



# FROM HARDSHIP TO STABILITY

INSIGHTS FROM ALICE

Southern Maine



# Who is ALICE?

Asset Limited, Income Constrained, Employed



# ALICE is Southern Maine



**91%**

of ALICE households are **white** in Southern Maine, with 3% Black, 3% 2+ races, 2% Asian, and 1% Hispanic.



**over 65 +  
under 25**

The **oldest** (age 65+) and **youngest** (under 25) household segments face the **highest rates of financial hardship**.



**48%**

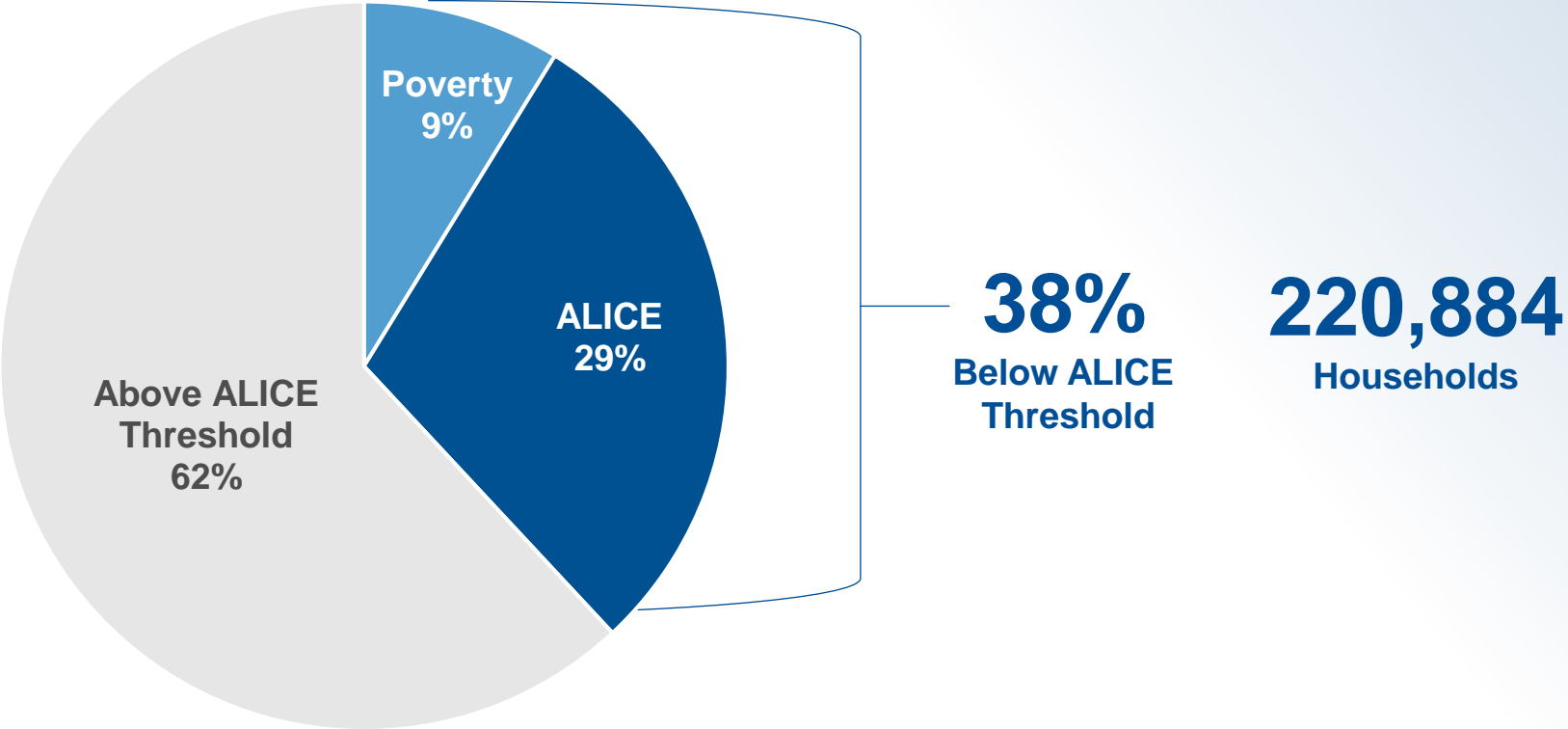
of ALICE households are **single female-headed households with children** in Southern Maine.



