

2021
REPORT



ALICE IN DELAWARE:

A FINANCIAL HARDSHIP STUDY



United Way of Delaware

UnitedForALICE.org

ALICE IN THE TIME OF COVID-19



The release of this ALICE Report for Delaware comes during an unprecedented crisis — the COVID-19 pandemic. While our world changed significantly in March 2020 with the impact of this global, dual health and economic crisis, ALICE remains central to the story in every U.S. county and state. The pandemic has exposed exactly the issues of economic fragility, widespread hardship, and growing disparities — particularly by race and ethnicity — that United For ALICE and the ALICE data work to reveal.

That exposure makes the ALICE data and analysis more important than ever. The ALICE Report for Delaware presents the latest ALICE data available — a point-in-time snapshot of economic conditions across the state in 2019. By showing how many Delaware households were struggling then, the ALICE research provides the backstory for why the COVID-19 crisis is having such a devastating economic impact. The ALICE data is especially important now to help stakeholders identify the most vulnerable in their communities, and direct programming and resources to assist them throughout the pandemic and the recovery that follows. And as Delaware moves forward, this data can be used to estimate the impact of the crisis over time, providing an important baseline for changes to come.

This crisis is fast-moving and quickly evolving. To stay abreast of the impact of COVID-19 on ALICE households and their communities, visit our website at UnitedForALICE.org/COVID19 for updates.

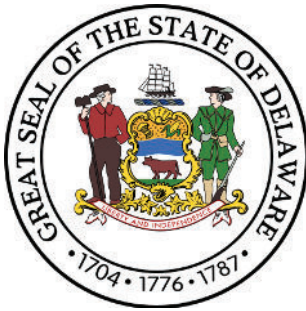
UNITED WAY OF DELAWARE



United Way of Delaware

Learn more about ALICE in Delaware: uwde.org/ALICE

Delaware State Partner



Acknowledgments

United Way of Delaware thanks our sponsors, partners, and community stakeholders throughout the state for their support and commitment to this 2021 ALICE Report for Delaware. It is our hope that this Report will help raise awareness of the 38% of households in the state who live in poverty or who are ALICE. Our goal is to inform and inspire policy and action to improve the lives of ALICE families.

To learn more about how you can get involved in advocating and creating change for ALICE in Delaware, contact: Dan Cruce, Chief Operating Officer, United Way of Delaware, at dcruce@uwde.org

To access the ALICE data and resources for Delaware, go to UnitedForALICE.org/Delaware.

LETTER TO THE COMMUNITY

Dear Fellow Delawarean,

Have you seen ALICE? Could the person who runs your child's daycare, cares for your aging parents, waits on you at a restaurant, or bags your groceries be ALICE? Maybe one of your friends or neighbors is ALICE. Come to think of it, are you ALICE?

Let me explain. **ALICE** is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. It's a relatively new term and a shorthand way of defining and understanding the financial struggles that thousands of Delaware households face every day. ALICE families earn above the Federal Poverty Level, but not enough to maintain even a bare-bones household budget. Simply put, while ALICE families earn a paycheck — often working some of the most difficult, lowest paying jobs out there — they just can't keep up with the cost of living.



ALICE families struggle to manage basic needs like housing, food, transportation, child care, health care, and basic household technology (like a smartphone plan). When funds run short, cash-strapped ALICE households must make impossible choices: Do we pay the rent this month or cancel child care? Do we fix the furnace, fix the car, or fill those prescriptions? These short-term financial decisions have long-term consequences for ALICE families. And because the financial stability of these fragile ALICE households impacts entire communities, each and every Delawarean has a stake in addressing this problem.

United Way of Delaware (UWDE) wants to help change the story for ALICE families in Delaware. That's why UWDE has joined the national United For ALICE movement. Traditional measures of poverty do not capture the magnitude of people who are struggling financially. The mission of United For ALICE is to make the often invisible ALICE struggle visible. United For ALICE is a driver of innovation, shining a light on the challenges ALICE households face and seeking collaborative solutions. Through a standardized [methodology](#) that assesses the cost of living in each county, this project provides a comprehensive look at financial hardship in Delaware.

UWDE is collaborating with the national United For ALICE movement to:

- Produce this comprehensive ALICE Report for Delaware, which measures financial hardship in the state.
- Lead an ALICE Delaware Learning Community for sharing experiences and developing best practices to build a broader, more effective approach to addressing ALICE issues.
- Drive action to improve financial stability for ALICE Delaware families.

I hope you will take the time to read and absorb this first-of-its-kind report, which offers a more accurate picture of what daily life is like for thousands of working Delawareans. I think you will find the results illuminating, and a good place to start the discussion about ways we can collaborate to help lift more Delaware ALICE families out of hardship. To that end, please keep an eye out for your invitation to an overview of the report and an initial meeting of Delaware's ALICE Learning Community.

Sincerely,

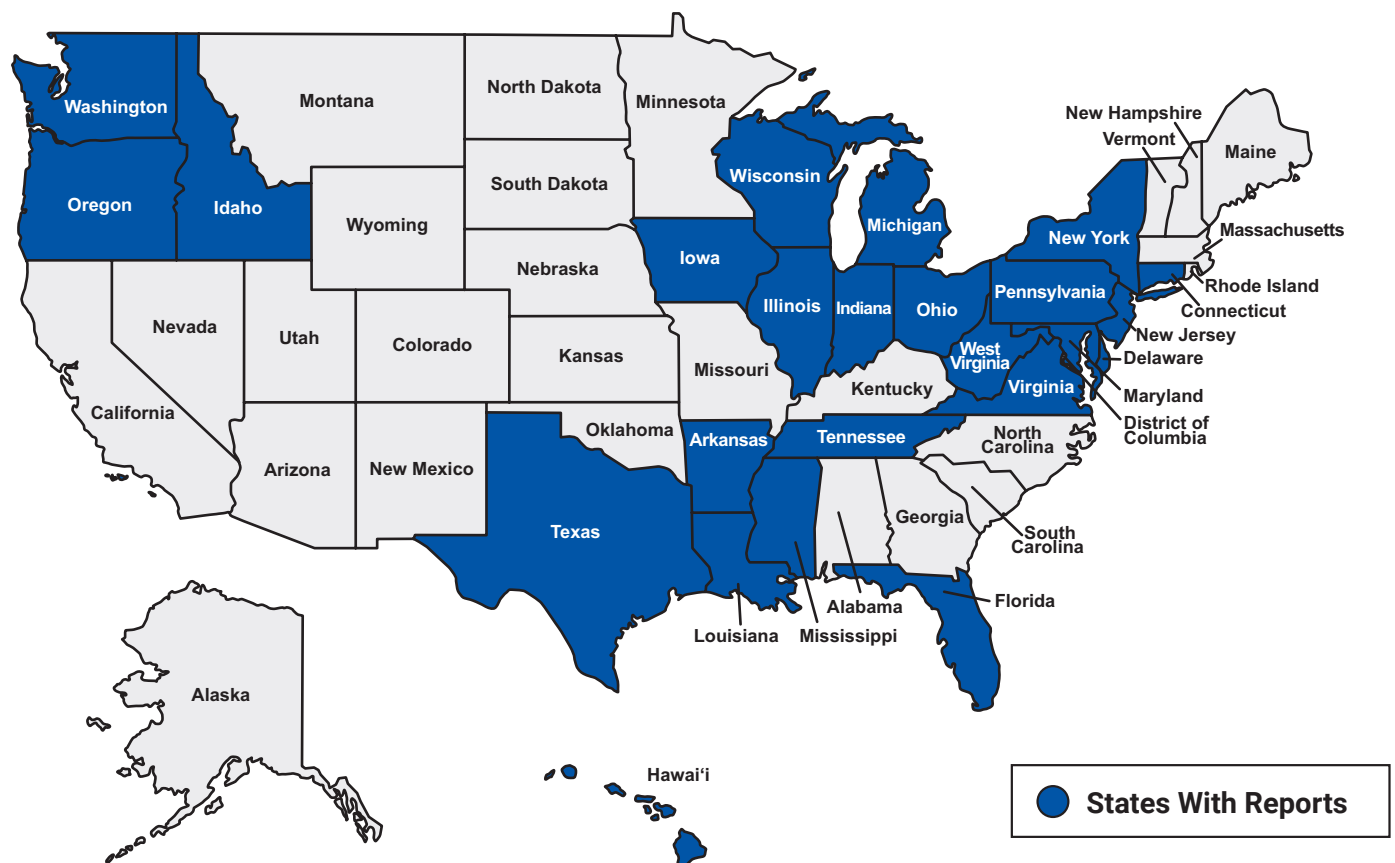
A stylized, handwritten signature in black ink, appearing to read 'Dan Cruce'.

Dan Cruce
Chief Operating Officer
United Way of Delaware

ALICE: A GRASSROOTS MOVEMENT

United For ALICE is a center of innovation, research, and action around financial hardship. At its core is **ALICE: Asset Limited, Income Constrained, Employed** – a measure of the growing number of households in our communities that earn above the Federal Poverty Level but not enough to afford household basics. The ALICE research drills down to the local level – county by county and state by state – for both household incomes and costs, showing the mismatch between what workers earn and what it actually takes to survive.

Partnering with United Ways, nonprofits, foundations, academic institutions, corporations, and other state organizations, this research initiative provides data to stimulate meaningful discussion, engage community stakeholders, and ultimately inform strategies for positive change. Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, this work has grown from a pilot in Morris County, New Jersey to a project spanning 24 states and more than 675 United Ways. Together, United For ALICE partners convene, advocate, and innovate in their communities to highlight the issues faced by ALICE households, and to build solutions that promote financial stability. To access Reports from all states, visit [UnitedForALICE.org](https://unitedforalice.org).



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The Hartford • Thrivent • UPS • U.S. Venture • U.S. Venture-Schmidt Family Foundation**



ALICE RESEARCH

ALICE Reports provide high-quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the ALICE Report for Delaware, our team of researchers collaborated with a Research Advisory Committee composed of independent experts from across the state, in fields ranging from health care and child care to labor and technology. Research Advisory Committee members from our partner states also periodically review the ALICE Methodology. This collaborative model ensures that the ALICE Reports are based on unbiased data that is transparent, replicable, current, and sensitive to local context.

Learn more about the ALICE Research Team on our website at UnitedForALICE.org/ALICE-Team

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ALICE DATA & METHODOLOGY

This ALICE Report for Delaware provides the most comprehensive look at the population called **ALICE** — households that have incomes above the Federal Poverty Level but struggle to afford household necessities. The Report tracks data from before and after the Great Recession (2007 and 2010) and then during the recovery through 2019.

The Report examines issues surrounding ALICE households from different angles to draw the clearest picture with the range of data available. Sources include the American Community Survey, the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture, the Bureau of Labor Statistics at the U.S. Department of Labor, the Internal Revenue Service, and the Tax Foundation, as well as data collected by other state and local government agencies and stakeholders. State, county, and municipal data is used to provide different lenses on ALICE households.

Counties serve as the base geographic unit of analysis because they are the smallest jurisdiction for which there is reliable data across the country. The data points are estimates; some are geographic averages, others are one- or five-year averages depending on population size. Where possible, ALICE data points are also presented at the U.S. Census Bureau's municipal, county subdivision, and ZIP-code levels. State-level data, while available for a broader set of economic indicators, masks significant inter-county variation. Additional details are available at UnitedForALICE.org/county-profiles/Delaware).

The data and methodology have two external checks. For each report, the ALICE research team engages an Independent Research Advisory Committee of local experts, listed on the previous page. In addition, every two years, United For ALICE draws from the state Research Advisory Committees to scrutinize the ALICE methodology and sources and ensure that the best local data is presented. This rigorous process results in enhancements to the methodology and new ideas for how to more accurately measure and present data on financial hardship. It is designed to ensure that the ALICE metrics accurately reflect how much income families need to live and work in the modern economy. For a more detailed description of the methodology and sources, see the Methodology Overview on our website at UnitedForALICE.org/methodology.

Note: In this Report, many percentages are rounded to whole numbers for ease of reading. In some cases, this may result in percentages totaling 99 or 101% instead of 100%. Many data points include authors'/United For ALICE calculations.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed — households with income above the Federal Poverty Level but below the basic cost of living. A household consists of all the people who occupy a housing unit. In this Report, households do not include those living in group quarters such as a dorm, nursing home, or prison.

The **Household Survival Budget** estimates the actual bare-minimum costs of household necessities (housing, child care, food, transportation, health care, and a basic smartphone plan) in Delaware, adjusted for different counties and household types.

The **Senior Survival Budget** incorporates specific cost estimates for seniors for food, transportation, and health care, reflecting key differences in household expenses by age.

The **Household Stability Budget** calculates the costs of supporting and sustaining an economically viable household over time, including a contingency for savings.

The **ALICE Threshold** is the average income that a household needs to afford the basics defined by the Household Survival Budget for each county in Delaware. Households **Below the ALICE Threshold** include both ALICE and poverty-level households.

The **ALICE Essentials Index** is a measure of the average change over time in the costs of the essential goods and services that households need to live and work in the modern economy — housing, child care, food, transportation, health care, and a smartphone plan.

ALICE ONLINE

Visit UnitedForALICE.org for more details about ALICE, including:



Interactive Maps

Data at the state, county, municipal, and ZIP code levels



Research Advisory Committee

Learn about the members and role of this critical group



Additional Reports

Explore *The ALICE Essentials Index* and *The Consequences of Insufficient Household Income*



Demographic Data

Information about ALICE households by age, race/ethnicity, and household type



Data Spreadsheet

Download the ALICE data



Labor Force Data

Details about the challenges ALICE workers face



County Profiles

Detailed data about ALICE households in each county



Methodology

Overview of the sources and calculations used in the ALICE research



More About United For ALICE

See our partners, press coverage, learning communities, etc.

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TABLE OF CONTENTS

Introduction: ALICE in Delaware	1
ALICE by County and County Subdivision	4
Working Hard But Struggling to Survive	5
We All Know ALICE: Hardship by Demographic Group and Location	5
ALICE Households Never Recovered From the Recession	8
A Growing Number of Households Live on the Edge of Hardship	10
The Cost of Basic Needs in Delaware	12
The ALICE Household Budgets	12
The ALICE Essentials Index	17
A Crisis in Meeting Basic Needs in Delaware	18
The Changing Landscape of Work in Delaware	26
Essential ALICE Workers Maintain the Economy	27
Most Employment Growth Has Been in Low-Wage Jobs	29
ALICE Workers Shoulder More Risk in the Modern Economy	30
Automation Poses Opportunities and Risks for ALICE Workers	36
Filling the Gaps: Public Assistance, Assets, and Access to Credit	40
Public Assistance Helps, But Isn't Enough for Financial Stability	40
Savings and Assets are Key to Stability But Often Out of Reach	41
Access To Credit Differs By Income	49
Fewer Assets Leave ALICE More Vulnerable in a Crisis	50
Data for Action: A Vision for Equitable Recovery in Delaware	52
The Benefits of Moving Toward Equity in Delaware	53
Next Steps: A Vision for ALICE in Delaware	56
Endnotes	58
Figure 22 Sources	80

INTRODUCTION: ALICE IN DELAWARE

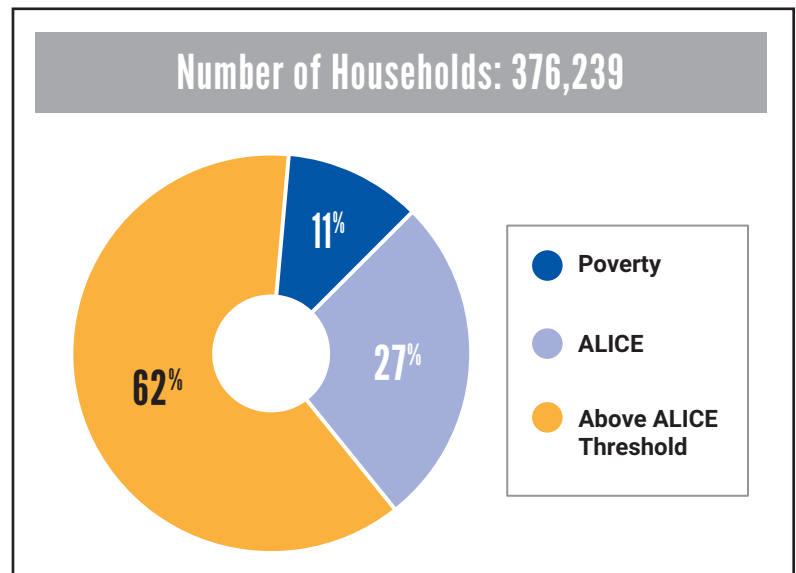
The COVID-19 pandemic has exposed disparities and vulnerabilities that have long existed in our communities and our society. This economic and health crisis is also widening these gaps in profound and interconnected ways, with major impacts on the lives and well-being of households in Delaware and across the United States. Yet official economic measures are not capturing the realities that many low-income families face — especially the budget for the essentials they need to live and work in the modern economy, and how the costs of those goods have risen over time while wages have stagnated.

According to traditional measures, Delaware's economy showed steady improvements between 2010 and 2019. Unemployment in the state and across the U.S. reached historic lows, the GDP grew, and wages rose slightly. **Yet during that time, many never recovered from the Great Recession and many more families continued to struggle across Delaware,** making them more vulnerable to the impact of the COVID-19 pandemic.

The ALICE measures provide critical insight into that vulnerability. Behind the veneer of a stronger economy, 38% of Delaware's 376,239 households were struggling to make ends meet in 2019. And while 11% of these households were living below the Federal Poverty Level (FPL), another 27% — more than twice as many — were **ALICE** households: **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. These households earned above the FPL, but not enough to afford basic household costs.

In analyzing the true extent of hardship in Delaware and across the U.S., the most deceptive measure is the FPL. Developed 50 years ago to measure the country's progress in the War on Poverty, the FPL's calculations have failed to keep up with changing conditions. For example, food is no longer 33% of a family budget, as the FPL first assumed, but closer to 15%; a smartphone, which didn't exist 20 years ago, is now essential. **Because the FPL's methodology never changed, over time the threshold it set for poverty grew impossibly low — far below what any household actually needs to survive.** Because of this, many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs, including federal programs like Medicaid and the Children's Health Insurance Program (CHIP), and state programs like Delaware's Weatherization Assistance Program (which uses 200% of the FPL as an eligibility cap).¹ The FPL also hasn't taken into account the varying costs of goods in different parts of the country (except Alaska and Hawai'i). And increases in the FPL have lagged far behind the rate of increase in the costs of the most essential household items.

The ALICE measures capture hardship more accurately. The Household Survival Budget — the cost of the bare-minimum cost of household necessities — and **the ALICE Threshold** — the income needed to afford the Survival Budget — reveal how households fared as wages stagnated and the cost of basics rose. By 2019, the average ALICE Household Survival Budget in Delaware was \$28,992 for a single adult, \$31,428 for a single senior, and \$82,392 for a family of four — significantly more than the FPL of \$12,490 for a single adult and \$25,750 for a family of four (Figure 1).



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

Figure 1.
Household Survival Budget, Delaware Average, 2019

Household Survival Budget, Delaware Average, 2019			
	SINGLE ADULT	SENIOR (1 ADULT)	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs			
Housing	\$840	\$840	\$1,152
Child Care	–	–	\$1,356
Food	\$291	\$250	\$883
Transportation	\$388	\$337	\$860
Health Care	\$222	\$490	\$910
Technology	\$55	\$55	\$75
Miscellaneous	\$220	\$238	\$624
Taxes	\$400	\$409	\$1,006
Monthly Total	\$2,416	\$2,619	\$6,866
ANNUAL TOTAL	\$28,992	\$31,428	\$82,392
Hourly Wage*	\$14.50	\$15.71	\$41.20

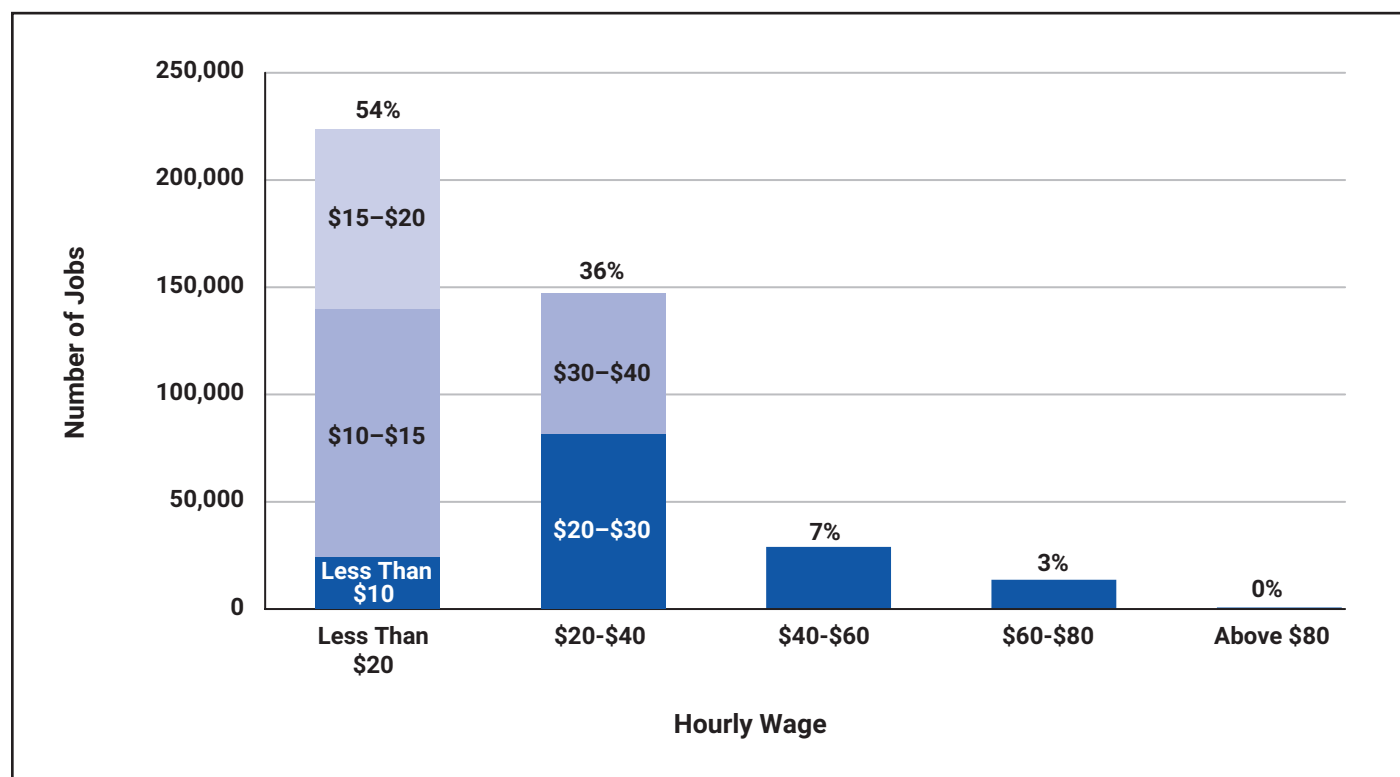
*Full-time wage required to support this budget. More detailed information on budgets is available at [UnitedForALICE.org/household-budgets/Delaware](https://unitedforalice.org/household-budgets/Delaware).

Sources: AAA, 2019; Agency for Healthcare Research and Quality, 2019; American Community Survey, 2019; Bureau of Labor Statistics, 2019—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Delaware Department of Health and Social Services, 2018; Federal Highway Administration, 2017; Feeding America, 2020; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; Medicare.gov (n.d.); Scarborough, 2018; Tax Foundation, 2019; The Zebra, 2020; U.S. Department of Agriculture, 2019—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2019—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at [UnitedForALICE.org/Methodology](https://unitedforalice.org/Methodology).

Over the last decade, more households in Delaware moved closer to falling below the ALICE Threshold, and families that were already ALICE were not able to rebuild or replenish their savings. Life has become harder in Delaware for both ALICE families and those in poverty:

- **The number of ALICE households grew** as a result of rising costs and stagnant wages. The share of households in poverty remained at around 11% throughout the period, suggesting a stable economy. But the percentage of households in Delaware that were ALICE increased from 21% in 2007 to 27% in 2019.
- **The cost of essential household items continued to rise.** From 2007 to 2019, the cost of household essentials (housing, child care, food, transportation, health care, and technology) increased faster than the cost of other goods and services. The ALICE Essentials Index, a new tool that measures the change in the cost of essentials over time, increased at an average rate of 3.4% annually nationwide over the decade, while the official rate of inflation (the Consumer Price Index) was 1.8%.
- **Worker vulnerability increased while wages stagnated in ALICE jobs.** In 2019, there was a near-record-low rate of unemployment. However, workers, especially those who were ALICE, faced greater risk as low-wage jobs dominated the economy: More than half of jobs in the state paid less than \$20 per hour, with two-thirds of those paying less than \$15 per hour (Figure 2). In addition, wage increases were minimal, and increasing fluctuations in job hours, schedules, and benefits made it harder for workers to budget and plan. By 2019 these trends were clear: 56% of Delaware workers were paid by the hour, and 38% of adults were no longer in the labor force, either because they were retired or because they had stopped looking for work.

Figure 2.
Number of Jobs by Hourly Wage, Delaware, 2019



Source: Bureau of Labor Statistics, Labor Force Statistics, 2019—Occupational Employment Statistics

This Report offers a clear picture of Delaware’s low-income workers and families and lays bare the challenges they face. ALICE households are as diverse as the overall population, and the challenge they face is built into the structure of the U.S. economy — the fact that working, even full time, or at multiple jobs, does not guarantee financial stability. The ALICE measures help stakeholders ask the right questions, reduce vulnerabilities, remove obstacles to advancement, identify gaps in community resources, build a stronger workforce, and implement programs and policies that help put financial stability within reach for ALICE households. It is in everyone’s interest to move toward a more equitable economy and ensure that no one is left behind.

