

# ALICE IN THE CROSSCURRENTS



## COVID AND FINANCIAL HARDSHIP IN TEXAS

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



# ABOUT UNITED FOR ALICE AND OUR PARTNERS

*ALICE in the Crosscurrents: COVID and Financial Hardship in Texas* is brought to you by [United Way of Greater Houston](#) and [United Ways of Texas](#) 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 Texas 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 27 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 [United Way of Greater Houston](#) and [United Ways of Texas](#) to bring the ALICE research to Texas.



Greater Houston



United Ways of Texas

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To access interactive ALICE data and resources for Texas, go to [UnitedForALICE.org/Texas](https://UnitedForALICE.org/Texas)





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# ALICE RESEARCH IN A TIME OF CHANGE

This ALICE Report provides the first look at the extent of financial hardship in Texas using ALICE metrics since the COVID-19 pandemic began. The pandemic has disrupted longstanding patterns in how and where people live, work, study, save, and spend their time. The story of ALICE and the pandemic is still unfolding as this Report is being written, amid an ongoing health crisis and an economic and public policy landscape that continues to shift. In a time of change, United For ALICE remains committed to providing the most up-to-date local data possible on financial hardship in Texas and across the U.S.

Two pillars of the ALICE measures are household costs and income. The **Household Survival Budget** calculates the cost of household essentials for each county in Texas, and relies on a wide range of sources for the budget items of housing, child care, food, transportation, health care, and a smartphone plan, plus taxes.

For household income, the ALICE measures rely on the U.S. Census Bureau's American Community Survey (ACS). The ACS experienced such significant [disruption in data collection](#) in 2020 that the Census Bureau released only experimental estimates, which are not included in our analysis. By 2021, standard Census data collection had resumed.

Household costs are compared to household income to determine if households are **below the ALICE Threshold**. This includes both households in **Poverty**, with income below the Federal Poverty Level (FPL), and those that are **ALICE**, with income above the FPL but below the cost of basics.

Our standard ALICE data is based on the ACS — both [household tabulated data](#) and individual data from

## 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 Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford housing, child care, food, transportation, health care, and a smartphone plan, plus taxes. Calculated for all U.S. states and counties.
- **Below ALICE Threshold:** Includes people in poverty-level and ALICE households combined.

the [Public Use Microdata Sample](#) (PUMS) records. In addition, this Report includes our analysis of two surveys that capture the experiences of a nationally representative sample of households during the pandemic:

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

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

**Data Notes:** The data used in this Report are estimates; some are geographic averages, others are one- or five-year averages depending on population size (see [Data Sheet](#)). 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, or are looking for work.

# THE ALICE HOUSEHOLD SURVIVAL BUDGET

The ALICE Household Survival Budget is the foundation of the ALICE research. This budget calculates the bare-minimum cost of the household basics needed to live and work in the modern economy by household composition, in every county.

When compared to the more accurate cost of living included 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.**









Across Texas, for all household sizes and in all locations, the FPL is well below the Household Survival Budget. In 2021, the FPL was \$26,500 for a family of four. In contrast, Figure 1 shows that the average cost of living for a family of four in Texas was \$60,660, considerably higher than the FPL, and average household costs for a single adult were also substantially higher. Cost increases were driven largely by housing and food. Increases were mitigated by child tax credits in 2021 for families with children.

**Figure 1. ALICE Household Survival Budget and Federal Poverty Level, Texas, 2021**

	<b>Federal Poverty Level</b> <i>Census income thresholds that vary by household size but not geography to determine who is in poverty</i>	<b>ALICE Household Survival Budget</b> <i>The cost of the essentials needed to live and work in the modern economy, by household type and location</i>
<b>Family of Four</b>		
<b>Monthly Total</b>	\$2,208	\$5,055
<b>Annual Total</b>	\$26,500	\$60,660
<b>Percent Change, 2019–2021</b>	3%	10%
<b>Single Adult</b>		
<b>Monthly Total</b>	\$1,073	\$2,044
<b>Annual Total</b>	\$12,880	\$24,528
<b>Percent Change, 2019–2021</b>	3%	11%

Note: Percent change is pre-tax.

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

ALICE Household Survival Budget		Average Monthly Costs, Texas, 2021	
	Description, Update, and Sources	One Adult	Family of Four
<b>Housing</b> 	<b>Rent:</b> Fair Market Rent (40 <sup>th</sup> percentile) for an efficiency, one-bedroom, or two-bedroom apartment (based on family size), adjusted in metro areas using the American Community Survey (ACS) – minus utilities <b>Utilities:</b> As captured by the Community Expenditure Survey (CEX) <b>Update:</b> Costs of rent and utilities are now shown separately. <b>Sources:</b> ACS metro housing costs and U.S. Department of Housing and Urban Development (rent); CEX (utilities)	\$502 rent + \$154 utilities	\$603 rent + \$292 utilities
<b>Child Care</b> 	Cost for registered Family Child Care Homes for infants (0–2 years), preschool-age (3–4), and school-age children (5–12) <b>Source:</b> Texas Workforce Commission, 2021	\$ -	\$1,236
<b>Food</b> 	USDA Thrifty Food Plan by age with county variation from Feeding America <b>Update:</b> A <a href="#">change in legislation</a> requires the USDA Thrifty Food Plans to reflect the cost for resource-constrained households to purchase a healthy, practical diet, starting in 2021, increasing costs from prior years. <b>Sources:</b> Feeding America; U.S. Department of Agriculture (USDA)	\$374	\$1,020
<b>Transportation</b> 	Operating costs for a car (average daily miles by age, cost per mile, license, fees, and insurance), or public transportation where viable <b>Update:</b> The decline in public transportation use during the pandemic <a href="#">reduced the average expenditure</a> , yet the cost for workers who had to use it to commute remained the same. To reflect this, the budget uses 2019 average CEX spending. <b>Sources:</b> AAA, Federal Highway Administration, The Zebra (car); CEX (public transportation)	\$342	\$819
<b>Health Care</b> 	Health insurance premiums based on employer-sponsored plans plus out-of-pocket costs for households with \$40,000–\$69,000 annual income by age, weighted with the poor-health multiplier. For the senior budget, cost of Medicare Part A and B, out-of-pocket costs, plus average out-of-pocket spending for the top five chronic diseases as reported by CMS. <b>Sources:</b> Centers for Medicare and Medicaid Services (CMS); CEX (health); Medical Expenditure Panel Survey (MEPS)	\$211	\$882
<b>Technology</b> 	Smartphone plan with 10GB of data for each adult in a household <b>Update:</b> Costs were upgraded from a 5GB to a 10GB monthly data plan to reflect the increased need for internet access. <b>Source:</b> Consumer Reports	\$75	\$110
<b>Miscellaneous</b> 	Cost overruns estimated at 10% of the budget, excluding taxes, to cover one-time unanticipated costs within the other categories	\$166	\$496
<b>Taxes</b> 	Federal, state, and local taxes owed on the amount of income to cover the Survival Budget, as well as tax credits, including the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) <b>Update:</b> Due to the significant effect of the expanded tax credits in 2021, total taxes before credits and the credits are both listed. <b>Sources:</b> Internal Revenue Service; Tax Foundation	\$220	\$792 Tax before CTC and CDCTC  -\$1,195 CTC and CDCTC
<b>Monthly Total</b>		<b>\$2,044</b>	<b>\$5,055</b>

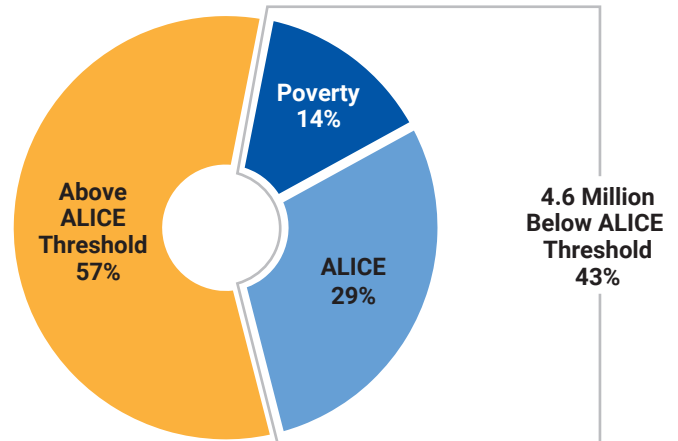
To view ALICE Household Survival Budgets for all counties and for any household composition, visit [UnitedForALICE.org/Household-Budgets/Texas](https://UnitedForALICE.org/Household-Budgets/Texas).



# ALICE IN TEXAS: EXECUTIVE SUMMARY

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

According to the FPL, 14% of households in Texas (1,460,106) were in poverty in 2021. Yet [United For ALICE](#) data shows that another 29% (3,099,184 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 of the 10.7 million households in Texas, nearly 4.6 million – 43% – had income below the [ALICE Threshold of Financial Survival](#) in 2021. This includes both households in poverty and ALICE households.

