



# THE STATE OF ALICE IN GEORGIA

2026 Update on \*Economic Hardship



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- Income above the Federal Poverty Level, but below the cost of basics in their county (Household Survival Budget)
- Extent of hardship concealed by outdated Federal Poverty Level (FPL) calculation dating back to 1964
- Often earn too much to be eligible for public assistance
- Wages not keeping up with cost of basics and costs on the rise (esp. food, housing)
- With little to no savings, Inflation and crisis hit ALICE harder
- Elevated anxiety and depression



# The ALICE Household Survival Budget

The Household Survival Budget reflects the minimum cost to live and work in the modern economy. This budget is the basis for determining whether households are above or below the ALICE Threshold by county.

Housing



Child Care



Food



Transportation



Technology



Health Care



Taxes



Miscellaneous



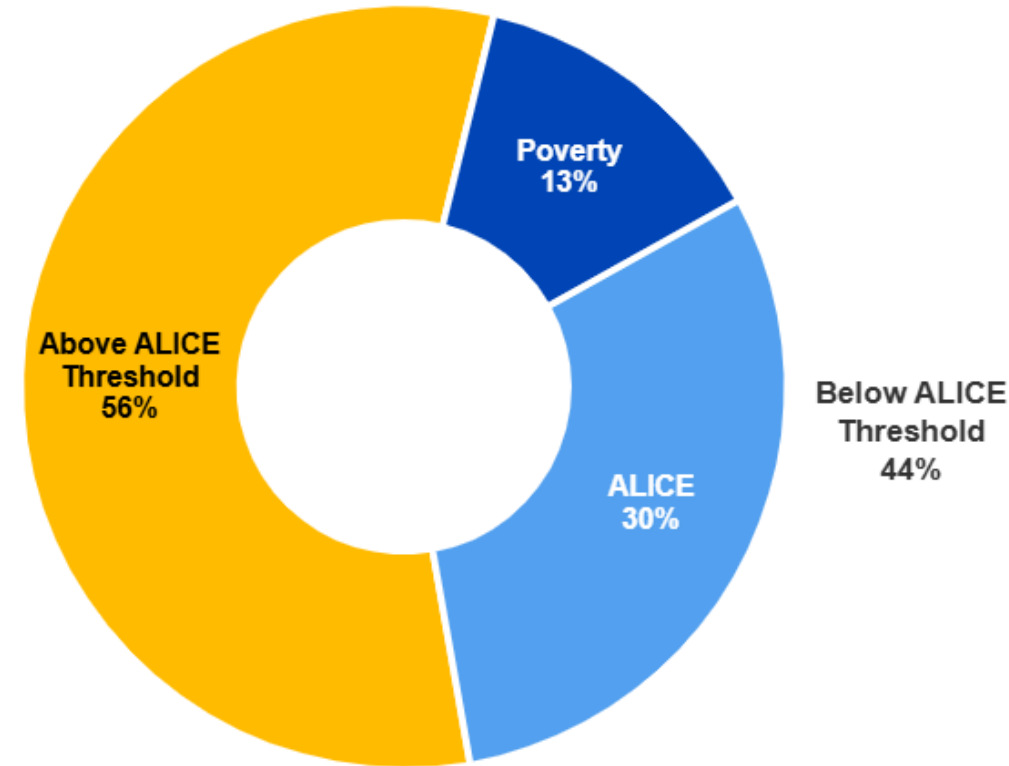
[UnitedForALICE.org/Household-Budgets/Georgia](https://UnitedForALICE.org/Household-Budgets/Georgia)



# HOUSEHOLDS BELOW THE ALICE THRESHOLD

of Georgia's **4,141,265** households in 2024:

- 13.1% earned **below the Federal Poverty Level (FPL)**
- 30.5% were **ALICE**--households that earned above the FPL but not enough to afford the basics in communities where they live
- Added together, 44% of households in Georgia were **below the ALICE Threshold** (poverty + ALICE divided by total household)



# 6A.10% of Fair Market Rent (FMR) for an efficiency, one-bedroom, or two-bedroom apartment (based on family size), including utilities, adjusted in metro areas using Small Area FMR