**50%**

of **Black** and **42%** of **Asian** households in Southern Maine were ALICE, compared to 30% of White households.

# ALICE in Southern Maine



# ALICE Households in Windham

CUMBERLAND COUNTY	
Total HH	129,977
ALICE HH	36,763
Poverty HH	11,331

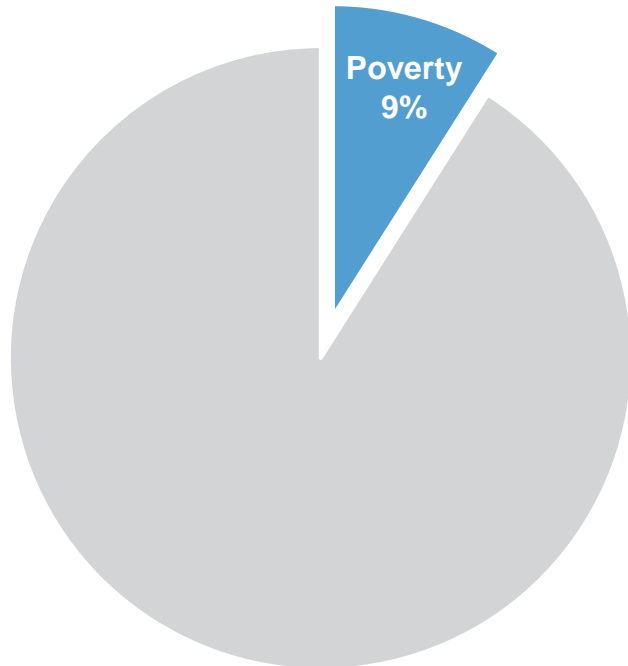
**37%**  
Below ALICE  
Threshold

WINDHAM*	
Total HH	9,282
ALICE HH	2,483
Poverty HH	377

**31%**  
Below ALICE  
Threshold

\*North Windham, South Windham, Windham town in 2021

# Limitations of Federal Poverty Level



- Poverty is currently measured by the **Federal Poverty Level**
- Determines **eligibility** for public assistance and other services
- Uses the **same income threshold** for every state in continental U.S.
- **Not** adjusted to reflect **cost of living differences**
- Does not reflect the cost of **basic household necessities**

HOUSEHOLD SURVIVAL BUDGET - SOUTHERN MAINE				
	Single Adult	One Adult, One in Child Care	Two Adults, Two in Child Care	Single Older Adult
<b>Monthly Costs and Credits</b>				
Housing - Rent	\$934	\$990	\$1,300	\$934
Housing - Utilities	\$154	\$239	\$292	\$154
Child Care	\$0	\$573	\$1,220	\$0
Food	\$533	\$811	\$1,452	\$492
Transportation	\$329	\$427	\$805	\$282
Health Care	\$216	\$517	\$873	\$516
Technology	\$75	\$75	\$110	\$75
Miscellaneous	\$224	\$363	\$606	\$245
Tax Payments	\$427	\$757	\$1,305	\$486
Tax Credits	\$0	(\$659)	(\$1,332)	\$0
Monthly Total	\$2,892	\$4,093	\$6,640	\$3,184
<b>ANNUAL TOTAL</b>	<b>\$34,704</b>	<b>\$49,116</b>	<b>\$79,680</b>	<b>\$38,208</b>
Hourly Wage	\$17.35	\$24.56	\$39.84	\$19.10

# Federal Poverty Level is Not Enough

	FPL Income Threshold -US-	The ALICE Gap	ALICE Household Survival Budget -Southern Maine-
Single adult	\$12,880	(\$21,824)	\$34,704
One adult, one in child care	\$17,420	(\$31,696)	\$49,116
Family of four, two kids in child care	\$26,500	(\$53,180)	\$79,680
Single older adult	\$12,996	(\$25,212)	\$38,208



# ALICE Works for Low Wages

## ALICE in Southern Maine

- ALICE households often work **low-wage, full-time** or **multiple part-time** jobs
- A household in Southern Maine with one adult and one child in care needs to make **\$24.56** full-time hourly wage to survive in Southern Maine
- They are **less likely to receive benefits**, including health insurance and retirement
- Impossible to save for **emergencies, education, or retirement**

Most Common Industries	Average Hourly Wage
Health Care & Social Assistance	\$14.88
Retail Trade	\$9.23
Manufacturing	\$16.70
Accommodation & Food Services	\$9.21
Transportation & Warehouse	\$11.05

# ALICE Struggles to Cover Costs



**57%**

are paying more than 30% of their income on rent.



