

ALICE = Asset Limited, Income Constrained, Employed



Families who:

- ★ Earn above the Federal Poverty Line (FPL) but below the cost of basic living essentials
- ★ Struggle with housing, child care, food, tech, transportation, and health care
- ★ Are one emergency away from financial crisis
- ★ Often include working parents, many in essential or low-wage jobs

The Cost of Basics

To capture the reality of household costs across Minnesota, United For ALICE provides household budgets that are tailored by location and household type.

The ALICE Household Survival Budget

The Household Survival Budget reflects the minimum cost to live and work in today's economy and includes housing, child care, food, transportation, health care, and technology, plus taxes and a 10% miscellaneous category. This budget is the basis for determining whether households are above or below the ALICE Threshold by county.

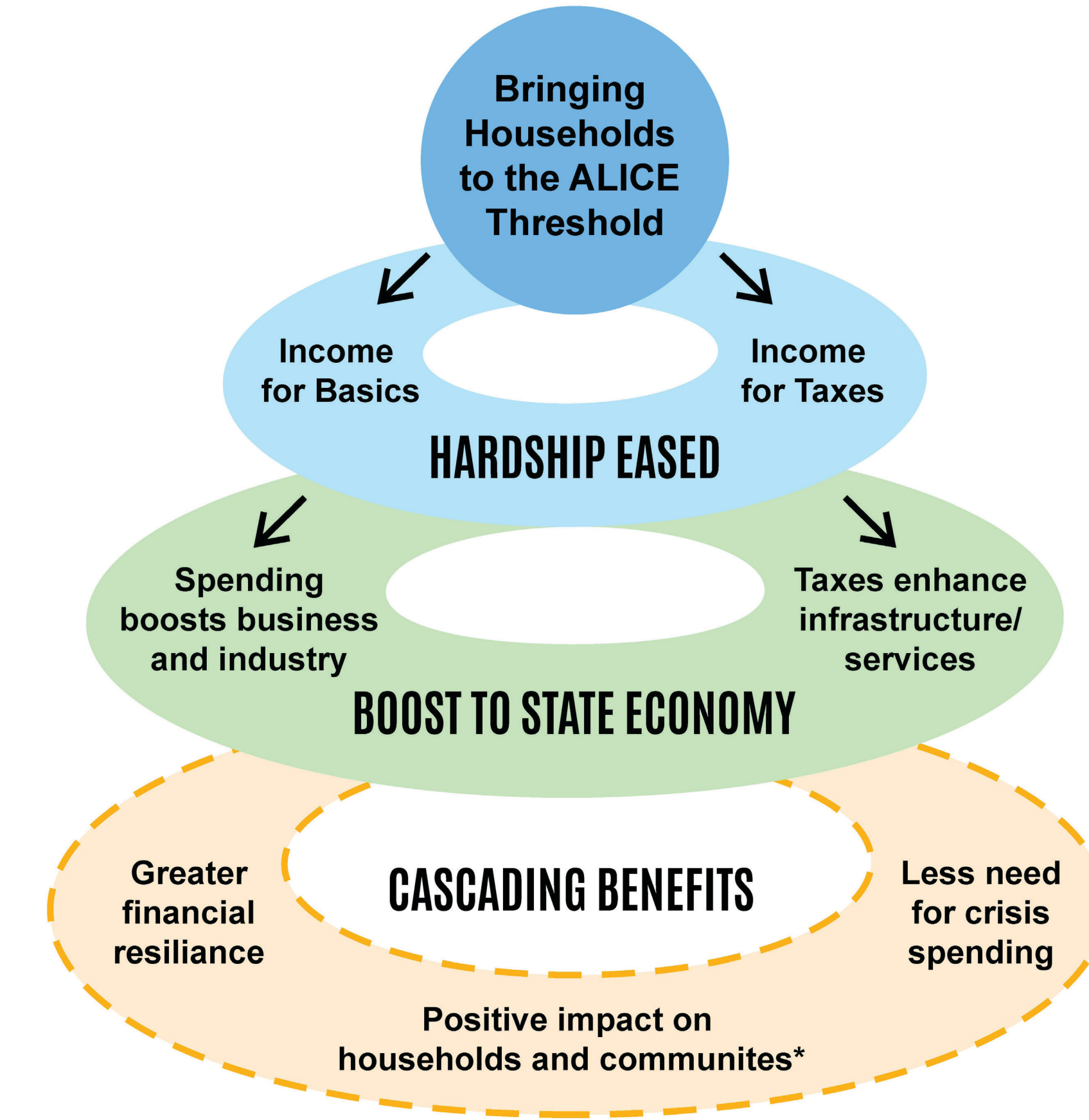
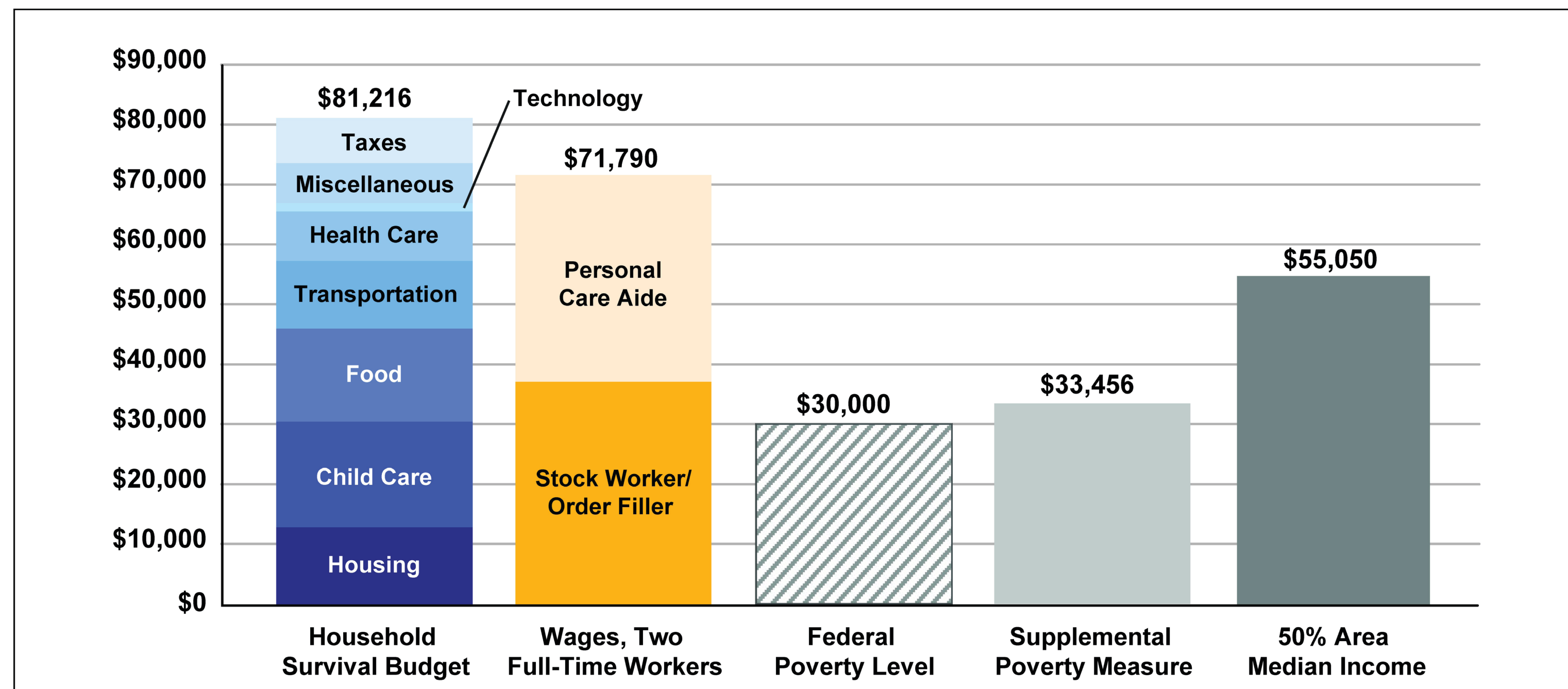


Figure 2. Basic Costs Exceeded Wages of Common Jobs and Official Measures of Hardship
Annual Budget, Wages, and Official Measures of Financial Hardship, Family of Four, Minnesota, 2023