ALICE BY COUNTY AND COUNTY SUBDIVISION

2019 Point-in-Time Data

Number of Households: 376,239

Percentage of Households Below ALICE Threshold (ALICE & Poverty): 38%

State Population: 973,764

Number of Counties: 3

Delaware Counties, 2019		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Kent	68,023	42%
New Castle	211,592	36%
Sussex	96,624	41%

Delaware County Subdivisions, 2019		
COUNTY SUBDIVISION	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Brandywine	31,790	33%
Bridgeville-Greenwood	4,826	48%
Central Kent	10,308	34%
Dover	30,470	44%
Felton	2,882	43%
Georgetown	5,376	53%
Glasgow	14,566	24%
Harrington	4,797	41%
Kenton	2,657	29%
Laurel-Delmar	8,854	53%
Lewes	17,204	31%
Lower Christiana	13,792	49%
Middletown-Odessa	19,901	25%
Milford North	4,819	49%

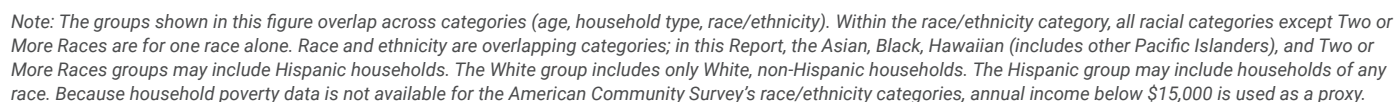
Delaware County Subdivisions, 2019		
COUNTY SUBDIVISION	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Milford South	8,693	42%
Millsboro	12,471	45%
Milton	8,326	42%
New Castle	31,918	45%
Newark	24,354	44%
Piedmont (Greenville, Hockessin, Yorklyn)	11,159	17%
Pike Creek-Central Kirkwood	16,443	33%
Red Lion	3,173	30%
Seaford	10,015	49%
Selbyville-Frankford	15,932	36%
Smyrna	9,863	33%
Upper Christiana	9,927	36%
Wilmington	28,806	61%

Note: County subdivisions in Delaware are Census County Divisions (CCDs), statistical entities established cooperatively by the Census Bureau and officials of State and local governments to represent community areas. They have visible, permanent, and easily described boundaries. Other geographies, including places and ZIP codes, are available online at [UnitedForALICE.org/county-profiles/delaware](https://www.unitedforalice.org/county-profiles/delaware)

With income above the Federal Poverty Level (FPL) but below a basic survival threshold — defined as the ALICE Threshold — ALICE households earn too much to qualify as “poor” but are still unable to make ends meet. They often work as cashiers, nursing assistants, office clerks, servers, laborers, and security guards. These types of jobs are vital to keeping Delaware’s economy running smoothly, but they do not provide adequate wages to cover the basics of housing, child care, food, transportation, health care, and technology for these ALICE workers and their families.

WE ALL KNOW ALICE: HARDSHIP BY DEMOGRAPHIC GROUP AND LOCATION

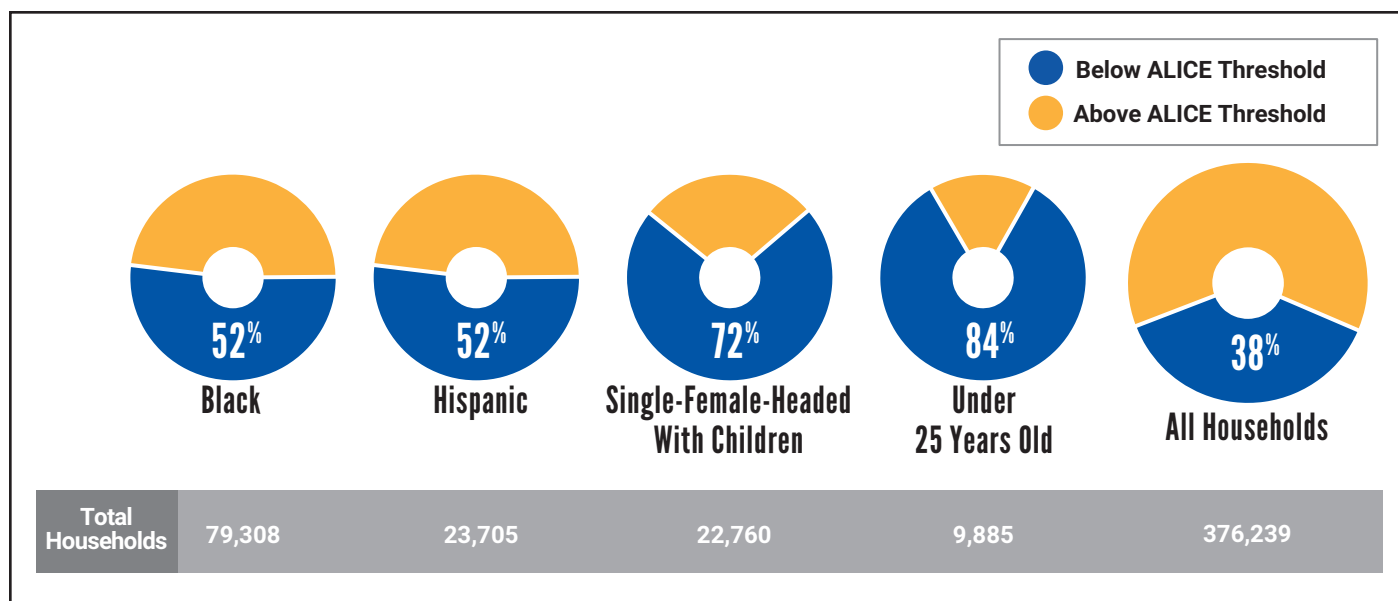
Figure 3.
Household Types by Income, Largest Groups, Delaware, 2019



ALICE REPORT. 2021

Another way to examine the data is to look at the proportion of each group that is below the ALICE Threshold. Overall, 38% of households in Delaware had income below the ALICE Threshold in 2019. But many demographic groups had a disproportionately high percentage: Among Black households, which account for one-fifth of households in the state, more than half were below the ALICE Threshold (52%). Smaller groups were also disproportionately below the ALICE Threshold: households headed by someone under age 25 (84%), single-parent households (72% headed by women and 59% by men), and Hispanic households (52%) (Figure 4).

Figure 4.
Select Household Groups by Income, Delaware, 2019



Note: All available household groups by income are available online at [UnitedForALICE.org/demographics/Delaware](https://unitedforalice.org/demographics/Delaware)

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

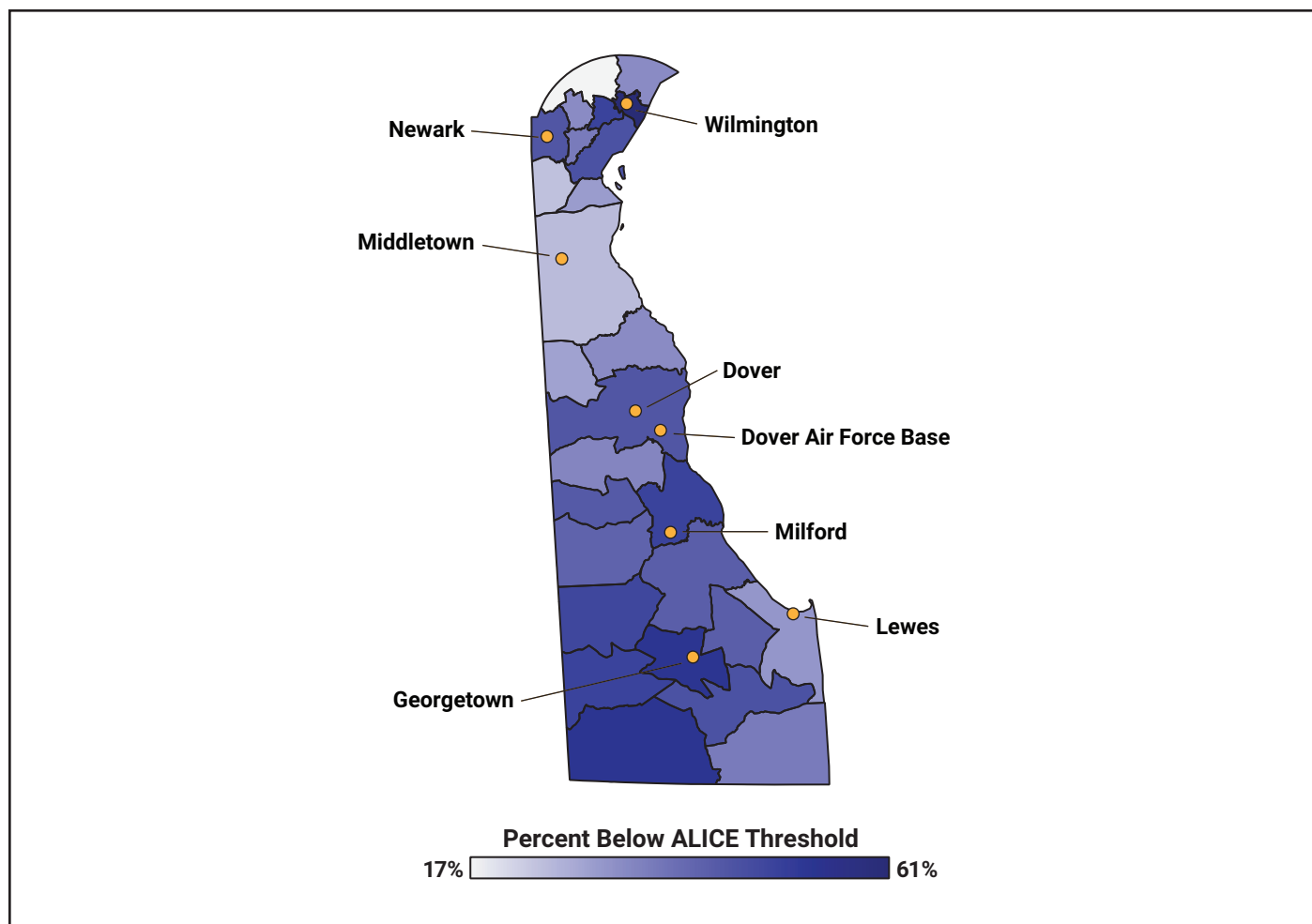
In addition to these demographic disparities by age, race/ethnicity, and family type — which are perpetuated by discrimination and institutionalized racism, ageism, and sexism — other factors can also make households more likely to face financial hardship. Households facing challenges that often lead to low incomes can include those headed by a recent immigrant, especially one who is undocumented or unskilled; by someone with low proficiency in English; by a lesbian, gay, bisexual, transgender, or queer (LGBTQ+) person; by someone with a low level of education; by someone who was previously incarcerated; or by someone living with a disability. Within these groups, people may also face compounded discrimination and financial hardship: recent immigrants with special needs, for example, who may have both limited English proficiency and a disability; or transgender people of color, who face both systemic racism and discrimination based on gender identity.²

The number of households in each of Delaware's three counties varies — from Kent County, with 68,023 households in 2019, to New Castle County, with 211,592 households. There is also variation between counties in both numbers and shares of ALICE and poverty-level households:

- **Below the ALICE Threshold (including households in poverty):** In 2019, percentages ranged from 36% in New Castle County to 42% in Kent County.
- **Poverty:** Percentages ranged from 10% in New Castle County to 14% in Kent County.
- **ALICE:** Percentages ranged from 26% in New Castle County to 29% in Sussex County.

There is even greater variation within each county, however. Figure 5 shows county subdivisions across the state; in New Castle County, for example, the share of households living below the ALICE Threshold in 2019 ranged from 17% in Piedmont (Greenville, Hockessin, Yorklyn) to 61% in Wilmington, although households below the ALICE Threshold constituted a substantial share of households in almost all of New Castle's county subdivisions. (For more detail, see the Additional Geographies section at the bottom of the Delaware County Profiles page, on our website at UnitedForALICE.org/county-profiles/Delaware).

Figure 5.
Percentage of Households Below the ALICE Threshold by County Subdivision, Delaware, 2019



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

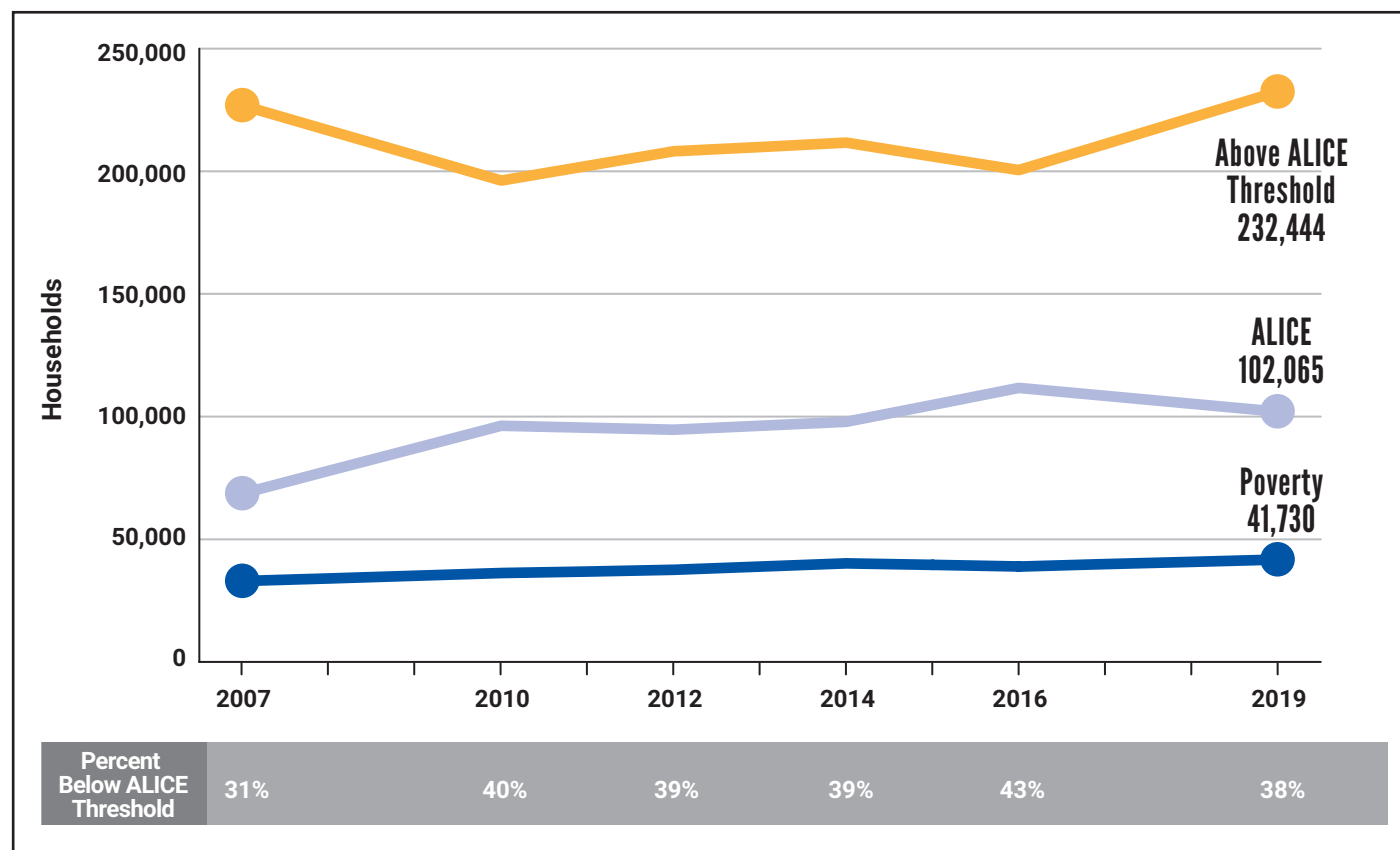
ALICE HOUSEHOLDS NEVER RECOVERED FROM THE RECESSION

Delaware's population grew throughout the Great Recession (2007 to 2010) and its recovery (2010 to 2019), but the number of people facing financial hardship grew even faster. From 2007 to 2019, households in the state increased by 15%, to 376,239; at the same time, households below the ALICE Threshold grew 41%, nearly three times that rate.

The number of households struggling to make ends meet in Delaware predictably increased during the Recession, between 2007 and 2010. But throughout the post-Recession "recovery" between 2010 and 2019, those households didn't recover; the number of households below the ALICE Threshold continued to grow. Looking only at the poverty rate, financial hardship in the state seemed relatively modest; the percentage of households in poverty increased through the Recession from 10% in 2007 to 11% in 2010, where it remained through 2019 (dark-blue line in Figure 6). But the experience of ALICE households reveals a much different story. The share of households that were ALICE grew from 21% in 2007 to 29% in 2010 and then continued to increase, peaking at 32% in 2016. In the following years, ALICE households finally started to recover, so that by 2019, their share had fallen to 27% of households (medium-blue line in Figure 6). Yet that number was still well above the pre-Recession level of 21%; most of those who had become ALICE during the Recession never recovered.

Overall, the percentage of households living below the ALICE Threshold (ALICE and poverty-level households – grey bar in Figure 6) increased from 31% in 2007 to 43% in 2016, then dropped to 38% in 2019.

Figure 6.
Households by Income, Delaware, 2007–2019



Sources: ALICE Threshold, 2007–2019; American Community Survey, 2007–2019

During this time period, there were also significant demographic changes in Delaware. Overall growth in households was primarily driven by a rapid increase in older households. As an increasingly popular place to retire, and with an aging baby boomer population, Delaware saw the number of its senior households (headed by someone 65 years or older) jump 63% from 2007 to 2019. By comparison, the number of households headed by someone 45 to 64 years old during the same years increased by only 12%. People are living longer, and seniors are growing as a share of the population. By 2045, 25% of the Delaware population will be 65 or older (compared to 19% in 2019).³

SENIORS IN DELAWARE

Several factors make seniors more vulnerable to becoming ALICE. First, having lived through a decade of financial challenges since the Recession, they may not have the resources they originally planned on having for retirement. And while there are policies and programs to help seniors financially — Social Security, property tax deductions or exemptions based on age, senior discounts for both private and public purchases — these may help keep seniors above the poverty level, but they are not enough to ensure financial stability.⁴ Second, life expectancy is longer than it ever has been and a larger share of seniors are working, requiring a wider range of services and supports over a longer time period than in previous generations. For example, in 2019, 13% of Delawareans had difficulty doing errands (such as shopping or going to medical appointments) alone due to a physical, mental, or emotional health issue, while at the same time 20% of the state's seniors were still in the labor force.⁵ Third, seniors make up a larger portion of households in rural areas, especially in Kent and Sussex counties, where they may face additional challenges accessing transportation, health care, and caregiving resources.⁶

With negative net migration from the state and a consolidation of housing (due in part to children moving home during the Recession), the number of younger households actually decreased — those headed by someone 25 to 44 years old fell by 7%, and those headed by someone under 25 fell by 29%.⁷ Millennials are also having fewer children and waiting longer than previous generations to have them. These trends and cultural changes have led to a drop in the number of married-parent families with children, declining 13% from 2010 to 2019. By 2019, single or cohabiting adults (including roommates, unmarried partners, adult relatives, etc.) under age 65 with no children under age 18 were the most common household type in Delaware (46%), as well as the largest share of households below the ALICE Threshold (45%).⁸

In terms of race/ethnicity, Delaware has become increasingly diverse over time; the total number of White households has grown slowly while the number of households of color has increased at a much faster pace.⁹

- The largest racial/ethnic group, White households, grew by only 7% from 2010 to 2019, to almost 250,000 households. The percentage of White households below the ALICE Threshold fell by 1%.
- The next largest group, Black households, grew by 20% between 2010 and 2019, to reach 79,000 households. The percentage of Black households below the ALICE Threshold grew more slowly during that time, however, increasing by 10 percent.
- Hispanic households, Delaware's third-largest racial/ethnic group, were one of the fastest-growing; the number of households rose by 41% between 2010 and 2019 to almost 24,000, and the number of households below the ALICE Threshold increased by 32%.

Other demographic groups have also experienced rapid population growth in Delaware since 2010. In 2019 there were: ¹⁰

- More than 12,000 Asian households, almost one-third of which (29%) were below the ALICE Threshold
- Over 5,600 households that identified as Two or More Races; 49% of which were below the ALICE Threshold
- More than 1,600 American Indian/Alaska Native households, 53% of which were below the ALICE Threshold

By 2050, the White population in Delaware is expected to account for less than half (47%) of the total population; the Black population will account for 24%, the Hispanic population for 15%, and the Asian population for 8%.¹¹

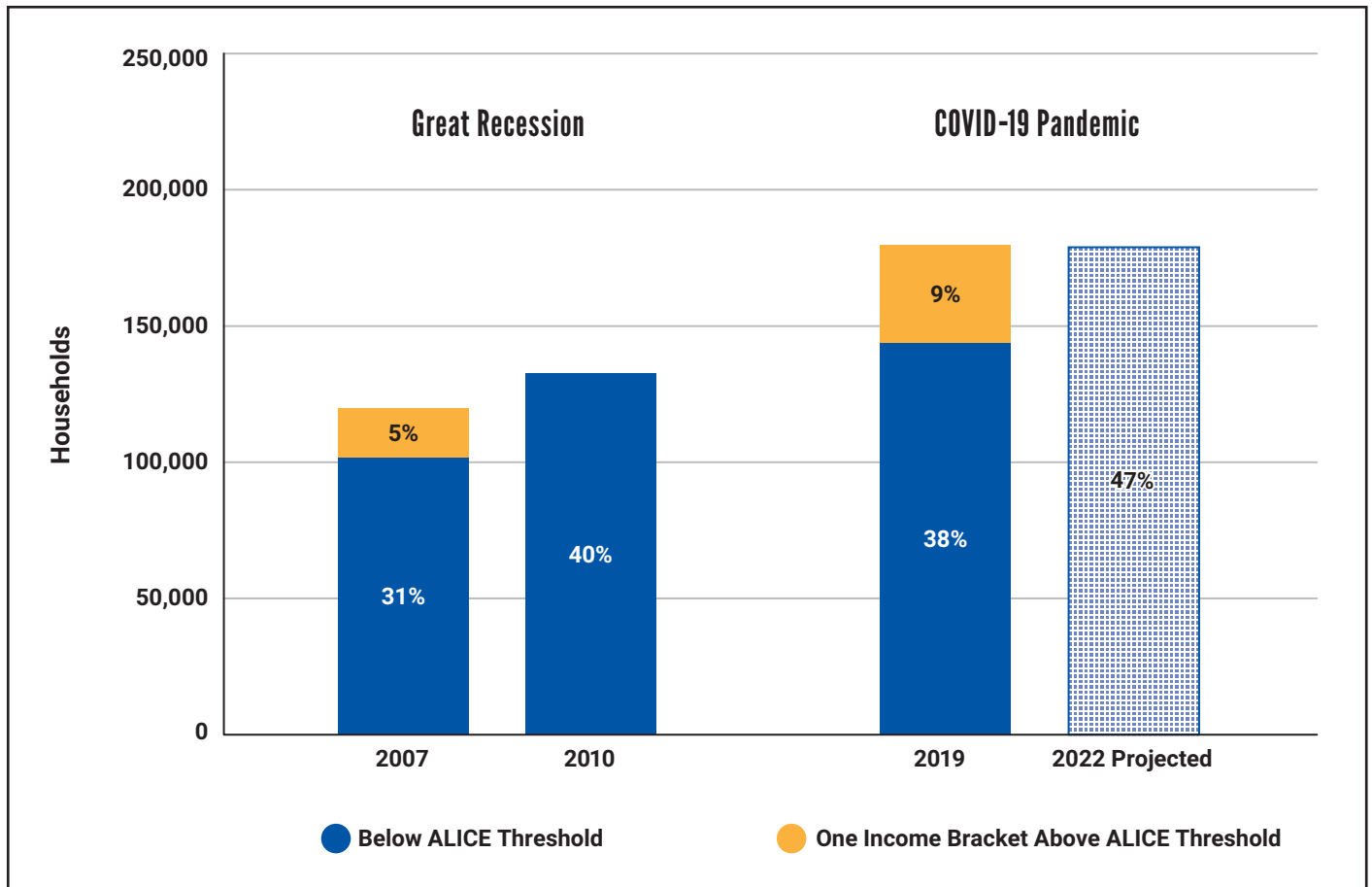
A GROWING NUMBER OF HOUSEHOLDS LIVE ON THE EDGE OF HARDSHIP

A large number of Delaware households

are just above the ALICE Threshold. When economic disruptions happen, these households are most vulnerable to becoming ALICE. The Recession, the largest economic crisis before the COVID-19 pandemic, holds lessons for the state in the wake of the pandemic. Before the Recession, 31% of Delaware households were below the ALICE Threshold, and 5% of all households were just one income bracket above the Threshold. By the end of the Recession in 2010, the share of households below the ALICE Threshold had increased to 40% (Figure 7). If the same pattern repeated during the pandemic, the more than 35,000 Delaware households (9%) that were just above the ALICE Threshold in 2019, faced with reduced wages or unemployment, could become ALICE. That would bring the total share of the state's households below the ALICE Threshold to 47%, meaning more than half of all households would be facing financial hardship.

“ A large number of Delaware households are just above the ALICE Threshold. When economic disruptions happen, these households are most vulnerable to becoming ALICE. ”

Figure 7.
Households Below the ALICE Threshold and One Income Bracket Above,
Delaware, 2007–2010 and 2019–2022



Note: Households on the cusp are defined as those with income in the Census income bracket above and below the ALICE Threshold. Income brackets begin with less than \$10,000/year; they increase in \$5,000 intervals from \$10,000–\$50,000/Year; then they extend to \$50,000–\$60,000/year, \$60,000–\$75,000/year, \$75,000–\$100,000/year, \$100,000–\$125,000/year, and \$125,000–\$150,000/year.

Sources: ALICE Threshold, 2007–2019; American Community Survey, 2007–2019

Not only is the pandemic having a disproportionate impact on lower-income households in terms of unemployment and loss of hours and wages, but recovery will be uneven as well. High-wage earners had a small dip in employment in the spring of 2020; middle-wage jobs rebounded by the summer of 2020. But low-wage jobs saw both the largest cuts and the slowest recovery.¹² That pace of recovery has direct implications for the current and future stability of ALICE households.

