

ALICE IN THE CROSSCURRENTS

2024
UPDATE

AN UPDATE ON FINANCIAL HARDSHIP IN WEST VIRGINIA

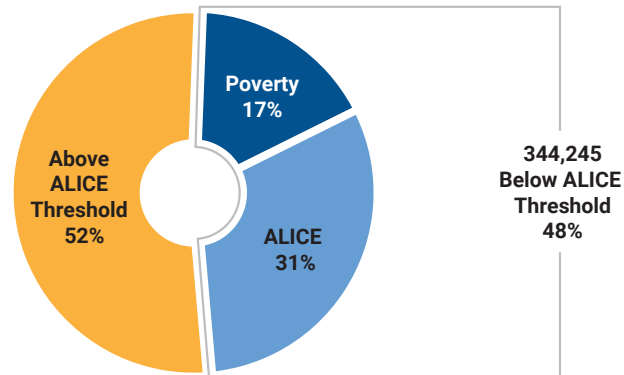
In 2022, financial hardship in West Virginia continued to be shaped by the conflicting economic forces of the pandemic, and remained substantially undercounted by official measures.

These powerful crosscurrents – COVID-19, inflation, wage growth, and the expansion and expiration of [pandemic public assistance](#) – impacted how many West Virginia households were below the [ALICE Threshold of Financial Survival](#).

Between 2021 and 2022, the number of households in poverty in West Virginia increased by 2,023 (remaining at 17% of all households) and the number of ALICE households increased by 2,332 (remaining at 31% of all households). **In 2022, of the 720,668 households in West Virginia, 344,245 – 48% – were below the ALICE Threshold.**

With the latest data from the [American Community Survey](#) (2022), the [U.S. Census Bureau's Household Pulse Survey](#) (2023), and the [Federal Reserve Board's Survey of Household Economics and Decisionmaking](#) (SHED) (2022), this Update highlights the conflicting forces that continue to present opportunities for, and barriers to, financial stability in West Virginia.

Total Households in West Virginia = 720,668



KEY TERMS

- **ALICE:** Asset Limited, Income Constrained, Employed – 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.
- **ALICE Household Survival Budget:** Reflects the minimum costs of household necessities in West Virginia (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs, calculated for all U.S. counties
- **Below ALICE Threshold:** Includes households in poverty and ALICE households combined
- **ALICE Essentials Index:** A measure of the average change over time in the costs of essential goods and services