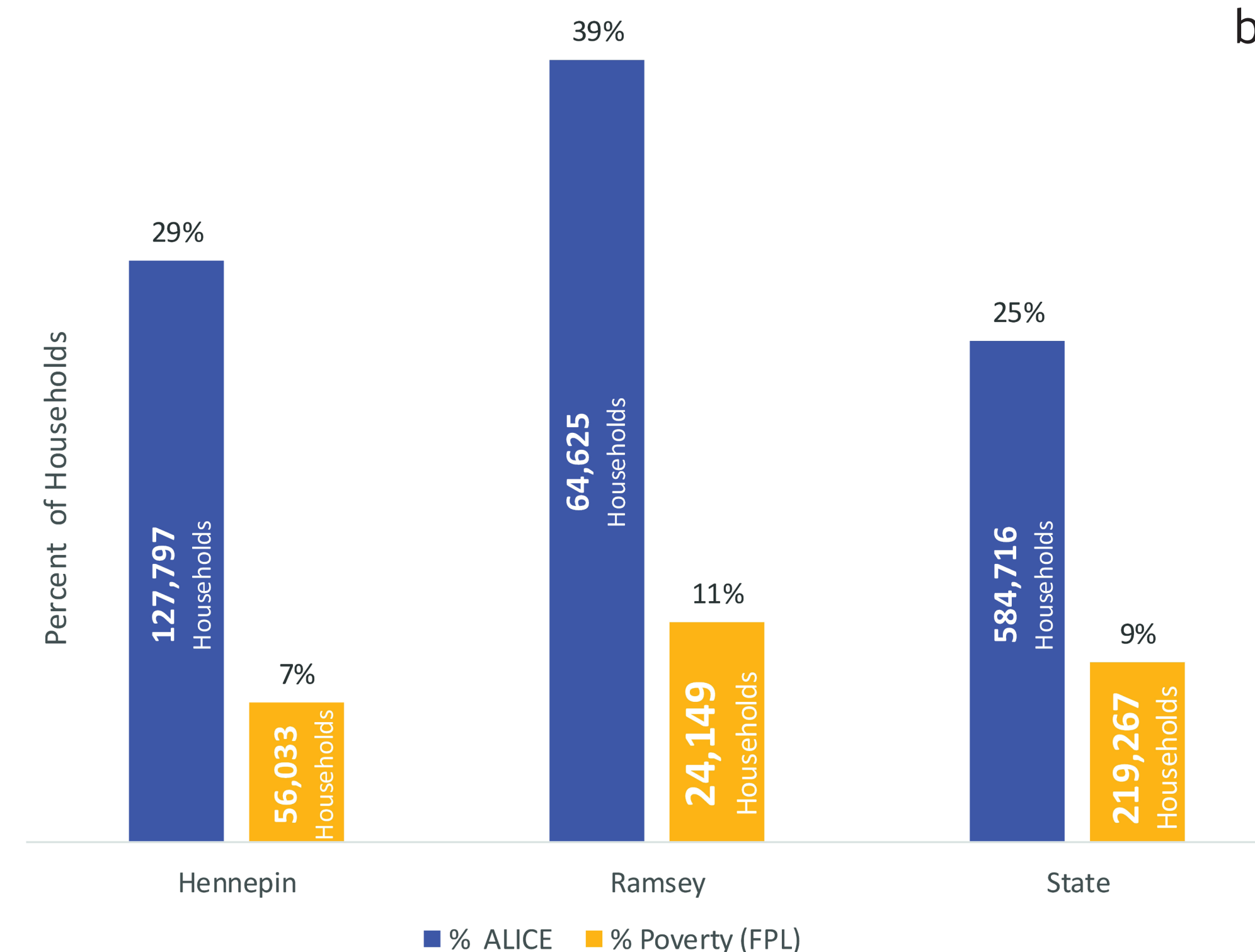


Note: [Personal care aides](#) monitor the condition of people with disabilities or chronic illnesses and help them with daily living activities. [Stock workers/order fillers](#) receive, store, and issue merchandise, materials, equipment, and other items from stockrooms, warehouses, or storage yards, and may operate power equipment to fill orders.

Sources: ALICE Household Survival Budget, 2023; Bureau of Labor Statistics—Occupational Employment Statistics, 2023; U.S. Census Bureau, Supplemental Poverty Measure, 2023; U.S. Department of Housing and Urban Development, [Area Median Income \(State Income Limits\)](#), 2023

ALICE Number = Count of households whose income falls between the FPL and the Household Survival Budget

ALICE data shows 1 in 3 households cannot afford basic living costs in both counties:



Hennepin: \$8,645/month or \$103,740/year

Ramsey: \$8,408/month or \$100,896/year

Federal Poverty Level income (FPL) < Actual Household Income < Household Survival Budget