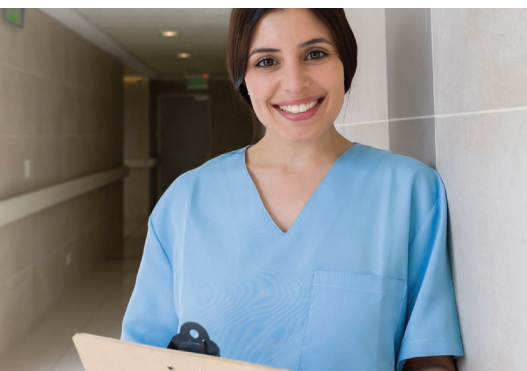


ALICE IN KANSAS: A STUDY OF FINANCIAL HARDSHIP



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

2023 Report | UnitedForALICE.org



United Ways of Kansas

ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in Kansas: A Study of Financial Hardship is brought to you by United Ways of Kansas 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 Kansas 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 Kansas](#) to bring this research to Kansas, and this work is sponsored by Blue Cross and Blue Shield of Kansas.



United Ways of Kansas



To learn more about how you can get involved in advocating and creating change for ALICE in Kansas, contact: Lisa Gleason, Executive Director, United Way of Reno County and Chair, United Ways of Kansas State Association at lgleason@unitedwayofrenocounty.org

LETTER TO THE COMMUNITY

Dear Fellow Kansans,

Our state is known for its agriculture, barbecue, tall grass prairies, and the Smoky Hills, but above all these things, for its people. Kansans are famous for their hard work, community spirit, humbleness, close family ties, and for doing what is right. Another hallmark of our Midwest culture is our collaborative spirit. People here come together around hardship, and together they make things better. It's time for us to roll up our sleeves and make that happen for struggling Kansas households.



This inaugural **ALICE** (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed) Report for Kansas focuses on the 39% of Kansas households that are not earning enough to get by. When the United Ways of Kansas embarked on this report, we knew it was time to bring attention to the Kansans who work hard but never seem to get ahead. This report presents an economic snapshot of ALICE households in 2021, showing how they fared during the pandemic and in the ongoing recovery.

We all know ALICE – your local grocery store worker, first responder, health care worker, child care provider, etc. – those who sustain the foundation of our daily lives. ALICE is your neighbor, your friend; some of us have been ALICE, and some of us are ALICE now. Yet ALICE is a largely hidden population: Because ALICE households often do not qualify for aid or social programs, they remain invisible to the system. By raising awareness of the challenges ALICE households face, our collective work to help build financial stability for ALICE households has a better chance of succeeding.

Getting back to normal will not be good enough – we must do better. United Way has always fought to remove the obstacles that prevent hard-working Kansans from achieving financial stability, and this effort is now more important than ever. United Way is turning this ALICE data into actionable goals for long-term change. We are working toward a future where ALICE households in Kansas can afford to save for an emergency, access health care, and give their children the tools they need for a successful life.

This Report is made possible by the generosity of Blue Cross and Blue Shield of Kansas, and by the hundreds of volunteers and leaders who contribute to the work of our state's United Ways. With their continued support, we are uniquely positioned to translate this data into meaningful action to improve lives and strengthen the economic well-being of our state. We hope you will join us!

Sincerely,

Lisa Gleason

*State Association Chair
United Ways of Kansas*

ALICE ONLINE

Visit UnitedForALICE.org to explore the interactive data and resources that accompany this Report. Click the icons below to get started.








 <p>Interactive Maps Data at the state, county, municipal, and ZIP-code levels</p>	 <p>ALICE Demographics Information about ALICE households by age, race/ethnicity, household type, and location</p>	 <p>County Reports An in-depth look at ALICE data, county by county</p>
 <p>Data Spreadsheet Spreadsheet of ALICE data over time and by location</p>	 <p>ALICE Household Budgets ALICE Household Survival and Stability Budgets for the state and one or more counties</p>	 <p>ALICE Essentials Index Key data on the increase in the cost of household basics over time</p>
 <p>Legislative District Tool ALICE data by legislative district, including state upper and lower chambers and congressional districts</p>	 <p>National Overview National ALICE data and a comparison of financial hardship across U.S. states</p>	 <p>Labor Force Data Details about the challenges ALICE workers face</p>
 <p>Research Advisory Committees Information about the members and role of these critical groups</p>	 <p>ALICE Methodology Overview of the sources and calculations used in the ALICE research</p>	 <p>Equity for ALICE 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>ALICE Voices Are you ALICE? Use this tool to share your story</p>	 <p>ALICE in Action Programs, practices, and policy changes implemented by partners across the United For ALICE network</p>	 <p>ALICE Videos Videos that highlight the ALICE research and partner network</p>

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ALICE RESEARCH & METHODOLOGY

This ALICE Report for Kansas provides the most comprehensive look at the population called **ALICE** — **households that have income above [the Federal Poverty Level \(FPL\)](#) but still 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 Kansas and across the U.S.

Two pillars of the ALICE measures are household costs and income. The **Household Survival Budget** (see figure on next page) calculates the cost of household essentials for each county in Kansas 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 consistently reliable data.

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](#)

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 Kansas, 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>Housing Housing is composed of rent and utilities. Rent: Fair Market Rent (40th 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 Utilities: As captured by the Consumer Expenditure Survey (CEX) Sources: ACS metro housing costs and U.S. Department of Housing and Urban Development (rent); CEX (utilities)</p>
	<p>Child Care Cost for registered Family Child Care Homes for infants (0–2 years), preschool-age (3–4), and school-age children (5–12) Source: Kansas Department for Children and Families, 2021</p>
	<p>Food USDA Thrifty Food Plan by age, with county variation from Feeding America Sources: Feeding America; U.S. Department of Agriculture (USDA)</p>
	<p>Transportation Operating costs for a car (average daily miles by age, cost per mile, license, fees, and insurance), or public transportation where viable 2021 Note: The decline in public transportation use during the pandemic reduced the average expenditure, 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. Sources: AAA, Federal Highway Administration, The Zebra (car); CEX (public transportation)</p>
	<p>Health Care 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. Sources: Centers for Medicare and Medicaid Services (CMS); CEX (health); Medical Expenditure Panel Survey (MEPS)</p>
	<p>Technology Smartphone plan with 10GB of data for each adult in a household 2021 Note: Costs were upgraded from a 5GB to a 10GB monthly data plan to reflect the increased need for internet access during the pandemic. Source: Consumer Reports</p>
	<p>Miscellaneous Cost overruns estimated at 10% of the budget, excluding taxes, to cover one-time unanticipated costs within the other categories</p>
	<p>Taxes 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) 2021 Note: Due to the significant effect of the expanded tax credits in 2021, total taxes before credits and the credits are both listed. Sources: Internal Revenue Service; Tax Foundation</p>

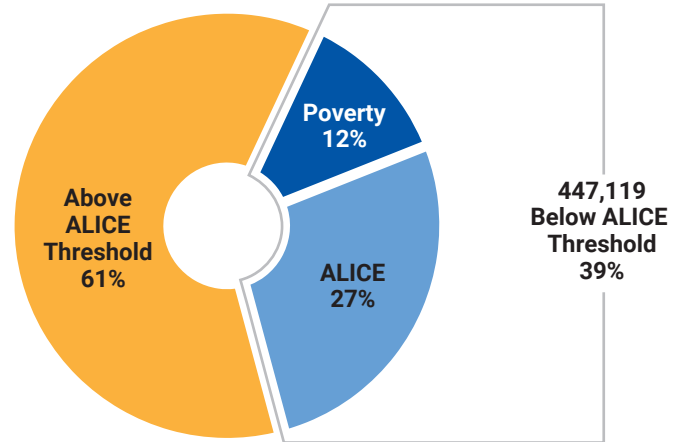
ALICE IN KANSAS: EXECUTIVE SUMMARY

The number of households in financial hardship in Kansas continues to be undercounted in official measures. According to the Federal Poverty Level (FPL), 12% of households in Kansas (137,011) were in poverty in 2021. Yet [United For ALICE](#) data shows that another 27% (310,108 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 nearly 1.2 million households in Kansas, 447,119 – 39% – 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 family of four in 2021 was \$54,804, well above the FPL (at \$26,500) and full-time earnings for most low-wage jobs in Kansas. For example, retail salespersons (one of the most common occupations in Kansas) earned a median hourly

Total Households in Kansas = 1,153,270



wage of \$13.25 – just enough to cover the **ALICE Household Survival Budget** for one worker employed full time (\$12.05 per hour), but not enough for a senior worker (\$14.03) or a family with children, even with two adults working (combined wage of \$27.40 per hour).

