of Atlanta that are based on the Household Survival Budget, including the [Policy Rules Database](#) to model benefits cliffs, and the [Career Ladder Identifier and Financial Forecaster](#) to map changes in benefits along a career path.

## Be an ally and advocate for better data:

- Advocate for more accurate data collection by the [U.S. Census Bureau](#) for people who have been [historically undercounted](#), including (but not limited to) people with disabilities, people experiencing homelessness, people of color, individuals who identify as LGBTQ+, and people in low-income and hard-to-count geographic areas.
- Support the [implementation](#) of a single combined question for race and ethnicity. Census [research](#) shows this change will yield a more accurate portrait of how the U.S. population self-identifies, especially for people who self-identify as multiracial or multiethnic.

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