

TEXAS • 2018 COUNTY PROFILES

Counties are the core geography for ALICE data: They reveal variations often masked by statewide averages, and the data is reported regularly and reliably.

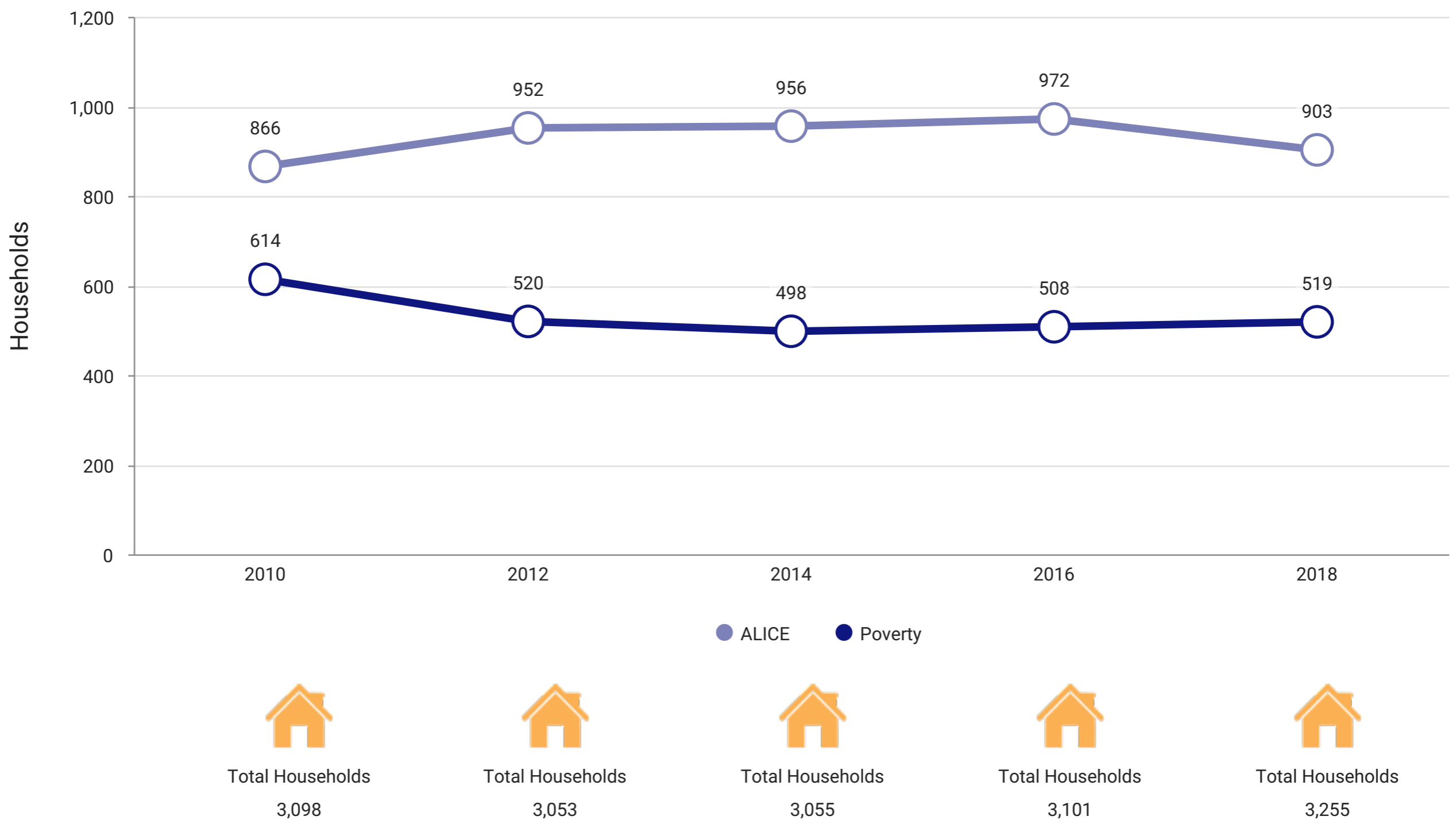
ALICE IN MCCULLOCH COUNTY

2018 Point-in-Time-Data

Population:	8,098	Number of Households:	3,255
Median Household Income:	\$45,329 (state average: \$60,629)		
Unemployment Rate:	2.5% (state average: 4.9%)		
ALICE Households:	28% (state average: 30%)		
Households in Poverty:	16% (state average: 14%)		

How Has the Number of ALICE Households Changed Over Time?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).



