

ALICE IN THE CROSSCURRENTS

2024
UPDATE

AN UPDATE ON FINANCIAL HARDSHIP IN DELAWARE

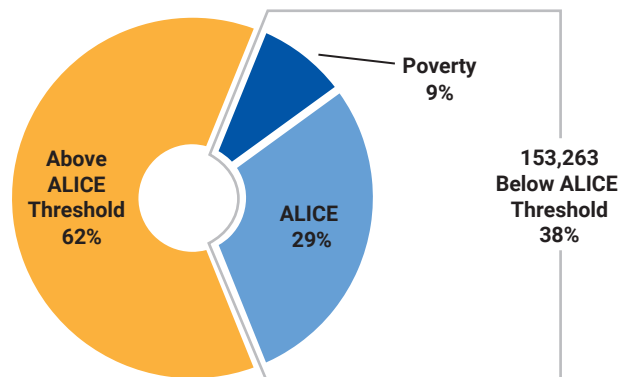
In 2022, financial hardship in Delaware continued to be shaped by the conflicting economic forces of the pandemic, and remained substantially undercounted by official measures.

These powerful crosscurrents – COVID-19, inflation, wage growth, and the expansion and expiration of [pandemic public assistance](#) – impacted how many Delaware households were below the [ALICE Threshold of Financial Survival](#).

Between 2021 and 2022, the number of households in poverty in Delaware decreased by 8,875 (to 9% of all households) while the number of ALICE households increased by 1,270 (remaining at 29% of all households). **In 2022, of the 402,334 households in Delaware, 153,263 – 38% – were below the ALICE Threshold.**

With the latest data from the [American Community Survey](#) (2022), the [U.S. Census Bureau's Household Pulse Survey](#) (2023), and the [Federal Reserve Board's Survey of Household Economics and Decisionmaking](#) (SHED) (2022), this Update highlights the conflicting forces that continue to present opportunities for, and barriers to, financial stability in Delaware.

Total Households in Delaware = 402,334



KEY TERMS

- **ALICE:** Asset Limited, Income Constrained, Employed – households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.
- **ALICE Household Survival Budget:** Reflects the minimum costs of household necessities in Delaware (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs, calculated for all U.S. counties
- **Below ALICE Threshold:** Includes households in poverty and ALICE households combined
- **ALICE Essentials Index:** A measure of the average change over time in the costs of essential goods and services