THE COST OF BASIC NEEDS IN DELAWARE

Traditional economic measures systematically underestimate the actual cost of basic needs and their rate of increase over time, concealing important aspects of the local and national economy. Two ALICE tools provide a more accurate estimate of the cost of living and a clearer way to track ALICE households' costs over time. The **ALICE Household Budgets** capture the reality of how much income households need to live and work in the modern economy in each county in Delaware, and the **ALICE Essentials Index**, a standardized national measure, shows change over time in the cost of the essential items that all households need to purchase in today's economy. This section explores these tools, highlights the challenges ALICE families face in meeting basic needs, and looks at how the pandemic has raised those challenges to a crisis level for many households.

THE ALICE HOUSEHOLD BUDGETS

United For ALICE provides three basic budgets for all counties in Delaware. Each budget can be calculated for various household types.

- The **ALICE Household Survival Budget** is an estimate of the minimal total cost of household essentials — housing, child care, food, transportation, health care, and technology, plus taxes and a miscellaneous contingency fund equal to 10% of the budget. It does not include savings, auto repairs, cable service, travel, laundry costs, or amenities such as holiday gifts or dinner at a restaurant that are out of reach for many families.
- The **Senior Survival Budget** adjusts the Household Survival Budget to reflect the fact that seniors have lower food costs than younger adults, travel fewer miles for work and family responsibilities, yet have increasing health needs and higher out-of-pocket health care expenses.
- For the purpose of comparison to a more sustainable budget, the **ALICE Household Stability Budget** estimates the higher costs of maintaining a viable household over time, and it is the only ALICE budget to include a savings category, equal to 10% of the budget.

“The actual cost of household basics in every county in Delaware is well above the Federal Poverty Level for all household sizes and types.”

The actual cost of household basics in every county in Delaware is well above the Federal Poverty Level (FPL) for all household sizes and types (Figure 8). For a single adult, the FPL was \$12,490 per year in 2019, but the average Household Survival Budget in Delaware was \$28,992 per year.¹³ The average Senior Survival Budget totaled \$31,428 per year, primarily due to increased health costs. (Despite having Medicare, seniors have greater out-of-pocket health care costs, largely due to increased spending on chronic health issues like heart disease and diabetes.) And all budgets were significantly lower than the Household Stability Budget, which reached \$50,004 per year for a single adult.

The gaps are even larger for families. The FPL for a four-person family was \$25,750 in 2019, while the Household Survival Budget for a family with two adults, an infant, and a four-year-old was \$82,392.¹⁴ And the Household Stability Budget – the income that family would need not just to survive in Delaware, but to be financially sustainable over time, with savings – was \$143,292 per year. More information on the Household Survival and Stability budgets and different household combination is available on the website at UnitedForALICE.org/household-budgets/Delaware.

The hourly wages needed to support these budgets were \$14.50 for the single adult Survival Budget; \$15.71 for the Senior Survival Budget; and \$41.20 for one worker, or \$20.60 each for two workers, for the Survival Budget for a family of four. To put these budgets in perspective:

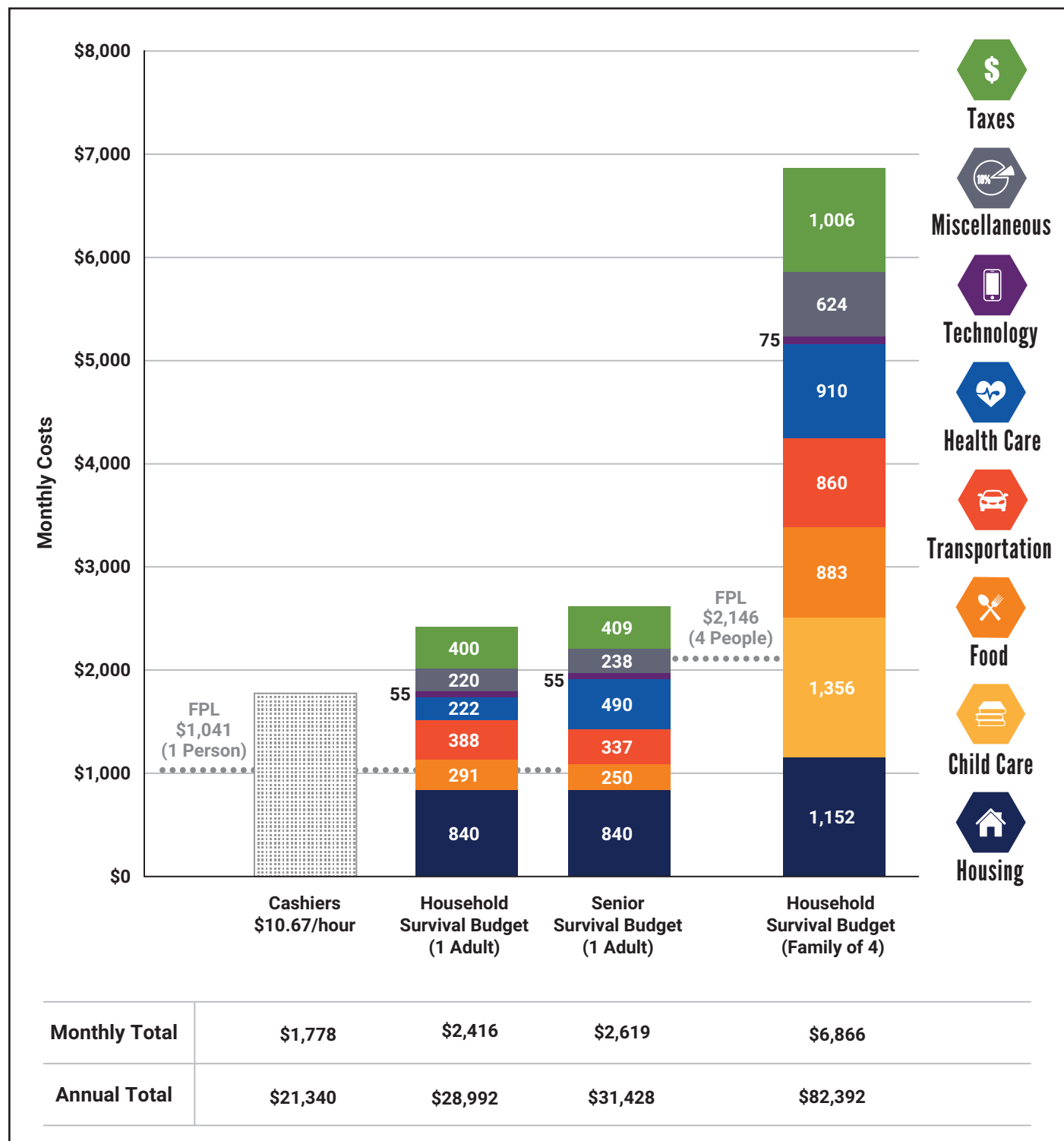
- The median hourly wage for the most common occupation in Delaware, cashiers, was \$10.67 in 2019, or \$21,340 if full time, year-round – not enough to support any of the ALICE budgets.
- Stimulus checks have made a difference for many ALICE families, providing cash to fill emergency gaps. But the three checks, sent out over a 12-month period, do not cover even a full two months of expenses:¹⁵

“ The median hourly wage for the most common occupation in Delaware, cashiers, was \$10.67 in 2019, or \$21,340 if full time, year-round – not enough to support any of the ALICE budgets. ”

- A single adult in Delaware incurs a minimum of \$2,416 per month in basic expenses. In 2020 and 2021, single adults eligible for stimulus checks might have received up to \$1,200 from the first Economic Impact Payment, \$600 from the second Economic Impact Payment, and \$1,400 from the American Rescue Plan. Together, these three payments total \$3,200, covering less than a month and a half of living expenses.
- A family of four incurs \$6,866 month in expenses. In 2020 and 2021, families eligible for stimulus checks might have received up to \$3,400 from the first Economic Impact Payment, \$2,400 from the second Economic Impact Payment, and \$5,600 from the American Rescue Plan. Together, these three payments total \$11,400, covering less than two months of living expenses.

The Household Survival Budget varies across Delaware’s counties due to variation in local costs. In 2019, household necessities were least expensive for a family in Kent County at \$77,328 per year, and for a single adult in Sussex County at \$27,036 per year. Essentials were most expensive in New Castle County – \$90,024 per year for a family and \$31,188 for a single adult. A Household Survival Budget for each county in Delaware is presented in the County Profiles on our website: UnitedForALICE.org/county-profiles/Delaware.

Figure 8.
Budget Comparison, Delaware, 2019



SURVIVAL BUDGET COMPONENTS



Housing

The housing budget uses the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent for an efficiency (studio) apartment for a single adult and a two-bedroom apartment for a family, adjusted in metropolitan areas using the American Community Survey. The cost includes utilities but not telephone service, and it does not include a security deposit.



Child Care

The child care budget represents the cost of registered home-based child care for an infant and a 4-year-old, as reported by the Delaware Department of Health and Social Services. Licensed facility-based child care centers, which are fully regulated to meet expanded standards of quality care, are significantly more expensive.



Food

The food budget is based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan by age, with county variation from Feeding America. This food plan is also the basis for benefits provided by the Supplemental Nutrition Assistance Program (SNAP) and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).



Transportation

The transportation budget is calculated using operating costs for a car (based on average daily miles by age, cost per mile, license, fees, and insurance costs) using data from the American Automobile Association (AAA) and Federal Highway Administration, or public transportation where viable as reported by the Bureau of Labor Statistics' Consumer Expenditure Survey (CES).



Health Care

The health care budget includes health insurance premiums based on employer-sponsored health insurance as reported by U.S. Agency for Health Care Research and Quality Medical Expenditure Panel Survey (MEPS), plus out-of-pocket costs by age and region from the CES.



Technology

Because cell phones have become essential for workers, the cost of a basic smartphone plan is added to the Household Survival Budget for each adult in the household. The cost is based on the cheapest available plan as reported by Consumer Reports.



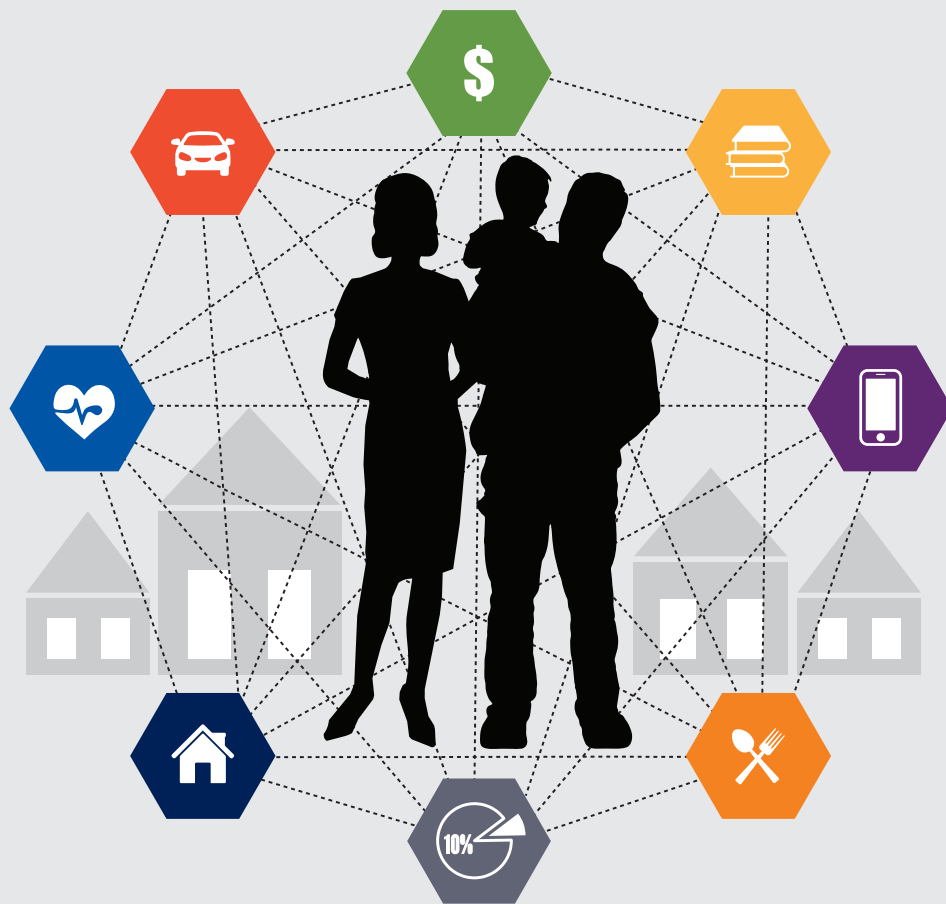
Miscellaneous

The miscellaneous category includes 10% of the budget total (including taxes) to cover cost overruns. This category can also cover additional essentials such as toiletries, diapers, cleaning supplies, or work clothes.



Taxes

The tax budget includes applicable federal, state, and local taxes from the IRS and Tax Foundation.



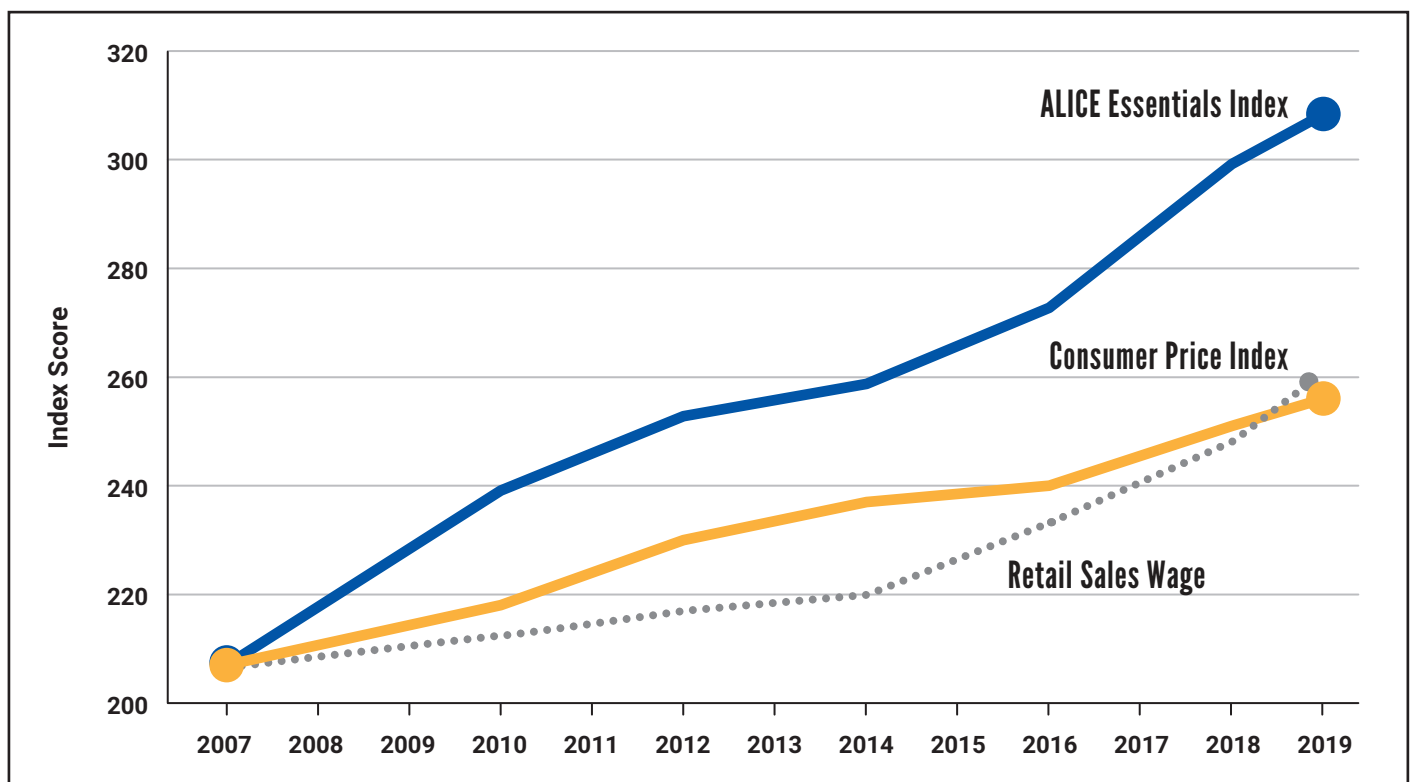
For more detailed information, go to UnitedForALICE.org/Methodology

THE ALICE ESSENTIALS INDEX

The cost of goods that ALICE households buy on a regular basis is increasing faster than the overall rate of inflation as measured by the Consumer Price Index (CPI). The ALICE Essentials Index is a national standardized measure of the change over time in the costs of household essentials — a much narrower definition than the more common rate of inflation based on the CPI. While the CPI covers a larger group of goods and services that urban consumers buy regularly (housing, food and beverages, transportation, medical care, apparel, recreation, education, and communication services), the ALICE Essentials Index includes only essential household items (housing, child care, food, transportation, health care, and a smartphone plan). The ALICE Essentials Index is also calculated for both urban and rural areas, while the CPI only tracks inflation based on a select number of metropolitan (urban) counties.¹⁷ For more detailed information, see the 2020 ALICE Essentials Index Report available at UnitedForALICE.org/Essentials-Index.

Across the country, the ALICE Essentials Index has increased faster than the CPI over the last decade (Figure 9). From 2007 to 2019, the average annual rate of increase was 3.3% in urban areas and 3.1% in rural areas, while the CPI increased by 1.8%.¹⁸ This difference is primarily due to the fact that the costs of basics, especially housing and health care, have increased, while the costs of other items — notably manufactured goods, from apparel to cars — have remained relatively flat. And while basic household goods were 18% to 24% more expensive in urban areas than in rural areas, those costs increased at nearly the same rate in both areas during this period.

Figure 9.
Consumer Price Index and ALICE Essentials Index, United States, 2007–2019



Sources: ALICE Essentials Index, 2007–2019; Bureau of Labor Statistics—Consumer Price Index, 2007–2019. For more information, visit UnitedForALICE.org/Essentials-Index.

The increase in the cost of these basic goods may not be noticed by many consumers, but for ALICE households, it means that their already stretched income covers even less. ALICE's wages have not kept pace with rising costs. For example, nationally from 2007 to 2019, ALICE workers in retail sales saw their wages increase from \$9.69 to \$12.14, only a 1.7% annual increase — while the costs in the ALICE Essentials Index grew almost twice as fast.¹⁹ The impact

is even starker for those who depend on public assistance: Families with children reliant on the Supplemental Nutrition Program for Women with Infants and Children (WIC), or those with a disability who rely on Supplemental Security Income (SSI), have seen the value of their benefits erode over time as costs have risen.

The difference between these two cost-of-living measures is more than an academic question. The CPI is used to measure inflation and monitor monetary policy. It also determines the rate at which a wide range of government program levels and benefits are increased, including Social Security, veterans' and Federal Civil Service retirees' benefits, government assistance programs, the FPL, income tax brackets, and tax credits like the Earned Income Tax Credit (EITC).²⁰ But the ALICE Essentials Index shows that from 2007 to 2019, the CPI considerably underestimated the increase in the cost of living for ALICE households across the country.

A CRISIS IN MEETING BASIC NEEDS IN DELAWARE

Earning less than the cost of basic goods, ALICE households continually struggle to meet their essential costs needs – and the pandemic has made that even harder. This section presents the challenges ALICE households face across the Household Survival Budget areas. As the impacts of the pandemic are still unfolding, these examples represent conditions at the time this Report was released (July 2021).



Housing

Where we live matters; it impacts current and future health and economic well-being.²¹ **Where ALICE lives and how much housing costs affects all other choices.** And during the pandemic, these costs have had a knock-on effect.

In order to get by, ALICE families have to make tough decisions, and one of the most common is spending a disproportionate amount of their income on housing. With significant gaps between incomes and home prices, there has been a widening affordability gap in all three Delaware counties since 2010.²² In 2019, before the pandemic, 47% of households in Delaware were rent-burdened (rent accounted for more than 30% of household income), and 24% were severely rent-burdened (rent accounted for more than 50% of household income).²³ According to the National Equity Atlas, nationally, a household would have an average of \$6,197 in additional disposable income per year to spend on family needs and in the community if they weren't paying too much of their income on rent.²⁴

Substandard housing was also widespread, with 47% of Delaware renters and 27% of owners living with at least one of the following in 2018: incomplete kitchen facilities, incomplete plumbing, overcrowding (more than one person per room), or a cost burden greater than 30%.²⁵ ALICE families are often financially restricted to housing with more people sharing a smaller space or to renting or buying in less desirable locations, including living in neighborhoods with:

- Lower-quality schools
- Older infrastructure
- A dearth of health care providers and grocery stores



- A lack of greenspace
- Exposure to environmental risks, from flooding to air pollution
- Locations far from work, leading to longer commutes and higher transportation costs²⁶

These challenges make ALICE households more susceptible to the impacts of natural disasters in general; during the COVID-19 pandemic, many have become potentially lethal hazards. Living in close quarters, traveling to work via public transportation, and having difficulty accessing health care all increase the risk of contracting COVID-19 and becoming severely ill or dying from it.²⁷

Compounding these challenges for ALICE families is the fact that the cost of low-end housing has increased during the pandemic. Even with different housing needs across the state, the demand for low-cost units has increased in all markets. The most expensive areas for housing are in northern Delaware, where rents increased by 4% in 2020 while the average home sale price increased 10% — the greatest increase in 10 years — and along the coast in Sussex County, where tourism and second home communities have been raising housing costs for a decade. As a result, many service sector workers and retirees have moved to find affordable housing. South of Wilmington, Middletown has become the fastest-growing city in the state, and western Sussex County has become home to workers in hospitality, tourism, landscaping, and construction jobs. By comparison, rent prices nationwide increased on average by 3% in 2020, despite declining prices for luxury units in many cities.²⁸

Due to reduced incomes (through fewer hours or unemployment) and, in some cases, increased costs, evictions were poised to rise in Delaware once the moratoria were lifted on July 1, 2020. That did not happen, perhaps due to the backlog of pre-pandemic pending eviction cases; the new requirements for eviction are stricter, and cases will be evaluated for possible diversion to mediation.²⁹ In July 2020, 23% of adults across the country reported that they had either missed their last housing payment or had little or no confidence that they would be able to make the next month's payment. By December, however, the rate had fallen to 11%.³⁰

The pandemic has exacerbated racial disparities in housing as well. Black and Hispanic Delawareans have faced significant barriers to affordable, quality housing for decades, including a lack of low-cost units, access to healthy neighborhoods, and high levels of persistent residential segregation, especially in Wilmington and Dover. The added health and economic pressures of the pandemic have forced more Black and Hispanic Delawareans to fall behind in rent and to face eviction than other demographic groups, and Black and Hispanic property owners have also been more likely to miss or defer mortgage payments.³¹ (Read more about disparities in access to homeownership in the "Filling the Gaps" section of this report).



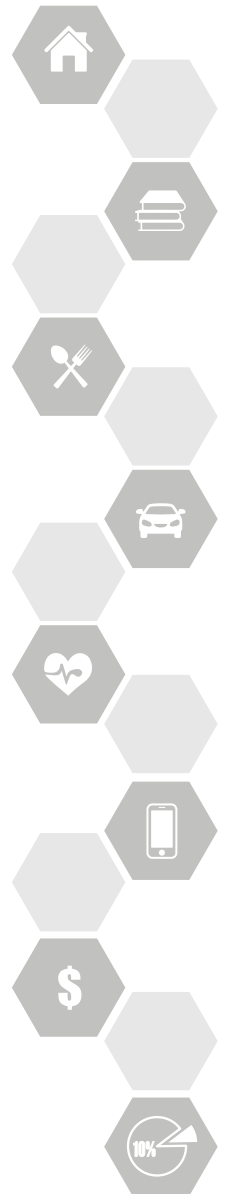
Child Care

With working parents making up approximately one-third of the U.S. workforce, child care has become a critical component of the economy as well as a key factor in child development.³² Yet despite child care being one of the most expensive items in a family budget, the child care sector — the workforce behind the workforce — has been facing economic challenges for the last decade.³³ For families with two children in child care, the cost may be greater than the cost of housing. In Delaware in 2019, the average monthly cost for an infant and toddler was \$1,356 in a family child care home, and \$2,028 in a licensed child care center, while a two-bedroom apartment at the 40th rent percentile was less, at \$1,152.³⁴

The lack of affordable, accessible child care costs the U.S. economy an estimated \$57 billion annually in lost productivity, revenue, and earnings.³⁵ With the pandemic, this number will be far greater.