	Budget Item Description and Sources (See <a href="#">Methodology</a> for more details)	Single Adult, Age 18–64	Single Adult, Age 65+	2 Adults, 1 Infant, 1 Preschooler
<b>Housing</b>	<p>110% of Fair Market Rent (FMR) for an efficiency, one-bedroom, or two-bedroom apartment (based on family size), including utilities, adjusted in metro areas using Small Area FMR</p> <p><i>Source: U.S. Department of Housing and Urban Development (HUD)</i></p>	\$1,007	\$1,007	\$1,244
<b>Child Care</b>	<p>Cost for registered Family Child Care Homes for infants (0–2 years), preschool-age children (3–4 years), and school-age children (5–17 years)</p> <p><i>Source: Georgia Department of Early Care and Learning</i></p>	—	—	\$1,162
<b>Food</b>	<p>USDA Thrifty Food Plan by age, with county variation from Feeding America</p> <p><i>Sources: Feeding America; U.S. Department of Agriculture (USDA)</i></p>	\$470	\$433	\$1,275
<b>Transportation</b>	<p>Operating costs for a car (average daily miles by age, cost per mile, license, fees, and insurance), or public transportation where viable</p> <p><i>Sources: AAA, Federal Highway Administration, National Association of Insurance Commissioners (NAIC) (car); Consumer Expenditure Survey (CEX) (public transportation)</i></p>	\$403	\$341	\$848



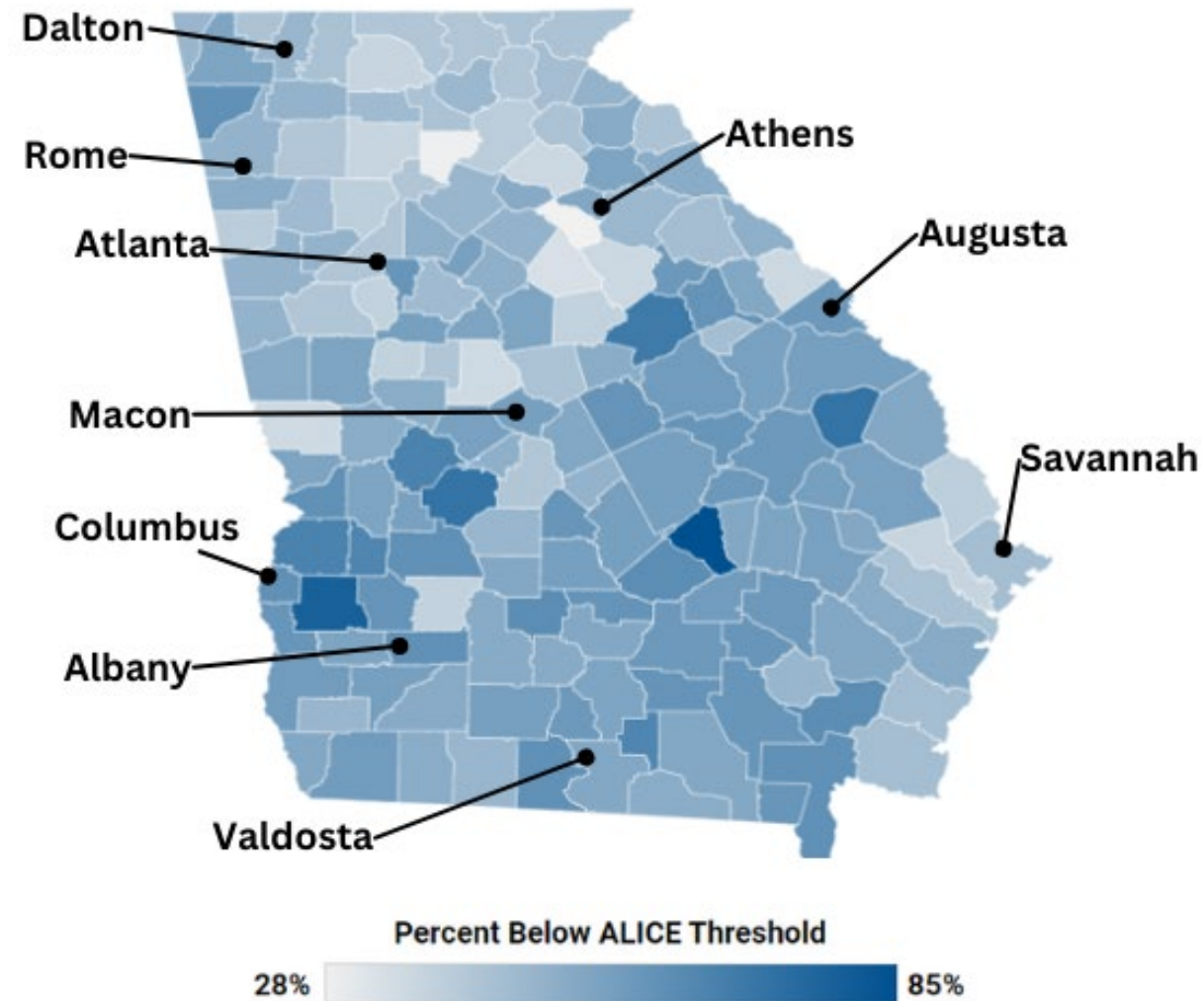
# Basic Costs in Georgia (available for all households and household composition)