ALICE Household Survival Budget, Kansas, 2021

	Single Adult	Single Senior	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs			
Housing – Rent	\$424	\$424	\$486
Housing – Utilities	\$154	\$154	\$292
Child Care	-	-	\$830
Food	\$401	\$370	\$1,094
Transportation	\$338	\$291	\$815
Health Care	\$199	\$519	\$778
Technology	\$75	\$75	\$110
Miscellaneous	\$159	\$183	\$441
Tax Before Credits	\$258	\$322	\$839
Monthly Total	\$2,008	\$2,338	\$5,685
ANNUAL TOTAL Before Tax Credits	\$24,096	\$28,056	\$68,220
Tax Credits (CTC and CDCTC)			-\$13,416
ANNUAL TOTAL With Tax Credits	\$24,096	\$28,056	\$54,804
Full-Time Hourly Wage	\$12.05	\$14.03	\$27.40

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; Internal Revenue Service, 2021; Internal Revenue Service—FICA, 2021; Kansas Department for Children and Families, 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 Kansas, go to UnitedForALICE.org/Household-Budgets/Kansas

Key Findings:

- **The cost of basic needs in Kansas:** In 2021, the cost of household basics (housing, child care, food, transportation, health care, and technology, plus taxes) was \$24,096 for a single adult and \$54,804 for a family of four with two adults, an infant, and a preschooler – much higher than the FPL across all Kansas 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 49% of Hispanic households were below the ALICE Threshold in Kansas in 2021, compared to 36% of White households.
 - By age, the youngest (under age 25) and oldest (age 65+) households faced the highest rates of hardship.
 - By household composition, single-female-headed families with children were more likely to be below the Threshold than single-male-headed or married-parent households with children, or than single or cohabitating households without children.
 - By location, the rate of financial hardship in Kansas' predominantly urban counties in 2021 was 37%, while households in predominantly rural counties were somewhat more likely to be below the ALICE Threshold, at 41%.
- **ALICE and financial hardship over time:** ALICE households are especially vulnerable to national economic disruptions. The number of households below the ALICE Threshold in Kansas increased dramatically through the Great Recession (2007–2010). During the recovery (2012 – 2019), the number of poverty-level households fell while at the same time the number of ALICE households increased. The rate of financial hardship in 2019 (poverty and ALICE combined), returned to 36% – and then the pandemic hit. By 2021, 39% of Kansas households could not afford the basics in the communities where they live.
- **Inflation and household essentials:** The cost of basics is increasing faster than wages in Kansas. The ALICE Essentials Index for Kansas (which tracks change over time in the cost of household basics) rose on average 3.1% annually between 2007 and 2023. For context, the median wage for one of the most common occupations in Kansas, a retail salesperson, increased only 2.8% annually from 2007 to 2022 (the latest data available).
- **Pandemic assistance:** Public assistance programs were temporarily expanded in 2021, but not enough to bring all households below the ALICE Threshold to financial stability. In Kansas, a family of four with two parents working full time in two of the most common occupations (retail salesperson and cashier) could only afford the Household Survival Budget in 2021 with the expanded Child Tax Credit, the Child and Dependent Care Tax Credit, and the pandemic-era Economic Impact Payments. Parents working part time in those same jobs were eligible for additional public assistance but still fell short of meeting the Household Survival Budget.
- **Work and wages:** Of the 20 most common occupations in Kansas, 70% paid less than \$20 per hour in 2021. All but three of the top jobs saw an increase in the median wage; for example, for one of the most common occupations in Kansas, a cashier, the median wage increased by 7% to \$10.93 per hour in 2021. But given that wages had stagnated for a decade, 51% of the 32,780 cashiers lived below the ALICE Threshold in 2021.
- **Savings and assets:** ALICE households living paycheck to paycheck have little to no opportunity to save or build assets, leaving no financial cushion to fall back on during times of crisis. According to SHED, in November 2021, only 28% of households below the ALICE Threshold had emergency savings or rainy day funds, compared to 77% of households above the Threshold. Similarly, only 37% of households below the Threshold had retirement assets in 2021, compared to 68% of those above.
- **Beyond 2021:** With the end of pandemic assistance, significant challenges remain for Kansas households below the ALICE Threshold. There are warning signs that the economic situation is worsening for ALICE households beyond 2021, including sustained high levels of food insufficiency, continued difficulty paying bills, medical debt, reduced savings, and feelings of anxiety and depression.

DEFINING FINANCIAL HARDSHIP IN KANSAS

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 the number of ALICE and poverty-level households combined over time in each county, in Kansas and across the U.S. This section explores these tools, highlights the challenges ALICE families face in meeting basic needs, and the impact of pandemic assistance on ALICE households in 2021.

The Cost of Basics

The ALICE Household Survival Budget is the foundation of the ALICE Research. United For ALICE provides two basic budgets for all counties in Kansas. Each budget 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.
- For comparison to a more sustainable budget, the **ALICE Household Stability Budget** estimates the higher costs of maintaining a viable household over time, and it is the only ALICE budget to include a savings category, equal to 10% of the budget.

The Household Survival Budget varies across Kansas' counties due to differences in local costs. In 2021, household necessities were least expensive for a family in Stanton County at \$50,700 per year, and for a single adult in Lyon County at \$22,116 per year. Essentials were most expensive for a family in Johnson County at \$76,596 per year and for a

single adult at \$34,812. A Household Survival Budget for each county in Kansas is presented in the County Reports on our website: UnitedForALICE.org/county-reports/Kansas.

Compared to the costs in the Household Survival Budget, the Federal Poverty Level (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 Kansas 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 \$24,096 for the Household Survival Budget across Kansas. The cost differential was even larger for families: The FPL for a four-person family was \$26,500 in 2021, while the Household Survival Budget for a family of four with two adults, an infant, and a four-year-old was \$54,804. And both budgets were significantly lower than the Household Stability Budget, which reached \$42,540 per year for a single adult and \$91,344 for a family of four.

ALICE BUDGETS FOR ALL COUNTIES AND HOUSEHOLD TYPES

Itemized ALICE Household Survival and Stability Budgets are available for all Kansas counties (and groups of counties) at UnitedForALICE.org/household-budgets/Kansas.

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

	Federal Poverty Level <i>Census income thresholds that vary by household size but not geography to determine who is in poverty</i>	ALICE Household Survival Budget <i>The cost of the essentials needed to live and work in the modern economy, by household type and location</i>	ALICE Household Stability Budget <i>The costs of supporting and sustaining an economically viable household over time, including a contingency for savings</i>
Single Adult			
Monthly Total	\$1,073	\$2,008	\$3,545
Annual Total	\$12,880	\$24,096	\$42,540
Percent Change, 2019–2021	3%	15%	14%
Family of Four			
Monthly Total	\$2,208	\$4,567	\$7,612
Annual Total	\$26,500	\$54,804	\$91,344
Percent Change, 2019–2021	3%	6%	1%

Note: Percent change is pre-tax; family of four includes two adults and two 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