At the start of the pandemic, virtually all child care centers and schools closed. Even with partial reopening and distance learning, the long-term impact on children, parents, child care providers, teachers, and the economy has already been severe:

- **Children:** Early learning opportunities are key to closing educational achievement gaps by income, race, and ethnicity. Diminished access to these programs and to quality K–12 education exacerbates existing educational inequities in the long term. Childhood learning is strongly associated with lifetime earnings, with each school year linked to an average of about 10% higher income.³⁶ The pandemic interrupted child care and K–12 teaching in Delaware. Most child care and K–12 facilities were closed from March to June 2020, and while most reopened, K–12 learning was primarily online through the end of 2020.³⁷ Across the board, teachers report that many students have fallen behind in their education. Online learning is challenging, especially for students from lower-income families, who may not have access to reliable home internet or may face other barriers to remote learning schedules. As a result of the pandemic, enrollment in Delaware public schools fell by 1.7% of students last year.³⁸ As of March 2021, 9% of Delaware households with children with annual income below \$50,000 did not have reliable computer and internet access, while for families with income above \$50,000, only 3% did not have access.³⁹
- **Parents:** Parents are juggling work (remote and in-person) and child care in new ways, with the greatest impact on women and parents in less flexible, lower-wage jobs — often to the detriment of both parents and children.⁴⁰ In fact, women were leaving the labor force at four times the rate of men during the pandemic, and a McKinsey study found that one-quarter of working women are considering downgrading their careers or leaving the labor force all together.⁴¹
- **Child care providers:** Temporary closures and reduced income are taking a lasting toll among child care workers and owners. The Center for American Progress estimates that nationwide, almost 4.5 million child care slots could be lost permanently due to the pandemic.⁴² Between February and April 2020, 370,600 child care workers nationally — 95% of them women — lost their jobs, and by July, only 42% of those jobs had returned.⁴³ In Delaware, child care providers were closed from March to June 2020, and when they reopened they faced restrictions on group sizes and requirements on face coverings, cleaning and sanitization, and social distancing — reducing income and increasing costs. Pandemic relief has helped fill at least part of the gap.⁴⁴
- **Public school teachers and districts:** In Delaware, as across the country, teachers have had to learn an entirely new set of online teaching skills, with media and resources they had never used before. Many found themselves working longer days to field questions from students and parents who were only able to get online in the evenings.⁴⁵ As schools began to shift back to in-person or a hybrid model, teachers had added stress about their own health and safety, especially those with health conditions or those who had parents,



close relatives, or children at home in compromised health.⁴⁶ With states facing dire budget shortfalls on top of these difficult and changing work conditions, there could be a more than 8% reduction in the teacher workforce nationwide, according to one estimate.⁴⁷

- **The economy:** Without functioning child care and K–12 education for working families, neither local economies nor the national economy can recover.⁴⁸



Food

Even before the pandemic, up to 25% of the Delaware population lived in food deserts and didn't have sufficient access to a grocery store in 2015; in 2018, 13% lived in food-insecure households.⁴⁹ Food insecurity has negative impacts on health, which in turn impacts school performance, work productivity, and levels of chronic stress.⁵⁰ Short-term effects of food insecurity include fatigue and reduced immune response; in the long term, however, it can cause developmental, psychological, physical, and emotional damage.⁵¹

Food insecurity in Delaware has increased significantly during the pandemic. According to Feeding America, food insecurity among adults was projected to have risen to 17% in 2020 in the state; for children, it rose from 19% in 2018 to a projected 28% in 2020.⁵² In the Census Household Pulse Survey, from March 3 to March 15, 2021, 11% of households in Delaware reported that they received free food in the previous seven days.⁵³ From March 2020 to March 2021, the Food Bank of Delaware distributed almost 18 million pounds of food (compared to 12 million pounds the previous year), serving 42,847 households at 33 drive-thru events and recording 34,706 visits to its pantry centers in Newark and Milford.⁵⁴

Meals and snacks from schools or child care centers, many of which have been closed during the pandemic, typically provide up to two-thirds of children's daily nutritional needs and save families at least \$30 per week per child. Nationally, senior food insecurity is also on the rise, up almost 60% from the pre-COVID rate.⁵⁵ Many ALICE households have turned to food pantries, as they are one of the few social services that do not require income verification; ALICE families often earn too much to qualify for the Supplemental Nutrition Assistance Program (SNAP). Seniors who qualify for SNAP have particularly low participation rates — less than half of other eligible groups, due to a lack of awareness of the program, low benefit levels, and difficulty navigating the application process.⁵⁶



Transportation

ALICE households depend on reliable transportation to reach jobs, schools and child care, health care, stores, and more. Yet access to transportation is a significant barrier for many ALICE families. While public transportation is often more economical than owning a vehicle, in many locations public transportation is not readily available.⁵⁷ During the pandemic, service has become even more limited, as using public transportation increases health risks for both riders and transportation crews.⁵⁸

Public transportation is not available in most parts of Delaware, which makes owning or leasing a vehicle a necessity for many. A car is the most common asset in the state, but many lower-income families must buy lower-priced, used vehicles that are usually less fuel-efficient, tend to break down, and need more frequent repairs, which increases expenses. This, in turn, can lead to tardiness or

absenteeism at work; missed medical, dental, or social service appointments; limited child care and school options; and limited access to healthy food.⁵⁹ In Delaware, 34% of people with a credit bureau record had an auto loan or lease in 2018. The percentage with subprime credit (those with credit scores below 620) has been increasing the fastest, with their borrowing coming primarily through predatory lending.⁶⁰

The pandemic has exacerbated these factors as used car prices and loan fees have reached all-time highs, with many households losing or at risk of losing their cars. In August 2020, for example, 4.3% of auto loan accounts nationwide were in hardship, a nearly tenfold increase from 0.47% the previous year.⁶¹

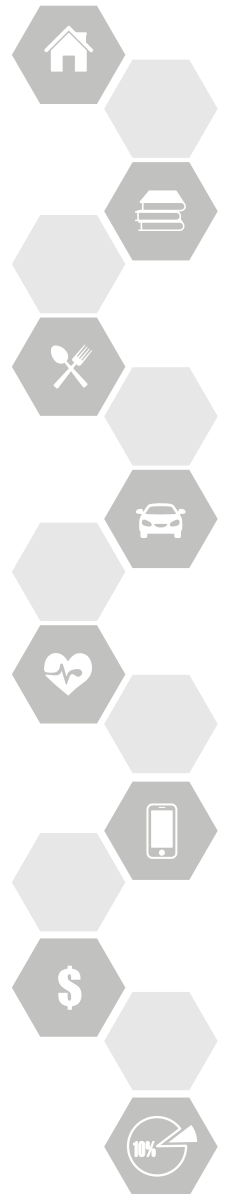


Health Care

Poor health can be both a consequence and a cause of financial instability, and that duality has become even more pronounced during the pandemic. Individual health behaviors (like diet and exercise) only account for about 30% of health outcomes. In Delaware and across the U.S., poor health is directly linked to unmet basic needs, including economic factors like unemployment and low incomes, limited access to health care, and less safe communities. In addition, there are multiple causes of poor air and water quality in Delaware, including several power plants and 24 Superfund toxic waste sites. Sussex County has a concentration of poultry processing facilities; in New Castle County there are numerous chemical plants and hazardous waste storage facilities, as well as traffic from the Delaware Memorial Bridge and the Port of Wilmington, and a large number of older housing units with lead paint. The most prevalent health challenges in Delaware include obesity, substance use, maternal mortality, chronic illness, and lung disease.⁶²

Many low-income households in Delaware lack access to primary care physicians and mental health services as well as healthy food and green environments, and they are more likely to be uninsured or underinsured.⁶³ In addition to income disparities, the impact of institutionalized racism and discrimination in housing and health care has resulted in profound disparities in quality, access, and affordability of health care by race.⁶⁴

For all these reasons, COVID-19 has hit ALICE families particularly hard. Studies have shown that infection rates and deaths have been higher in low-income communities, and higher still in communities with significant populations of color.⁶⁵ This was especially true in the early days of the pandemic in Delaware.⁶⁶ Worries about health, isolation, stress over lost work, paying bills, and extra health care costs have mental health effects as well.⁶⁷ In addition, these income disparities often manifest in patterns of emergency room (ER) use, with many lower-income families seeking non-emergency care at ERs because they lack other coverage or access. During much of the pandemic, however, ERs were not available to patients who typically use them as a safety net, which shows the systemic inadequacies and inequities of both emergency services and routine health care.⁶⁸



These issues are compounded for older adults, who are at an increased health risk due to COVID-19 and were already financially vulnerable: 41% of Delaware's senior households were below the ALICE Threshold even before the pandemic.⁶⁹

The devastating combination of isolation, stress, and dwindling resources for those seeking mental health treatment during the pandemic is reflected in increased rates of substance abuse, suicide, and domestic violence. Veterans struggling with post-traumatic stress disorder and depression are particularly vulnerable; in a survey of 28,000 veterans released in September 2020, 60% of respondents reported feeling disconnected from friends and family, and 30% reported having suicidal thoughts.⁷⁰ In 2020, Delaware saw a record-high number of overdose deaths and suicides.⁷¹ Domestic violence is also likely to increase and persist for several months after a natural disaster or crisis, which inherently creates increased physical and mental stress, shifts in daily routines, school or work closings, and limited community resources. The pandemic is no exception; nationally, domestic violence incidents increased by 8% following the imposition of stay-at-home orders, and concerns remain that domestic violence has actually been underreported due to social distancing and lack of community supports.⁷²

Two other health care trends will add to the hardship for ALICE families, especially for those who are Black and Hispanic:

- Hospital closures and growing reliance on telemedicine during the pandemic have widened health disparities by reducing access for those who need it most. The health care costs of the pandemic are adding more pressure on already struggling hospitals, forcing many in rural and low-income communities to close. The alternative — telemedicine — has grown exponentially. Yet for rural or low-income families, seniors who may struggle with technology, or communities without reliable internet services or digital devices, this trend further reduces access to health care.⁷³
- The pandemic is also accelerating the number of health care-related bankruptcies. Two-thirds of all bankruptcies in the U.S. between 2013 and 2016 were tied to medical issues, because of either high costs or time out of work.⁷⁴ In September 2020, 32% of White respondents to a national poll said they were concerned or extremely concerned about being able to pay out-of-pocket costs for COVID-19 treatment, while 58% of respondents of other races and ethnicities said the same.⁷⁵

Due to these substantial health impacts, **COVID-19 is reducing life expectancy in the U.S., and estimated reductions for Black and Hispanic populations are three to four times that for White populations**, reversing more than 10 years of progress in life expectancy nationwide. These gaps are expected to persist beyond 2021 because of continued COVID-19 mortality and long-term health, social, and economic impacts of the pandemic.⁷⁶



Technology

Access to digital technology has exploded over the last three decades for households and businesses. By 2019, 93% of U.S. households owned a computing device and 87% had a broadband internet subscription. In Delaware, the rates were similar: 94% of households owned a computing device and 85% had a broadband internet subscription in 2019. Technology has become critically important for work, education, community participation, and, crucially, disaster response and recovery. But access still varies by income and geography.⁷⁷

Even before the pandemic, the “digital divide” translated directly to reduced job opportunities, educational opportunities, health care access, and financial tools. **In Delaware, 24% of households with income below the ALICE Threshold did not have an internet subscription in 2019, compared with only 6% for households above the ALICE Threshold.** Rates of access also vary widely by location, for reasons of both availability and cost: Before the pandemic, Delaware was already working to eliminate internet deserts in rural areas of Kent and Sussex counties with the Rural Wireless Broadband Initiative.⁷⁸

The pandemic has not only exposed the digital divide but has aggravated its consequences for both work and education. A wide range of workers now need to utilize new technology platforms, work remotely, and/or use technology to report and analyze data.⁷⁹ **However, low-wage workers are six times less likely to be able to work from home than higher-wage workers,** and therefore less likely to have these skills or the opportunity to develop them, limiting the types of jobs available to them during the pandemic as well as their longer-term career possibilities.⁸⁰

Most visibly, the pandemic is also increasing the educational divide. Remote learning is hard for many, but it is even harder for those without access to reliable, high-speed internet and computing devices, not to mention space and quiet to participate in classes. In a June 2020 survey in Delaware, 24% of student respondents reported having limited access to a non-smartphone device to do schoolwork (including not having a device, or having a device that doesn’t work well or that needed to be shared). Across the country, teachers and students have reported working outside of fast-food restaurants, public libraries, or other places with free Wi-Fi in order to attend remote classes.⁸¹

Another digital divide is driven by age: Many seniors struggle with use of technology or don’t have access to internet service or to computing devices. Elderly people are at increased risk of isolation from family and friends, and often have trouble getting information on COVID testing or vaccines, reaching doctors, and finding help with tasks outside the house, such as grocery shopping.⁸²

Additionally, technology plays a critical role in relaying government and news alerts about natural disasters and evacuation orders, including news about how to find and sign up for COVID-19 testing and vaccines. In an emergency scenario, slow internet speeds or lack of access altogether can be life-threatening for households living below the ALICE Threshold. Compounding the problem for many ALICE households is the closure of local libraries due to the pandemic. There are 32 libraries across Delaware’s three counties (shown in an interactive feature on UnitedForALICE.org/Delaware) that provide a safe and inclusive place for many low-income individuals and families. Libraries provide information on social services and job opportunities, free internet and computer access, and a range of free programs, community meetings, and in some locations, 3-D printers. After a natural disaster, they serve as second responders, providing electricity, internet access, charging stations, heat or air conditioning, and current information on recovery efforts.⁸³





Taxes

While headlines often feature low-income households receiving government assistance, ALICE households are net contributors who pay about 22% of what they earn in income, property, and payroll taxes. Workers, including ALICE, bear the greatest burden of taxation, paying for the majority of government revenue through taxes on labor — individual income taxes account for 47% of government revenue and payroll taxes for 33%. By contrast, taxes on wealth — property taxes, capital gains taxes, and corporate taxes — contribute less than 20% of government revenue, which exacerbates wealth inequality: Corporations and wealthy individuals can leverage these low rates, along with increased access to tax shelters, to build even more wealth.⁸⁴

Overall, the federal income tax structure in the U.S. is progressive (those earning higher incomes pay a higher rate of tax). However, this is not the case for state, local, payroll, and sales taxes, which are generally regressive, meaning they capture a larger share of income from low- and middle-income families than from wealthy families. According to the Institute for Tax and Economic Policy, **Delaware has one of the most equitable state tax systems; the lowest-income taxpayers (the 20% of households with the lowest income) pay slightly less state and local taxes than the top 20% of households.**⁸⁵

The pandemic has made things more difficult for low-income taxpayers. With many free tax-preparation assistance sites closed, and potential challenges in finding internet access, many have found it harder to file their taxes and receive credits, such as EITC and the Child Tax Credit (CTC). Not filing taxes or updating tax return information also delayed stimulus checks for many. And depending on possible legislation, payroll tax deferral could be due when filing 2020 tax returns.⁸⁶

DIG DEEPER INTO THE DATA

Many households are now seeking public assistance for the first time, and getting assistance for all of these most basic resources can be a challenging and stigmatized process.⁸⁷ To learn more about the difficult decisions ALICE households face, see United For ALICE's 2019 Report, *The Consequences of Insufficient Household Income*.

For regularly updated content on the impact of COVID-19 on ALICE households, visit our website at UnitedForALICE.org/COVID19.

THE CHANGING LANDSCAPE OF WORK IN DELAWARE

ALICE workers play an essential role in ensuring that Delaware's economy runs smoothly, yet they increasingly cannot meet their own household expenses. Following the Great Recession, the state economy steadily improved: With a \$77 billion GDP and near-record-low unemployment in 2019 (only 3% of adults were actively looking but unable to find work), Delaware appeared to have a robust economy. Yet the economic recovery, with its shift away from Delaware's traditional mainstays of cars, chemicals, credit cards, courts, and chickens, didn't reach all workers. Employment growth was flat, the state economy was dominated by low-wage jobs, and the income gap between high- and low-wage earners continued to grow. As a result, when the pandemic hit, ALICE workers were more vulnerable than ever.⁸⁸

Before the pandemic, in 2019, the largest industry in terms of employment in Delaware was health care and social assistance, followed by government, and then retail trade. Yet the fourth-largest employer, the finance sector, which includes insurance, real estate, and credit cards, was the largest producer, accounting for more than one-quarter of the state's GDP in 2019 and located primarily in greater Wilmington.⁸⁹

Tourism, especially important to eastern Sussex County and the Brandywine Valley in New Castle County, along with cross-cutting industries, is the fourth-largest non-government employer in the state, generating \$545 million in tax revenue, and contributing \$3.5 billion to the state's GDP in 2018.⁹⁰ While chemicals remain the largest manufacturing sector, other aspects of manufacturing in the state have changed. The automotive assembly plants in New Castle County have been replaced with an Amazon fulfillment center and other retail and warehousing, and smaller light manufacturing has increased in Kent County with its available low-cost land. Food processing, dominated by the poultry industry, remains strong; Sussex County is the largest producer of broiler chickens in the U.S.⁹¹

Through May 2021, Delaware was hindered from achieving pre-pandemic economic conditions due to the sharp decline in the number of small businesses able to remain open, the decline in job postings, and the overall drop in retail sales.⁹² Job losses in Delaware have been heavily concentrated in accommodations and food services and tourism, although there has also been a slight decline in manufacturing employment. Banking and finance jobs, crucial in Delaware, have held up fairly well.⁹³

GDP and unemployment rates are key economic metrics, yet these metrics alone are not enough to capture the overall health of the labor landscape. By breaking down labor force data in new ways, this section highlights the challenges ALICE workers face: the heightened risks to essential workers during the pandemic; the declining power of wages to keep up with the cost of living; a labor force marked by greater dependence on hourly wage work and increased economic risk for workers; and a record number of adults out of the labor force. The section concludes by reviewing the impact of the pandemic on the trend towards automation of jobs, and the risks and opportunities automation poses for ALICE workers.

“ALICE workers play an essential role in ensuring that Delaware's economy runs smoothly, yet they increasingly cannot meet their own household expenses.”

ESSENTIAL ALICE WORKERS MAINTAIN THE ECONOMY

While national conversations about work often focus on the economic importance of the innovation sector and its high-paying jobs, the pandemic has revealed that the smooth functioning of the national and Delaware economies relies on a much larger number of occupations that build and repair the physical infrastructure and educate and care for the past, current, and future workforce. The workers in these jobs are described as “Maintainers” by technology scholars Lee Vinsel and Andrew Russell, and they are primarily ALICE.⁹⁴ To better understand where ALICE works, we elaborate on Vinsel and Russell’s concept by breaking down all occupations in Delaware into two occupational categories: the lower-paying Maintainer occupations, composed of Infrastructor and Nurturer jobs; and the higher-paying Innovator occupations, composed of Adaptor and Inventor jobs.

DEFINITIONS

Maintainer Occupations:

Infrastructors build and maintain the physical economy (construction, maintenance, management, administration, manufacturing, agriculture, mining, transportation, retail).

Nurturers care for and educate the workforce (health and education, food service, arts, tourism, hospitality).

Innovator Occupations:

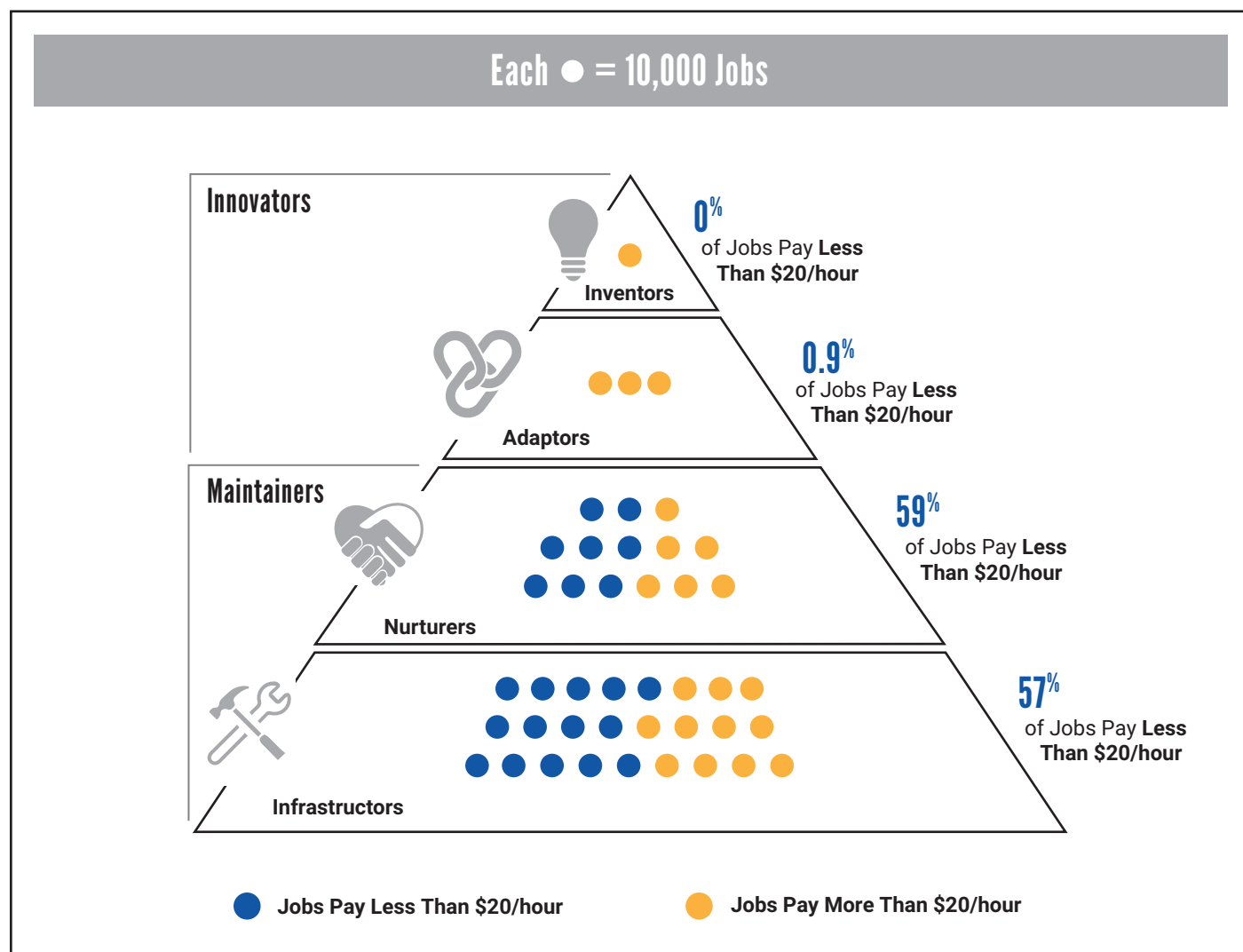
Adaptors implement existing tools or processes in new ways, responding to opportunities and changing circumstances (managers, industrial and organizational psychologists, analysts, designers, technicians, and even policymakers).

Inventors devise new processes, appliances, machines, or ideas. Before World War II, most inventors were independent entrepreneurs. Today, they are most likely engineers and scientists working in research & development, and, in some cases, higher education.

The largest non-government employment sectors in Delaware are Maintainer occupations. The two largest industries in 2019 were trade, transportation, and utilities, comprised of Infrastructor jobs and with 81,000 employees, and education and health services, comprised of Nurturer jobs and with 81,300 employees. Both industries have large shares of ALICE workers.⁹⁵ There are far fewer jobs in Innovator occupations (Adaptors and Inventors).

When stacked together, Delaware’s occupations form a pyramid that reveals the critical role of Maintainer jobs — the jobs most accessible to ALICE — in the state’s economy (Figure 10). The majority of Maintainer jobs (57% of Infrastructor jobs and 59% of Nurturer jobs) pay less than \$20 per hour — a wage that, if full time, year-round, provides a maximum annual salary of \$40,000, or \$42,392 less than the family Household Survival Budget of \$82,392. By comparison, almost all Adaptor and Inventor occupations pay more than \$20 per hour.

Figure 10.
Occupations by Wage and Type, Delaware, 2019



Source: Bureau of Labor Statistics, Labor Force Statistics, 2019—Occupational Employment Statistics

From the start of the pandemic, many essential workers in Maintainer jobs were praised for their bravery and sacrifice, when in fact they often had no choice but to work despite increased health risks and low wages. Many low-wage employees have not been provided sufficient safety equipment, resulting in greater exposure to COVID-19. This is especially true for those working in retail, warehousing, grocery stores, transportation, pharmacies, hospitals, nursing homes, and perhaps the most egregious exposure in meatpacking plants.⁹⁶ And while many companies provided “heroes’ pay” and other types of hazard bonuses at the beginning of the pandemic, the interventions were primarily minimal and temporary. At the same time, in other ALICE industries, lower-paid, “non-essential” hourly Maintainer workers were often the first to be let go when employers needed to downsize or reduce their hours when demand was low.⁹⁷

MOST EMPLOYMENT GROWTH HAS BEEN IN LOW-WAGE JOBS

In the decade following the Recession, steady job growth and low unemployment created the veneer of a strong economy. In reality, even though the degree of income inequality in Delaware is lower than the national average, the level of inequality increased between 2009 and 2019. This period was also marked by a rise in the number of low-wage jobs.⁹⁸

Most low-wage jobs don't meet the definition of "good jobs" or "quality jobs" — those that are well paid with a salary, provide a stable income that can support a family, and take out regular taxes.⁹⁹ Some dismiss concerns about low-wage jobs out of a belief that they are only filled by workers just starting their careers or looking to earn supplemental income. But more than half of low-wage workers nationally are either a family's primary earner or a substantial contributor to total earnings: In 2019, 26% of low-wage workers were the only earners in their families, and another 25% lived in families in which all workers earned low wages. In addition, research has shown that the economic mobility of low-wage workers is limited — most remain in low-wage jobs over time.¹⁰⁰

In Delaware, growth in the state's trade and transportation sector has been concentrated in low-wage jobs at distribution and fulfillment centers; similarly, in the health care sector, the expansion in health services has largely been in low-wage jobs. Professional and business services have been a bright spot, but they represent a small portion of overall employment, and the manufacturing sector has been slow to rebound, with only small levels of job gains.¹⁰¹

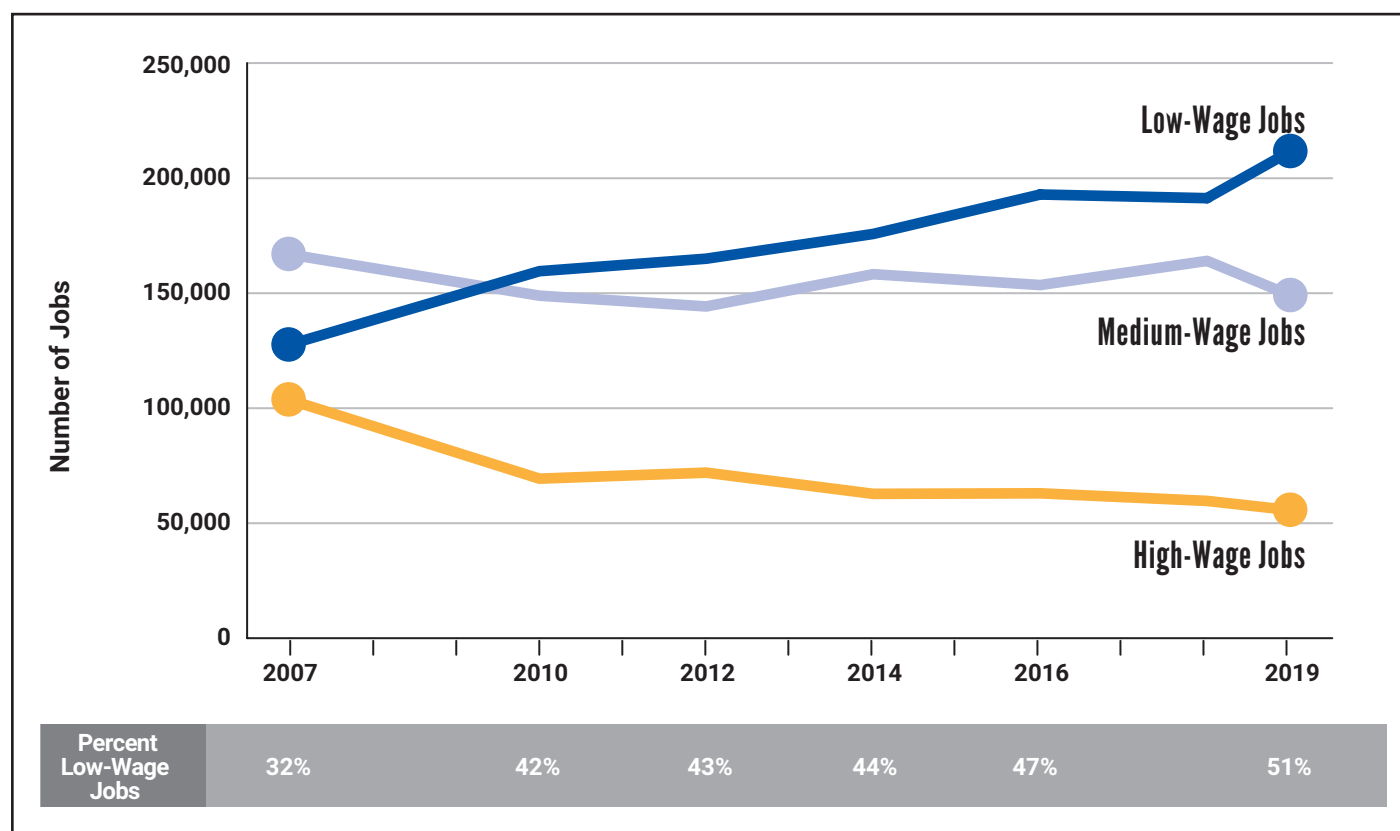
Figure 11 breaks down the jobs in Delaware by their ability to support the family Household Survival Budget. This analysis shows trends for three job groupings:

- **Low-wage jobs** (dark-blue line) are those that pay a wage too low to support the family Household Survival Budget (which includes costs for two adults, an infant, and a four-year-old) even with two people working full time, year-round. In 2007, this wage was up to \$13.25 per hour, per worker; by 2019, it had risen to up to \$20.60 per hour, per worker. The number of low-wage jobs increased by 66% during that period, accounting for the largest number of jobs in Delaware in 2019. This shows that, even with two earners working full time, it is not only possible but common for households to fall below the ALICE Threshold.