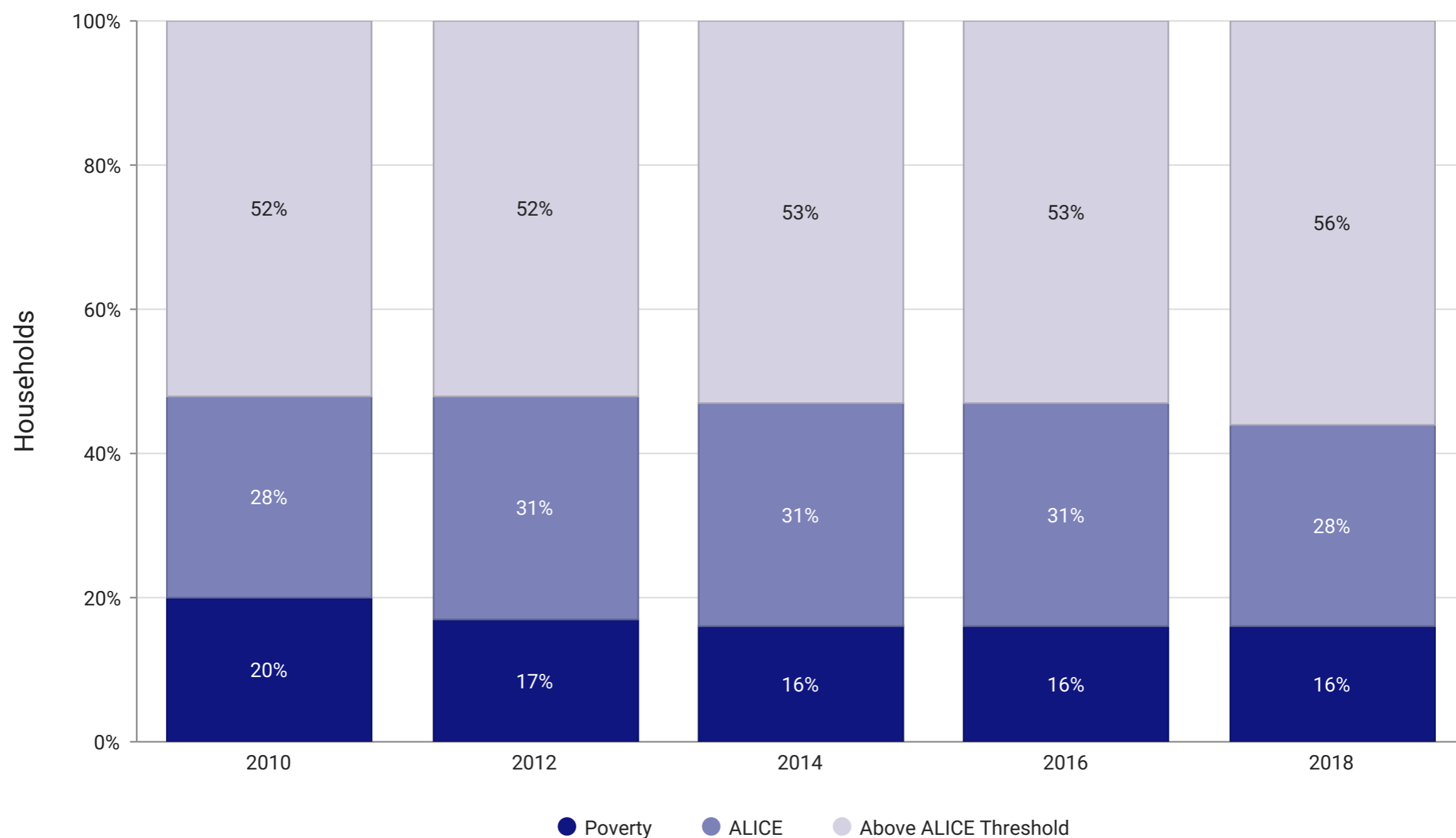
Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018