The crux of the problem is a mismatch between earnings and the cost of basics. For example, 52% of cashiers (one of the most common occupations in Texas) were below the ALICE Threshold in 2021. These workers earned a median hourly wage of \$11.06 – not even enough to cover the **ALICE Household Survival Budget** for one worker employed full time (\$12.26 per hour), much less for a family with children, even with two adults working (combined wage of \$30.33 per hour). From 2019 to 2021, the cost of basics increased across Texas and remained well above the FPL. For a family of four in 2021, the FPL was \$26,500 while the ALICE Household Survival Budget was \$60,660. Between 2019 and 2021, the average annual costs (excluding taxes) increased 11% for a single adult, 11% for a single senior, and 10% for a family of four.

ALICE Household Survival Budget, Texas Average, 2021			
	Single Adult	Single Senior	2 Adults, 1 Infant, 1 Preschooler
<b>Monthly Costs</b>			
Housing – Rent	\$502	\$502	\$603
Housing – Utilities	\$154	\$154	\$292
Child Care	-	-	\$1,236
Food	\$374	\$345	\$1,020
Transportation	\$342	\$295	\$819
Health Care	\$211	\$553	\$882
Technology	\$75	\$75	\$110
Miscellaneous	\$166	\$192	\$496
Tax Before Credits	\$220	\$276	\$792
<b>Monthly Total</b>	<b>\$2,044</b>	<b>\$2,392</b>	<b>\$6,250</b>
<b>ANNUAL TOTAL Before Credits</b>	<b>\$24,528</b>	<b>\$28,704</b>	<b>\$75,000</b>
Tax Credits (CTC and CDCTC)	-	-	(\$14,340)
<b>ANNUAL TOTAL with Credits</b>	<b>\$24,528</b>	<b>\$28,704</b>	<b>\$60,660</b>
<b>Full-Time Hourly Wage</b>	<b>\$12.26</b>	<b>\$14.35</b>	<b>\$30.33</b>

Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Percent change is pre-tax. 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. To view ALICE Household Survival Budgets for all counties and for any household composition, visit [UnitedForALICE.org/Household-Budgets/Texas](https://UnitedForALICE.org/Household-Budgets/Texas)

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; Medicare.gov; Scarborough, 2021; Tax Foundation, 2021; Texas Workforce Commission, 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.

This Report details the impact of competing economic forces and public policy interventions during the pandemic on ALICE households in Texas in 2021. It also presents research suggesting that the impact of the pandemic on financial security continued beyond 2021.

## Key findings include:

- **Financial hardship over time:** ALICE households are especially vulnerable to national economic disruptions. The number of households below the ALICE Threshold in Texas increased substantially after the Great Recession (2007–2010) and continued to rise steadily. By 2019, the number of ALICE households had just started to fall – but then the pandemic hit. From 2019 to 2021, the total number of households in Texas increased by 8% and the number of households below the ALICE Threshold also increased by 8%.
- **Demographics:** There are households below the ALICE Threshold across all demographic groups. However, disparities exist in the rates of financial hardship due to [persistent racism](#), [ageism](#), and [gender discrimination](#), as well as [geographic barriers](#) that limit many families’ access to resources and opportunities for financial stability. For example, by race/ethnicity, 57% of Black and 51% of Hispanic households were below the ALICE Threshold in Texas in 2021, compared to 34% of White households. By age of householder, the youngest (under age 25) and oldest (age 65+) faced the highest rates of hardship. And by household composition, single-parent families with children were more likely to be below the Threshold than married-parent households or single/cohabiting households without children. Financial hardship also varied by location, with a higher percentage of households in predominantly rural counties below the Threshold than those in predominantly urban counties (47% vs. 42%).
- **Work and wages:** Of the 20 most common occupations in Texas in 2021, 65% paid less than \$20 per hour. Most of these saw an increase in the median wage; for example, the median wage for retail sales increased by 14% to \$13.03 per hour statewide in 2021. But given that wages had stagnated for a decade, many of the most common jobs still had a substantial percentage of workers who lived below the ALICE Threshold in 2021.
- **Pandemic assistance:** Public assistance programs were temporarily expanded in 2021, but not enough to bring most households below the ALICE Threshold to financial stability. In Texas, a family of four with two parents working full time in two of the most common occupations (retail salesperson and cashier) could not afford the Household Survival Budget in 2021, even with the expanded Child Tax Credit, the Child and Dependent Care Tax Credit, and the Economic Impact Payments.
- **Savings and assets:** While emergency savings rates were increasing on average in Texas, rates differed by income. According to SHED, only 29% of households below the ALICE Threshold had emergency savings or rainy day funds in October 2019 compared to 66% of households above the Threshold. By November 2021, the rates increased for both groups (to 32% for households below the Threshold and 74% for households above the Threshold).
- **Beyond 2021:** With pandemic assistance waning while significant challenges remain, there are signs that the economic situation for households below the ALICE Threshold has worsened since 2021, including sustained high levels of food insufficiency, feelings of anxiety and depression, continued difficulty paying bills, and increased medical debt.



# THE COMPETING FORCES OF THE COVID ECONOMY

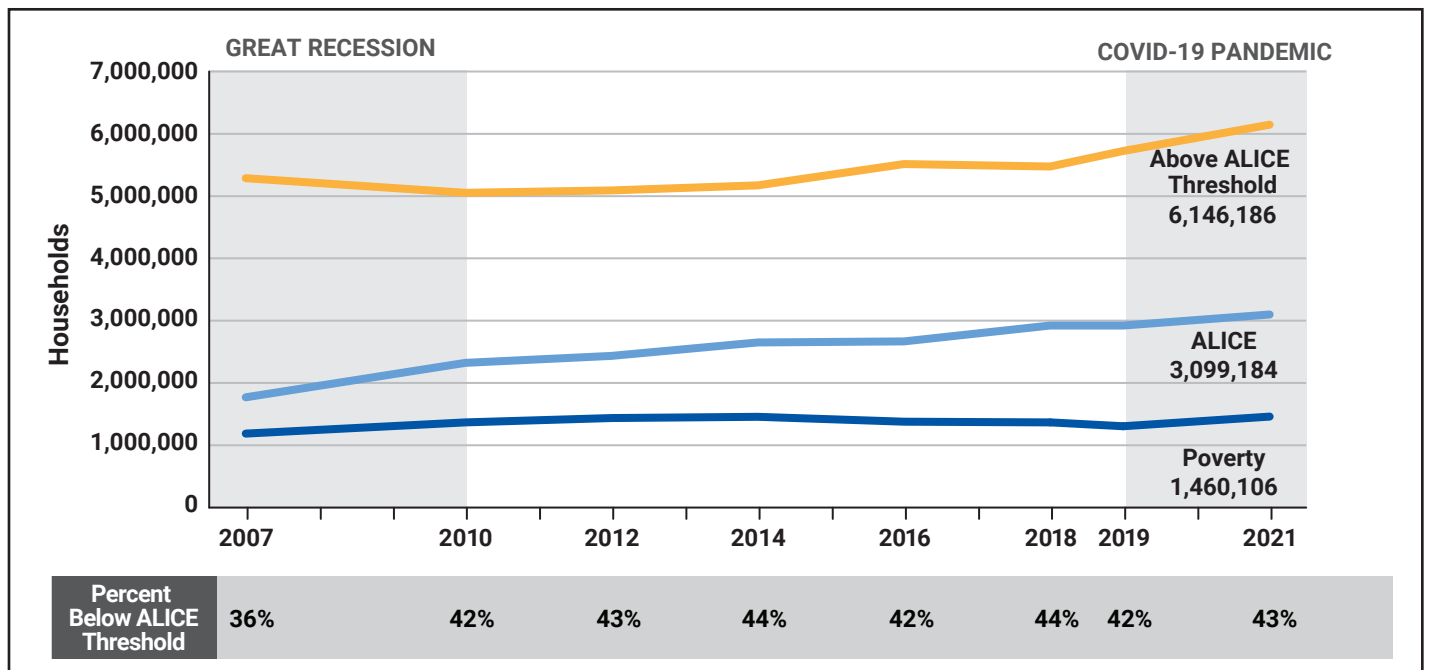
Competing forces have made it difficult to predict the net impact of the pandemic on household financial stability. When the pandemic hit, businesses, child care providers, schools, and community services closed, some permanently; others went remote for months. [The loss of jobs and wages was not experienced 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](#) – by 7.5% annually across the U.S. in 2021, 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. In 2021, average weekly wages across all industries were up 5% in Texas from 2020, and up 5.6% nationally (the second-fastest national increase in the past two decades). [Emergency pandemic measures](#) and [economic policies](#) also provided critical support for ALICE families, including housing assistance, expanded unemployment insurance, stimulus checks, enhanced tax credits, and an nationwide eviction moratorium.

