

ALICE IN Jefferson County

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

2022 Point-in-Time-Data

Population: 250,830
Number of Households: 96,171
Median Household Income: \$54,797 (state average: \$72,284)
Labor Force Participation Rate: 55% (state average: 66%)
ALICE Households: 29% (state average 29%)
Households in Poverty: 20% (state average 14%)

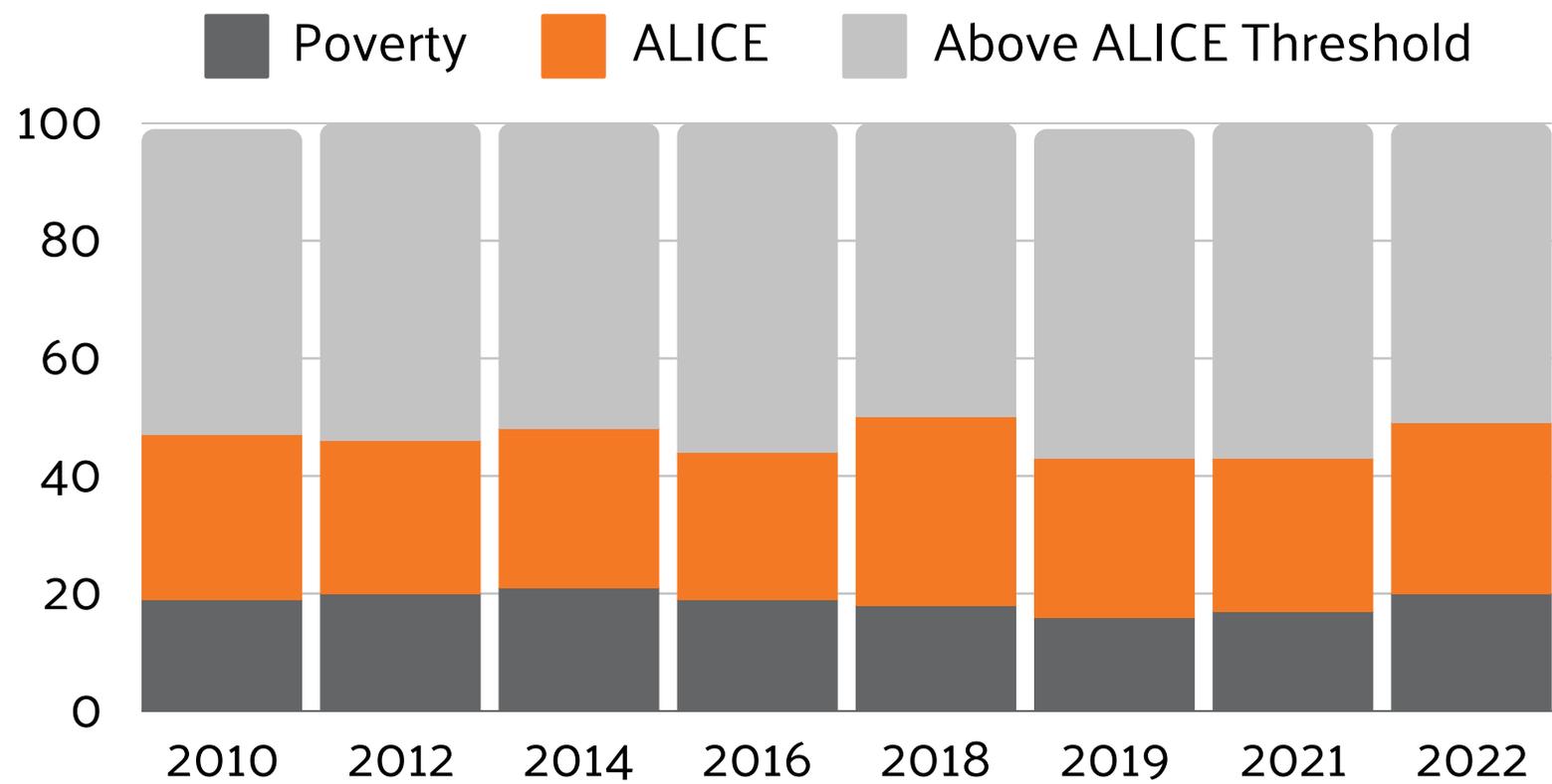
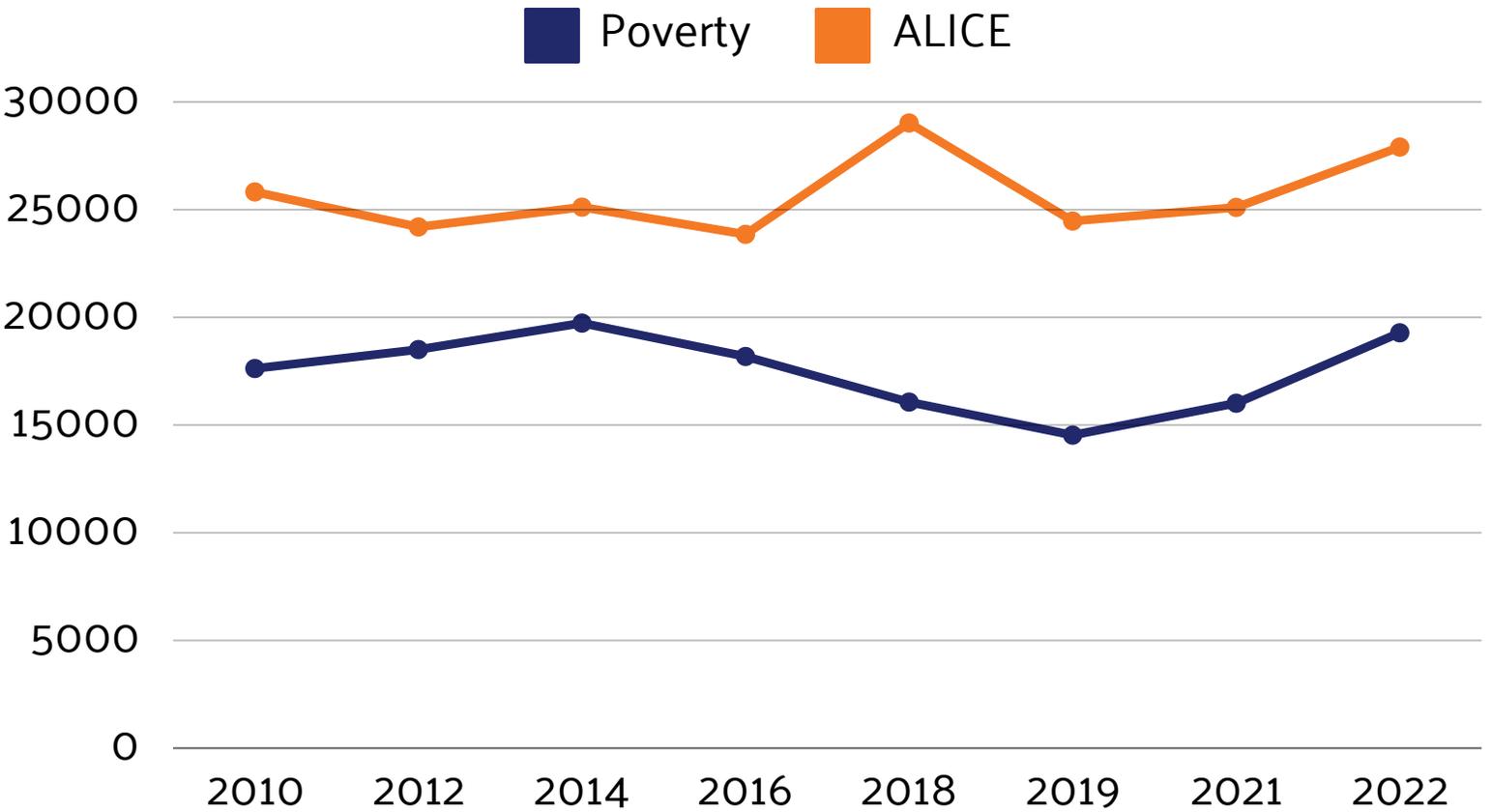
Who is ALICE?