“Most low-wage jobs don't meet the definition of “good jobs” or “quality jobs” — those that are well paid with a salary, provide a stable income that can support a family, and take out regular taxes.”

- **Medium-wage jobs** (light-blue line) allow two workers to afford the family Household Survival Budget. In 2007, these were jobs that paid between \$13.25 and \$26.51 per hour, per worker; by 2019, wages needed for these jobs were between \$20.60 and \$41.20 per hour, per worker. The number of medium-wage jobs fluctuated but decreased by 11% by the end of that period.
- **High-wage jobs** (gold line) allow one worker to afford the family Household Survival Budget. In 2007, the minimum wage required was \$26.51 per hour or more; by 2019, the wage required had increased to \$41.20 per hour or more. The number of high-wage jobs decreased by 46% during that period.¹⁰²

Figure 11.
Number of Jobs by Wage Level, Delaware, 2007–2019



Note: Wage levels are defined by their relation to the Household Survival Budget. Dark blue = Job cannot support family Household Survival Budget with two earners. Light blue = Job supports family Household Survival Budget with two earners. Gold = Job supports family Household Survival Budget with one earner.

Sources: ALICE Household Survival Budget, 2007–2019; Bureau of Labor Statistics, Labor Force Statistics, 2007–2019—Occupational Employment Statistics

Mirroring the decade following the Recession, low-wage workers now are feeling the brunt of the financial strain of the pandemic, with higher levels of unemployment and slower job recovery. Unemployment reached historic highs in 2020 for all income groups, but low-wage jobs in Delaware had the biggest decrease, down more than 20% in April 2020 compared to January, while high-wage jobs fell less than 10%. By May 2021, high-wage jobs had rebounded to pre-pandemic levels, while the number of low-wage jobs took until at least October 2020 to recover.¹⁰³

ALICE WORKERS SHOULDER MORE RISK IN THE MODERN ECONOMY

Increasingly, ALICE workers serve as the reservoir for the U.S. labor force through work arrangements that leave them with more economic risk and fewer job protections. When the economy grows, more workers are hired, as happened over the last decade. But the experience of the Recession shifted the way their work was structured — increasingly hourly paid, part-time, at will, and project-based — making it easier for employers to reduce workers’ hours or cut their employment altogether when the economy ebbs. Over the last decade, as much as 94% of U.S. net employment growth has come from this alternative or contingent labor, according to a National Bureau of Economic Research report.¹⁰⁴

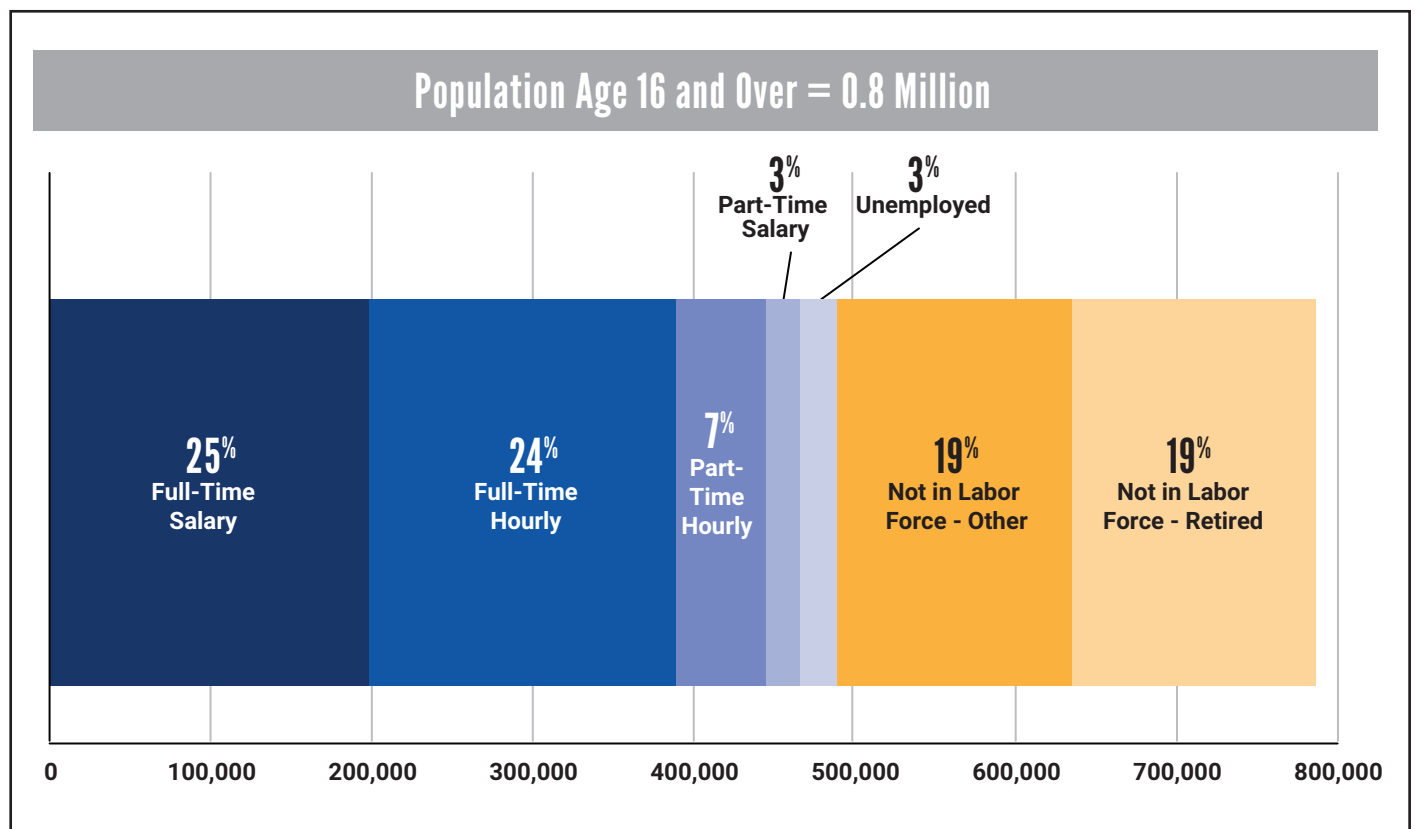
Growth in the gig economy in Delaware has outpaced other states. In addition to Delaware’s entrepreneurial spirit, the fact that so many businesses incorporate in Delaware offers more opportunity for freelance services, such as accounting, than may be available in other states.¹⁰⁵

Delaware, with its large port in Wilmington and as a host to national and international business, is also exposed to not only national but global economic fluctuations. For example, the total value of exports from the Port of Wilmington was half the amount in March 2020 than it was in March 2019. A pickup in export values is dependent on economies in Europe and Asia, which depends on how those countries manage COVID-19 and its economic fallout.¹⁰⁶

Delaware’s exposure to international markets and the growth of the gig economy set the stage for the disproportionate impact of the pandemic on low-wage ALICE workers. A 2019 overview of the labor status of Delaware’s 786,379 working-age adults (people age 16 and over) shows that 62% of adults were in the labor force (blue bars in Figure 12), yet half of them were workers who were paid hourly. In addition, 38% of adults were outside the labor force (gold bars), the largest percentage ever, with the exception of 2013 (Figure 12).¹⁰⁷

Though the majority of adults in Delaware were working in 2019 and most households had at least one worker, only 25% of working-age adults had the security of a full-time job with a salary. The rest were paid hourly and/or worked part time.¹⁰⁸

Figure 12.
Labor Status, Population Age 16 and Over, Delaware, 2019



Note: Data for full- and part-time jobs is only available at the national level; these national rates (49% of full-time workers and 73% of part-time workers paid hourly) have been applied to the total Delaware workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

Sources: American Community Survey, 2019; Federal Reserve Bank of St. Louis, 2019

THE GIG ECONOMY DEFINED

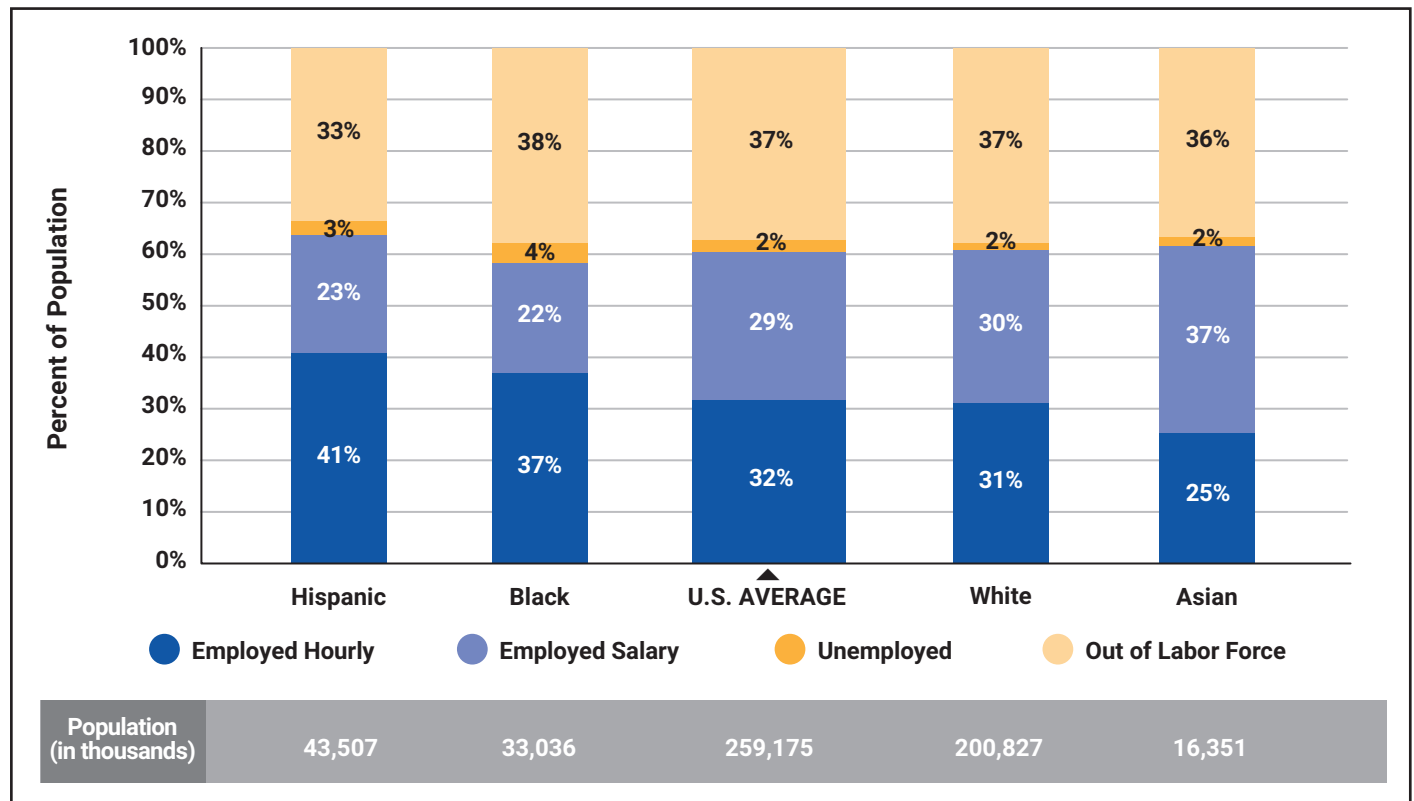
Hourly paid and part-time workers face a range of challenges in earning enough income to meet their basic needs. In addition to lower wages, these workers are more likely to have fluctuations in income, with frequent schedule changes and variation in the number of hours available for work each week or month. They are often on their own in finding affordable technical support or navigating basic worker safety. They are also less likely to receive benefits such as health insurance, paid time off, family leave, or retirement benefits, especially if they work fewer than 30 hours per week at a single job.¹⁰⁹ Nationally, companies spent an average of 31% of compensation on benefits in 2019; not providing these represents significant savings to the employer.¹¹⁰

Hourly paid, part time, and other non-traditional workers are also more likely to rely on multiple types of work. Traditional measures of employment have focused on the number of jobs held by a worker; for example, the Bureau of Labor Statistics (BLS) estimates that only 5% of workers held two or more jobs in 2019.¹¹¹ However, in the modern economy, a worker may have many sources of income that are not necessarily considered a “job” by agencies like BLS. In 2019, one in ten working-age adults spent at least 20 hours in the previous month working on a side gig, with one in three working just a few hours a month performing gig work. Most gig workers relied on this income to supplement their primary source of income.¹¹²

Disparities in the labor force by race and ethnicity are striking across the country and in Delaware, in both wages and working arrangements. Starting with slavery and continuing through today’s education, employment, and immigration policies, Black and Hispanic workers face occupational segregation into chronically undervalued occupations and institutionalized racial disparities in wages and benefits. Notably, most domestic, agricultural, and service occupations — jobs disproportionately held by workers of color — are still exempt from minimum-wage requirements, overtime requirements, and health and safety protections.¹¹³ In addition, Black and Hispanic adults disproportionately work in hourly paid jobs: While state-level data by race is not available, at the national level, 41% of Hispanic workers and 37% of Black workers worked in hourly paid jobs in 2019, compared to 31% of White workers and 25% of Asian workers (Figure 13). For Black and Hispanic workers, national statistics report that only 22% and 23%, respectively, worked in salaried jobs.¹¹⁴

Figure 13.

Labor Status by Race/Ethnicity, Population Age 16 and Over, United States, 2019



Sources: American Community Survey, 2019; Federal Reserve Bank of St. Louis, 2019

Disparities in wages continue to persist by sex, race/ethnicity, disability status, sexual orientation, and gender identity.

Delaware has one of the lowest gender wage gaps in the country, but women still earned 26% less than men in 2019 (while the national average discrepancy was 29%). Black and Hispanic workers in Delaware earned 34% and 30% less, respectively, than White, non-Hispanic workers (compared to 39% and 22% less nationally). Workers with disabilities also earn less: Nationally in 2017, full-time, year-round workers with disabilities earned 13% less than those without disabilities. Yet workers with disabilities in almost all occupations are less likely to work full-time. When including all workers, regardless of work schedule or occupation, the gap between disabled and non-disabled workers was even wider (34%).¹¹⁵

These disparities are often magnified when intersectional. For example, nationally, Latinas were paid 55 cents for every dollar paid to White, non-Hispanic men in 2019; Native American women were paid 60 cents, and Black women were paid 63 cents. These differences persist even when controlling for education and work experience.¹¹⁶ For many reasons, lesbian, gay, bisexual, transgender, and queer (LGBTQ+) employees may be reluctant to identify their status at work; studies show that these workers experience real and significant wage gaps, which can also overlap with issues of race/ethnicity and disability.¹¹⁷ The pandemic has widened these disparities in Delaware and across the country, primarily because of the occupations impacted by the shutdowns and women's role in caring for children. Notably, unemployment has increased most significantly for women with children, especially Black women, and for immigrants working in the Delaware's hardest hit industries — accommodation and food service, health care support, and farming.¹¹⁸

Small businesses employ almost half of the private-sector workforce in Delaware (47%), and with fewer resources, they are more likely to employ ALICE workers. Small businesses — defined by the BLS as firms with fewer than 500 workers nationally — have been an important engine for growth in the Delaware economy, driving job creation,

innovation, and wealth. However, small businesses are more vulnerable to changes in demand, price of materials, and transportation costs, as well as to cyberattacks and natural disasters. As a result, their employees face more instability, lower wages, fewer benefits, and a greater risk of job loss.¹¹⁹

Firm size in Delaware varies by location, with the largest concentration of small businesses in Sussex County (56% of employment), followed by Kent County (50%) and New Castle County (43%). By sector, health care and social assistance had the largest numbers, while construction, real estate, and agriculture also had high concentrations, with more than 80% of employment in small businesses.¹²⁰

For many small businesses, there is a dual challenge when ALICE workers are both the employee and the customer. Child care, the workforce behind the workforce, is an important example: More than 90% of child care providers are sole proprietors. On the one hand, child care workers are ALICE; according to the BLS, there were 950 child care workers in Delaware in 2019, with a median wage of \$10.60 per hour (\$21,200 annually if full time). Home-based care providers earn even less, with most relying on another source of income to support their family. On the other hand, ALICE families use child care so that parents can work; it is often the most expensive item in an ALICE family budget (if there are two children),

even more expensive than housing. The conundrum is that if these small businesses increase the wages of their employees (who are ALICE workers), those expenses are passed on to customers (who are also ALICE workers). Some ALICE workers will earn more money, but child care will become more expensive for ALICE families overall.¹²¹

“Small businesses in Delaware were hit especially hard during the pandemic; as of March 31, 2021, small business revenue in the state was down 23% compared to January 2020.”

Small businesses in Delaware were hit especially hard during the pandemic; as of March 31, 2021, small business revenue in the state was down 23% compared to January 2020. Retail, restaurants, child care providers, and non-essential health care providers were all hard-hit. The leisure and hospitality sector, with a high proportion of small businesses and low-wage workers, had some of the biggest declines in revenue and employment.¹²²

The record-low unemployment levels of the late 2010s in Delaware masked the breadth, severity, and persistence of underemployment. Figure 12 shows that 3% of Delawareans in 2019 were unemployed but looking for work (lightest blue column). The official unemployment rate from BLS at the time was 3.7%, the lowest rate since 2007. Yet this measure — closely followed by the media, the Federal Reserve, and policymakers — does not fully capture the employment realities on the ground. With the increase in gig-work opportunities, many people are working but not with the hours or wages that they need. The BLS reported an underemployment rate of 7.5% in Delaware in 2019.¹²³ National surveys have reported much higher rates of job dissatisfaction, including 11% of part-time workers who prefer more work hours (not just those who want a full-time job), and nearly half of workers nationwide — 46% — who are working at a job that doesn't utilize their education, experience, or training.¹²⁴

The pandemic has upended these numbers. Between March 21 and May 2, 2020, nearly 100,000 Delaware residents filed for unemployment; in one week alone, 21,600 filed. By contrast, before the onset of the crisis, the rate of applications for unemployment in Delaware was between 500 and 600 per week.¹²⁵ In addition to increases in the number of workers who are underemployed, 53% of those workers reported they were even more underutilized because of the pandemic, and others have had to leave the labor force altogether.¹²⁶

STUDENTS AS PART OF THE LABOR FORCE

As more families face financial hardship and the cost of college continues to rise, more students are working while in school, even with multiple sources of financial support, including financial aid, student loans, and assistance from parents or other family members.¹²⁷ Nationally, 20% of high school students, 42% of full-time college students, and 85% of part-time college students had a job in 2019.¹²⁸ Working long hours to earn more income comes at a price, as it can interfere with academic performance and ultimately the likelihood of obtaining a degree.¹²⁹ In a recent financial wellness survey, students report that two of the major obstacles to academic success are juggling work with school and other responsibilities and difficulty meeting expenses.¹³⁰

The COVID-19 pandemic is creating even greater challenges for college students. The Hope Center surveyed 38,602 students in 26 states between April and May of 2020 and found that nearly three in five students were experiencing some basic needs insecurity (i.e., food insecurity, housing insecurity, or homelessness). Greater rates of basic needs insecurity are associated with the loss of a job, or reduction in hours or pay. Thirty-three percent of students at two-year schools and 42% of students at four-year schools reported they had lost a job they held prior to the pandemic.¹³¹

Student debt also continues to rise. Almost one-third of college students nationally report that they are paying for college with a credit card,¹³² and in Delaware, 59% of college students who graduated in 2019 were in debt, with an average loan of \$37,447, a 74% increase from 2010.¹³³

Who is Out of the Labor Force?

Even before the pandemic, a record number of adults in Delaware were out of the labor force in 2019 (Figure 12).

Adults who were out of the labor force are not included in the unemployment rate because they were not actively looking for work. Of adults 16 years and older in Delaware, 19% were out of the labor force in 2019 because they were retired and another 19% were out of the labor force for other reasons (gold bars in Figure 12). This totaled 38% of adults outside the labor force, the 15th-highest rate in the country.¹³⁴ During the pandemic, that number has grown even more as older workers are retiring, the youngest workers and low-wage workers in nonessential industries (such as leisure and hospitality) are discouraged from looking for a job, and parents (especially women) are staying home to care for children and help with remote learning.¹³⁵

When there are large numbers of working-age adults out of the labor force, they can serve as a latent reserve of potential workers. From 2010 to 2019, although unemployment rates were low, the number of people outside the labor force constituted a large supply of potential workers; without this reserve, employers typically would have to increase wages to attract workers. As such, the large number of adults out of the labor force has contributed to wage stagnation.¹³⁶ Due to both high unemployment levels and larger numbers out of the labor force, the reserve of potential workers is even larger during the pandemic, which in turn may make recovery even harder than expected.