<b>Health Care</b>	Health insurance premiums based on employer-sponsored plans plus out-of-pocket costs for households with \$40,000–\$69,999 annual income by age, weighted with the pro-health multiplier. For the ALICE 65+ Survival Budget, cost of Medicare Parts A and B, out-of-pocket costs, plus average out-of-pocket spending for the top five chronic diseases as reported by CMS.  <i>Sources: Centers for Medicare &amp; Medicaid Services (CMS); Consumer Expenditure Survey (CEX) (health); Medical Expenditure Panel Survey (MEPS)</i>	\$172	\$494	\$702
<b>Technology</b>	Basic broadband internet at home and a smartphone plan with unlimited data for each adult in a household using average cost of three top major providers (AT&T, Verizon, and T-Mobile) and three top basic (lower-cost) wireless providers (Visible, U.S. Mobile, and Consumer Cellular)  <i>Sources: Consumer Reports; Federal Communications Commission (FCC)</i>	\$107	\$107	\$141
<b>Miscellaneous</b>	Cost overruns estimated at 10% of the budget, excluding taxes, to cover one-time unanticipated costs within the other categories	\$216	\$238	\$537
<b>Taxes</b>	Federal payroll taxes (Social Security and Medicare) and federal, state, and local income taxes owed on household income to cover the Survival Budget, as well as the federal and state Child Tax Credit and Child and Dependent Care Tax Credit  <i>Sources: Internal Revenue Service; Tax Foundation; calculated for United For ALICE by the Federal Reserve Bank of Atlanta (FRBA)</i>	\$378	\$439	\$555
<b>Monthly Total</b>		\$2,753	\$3,059	\$6,464
<b>Annual Total</b>		\$33,036	\$36,708	\$77,568
<b>*Hourly Full-Time Earnings Needed to Support the Household Survival Budget</b>		\$16.52	\$18.35	\$38.78

# Financial Hardship Varies by Location

The percentage of households below the ALICE Threshold ranged from **25%** in Oconee County to **75%** in Wheeler County