**66%**

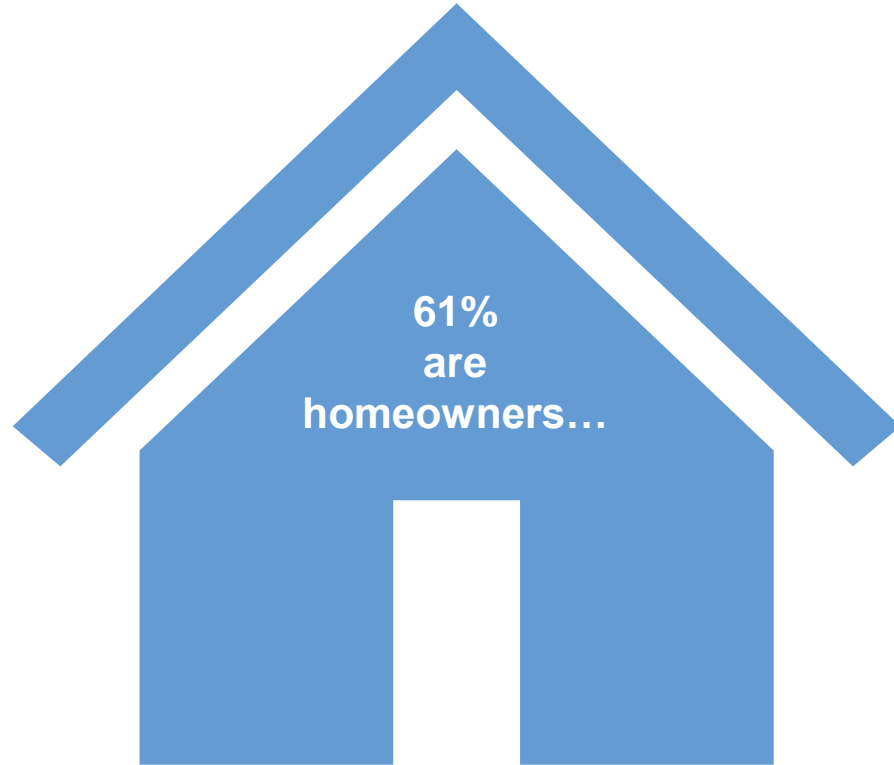
have 3 to 4-year-old children who are not enrolled in preschool.