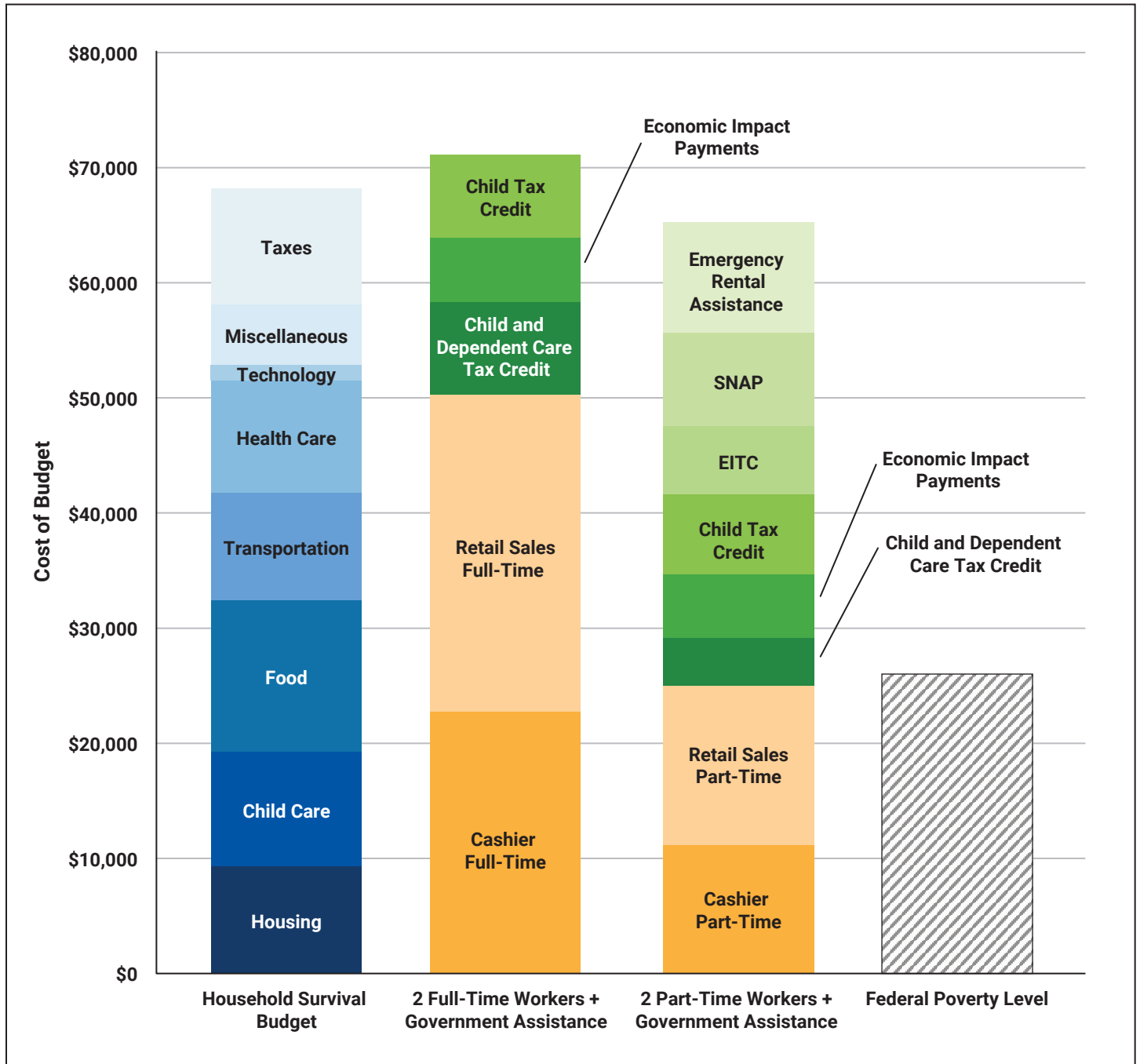
Not Enough Income to Cover Basic Costs

When wages cannot cover basic household costs, families struggle to make ends meet. ALICE households often work in jobs that are vital to keeping Kansas’ economy running smoothly, such as cashiers, nursing assistants, office clerks, servers, laborers, and security guards. Figure 2 illustrates the impact of pandemic assistance on a household’s ability to meet the cost of basics in 2021. First, the figure shows a family of four in Kansas with two parents working full time in two of the most common occupations, retail salesperson and cashier (median wages of \$13.25 and \$10.93 per hour, respectively). This family was only able to afford the Household Survival Budget in 2021 (by a margin of \$2,884) when including 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).

If both parents worked part time (20 hours per week) at the same median wages listed above, they could receive [Supplemental Nutrition Assistance Program \(SNAP\)](#) benefits and the [Earned Income Tax Credit \(EITC\)](#). In this example, the family also received [Treasury Emergency Rental Assistance \(ERA\)](#) to cover their rent. These benefits got them closer to the Survival Budget, but they still fell short by \$2,792, or 4%. These layers of public assistance raise questions about “[benefits cliffs](#)” and public support during times when work is either not available or not possible.

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



Note: Full-time income is calculated based on 40 hours per week; part-time income is based on 20 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 Kansas, 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 Kansas – those below the ALICE Threshold.

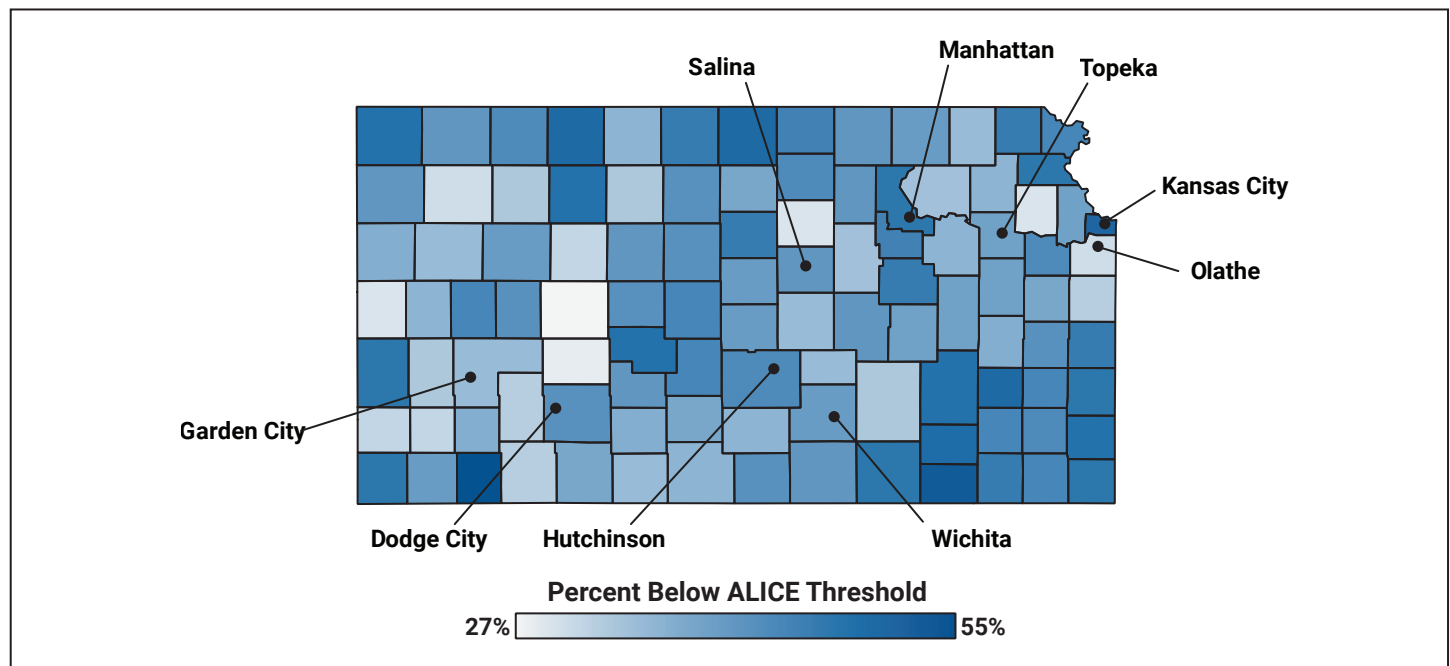
Financial Hardship by Location

Kansas, a central Midwestern state, is surrounded by Colorado, Missouri, Nebraska, and Oklahoma. The total number of households in Kansas varied considerably across

the state in 2021, with Johnson County and Sedgwick County each having more than 200,000 households, and Greeley County, Lane County, and Wallace County each with fewer than 700 households. Similarly, **financial hardship in Kansas varies by location— from 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 2021, percentages of financial hardship ranged from 55% in Seward County to 27% in Ness County. Variation is also found within counties. For example, in Wyandotte County, the share of households below the ALICE Threshold ranged from 28% in zip code 66109 to 84% in 66105. For more detail, see the County Reports on our website at UnitedForALICE.Org/County-Reports/Kansas.

Figure 3. Financial Hardship by County, Kansas, 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 Kansas in 2021, Black households, young households, and single-parent households had the highest rates below the ALICE Threshold. White households, working-age households, and married-parent households had the lowest rates below the Threshold.

Rates of financial hardship differed significantly between groups, a result of multiple factors including [systemic racism](#), as well as [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 Kansas were White (332,428), making up 36% of all White households in the state. Hispanic households were the next largest group, with 47,515, or 49% of all Hispanic households. There were

also 37,558 Black households below the Threshold, making up 60% of all Black households.

- By age of householder, the youngest and the oldest households in Kansas had the highest rates of hardship, with 68% of households headed by someone under age 25 and 49% of senior households (age 65+) living below the Threshold. By comparison, only 33% of households headed by people age 25–44 and 32% 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 (50% below the Threshold) and single-female-headed households (73%). Rates of financial hardship were much lower for married-parent households (15%). The rate for the most common household type in Kansas, single/cohabiting households without children, was 38%.

Figure 4 paints a clear picture of the rates of hardship for different demographic groups compared to the Kansas state average. For all households in Kansas, 12% were in poverty and 27% were ALICE in 2021.



Figure 4. Household Financial Status and Key Demographics, Kansas, 2021

	Total	Below ALICE Threshold	■ Poverty ■ ALICE ■ Above ALICE Threshold		
ALL HOUSEHOLDS	1,153,270	447,119	12%	27%	61%
AGE					
Under 25 Years	66,321	45,374	36%	33%	32%
25 to 44 Years	386,168	126,837	12%	21%	67%
45 to 64 Years	400,492	127,076	10%	22%	68%
Seniors (65+)	300,289	147,832	10%	39%	51%
RACE/ETHNICITY					
American Indian/ Alaska Native	7,176	3,764	18%	34%	48%
Asian	28,620	10,352	9%	27%	64%
Black	62,634	37,558	18%	41%	40%
Hispanic	97,839	47,515	11%	38%	51%
Two or More Races	46,744	21,701	12%	34%	54%
White	917,344	332,428	8%	28%	64%
HOUSEHOLD TYPE					
Married With Children	230,422	34,858	5%	10%	85%
Single-Female- Headed With Children	64,906	47,593	37%	36%	27%
Single-Male-Headed With Children	28,780	14,272	18%	31%	50%
Single or Cohabiting, Under 65, no Children	528,873	202,564	12%	26%	62%
URBAN/RURAL					
Rural	415,499	170,871	13%	29%	59%
Urban	737,771	276,248	11%	26%	63%

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, and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy. Counties are defined as rural or urban based on the USDA's designation of metropolitan or non-metropolitan at the census tract level. Counties with 50% or more of the population in metropolitan tracts are designated as urban; those with 50% or more of the population in non-metropolitan tracts are designated as rural.