Asset Limited, Income Constrained, Employed

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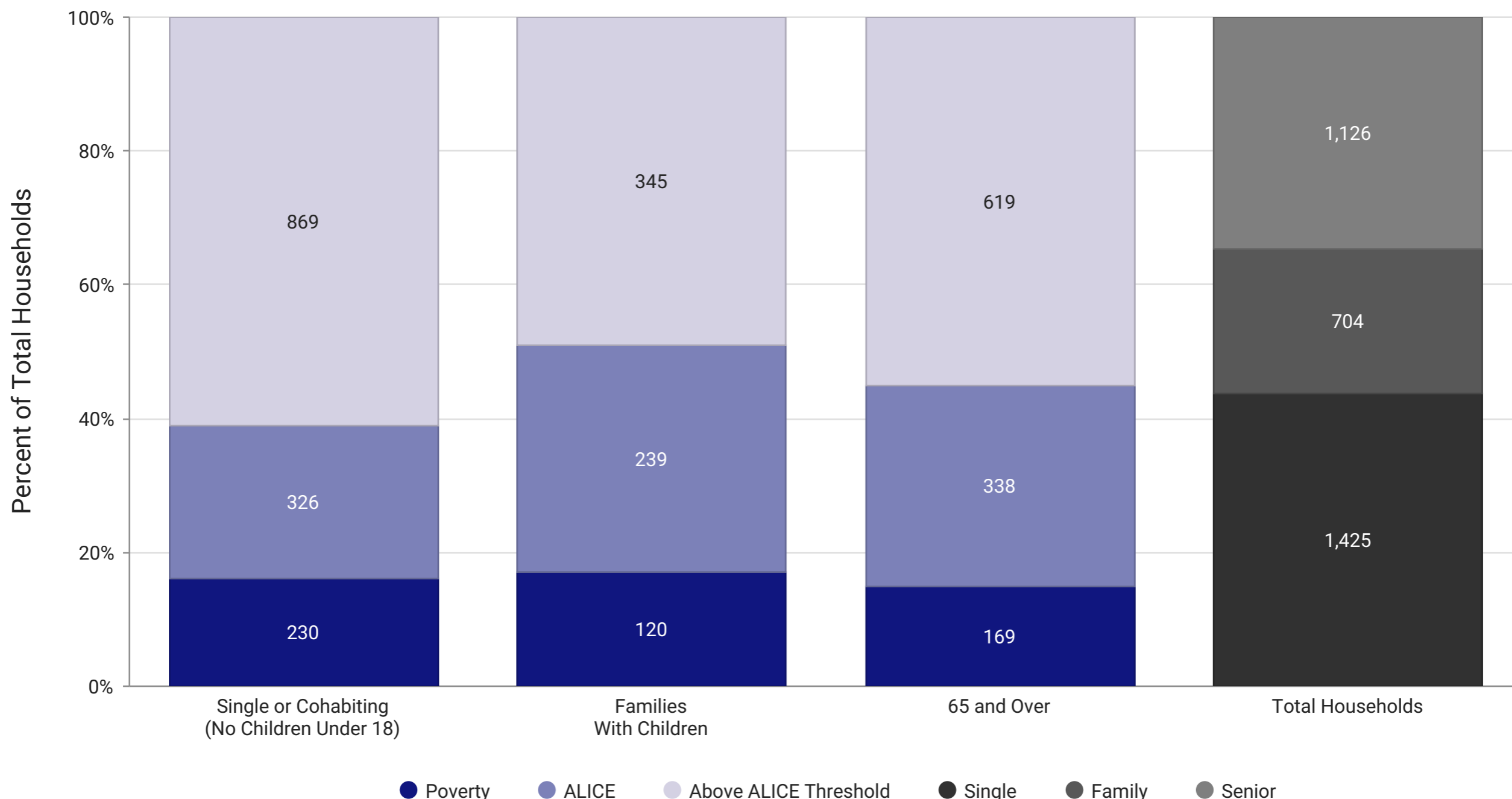
ALICE and Poverty in McCulloch County Over Time...continued



Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018

What Types of Households Are Struggling?

In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.



Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018

Why Do So Many Households Struggle?

The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,490 for a single adult and \$25,750 for a family of four.

	Single Adult	One Adult, One Child	One Adult, One In Child Care	Single Senior
Housing	\$608	\$668	\$668	\$608
Child Care	\$0	\$189	\$567	\$0
Food	\$256	\$442	\$370	\$218
Transportation	\$358	\$516	\$516	\$312
Health Care	\$194	\$544	\$544	\$511
Technology	\$55	\$55	\$55	\$55
Miscellaneous	\$169	\$264	\$302	\$192
Taxes	\$220	\$223	\$302	\$220
Monthly Total	\$1,860	\$2,901	\$3,324	\$2,116
Annual Total	\$22,320	\$34,812	\$39,888	\$25,392
Hourly Wage	\$11.16	\$17.41	\$19.94	\$12.70

	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Two Seniors
Housing	\$668	\$837	\$837	\$668
Child Care	\$0	\$377	\$1,071	\$0
Food	\$532	\$889	\$777	\$454
Transportation	\$530	\$826	\$826	\$438
Health Care	\$544	\$809	\$809	\$1,022
Technology	\$75	\$75	\$75	\$75
Miscellaneous	\$269	\$416	\$489	\$300
Taxes	\$344	\$342	\$492	\$344
Monthly Total	\$2,962	\$4,571	\$5,376	\$3,301
Annual Total	\$35,544	\$54,852	\$64,512	\$39,612
Hourly Wage	\$17.77	\$27.43	\$32.26	\$19.81