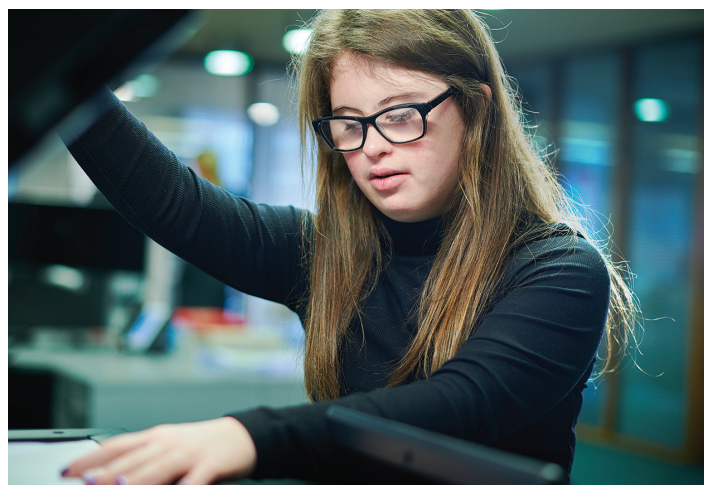


United Ways of West Virginia

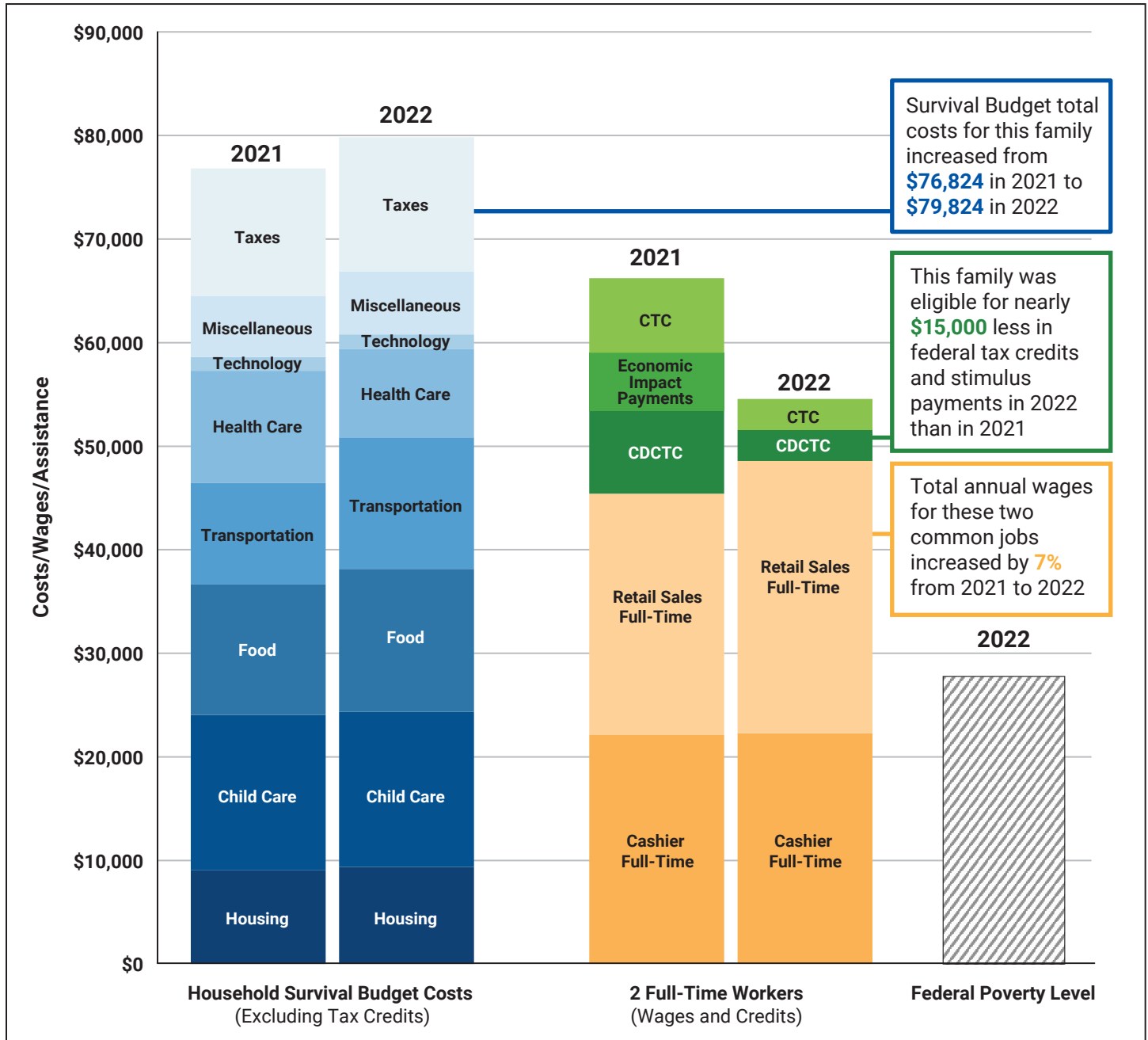
HOUSEHOLD COSTS, PUBLIC ASSISTANCE, AND WAGES

Rates of financial hardship remained stubbornly high in West Virginia from 2021 to 2022 based primarily on three factors:

- **Costs:** From 2021 to 2022, the ALICE Household Survival Budget for a single adult in West Virginia increased from \$24,768 to \$25,908, well above the FPL of \$13,590. For a family of four with an infant and a preschooler, the budget (including tax credits) increased from \$62,124 to \$74,628, well above the FPL of \$27,750. Excluding tax credits, costs for a family of four totaled \$79,824 in 2022, up from \$76,824 in 2021. (More data on inflation is available in the [ALICE Essentials Index](#) June 2024 Update.)
- **Public assistance:** Pandemic assistance had the most pronounced effects on families with children. The Economic Impact Payments and the expansions of the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) helped many ALICE families through 2021. But this assistance was substantially reduced when the [2021 American Rescue Plan](#) expired, stimulus payments ended, and tax credits reverted to 2020 levels. In 2022, a family of four with an infant and a preschooler in West Virginia was eligible for approximately \$15,000 less in maximum federal tax credits and stimulus payments than in 2021.
- **Wages:** As pandemic assistance wound down, wages increased for most low-wage jobs. For example, median retail sales wages in West Virginia increased from \$11.18 per hour in 2021 to \$12.64 per hour in 2022.