These government policies and assistance measures helped to mitigate, but not prevent, the economic impact of the pandemic. Rates of financial hardship in Texas have shifted over time (Figure 2). During the last major economic disruption – the Great Recession – the percentage of Texas households below the ALICE Threshold increased from 36% in 2007 to 42% in 2010. In the decade that followed, the number of ALICE households continued to rise – never returning to pre-Recession levels – while the number of households in poverty remained relatively flat. The share of households below the ALICE Threshold ranged between 42% and 44% during this period.

Compared to the stark increase in financial hardship during the Great Recession, the impact of the pandemic was more muted, with the percentage of households below the Threshold rising from 42% in 2019 to 43% in 2021. Total households in Texas also grew 8% between 2019 and 2021, and by number, all groups – poverty, ALICE, and above the Threshold – saw an increase in total households. The number of households below the Threshold increased 8% (from 4,227,313 to 4,559,290).

**Figure 2. Households by Income, Texas, 2007–2021**



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

# THE IMPACT OF THE COVID ECONOMY ON... ALICE DEMOGRAPHICS AND EQUITY

While the overall number of Texas households that were struggling financially increased from 2019 to 2021, the impact of competing forces played out differently across demographic groups (Figure 3). In many cases, the pandemic exposed and exacerbated disparities and vulnerabilities that have long existed in our society, with substantial differences in rates of hardship by race/ethnicity, age, and household composition.

In Texas 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 substantially across demographic groups, a result of multiple factors including [persistent racism](#), [ageism](#), and [gender discrimination](#), as well as [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 Texas were White (1,666,696), making up 34% of White households. And while the number of struggling households was lower for other groups, the percentage of those households was higher for most groups. For example, 51% (1,778,921) of Hispanic and 57% (774,397) of Black households were below the Threshold. (Asian households had a similar rate of hardship to White households at 33%.)

- By age of householder, the youngest and oldest households had the highest rates of hardship, with 73% of households headed by someone under age 25 and 52% of senior households (age 65+) below the Threshold in Texas. By comparison, 39% of households headed by people age 25–44 and 36% 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, with 56% of single-male-headed households and 77% of single-female-headed households struggling to make ends meet. Rates of financial hardship were lower for married-parent households (24%) and single/cohabiting households without children (41%).
- Households in predominantly rural counties had a higher rate of financial hardship than those in predominantly urban counties (47% vs. 42% below the ALICE Threshold).

Figure 3 paints a clear picture of the rates of hardship for different demographic groups compared to the Texas average. For all households in the state, 14% were in poverty and 29% were ALICE in 2021.

### Figure 3. Household Financial Status and Key Demographics, Texas, 2021

	Total	Below ALICE Threshold	<span style="color: #0056b3;">■</span> Poverty <span style="color: #4f81bd;">■</span> ALICE <span style="color: #ffc000;">■</span> Above ALICE Theshold
<b>ALL HOUSEHOLDS</b>	10,705,476	4,559,290	14% 29% 57%
<b>AGE</b>			
Under 25 Years	524,024	381,521	32% 41% 27%
25 to 44 Years	4,016,566	1,581,273	14% 26% 61%
45 to 64 Years	3,841,351	1,392,717	11% 25% 64%
Seniors (65+)	2,323,535	1,203,779	13% 38% 48%
<b>RACE/ETHNICITY</b>			
American Indian/ Alaska Native	51,748	23,923	11% 35% 54%
Asian	487,754	159,328	8% 24% 67%
Black	1,365,604	774,397	15% 41% 43%
Hispanic	3,496,781	1,778,921	11% 40% 49%
Native Hawaiian/ Pacific Islander	7,803	3,426	7% 37% 56%
Two or More Races	1,739,439	849,608	11% 37% 51%
White	4,935,468	1,666,696	7% 27% 66%
<b>HOUSEHOLD TYPE</b>			
Married With Children	2,293,164	551,427	9% 15% 76%
Single-Female- Headed With Children	777,246	598,609	44% 33% 23%
Single-Male-Headed With Children	249,322	138,653	20% 36% 44%
Single or Cohabiting, Under 65, no Children	5,062,209	2,066,822	11% 30% 59%
<b>URBAN/RURAL</b>			
Rural	1,125,874	526,328	16% 30% 53%
Urban	9,579,602	4,032,962	13% 29% 58%

Note: The groups shown in this figure overlap across categories. Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Report, the American Indian/Alaska Native, Asian, Black, Native Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy. Counties are defined as rural or urban based on the USDA's designation of metropolitan or non-metropolitan at the census tract level. Counties with 50% or more of the population in metropolitan tracts are designated as urban; those with 50% or more of the population in non-metropolitan tracts are designated as rural.

Sources: ALICE Threshold, 2019 and 2021; American Community Survey, 2019 and 2021



# Changes in Population and Financial Hardship (2019–2021)

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

The pandemic also affected domestic migration, which contributed to population shifts nationally and in Texas. Between 2020 and 2021, the percentage of the [population that moved](#) from one residence to another within the U.S. dropped from 9.3% to 8.4%. People moved for a [variety of reasons](#), which included relocating to places where the cost of living was lower (especially for [housing](#) and [taxes](#)), and/or to [less densely populated locations](#).

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

**Location:** In Texas from 2019 to 2021, all of the five largest counties (in terms of total households) saw a percentage increase in both total households and households below the ALICE Threshold. For example, in Harris County, the number of households increased 5%, and the number of households below the ALICE Threshold increased 6% during this period (see additional county-level data [on the ALICE website](#) and in the “County Comparison” section of this Report).

Overall, the total number of households in predominantly rural counties increased slightly across Texas (up 1%). The rate of growth was higher in predominantly urban counties (8%). However, the rate of financial hardship was higher in rural counties (47%) than in urban counties (42%).

**Age:** The number of households that were struggling increased across all age groups between 2019 and 2021, with the most substantial increases in the youngest (under 25 years) and oldest (65 and older) households — the same groups that were struggling the most before the pandemic. The total number of young households increased by 23%, with a 24% increase in the number below the Threshold. Total senior households increased by 8%, while those below the Threshold increased by 20%. In contrast, the total number of households headed by someone age 25–44 or 45–64 increased only slightly, and the share of these households below the Threshold decreased.

**Household composition:** Between 2019 and 2021, total single or cohabiting households without children had the highest percentage growth of any household composition (up 9%). The number of these households below the ALICE Threshold also increased (by 6%), although the share of these households below the Threshold remained relatively unchanged.

Among households with children, married-parent households had the largest percentage increase in total households (up 7%), while the number and percentage below the Threshold remained flat. The number of families with children headed by a single male increased slightly (up 2%), yet the number and share of these households below the Threshold decreased (from 60% in 2019 to 56% in 2021). For families with children headed by a single female, the total number increased by 6%,

## URBAN AND RURAL CHANGE IN TEXAS (2019–2021)

- 1% increase in total number of households in rural counties
- 8% increase in total number of households in urban counties

and the number below the Threshold increased by 9%. The share of these households below the Threshold decreased from 79% in 2019 to 77% in 2021— though this was still the highest rate below the Threshold of any household type.

**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 Texas, the huge increase in the Census count of people of [Two or More Races](#) (also referred to now as Multiracial) — an increase of 825% from 2019 to 2021 — is a combination of actual growth in this population and improvements to Census questions and coding. (Note: The number of Multiracial households below the ALICE Threshold increased at an even higher rate, by 898%).

**Immigration:** The pandemic not only imposed new barriers to international migration but also had a significant impact on immigrant communities across the U.S. According to the [Migration Policy Institute](#), as a result of immigration center processing delays and bans on international travel, the number of visas issued in the U.S. dropped by half between 2019 and 2020. In Texas in 2021, 17% of the population were immigrants, the same percentage as in 2019, with the largest number of immigrants originating from El Salvador, India, and Mexico. The counties in Texas with the largest number of immigrants included Bexar, Dallas, Fort Bend, Harris, and Tarrant counties.

## ALICE DATA ONLINE

Visit [UnitedForALICE.org/Texas](https://UnitedForALICE.org/Texas) to see interactive maps and data on:

- Financial hardship over time at the state and county levels
- State and county ALICE demographics
- ALICE household budgets
- The labor landscape in Texas

# THE IMPACT OF THE COVID ECONOMY ON... WORK AND WAGES

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. By 2021, the unemployment rate in Texas was 5.7% — still elevated from pre-pandemic levels, but a stark contrast to the unemployment rate in April 2020 (12.6%). In addition, [average weekly wages](#) across all industries in Texas increased 5% from 2020 to 2021. This was driven by the 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.

It was also a unique year for low-wage jobs and workers. In 2021, low-wage workers across the country 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 Texas: In December 2021, there were 18.1% fewer jobs paying less than \$29,000 per year than at the start of the pandemic — some became higher-paying jobs, others went away altogether.

