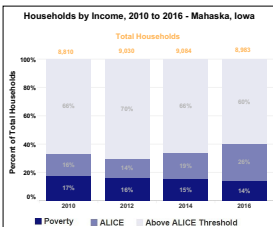


### What does it cost to afford the basic necessities?

The Household Survival Budget gives the cost of housing, child care, food, transportation, and health care at a bare-minimum "survival" level. It does not include any savings, leaving households without a cushion for unexpected expenses and unable to invest in the future. Yet even this minimal budget was much higher than the adjusted Federal Poverty Level of \$11,860 for a single adult and \$24,300 for a family of four in 2016.

Household Survival Budget - Mahaska, Iowa, 2016		
	2 Adults, 1 Infant, 1 Preschooler	Single Adult
Housing	\$670	\$474
Child Care	\$1,094	\$0
Food	\$525	\$158
Transportation	\$697	\$346
Health Care	\$800	\$214
Technology	\$75	\$35
Miscellaneous	\$440	\$151
Taxes	\$542	\$256
Monthly Total	\$4,843	\$1,657
ANNUAL TOTAL	\$58,116	\$19,884
Hourly Wage	\$29.08	\$9.94

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Iowa Child Care Resource & Referral, 2016.



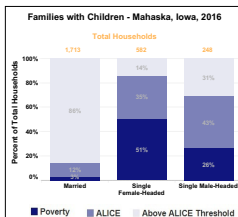
Source: American Community Survey, 2016, and the ALICE Threshold, 2016.

### How has the number of struggling households changed over time?

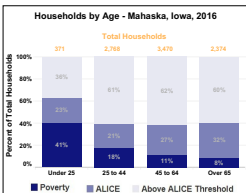
The number of households below the ALICE Threshold fluctuates throughout the year. Households move in and out of poverty and ALICE as their circumstances worsen or improve. The general trend has been a flat recovery since 2010, the end of the Great Recession. In many locations, the cost of basics has increased more than wages, leading to an increase in the number of ALICE households.

### How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.



Source: American Community Survey, 2016, and the ALICE Threshold, 2016.



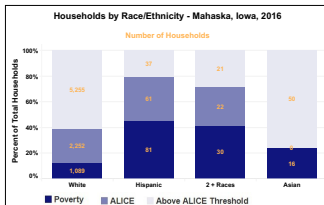
Source: American Community Survey, 2016, and the ALICE Threshold, 2016.

### What are the differences in ALICE households by age?

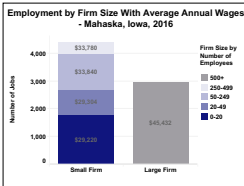
There are ALICE households in every age bracket. The youngest group (people under 25) is more likely to be in poverty, and both the youngest and the oldest (people 65 and older) are more likely to be ALICE.

### What races and ethnicities are ALICE families?

Overall, the race and ethnicity of ALICE households fairly closely mirrors that of the total population. Yet some groups still face economic and legal barriers that limit their earnings and make them more likely to live below the ALICE Threshold.



Source: American Community Survey, 2016, and the ALICE Threshold, 2016.  
Note: Data in all categories except Two or More Races is for one race alone. Because race and ethnicity are overlapping categories, the totals for each income category do not add to 100 percent exactly.



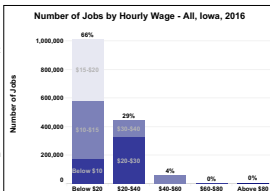
Source: Bureau of Labor Statistics, 2016.

### How does firm size impact employment?

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

### What do jobs pay statewide?

Changes in the economy over the last several decades have increased the low-paying service economy and decreased job opportunities for ALICE households. Most jobs in each state now pay less than \$20 per hour – and the majority of those pay less than \$15 per hour (or \$30,000 per year full time). In most places, less than 10 percent of jobs pay more than \$40 per hour (or \$80,000 per year if full time).



Source: Bureau of Labor Statistics, 2016.