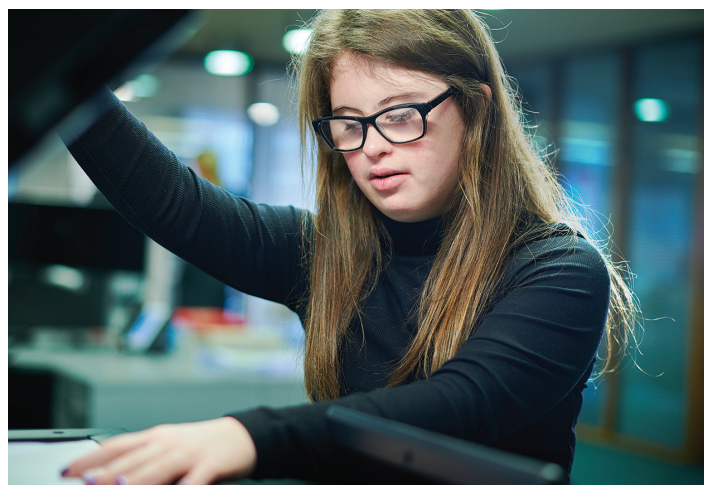


United Way of Delaware

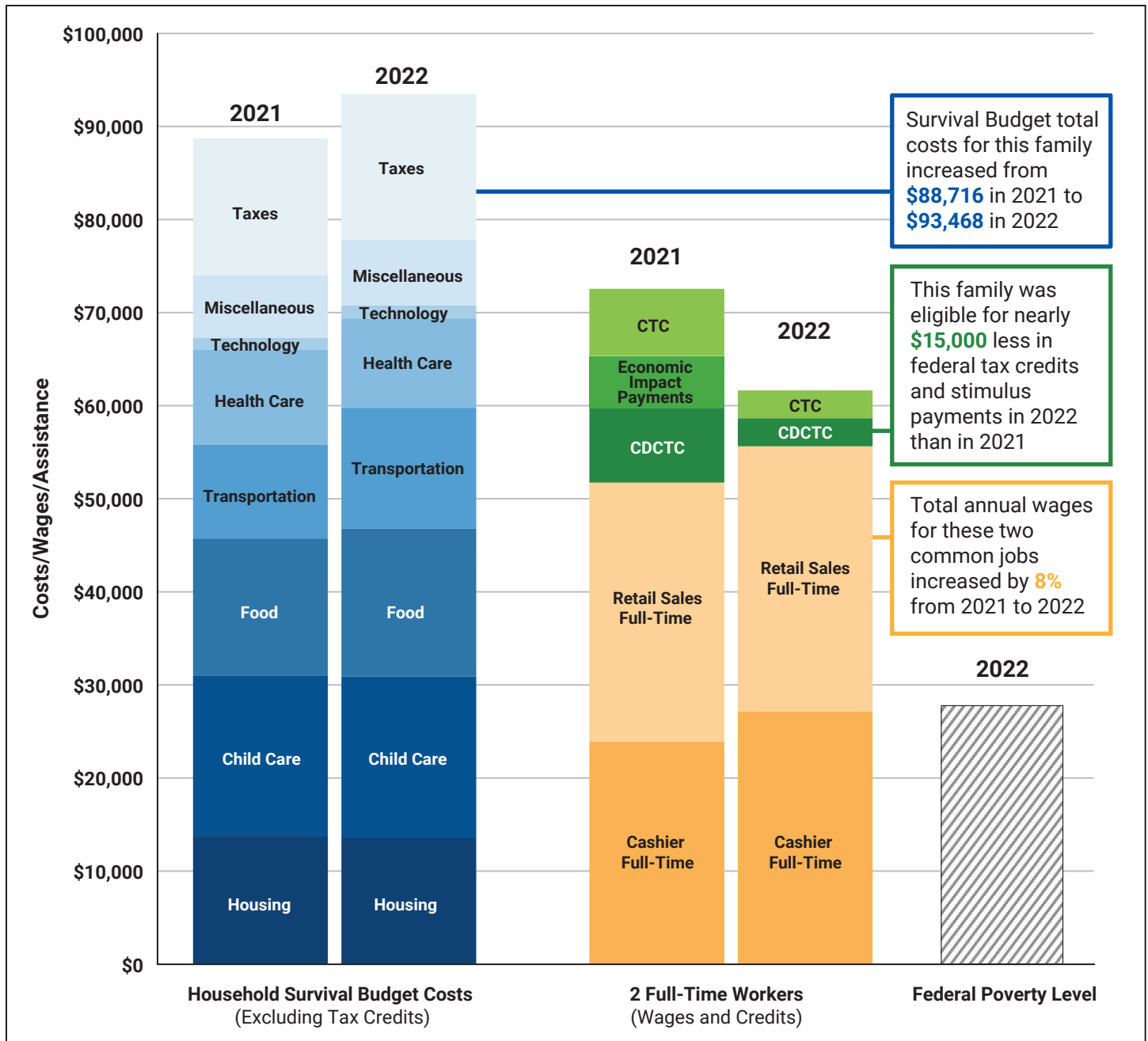
HOUSEHOLD COSTS, PUBLIC ASSISTANCE, AND WAGES

Financial hardship among Delaware households shifted from 2021 to 2022 based primarily on three factors:

- **Costs:** From 2021 to 2022, the ALICE Household Survival Budget for a single adult in Delaware increased from \$30,324 to \$31,704, well above the FPL of \$13,590. For a family of four with an infant and a preschooler, the budget (including tax credits) increased from \$71,448 to \$87,672, more than three times the FPL of \$27,750. Excluding tax credits, costs for a family of four totaled \$93,468 in 2022, up from \$88,716 in 2021. (More data on inflation is available in the [ALICE Essentials Index](#) June 2024 Update.)
- **Public assistance:** Pandemic assistance had the most pronounced effects on families with children. The Economic Impact Payments and the expansions of the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) helped many ALICE families through 2021. But this assistance was substantially reduced when the [2021 American Rescue Plan](#) expired, stimulus payments ended, and tax credits reverted to 2020 levels. In 2022, a family of four with an infant and a preschooler in Delaware was eligible for approximately \$15,000 less in maximum federal tax credits and stimulus payments than in 2021.
- **Wages:** As pandemic assistance wound down, wages increased for most low-wage jobs. For example, median cashier wages in Delaware increased from \$11.51 per hour in 2021 to \$13.05 per hour in 2022.



Comparison of Costs, Public Assistance, and Wages, Family of Four, Delaware, 2021 and 2022



Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time income is calculated based on 40 hours per week.

Sources: ALICE Threshold, 2021 and 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2021 and 2022; Internal Revenue Service, tax credits—CTC, CDCTC, EITC, 2021 and 2022; U.S. Department of the Treasury, 2022 and 2023.

See page 13 for Household Survival Budget sources and visit UnitedForALICE.org/Household-Budgets/Delaware to see the Household Survival Budget for all counties and for any household composition.

Across the country, between 2019 and 2022, [wages for the lowest-paid jobs increased](#) at a faster rate than at any point since 1979. This was in part due to a [tighter labor market](#) in which workers reevaluated their employment situation in the wake of the pandemic and inflation, and employers had to offer more competitive wages to attract and retain them. Minimum wage increases in some states also contributed to this effect. In Delaware, the minimum wage increased from \$9.25 per hour in 2019 to \$10.50 per hour in 2022, while the federal minimum wage remained at \$7.25 per hour.