[State Unemployment Insurance](#) (UI) helps individuals who lost jobs — before, during, and after the pandemic. In 2021, \$3 billion was paid to individuals under Texas’ regular unemployment insurance program, and an additional \$1.4 billion 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). Nationally, these temporary UI measures enacted in response to the COVID-19 pandemic ended in September 2021; however, Texas [opted out](#) of these programs in June 2021.

For low-wage workers, the increases in wages and UI benefits were important developments during the pandemic. But they are only part of the story; ALICE workers still faced significant challenges:

- 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 households even further.

## THE ALICE ECONOMIC VIABILITY DASHBOARD — COMING FALL 2023

The Economic Viability Dashboard (EVD) will provide key data on the local economic conditions that matter most to ALICE households: Housing Affordability, Job Opportunities, and Community Resources. The EVD mapping, profile, and comparison features will help stakeholders identify the gaps that ALICE workers and families face in reaching financial stability. Then, the Action Toolkit puts that data to use by quantifying gaps and pairing them with promising solutions.



- Many frontline and essential jobs became [hazardous and difficult](#) during the pandemic. In addition to increased exposure to COVID-19, many workers were required to work more days and hours, skip lunch and breaks, stand for hours, and work while sick. Others were [gig workers](#), forced to work more hours to fill income gaps. Without protective gear, health insurance, or even sick days, there were [increases in mortality](#) compared with previous years, especially for food- and agriculture-sector workers.
- Underemployment 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 Texas the [underemployment rate](#) that captures these workers was 10%, nearly twice as high as the traditional unemployment rate (5.7%), and higher than before the pandemic (6.8% in 2019).
- Many older workers were also forced to [retire earlier than planned](#). Nationally, according to SHED in November 2021, 25% of adults who retired within a year prior to the survey, and 15% of those who reported they retired one to two years earlier, said factors related to COVID-19 contributed to when they retired.
- Nationally, those most impacted by [unemployment](#), [job disruption](#), and [hazardous and difficult working conditions](#) were [immigrants](#) and workers who were American Indian/Alaska Native, Black, Hispanic, Native Hawaiian and Other Pacific Islander, or of Two or More Races.

## Wages for the Most Common Occupations

In 2021, the impact of the pandemic on workers' wages and wage gains did not translate uniformly across all jobs and sectors in terms of the share of households that were still left below the ALICE Threshold.

Of the 20 most common occupations in Texas in 2021, 65% paid less than \$20 per hour. Most of these saw an increase in the median wage; for example, the median wage for retail sales increased by 14% to \$13.03 per hour statewide in 2021. But given that wages had stagnated for a decade, many of the most common jobs still had a substantial percentage of workers who lived below the ALICE Threshold in 2021 (Figure 4). The wage to cover the ALICE Household Survival Budget for a single adult was \$12.26 per hour working full time, or for a family with two adults and two children, a combined wage of \$30.33 per hour.

While there were ALICE workers in all sectors in Texas, the top occupations with the highest percentage of workers below the ALICE Threshold in 2021 were cook; personal care aide; cashier; waiter/waitress; and fast food/counter worker.

## CHILD CARE WORKERS

The pandemic brought to the forefront the crisis in child care availability and cost. For families with two children in care, child care is often the most expensive item in their budget, even more expensive than housing. Child care workers are the workforce behind the workforce, yet many struggle to make ends meet for their own families: With a median hourly wage of \$10.87 in Texas in 2021, 46% 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](#).

**Figure 4. Top Occupations, Employment, Wages, and Percentage Below ALICE Threshold, Texas, 2021**

<b>Occupation</b>	<b>Total Employment (BLS)</b>	<b>Median Hourly Wage (BLS)</b>	<b>Percent Median Wage Change From 2019 (BLS)</b>	<b>Percent Workers Below ALICE Threshold (ACS PUMS)</b>
Fast Food and Counter Workers	353,500	\$10.56	9%	49%
General and Operations Managers	336,380	\$39.98	-16%	13%
Driver/Sales Workers and Truck Drivers	324,260	\$20.32	9%	33%
Retail Salespersons	321,980	\$13.03	14%	35%
Personal Care Aides	306,410	\$10.82	12%	59%
Cashiers	305,980	\$11.06	3%	52%
Customer Service Representatives	291,260	\$17.48	11%	34%
Office Clerks	235,230	\$16.36	-1%	32%
Stockers and Order Fillers	229,580	\$14.48	10%	43%
Registered Nurses	217,630	\$37.17	5%	10%
Laborers and Movers, Hand	207,390	\$14.39	6%	43%
Elementary and Middle School Teachers	202,990	\$29.31	8%	11%
Cooks	193,370	\$13.06	10%	60%
Waiters and Waitresses	171,060	\$10.04	11%	52%
Secretaries and Administrative Assistants	155,450	\$17.81	6%	25%
Office and Administrative Support Supervisors	148,390	\$28.75	8%	17%
Bookkeeping, Accounting, and Auditing Clerks	132,510	\$20.77	6%	20%
Maintenance and Repair Workers	118,570	\$17.84	2%	25%
Sales Representatives, Wholesale and Manufacturing	116,400	\$31.94	2%	13%
Retail Sales Supervisors	116,060	\$18.46	-6%	24%

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/Texas](https://UnitedForALICE.org/Labor-Force/Texas)

# THE IMPACT OF THE COVID ECONOMY ON... PANDEMIC ASSISTANCE

A prominent feature of the federal government’s response to the COVID-19 pandemic was a range of direct assistance programs, including:

- Economic Impact Payments (stimulus payments)
- The expanded Child Tax Credit (CTC) and Child and Dependent Care Tax Credit (CDCTC)
- Pandemic-specific unemployment insurance
- Emergency rental assistance

While ALICE households generally earn too much to qualify for traditional forms of public assistance like the Supplemental Nutrition Assistance Program (SNAP) or Temporary Assistance for Needy Families (TANF), almost all ALICE households qualified for the Economic Impact Payments, and ALICE families with children were eligible for CTC and CDCTC.

Figure 5 illustrates the impact of pandemic assistance on a household’s ability to meet the cost of basics in 2021. The figure shows a family of four in Texas with two parents working full time in two of the most common occupations, retail salesperson and cashier (median wages of \$13.03 and \$11.06 per hour, respectively). This family could not afford the Household Survival Budget in 2021, even with the temporarily increased credits and payments available to them: the CTC (\$3,600 for each child under age 6), the CDCTC (increased to \$4,000 per child in child care), and the Economic Impact Payments (\$2,800 for married couples plus \$1,400 for each child in December 2021). With both parents working full time, they were not eligible for [Treasury Emergency Rental Assistance](#) (ERA). This family’s annual income fell short of the Household Survival Budget by \$4,086, or 6%.

If both parents worked part time (20 hours per week), they could receive ERA to cover their rent, as well as [SNAP](#) and the [Earned Income Tax Credit](#) (EITC), but they would still fall short in meeting the Survival Budget by \$8,263, or 12%.

Additional actions taken by the state of Texas in response to the pandemic can be found in the National Conference of State Legislatures’ [State Action on Coronavirus Database](#).

## Pandemic Timeline

**2020** State Annual [COVID-19 Deaths](#): 28,0454

**March 2020** – [National Emergency Declared](#)

Emergency Pandemic Unemployment Insurance (UI) benefits (including [PUA](#), [PEUC](#), [FPUC](#), and [MEUC](#))

States required to keep [Medicaid beneficiaries enrolled](#)

**April 2020** – [Economic Impact Payments](#) of up to \$1,200 per adult for eligible individuals and \$500 per qualifying child

**December 2020** – First [COVID-19 vaccinations](#) receive emergency use authorization from FDA

[Economic Impact Payments](#) of up to \$600 per adult for eligible individuals and up to \$600 per qualifying child

**2021** State Annual [COVID-19 Deaths](#): 47,549

**January to November 2021** – [Emergency rental assistance](#) provided on average \$4,345 to low-income households to pay rent or utility bills

**March 2021** – [Economic Impact Payments](#) of up to \$1,400 for eligible individuals

**July to December 2021** – [Child Tax Credit payments](#) (up to \$300 month per child); temporary [expansion of CTC ended nationally](#) in December