Sources: ALICE Household Survival Budget, 2018; Bureau of Labor Statistics, Occupational Employment Statistics, 2018

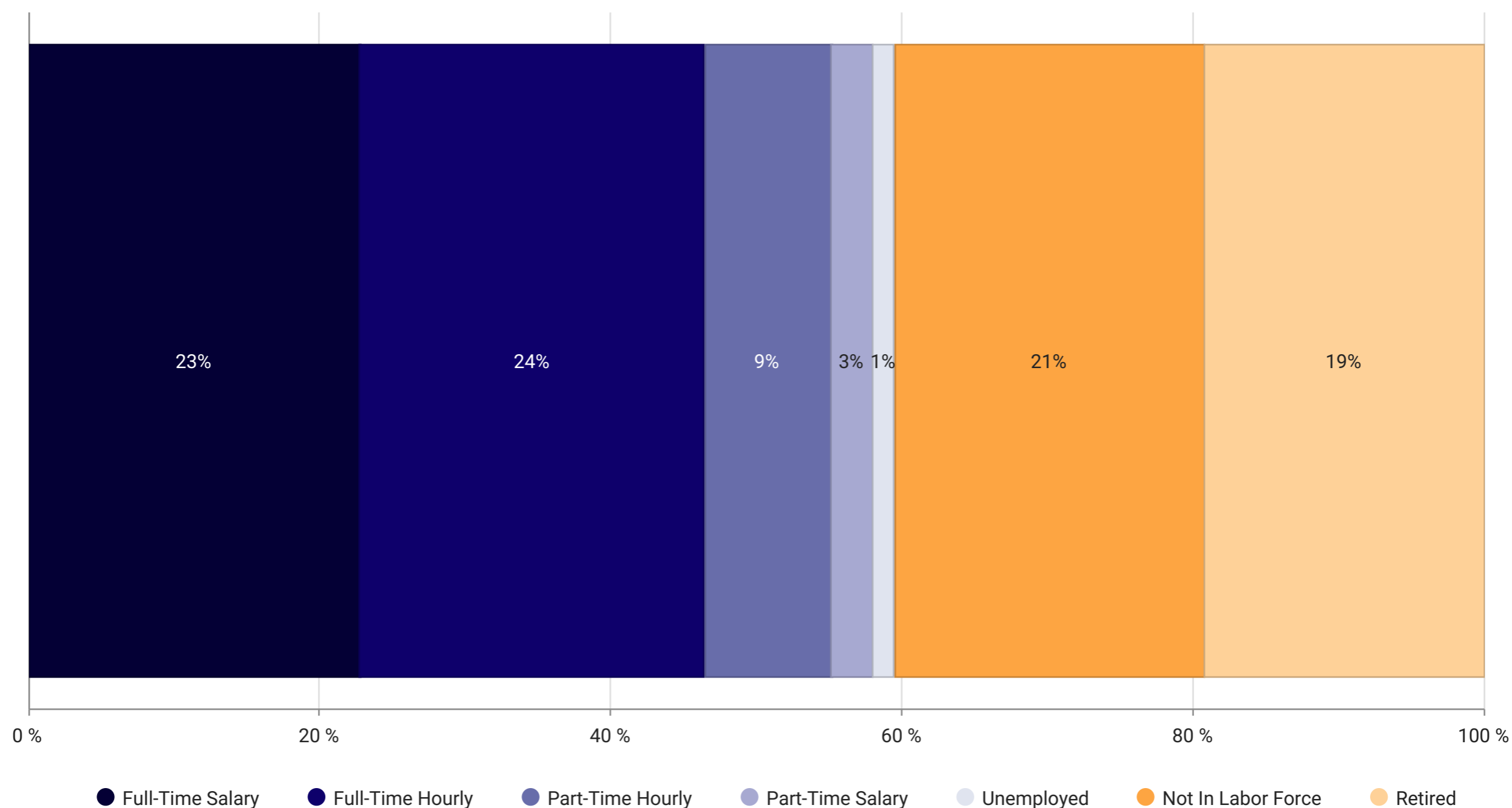
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...and the labor landscape is challenging for ALICE workers.