While wage increases helped fill the gap when pandemic assistance ended, those increases were not enough to make up for years of falling behind. In 2022, of the 20 most common occupations in Delaware as reported by the Bureau of Labor Statistics (BLS), 55% still paid less than \$20 per hour. And of the workers in these 20 most common occupations, 29% were below the ALICE Threshold in 2022. Occupations with the largest share of ALICE workers included fast food and counter workers; cooks; butchers/other meat, poultry, fish processing workers; medical secretaries/administrative assistants; and cashiers.

Labor Characteristics of Most Common Occupations, Delaware, 2019–2022

Most Common Occupations	Total Employment, 2022 (BLS)	Percent of Workers Below ALICE Threshold, 2022 (ACS PUMS)	Median Hourly Wage, 2022 (BLS)	Percent Change in Wage, 2019–2022 (BLS)
Retail Salespersons	13,440	33%	\$13.70	22%
Registered Nurses	11,490	7%	\$39.53	13%
Cashiers	11,450	42%	\$13.05	22%
Driver/Sales Workers and Truck Drivers	11,230	34%	\$21.95	13%
Fast Food and Counter Workers	10,780	72%	\$13.39	37%
Cooks	9,770	52%	\$15.29	16%
Personal Care Aides	9,030	33%	\$13.55	20%
Secretaries and Administrative Assistants	7,540	25%	\$20.92	12%
Customer Service Representatives	7,200	30%	\$18.76	6%
Stockers and Order Fillers	6,840	20%	\$14.53	22%
Waiters and Waitresses	6,740	18%	\$13.27	35%
Administrative Support Supervisors	5,970	17%	\$30.92	9%
Elementary and Middle School Teachers	5,920	6%	\$29.76	-2%
Bookkeeping, Accounting, and Auditing Clerks	5,670	30%	\$22.89	10%
Industrial Truck and Tractor Operators	5,390	27%*	\$23.56	10%
Medical Secretaries and Admin Assistants	5,330	47%	\$18.25	3%
Software Developers	5,300	3%	\$56.95	N/A
Office Clerks	5,040	15%	\$17.08	20%
Secondary School Teachers	4,560	22%*	\$36.43	13%
Butchers and Other Meat, Poultry, and Fish Processing Workers	3,740	50%	\$18.22	35%

*The sample size for this occupation was too small to report a 2022 ALICE Threshold estimate; the 2021 ALICE estimate is used instead.

Note: BLS = Bureau of Labor Statistics; ACS PUMS = American Community Survey Public Use Microdata Sample. Occupation titles and percent of workers below the ALICE Threshold come from ACS PUMS. ALICE Threshold status is determined by comparing workers' household income to the Household Survival Budget for their household composition and location. Employment and wage numbers are from BLS and are matched to the closest PUMS occupation title (which are generally broader than those in BLS). The 2019 median wage for Software Developers is missing/renamed in the Bureau of Labor Statistics—Occupational Employment Statistics dataset, therefore we cannot calculate the percent change in wage, 2019–2022.

Sources: ALICE Threshold, 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2022; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2022

To see the most common occupations for workers below the ALICE Threshold in your community, visit UnitedForALICE.org/ALICE-EVD. For more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit UnitedForALICE.org/Labor-Force/Delaware.