**September 2021** – National end of all [Emergency Pandemic UI benefits](#)

**October 2021** – End of CDC’s [eviction moratorium](#)  
CDC approves vaccinations for [children age 5-11](#)

**2022** State Annual [COVID-19 Deaths](#): 15,973

**June 2022** – CDC approves vaccinations for [children under 5 years old](#)

**July 2022** – Federal rental assistance funds depleted in [many states](#)

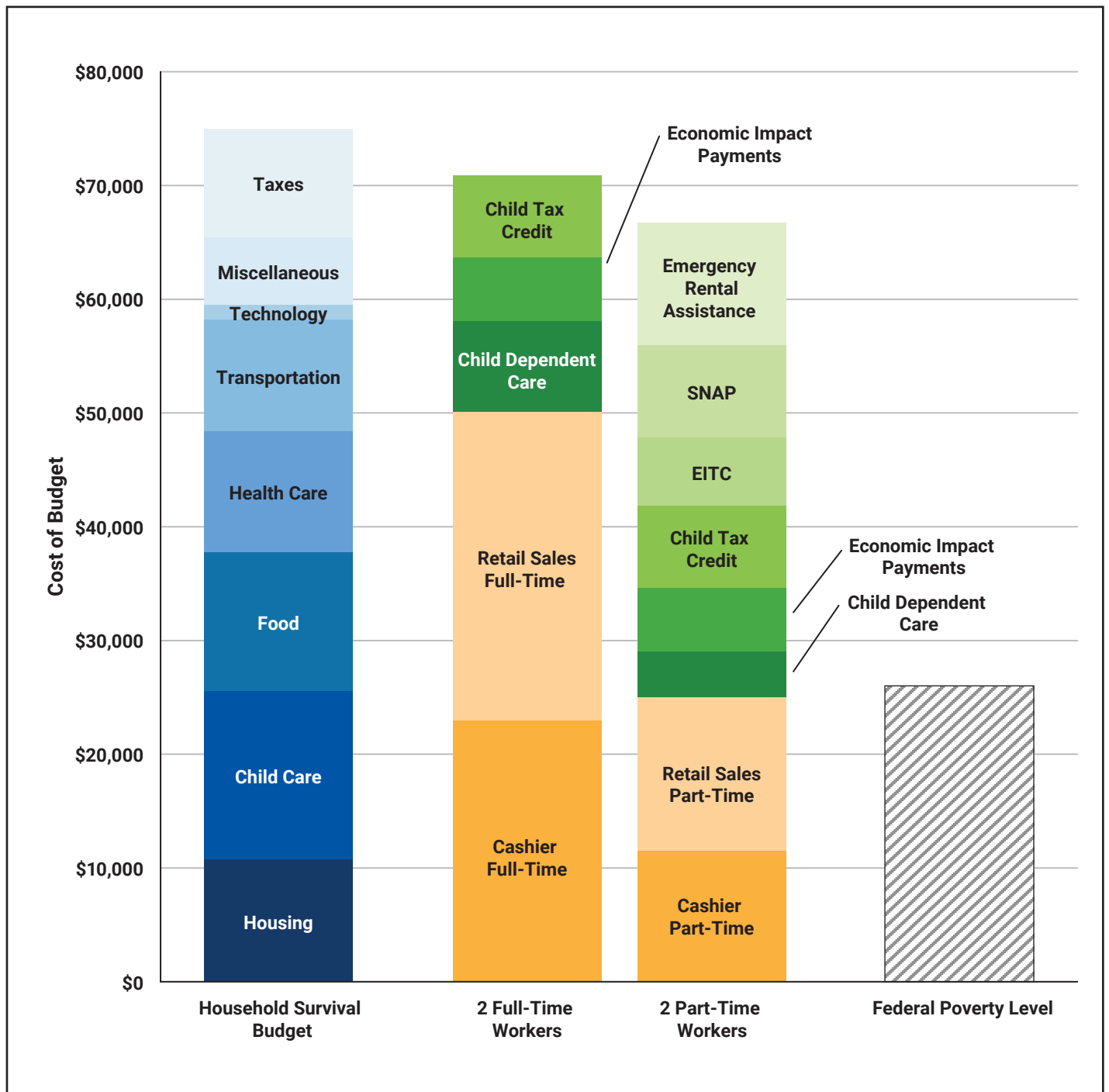
**December 2022** – Federal rental assistance funds depleted in [most states](#)

**2023**

**May 11, 2023** – [Scheduled end](#) of the national emergency and public health emergency



**Figure 5. Income and Expenses, Family of Four, Texas, 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. Treasury, 2022

# Participation in Assistance Programs

Traditional public assistance does not reach all people in households that are struggling financially. Due to [income and assets limits](#), most ALICE households are not able to participate in public assistance; and additional barriers, strict [program requirements](#), and [stigma](#) prevent even households in poverty from participating. In addition, income and asset limits for public assistance can create “[benefits cliffs](#)” that limit economic mobility. In Texas in 2021:

- With increased food insecurity during the pandemic, the federal [SNAP](#) provided an [emergency allotments option](#) starting in 2020, that increased the amount of SNAP payments by about \$90 per month per household. Yet because the income eligibility threshold for SNAP was 165% of the FPL in Texas, the reach of emergency and regular SNAP benefits was limited: 36% of households in poverty and 18% of ALICE households participated, 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 [approximately 75% of eligible households](#) in Texas.
  - The percentage of households below the ALICE Threshold receiving direct cash assistance from programs like [TANF](#) was even smaller (5% of households in poverty and 4% of ALICE households).
  - Participation in [SSI](#) – an assistance program only available for people with disabilities and seniors with limited financial resources – was also minimal, with 8% of all households below the ALICE Threshold and 15% of households with a member with a disability below the Threshold participating.
- To address the increased demands for health care during the pandemic, the federal government provided additional funding to states for Medicare and prohibited states from adding eligibility restrictions or terminating [Medicaid coverage](#) during the public health emergency. In 2021, 40% of all households below the ALICE Threshold in Texas participated in CHIP or Medicaid.
  - Paying for housing expenses was the top concern of 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. Yet because of the strict requirements to qualify, many households struggling to afford rent were not eligible. Requirements included qualifying for unemployment benefits, experiencing a reduction in income, and one or more household members being at risk of homelessness. It is not surprising then that in the fall of 2022, 11% of adult renters in Texas were not caught up on rent, according to the Household Pulse Survey.

**In contrast, eligibility limits for the well-publicized stimulus payments and tax credits (Economic Impact Payments, CTC, and CDCTC) were well above those for traditional public assistance programs, making them available to most poverty-level and ALICE households.**

However, even qualified households [experienced difficulties](#) getting their payments, especially those who were filing taxes for the first time, those without bank accounts or internet access, and families with mixed immigrant status or who were experiencing homelessness.

# THE IMPACT OF THE COVID ECONOMY ON... SAVINGS AND ASSETS

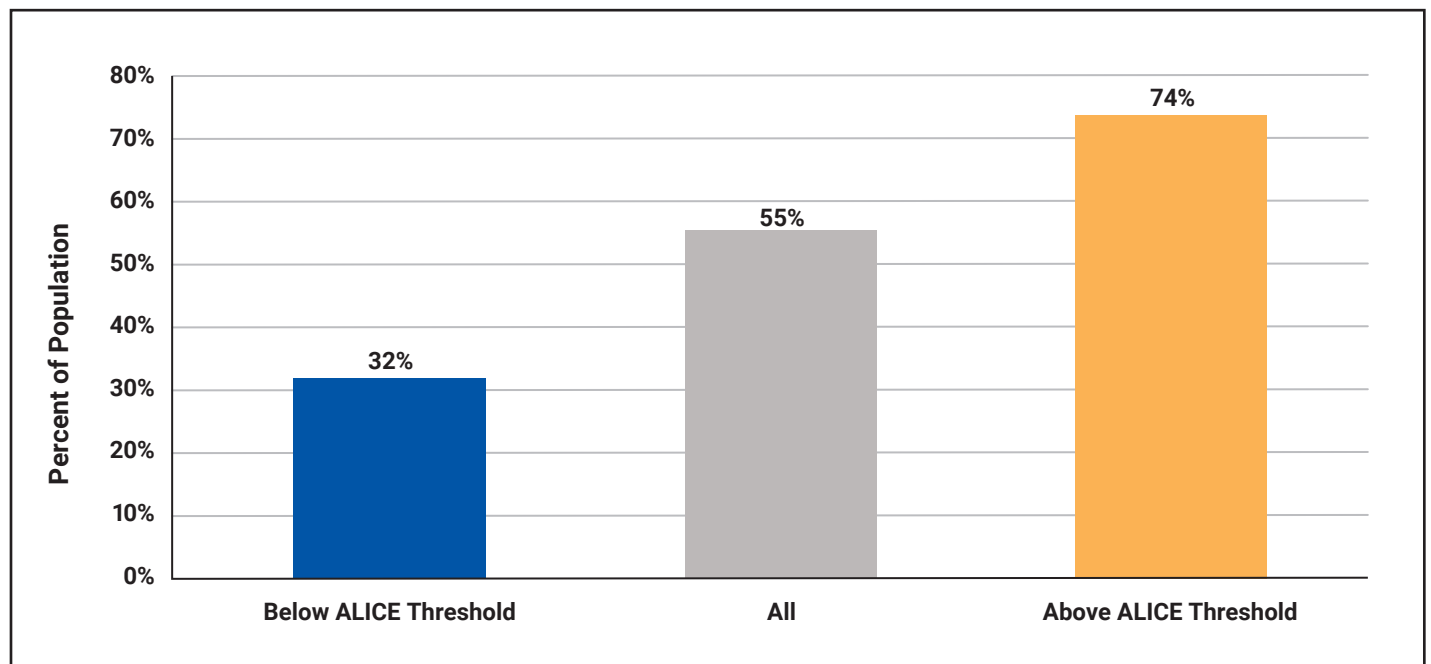
It has been widely reported that U.S. household [savings increased](#) during the pandemic. Yet analysis of the data from the Federal Reserve SHED reveals that the average conceals different experiences by state and even more so by income level in terms of rainy day funds and retirement assets.