Retirees (age 65 and over and not working) are traditionally one of the largest groups of adults out of the labor force. In Delaware in 2019, they accounted for a high percentage, in part due to the baby boomer generation aging into retirement. However, this number did not include the increasing number of seniors who were still working; in 2019, 20% of seniors in Delaware were still in the labor force.¹³⁷ Downturns have traditionally been a juncture where older workers on the verge retire and drop out of the labor market, and the pandemic is no exception.¹³⁸

Those under age 65 and not working were out of the labor force for a variety of reasons, the two most common being:

- **School:** Nationally, 80% of high school students and 52% of college students did not work in 2019. At these rates, non-working students in Delaware would account for more than one-third (36%) of the state's working-age adults out of the workforce.¹³⁹
- **Health:** Adults with one or more health issues — an illness or disability that makes it difficult to get to work, perform some job functions, or work long hours — accounted for nearly one-quarter (24%) of those out of the labor force in Delaware in 2019.¹⁴⁰ These numbers are increasing as workers who contract COVID-19 are forced to leave the labor force. In addition, workers with a chronic illness or disability who were more fearful of contracting COVID-19 also left the labor force, and many are more reluctant to return.¹⁴¹

The remainder of adults were out of the labor force for other reasons, including scheduling conflicts, family caregiving responsibilities, or limited access to transportation or child care — and this group is growing with the demands of the pandemic.¹⁴² For women 25 to 54 years old, the most common reason for not working in 2019 was in-home responsibilities — caring for children, but also, as the population of Delaware ages, caring for an aging parent or a family member with a disability or chronic health issue.¹⁴³

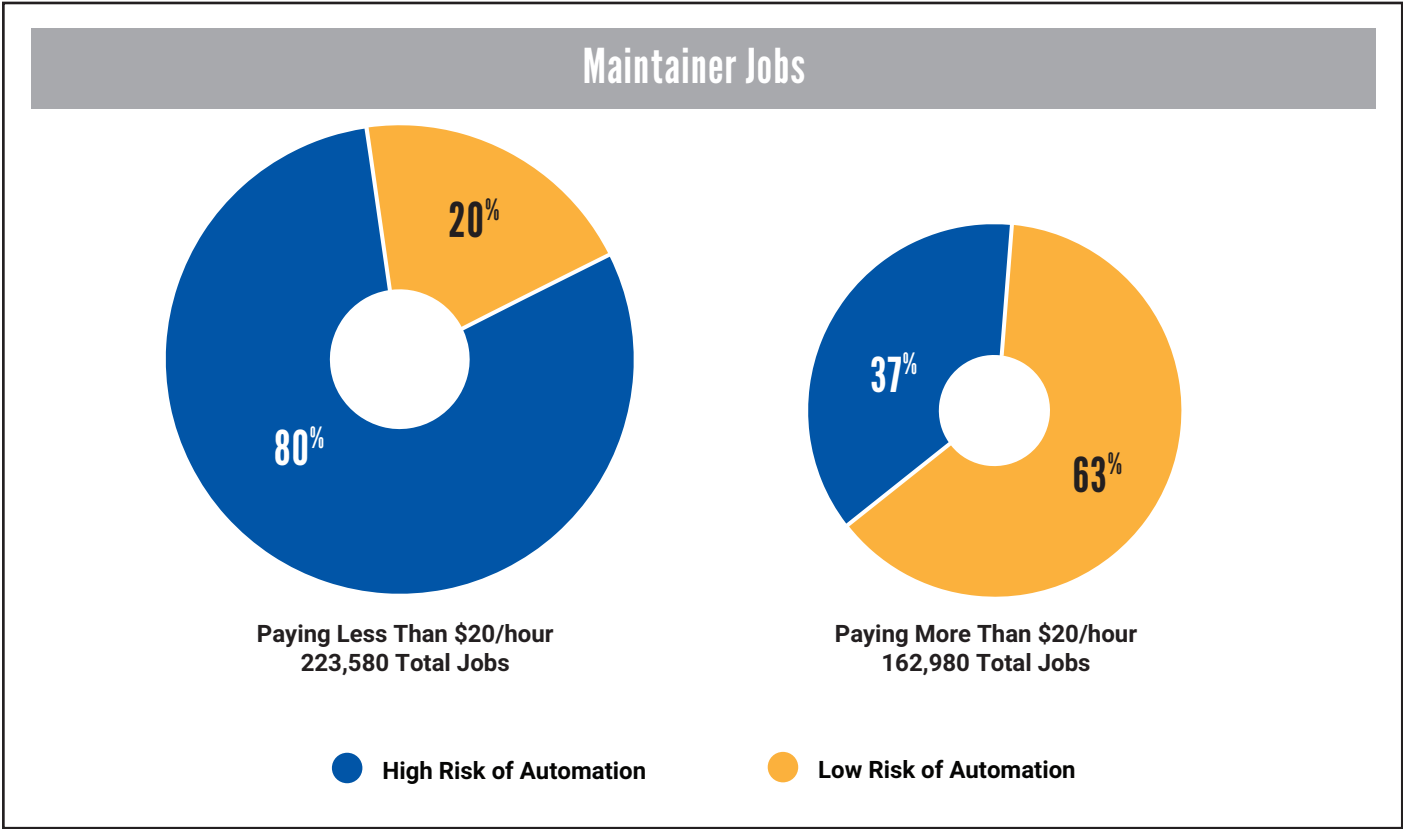
AUTOMATION POSES OPPORTUNITIES AND RISKS FOR ALICE WORKERS

Many low-wage ALICE jobs are at risk of being automated, and even more will require workers to have digital skills going forward. The McKinsey Global Institute estimated that only about 10% of jobs are at risk of being lost because of automation and artificial intelligence (AI), but 60% of all jobs fall into a category where at least one-third of tasks could be automated. Workers will require an increasing ability to incorporate new technologies, work with data, and make data-based decisions.¹⁴⁴ For ALICE workers, the possibility of automation is double-edged. Automation could help by automating tasks with health and safety risks and those that are extremely repetitive. The benefits of increased technology also include improved accuracy in areas like pharmaceutical pill dispensing, and reduced risk of injury for workers such as warehouse packers and long-distance drivers.¹⁴⁵ On the other hand, automation could harm ALICE workers by eliminating their jobs, especially if there is no replacement or training for better jobs. ALICE workers will need to gain new skills rapidly, and that will require more on-the-job training, more flexibility to change career paths, and different kinds of education providers.¹⁴⁶

“Jobs that pay less than \$20 per hour are more likely to be replaced by technology compared to higher-paying jobs.”

As the pandemic has increased risks for in-person work, companies are revisiting their investments in robotics and automation. Even before the pandemic, a large swath of jobs were likely candidates for automation (defined as having a greater than 50% chance of being replaced by technology in the next decade). Jobs that pay less than \$20 per hour are more likely to be replaced by technology compared to higher-paying jobs. This is especially true for Maintainer occupations, where most jobs pay less than \$20 per hour and 80% of these low-paying jobs are at a high risk of automation. By comparison, only 37% of Maintainer jobs that pay more than \$20 per hour are at that level of risk (Figure 14). The economic downturn associated with the pandemic, however, may be slowing the trend towards automation as many firms struggle just to keep the lights on.¹⁴⁷

Figure 14.
Occupations by Type and Risk of Automation, Delaware, 2019



Sources: Bureau of Labor Statistics, 2019—Occupational Employment Statistics; Frey & Osborne, 2013

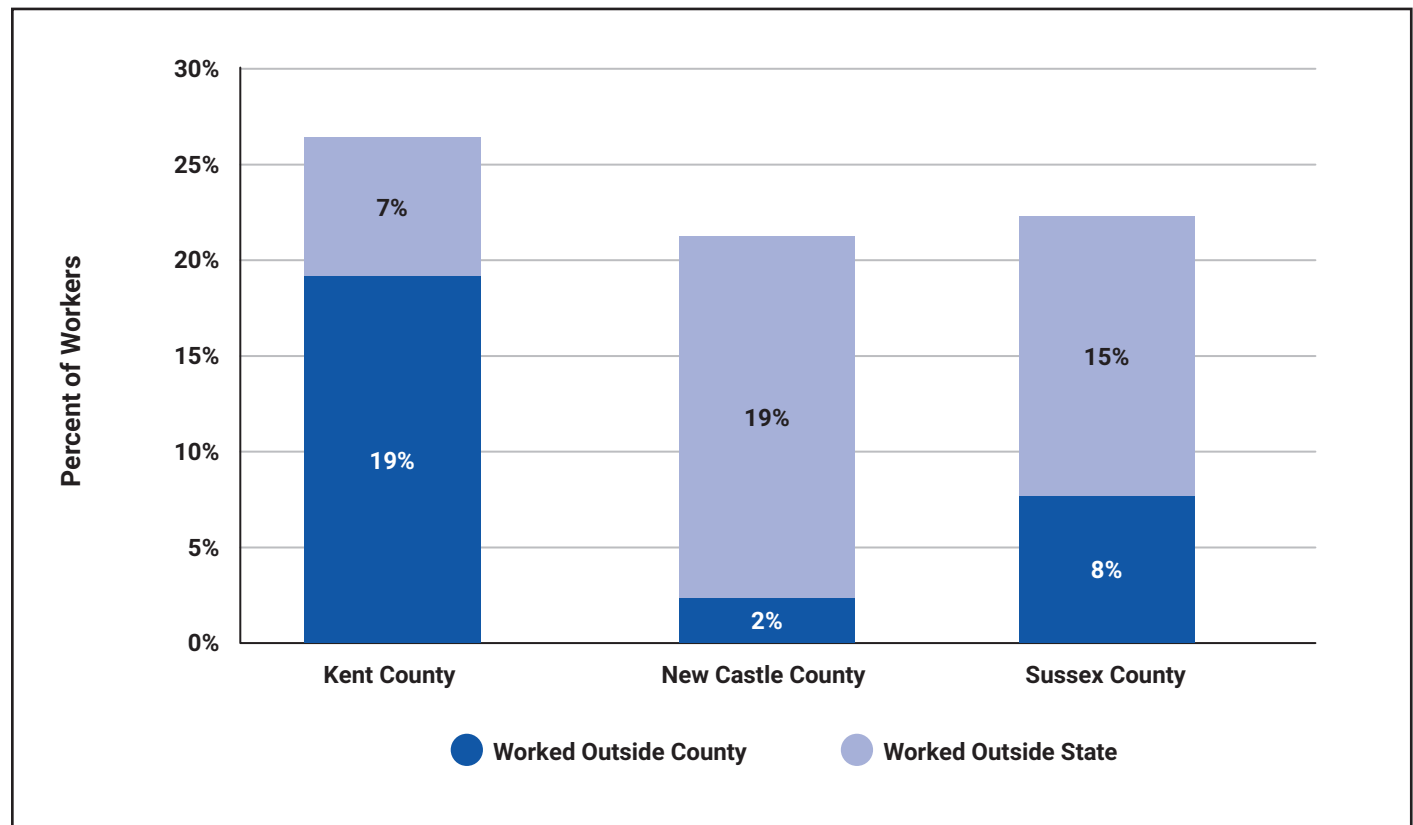
In Maintainer occupations, the risk of automation drops sharply in higher-paying jobs. Among Infrastructor jobs, 90% of jobs that pay less than \$20 per hour are at risk of automation, compared to 54% of those that pay more than \$20 per hour. Among Nurturer jobs, the discrepancy is even greater: 64% of jobs that pay less than \$20 per hour are at risk of automation, compared with 2% of those that pay more than \$20 per hour.¹⁴⁸

Many of these jobs are the ones that, prior to the pandemic, were predicted to grow; those predictions may now need to be revisited. Of the top projected growth occupations from 2018 to 2028, the largest, registered nurse, earned enough to support a family of four in Delaware in 2019; but the next two, food preparation and personal care aide, did not. The median wage in 2019 was \$35.01 per hour for a registered nurse, \$10.59 per hour for a food preparation/serving worker, and \$11.30 per hour for a personal care aide, compared to the wage needed for the single adult Household Survival Budget (\$14.50 per hour) or for each of two workers in the family Household Survival Budget (\$20.60 per hour). Of the state’s top 20 projected growth occupations from 2018 to 2028, 43% will pay less than \$15 per hour, 29% will not require any formal educational credential at all, and 25% will require only a high school diploma.¹⁴⁹

ALICE in the DE-MD-NJ-PA Region

Delaware's small size and location in the middle of the East Coast corridor make it inextricably linked to its neighbors. A significant portion of the population commutes for work, shopping, or health care to a neighboring county or state. In fact, one in five Delawareans works outside their county or state of residence. New Castle County has the largest percentage who work outside the state (19%), primarily in Philadelphia but also in Maryland, New Jersey, Washington, DC, and New York City. Residents in Kent and Sussex counties are more likely to work in a neighboring county, but many also work across the border in Maryland (Figure 15).¹⁵⁰ There is also a cohort of workers who live in neighboring Pennsylvania, New Jersey, or Maryland and commute to work in Delaware.¹⁵¹

Figure 15.
Workers (Age 16 and Over) by Place of Work, State and County Level, Delaware, 2019



Source: American Community Survey, 2019

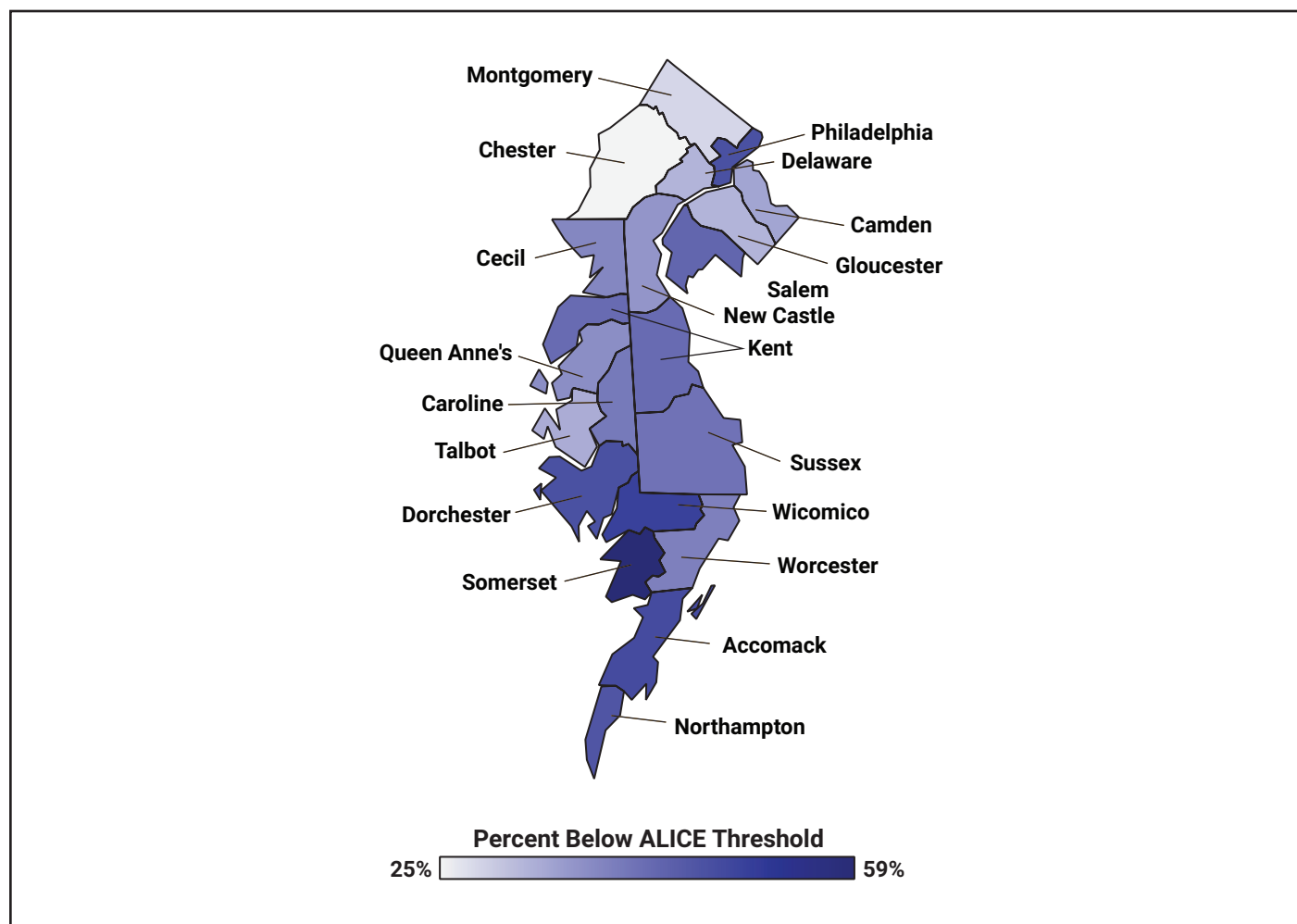
Northern Delaware is at the center of the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area, which covers 2.3 million households across 4,600 square miles. There are more than three million workers in the region, and the largest industry sectors are education and health services followed by trade, transportation, and utilities and professional and business services.¹⁵²

Delaware is also central to the Delmarva peninsula and to the Chesapeake Bay, which contains more than 180,000 miles of streams, creeks, and rivers. The area has a long history and provides ecological, cultural, economic, and recreational resources for more than 18 million residents and tourists. There are ALICE households throughout, with the percentage ranging from less than 25% in Chester County, PA, to 59% in Somerset, MD (Figure 16).

The region has established formal and informal ties across states to coordinate environmental concerns, economic growth, and response to natural disasters. Specifically, the Chesapeake Bay Commission advances the restoration, conservation, and protection of the Bay, its tributaries, and the lands that surround them. More loosely around the regional economy, there are efforts to promote tourism, agriculture, poultry farming, and the seafood industries.¹⁵³ Most recently and more broadly, Delaware's quick public health response to the pandemic was enhanced by coordination with nearby states. Working with New York, New Jersey, Connecticut, Pennsylvania, and Maryland was critical to flattening the curve of statewide infections, mitigating the risk of new infections, and finding ways to leverage its modest health and economic resources.¹⁵⁴

Figure 16.

Percentage of Households Below the ALICE Threshold by County, Delaware and Neighboring Counties, 2019



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

FILLING THE GAPS: PUBLIC ASSISTANCE, ASSETS, AND ACCESS TO CREDIT

ALICE families are often in a financial catch-22: They earn too much to be eligible for most public assistance programs but too little to save or to access tools, like low-interest credit cards and financial services, that wealthier families use. With a low income, no financial cushion, and difficulty paying immediate bills, many ALICE families fall into a vicious cycle of budget shortfalls. A failure to pay bills on time leads to fees, penalties, and low credit scores, which in turn increase interest rates, insurance rates, and costs for other financial transactions (from check-cashing to credit card fees).¹⁵⁵ The costs of financial instability are cumulative and intensify over time.

PUBLIC ASSISTANCE HELPS, BUT ISN'T ENOUGH FOR FINANCIAL STABILITY

Without public assistance, ALICE households would face even greater hardship and many more would be in poverty, especially during downturns such as the Great Recession and the COVID-19 pandemic. Programs like SNAP, the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC), Medicaid, and, increasingly, food banks and other community supports provide a critical safety net for basic household well-being and enable many families to work.¹⁵⁶ Yet public assistance is not enough to ensure that those who are eligible achieve financial stability.

Most ALICE families, however, do not earn enough to afford essentials, yet their earnings are often too high to qualify for assistance. Only a small fraction of struggling families receive public assistance in Delaware (Figure 17), and for most programs that percentage has decreased over time.

In 2019, there were 143,795 Delaware households below the ALICE Threshold, yet the government's largest assistance program, SNAP, reached only 29% of those households, down from 30% in 2010. Other programs cover even fewer households:

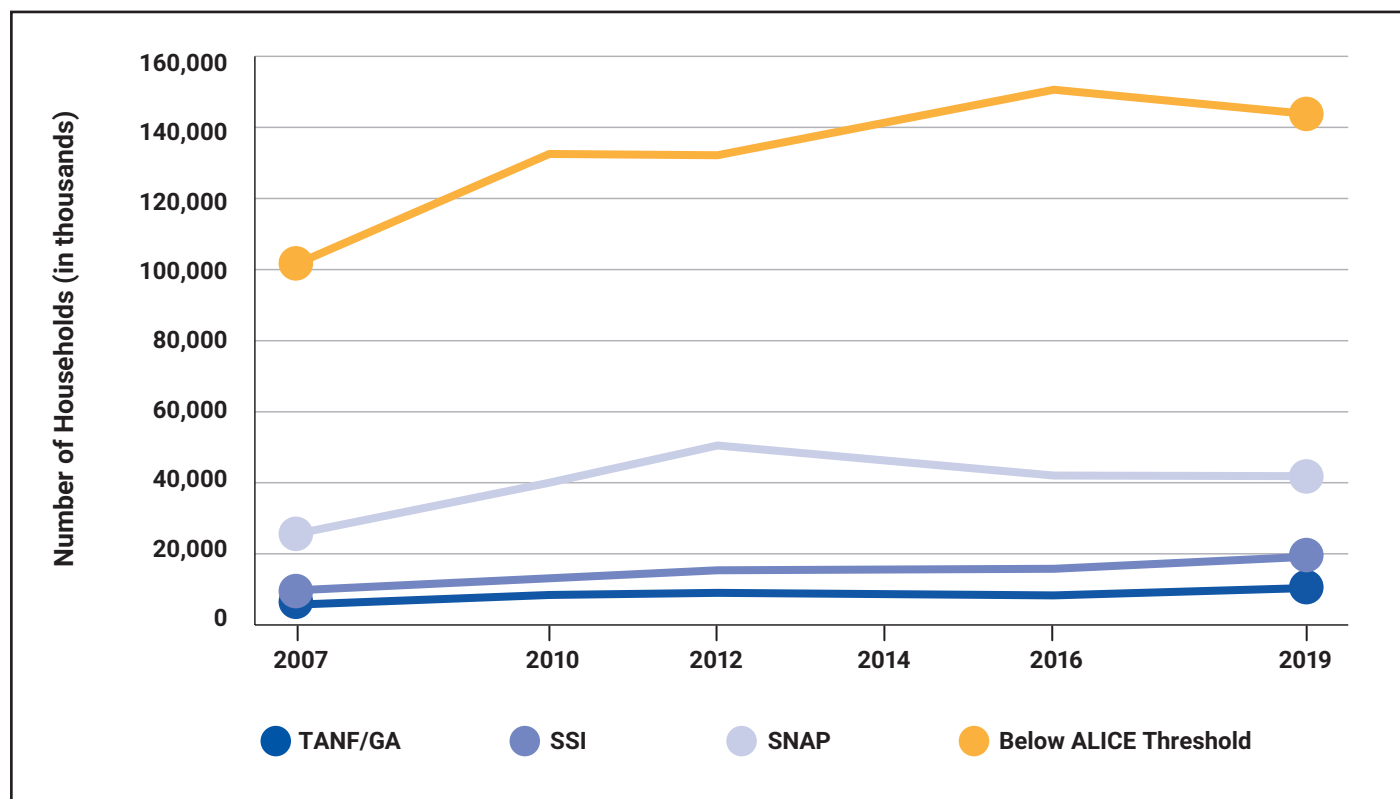
TANF, which provides payments from state or local welfare offices, reached about 10,379 households

in 2019, just 7% of those below the ALICE Threshold. And SSI, which includes payments to those 62 and older, and to people of any age who are blind, disabled, or a survivor of a provider, supported 19,171 households — only 13% of households below the ALICE Threshold. Still, the amount of financial assistance from government programs (including Social Security, Medicaid, Medicare, and SNAP) increased 53% nationwide from 2008 to 2019, and 73% in Delaware; the state ranked third in the U.S. in growth in transfer payments (the payment of assistance benefits).¹⁵⁷

“ALICE families are often in a financial catch-22: They earn too much to be eligible for most public assistance programs but too little to save or to access tools, like low-interest credit cards and financial services, that wealthier families use.”

Figure 17.

Households With Benefits Compared to ALICE Threshold, Delaware, 2007–2019



Sources: ALICE Threshold, 2007–2019; American Community Survey, 2007–2019

For those households that do qualify for assistance, the amount and duration are enough to lift them out of poverty, but not enough to bring them to stability. The majority of government programs are intended to fill short-term needs, such as basic housing, food, clothing, health care, and education. Most assistance is delivered as a good or service, like food assistance or health care, and cannot be transferred to other needs a family may face. These programs are not designed to help households achieve long-term financial stability.¹⁵⁸

SAVINGS AND ASSETS ARE KEY TO STABILITY BUT OFTEN OUT OF REACH

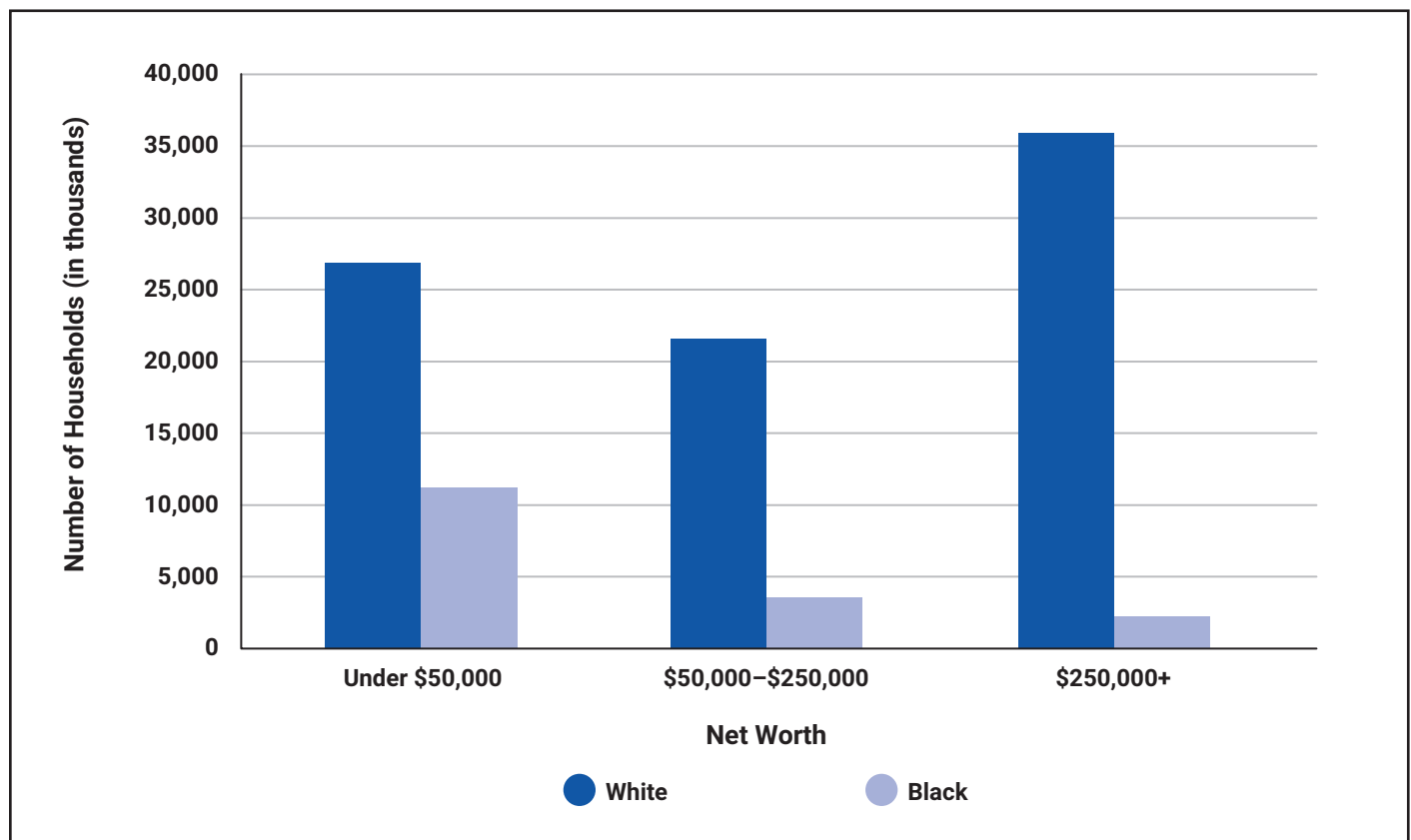
When workers struggle to meet their families' immediate basic needs, saving for the future is difficult. When ALICE families face unexpected emergencies — anything from a car repair to a medical crisis — they are forced to deplete their savings. And due to persistent gaps in access to assets, financial tools, and credit, lower-income households, and households of color in particular, often incur excessive fees or interest rates on borrowing. As a result, ALICE families do not have the means to build assets, let alone catch up to those who already have assets (especially those who have been building them for generations).