**29%**

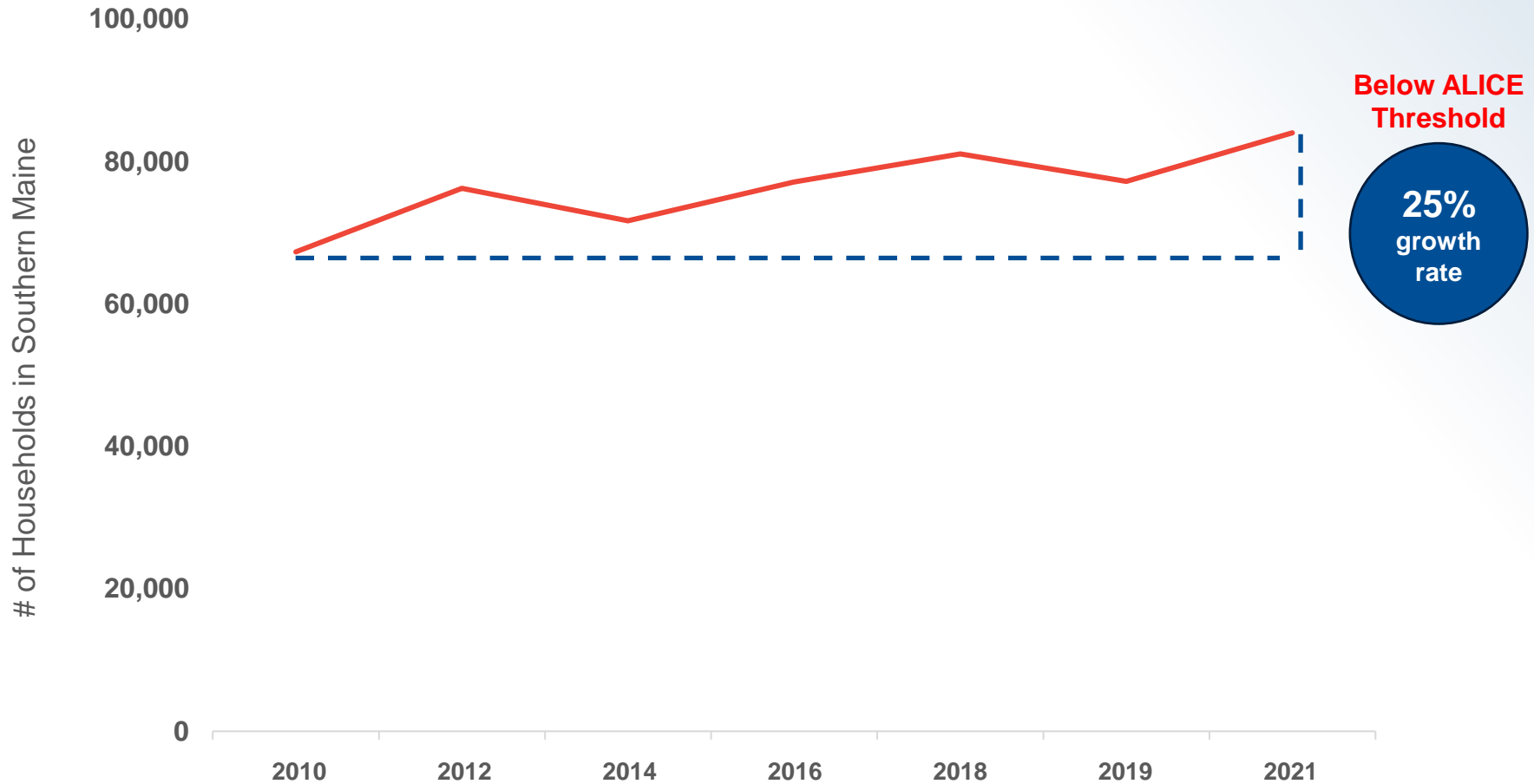
do not have high-speed internet in their homes

# ALICE is Homeowner Cost Burdened



**Cost burdened** is paying more than 30% of household income on housing costs (mortgage payment, utilities, insurance, taxes)  
**Severe Cost Burdened** is paying more than 50% of household income on housing costs (mortgage payment, utilities, insurance, taxes)

# Financial Hardship is Growing



# United Way Helps ALICE Rise

## HOUSING



## CHILD CARE



## FINANCIAL STABILITY



**Who do you  
know that might  
be ALICE?**

**Why do you think  
ALICE is growing  
in your  
community?**

**What opportunities  
do you see to  
support ALICE?**

**ALICE research in  
Maine is  
sponsored by**

**JOHN T. GORMAN**  
F O U N D A T I O N

**Thank  
you!**

**Maine Research Advisory Committee:**

- Joshua Cole, *MaineHousing*
- Tim Cowan, M.S.P.H, *MaineHealth*
- Michael Donihue, Ph.D., *Colby College*
- Sarah Goan, M.P.P., *Data Innovation Project, University of Southern Maine*
- Helen Hemminger, M.A., *Maine Children's Alliance*
- Kelsi Hobbs, Ph.D., *School of Economics, University of Maine*
- Mary Madden, Ph.D., *United Way of Southern Maine*
- Marcelle Medford, Ph.D., *Bates College and Permanent Commission on the Status of Racial, Indigenous and Maine Tribal Populations, State of Maine*
- Jean Mellett, M.B.A., *Northern Light Health*
- Peter Nalli, M.S., M.P.A., *Regional & Community Outreach Department, Federal Reserve Bank of Boston*
- Arthur Phillips, *Maine Center for Economic Policy*
- Julia Trujillo Luengo, M.S., *Maine Department of Economic & Community Development*
- Craig Zurhorst, *Western Maine Transportation Services*

United Way  
of Southern Maine