## 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, 50% of Texas respondents reported having these funds; by November 2021, this rate increased to 55% (Figure 6).

Yet only 29% of respondents below the Threshold in Texas reported having rainy day funds in October 2019, with the percentage dropping to 27% by November 2020, then rising to 32% by November 2021. In contrast, rates were much higher for those above the Threshold and increased at each timepoint, from 66% in October 2019, to 70% in November 2020, and to 74% in November 2021. And while SHED data is not available below the state level, it is likely that there is also variation in emergency savings by location within the state. For example, a [2021 survey of Houston residents](#) found that more than a third of respondents would not be able to cover a \$400 emergency expense.

**Figure 6. Funds to Cover Three Months’ Expenses by the ALICE Threshold, Texas, 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 gaps 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 Texas). In 2021, White and Hispanic respondents below the ALICE Threshold had higher rates of emergency savings (42% and 41%, respectively) than Black respondents below the Threshold (32%). Rates were higher overall for respondents above the Threshold, yet gaps remained (77% for White, 71% for Hispanic, and 64% for Black respondents). Each of these racial/ethnic groups made gains during the pandemic, with Hispanic respondents both above and below the Threshold showing the largest increase in emergency savings. From October 2019 to November 2021, the percentage of Hispanic respondents below the Threshold with rainy day funds increased from 28% to 41%, and the percentage of Hispanic respondents above the Threshold with these funds increased from 57% to 71%.

## Retirement Assets

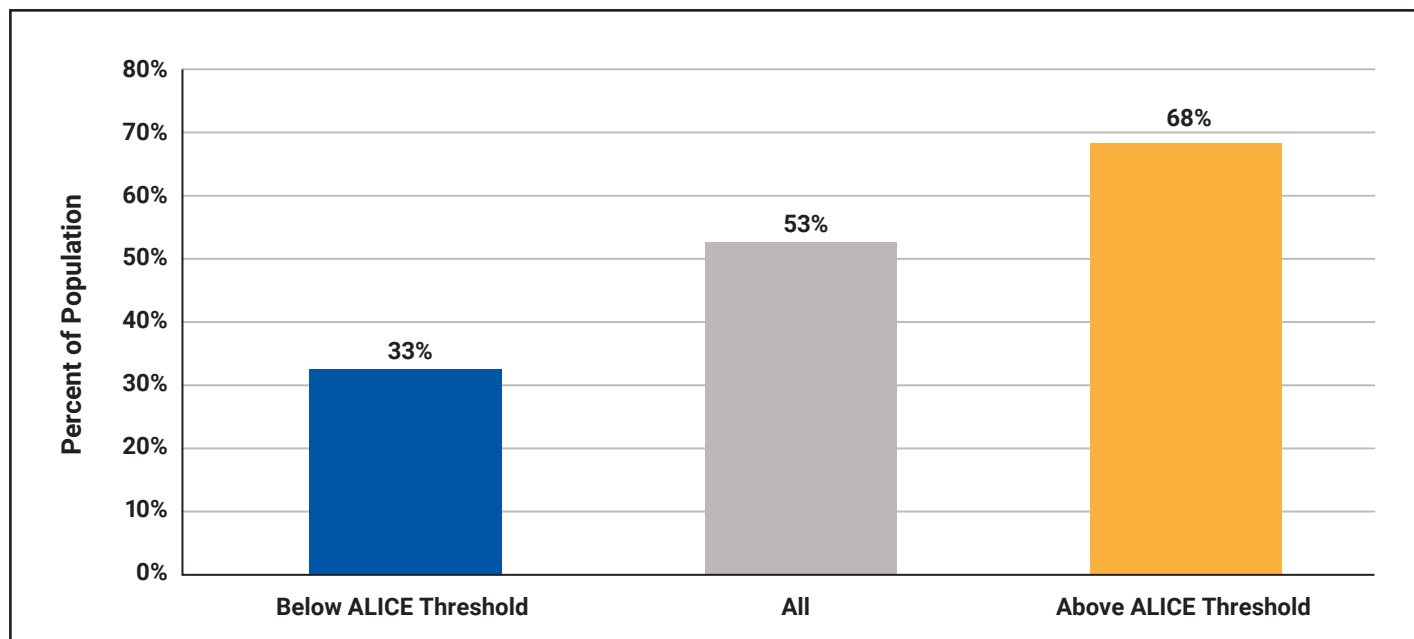
[Retirement assets](#) include 401(k)s, IRAs, pensions, or business or real estate holdings that provide income in

retirement. Overall, 53% of Texas respondents reported having these funds in October 2019 and in November 2021 (no change). Yet this average conceals a widening disparity in retirement assets between households above and below the ALICE Threshold in Texas (Figure 7):

- **Below ALICE Threshold:** Prior to the pandemic, in October 2019, 38% of SHED respondents below the Threshold in Texas had retirement assets. The rate dropped to 33% by November 2021.
- **Above ALICE Threshold:** In October 2019, 65% of respondents above the Threshold in Texas had retirement savings; the rate increased to 68% by November 2021.

The [CARES Act](#) reduced penalties for early withdrawals from retirement accounts, making it easier for households to access retirement funds. According to SHED, 7% of non-retired adults in Texas tapped into their retirement savings in 2021. And according to a [national retirement survey](#), the majority of loans or hardship withdrawals in 2022 were taken by low-income households.

**Figure 7. Retirement Assets by the ALICE Threshold, Texas, 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: ECONOMIC CHALLENGES AHEAD FOR ALICE

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

But 43% of households were still living below the ALICE Threshold in Texas in 2021. With COVID-19 continuing but pandemic relief benefits expiring, initial data from 2022 suggests that the economic situation has in fact gotten worse for ALICE, which in turn puts the wider economy at risk.

An analysis of recent surveys reveals that households below the ALICE Threshold are still facing food insufficiency, difficulty paying bills, increased medical debt, 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 is exacerbating racial and other inequities across all facets of life. The analysis reveals that, in particular, Black and Hispanic respondents, lesbian, gay, bisexual, and transgender (LGBT) respondents, and respondents with disabilities have been disproportionately impacted by the pandemic.

## Warning signs:

**!** **Food insufficiency:** ALICE families experiencing food insufficiency are a canary in the coal mine, indicating larger problems beyond food. Shockingly, the 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 Texas were 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 (17% vs. 4%); by November 2022, the rates increased for those below the Threshold, while remaining unchanged for those above the Threshold (23% vs. 4%). Some demographic groups experienced higher than average food insufficiency (Figure 8). For example, 34% of Black respondents below the Threshold and 36% of respondents with disabilities below the Threshold reported not having enough food compared to 13% of all Texas households.

For households with children in Texas, rates of food insufficiency continued to increase between 2021 and 2022, especially for households below the ALICE Threshold. In August 2020, 21% of respondents below the ALICE Threshold reported that often or sometimes their children were not eating enough because they couldn't afford enough food (compared to 4% of those above the Threshold); in November 2022 the rate increased to 27% (compared to 5% of those above the Threshold).

**Figure 8. Food Insufficiency, Above and Below the ALICE Threshold, Texas, 2022**

Food Insufficiency			
	Below ALICE Threshold	Above ALICE Threshold	State Average
Black	34%	5%	13%
Hispanic	23%	4%	
Female	25%	4%	
With a Disability	36%	11%	
LGBT	37%	7%	

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

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

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

With changes to the emergency pandemic food measures, including the [ending of SNAP emergency allotments](#), many families will need to rely on the charitable food system that was designed for emergencies but is increasingly [an ongoing necessity](#).

**! Learning loss:** Following a year of widespread school closings and disrupted education, most students returned to in-person learning in the fall of 2021. The [learning loss](#) that accompanied remote learning has been widely reported. Not surprisingly, students in lower-income districts with fewer resources were hardest hit. In Texas, in 2021, 67% of parents below the Threshold said that their child was prepared for the academic year ahead, compared to 79% of parents above the Threshold. [The National Center for Education Statistics](#) (NCES) reported that nationally in 2022, scores for 9-year-old students declined five points in reading and seven points in mathematics compared to 2020 – the largest average score decline in reading since 1990, and the first-ever score decline in mathematics. Drops were even larger for low-income students as well as for Black and Hispanic students.