A breakdown of the labor force shows a small portion of adults (16 years and older) who are unemployed and a large number who are working. However, a significant portion of full- and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits. There is also a high number of workers outside of the labor force (people who are not employed and not looking for work), which has helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

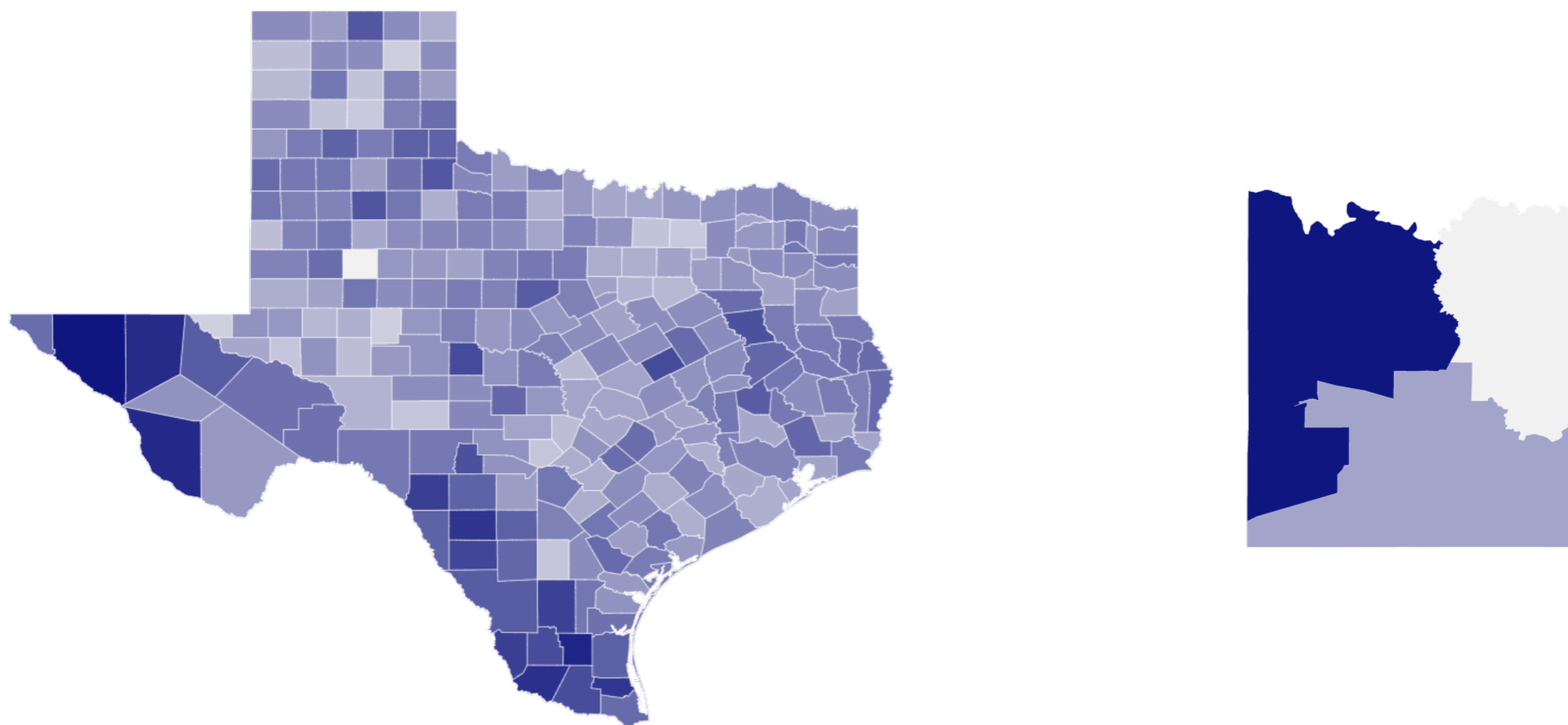


Note: Data for hourly full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers paid hourly and 75% of part-time workers paid hourly) have been applied to the workforce at the county-level to calculate the breakdown shown in this figure. Because this figure sums county-level data (some using 1-year estimates and some using 5-year estimates), the state percentages may differ slightly from those shown in the 2020 Report. Full-time represents 35 hours per week or more at one or more jobs for 48 weeks per year.

Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

How Does the Number of ALICE Households Vary Within the County?

There is significant variation in the number of households who live below the ALICE Threshold within the county.



Source: ALICE Threshold, 2018; American Community Survey, 2018

County Subdivision	Total Households	% Below ALICE Threshold
Brady CCD, McCulloch County, Texas	2,629	43%
Melvin CCD, McCulloch County, Texas	286	52%
Rochelle CCD, McCulloch County, Texas	340	38%

Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018