Comparison of Costs, Public Assistance, and Wages, Family of Four, West Virginia, 2021 and 2022



Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time income is calculated based on 40 hours per week.

Sources: ALICE Threshold, 2021 and 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2021 and 2022; Internal Revenue Service, tax credits—CTC, CDCTC, EITC, 2021 and 2022; U.S. Department of the Treasury, 2022 and 2023

See page 13 for Household Survival Budget sources and visit UnitedForALICE.org/Household-Budgets/West-Virginia to see the Household Survival Budget for all counties and for any household composition.

Across the country, between 2019 and 2022, [wages for the lowest-paid jobs increased](#) at a faster rate than at any point since 1979. This was in part due to a [tighter labor market](#) in which workers reevaluated their employment situation in the wake of the pandemic and inflation, and employers had to offer more competitive wages to attract and retain them. Minimum wage increases in some states also contributed to this effect. However, in West Virginia the minimum wage remained at \$8.75 per hour from 2019 to 2022, and the federal minimum wage remained at \$7.25 per hour.

While wage increases for most low-wage jobs helped fill the gap when pandemic assistance ended, those increases were not enough to make up for years of falling behind. In 2022, of the 20 most common occupations in West Virginia as reported by the Bureau of Labor Statistics (BLS), 85% still paid less than \$20 per hour. And of the workers in these 20 most common occupations, 38% were below the ALICE Threshold in 2022. Occupations with the largest share of ALICE workers included personal care aides, nursing assistants, cashiers, waiters/waitresses, and cooks.

Labor Characteristics of Most Common Occupations, West Virginia, 2019–2022

Most Common Occupations	Total Employment, 2022 (BLS)	Percent of Workers Below ALICE Threshold, 2022 (ACS PUMS)	Median Hourly Wage, 2022 (BLS)	Percent Change in Wage, 2019–2022 (BLS)
Cooks	23,400	52%	\$11.34	6%
Registered Nurses	21,110	11%	\$35.65	21%
Retail Salespersons	18,300	35%	\$12.64	17%
Cashiers	18,080	57%	\$10.70	9%
Driver/Sales Workers and Truck Drivers	17,800	35%	\$16.24	-1%
Personal Care Aides	17,190	73%	\$11.36	16%
General and Operations Managers	14,540	17%	\$35.52	1%
Office Clerks, General	14,420	30%	\$14.83	11%
Stockers and Order Fillers	12,210	33%	\$14.57	15%
Customer Service Representatives	11,300	45%	\$16.80	20%
Laborers and Movers, Hand	11,050	38%	\$14.34	8%
Waiters and Waitresses	9,430	55%	\$12.90	30%
Fast Food and Counter Workers	9,260	45%	\$10.50	8%
Elementary and Middle School Teachers	9,260	16%	\$23.19	5%
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	8,630	35%	\$16.72	10%
Maintenance and Repair Workers, General	8,380	16%	\$17.06	11%
Nursing Assistants	8,290	61%	\$15.06	23%
Bookkeeping, Accounting, and Auditing Clerks	8,120	14%	\$18.12	11%
Retail Sales Supervisors	7,060	31%	\$18.18	17%
Construction Laborers	6,740	47%	\$17.90	13%

Note: BLS = Bureau of Labor Statistics; ACS PUMS = American Community Survey Public Use Microdata Sample. Occupation titles and percent of workers below the ALICE Threshold come from ACS PUMS. ALICE Threshold status is determined by comparing workers' household income to the Household Survival Budget for their household composition and location. Employment and wage numbers are from BLS and are matched to the closest PUMS occupation title (which are generally broader than those in BLS).

Sources: ALICE Threshold, 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2022; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2022

To see the most common occupations for workers below the ALICE Threshold in your community, visit UnitedForALICE.org/ALICE-EVD. For more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit UnitedForALICE.org/Labor-Force/West-Virginia.