Sources: ALICE Threshold 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 because of a decrease in the number of births, lower rates of 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.

Kansas has also been experiencing [slow population growth](#), ranking 37 out of 50 compared to other states in the U.S. Following the national trend, Kansas is also becoming more diverse, with an [increase in its Hispanic population](#) particularly in Southwest Kansas and urban areas of the state, which is driving the state's limited population growth. While Kansas is a relatively young state ([median age 37.3 compared to 38.8 nationally in 2021](#)), [ten-year projections](#) for the state show population declines for the younger population (19 years and younger) and working age adults (age 25-64), which will have a significant impact on the labor force.

From July 2021 to July 2022, [Kansas lost 7,400 residents](#) to domestic out-migration, while neighboring states of Colorado, Oklahoma, and Missouri experienced a population increase due to in-migration. In Kansas in 2021, 7% of the population were immigrants (unchanged from 2019), with the largest number from Mexico, India, and Vietnam. The top five counties with the largest number of immigrants included [Johnson County](#) (home to Kansas City) and [Wyandotte County](#) in the northeast, [Sedgewick County](#) (home to Wichita City) in the southeast, and [Finney County](#) and [Ford County](#) in the southwest region. Growth in the immigrant population is helping to [mitigate population decreases](#) and [fill gaps in the workforce](#) – from high-tech jobs to agriculture, hospitality, and the service industry.

The pandemic also impacted where people lived in Kansas, whom they lived with, and the demographics of households.

Location: In Kansas from 2019 to 2021 the number of households in predominantly rural counties remained relatively stable, decreasing by 1%, across Kansas, while

the number of households in predominantly urban counties increased by 3%. The counties with the largest percent increase in the total number of households included Stanton County and Comanche County, while Hamilton County, Lane County, and Woodson County had the most substantial percent decrease in total households.

Age: From 2019 to 2021, households headed by those age 25 to 44 in Kansas had the biggest increase in total number of households (5%), yet their rate of financial hardship remained relatively the same, increasing from 32% to 33%. During the same time frame, the total number of senior households increased by 3% and experienced the biggest increase in the rate of financial hardship among all age groups, rising from 44% below the ALICE Threshold in 2019 to 49% in 2021. The total number of households headed by those age 45 to 64 decreased by 2%, and the rate of financial hardship increased from 30% to 32%.

Household composition: In 2021, single-parent families were more likely to be below the ALICE Threshold, with 50% of single-male-headed households and 73% of single-female-headed households struggling to make ends meet. Though high, these rates had improved from 2019, falling from 52% and 77%, respectively. Rates of financial hardship were considerably lower for married-parent households with children at 15% in 2019 and 2021, compared to single/cohabiting households without children (at 38%, up from 36%).

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 Kansas, the huge increase in the Census count of people of [Two or More Races](#) (also referred to now as Multiracial), 104% 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 in Kansas increased at a similar rate, 95%).

WHY ARE THERE SO MANY ALICE HOUSEHOLDS?

The number of ALICE households has increased as wages have failed to keep up with the 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 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 8.0% 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.

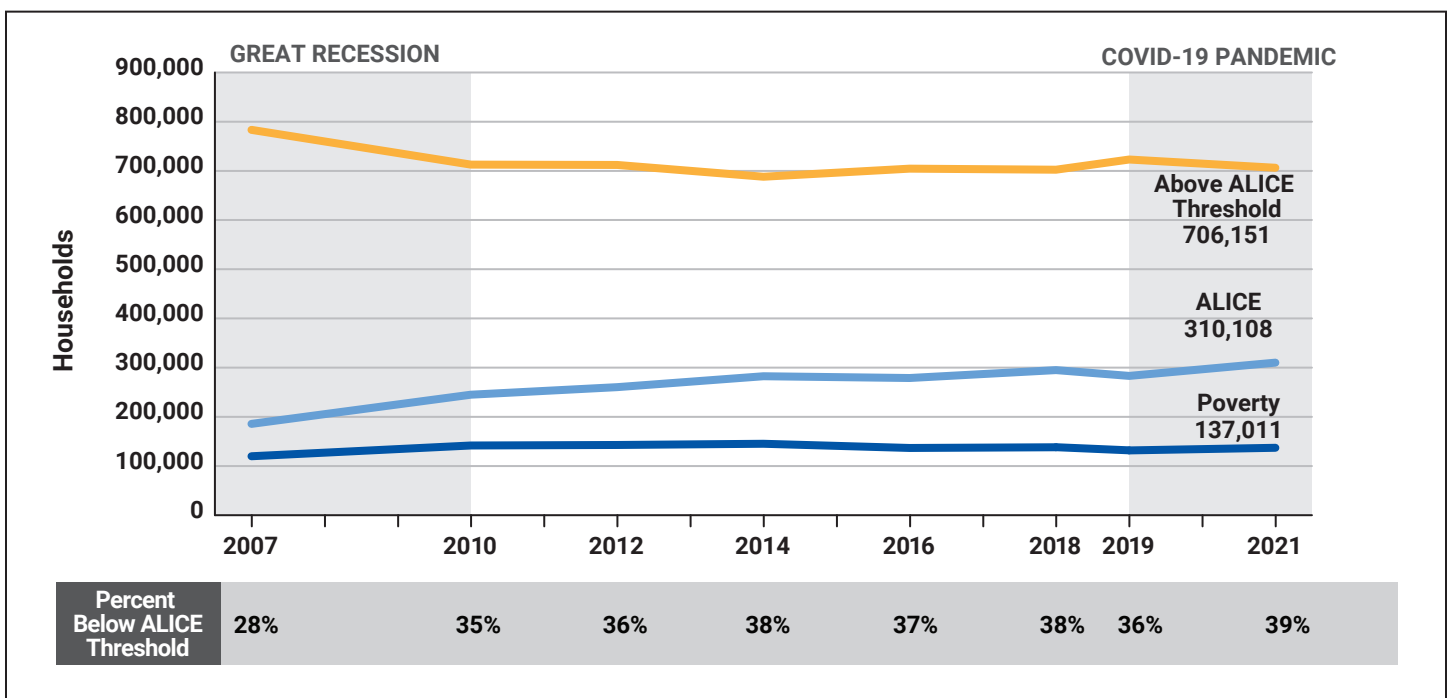
Yet other forces provided economic benefits for many households. From 2020 to 2021, average weekly wages across all industries were up 3.7% in Kansas and 5.6%

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 Kansas have shifted over time (Figure 5). During the last major economic disruption – the Great Recession – the percentage of Kansas households below the ALICE Threshold increased from 28% in 2007 to 35% in 2010. During the recovery from 2012 to 2019, the number of poverty-level households fell from 142,732 to 131,876; at the same time the number of ALICE households climbed from 260,490 to 283,265. Overall, the rate of financial hardship in 2019 (poverty and ALICE combined), returned to 36% from a high of 38% in 2014 – and then the pandemic hit.

Figure 5. Households by Income, Kansas, 2007–2021



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

From 2019 to 2021, the total number of households in Kansas increased by only 1% while the number of households below the Threshold increased by 8% (from 415,141 to 447,119). The percentage of households below the ALICE Threshold in Kansas reached a new high (39%) in 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, such as 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 a North Star to guide economic policies, including those related to 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.