In this way, growing income inequality has led to an even greater inequality of wealth. Nationwide, from the late 1940s to the early 1970s, incomes across the income distribution grew at nearly the same pace. Then, beginning in the 1970s,

income disparities began to widen: The average income for the top 1% increased nearly five times more than that of the middle 60% and over two and a half times more than that of the bottom fifth, from 1979 to 2016.¹⁵⁹ The gap in wealth (savings and assets) has grown even more over the last decade. Nationally, the average net wealth of the lower two quintiles of American households was less than \$45,000 in 2019. Meanwhile, the average net wealth of middle-income families was over twice that amount at \$92,100, over \$200,000 for families in the upper two quintiles, and \$1.6 million for the top 10%.¹⁶⁰

Due to factors such as unequal access to financial tools and jobs with adequate wages — gaps perpetuated by persistent racism and discrimination — Black households have substantially less wealth than White households, a gap that exists across all income levels.¹⁶¹ Nationally in 2019, two-thirds of Black households had assets valued at less than \$50,000, while only one-third of White households did (Figure 18). At the other end of the spectrum, 43% of White households had assets of more than \$250,000, compared to only 13% of Black households.¹⁶²

Figure 18.
Household Net Worth by Race, United States, 2017



Source: U.S. Census Bureau—Wealth and Asset Ownership, 2019

Savings

The lack of savings is widespread. In a 2019 national survey, 37% of respondents could not easily cover an emergency expense costing \$400; more than 19% of respondents would have to sell something or use a payday loan, a deposit advance, or an overdraft in order to do so.¹⁶³ In another indicator, 73% of adults in Delaware had set aside money in the previous 12 months that could be used for unexpected expenses or emergencies such as illness or the loss of a job — significantly higher than the national rate of 64%, yet still leaving more than one-quarter of households with no financial cushion.¹⁶⁴

Behind the national average, however, there was substantial variation, especially by income, race/ethnicity, and disability status:

- **By income:** 36% of households making less than \$15,000 and 48% of households making \$15,000 to \$30,000 had emergency savings, compared to 78% of households making at least \$75,000.
- **By race/ethnicity:** 69% of White households had emergency savings, while the same was true for only 54% of Hispanic households, 53% of Black households, and 48% of American Indian/Alaskan Native households.
- **By disability status:** For households that included a person with a disability (aged 25–64), the percentage with emergency savings was even lower, at 46%.¹⁶⁵

Beyond emergencies, a lack of savings also limits future possibilities. Sending a child to college, putting a down payment on a house, or building a nest egg for retirement become unattainable dreams. The lack of savings and inability to invest in the future make it nearly impossible for ALICE families to change their financial status.

ALICE families also face a range of barriers that, when compounded, create an even bigger wealth gap — issues including lower pay for women, racial/ethnic discrimination in homeownership, and student loan debt. While the wealth gap between White and Black households is one of the widest, other groups — including but not limited to Hispanic people, women, people with disabilities, and LGBTQ+ people — also face institutionalized barriers to wealth generation, such as lower pay and discrimination in the workforce, barriers to homeownership, and unequal access to credit. These factors contribute to even greater challenges in generating wealth, now and across generations.¹⁶⁶

“ALICE families also face a range of barriers that, when compounded, create an even bigger wealth gap — issues including lower pay for women, racial/ethnic discrimination in homeownership, and student loan debt.”

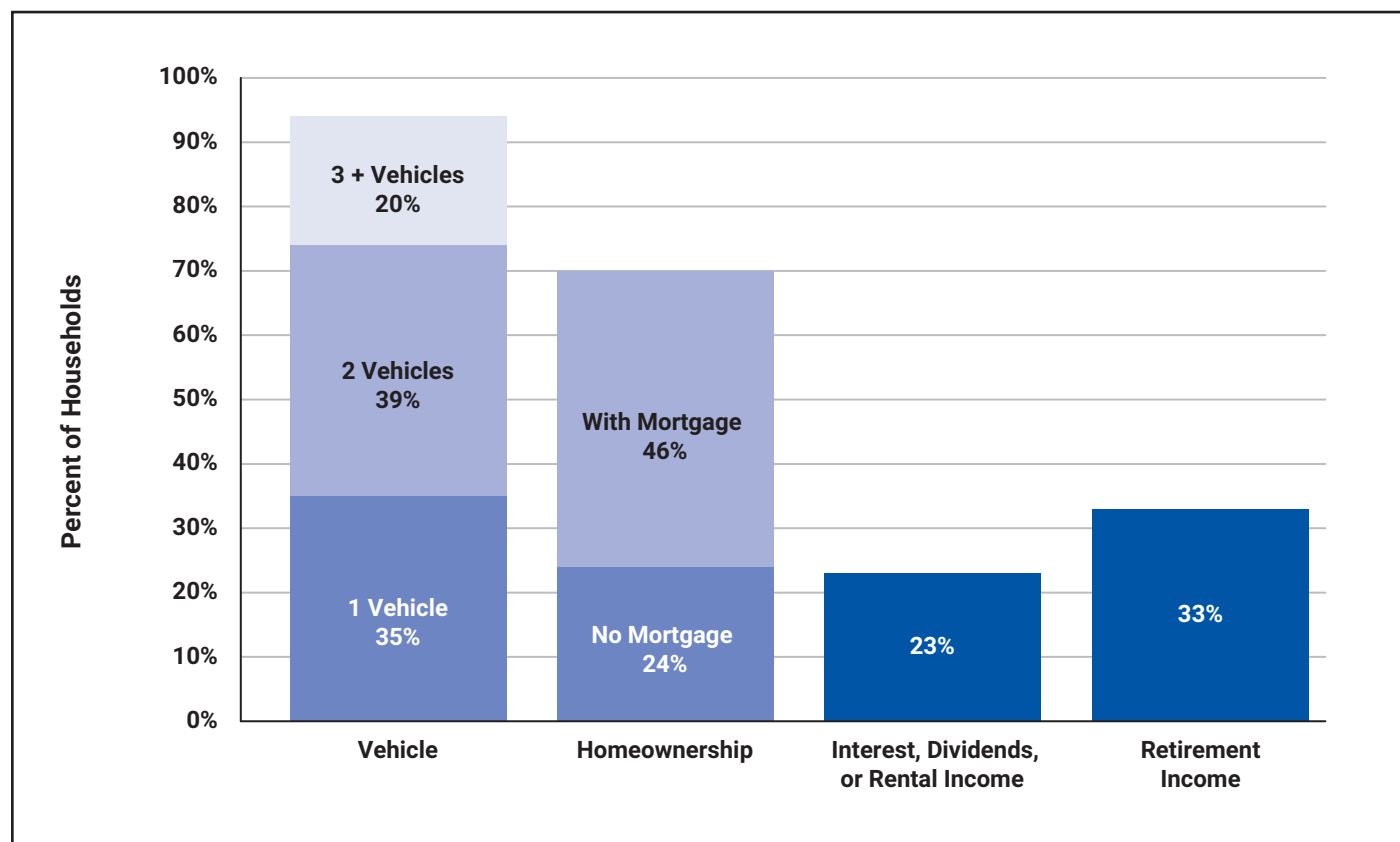
The COVID-19 pandemic will continue to widen and accelerate these existing inequities in income and wealth over the long term. Out of necessity, lower-income households are spending (wages, stimulus checks, unemployment benefits, and savings), while higher-income households have increased their savings and assets during this time.¹⁶⁷ Nationwide in 2020, the personal savings rate, which captures personal saving as a percentage of disposable income, reached its historic high at 34% in April 2020. Before 2020, the highest rates were around 15% nationally, but tended to be in the range of 5% to 10% over the past few decades.¹⁶⁸ This increased savings in 2020 is largely attributed to COVID-19 economic interventions such as Economic Impact Payments and increased unemployment insurance, as well as decreased consumer spending during widespread lockdowns.

But there are significant differences by household income, as shown by how people in a national survey reported using their stimulus checks: Households making \$75,000 or more saved 41% of their initial Economic Impact Payments and spent 15% on essentials. For households with incomes of less than \$40,000, 31% was saved and 22% went to essentials. And many of those who were unemployed when the increased unemployment payments were suspended had to dip back into savings to get by: Those who were unemployed in July of 2020 spent over 60% of their accumulated savings in August 2020 alone.¹⁶⁹

Assets

After a bank account, the most common assets are vehicles, homes, and investments (Figure 19). Data on wealth and assets at the state level is limited, but the American Community Survey provides some basic data that is presented in the following sections.

Figure 19.
Household Assets, Delaware, 2019



Definitions:

Vehicle: a broad category in the American Community Survey that includes cars, vans, and trucks below one-ton capacity that are kept at home available for the use of household members; dismantled or immobile vehicles are not included.

Retirement Income: retirement, survivor, or disability income from a former employer, a labor union, the government, or the U.S. military; or regular income from IRA and Keogh plans

Interest, Dividends, or Rental Income: income from investments such as savings account, stocks, bonds, or rental properties

Source: American Community Survey, 2019

Vehicle Ownership

Most households in Delaware own a vehicle because owning a car is essential to live and work in many communities. During the pandemic, ALICE workers who were essential still needed a reliable vehicle to get to work; those whose jobs were cut back or who became unemployed still had auto loan payments to meet. In 2019, 94% of households in the state owned a vehicle, above the national average of 91%, and most owned two or more (Figure 19).¹⁷⁰ Yet while cars offer benefits beyond their cash value, they are not an effective means of accumulating wealth because the value of a car normally decreases over time.

Low-income families are more likely to own a used car because the price is lower, but maintenance costs may be higher, and used car loans generally have twice the interest rate of new car loans.¹⁷¹ Many ALICE households need to borrow money in order to buy a vehicle, yet without strong credit ratings they cannot qualify for traditional low-cost loans. As a result, low-income households are forced to use non-traditional, high-cost financing such as “Buy Here, Pay Here” loans and are more likely to struggle to make their monthly payments. In 2019, the average auto loan rate for a borrower with a high credit score was under 7.2%, while someone with a low credit score paid more than 17%.¹⁷² More concretely, the monthly payment for a 60-month, \$10,000 car loan at 7.2% interest is \$200; at 17% interest, the payment is \$250. At the end of a year, the family with the better credit score is \$600 ahead.¹⁷³

Subprime car loans are proliferating, accounting for 29% of used car loans in the first quarter of 2019.¹⁷⁴ From 2003 to 2019, the auto debt per capita in Delaware increased to \$5,040, above the national average of \$4,850, and the state’s delinquency rate on auto loans nearly tripled, from 1.9% in 2003 to 5.5% in 2019.¹⁷⁵ Even before the pandemic, three in ten subprime borrowers defaulted

on their auto loan payments, largely due to high interest rates and predatory practices. Because defaults have traditionally increased as unemployment increases, the industry is bracing for a rise in delinquencies and defaults due to the pandemic; this will be devastating for ALICE families.¹⁷⁶

“ Many ALICE households need to borrow money in order to buy a vehicle, yet without strong credit ratings they cannot qualify for traditional low-cost loans. ”

In addition to bearing the cost of purchasing a car, low-income households are more likely to have higher vehicle running costs. Older cars require more maintenance and are less likely to be covered by a warranty. Low-income households also face higher insurance costs based on their neighborhood, credit score, and type of vehicle. Nationally, drivers with low credit scores pay 67% more, on average, for car insurance than people with excellent credit.¹⁷⁷

While regulations across the country prohibit using race as a factor in vehicle insurance pricing, recent reports have found that major insurers charge Black and Hispanic drivers more for car insurance than White drivers — even when White drivers have previous driving offenses on their records, lower credit scores, or live in an under-resourced neighborhood. Premiums were much higher on average in predominantly non-White ZIP codes compared to predominantly White ZIP codes with similar risk. Ultimately, for many insurers, rates showed little association to risk.¹⁷⁸

Homeownership

The next most common asset in Delaware is a home, perhaps the most important asset in providing financial stability and a means for low-income families to accumulate wealth. Homeownership can increase both financial and social stability for families. For example, children whose parents own their home tend to have higher educational attainment and lower rates of teen pregnancy. In 2019, 70% of all Delaware households owned their homes, and 66% of those households had a mortgage. Homeownership is highly correlated with income: The rate of homeownership for Delawareans earning \$75,000 or more was 85% (compared to 79% nationally), while the rate for those earning less than \$20,000 was 46% (above the national average of 38%).¹⁷⁹

Overall, the homeownership rate in Delaware has fallen over the last decade, from 72% in 2007 to 70% in 2019. The housing crisis was not as severe in Delaware as in other states, but housing prices fell by 4%, and as a

result, many who sold their homes between 2006 and 2011 lost money, with some owing more than the sale price. Prices have since rebounded and mortgage delinquencies have declined, falling from a rate of 5.8% in 2009 to 1.7% in 2019.¹⁸⁰

In many locations, it would be more economical for ALICE households to buy a home rather than rent, but they often cannot save enough for a down payment and cannot qualify for a traditional low-rate mortgage. Many ALICE families have used non-traditional, high-risk, and high-cost mortgage products, as the availability and outreach of such products has expanded. But the higher borrowing costs of these products reduce the borrower's overall investment opportunity and increase financial risks.¹⁸¹

Low income is not the only barrier to quality housing and prosperous communities: Discrimination and institutionalized racism exist in sales and rentals, appraisals, assessments, and lending. The Delaware State Fair Housing Consortium reported in a 2020 analysis that "private discrimination runs rampant throughout the entire state" despite the existence of fair housing agencies in both government and the nonprofit sector. The Delaware Division of Human Relations received 154 housing discrimination complaints from 2015 to 2017; the majority were on the basis of race, followed by disability and marriage/family status. Nationally, in 2019, the top three factors were disability status, race, and family type.¹⁸²

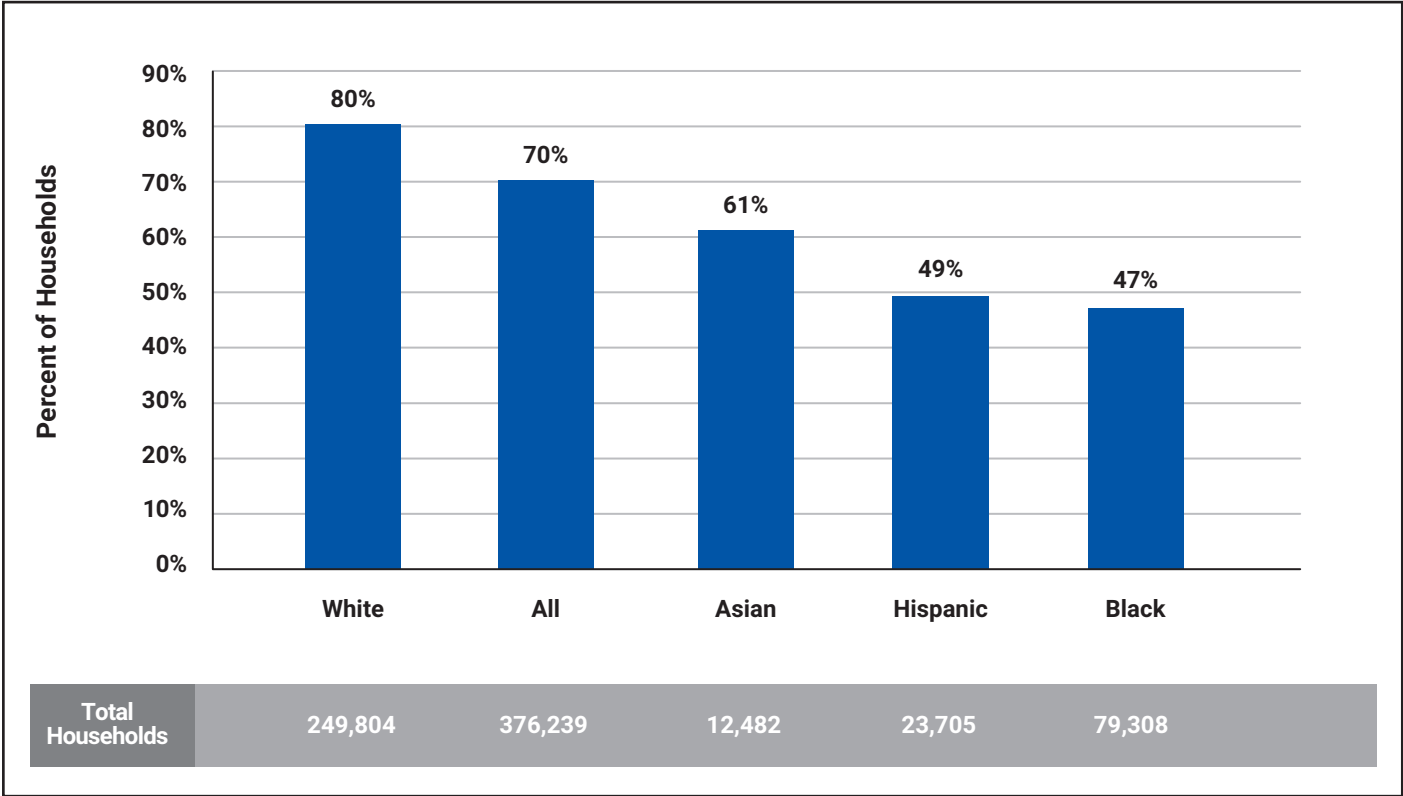
“ Largely due to systemic factors – inequities in lending and access to credit, income inequality, housing discrimination, the lasting effects of now-illegal real estate and lending practices such as redlining, and displacement due to gentrification – there are substantial homeownership gaps by race/ethnicity. ”

Largely due to systemic factors – inequities in lending and access to credit, income inequality, housing discrimination, the lasting effects of now-illegal real estate and lending practices such as redlining, and displacement due to gentrification – there are substantial homeownership gaps by race/ethnicity.¹⁸³

Black and Hispanic applicants are denied mortgages at more than twice the rate of White applicants — in 2008, at rates of 31% and 28%, respectively, compared to 14% for White applicants. More than a decade later, even as denial rates have decreased, the gaps by race and ethnicity persist. In 2019, Black and Hispanic applicants were denied home mortgage loans at rates of 16% and 12%, respectively, compared to 7% for White applicants. The disparities are even greater in refinancing. And for those who got loans, Black and Hispanic mortgage holders were almost three times more likely to have higher interest rates: 22% of Black borrowers and 23% of Hispanic borrowers had higher-priced loans, compared to 8% of White borrowers.¹⁸⁴ Research into bias shows overt racial discrimination directly contributes to these substantial disparities. For example, a national study from the University of California, Berkeley found that 1.3 million creditworthy Black and Hispanic applicants were rejected by both face-to-face and online lenders between 2008 and 2015, but when their race identifiers were removed, the mortgage applications were accepted.¹⁸⁵

These disparities in mortgage access perpetuate gaps in home ownership. In 2019, the Delaware homeownership rate was 47% for Black households and 49% for Hispanic households, compared to 80% for White households (Figure 20).¹⁸⁶ Rates vary across the state, with the highest level of Black homeownership in the Dover Metropolitan Statistical Area at 56% in 2017, the third-highest level in the country.¹⁸⁷ Nationally, in 2019, the homeownership gap between White and Black families was larger than before the passage of the Fair Housing Act in 1968, when race-based discrimination in housing was still legal.¹⁸⁸

Figure 20.
Homeownership Rate by Race/Ethnicity, Delaware, 2019



Source: American Community Survey, 2019

The forms of discrimination have shifted over time, but racial barriers to wealth accumulation through homeownership remain:

- Black and Hispanic mortgage borrowers are not able to access the lowest-cost financial products. Beginning with the New Deal, the government has deemed neighborhoods with a large population of Black and other people of color too risky to secure government-backed mortgages, and not worth investing in critical infrastructure.¹⁸⁹
- Black and Hispanic families’ location choices are constrained — historically through restrictive covenants and Neighborhood Composition Rules, and more recently by mortgage and real-estate-agent bias. Nationally in 2019, the typical White household’s home value was \$230,000, while typical Hispanic and Black home values were \$200,000 and \$150,000, respectively.¹⁹⁰
- Homeownership has failed to provide wealth accumulation at the same rate for Black and Hispanic families as for White families. During prosperous times, homes in predominantly Black and Hispanic neighborhoods have failed to appreciate at the same pace as those in predominantly White neighborhoods. In downturns, Black and Hispanic households experience greater losses. During the Recession, the median net worth of Hispanic households fell 61% and Black households fell 50%, compared to 26% for White households.¹⁹¹

And now, during the pandemic, Black and Hispanic Delaware homeowners — who have been more likely to lose jobs or work hours, miss out on unemployment or stimulus benefits, and have family members contract or die of COVID-19 than their White peers — have become more likely to miss or defer mortgage payments.¹⁹²

Investment and Retirement Assets

Investments that produce income, such as stocks or rental properties, provide families with an effective resource to weather an emergency. Yet they are a less common asset than vehicles or homes. In 2019, only 23% of Delaware households had this type of investment. In addition, there is likely large overlap between households receiving investment income and those receiving retirement income (Figure 19).¹⁹³

In terms of retirement assets, several indicators show that Americans are not financially prepared to maintain their standard of living in retirement:

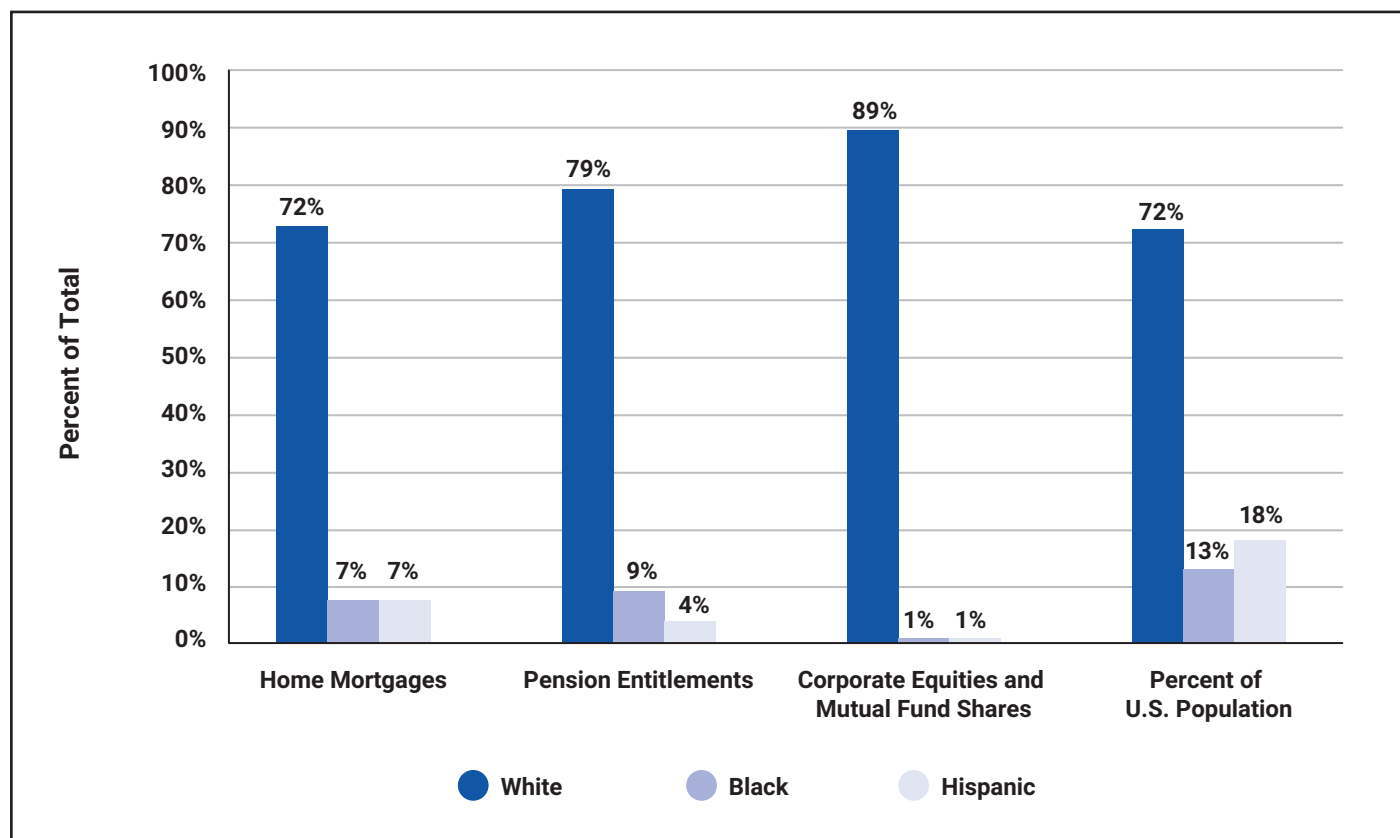
- According to the 2019 National Retirement Risk Index, 49% of American households are at risk of being unable to maintain their standard of living in retirement, even if households work to age 65 and annuitize all their financial assets, including the receipts from reverse mortgages on their homes.¹⁹⁴
- The National Institute on Retirement Security has found that the median retirement account balance for all working-age individuals is actually \$0, and for the subgroup of those with a retirement account, the average balance is a modest \$40,000.¹⁹⁵
- During the pandemic, the CARES Act eliminated the 10% penalty on withdrawals up to \$100,000 from eligible retirement plans and allowed up to three years to pay the tax liability on the money taken out. The largest 401(k) providers reported that about 6% of eligible participants took some money out of their accounts during 2020.¹⁹⁶

The most common source of income for retirement, however, is Social Security: Only 3% of seniors never receive regular benefits.¹⁹⁷ The aging of the U.S. population is evident in the 43% increase in the number of Delaware households that collected Social Security between 2007 and 2019, and the 64% increase in the number that received other retirement income. In contrast, the number receiving investment income remained unchanged, reflecting the challenges older residents faced through the Recession and recovery.¹⁹⁸

While Social Security benefits provide a critical financial foundation, they are rarely enough to cover a Senior Household Survival Budget. The average Social Security retirement benefit in June 2020 was about \$1,502 per month, or about \$18,170 per year — compared to \$2,619 monthly needed to afford the Senior Survival Budget in Delaware. (The average disabled worker and senior widow received even less, at \$1,258 and \$1,422, respectively.)¹⁹⁹ Also, since Social Security benefits are based on lifetime earnings, benefits may be lower for gig economy workers who don't make their full contributions to Social Security and Medicare through payment of the self-employment tax (for example, lifetime earnings reported needed to be more than \$54,400 in 2019 to receive full Social Security benefits).²⁰⁰

Some of the largest racial wealth gaps are in investments in stocks and bonds, and they have the greatest ability to exacerbate wealth disparities. The stock market posted some of its largest gains in history during the pandemic even as 1 in 2 American households lost income. The S&P 500, widely regarded as the best gauge of U.S. equities, gained more than 16% in 2020. More concretely, a family that could invest \$100 in these stocks ended the year with \$116; a family that needed that \$100 to pay bills ended the year with zero.²⁰¹ With 89% of all corporate equities and mutual funds owned by White investors (while 72% of the U.S. population is White), and only 1% by Black and 0.5% by Hispanic investors (while 13% of the population is Black and 18% is Hispanic), most households of color do not benefit from the booming stock market (Figure 21).²⁰²

Figure 21.
Percentage Share of Asset Ownership, United States, 4th Quarter 2019



Source: Board of Governors of the Federal Reserve System, 2021

ACCESS TO CREDIT DIFFERS BY INCOME

Differential access to credit may be the most important and under-recognized difference between low- and high-income households — and the key to maintaining their status. Access to credit provides a cushion in lean times and leverage in better times. The ability to borrow varies greatly by income and assets: The higher the income and the greater the assets, the more borrowing options a family has, and at better rates. Families with low incomes and no assets have few options; they typically pay higher rates, incur fees, and are more likely to be delinquent or default on their loans.²⁰³

The most common way to access credit is by borrowing from a bank. Just having a bank account lowers financial delinquency and increases credit scores. But in 2019, 2.8% of Delaware households were unbanked (meaning no one in the household had a checking, savings, or credit union account), well below the 5.4% share of U.S. households, and 22% of Delawareans did not have access to bank credit (e.g., a credit card, personal bank loan, or line of credit).²⁰⁴

Because the banking needs of low- to moderate-income individuals and small businesses are often not filled by community banks and credit unions, they frequently use informal networks and lenders. Nationally, more than one in three people (38%) borrowed from friends and family in 2017 — most commonly to pay utilities and bills (46%), followed by rent (23%) and medical emergencies (17%). Other informal lending sources include rotating savings and credit associations and loan sharks.²⁰⁵

Low-income families are also more likely to use Alternative Financial Products (AFP), also referred to as Alternative Financial Services (AFS) — non-traditional financial products such as payday, auto title, and other loans that charge higher interest rates.²⁰⁶ The negative impacts of using AFPs are often cumulative, with high rates leading to greater need of more high-risk borrowing and a vicious cycle of debt. Delaware households used a range of non-bank services in 2019: 8% of households used money orders, check cashing, or bill payment services, while 4.6% used pawn shop loans, payday loans, tax refund anticipation loans, rent-to-own services, or auto title loans.²⁰⁷

Payday loans in Delaware are regulated, but the statute sets no limits on APRs that lenders can charge. **There are 82 payday lenders (more than twice the number of McDonald's) in Delaware,** or 10.5 lenders per 100,000 people, one of the highest rates in the country. **In 2019, the APR on a typical payday loan of \$300 was 521%.**²⁰⁸

“Location matters: Families living in low-income neighborhoods often find only high-cost lending options are available to them.”