Financial Hardship Over Time

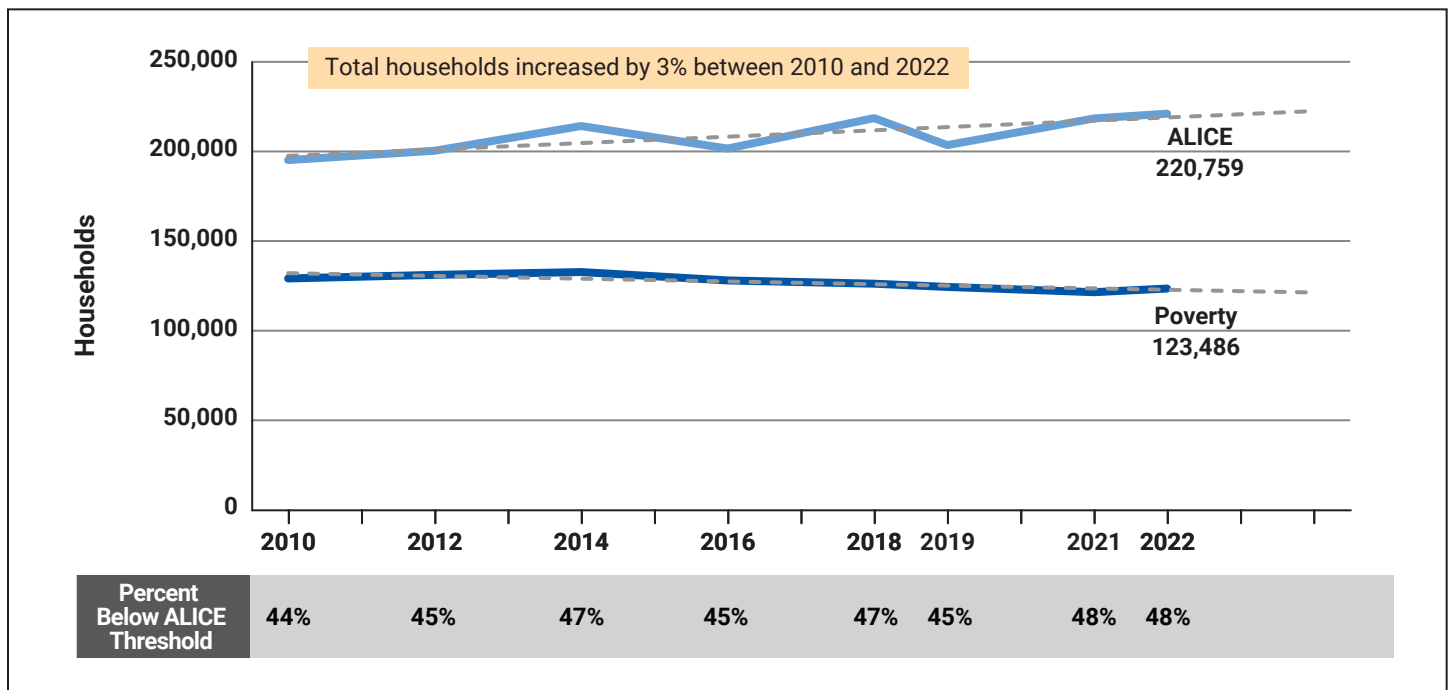
Despite some ups and downs in rates of financial hardship since the end of the Great Recession (2010–2022), the trend is clear: **The number of ALICE households in West Virginia has continued to rise.** During this period, the total number of households in the state decreased by 3%, households in poverty decreased by 4%, and the number of ALICE households increased by 13%. In 2022, 17% (123,486) of all households were below the FPL, and 31% (220,759) of all households were ALICE – a combined 48% (344,245) of households struggling to make ends meet.

Narrowing in on the period around the COVID-19 pandemic, the rate of financial hardship in West Virginia increased from 45% of households below the ALICE Threshold in

2019 to 48% in 2022. And the number of households below the Threshold in 2022 (344,245) surpassed the 2019 total (327,958).

This consistent trend – a growing number of households that are struggling financially, often ineligible for public assistance, and undercounted by official measures – represents a major vulnerability in our economic system. It also suggests that overall social and economic policies are falling short in addressing the root causes of financial instability.

Households by Income, West Virginia, 2010–2022



Note: The gray dashed trend lines in this figure highlight the general direction of the point-in-time data for the years shown. These lines indicate whether the numbers of ALICE and Poverty-Level households have been generally increasing, decreasing, or remaining flat. The ALICE and Poverty trend lines are both statistically significant (at $p < 0.05$).

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

To see additional data on financial hardship over time in West Virginia, visit UnitedForALICE.org/West-Virginia.

SPOTLIGHT ON ALICE DEMOGRAPHICS

Families With Children

While recent attention has focused on the rising [Supplemental Poverty Rate](#) for children following the expansion and reversal of Child Tax Credits during and after the pandemic, longer-term trends — specifically, the decline in total families with children and the rise in ALICE households — tell a more nuanced story.