Variation within counties, e.g., range from 15% to 75% within Fulton County

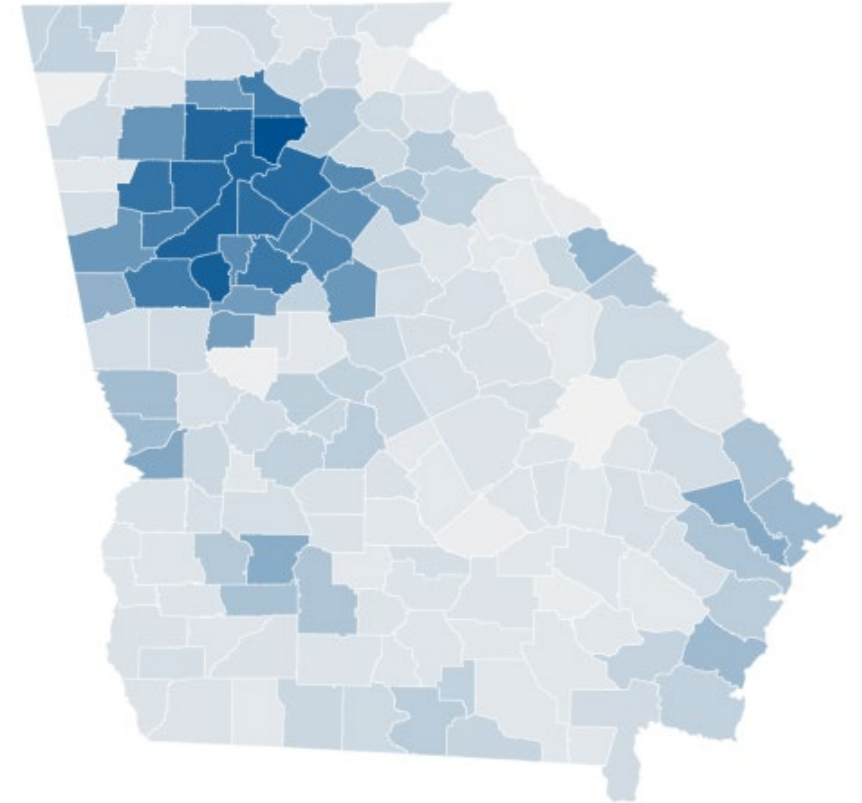


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The annual total for the Household Survival Budget for a family of four with two adults, an infant and a preschooler ranged from

**\$67,404** in Emanuel County to

**\$110,220** in Fulton County



Itemized budgets for all counties and regions at [UnitedForALICE.org/household-budgets/Georgia](https://UnitedForALICE.org/household-budgets/Georgia)



# The Demographics of Hardship



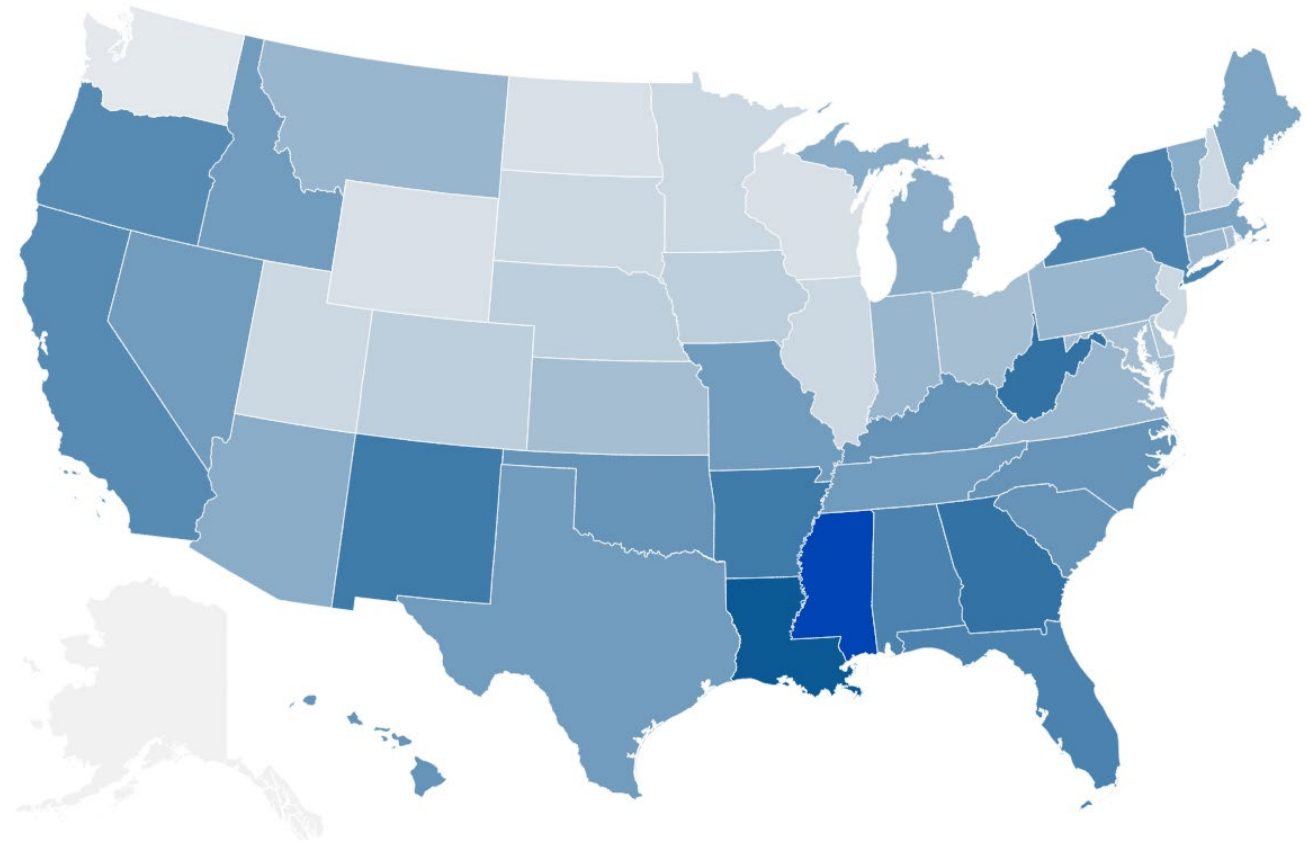
Households most likely to struggle financially include these groups. Below is the % of families living below the ALICE threshold:

- Black (54%) and Hispanic (51%)
- Under 25 (70%) and 65+ (53%)
- Single Female Led with Children (76%)



# How Does Georgia Compare?

- **Georgia ranks #43 of 51**  
(states and District of Columbia)

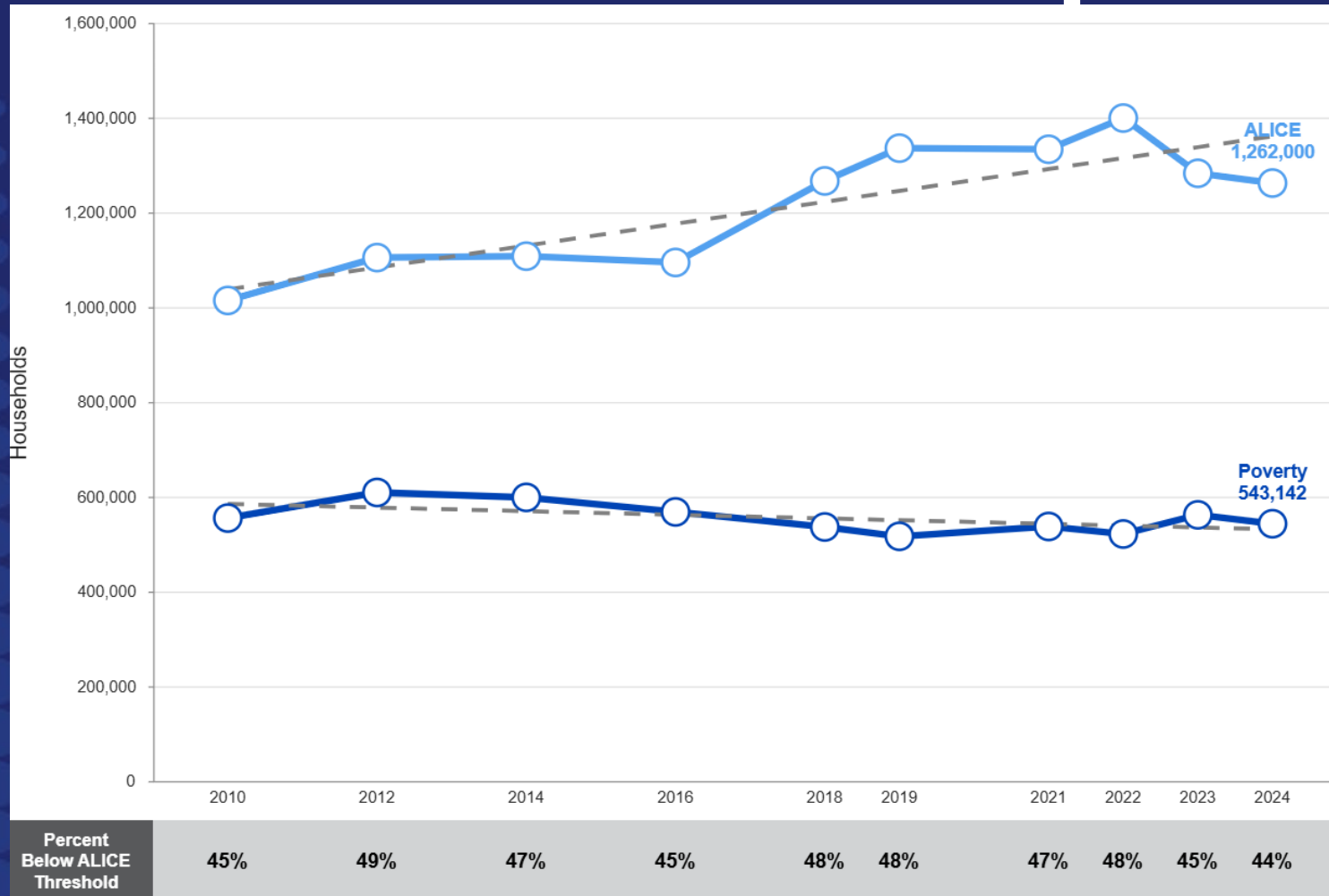


Percent Below ALICE Threshold  