**! Behind on rent payments:** According to the Household Pulse Survey, renter households below the ALICE Threshold in Texas were more likely than those above the Threshold to report that they

were not caught up on rent payments. In August 2020, 18% of renters below the Threshold and 7% of renters above the Threshold were not caught up. However, by November 2022, those rates improved (to 13% for renters below the Threshold and 6% for renters above the Threshold). Renters who fall behind on rent are at greater risk for eviction, especially since the federal moratorium on [evictions and foreclosures](#) and [state-level bans](#) have now expired, and funding for rental assistance is running out. As a result, [eviction filings are on the rise](#) and are likely to [increase in the near term](#).

**! Struggling to pay bills:** During the pandemic, most ALICE households in Texas reported difficulty paying for their usual household expenses. According to the Household Pulse Survey in August 2020, respondents below the ALICE Threshold were more than twice as likely as households above the Threshold to report that they found it somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses (54% vs. 20%). These rates increased through November 2022 for both groups (61% vs. 29%).

**! Medical Debt:** According to SHED, in November 2022, nearly one in four Texans – both above and below the ALICE Threshold – reported that they had an unexpected major medical expense that they had to pay out-of-pocket because it was not

completely paid for by insurance. While this rate was high for both groups, households below the Threshold have fewer resources for covering this unexpected expense.

**!** **Physical health:** 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. For those with one or more chronic conditions, a mental health condition, or a lower income, the likelihood of postponing or forgoing care was even higher. Parents also postponed care for their children. In the fall of 2021, Texas households below the ALICE Threshold were more likely to report that they missed, delayed, or skipped their [child’s preventive check-up](#) in the last 12 months than households above the Threshold (46% vs. 30%). These delays, coupled with preexisting conditions, can contribute to [more serious conditions in the future](#).

In addition, according to the November 2022 Household Pulse Survey, Texas respondents below the ALICE Threshold were more likely to report having long-COVID symptoms (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 (33% vs. 25%).

**!** **Mental health:** With these sustained challenges, it’s not surprising that people below the ALICE Threshold in Texas were more likely to report feeling depressed or anxious than those above the Threshold. According to the Household Pulse Survey, in August 2020, 18% of respondents below the Threshold and 14% above the Threshold reported feeling nervous, anxious, or on edge nearly every day over the last two weeks. These rates worsened as of November 2022 (26% and 15%, respectively). Respondents below the Threshold were also more likely to report feeling down, depressed, or hopeless at both timepoints (11% in 2020 and 19% in 2022) than respondents above the Threshold (8% in 2020 and 9% in 2022). Some demographic groups experienced substantially higher rates of feeling anxious than the state average (Figure 9).

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](#).

**Figure 9. Feeling Anxious, Above and Below the ALICE Threshold, Texas, 2022**

Feeling Nervous, Anxious, or on Edge			
	Below ALICE Threshold	Above ALICE Threshold	State Average
<b>Black</b>	26%	14%	21%
<b>Hispanic</b>	23%	17%	
<b>Female</b>	27%	18%	
<b>With a Disability</b>	51%	37%	
<b>LGBT</b>	42%	30%	

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

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

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



# From Warnings to Reality: ALICE Today

The strength of the Texas economy is inextricably tied to the financial stability of all residents. As the pandemic has shown, ALICE workers are critical to the smooth running of the economy, during times of crisis and beyond. And, in turn, the stability of ALICE families depends on their being able to fully participate in that economy. Leaving ALICE behind in the recovery sets households and the larger economy up for greater vulnerability to the next economic disruption.

This is already happening, at the same time that the frequency and severity of [natural disasters](#) continue to increase. In places that experienced natural disasters in 2021 and 2022 — such as Hurricane Ian in Florida; wildfires in California, Idaho, and Utah; flooding in

Kentucky and Missouri; and tornadoes in the southern U.S. — ALICE families faced [higher risks](#). For example, following [Hurricane Ian in September 2022](#) in Florida, according to the Household Pulse Survey (December 2022), respondents below the ALICE Threshold were more likely than households 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%).

The pandemic has 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. We ignore our essential workers at our economy's and our communities' peril.



# COUNTY COMPARISON: INCOME STATUS, 2021

Texas Counties, 2021			Percent Change, 2019–2021	
County	Households	% ALICE + Poverty	# of Households	# ALICE + Poverty
Anderson	16,477	55%	-1%	-12%
Andrews	6,263	39%	12%	21%
Angelina	32,538	48%	1%	29%
Aransas	10,452	47%	9%	0%
Archer	3,371	38%	-2%	8%
Armstrong	708	33%	2%	-11%
Atascosa	15,899	39%	2%	-17%
Austin	11,841	36%	5%	3%
Bailey	1,952	42%	-5%	-22%
Bandera	8,383	42%	0%	-1%
Bastrop	31,271	40%	22%	-7%
Baylor	1,509	52%	-1%	11%
Bee	8,497	50%	3%	-13%
Bell	139,582	42%	10%	18%
Bexar	742,836	46%	15%	10%
Blanco	4,749	28%	9%	-4%
Borden	196	33%	-14%	18%
Bosque	7,037	37%	-2%	-2%
Bowie	34,038	44%	-3%	-1%
Brazoria	130,734	32%	1%	26%
Brazos	86,154	51%	8%	20%
Brewster	4,706	37%	15%	9%
Briscoe	557	54%	-7%	-2%
Brooks	2,425	72%	14%	11%
Brown	14,651	49%	2%	10%
Burleson	7,178	38%	5%	2%
Burnet	17,941	39%	7%	11%
Caldwell	14,315	45%	6%	-9%

Texas Counties, 2021			Percent Change, 2019–2021	
County	Households	% ALICE + Poverty	# of Households	# ALICE + Poverty
Calhoun	7,748	41%	2%	1%
Callahan	5,247	48%	-2%	-1%
Cameron	135,734	47%	5%	-9%
Camp	4,385	47%	-5%	-7%
Carson	2,282	30%	0%	-1%
Cass	11,371	48%	-5%	-1%
Castro	2,417	53%	-5%	14%
Chambers	14,905	33%	6%	-1%
Cherokee	18,173	45%	0%	-5%
Childress	2,070	48%	-14%	-24%
Clay	4,119	34%	0%	-13%
Cochran	973	55%	-3%	-5%
Coke	1,384	48%	-16%	-9%
Coleman	3,222	43%	-6%	-1%
Collin	399,810	35%	10%	35%
Collingsworth	1,053	57%	2%	-2%
Colorado	6,999	42%	-6%	-12%
Comal	60,714	32%	7%	13%
Comanche	5,138	42%	-6%	4%
Concho	803	49%	-12%	-5%
Cooke	16,106	39%	5%	11%
Coryell	23,954	38%	8%	-20%
Cottle	654	50%	-7%	-26%
Crane	1,614	37%	14%	24%
Crockett	1,297	31%	-4%	-20%
Crosby	1,934	54%	-6%	-13%
Culberson	634	77%	9%	12%
Dallam	2,367	39%	0%	5%
Dallas	975,062	47%	4%	3%
Dawson	4,214	53%	-2%	-3%

Texas Counties, 2021			Percent Change, 2019–2021	
County	Households	% ALICE + Poverty	# of Households	# ALICE + Poverty
Deaf Smith	6,064	59%	-1%	21%
Delta	2,057	44%	3%	21%
Denton	350,081	29%	15%	19%
DeWitt	6,610	44%	-6%	-5%
Dickens	635	56%	-25%	-19%
Dimmit	2,902	62%	-8%	-12%
Donley	1,193	46%	-11%	-16%
Duval	2,842	58%	-19%	-24%
Eastland	6,697	53%	3%	-4%
Ector	64,169	42%	22%	14%
Edwards	558	59%	-29%	-4%
El Paso	298,059	47%	11%	8%
Ellis	69,223	31%	13%	-1%
Erath	14,926	42%	10%	2%
Falls	5,419	61%	4%	3%
Fannin	12,470	45%	0%	8%
Fayette	8,720	38%	-5%	-6%
Fisher	1,533	38%	-4%	-19%
Floyd	1,894	45%	-17%	-11%
Foard	471	59%	-12%	2%
Fort Bend	283,446	38%	12%	26%
Franklin	3,546	35%	-11%	-19%
Freestone	6,567	43%	-3%	-7%
Frio	4,763	45%	5%	-19%
Gaines	6,775	42%	17%	13%
Galveston	144,182	38%	13%	15%
Garza	1,705	44%	10%	22%
Gillespie	11,205	37%	5%	3%
Glasscock	457	34%	13%	1%
Goliad	2,671	50%	-2%	18%