The total number of households with children in West Virginia declined by 15% from 2010 to 2022, considerably higher than the national decline (3%). This trend has been driven by married-parent households, which fell in number from 130,764 in 2010 to 107,275 in 2022 (down 18%). Single-female-headed households also dropped in number from 42,745 in 2010 to 37,291 in 2022 (down 13%), and the number of single-male-headed households dropped as well,

though less substantially, from 15,435 in 2010 to 15,095 in 2022 (down 2%).

In West Virginia, the number of households with children in poverty has been declining over the past decade, yet the number of ALICE households with children has been increasing for both married-parent and single-parent families.

By 2022, 40% of families with children in West Virginia were below the ALICE Threshold. And longstanding disparities in financial hardship by household type remained: 80% of single-female-headed families and 62% of single-male-headed families were below the ALICE Threshold in 2022, compared to 23% of married-parent families.

Households With Children, West Virginia

	Married-Parent	Single-Female-Headed	Single-Male-Headed
Percent Change 2010 to 2022			
Total Households	▼ Decreased 18%	▼ Decreased 13%	▼ Decreased 2%
Households in Poverty	▼ Decreased 23%	▼ Decreased 21%	▼ Decreased 10%
ALICE Households	▲ Increased 25%	▲ Increased 19%	▲ Increased 33%
Percent Below ALICE Threshold, 2022	23%	80%	62%

Note: Poverty rates for families with children differ from rates for individual children, in part due to different surveys and in part because there are often multiple children in a single household, which can accentuate swings.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

THE COST OF CHILD CARE

Child care remains one of the highest Survival Budget costs for households with children, and the [child care system](#) is still feeling the impact of the COVID-19 pandemic. Provider shortages and lack of affordable care present fewer options for parents. According to the October 2023 Household Pulse Survey, when families in the [South Atlantic Census Region](#) (which includes West Virginia) were asked what they did when child care was closed, unavailable, or unaffordable, the most common responses for respondents below the ALICE Threshold were to cut work hours (33%), to take unpaid leave (32%), or to supervise one or more children while working (26%).

Households Headed by People Age 65 and Over

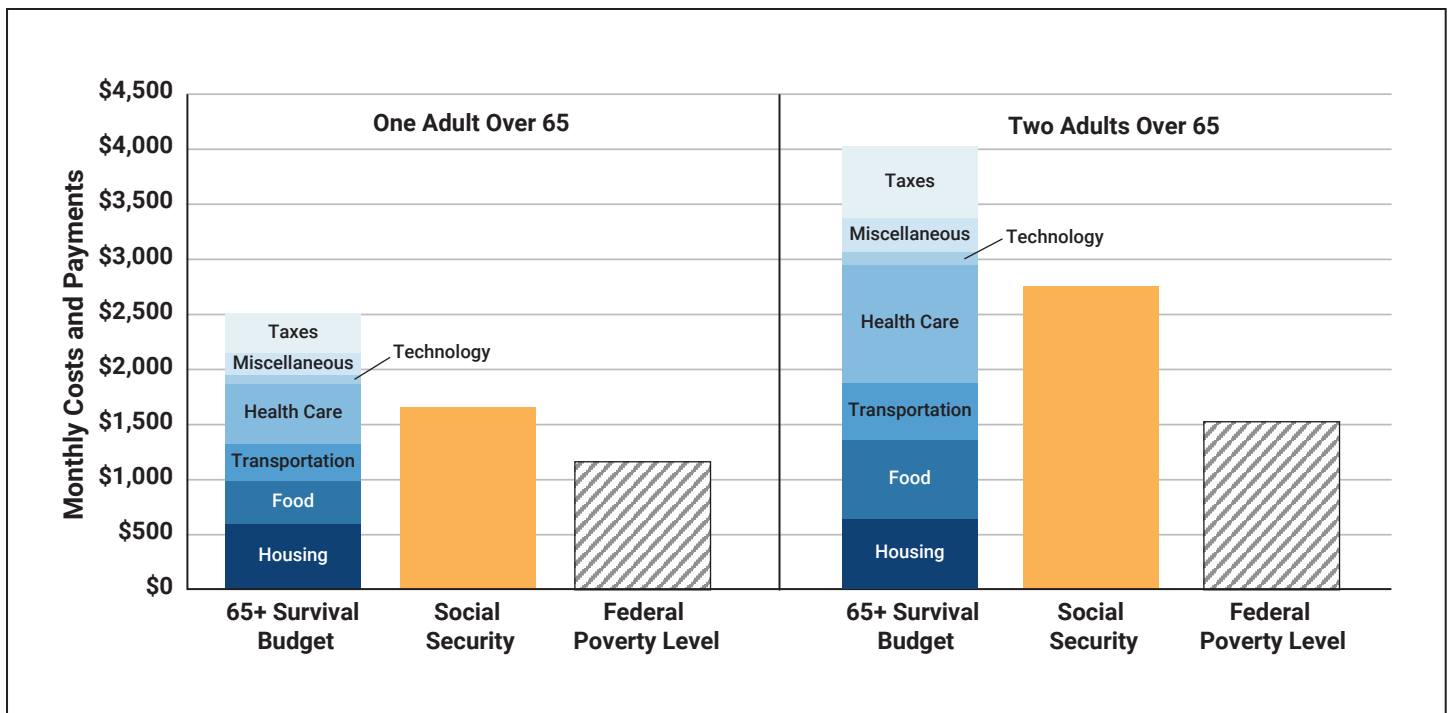
With the [aging of the Baby Boomer generation](#), households headed by people age 65 and over are the fastest-growing age group in West Virginia (up 21% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE Threshold (up 16% during the same period).

