ALICE IN WEST VIRGINIA:
A FINANCIAL HARDSHIP STUDY

UnitedForALICE.org

UNITED FOR ALICE

United Way

West Virginia United Way Collaborative

ALICE (ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED) IN THE TIME OF COVID-19

The release of this ALICE Report for West Virginia 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 have been working to reveal for more than a decade.

The heightened vulnerability that ALICE families are facing in response to the pandemic makes the ALICE data and analysis more important than ever. The ALICE Report for West Virginia presents the latest ALICE data available — a point-in-time snapshot of economic conditions across the state in 2019. By showing how many West Virginia 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 West Virginia 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 evolving. To stay abreast of the impact of COVID-19 on ALICE households and their communities, visit our website a UnitedForALICE.org/COVID19 for updates.

UNITED WAYS OF WEST VIRGINIA

United Way Alliance of the Mid-Ohio Valley

United Way of Central West Virginia

County United Way

United Way of the Eastern Panhandle

United Way of Gilmer, Lewis and Upshur

United Way of Greenbrier Valley

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United Way of Monongalia and Preston Counties

United Way of the River Cities

United Way of Southern West Virginia

Tygart Valley United Way

United Way of the Upper Ohio Valley

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Learn more about ALICE in West Virginia at: unitedwaywv.org

West Virginia State Partner

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Acknowledgments

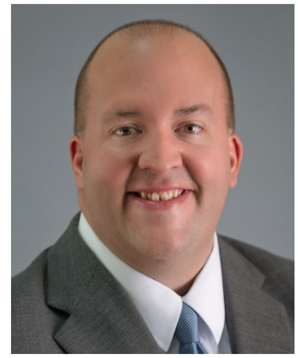
The West Virginia United Way Collaborative thanks our sponsor, partners, and community stakeholders throughout the state for their support and commitment to this 2021 ALICE Report for West Virginia. It is our hope that this Report will help raise awareness of how many West Virginia households are living below the ALICE Threshold — 45% of all households in the state in 2019. 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 West Virginia, contact: Brett White, Collaborative Chair, at brett@tvunitedway.org

To access the ALICE data and resources for West Virginia, go to UnitedForALICE.org/West-Virginia.

LETTER TO THE COMMUNITY

Dear Fellow West Virginians,



Our state is known for majestic mountains, historical sites, natural resources, and outdoor adventures, but above all these things, our people. President John F. Kennedy famously said that "The sun doesn't always shine in West Virginia, but the people always do." Although our people shine brightly, many are living one paycheck or unexpected expense away from financial crisis.

This inaugural **ALICE** (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed) Report for West Virginia focuses on the 45% of West Virginia households that are not earning enough to get by. When the West Virginia United Way Collaborative embarked on this report, we knew it was time to bring attention to the West Virginians who work hard, but never seem to get ahead.

We all know ALICE — your local grocery store worker, first responder, health care worker, day care provider, etc. — those who sustain the foundation of our daily lives. ALICE is your neighbor, your friend; some of us have been ALICE, some of us are ALICE now. Yet ALICE is a largely hidden population: Because ALICE households often don't qualify for aid or social programs, they remain invisible to the system. Our collective work will help make ALICE visible, and work toward equal access to financial stability for all West Virginians.

This report presents an economic snapshot of ALICE households in 2019, providing stakeholders with tools and resources to assist ALICE households throughout the pandemic and the ongoing recovery period. United Way has always fought to remove the obstacles that prevent hardworking West Virginians from achieving financial stability, but it is now more important than ever. A hallmark of West Virginia is our collaborative spirit. People here come together around hardship, and together they make things better. It's time for us to roll up our sleeves and make that happen for ALICE.

Getting back to normal will not be good enough — we must do better. United Way is turning this ALICE data into actionable goals for long-term change. We are working toward a future where West Virginia ALICE households can afford to save for an emergency, access health care, and give their children the tools for a successful life.

This report is made possible by the generosity of the Claude Worthington Benedum Foundation, and by the hundreds of volunteers and leaders who contribute to the work of our state's United Ways. With their continued support, we are uniquely positioned to translate this data into meaningful action to improve lives and strengthen the economic wellbeing of our state. We hope you will join us!