33% 52%





# Financial Hardship Over Time



Since the end of the Great Recession, from 2010–2024

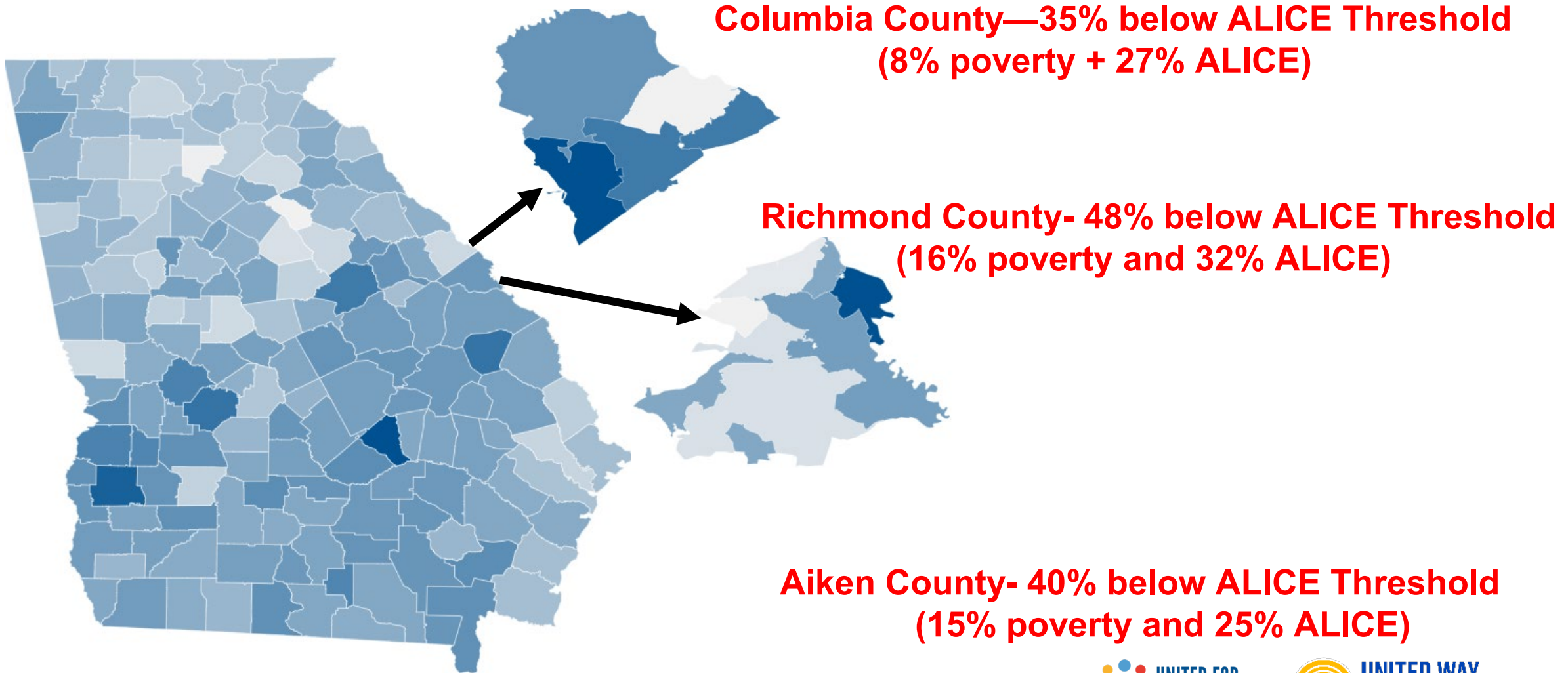
- # of GA households increased 19%
- Households in poverty decreased 2%.
- The number of ALICE households increased 24%