Financial Hardship Over Time

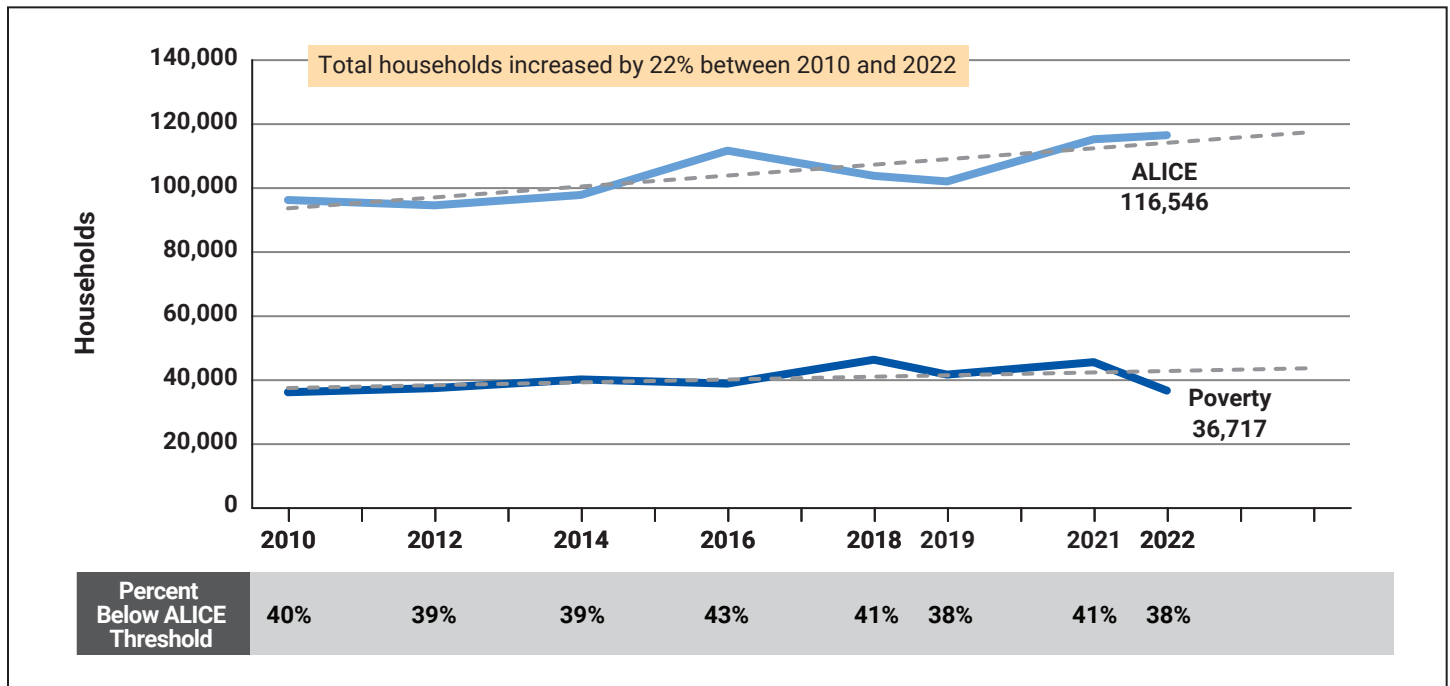
Since the end of the Great Recession, the number of ALICE households in Delaware has trended upward overall, increasing by 21% between 2010 and 2022, in line with the change in the total number of households in the state during this period (up 22%). The period between 2016 and 2019 was a notable exception, when the number of ALICE households was on the decline. However, **during the years surrounding the COVID-19 pandemic (2019–2022), Delaware’s ALICE households began to grow once again.**

In contrast, the number of Delaware households in poverty has remained relatively flat over time, decreasing 1% between 2010 and 2022, with the most substantial decrease occurring between 2021 and 2022.

By 2022, 9% (36,717) of all households in Delaware were below the FPL, and 29% (116,546) of all households were ALICE – a combined 38% (153,263) of households struggling to make ends meet, down from 41% in 2021, yet the same as the rate in 2019.

Delaware’s growing number of ALICE households – households that are struggling financially, often ineligible for public assistance, and undercounted by official measures – represents a major vulnerability in our economic system. It also suggests that overall social and economic policies are falling short in addressing the root causes of financial instability.

Households by Income, Delaware, 2010–2022



Note: The gray dashed trend lines in this figure highlight the general direction of the point-in-time data for the years shown. These lines indicate whether the numbers of ALICE and Poverty-Level households have been generally increasing, decreasing, or remaining flat. The ALICE trend line is statistically significant at $p < 0.01$; however, the Poverty trend line is not statistically significant, and caution should be used when making predictions.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

To see additional data on financial hardship over time in Delaware, visit UnitedForALICE.org/Delaware.

SPOTLIGHT ON ALICE DEMOGRAPHICS

Families With Children

While recent attention has focused on the rising [Supplemental Poverty Rate](#) for children following the expansion and reversal of Child Tax Credits during and after the pandemic, longer-term trends in the number of ALICE and poverty-level households with children by family type tell a more nuanced story.

The total number of households with children in Delaware has declined (down 4% from 2010 to 2022). This decrease has been driven by married-parent households, which fell in number from 63,889 in 2010 to 58,578 in 2022 (down 8%), and single-female-headed households, which fell from 26,823 in 2010 to 25,098 in 2022 (down 6%). At the same time, the number of single-male-headed households increased, from 7,365 in 2010 to 10,474 in 2022 (up 42%).

During this same period, both married-parent and single-female-headed households with children also saw a decline in the number of these households that were ALICE or below the FPL. However, the number of single-male-headed ALICE and poverty-level households increased.

By 2022, 37% of families with children in Delaware were below the ALICE Threshold. And longstanding disparities in financial hardship by household type remained: 73% of single-female-headed families and 59% of single-male-headed families were below the ALICE Threshold in 2022, compared to 17% of married-parent families.