In 2022, 55% of West Virginia's 65+ households were below the ALICE Threshold (128,703). While Social Security helps [reduce the poverty rate for households headed by older adults](#) (13% in West Virginia in 2022), benefits have long been below what is needed 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 (42% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in West Virginia were \$850 more than the [average Social Security payment](#) of \$1,657.

With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, nearly 111,700 people age 65 and over living below the ALICE Threshold in West Virginia did not have retirement savings beyond Social Security, and nearly 8,400 were working.

Monthly ALICE 65+ Survival Budget Total, Average Monthly Social Security Payments, and the Federal Poverty Level, West Virginia, 2022



Note: See page 13 for a breakdown of monthly ALICE 65+ Survival Budget costs.

Sources: ALICE 65+ Survival Budget, 2022 (see the ALICE [Methodology](#) for details); Social Security Administration, 2022

Black, Hispanic, and Indigenous Households

Rates of financial hardship differ substantially by race/ethnicity in West Virginia due to [persistent systemic racism](#), [discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability.

In 2022, the largest number of households below the ALICE Threshold in West Virginia were White (313,056), comprising 47% of all White households. Yet, while Hispanic and Asian households fared better at 44% and 38%, respectively, below the Threshold, rates of hardship were disproportionately higher for Black households (62%), American Indian/Alaska Native households (56%), as well as households headed by someone of Two or More Races (53%). There were also notable disparities in the workforce and in access to health care:

- **Employment:** Black and Hispanic workers were more likely than White workers to experience [disruptions in employment](#) during the pandemic. And gaps in employment persisted: By the fourth quarter of 2023, in West Virginia, the [unemployment rate](#) for Black (7.0%) and Hispanic (5.3%) workers was higher than the rate for White workers (4.0%).
- **Health:** According to the Federal Reserve SHED (October 2022), in the [South Atlantic Census Region](#), 37% of Black respondents and 37% of Hispanic respondents reported that during the previous year they went without health care (prescription medicine, seeing a doctor, mental health care, or dental care) because they couldn't afford it, compared to 27% of White respondents. Rates were even higher for respondents below the ALICE Threshold, with 48% of Hispanic, 44% of Black, and 42% of White respondents going without care due to cost.



Household Financial Status and Key Demographics, West Virginia, 2022

	Total	Below ALICE Threshold	■ Poverty ■ ALICE ■ Above ALICE Threshold		
ALL HOUSEHOLDS	720,668	344,245	17%	31%	52%
AGE					
Under 25 Years	29,103	21,811	43%	32%	25%
25 to 44 Years	194,690	83,637	19%	24%	57%
45 to 64 Years	261,942	110,094	16%	26%	58%
65 Years and Over	234,933	128,703	13%	42%	45%
RACE/ETHNICITY					
American Indian/ Alaska Native	662	373	16%	40%	44%
Asian	4,845	1,835	13%	25%	62%
Black	23,110	14,440	23%	40%	38%
Hispanic	9,089	3,971	12%	32%	56%
Two or More Races	18,321	9,800	18%	35%	47%
White	664,718	313,056	12%	35%	53%
HOUSEHOLD TYPE					
Married With Children	107,275	25,102	11%	13%	77%
Single-Female-Headed With Children	37,291	29,903	52%	29%	20%
Single-Male-Headed With Children	15,095	9,312	32%	29%	38%
Single or Cohabiting, Under 65, no Children	326,074	151,225	18%	29%	54%
RURAL/URBAN					
Rural	197,342	101,218	18%	33%	49%
Urban	523,326	243,027	17%	30%	54%