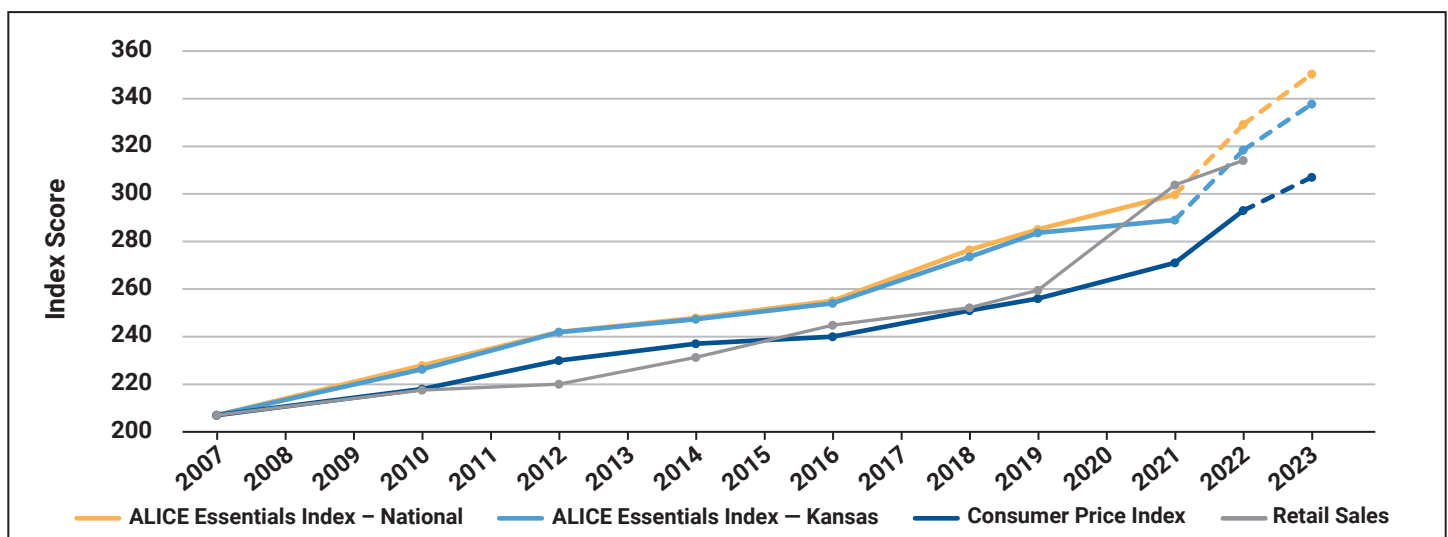
Yet despite being used to guide policy for low-income households, the CPI conceals changes in prices of the smaller number of goods and services that are essential to meeting basic needs for households below the ALICE Threshold.

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 Kansas 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 3.1% in Kansas, 3.0% in the Midwest region, and 3.3% nationally. During the same time, the [CPI increased](#) by 2.5% 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 [computers to major appliances](#) – have decreased slightly.

The increase in the cost of these basic goods means that ALICE households’ already stretched income covers even less. ALICE’s wages have not kept pace with the rising costs

Figure 6. ALICE Essentials Index and CPI by Location, with Kansas Retail Sales Wage, 2007–2023



Note: In this figure, the ALICE Essentials Index was adjusted to the CPI base value of 2007 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.

of household basics. For context, one of the most common occupations in Kansas, a retail salesperson, saw their wages increase from \$9.03 in 2007 to \$13.70 in 2022, an average rate of 2.8% annually. Retail sales wages in Kansas started to make gains in 2016, however the cumulative lag between wages and costs equates to a loss of more than \$15,000 over 15 years for a retail salesperson.

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 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 the Supplemental Nutrition Assistance Program (SNAP), the Earned Income Tax Credit (EITC), Medicaid, Supplemental Security Income (SSI), Temporary Assistance to Needy Families (TANF), 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 programs; 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 Kansas 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 Kansas, the reach of emergency and regular SNAP benefits was limited: 33% of households in poverty and 11% of ALICE households participated in 2021, based on ACS PUMS data. However, it is important to note that while not all financially insecure households are eligible for SNAP, the program reached [70% of eligible households](#).
- The percentage of households below the ALICE Threshold receiving direct cash assistance from programs like [TANF](#) or [General Assistance](#) was even smaller (4% 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 Kansas, with 7% of all households below the ALICE Threshold and 14% of households with a member with a disability below the Threshold participating in SSI.
- To address the increased demands for health care during the pandemic, the federal government provided additional funding for Medicare and prohibited states from adding eligibility restrictions or terminating [Medicaid](#). In 2021, 38% of all households below the ALICE Threshold in Kansas participated in the Children’s Health Insurance Program (CHIP) or Medicaid, lower than the national rate of 46%. Kansas is one of ten states that has not adopted [Medicaid expansion](#). [Research supports](#) that Medicaid expansion for adults leads to better access to care and improved health outcomes for the adult that gained coverage as well as 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 [Kansas Emergency Rental Assistance](#) program distributed more than \$290 million over eighteen months, providing support to more than 82,000 Kansans and 11,000 housing and service providers and preventing evictions for more than 32,000 households. At the same time, the [federal Homeowner Assistance Fund](#) helped homeowners who were behind on their mortgages, utilities, and other housing costs such as property tax and insurance payments. This temporary program, administered by the Kansas Housing Resources Corporation (KHRC), has provided [nearly 48 million dollars](#) in funding as of July 13, 2023.

WHERE DOES ALICE FIT IN THE LABOR LANDSCAPE?

Increasingly, ALICE workers serve as the reservoir for the labor force – in Kansas 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.

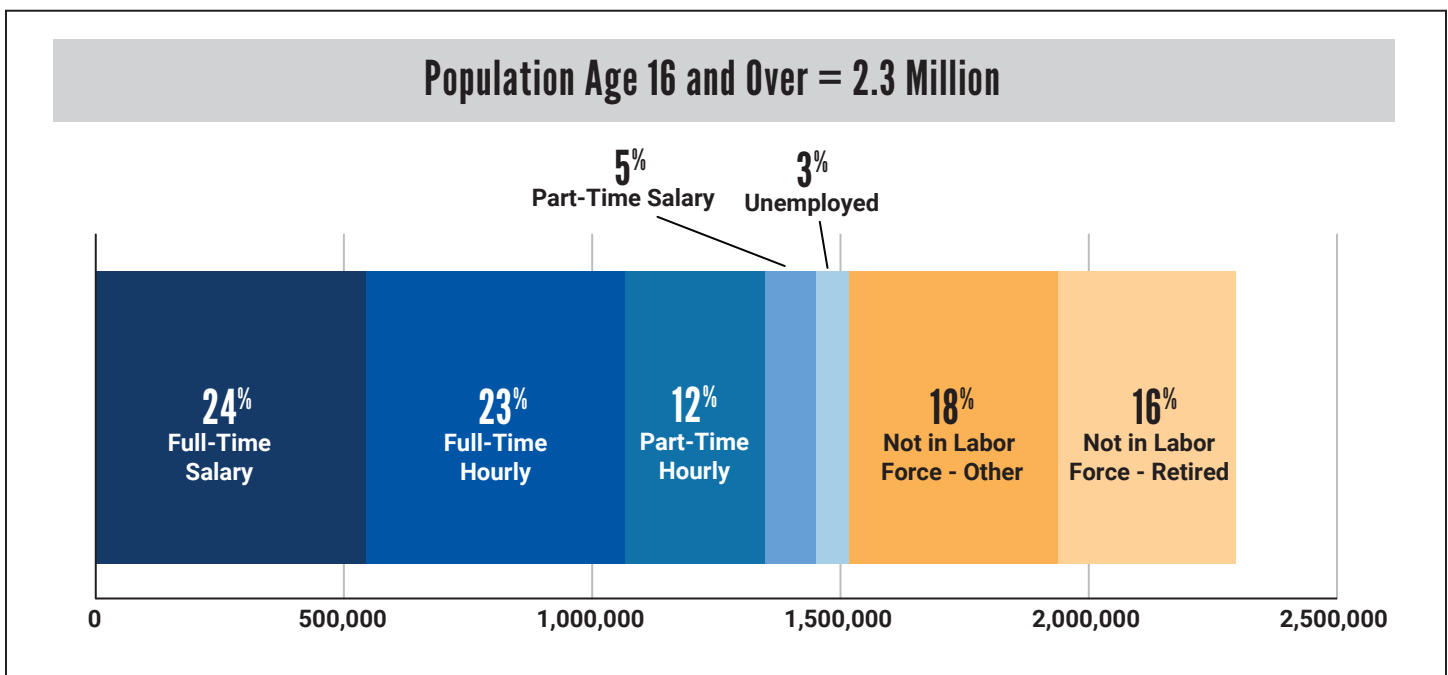
Prior to the pandemic in 2019, the [industries with the highest total employment in Kansas](#) included government, health care and social assistance, manufacturing, retail trade and accommodation and food services, some of the industries that were hardest hit during the pandemic. However, as the unemployment spikes related to COVID-19 have eased, tight labor market conditions and job vacancies have returned. Middle-skill jobs projected to see the most growth in Kansas over the next decade (2021–2031) include medical and nursing assistants, computer tool programmers, heavy truck drivers, wind turbine technicians, and computer user support.

One of the major challenges for the [Kansas workforce](#) is the state’s slow population growth and anticipated decline in the working age population. Yet this challenge is offset by higher than national average educational attainment rates, a high labor force participation rate, and continued job growth. State officials and lawmakers are in the process of negotiating [megadeals](#) with large companies that will provide thousands of jobs and economic investment in the state in exchange for a package of tax credits. Part of that strategy entails working with local universities to match degrees with workforce needs in order to help retain recent graduates. It will take time to see if this strategy yields the anticipated results.