ALICE refers to households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.



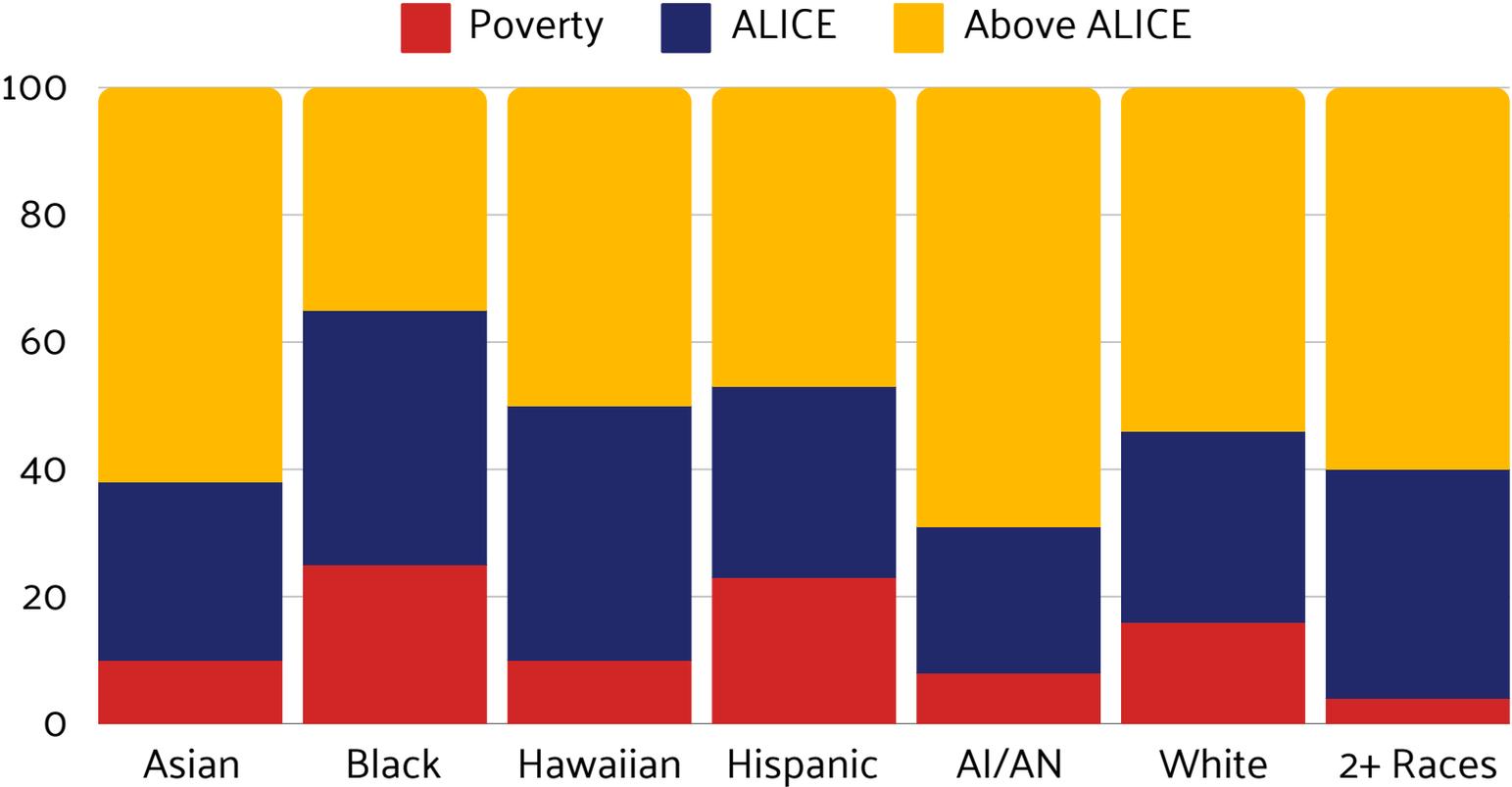
Financial Hardship Has Changed Over Time in Jefferson County

As circumstances change, households may find themselves below or above the ALICE Threshold at different times.