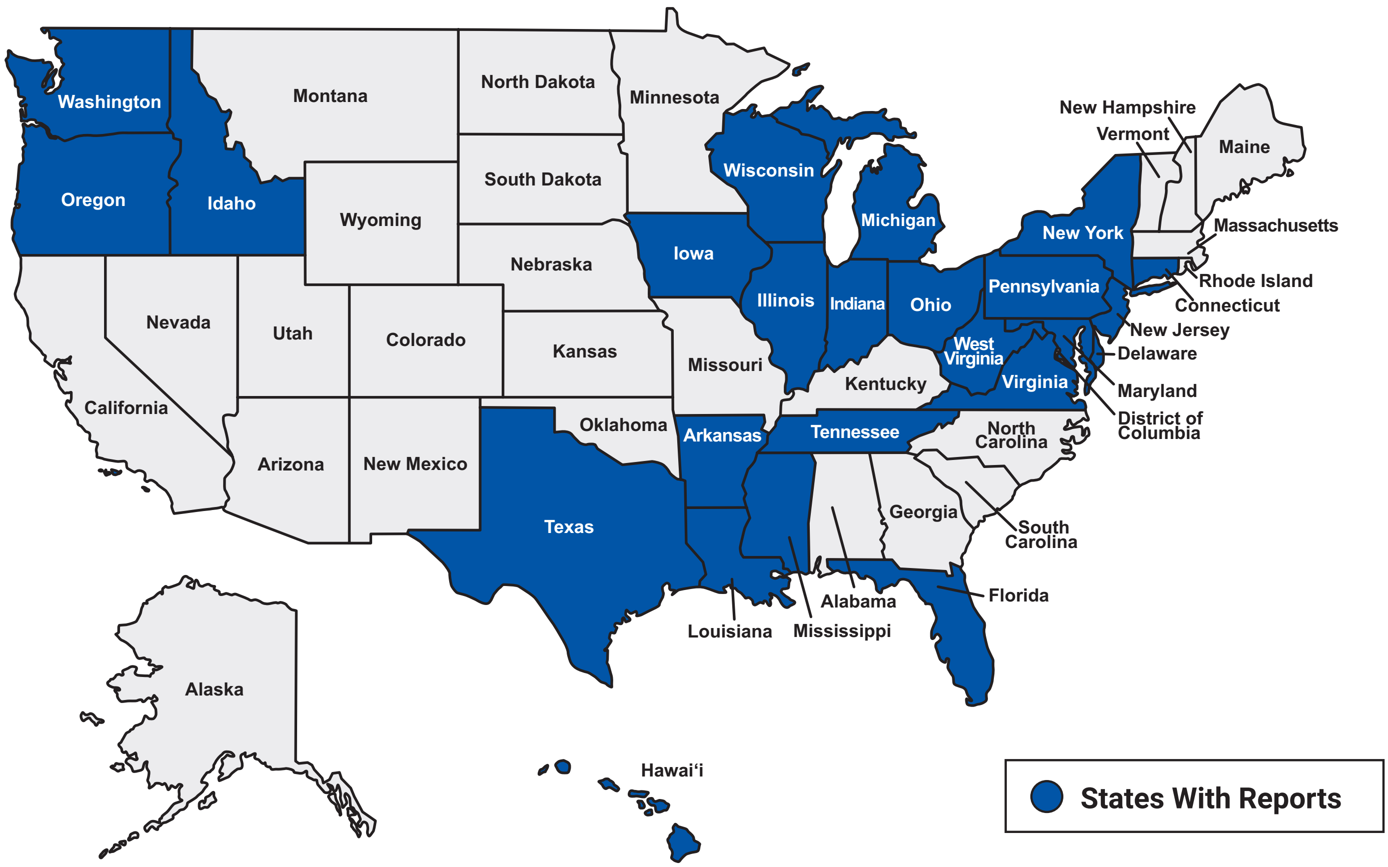
Sincerely,

Brett White
Chief Executive Officer, Tygart Valley United Way
Chair, West Virginia United Way Collaborative

ALICE: A GRASSROOTS MOVEMENT

United For ALICE is a center of innovation, research, and action around financial hardship. At its core is **ALICE: A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed — 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.



NATIONAL ALICE ADVISORY COUNCIL

The following companies are major funders and supporters of this work:

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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 West Virginia, 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 a UnitedForALICE.org/ALICE-Team

Research Team

Director and Lead Researcher: Stephanie Hoopes, Ph.D.

Research Support Team:
Andrew Abrahamson; Ashley Anglin, Ph.D.; Catherine Connelly, D.M.H.; Max Holdsworth, M.A.; Dan Treglia, Ph.D.