Inside the Labor Force

As shown in Figure 7, a 2021 overview of the labor status of Kansas’ 2,295,935 working-age adults (age 16 and over) reveals that 66% were in the labor force (blue bars, including full-time, part-time, and unemployed) and 34% of adults were outside the labor force (gold bars). People out

Figure 7. Labor Status, Population Age 16 and Over, Kansas, 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 Kansas 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

of the labor force included those who were retired (16% of working-age adults) and those who weren't working for other reasons, including school, health issues/disability, and family caregiving responsibilities (18% of working-age adults).

Full-time and part-time work: Though the majority of adults in Kansas were working in 2021 and most households had at least one worker, only 24% of working-age adults had the security of a full-time job with a salary. Of those in the labor force, most (60%) were paid hourly and/or worked part time. In 2021, the number of full-time workers in Kansas still fell short of the pre-pandemic number by more than 174,121 workers.

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 3.3% in Kansas in 2021, a stark contrast to unemployment at the height of the pandemic (12.2% in April 2020). In addition, average weekly wages across all industries in Kansas increased 3.7% from 2020 to 2021. This was driven by increased demand for [essential workers](#), as well as by "[The Great Resignation](#)" – 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, \$322,166,000 was paid to individuals under Kansas's regular unemployment insurance program, and an additional \$1,134,000 was paid in Extended Unemployment Benefits, 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 Kansas and nationally in [September 2021](#).

Underemployment: In response to 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 Kansas the [underemployment rate](#) for these workers was 6.7%, twice the traditional unemployment rate (3.3%), and higher than the rate before the pandemic (5.7% in 2019). Underemployment rates in 2021 were even higher in the border states of Colorado (9.7%), Oklahoma (8.2%), and Missouri (7.5%), and slightly lower in Nebraska (5.1%).

Out of the labor force: People out of the labor force include those who are retired (16% of working-age adults in Kansas in 2021). With an aging population, there are more senior and retired workers. 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. According to a [2022 report by the Federal Reserve](#), excess retirements related to the pandemic in the U.S. were experienced across all demographic groups, 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.



There was a range of reasons that 18% of working-age adults were out of the labor force, including school, health issues/disability, and family caregiving responsibilities. According to [Kansas Action for Children](#), Kansas parents are leaving the workforce in higher numbers compared to those in neighboring states, due to the lack of affordable and accessible child care. The [2023 KIDS COUNT Data Book](#) reports that nearly 12% of Kansas children (from birth to age 5) lived in families where someone quit, changed jobs, or turned down a job due to child care issues. [The Status of Women in Kansas](#) report states that overall, in Kansas, there are approximately two children for every child care slot, and gaps are even wider in the southwestern part of the state, with a four to one ratio of children per slot.

Wages for the Most Common Occupations

In 2021, low-wage workers across the country generally 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 Kansas: In December 2021, there were 13.7% fewer jobs paying less than \$29,000 per year than at the start of the pandemic — some became higher-paying jobs, while 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.

Among the 20 most common occupations (those with the highest total employment) in Kansas in 2021, 70% paid less than \$20 per hour. Of these lower-paying jobs, only one saw a decrease in the median wage — but even with wage increases, workers still struggled to make ends meet, as the increases were not enough to compensate for more than a decade of stagnant wages. For example, a cashier's hourly wages increased by 7% from 2019 to 2021, yet 51% of the nearly 33,000 cashiers in Kansas lived below the ALICE Threshold in 2021 (Figure 8).

While there were ALICE workers in all sectors, in Kansas in 2021, the top five occupations as measured by percentage of workers below the ALICE Threshold were personal care aides, waiters and waitresses, fast food and counter workers, nursing assistants, cooks and cashiers.



Figure 8. Top Occupations, Employment, Percentage Below ALICE Threshold, and Wages, Kansas, 2021

Occupation	Total Employment, 2021 (BLS)	Percent Workers Below ALICE Threshold, 2021 (ACS PUMS)	Median Hourly Wage, 2021 (BLS)	Wage Increase, 2019-2021 (BLS)
Driver/Sales Workers and Truck Drivers	35,100	25%	\$20.27	5%
Cashiers	32,780	51%	\$10.93	7%
Customer Service Representatives	32,610	27%	\$16.88	5%
Fast Food and Counter Workers	31,350	47%	\$10.61	15%
Retail Salespersons	30,020	28%	\$13.25	17%
Registered Nurses	28,980	7%	\$29.71	2%
Secretaries and Administrative Assistants	27,750	15%	\$17.38	7%
Cooks	24,540	49%	\$12.85	14%
Stockers and Order Fillers	24,000	34%	\$14.08	13%
Personal Care Aides	23,450	44%	\$11.16	3%
General and Operations Managers	22,510	23%	\$37.26	-3%
Laborers and Freight, Stock, and Material Movers	22,450	38%	\$16.22	6%
Nursing Assistants	21,750	49%	\$13.97	7%
Elementary and Middle School Teachers	21,400	11%	\$25.49	7%
Teaching Assistants	19,710	41%	\$13.66	13%
Waiters and Waitresses	17,180	46%	\$9.03	0%
Bookkeeping, Accounting, and Auditing Clerks	16,090	13%	\$18.21	5%
Sales Representatives, Wholesale and Manufacturing	14,880	11%	\$32.32	3%
Maintenance and Repair Workers	12,790	18%	\$18.18	5%
Accountants and Auditors	12,490	4%	\$30.28	0%

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/Kansas

Where ALICE Works Matters

Industry norms and employer policies 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, benefits, job security, predictability of schedules, and opportunities for advancement.

The increase 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 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, 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 BLS. According to a [recent survey](#), many working 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:** Three-fourths (75%) of the private-sector workforce in Kansas work in a small business — defined by the BLS as firms with fewer than 500 workers nationally. The more than 250,000 small businesses have been an important engine for growth in the Kansas 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.

As of March 28, 2021, small business revenue in Kansas was [down 1.6%](#) compared to January 2020. Retail, restaurants, child care providers, and non-essential health care providers were all hard hit. The leisure and hospitality sector, with a high proportion of small businesses and low-wage workers, had some of the biggest declines in revenue and employment.

Wage Disparities in the Workforce

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

- **Sex:** Among all Kansas workers, [women earned 71 cents](#) for every dollar paid to men in 2021, compared to 77 cents nationally.
- **Race/ethnicity:** In Kansas in 2021, Black workers earned 73 cents and Hispanic workers earned 69 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, people with disabilities were more likely to be below the ALICE Threshold than people without disabilities: In 2019,

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 Kansas and across the U.S. For families with two children, 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 \$10.80 in Kansas in 2021, 37% 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](#).

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 Kansas, when [factoring in gender](#), Latinas were paid 48 cents for every dollar paid to White, non-Hispanic men in 2021; Native American women were paid 46 cents, and Black women were paid 55 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 – COMING FALL 2023

United For ALICE's Economic Viability Dashboard will provide key data on the local economic conditions that matter most to ALICE households: Work, Housing, and Community Resources. The Dashboard mapping, profile, and comparison features will help communities and policymakers identify the gaps that ALICE workers and families face in reaching financial stability. Then, the Action Planner 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.

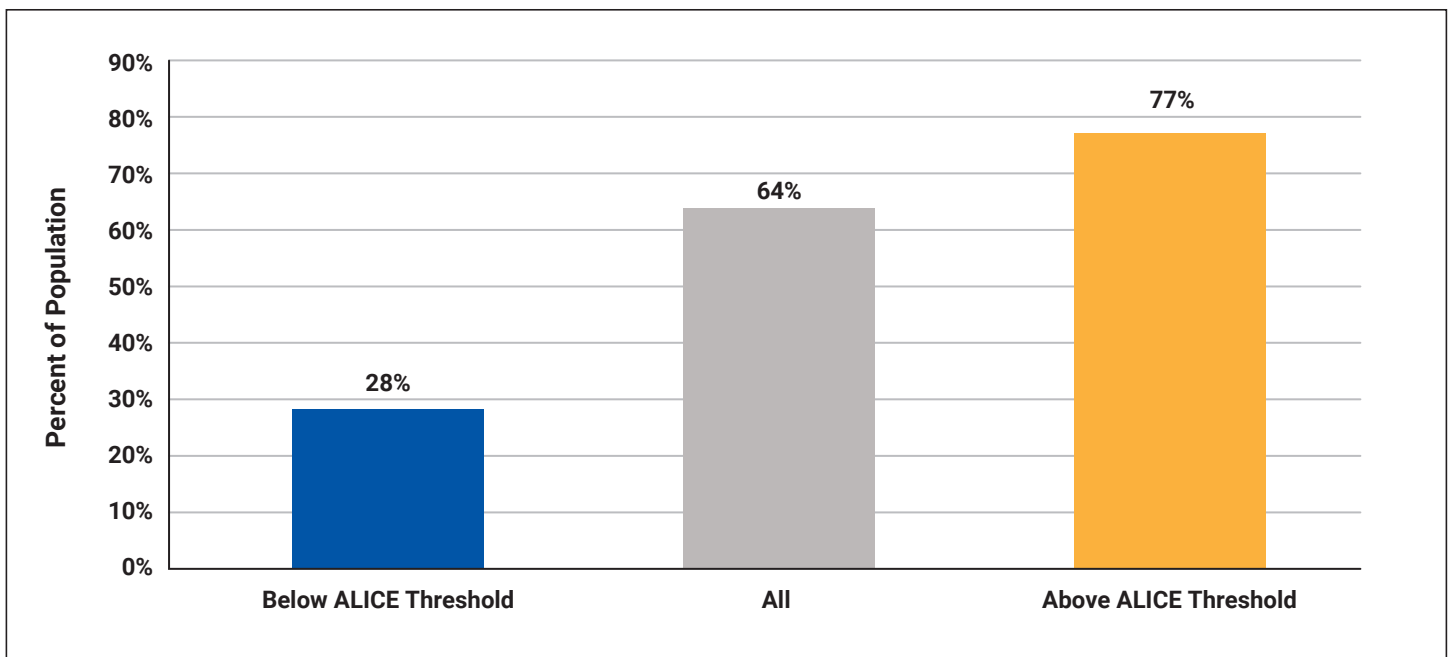
When workers struggle to meet their families' immediate basic needs, saving for the future is difficult. When ALICE families face unexpected emergencies — anything from a car repair to a medical crisis — they are forced to deplete their savings. And due to persistent gaps in access to assets, financial 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, 53% of survey respondents in Kansas reported having these funds; by November 2021 the percentage climbed to 64% (Figure 9).