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 Update, 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, 2022; American Community Survey, 2022

ALICE REMAINS IN THE CROSSCURRENTS

Many ALICE households face [ongoing distress](#) because they have not recovered from the Great Recession, debt accumulation, a job loss, or other major challenges. Many are working hard and still struggling to find safe housing, quality child care, nutritious food, accessible health care, and reliable transportation that they can afford. Rising wages and pandemic assistance mitigated some of the financial impact of business disruptions, a health crisis, and rising inflation that characterized the past few years. Yet 48% of households in West Virginia were still struggling in 2022 — [ranking](#) West Virginia 49th among all states and the District of Columbia in financial hardship (with 1st representing the lowest rate of hardship). Insights from the Federal Reserve SHED and the Household Pulse Survey help explain why:



Inflation is Hitting ALICE Harder

- **The cost of basics** is increasing faster than the overall rate of inflation, as reported by the [ALICE Essentials Index](#). And it has gotten harder for ALICE to keep up with bills than at the height of the pandemic. According to the Household Pulse Survey, 60% of households below the ALICE Threshold in West Virginia reported that it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses in October 2023, up from 50% in August 2020.
- **Housing costs** are on the rise, and the impact is greater for those who were already struggling financially. According to the SHED, in 2022, 41% of households below the ALICE Threshold in the [South Atlantic Census Region](#) reported that their rent or mortgage had increased in the prior 12 months (compared to 30% of households above the Threshold).

Changes in Public Assistance Impact ALICE

- **Food assistance:** Increased need for food assistance was a hallmark of the pandemic. Food pantries experienced a substantial increase in [demand for services](#), and Supplemental Nutrition Assistance Program (SNAP) [eligibility criteria broadened and monthly payments increased](#) (through February 2023). In 2022, the need remained high, with one in six Americans (49 million) [receiving private charitable food assistance](#) — down from the height of the pandemic, but still up markedly from 40 million in 2019. In part due to the SNAP income eligibility level in West Virginia (200% of the FPL), public food assistance was not accessible to all households who were struggling financially: Only 52% of all West Virginia households in poverty and 21% of all ALICE households participated in SNAP in 2022. Among all eligible people, [estimated SNAP participation rates were higher](#).
- **Rent:** With rising costs, the expiration of [pandemic rental assistance](#), and the end of both [state](#) and [federal eviction bans](#), many West Virginians continued to struggle to pay their rent. In West Virginia in 2022, 57% of households below the ALICE Threshold were rent burdened (paying more than 30% of their income on rent) and 33% were severely rent burdened (paying more than 50% of their income on rent). According to the Household Pulse Survey, 10% of renter households below the ALICE Threshold in West Virginia were behind on rent payments in October 2023.

ALICE is Less Prepared for Crises and Retirement

- **ALICE struggles to save:** According to the SHED, only 40% of households below the ALICE Threshold in the [South Atlantic Census Region](#) had 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 in 2022, compared to 57% of all households.
- **ALICE faces unexpected medical expenses:** According to the SHED, 24% of respondents below the ALICE Threshold in the [South Atlantic Census Region](#) incurred an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance in 2022, similar to 23% in 2021. Medical debt generally reflects [poorer health](#) and lower rates of health care coverage, and can lead to [lower credit scores](#) and [additional financial hardship](#). Additionally, the [consequences of medical debt](#) are not experienced equally; those with lower incomes and people of color are more likely than their counterparts to be contacted by collection agencies and denied future care.
- **Financial hardship impedes retirement savings:** According to the SHED, in 2022, while 23% of all non-retired adults and 33% of non-retired adults above the ALICE Threshold in the [South Atlantic Census Region](#)

reported that their retirement savings plan was currently on track, only 11% of those below the Threshold reported the same.
















- **Financial hardship takes a toll on mental health:** The negative impact of financial stress on mental health has been [well established](#). According to the Household Pulse Survey, 24% of respondents below the ALICE Threshold in the South Atlantic Census Region reported feeling nervous, anxious, or on edge nearly every day over the prior two weeks in October 2023 – very similar to August 2020 (25%), and higher than for those above the Threshold (13%).

This research shows a clear trend in our communities and our economy: Financial hardship is widespread, and it is not going away. The current system is not working for ALICE. The narrative in this Update helps make the case for innovative, cross-sector change in West Virginia and across the U.S. The data, tools, and resources on the [United For ALICE](#) website can equip business, government, education, and nonprofit leaders to make data-informed decisions that address the root causes of financial hardship. Collaborative effort at all levels – local, state, and federal – will be needed to change the trajectory for ALICE households.