Financial Hardship is Not Equally Distributed By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

Group	% Below ALICE Threshold	Group	% Below ALICE Threshold
Single/Cohabiting no children	50%	Under 25	71%
Married & Children	24%	25-44 Years	47%
Single Female/Children	80%	45-64 Years	45%
Single Male/Children	60%	65 and Over	50%



The Cost of Basics Outpaces Wages

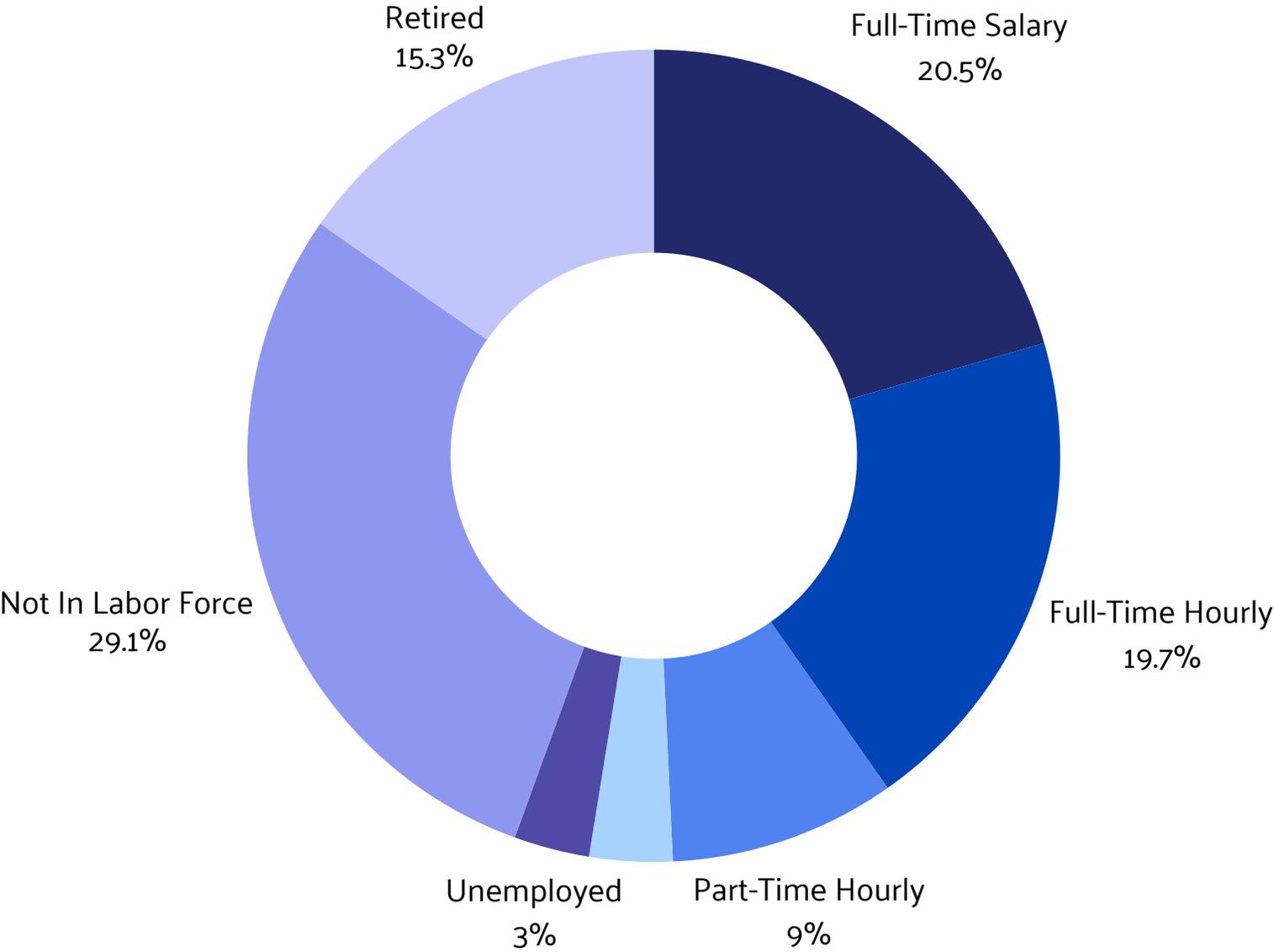
The Household Survival Budget reflects the minimum cost to live and work in the current economy and includes housing, child care, food, transportation, health care, technology, and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2022, household costs in every County in Texas were well above the Federal Poverty Level of \$13,590 for a single adult and \$27,750 for a family of four.