Yet only 35% of respondents below the ALICE Threshold in Kansas reported having rainy day funds in October 2019, with the percentage decreasing to 28% by November 2021. In contrast, 61% of those above the Threshold in Kansas had rainy day funds in October 2019, and that share increased to 77% by November 2021.

Figure 9. Funds to Cover Three Months' Expenses by the ALICE Threshold, Kansas, 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 Kansas). 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

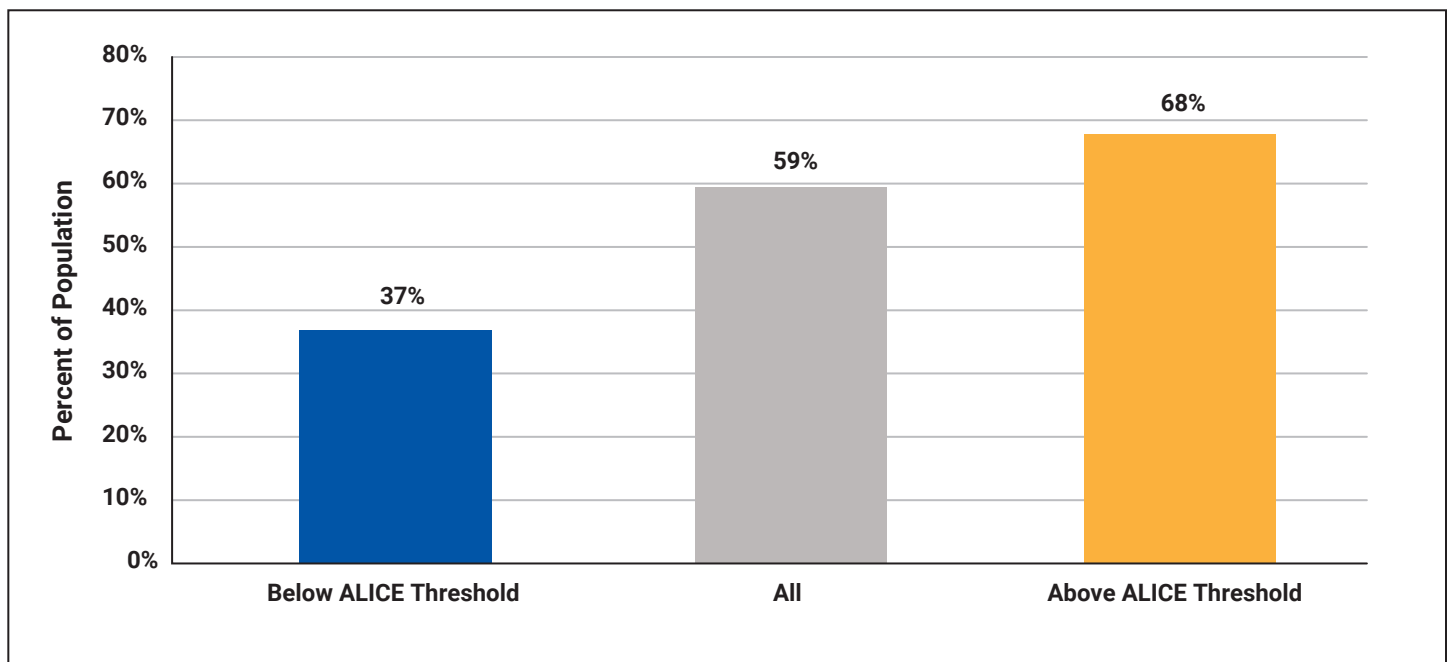
According to SHED, in Kansas in 2021, respondents were less likely to have retirement assets (59%) than emergency savings (64%). [Retirement assets](#) include 401(k)s, IRAs, pensions,

or business or real estate holdings that provide income in retirement. Overall, 70% of Kansas respondents reported having these funds in October 2019, decreasing to 59% by November 2021. And these averages conceal the disparity in retirement assets between households above and below the ALICE Threshold in Kansas (Figure 10).

Prior to the pandemic, in October 2019, 45% of respondents below the Threshold in Kansas had retirement assets, according to SHED. That rate decreased to 37% by November 2021. Respondents with retirement assets above the Threshold also decreased, yet rates remained considerably higher at 83% in October 2019 and 68% in 2021.

The [CARES Act](#) reduced penalties for early withdrawals from retirement accounts, 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, Kansas, 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 the U.S. experienced during the Great Recession.

But 39% of households were still living below the ALICE Threshold in Kansas in 2021. With pandemic relief benefits expiring, [data from early 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, medical debt, reduced savings, and feelings of anxiety and depression. These challenges were first reported in [The Pandemic Divide](#), and they are updated here with the most 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 pandemic experiences 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 has exacerbated racial and other inequities across all facets of life. The analysis reveals that, in particular, Hispanic respondents, female respondents, LGBT respondents, and households that include people with disabilities, have been disproportionately impacted by the pandemic.

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 Kansas were far more likely to report that their household sometimes or often did not have enough food in the prior seven days than respondents above the Threshold (21% vs. 4%). By November 2022, rates continued to rise, with one-quarter (25%) of households below the Threshold experiencing food insufficiency compared to 5% of those above.

Rates of food insufficiency were similarly higher for households with children living below the Threshold compared to those above. In August 2020, respondents below the ALICE Threshold were more likely than

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

Food Insufficiency			
	Below the ALICE Threshold	Above the ALICE Threshold	Kansas Average
Hispanic	24%	5%	11%
Female	23%	4%	
With a Disability	41%	14%	
LGBT	28%	8%	

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: 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

respondents above the Threshold to report that often or sometimes their children were not eating enough because they couldn't afford enough food (25% vs. 5%). By November 2022, rates improved slightly for households below the Threshold (20%), yet rates remained four times higher than for those above the Threshold.

Some demographic groups experienced higher than average food insufficiency (Figure 11). For example, 41% of respondents with disabilities below the Threshold reported not having enough food, compared to 11% of all Kansas residents.

Adding to concerns about Kansans 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 [revised training requirements](#) and the [expansion of work requirements up to age 59](#), may create additional barriers to access and put more households at risk of losing their SNAP benefits. 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 or hybrid 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. The pandemic exposed the extent of the [digital divide in Kansas](#) between students with access to the internet and learning resources and those without. Overall, 8% (48,405) of individuals age 5-19 do not have broadband access at home. School districts in rural areas were also much less likely to have broadband internet connectivity, with only 39.8% of the 196 rural school districts having high levels of connectivity, compared to 85.7% of city and suburban school districts.

! **Behind on rent payments:** According to the Household Pulse Survey, renter households below the ALICE Threshold in Kansas were more likely than those above the Threshold to report that they were not caught up on rent payments. In August 2020, 12% of renters below the Threshold and 8% of renters above the Threshold were not caught up, and those rates remained the same more than two years later in November 2022. Renters who fall behind on rent are at greater risk for eviction, especially since the [federal moratorium on evictions and state-level bans](#), as well as funding for [rental assistance](#) have now expired. Eviction filings initially decreased in Kansas in response to the moratorium and rental assistance, but since the moratorium has been lifted [eviction filings have generally returned to pre-pandemic levels](#) in most parts of the state.

! **Struggling to pay bills:** During the height of the pandemic, in August 2020, 49% of households below the ALICE Threshold in Kansas 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 59% by November 2022. Both these rates are more than two times higher than for respondents above the Threshold (17% in August 2020 and 28% in November 2022).