ALICE Research Advisory Committee for West Virginia

Joy Buck, Ph.D., A.P.R.N.
RCB HSC Eastern Division

Monica Della Mea
West Virginia Department of Education

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West Virginia University

Seth Distefano
West Virginia Center on Budget & Policy

Susan Gamble, Ed.D.
West Virginia Statewide Afterschool Network

Craig Glover, M.B.A., F.A.C.H.E., C.M.P.E., C.H.C.E.F.
Family Care Health Centers

Tiffany Hollin-Wright, M.P.H., M.S.S.A.
Federal Reserve Bank of Richmond

Pamela M. Kaehler, M.B.A., M.S.W., L.G.S.W.
West Virginia Department of Health and Human Resources

Marlo Long
Truist Bank

Lyn O'Connell, Ph.D.
Marshall University, Joan C. Edwards School of Medicine

Lydotta Taylor, Ed.D.
The EdVenture Group, Inc.

Beth Zarate
Catholic Charities West Virginia

ALICE DATA & METHODOLOGY

This ALICE Report for West Virginia provides the most comprehensive look at the population called **ALICE** — households that have incomes above the Federal Poverty Level but that 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 intercounty variation. Additional details are available at UnitedForALICE.org/county-profiles/West-Virginia.

The data and methodology have two external checks. For each state 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 West Virginia, 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 West Virginia. 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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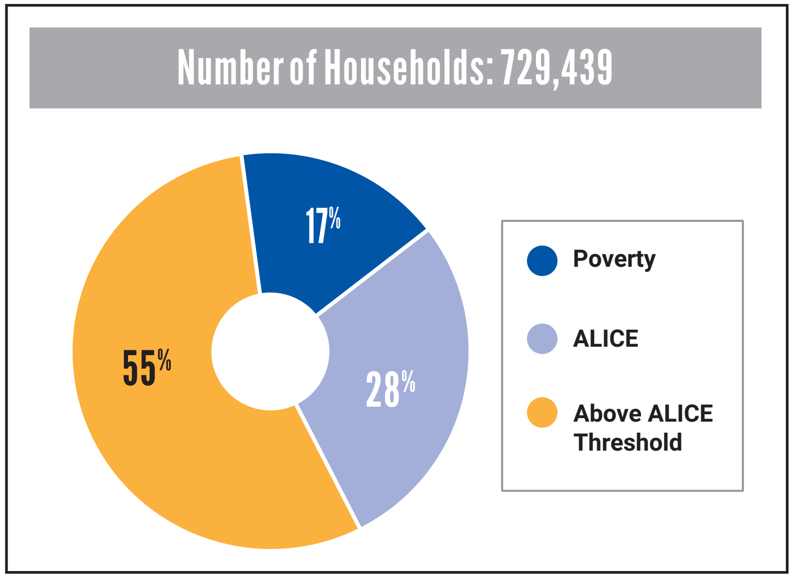
INTRODUCTION: ALICE IN WEST VIRGINIA

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 West Virginia and across the United States. **Yet official economic measures do not capture the economic realities so many low-income families face.** These challenges are especially evident when assessing the budget needed to cover essentials for living and working in the modern economy. The picture becomes even starker when comparing the rising costs of these essentials over the last decade with stagnant wages.



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

From 2010 to 2019, according to traditional measures, the U.S. showed steady economic improvements: Unemployment reached historic lows, the GDP grew, and wages rose slightly. West Virginia's rebound from the Great Recession took longer, not showing signs of improvement until early 2017. And while the economy improved overall, conditions actually worsened for millions of families across the state, making them more vulnerable to the impact of the COVID-19 pandemic.

The ALICE measures provide critical insight into that vulnerability. In 2019, behind the veneer of a stronger economy, 45% of West Virginia's 729,439 households struggled to make ends meet. And while 17% of these households were living below the Federal Poverty Level (FPL), another, less visible 28% were **ALICE: A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. These households earned above the FPL, but not enough to afford household basics.

In analyzing the true extent of hardship in West Virginia and across the U.S., the most deceptive measure is the FPL. Developed 50 years ago to gauge 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 West Virginia's Weatherization Assistance Program (which uses 200% of the FPL as an eligibility cap).[1] The FPL has also not 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 cost of most essential household items.

The ALICE measures capture hardship more accurately. The Household Survival Budget — 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 West Virginia was $22,296 for a single adult, $24,984 for a single senior, and $61,908 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).