Monthly Costs & Credits	Single Adult	1 Adult 1 Child	1 Adult 1 Child Child Care	2 Adults	2 Adults 2 Children	2 Adults, 2 Kids, Child Care	Single Adult 65+	2 Adults 65+
Housing Rent	\$619	578	578	578	718	718	619	578
Housing Utilities	163	258	258	258	310	310	163	258
Child Care	0	192	512	0	384	1,064	0	0
Food	394	668	599	722	1,214	1,073	363	666
Transportation	409	543	543	650	1,059	1,059	345	521
Health Care	182	515	515	515	800	800	604	1,208
Technology	86	86	86	116	116	116	86	116
Misc.	185	284	309	284	460	514	218	335
Tax Payments	258	571	625	342	710	827	329	581
Tax Credits	0	(205)	(217)	0	(410)	(433)	0	0
Monthly Total	2,296	3,490	3,808	3,465	5,361	6,048	2,727	4,263
Annual Total	27,552	41,880	45,696	41,580	64,332	72,576	32,724	51,156
Hourly Wage	13.78	20.94	22.85	20.79	32.17	36.29	16.36	25.58

The Labor Landscape is Challenging for ALICE Workers

A small portion of adults (16 years and older) in were unemployed and a large number were working in 2022. However, a substantial portion of both full and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits.

Labor Status, Population 16 & Over, Jefferson County, Texas 2022



Jefferson County Subdivision Breakout

Subdivision	Total Households	Poverty	ALICE	Above ALICE
Beaumont Area	45,424	19%	32%	49%
LaBelle Area	2,602	6%	31%	62%
Nome/China Areas	3,806	8%	23%	69%
Port Arthur, Nederland, Groves, and Port Neches Areas	40,503	18%	29%	53%
Sabine Pass Area	858	6%	29%	65%



“ALICE can be found in every household size, age group, ethnic group, religion, every town, and neighborhood. Struggling is does not discriminate.”

How do Senior Citizens Relate to ALICE?

Households Headed by People Age 65 and Over

With the aging of the Baby Boomer generation, households headed by people age 65 and over are the fastest-growing age group in Texas (up 54% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE Threshold (up 57% during the same period).

In 2022, 52% of Texas's 65+ households were below the ALICE Threshold (1,244,572). While Social Security helps reduce the poverty rate for households headed by older adults (14% in Texas in 2022), benefits have not been enough to help bring older adults to financial stability. As a result, for more than a decade, a substantial number of these households have been ALICE (37% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in Texas were \$929 more than the average Social Security payment and \$1,423 more than the FPL (Federal Poverty Level).

With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, more than 1,327,500 people age 65 and over living below the ALICE Threshold in Texas did not have retirement savings beyond Social Security, and more than 193,800 were working.



37% of Senior Texans are ALICE