! **Facing lack of savings and medical debt:** The percentage of families below the ALICE Threshold in Kansas who 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 decreased from 35% in October 2019 to 28% in November 2021 according to SHED. In addition, 27% of respondents below the Threshold in Kansas were more likely than those above the Threshold (19%) to incur an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance. Medical debt generally reflects poorer health and lower rates of health care coverage, and causes lower credit scores and additional financial hardship.

! **Physical health:** With government support for expanded health services ending and in the wake of two years of reduced preventative care, health concerns are increasing for families in Kansas and across the U.S. Two key programs that increased access to health care and services during the pandemic ended in the first half of 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](#).

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](#). A recent study also identifies that certain [socioeconomic factors may increase the likelihood of developing Long COVID](#), including lower household income, recent unemployment, and financial hardship.

According to the November 2022 Household Pulse Survey, Kansas 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 (40% vs. 26%).

Parents also postponed care for their children. In the fall of 2021, 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 (42% vs. 27%). [Preventive health visits](#) protect not only children’s current health status, but also their future health by providing scheduled immunizations, developmental assessments, and physical and mental health screenings.

One of the barriers to health care for people with lower socioeconomic resources is consistent and reliable transportation. According to the [2022 Rural Community Perspectives on Transportation and Health](#), limited funding, bus driver shortages, lack of vehicle access, or having only one car are some of the barriers that

present challenges for individuals and families in accessing health care services. Lack of transportation was identified as an obstacle to health care for many populations in Kansas, including immigrants, farmworkers, pregnant women, children or older adults, people who need specialty care, people who have a disability, or people with a behavioral or mental health issue.

! **Mental health:** With these sustained challenges — on top of disruptions to daily schedules, limited social interaction, and uncertainty about safety and the future — it’s not surprising that people below the ALICE Threshold in Kansas were somewhat more likely to report feeling depressed or anxious than those above the Threshold. According to the Household Pulse Survey, in August 2020, 19% of respondents below the Threshold and 14% above the Threshold reported feeling nervous, anxious, or on edge nearly every day over the prior two weeks. By November 2022, these rates increased to 28% for respondents below the Threshold and remained relatively unchanged for those above (13%). Certain groups below the Threshold reported far higher rates in 2022 — 50% of respondents with a disability and 36% of LGBT respondents — compared to the state average of 18%. Respondents below the Threshold were also more likely to report feeling down, depressed, or hopeless at both points in time (13% in 2020 and 22% in 2022) than respondents above the Threshold (8% in 2020 and 7% in 2022).

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](#). Kansas received low scores in the [2023 Mental Health America Report](#) due to a higher prevalence of mental health issues among youth and adults and lower access to mental health resources and care.

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

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

Feeling Nervous, Anxious, or On Edge			
	Below the ALICE Threshold	Above the ALICE Threshold	Kansas Average
Hispanic	19%	12%	18%
Female	26%	17%	
With a Disability	50%	38%	
LGBT	36%	33%	

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

Note: 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

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 more common crises like a car repair or a sudden health issue, ALICE families feel the economic impact almost immediately. If hourly-paid workers can't work, they lose pay; if there is damage to their home or car, without insurance, there are immediate repair bills; and if the power goes out, without a generator, 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 have [fewer resources to prepare for, withstand, or recover from these disasters](#). 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 Kansas and the southern U.S. — ALICE families faced [higher risks](#). For example, according to the Household Pulse Survey (December 2022), following [Hurricane Ian in September 2022](#) respondents below the ALICE Threshold in Florida were more likely than those above the Threshold to be displaced from their home (9% vs. 6%). One month after the storm, respondents below the Threshold were at least three times more likely to be experiencing a shortage of food (39% vs. 13%) and drinkable water (42% vs. 12%).

Kansas is known for being one of the states in the U.S. that is prone to tornadoes with [63 tornadoes on record in 2022](#). From 1950 to 2022, Ford County, Sherman County and Barton County have experienced more tornadoes than other counties in the state. Damages associated with tornadoes can bring devastating emotional and financial strain to those in the path of destruction, particularly for ALICE households. In the [Fall 2022 Kansas Speaks survey](#), 42% of respondents said they think severe weather events have become more frequent in Kansas in the last five years, and 16% indicated that during the same time period they experienced significant financial problems as a result of severe weather.

Extreme weather, including high temperatures and low precipitation, is also contributing to severe [drought conditions](#) and compounding the ongoing water crisis in Kansas. Lack of precipitation causes farmers to rely more heavily on statewide aquifers, increasing the [risk of depleting](#) this important water source in the not too distant future. This has significant implications not only for agriculture, one of the biggest industries in the state, but for workers and people who live in rural communities in western Kansas where drought conditions are most severe.

In addition, issues of [environmental justice](#) – like the legacy of [redlining](#) on [exposure to air pollution](#) and [oil and gas-related contaminants](#) – layered atop substantial racial/ethnic gaps in financial hardship, mean that low-income communities of color face increased risks to health and well-being, despite fewer resources to navigate these issues. For example, 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 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.

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/Kansas.

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

DATA FOR ACTION: A VISION FOR ALICE IN KANSAS

The strength of the Kansas 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. In turn, the stability of ALICE families depends on their being able to fully participate in that economy.

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

COUNTY COMPARISON: INCOME STATUS, 2021

Kansas Counties, 2021		
County	Households	% ALICE + Poverty
Allen	4,976	44%
Anderson	3,164	42%
Atchison	5,874	47%
Barber	1,808	36%
Barton	10,147	44%
Bourbon	5,773	47%
Brown	3,678	46%
Butler	24,620	33%
Chase	1,063	39%
Chautauqua	1,294	53%
Cherokee	7,543	47%
Cheyenne	1,229	48%
Clark	844	38%
Clay	3,605	41%
Cloud	3,633	43%
Coffey	3,492	37%
Comanche	844	35%
Cowley	13,017	47%
Crawford	15,512	48%
Decatur	1,304	43%
Dickinson	7,719	34%
Doniphan	2,785	44%
Douglas	49,759	43%
Edwards	1,251	41%
Elk	1,005	49%
Ellis	11,899	41%
Ellsworth	2,310	40%
Finney	12,924	35%
Ford	11,571	42%
Franklin	10,018	38%

Kansas Counties, 2021		
County	Households	% ALICE + Poverty
Geary	13,429	45%
Gove	1,206	40%
Graham	1,182	48%
Grant	2,471	31%
Gray	2,054	32%
Greeley	543	29%
Greenwood	2,537	48%
Hamilton	778	47%
Harper	2,204	42%
Harvey	13,263	35%
Haskell	1,333	37%
Hodgeman	725	28%
Jackson	5,204	36%
Jefferson	7,262	29%
Jewell	1,240	50%
Johnson	245,646	30%
Kearny	1,306	33%
Kingman	3,177	36%
Kiowa	926	37%
Labette	7,857	44%
Lane	659	42%
Leavenworth	28,664	39%
Lincoln	1,212	46%
Linn	4,089	46%
Logan	1,156	35%
Lyon	13,215	39%
Marion	4,617	41%
Marshall	4,070	40%
McPherson	12,180	35%
Meade	1,632	32%

Kansas Counties, 2021

County	Households	% ALICE + Poverty
Miami	12,921	32%
Mitchell	2,445	38%
Montgomery	12,793	46%
Morris	2,294	46%
Morton	938	47%
Nemaha	3,971	35%
Neosho	6,232	43%
Ness	1,156	27%
Norton	1,816	50%
Osage	6,325	39%
Osborne	1,592	42%
Ottawa	2,356	29%
Pawnee	2,364	48%
Phillips	2,203	36%
Pottawatomie	8,788	34%
Pratt	3,671	38%
Rawlins	1,170	41%
Reno	25,023	43%
Republic	2,077	45%
Rice	3,766	40%
Riley	26,566	47%
Rooks	2,106	33%
Rush	1,318	42%
Russell	2,930	42%

Kansas Counties, 2021

County	Households	% ALICE + Poverty
Saline	22,048	41%
Scott	2,121	44%
Sedgwick	203,656	40%
Seward	7,249	55%
Shawnee	74,908	39%
Sheridan	1,004	33%
Sherman	2,239	41%
Smith	1,525	46%
Stafford	1,571	44%
Stanton	834	31%
Stevens	1,765	40%
Sumner	8,955	41%
Thomas	3,166	30%
Trego	1,304	31%
Wabaunsee	2,537	36%
Wallace	662	37%
Washington	2,274	41%
Wichita	897	36%
Wilson	3,461	44%
Woodson	1,237	50%
Wyandotte	62,538	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
United States	—	126,903,920	13%	29%	41%
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%
Georgia	47	3,954,813	14%	34%	47%
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%

NEXT STEPS

Capturing the true extent of financial hardship in Kansas 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 Kansas 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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