Households With Children, Delaware

	Married-Parent	Single-Female-Headed	Single-Male-Headed
Percent Change 2010 to 2022			
Total Households	▼ Decreased 8%	▼ Decreased 6%	▲ Increased 42%
Households in Poverty	▼ Decreased 10%	▼ Decreased 10%	▲ Increased 29%
ALICE Households	▼ Decreased 10%	▼ Decreased 7%	▲ Increased 51%
Percent Below ALICE Threshold, 2022	17%	73%	59%

Note: Poverty rates for families with children differ from rates for individual children, in part due to different surveys and in part because there are often multiple children in a single household, which can accentuate swings.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

THE COST OF CHILD CARE

Child care remains one of the highest Survival Budget costs for households with children, and the [child care system](#) is still feeling the impact of the COVID-19 pandemic. Provider shortages and lack of affordable care present fewer options for parents. According to the October 2023 Household Pulse Survey, when families in the [South Atlantic Census Region](#) (which includes Delaware) were asked what they did when child care was closed, unavailable, or unaffordable, the most common responses for respondents below the ALICE Threshold were to cut work hours (33%), take unpaid leave (32%), or supervise one or more children while working (26%).

Households Headed by People Age 65 and Over

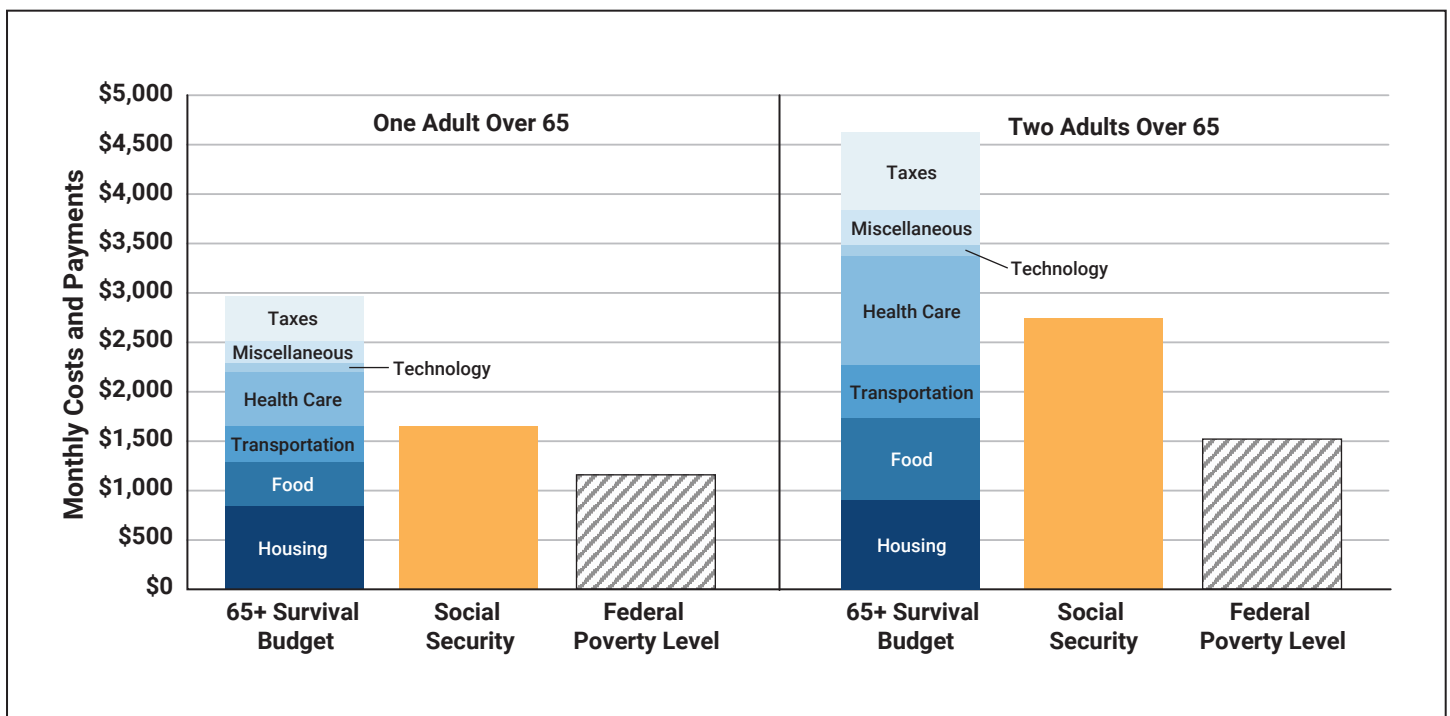
With the [aging of the Baby Boomer generation](#), households headed by people age 65 and over in Delaware are the fastest-growing age group in the state (up 67% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE Threshold (up 54% during the same period).

In 2022, 45% of Delaware’s 65+ households were below the ALICE Threshold (58,821). While Social Security helps [reduce the poverty rate for households headed by older adults](#) (9% in Delaware in 2022), benefits have not been enough to help bring older adults to financial stability. As a result, for more

than a decade, a substantial number of these households have been ALICE (36% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in Delaware were \$1,327 more than the [average Social Security payment](#) and \$1,821 more than the FPL.

With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, more than 43,400 people age 65 and over living below the ALICE Threshold in Delaware did not have retirement savings beyond Social Security, and nearly 6,000 were working.