# Older Americans are Also Struggling



54% of Georgia households 65+ are un  
That's 552,721 households

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**Columbia County—35% below ALICE Threshold  
(8% poverty + 27% ALICE)**

**Richmond County- 48% below ALICE Threshold  
(16% poverty and 32% ALICE)**

**Aiken County- 40% below ALICE Threshold  
(15% poverty and 25% ALICE)**



# The Power of the Data

## ALICE IN RICHMOND COUNTY

### 2023 Point-in-Time-Data

**Population:** 205,414 **Number of Households:** 77,202

**Median Household Income:** \$51,985 (state average: \$74,632)

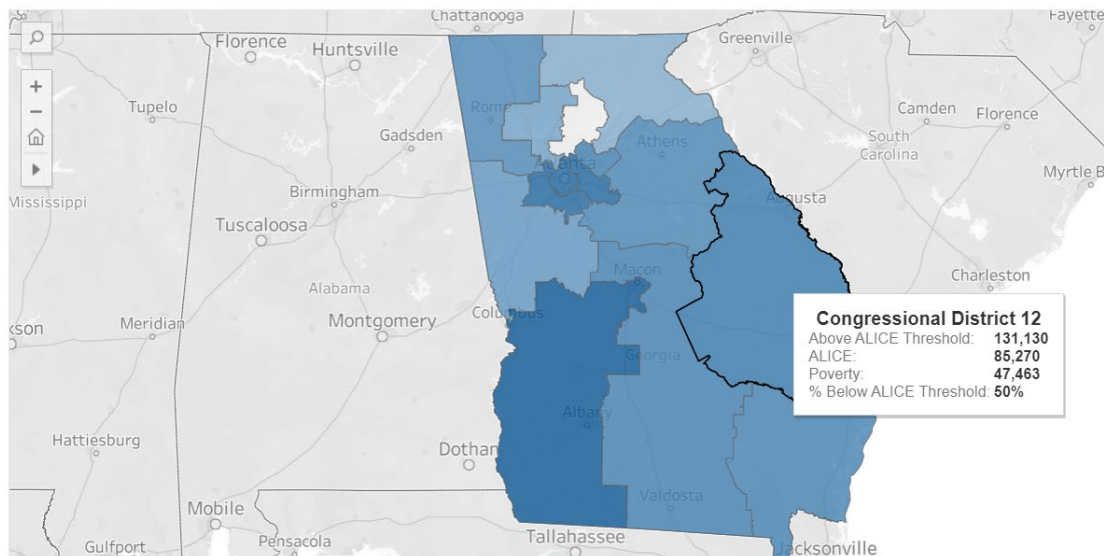
**Labor Force Participation Rate:** 63% (state average: 64%)

**ALICE Households:** 33% (state average 31%) **Households in Poverty:** 22% (state average 14%)

## County Snapshots

Not sure where to look? [Find your district](#) by address or current location.

Select Partner State: Georgia  
Legislative Districts (State or Federal): Congressional District (US House of Reps)  
Select District: (All)



## Legislative District Tool



# Success Stories and ALICE in Action

- Medical Debt relief
- Volunteer Income Tax Assistance (VITA)
- Technology accessibility
- Federal Reserve Bank of Atlanta  
Benefits CLIFF Tool (Career Ladder Identifier & Financial Forecaster)
- Nurse's Pantry
- ALICE Lives Here/Community Roundtables
- Adjusted Funding Priorities



[UnitedForALICE.org/ALICE-in-Action](https://UnitedForALICE.org/ALICE-in-Action)



# Va-Care of Health

- Budget and Income Status Tool to determine eligibility to clients you serve



- Use interactive maps to determine where need is highest in the area you serve
- Community Needs Assessment—use Indicators to assist!



# Data For Action



- Visit [UnitedForALICE.org](https://UnitedForALICE.org) or **scan QR code** to dig deeper into the data
- Maps are interactive by state, county, zip code, legislative district, and more
- Encourage the use of this data to take action & create change
- Build awareness



[www.UnitedforALICE.org](http://www.UnitedforALICE.org)