Figure 1.
Household Survival Budget, West Virginia Average, 2019

Household Survival Budget, West Virginia Average, 2019			
	SINGLE ADULT	SENIOR (1 ADULT)	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs			
Housing	$546	$546	$710
Child Care	—	—	$1,001
Food	$250	$215	$760
Transportation	$360	$309	$832
Health Care	$196	$476	$692
Technology	$55	$ 55	$75
Miscellaneous	$169	$189	$469
Taxes	$282	$292	$620
Monthly Total	$1,858	$2,082	$5,159
ANNUAL TOTAL	$22,296	$24,984	$61,908
*Hourly Wage**	*$11.15*	*$12.49*	*$30.95*

**Full-time wage required to support this budget. More detailed information on budgets is available at UnitedForALICE.org/household-budgets/West-Virginia.*

Sources: AAA, 2019; Agency for Healthcare Research and Quality, 2019; American Community Survey, 2019; Bureau of Labor Statistics, 2019—Consumer Expenditure Surveys [2018–19 MSA Tables]; Bureau of Labor Statistics, 2019—Consumer Expenditure Surveys [Table 3224]; 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; Child Care Aware of America, 2019; Federal Highway Administration, 2017; Feeding America, 2020; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service, 2020—FICA; Medicare.gov; Scarboro, 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

Over the last decade of "recovery" from the Great Recession, more households in West Virginia have actually moved closer to falling below the ALICE Threshold, and ALICE families have not been able to rebuild or replenish their savings. Life has become harder in West Virginia for both ALICE families and those in poverty:

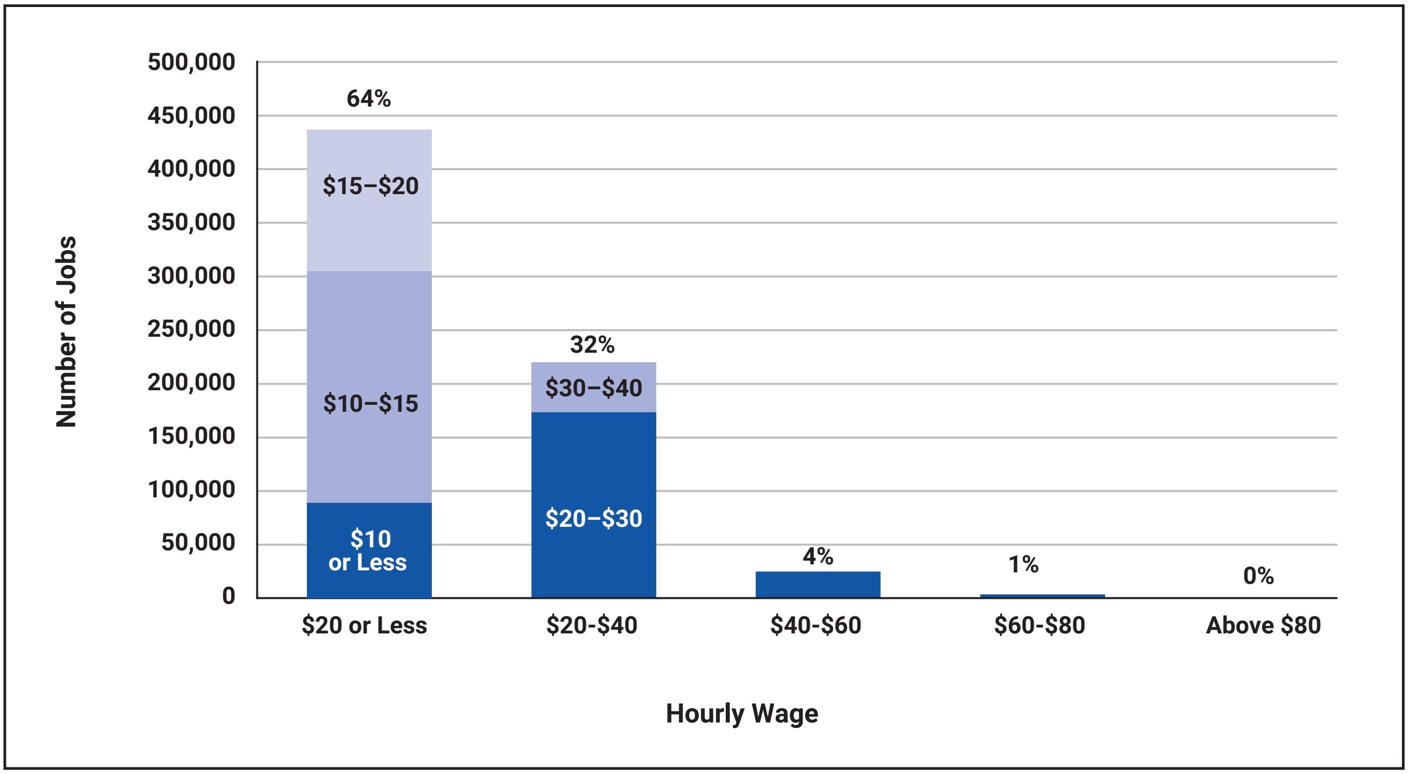
- **The number of ALICE households has increased in** West Virginia as a result of rising costs and stagnant wages. The share of households in poverty remained relatively flat between 2007 and 2019, fluctuating between 17% and 18% before returning to 17% in 2016 and remaining there through 2019. But the larger group of ALICE households grew from 21% of all households in 2007 to 28% in 2019.