Monthly ALICE 65+ Survival Budget Total, Average Monthly Social Security Payments, and the Federal Poverty Level, Delaware, 2022



Note: See page 13 for a breakdown of monthly ALICE 65+ Survival Budget costs.

Sources: ALICE 65+ Survival Budget, 2022 (see the ALICE [Methodology](#) for details); Social Security Administration, 2022

Black, Hispanic, and Indigenous Households

Rates of financial hardship differ substantially by race/ethnicity in Delaware due to [persistent systemic racism](#), [discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability. In 2022, 60% of American Indian/Alaska Native, 54% of Black, and 50% of Hispanic households, as well as 48% of households headed by someone of Two or More Races, were below the ALICE Threshold in Delaware, compared to 33% of White and 30% of Asian households. The challenges of the pandemic also disproportionately impacted Black and Hispanic households, especially with regard to health and employment.

- **Health:** According to the Federal Reserve SHED (October 2022), in the [South Atlantic Census Region](#), 37% of Black respondents and 37% of Hispanic respondents reported that during the previous year they went without health care (prescription medicine, seeing a doctor, mental health care, or dental care) because they couldn't afford it, compared to 27% of White respondents. Rates were even higher for respondents below the ALICE Threshold, with 48% of Hispanic, 44% of Black and 42% of White respondents going without care.
- **Employment:** Black and Hispanic workers were more likely than White workers to experience [disruption in employment](#) during the pandemic. And gaps in employment persisted: As recently as the fourth quarter of 2023, the [unemployment rate](#) for people age 16+ in Delaware was higher for Black (5.2%) and Hispanic workers (5.2%), compared to White workers (3.7%).



Household Financial Status and Key Demographics, Delaware, 2022

	Total	Below ALICE Threshold	■ Poverty ■ ALICE ■ Above ALICE Threshold
ALL HOUSEHOLDS	402,334	153,263	9% 29% 62%
AGE			
Under 25 Years	9,241	6,456	26% 44% 30%
25 to 44 Years	118,345	40,747	10% 24% 66%
45 to 64 Years	144,664	47,239	8% 25% 67%
65 Years and Over	130,084	58,821	9% 36% 55%
RACE/ETHNICITY			
American Indian/ Alaska Native	1,254	748	12% 48% 40%
Asian	15,211	4,611	5% 25% 70%
Black	80,857	43,505	12% 42% 46%
Hispanic	25,708	12,970	9% 42% 50%
Two or More Races	16,432	7,857	9% 39% 52%
White	259,828	85,455	5% 28% 67%
HOUSEHOLD TYPE			
Married With Children	58,578	10,247	5% 12% 83%
Single-Female-Headed With Children	25,098	18,443	34% 39% 27%
Single-Male-Headed With Children	10,474	6,134	22% 37% 41%
Single or Cohabiting, Under 65, no Children	178,100	59,618	6% 27% 67%
RURAL/URBAN			
Rural	104,848	36,547	8% 27% 65%
Urban	297,486	116,716	9% 30% 61%

Note: The groups shown in this figure are based on head of household and overlap across categories. Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Update, the American Indian/Alaska Native, Asian, Black, and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy. Counties are defined as rural or urban based on the USDA's designation of metropolitan or non-metropolitan at the census tract level. Counties with 50% or more of the population in metropolitan tracts are designated as urban; those with 50% or more of the population in non-metropolitan tracts are designated as rural.

Sources: ALICE Threshold, 2022; American Community Survey, 2022

ALICE REMAINS IN THE CROSSCURRENTS

Many ALICE households face [ongoing distress](#) because they have not recovered from the Great Recession, debt accumulation, a job loss, or other major challenges. Many are working hard and still struggling to find safe housing, quality child care, nutritious food, accessible health care, and reliable transportation that they can afford. Rising wages and pandemic assistance mitigated some of the financial impact of business disruptions, a health crisis, and rising inflation that characterized the past few years. Yet 38% of households in Delaware were still struggling in 2022 – [ranking](#) Delaware 16th among all states and the District of Columbia in financial hardship (with 1st representing the lowest rate of hardship). Insights from the Federal Reserve SHED and the Household Pulse Survey help explain why:



Inflation is Hitting ALICE Harder

- **The cost of basics** is increasing faster than the overall rate of inflation, as reported by the [ALICE Essentials Index](#). And it has gotten harder for ALICE to keep up with bills than at the height of the pandemic. According to the Household Pulse Survey, 52% of households below the ALICE Threshold in Delaware reported that it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses in October 2023, up from 42% in August 2020.
- **Housing costs** are on the rise in many parts of the state, and the impact is greater for those who were already struggling financially. According to the SHED, in 2022, 41% of households below the ALICE Threshold in the [South Atlantic Census Region](#) reported that their rent or mortgage had increased in the prior 12 months (compared to 30% of households above the Threshold).