ALICE ONLINE

Visit UnitedForALICE.org to explore interactive data and resources. 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 Sheet 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>Economic Viability Dashboard Key data on the local economic conditions that matter most to ALICE households: Work, Housing, and Community Resources</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>

ALICE RESEARCH & METHODOLOGY

The ALICE Household Survival Budget calculates the cost of household essentials for each county in West Virginia and relies on a wide range of public data sources, listed below. For household income, the ALICE measures rely on the U.S. Census Bureau’s American Community Survey (ACS) – both household tabulated data and individual data from the Public Use Microdata Sample (PUMS) records. Household costs are compared to household income to determine if households are below the ALICE Threshold. The latest [ALICE Methodology](#) review was completed in the summer of 2023. Methodology enhancements include:

- Health care costs:** A “poor health multiplier” is used to capture the additional costs lower-income households incur for being in poor or fair health. Based on the latest research, out-of-pocket costs in the health care line item are increased by 19% (a more conservative estimate than the 30% used in prior years).
- Broadband added:** To reflect the finding that the majority of Americans now [have home broadband](#), basic broadband internet has been added to technology costs. The smartphone plan has been updated to include an unlimited (albeit less expensive than the previous 10GB version) smartphone plan for each adult in the household.
- Determining ALICE status:** For 2021 data and years prior, the ALICE Threshold was rounded by budget total to the nearest ACS income bracket (e.g., Threshold of \$32,500 corresponded to bracket \$30,000–\$34,999; all households in that bracket were below the ALICE Threshold). Starting this year (2022 data), the Threshold is calculated in proportion to where it falls within the bracket (e.g., if Threshold is \$32,500, half of households in the bracket are below the Threshold).

ALICE Household Survival Budget, West Virginia, 2022			
	Single Adult (Age 18–64)	Single Adult (Age 65+)	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs			
Housing – Rent	\$436	\$436	\$470
Housing – Utilities	\$163	\$163	\$310
Child Care	-	-	\$1,250
Food	\$422	\$390	\$1,150
Transportation	\$407	\$343	\$1,057
Health Care	\$183	\$536	\$713
Technology	\$86	\$86	\$116
Miscellaneous	\$170	\$195	\$507
Tax Before Credits	\$292	\$358	\$1,079
Monthly Total	\$2,159	\$2,507	\$6,652
ANNUAL TOTAL Before Tax Credits	\$25,908	\$30,084	\$79,824
Tax Credits (CTC and CDCTC)	\$0	\$0	(\$5,196)
ANNUAL TOTAL With Tax Credits	\$25,908	\$30,084	\$74,628
Full-Time Hourly Wage	\$12.95	\$15.04	\$37.31

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 the 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, 2022; Agency for Healthcare Research and Quality, 2022; American Community Survey, 2022; Bureau of Labor Statistics, 2022—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2022—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2023—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2020—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2023; Federal Reserve Bank of Atlanta—Policy Rules Database; Federal Highway Administration, 2017; Feeding America, 2023; Frank, 2022; Internal Revenue Service, 2022; Medicare.gov; The Zebra, 2022; U.S. Department of Agriculture, 2022—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2022—Fair Market Rents; USTelecom, 2022; West Virginia Department of Health & Human Services, 2020.

To view ALICE Household Survival Budgets for all counties and for any household composition, visit UnitedForALICE.org/Household-Budgets/West-Virginia.

Data Notes: The income data used in this Update rely on ACS estimates. The ACS is based on a representative sample, rather than all housing units and people; therefore, these estimates have a [degree of uncertainty](#). Some data points 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 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. ALICE analysis does not include people who are unhoused or living in group quarters.

ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in the Crosscurrents: An Update on Financial Hardship in West Virginia is brought to you by [United Ways of West Virginia](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for ALICE households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across West Virginia 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 31 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.

United For ALICE partners with the [United Ways of West Virginia](#) to bring this research to West Virginia, and this work is sponsored by the Claude Worthington Benedum Foundation and Highmark West Virginia Charitable Fund for Health.



United Ways of West Virginia

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To learn more about how you can get involved in advocating and creating change for ALICE in West Virginia, contact: **Brett White** at Brett@tvunitedway.org.

To access interactive ALICE data and resources for West Virginia, go to UnitedForALICE.org/West-Virginia.

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