Texas Counties, 2021			Percent Change, 2019–2021	
County	Households	% ALICE + Poverty	# of Households	# ALICE + Poverty
Gonzales	7,496	45%	2%	21%
Gray	7,881	48%	0%	1%
Grayson	56,005	37%	14%	4%
Gregg	46,766	42%	2%	1%
Grimes	9,469	41%	5%	-15%
Guadalupe	61,414	35%	10%	24%
Hale	11,070	59%	1%	23%
Hall	1,132	56%	-11%	-12%
Hamilton	2,910	50%	-3%	10%
Hansford	1,764	58%	-4%	-6%
Hardeman	1,222	41%	-23%	-36%
Hardin	20,568	38%	0%	0%
Harris	1,735,020	47%	5%	6%
Harrison	24,276	42%	4%	-3%
Hartley	1,704	36%	2%	10%
Haskell	2,030	50%	-5%	-10%
Hays	94,205	42%	21%	26%
Hemphill	1,387	45%	7%	30%
Henderson	32,576	48%	6%	6%
Hidalgo	268,598	52%	9%	-7%
Hill	13,043	45%	0%	2%
Hockley	7,935	48%	-1%	-4%
Hood	24,195	38%	9%	16%
Hopkins	13,746	42%	2%	4%
Houston	7,353	55%	-11%	-13%
Howard	12,062	47%	9%	2%
Hudspeth	869	77%	-11%	-5%
Hunt	37,206	49%	6%	9%
Hutchinson	6,881	42%	-1%	-18%
Irion	677	51%	-1%	7%

Texas Counties, 2021			Percent Change, 2019–2021	
County	Households	% ALICE + Poverty	# of Households	# ALICE + Poverty
Jack	2,914	44%	-8%	-12%
Jackson	5,155	35%	5%	3%
Jasper	12,776	53%	-1%	4%
Jeff Davis	1,010	60%	-4%	29%
Jefferson	94,828	43%	6%	5%
Jim Hogg	1,423	58%	-12%	-17%
Jim Wells	12,835	52%	-1%	-14%
Johnson	64,338	36%	9%	1%
Jones	5,792	37%	2%	-1%
Karnes	4,431	52%	3%	-4%
Kaufman	50,212	48%	26%	36%
Kendall	16,261	27%	14%	6%
Kent	243	35%	-11%	-34%
Kerr	21,842	39%	2%	4%
Kimble	1,797	40%	1%	-17%
Kinney	1,039	44%	-22%	-45%
Kleberg	11,559	49%	6%	-6%
Knox	1,251	47%	-9%	-9%
La Salle	1,868	33%	-18%	-53%
Lamar	19,930	46%	1%	6%
Lamb	4,604	48%	-3%	-4%
Lampasas	7,928	36%	2%	12%
Lavaca	8,012	42%	2%	20%
Lee	6,148	46%	2%	11%
Leon	6,136	46%	-5%	-9%
Liberty	27,688	53%	3%	3%
Limestone	8,027	47%	-4%	-16%
Lipscomb	1,144	32%	-4%	-22%
Live Oak	3,857	46%	3%	0%
Llano	9,220	36%	6%	5%

Texas Counties, 2021			Percent Change, 2019–2021	
County	Households	% ALICE + Poverty	# of Households	# ALICE + Poverty
Lubbock	124,689	43%	6%	2%
Lynn	2,104	47%	-2%	-13%
Madison	3,985	46%	-7%	-12%
Marion	4,036	52%	-14%	-7%
Martin	1,868	31%	10%	-13%
Mason	1,490	32%	-12%	-48%
Matagorda	13,686	49%	-1%	5%
Maverick	17,690	49%	9%	-14%
McCulloch	3,138	51%	0%	14%
McLennan	97,065	41%	4%	1%
McMullen	186	44%	-31%	-20%
Medina	16,765	34%	7%	-14%
Menard	904	53%	-11%	5%
Midland	63,506	34%	11%	7%
Milam	9,740	45%	6%	6%
Mills	1,695	43%	-5%	-8%
Mitchell	2,258	56%	-5%	11%
Montague	7,835	39%	0%	-10%
Montgomery	232,095	34%	11%	12%
Moore	6,893	42%	2%	12%
Morris	4,784	44%	-7%	-12%
Motley	458	42%	-6%	-22%
Nacogdoches	24,179	50%	2%	-2%
Navarro	17,602	53%	2%	12%
Newton	4,728	56%	-11%	-2%
Nolan	5,548	55%	3%	23%
Nueces	127,624	47%	-3%	6%
Ochiltree	3,605	38%	4%	-12%
Oldham	648	40%	9%	35%
Orange	31,323	35%	-2%	8%

## Texas Counties, 2021

## Percent Change, 2019–2021

County	Households	% ALICE + Poverty	# of Households	# ALICE + Poverty
Palo Pinto	10,383	40%	1%	-13%
Panola	8,186	46%	-5%	12%
Parker	50,815	38%	15%	27%
Parmer	3,172	38%	-1%	-12%
Pecos	4,995	46%	7%	-3%
Polk	17,028	53%	-6%	16%
Potter	44,472	54%	1%	-5%
Presidio	2,195	77%	-14%	-5%
Rains	4,585	41%	6%	0%
Randall	56,509	33%	12%	17%
Reagan	1,069	45%	-1%	44%
Real	893	50%	-21%	-39%
Red River	4,591	54%	-7%	3%
Reeves	4,070	51%	16%	0%
Refugio	2,189	55%	-14%	-2%
Roberts	310	39%	3%	54%
Robertson	6,310	44%	-2%	-2%
Rockwall	35,771	22%	8%	-30%
Runnels	3,746	46%	-4%	-3%
Rusk	17,656	42%	-2%	-4%
Sabine	4,317	50%	0%	-6%
San Augustine	3,167	56%	-8%	7%
San Jacinto	9,451	51%	-6%	-12%
San Patricio	23,808	48%	4%	14%
San Saba	1,960	57%	-6%	15%
Schleicher	883	45%	-18%	-22%
Scurry	5,973	52%	1%	18%
Shackelford	1,269	42%	-4%	1%
Shelby	8,898	51%	-4%	0%
Sherman	810	44%	-21%	-21%

Texas Counties, 2021			Percent Change, 2019–2021	
County	Households	% ALICE + Poverty	# of Households	# ALICE + Poverty
Smith	81,175	45%	3%	22%
Somervell	3,227	33%	3%	-11%
Starr	18,599	71%	15%	13%
Stephens	3,385	50%	4%	2%
Sterling	397	55%	-13%	65%
Stonewall	472	45%	-19%	-14%
Sutton	1,124	42%	-20%	-7%
Swisher	2,477	60%	-1%	-1%
Tarrant	771,657	41%	6%	27%
Taylor	55,974	44%	11%	14%
Terrell	426	39%	2%	-16%
Terry	4,082	55%	1%	10%
Throckmorton	618	44%	-7%	-19%
Titus	10,654	46%	-2%	-7%
Tom Green	45,516	40%	4%	1%
Travis	567,627	37%	12%	13%
Trinity	5,879	50%	-3%	-5%
Tyler	6,525	49%	-8%	-10%
Upshur	14,576	45%	3%	3%
Upton	1,422	38%	7%	-8%
Uvalde	8,324	44%	-6%	-27%
Val Verde	16,146	46%	2%	-5%
Van Zandt	22,047	40%	9%	6%
Victoria	36,753	46%	14%	6%
Walker	23,780	62%	8%	16%
Waller	17,286	43%	14%	-9%
Ward	4,299	36%	8%	7%
Washington	13,906	38%	10%	-3%
Webb	78,730	47%	3%	-3%
Wharton	14,991	44%	-1%	-11%



Texas Counties, 2021			Percent Change, 2019–2021	
County	Households	% ALICE + Poverty	# of Households	# ALICE + Poverty
Wheeler	1,935	48%	-11%	5%
Wichita	49,071	46%	2%	2%
Wilbarger	4,586	52%	-11%	5%
Willacy	5,372	60%	-7%	-16%
Williamson	241,836	29%	25%	-1%
Wilson	16,949	33%	8%	2%
Winkler	2,723	36%	4%	-9%
Wise	23,488	38%	5%	-6%
Wood	17,584	42%	7%	3%
Yoakum	2,682	27%	2%	-23%
Young	7,409	43%	1%	13%
Zapata	4,390	61%	-3%	-4%
Zavala	3,394	50%	-5%	-29%

Note: To ensure accuracy and confidentiality, counties with fewer than 100 households are not displayed.

# NATIONAL COMPARISON: INCOME STATUS, 2021

STATE	RANK (1 = lowest % Below ALICE Threshold)	TOTAL	Household Income Status		
		Number of Households	% 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%
District of Columbia	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%
<b>Texas</b>	<b>32</b>	<b>10,705,476</b>	<b>14%</b>	<b>29%</b>	<b>43%</b>
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 Texas 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 Texas 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.
- Demonstrate potential financial challenges that ALICE workers face with interactive tools from the Federal Reserve Bank of Atlanta that incorporate the Household Survival Budget. These tools, which include the [Policy Rules Database](#) and the [Career Ladder Identifier and Financial Forecaster](#), map changes in benefits along a career path and identify potential benefits cliffs.

## 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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