Changes in Public Assistance Impact ALICE

- **Food assistance:** Increased need for food assistance was a hallmark of the pandemic. Food pantries experienced a substantial increase in [demand for services](#), and Supplemental Nutrition Assistance Program (SNAP) [eligibility criteria broadened and monthly payments increased](#) (through February 2023). In 2022, the need remained high, with one in six Americans (49 million) [receiving private charitable food assistance](#) – down from the height of the pandemic, but still up markedly from 40 million in 2019. In part due to the SNAP income eligibility level in Delaware (200% of the FPL), public food assistance was not accessible to all households that were struggling financially: Only 35% of all Delaware households in poverty and 21% of all ALICE households participated in SNAP in 2022.
 - **Rent:** With rising costs, the [expiration of pandemic rental assistance](#), and the end of of both [state](#) and federal eviction bans, many Delawareans continued to struggle to pay their rent. According to the Household Pulse Survey, 20% of renter households below the ALICE Threshold in Delaware were still behind on rent payments in October 2023, similar to the rate in August 2020 (21%). In Delaware in 2022, 65% of households below the ALICE Threshold were rent burdened (paying more than 30% of their income on rent) and 39% were severely rent burdened (paying more than 50% of their income on rent).
- Among all eligible people, estimated [SNAP participation rates were higher](#).

ALICE is Less Prepared for Crises and Retirement

- **ALICE struggles to save:** According to the SHED, while the emergency savings rate for all households in the [South Atlantic Census Region](#) increased during the pandemic (rising from 54% in 2019 to 57% in 2022), only 40% of households below the ALICE Threshold had emergency savings (or rainy day funds) that would cover their expenses for three months in the event of sickness, job loss, economic downturn, or another emergency in 2022, up from 31% in 2019.
- **ALICE faces unexpected medical expenses:** According to the SHED, 24% of respondents below the ALICE Threshold in the [South Atlantic Census Region](#) incurred an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance in 2022, similar to the rate in 2021 (23%). Medical debt generally reflects [poorer health](#) and lower rates of health care coverage, and can lead to [lower credit scores](#) and [additional financial hardship](#). Additionally, the [consequences of medical debt](#) are not experienced equally; those with lower incomes and people of color are more likely than their counterparts to be contacted by collection agencies and denied future care.
- **Financial hardship impedes retirement savings:** According to the SHED, in 2022, 23% of all non-retired

adults and 33% of non-retired adults above the ALICE Threshold in the [South Atlantic Census Region](#) reported that their retirement savings plan was currently on track. Yet only 11% of those below the Threshold reported the same.
















- **Financial hardship takes a toll on mental health:** The negative impact of financial stress on mental health has been [well established](#). According to the Household Pulse Survey, 17% of respondents below the ALICE Threshold in the [South Atlantic Census Region](#) reported feeling nervous, anxious, or on edge nearly every day over the prior two weeks in October 2023 – up from 14% in August 2020, and higher than for those above the Threshold (11% in 2023).

This research shows a clear trend in our communities and our economy: Financial hardship is widespread, and it's not going away. The current system is not working for ALICE. The narrative in this Update helps make the case for innovative, cross-sector change in Delaware and across the U.S. The data, tools, and resources on the [United For ALICE](#) website can equip business, government, education, and nonprofit leaders to make data-informed decisions that address the root causes of financial hardship. Collaborative effort at all levels – local, state, and federal – will be needed to change the trajectory for ALICE households.



ALICE ONLINE

Visit UnitedForALICE.org to explore interactive data and resources. Click the icons below to get started.

 <p>Interactive Maps Data at the state, county, municipal, and ZIP-code levels</p>	 <p>ALICE Demographics Information about ALICE households by age, race/ethnicity, household type, and location</p>	 <p>County Reports An in-depth look at ALICE data, county by county</p>
 <p>Data Sheet Spreadsheet of ALICE data over time and by location</p>	 <p>ALICE Household Budgets ALICE Household Survival and Stability Budgets for the state and one or more counties</p>	 <p>ALICE Essentials Index Key data on the increase in the cost of household basics over time</p>
 <p>Legislative District Tool ALICE data by legislative district, including state upper and lower chambers and congressional districts</p>	 <p>National Overview National ALICE data and a comparison of financial hardship across U.S. states</p>	 <p>Economic Viability Dashboard Key data on the local economic conditions that matter most to ALICE households: Work, Housing, and Community Resources</p>
 <p>Research Advisory Committees Information about the members and role of these critical groups</p>	 <p>ALICE Methodology Overview of the sources and calculations used in the ALICE research</p>	 <p>Equity for ALICE Creating equity for ALICE by illustrating how structural racism and systemic barriers limit life outcomes, and working to remove those barriers so that all people can participate fully in all aspects of our social and economic systems</p>
 <p>ALICE Voices Are you ALICE? Use this tool to share your story</p>	 <p>ALICE in Action Programs, practices, and policy changes implemented by partners across the United For ALICE network</p>	 <p>ALICE Videos Videos that highlight the ALICE research and partner network</p>