Another common way to access credit, especially in the short term, is with a credit card. Nationwide, there is wide variation in credit card usage by income level. For example, the share of families with at least one credit card was 36% for families with income below \$15,000 in 2019 but 89% for families with income above \$75,000. And location matters: Families living in low-income neighborhoods often find only high-cost lending options are available to them. In these neighborhoods, there is less saving and borrowing.²⁰⁹

For some families, the need for these loans — to meet basic needs such as heat or necessary medical care — outweighs the risks posed by high interest rates and predatory lending practices. Predatory loans, such as payday loans and auto title loans, offer quick loan options to vulnerable families that with chronic financial troubles.²¹⁰ The repeated use of payday loans and credit cards greatly increases fees and interest charges, decreases the chance that the debts can be repaid, and is linked to a higher rate of moving out of one's home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy.²¹¹

FEWER ASSETS LEAVE ALICE MORE VULNERABLE IN A CRISIS

The compounding effect of lack of access to public assistance, credit, and few or no savings or assets makes ALICE households more vulnerable to the effects of disasters and crises — from floods, hurricanes, and wildfires to pandemics. These families feel the economic impact almost immediately — if they can't work, they lose pay; if there is damage to their home or car, there are immediate repair bills; and if the power goes out, they need money to replace spoiled food supplies.

ALICE households disproportionately bear the impact of crisis and disaster. They are more likely to live in housing units and communities that are more vulnerable to flooding, fire, and other hazards, primarily because those areas are more affordable, but they do not have the resources to withstand these disasters. Often, they cannot afford to make protective repairs, evacuate, or take necessary precautions during a public health crisis.²¹² After a disaster, they take longer to recover, if ever: Because they are less likely to have insurance or savings to repair damages, it is harder to recover from illness, make housing repairs, and pay ongoing bills.²¹³

People of color and low-income households face significant environmental vulnerability in Delaware. There is flooding in low-income neighborhoods near the shore as well as rivers and streams, and with much of the state in a flood plain, these occurrences are predicted to increase.²¹⁴ In addition, studies have shown that the low-income communities along the industrial corridor in northern Delaware are located closer to polluting industrial facilities, hazardous chemical facilities, and contaminated waste sites. As a result, they face greater exposure to toxic pollution and incur greater health risks than residents of wealthier and predominantly White communities, or than Delaware as a whole.²¹⁵

The COVID-19 pandemic has brought to the fore the striking health disparities between different racial/ethnic groups during times of crisis.²¹⁶ For example, Black, Hispanic, American Indian/Alaska Native, and Pacific Islander individuals have contracted and died from COVID-19 at much higher rates than White individuals nationwide. As of March 2, 2021, the age-adjusted death rate of both Black and Hispanic residents from COVID-19 was 1.6 times higher than that of White residents.²¹⁷

At the same time that ALICE workers face these sharply increased risks, they are also essential to the pandemic recovery, as well as to rebuilding from other recent natural disasters. With jobs in Maintainer occupations, ALICE workers have often been called “pandemic heroes,” essential to caring for COVID-19 patients and to keeping the economy running by working in food service, grocery stores, and warehouse and fulfillment centers. Yet they receive low wages and little protective gear to keep them and their families safe.²¹⁸ Similarly, in the aftermath of hurricanes and wildfires, ALICE workers are essential for debris removal, housing repairs, and rebuilding basic infrastructure. Yet these jobs are nearly impossible to do if workers and their families are in crisis themselves.

MAPPING ALICE, DISASTERS, AND HEALTH CRISES

ALICE households often live in areas with limited community resources, making it even more difficult to make ends meet. The lack of some resources has immediate and direct costs. For example, without public transportation or nearby health providers, ALICE families pay more for transportation and may forgo health care. Other costs, such as the consequences of limited access to community banks or credit unions, open space, or libraries, accumulate over time.

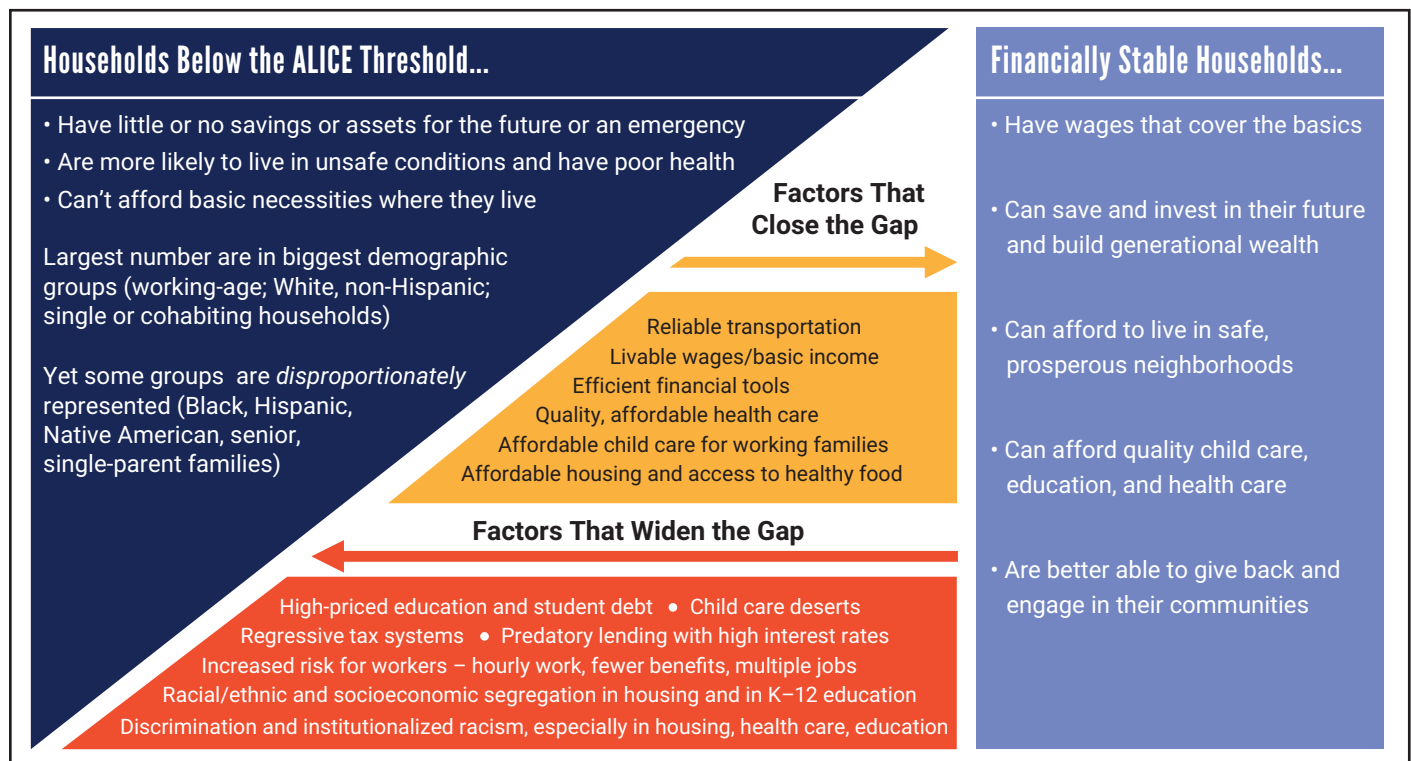
Mapping where ALICE lives along with the location of community resources — such as public libraries or community centers — can help identify gaps by town, ZIP code, or county. In the aftermath of natural disasters such as floods, hurricanes, or wildfires, pandemics such as COVID-19, or crises such as opioid drug overdose epidemics, mapping can help federal, state, and local governments target preparation, response, and assistance, and help companies plan where to deploy their workforce and support. Examples of mapping can be found on our website: UnitedForALICE.org/resource-gaps/Delaware.

DATA FOR ACTION: A VISION FOR EQUITABLE RECOVERY IN DELAWARE

The ALICE research highlights significant problems in the Delaware economy in 2019: stagnant wages, a rising cost of living, and 38% of the state's households unable to afford even the most basic budget. However, this data can also be used to generate solutions to these problems, helping ALICE households and creating equity across communities. The measures of cost of living, financial hardship, and changes in the labor force presented in this Report can help stakeholders ask the right questions and make data-driven decisions. This data can help policymakers and community organizations identify gaps in community resources, and it can guide businesses in finding additional ways to assist their workforce and increase productivity – both in times of economic growth and in periods of economic recovery.

To make these decisions, it is important to first examine both the barriers to and facilitators of financial stability. The factors that work to widen or close the gap between living below the ALICE Threshold and being financially stable are outlined in Figure 22.

Figure 22.
Closing the Gap: Moving ALICE Households Toward Financial Stability



Sources for Figure 20 follow the Endnotes for this Report.

THE BENEFITS OF MOVING TOWARD EQUITY IN DELAWARE

The strength of Delaware's economy is inextricably tied to the financial stability of its residents. The more people who participate in a state's economy, the stronger it will be. To better understand the extent to which financial hardship is a drain on a state's economy, this section provides an estimate of the benefits of raising the income of all households to the ALICE Threshold. Conversely, if the number of struggling households increases, there will be less consumer spending, lower tax revenue, and greater demand for public services. This latter scenario is unfortunately playing out during the pandemic.²¹⁹

Based on 2019 data, the economic benefit to Delaware of bringing all ALICE and poverty-level households combined (143,795) above the ALICE Threshold would be approximately \$11.8 billion, meaning that the state GDP would grow by 15% (Figure 23). While lifting family income would be an enormous undertaking, the statewide benefits of doing so make a compelling case for pointing both policy and investment toward that goal. This is based on three categories of economic enhancement:

Earnings: Delaware's 2019 GDP reflected earnings of \$3.7 billion by the state's households below the ALICE Threshold. Bringing all households to the ALICE Threshold would have a two-fold impact:

- **Additional earnings:** \$4.2 billion statewide.
- **Multiplier effect:** Studies show that almost all additional wages earned by low-wage workers are put back into the economy through increased consumer spending, which in turn spurs business growth.²²⁰ Building on economic calculations used by Moody's Analytics, this estimate assumes an economic multiplier of 1.2, meaning that a \$1 increase in compensation to low-wage workers leads to a \$1.20 increase in economic activity. In Delaware, this increased economic activity would be valued at \$5 billion.²²¹

Tax revenue: Delaware's 2019 GDP reflected tax revenue of \$144.6 million from the state's households below the ALICE Threshold. Bringing all households to the ALICE Threshold would have a two-fold impact:

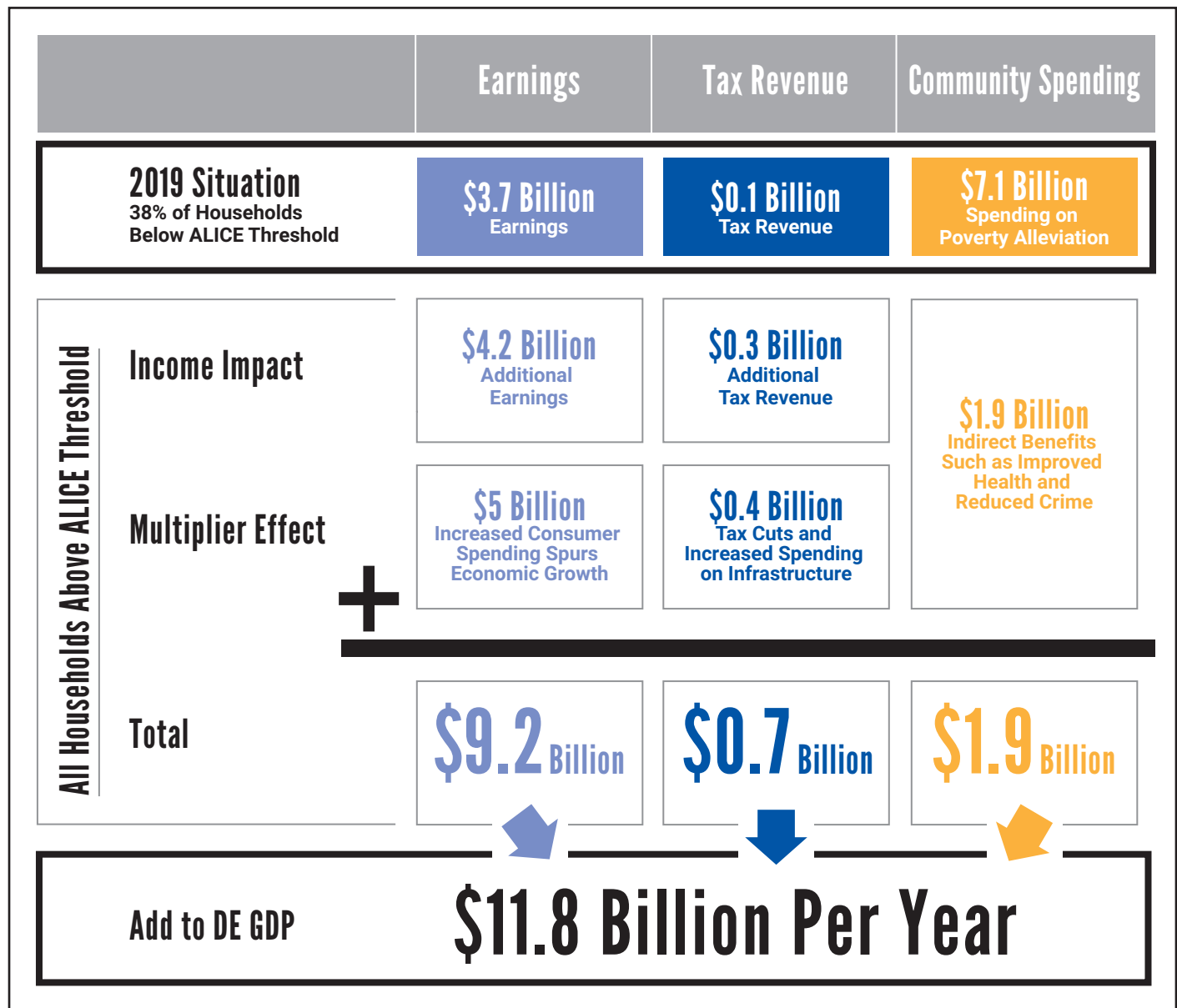
- **Additional tax revenue:** With additional earnings, there would also be additional taxes paid and reduced usage of tax credits such as EITC for low-income earners, totaling an additional \$289.7 million in tax revenue for Delaware.
- **Multiplier effect:** Additional state tax revenue gives state and local governments the opportunity to make investments that matter most to the well-being of residents and businesses — from tax cuts for small businesses to improvements in infrastructure, including health care and education — that can yield a high return on investment. Based on work by the Congressional Budget Office and Moody's Analytics, the estimated multiplier is 1.44, which would mean an added \$417.2 million in economic activity in Delaware.²²²

Community spending: Delaware's 2019 GDP reflected community spending of \$7.1 billion on assistance to the state's households below the ALICE Threshold.²²³ When all households can meet their basic needs, this spending can be reallocated to projects and programs that help families and communities thrive, not just survive.

- **Indirect benefits:** Added value to the state GDP would come in the form of indirect benefits associated with increased financial stability. These benefits include improved health (and reduced health care expenditures), reduced crime and homelessness, and greater community engagement. Figure 23 uses the very conservative estimate of an added \$1.9 billion (or 2.5% of the state GDP, which is the estimated cost of childhood poverty alone).²²⁴ This is still far short of the total indirect benefits of bringing all households to the ALICE Threshold, as it does not include benefits for adults or factor in the direct impact of redeploying private and nonprofit spending currently used to alleviate poverty.²²⁵

Figure 23.

Economic Benefits of Raising All Households to the ALICE Threshold, Delaware, 2019



Sources: ALICE Threshold, 2019; American Community Survey, 2019; Internal Revenue Service—1040, 2019; Internal Revenue Service—EITC, 2019; Internal Revenue Service—FICA, 2019; McKeever, 2018; National Association of State Budget Officers, 2020; Office of Management and Budget, 2019; Scarboro, 2018; Tax Foundation, 2019; U.S. Department of Agriculture—SNAP, 2019; Urban Institute, 2012; Walczak, 2019²²⁶

Benefits for Households and Local Communities

In addition to economic benefits for the state if all households had income above the ALICE Threshold, there would be a significant number of positive changes for families and their communities. Our 2019 companion Report, *The Consequences of Insufficient Household Income*, outlines the tough choices ALICE and poverty-level families make when they do not have enough income to afford household necessities, and how those decisions affect their broader communities. By contrast, Figure 24 outlines the improvements that all Delaware families and their communities would experience if policies were implemented that moved all households above the ALICE Threshold.²²⁷

Figure 24.
The Benefits of Sufficient Income

If households have sufficient income for...	Impact on ALICE Households	Impact on the Community
 Safe, Affordable Housing	Improved health through safer environments and decreased stress, improved educational performance and outcomes for children, greater stability for household members, a means to build wealth for homeowners	Less traffic, lower health care costs, better maintained housing stock, lower crime rates, less spending on homelessness/social services
 Quality Child Care and Education	Improved academic performance, higher lifetime earnings, higher graduation rates, improved job stability/access for parents, better health	Decreased racial/ethnic and socioeconomic performance gaps, decreased income disparities, high return on investment (especially for early childhood education)
 Adequate Food	Decreased food insecurity, improved health (especially for children and seniors), decreased likelihood of developmental delays and behavioral problems in school	Lower health care costs, improved workplace productivity, less spending on emergency food services
 Reliable Transportation	Improved access to job opportunities, school and child care, health care, retail markets, social services, and support systems (friends, family, faith communities)	Fewer high-emissions vehicles on the road, more diverse labor market, decreased income disparities
 Quality Health Care	Better mental and physical health (including increased life expectancy), improved access to preventative care, fewer missed days of work/school, decreased need for emergency services	Decreased health care spending and need for emergency services, fewer communicable diseases, improved workplace productivity, decreased wealth-health gap
 Reliable Technology	Improved access to job opportunities, expanded access to health information and telemedicine services, increased job and academic performance	Decreased “digital divide” in access to technology by income, increased opportunities for civic participation
 Savings	Ability to withstand emergencies without impacting long-term financial stability and greater asset accumulation over time (e.g., interest on savings; ability to invest in education, property, or finance a secure retirement)	Greater charitable contributions, less spending on emergency health, food, and senior services

Note: For sources or a pdf download of this figure visit [UnitedForALICE.org/special-topics](https://unitedforalice.org/special-topics)

Greater financial stability and having basic needs met can also reduce the anxiety that comes from struggling to survive, or not having a cushion for emergencies. It also leaves more time to spend with loved ones and to give back to the community — all of which contribute to happiness and improved life satisfaction.²²⁸

Having money saves money: Having enough income means that households can build their credit scores and avoid late fees, predatory lending, and higher interest rates.²²⁹ That, in turn, means that ALICE families have more resources to use to reduce risks (e.g., by purchasing insurance), stay healthy (e.g., by getting preventative health care), or save and invest in education or assets that could grow over time (e.g., buying a home or opening a small business). Instead of a downward cycle of accumulating fees, debt, and stress, families can have an upward cycle of savings and health that makes them even better able to be engaged in their communities and, in turn, enjoy a reasonable quality of life.

For communities, this leads to greater economic activity, greater tax revenue, lower levels of crime, and fewer demands on the social safety net, allowing for more investment in vital infrastructure, schools, and health care.²³⁰ Strengthening communities by strengthening ALICE families means a higher quality of life for all.

NEXT STEPS: A VISION FOR ALICE IN DELAWARE

In Delaware and across the U.S., intervention is needed across the board — in business, government, nonprofit, and educational institutions — to set the groundwork for a more equitable future for ALICE. Current policy is primarily designed to fill short-term needs for basic survival; it is not designed to bring families to financial stability, much less to ensure a sustainable future.²³¹ As a result, the amount of public assistance households receive, even when added to wages (more than half of government spending on assistance for low-income households goes to working families), falls far short of what is actually needed. A national economy where nearly four in ten households cannot afford even household basics cannot sustain economic growth.

Overcoming the magnitude of financial hardship, the extent of the structural imbalance between costs and wages, and the depth of institutional racism will require decisive action in Delaware. The ALICE framework and data can provide the underpinnings necessary to guide this process in three key ways:

ALICE needs to be included in the policymaking process at all levels.

- **Include ALICE at the table:** ALICE needs to be included in the policymaking process at all levels. These firsthand accounts and diverse voices provide an often ignored perspective. It is important to hear stories of ALICE's lived experience — of struggles, triumphs, and navigating the very systems that policymakers aim to improve. Putting a face to this experience in Delaware is key to reaffirming the inherent worth and dignity of all, regardless of income. ALICE can also share real-time problems, which can inform priority areas — for example, identifying where there are child care or food deserts, where public transportation routes or timetables limit employment opportunities, which health centers engage in discriminatory practices, or where housing is unsafe. ALICE voices can be heard when policymakers and business leaders who have themselves been ALICE share their experiences; when workers participate in workers' councils, unions, or policy convenings about "the future of work"; and when ALICE participates in their community and votes: ALICE and poverty-level voters make up more than one-third of the electorate.²³²
- **Use ALICE measures:** Inequities can only be addressed if disparities are identified and tracked over time. The ALICE measures provide the necessary tools and data to better gauge the health of the overall economy. Specifically, it is time to replace the Federal Poverty Level. The Household Survival Budget provides a more realistic estimate of the local cost of basics for every county in the country; the ALICE Threshold then provides a more accurate measure of how many households are struggling financially; and the ALICE Essentials Index shows how costs are growing over time. Using these measures together is critical to accurately portray the scope of financial hardship and which demographic groups are disproportionately impacted, as well as to ensure that policy reflects the growth in the cost of essential goods over time.

- **Make data-informed decisions:** Good data is the essential foundation for effective policy. ALICE measures can also be explored along with the location of key community resources, and analyzed alongside data on health, education, and social factors. To address pressing, immediate needs, mapping ALICE with community resources shows where gaps exist so that stakeholders can direct assistance to those areas. To address more ingrained, interconnected challenges, ALICE data can be compared with other indicators such as food insecurity, internet access, life expectancy, grocery-store access, rent burden, and homeownership. This analysis can help identify underlying causes of hardship and barriers to mobility, as well as highlight areas of success. In addition, the Census is a key metric for the ALICE Threshold; an accurate Census count is especially important for small groups. The marginalization of disadvantaged groups has traditionally started with undercounting them, from enslaved Africans who were counted as 3/5 of a person to American Indians/Alaska Natives who were undercounted in the last three Censuses: by 12% in 1990, 0.7% in 2000, and 5% in 2010.²³³

Stakeholders with different perspectives and concerns can use the ALICE research and narrative to create better policy. Federal, state, and local governments can target communities where ALICE lives for preparation, response, and assistance for natural disasters and public health crises.²³⁴ Companies can tailor new products to meet ALICE's budget and needs as well as target where to roll them out. Employers can deploy new skills training and strengthen career paths for ALICE workers.²³⁵ And health care providers can better understand which patients are ALICE in order to address presenting health issues, as well as to work with community stakeholders to confront underlying problems.²³⁶

Our vision for pandemic recovery is a country where ALICE families not only have sufficient income to afford the basics but can also save and invest in their future. Having enough income for safe, affordable housing, quality child care, adequate food, reliable transportation, quality health care, and sufficient technology not only has the immediate impact of fulfilling essential needs, but it also creates a ripple effect: When ALICE households can afford the basics, there is a significant positive impact on local communities and the wider economy. This is a vision not only for ALICE, but for the nation as a whole.

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