ALICE RESEARCH & METHODOLOGY

The ALICE Household Survival Budget calculates the cost of household essentials for each county in Delaware and relies on a wide range of public data sources, listed below. For household income, the ALICE measures rely on the U.S. Census Bureau’s American Community Survey (ACS) – both household tabulated data and individual data from the Public Use Microdata Sample (PUMS) records. Household costs are compared to household income to determine if households are below the ALICE Threshold. The latest [ALICE Methodology](#) review was completed in the summer of 2023. Methodology enhancements include:

- Health care costs:** A “poor health multiplier” is used to capture the additional costs lower-income households incur for being in poor or fair health. Based on the latest research, out-of-pocket costs in the health care line item are increased by 19% (a more conservative estimate than the 30% used in prior years).
- Broadband added:** To reflect the finding that the majority of Americans now [have home broadband](#), basic broadband internet has been added to technology costs. The smartphone plan has been updated to include an unlimited (albeit less expensive than the previous 10GB version) smartphone plan for each adult in the household.
- Determining ALICE status:** For 2021 data and years prior, the ALICE Threshold was rounded by budget total to the nearest ACS income bracket (e.g., Threshold of \$32,500 corresponded to bracket \$30,000–\$34,999; all households in that bracket were below the ALICE Threshold). Starting this year (2022 data), the Threshold is calculated in proportion to where it falls within the bracket (e.g., if Threshold is \$32,500, half of households in the bracket are below the Threshold).

ALICE Household Survival Budget, Delaware, 2022			
	Single Adult (Age 18–64)	Single Adult (Age 65+)	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs			
Housing – Rent	\$684	\$684	\$823
Housing – Utilities	\$163	\$163	\$310
Child Care	-	-	\$1,439
Food	\$487	\$450	\$1,327
Transportation	\$430	\$366	\$1,081
Health Care	\$203	\$553	\$801
Technology	\$86	\$86	\$116
Miscellaneous	\$205	\$230	\$590
Tax Before Credits	\$384	\$452	\$1,302
Monthly Total	\$2,642	\$2,984	\$7,789
ANNUAL TOTAL Before Tax Credits	\$31,704	\$35,808	\$93,468
Tax Credits (CTC and CDCTC)	\$0	\$0	(\$5,796)
ANNUAL TOTAL With Tax Credits	\$31,704	\$35,808	\$87,672
Full-Time Hourly Wage	\$15.85	\$17.90	\$43.84

Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time hourly wage represents the wage needed at 40 hours per week to support the annual total, with credits. For the family of four, this represents the combined wage needed for two workers. Many households incur higher costs, especially for housing, as units may not be available at Fair Market Rent.

Sources: AAA, 2022; Agency for Healthcare Research and Quality, 2022; American Community Survey, 2022; Bureau of Labor Statistics, 2022—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2022—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2023—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2020—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2023; Delaware Department of Health and Social Services, 2021; Federal Reserve Bank of Atlanta—Policy Rules Database; Federal Highway Administration, 2017; Feeding America, 2023; Frank, 2022; Internal Revenue Service, 2022; Medicare.gov; The Zebra, 2022; U.S. Department of Agriculture, 2022—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2022—Fair Market Rents; USTelecom, 2022.

To view ALICE Household Survival Budgets for all counties and for any household composition, visit UnitedForALICE.org/Household-Budgets/Delaware.

Data Notes: The income data used in this Update rely on ACS estimates. The ACS is based on a representative sample, rather than all housing units and people; therefore, these estimates have a [degree of uncertainty](#). Some data points are geographic averages, others are one- or five-year averages depending on population size (see the [Data Sheet](#) for details). Percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. ALICE analysis includes households regardless of work status, as employment is fluid and most households have members who are working, have worked, are out on disability, or are looking for work. ALICE analysis does not include people who are unhoused or living in group quarters.

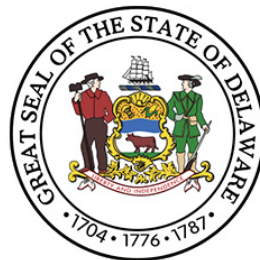
ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in the Crosscurrents: An Update on Financial Hardship in Delaware is brought to you by [United Way of Delaware](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for ALICE households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across Delaware share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households. The grassroots ALICE movement, developed by United Way of Northern New Jersey, has spread to 31 states and the District of Columbia. Learn more about the ALICE movement [here](#).

To create the ALICE Reports, our [team of researchers](#) works with [Research Advisory Committees](#) composed of experts from our partner states. This work is guided by our rigorous [methodology](#), which is updated biennially with experts from across our Research Advisory Committees.

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United For ALICE partners with [United Way of Delaware](#) to bring the ALICE research to Delaware, and this work is sponsored by the Delaware Department of Health and Social Services.



United Way of Delaware

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.

To access interactive ALICE data and resources for Delaware, go to [UnitedForALICE.org/Delaware](#).

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