- **The cost of essential household items has 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 change over time in the cost of essentials, increased at an average rate of 3.4% annually nationwide over the past decade, while the Consumer Price Index (the official rate of inflation) increased at an average rate of 1.8%.

> *"The number of ALICE households has increased in West Virginia as a result of rising costs and stagnant wages."*

- **Worker vulnerability has increased while wages stagnate in ALICE jobs.** By 2019, there was a near-record-low rate of unemployment.[2] However, workers, especially those who were ALICE, faced greater risk, as low-wage jobs dominated the economy, wage increases were minimal, and fluctuations in job hours, schedules, and benefits made it harder for workers to budget and plan. These trends were clear in 2019: 62% of West Virginia workers were paid by the hour and 64% of the state's jobs paid less than $20 an hour — with more than two-thirds of those jobs paying less than $15 an hour (Figure 2). In addition, 47% of working-age adults were outside the labor force, either because they were retired or because they had stopped looking for work.

Figure 2.
Number of Jobs by Hourly Wage, West Virginia, 2019



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

This Report highlights the financial struggles of West Virginia's low-income workers and families. ALICE households in West Virginia mirror the diversity of the U.S. population, and the challenges they face are built into the structure of the American economy, where 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 and create equity across communities. It is in everyone's interest to move toward a more equitable economy and ensure that no one is left behind.

ALICE BY COUNTY

2019 Point-in-Time Data

Number of Households: 729,439 **Percentage of Households Below ALICE Threshold (ALICE + Poverty):** 45%

State Population: 1,792,147 **Number of Counties:** 55

West Virginia Counties, 2019		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Barbour	6,324	51%
Berkeley	44,221	37%
Boone	8,932	47%
Braxton	5,624	44%
Brooke	9,805	39%
Cabell	38,040	48%
Calhoun	2,826	51%
Clay	3,274	59%
Doddridge	2,685	49%
Fayette	17,441	48%
Gilmer	2,587	52%
Grant	4,607	50%
Greenbrier	15,188	50%
Hampshire	9,288	50%
Hancock	12,678	42%
Hardy	5,674	37%
Harrison	25,905	36%
Jackson	11,334	44%
Jefferson	20,891	28%
Kanawha	78,384	46%
Lewis	6,574	50%
Lincoln	8,208	48%
Logan	13,816	52%
Marion	22,926	41%
Marshall	12,308	44%
Mason	11,034	43%
McDowell	7,607	67%
Mercer	25,216	48%
Mineral	10,916	42%
Mingo	10,501	54%
Monongalia	40,401	42%

West Virginia Counties, 2019		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Monroe	5,718	49%
Morgan	7,185	41%
Nicholas	10,069	50%
Ohio	17,193	43%
Pendleton	3,174	43%
Pleasants	2,835	42%
Pocahontas	3,530	45%
Preston	12,429	44%
Putnam	21,613	35%
Raleigh	31,331	45%
Randolph	11,135	50%
Ritchie	4,049	47%
Roane	5,562	53%
Summers	5,566	51%
Taylor	6,614	44%
Tucker	3,142	40%
Tyler	3,207	55%
Upshur	9,713	48%
Wayne	15,124	55%
Webster	3,781	50%
Wetzel	5,762	48%
Wirt	2,505	41%
Wood	34,182	50%
Wyoming	8,805	45%

For more details, see the Methodology Overview at UnitedForALICE.org/Methodology

WORKING HARD BUT STRUGGLING TO SURVIVE

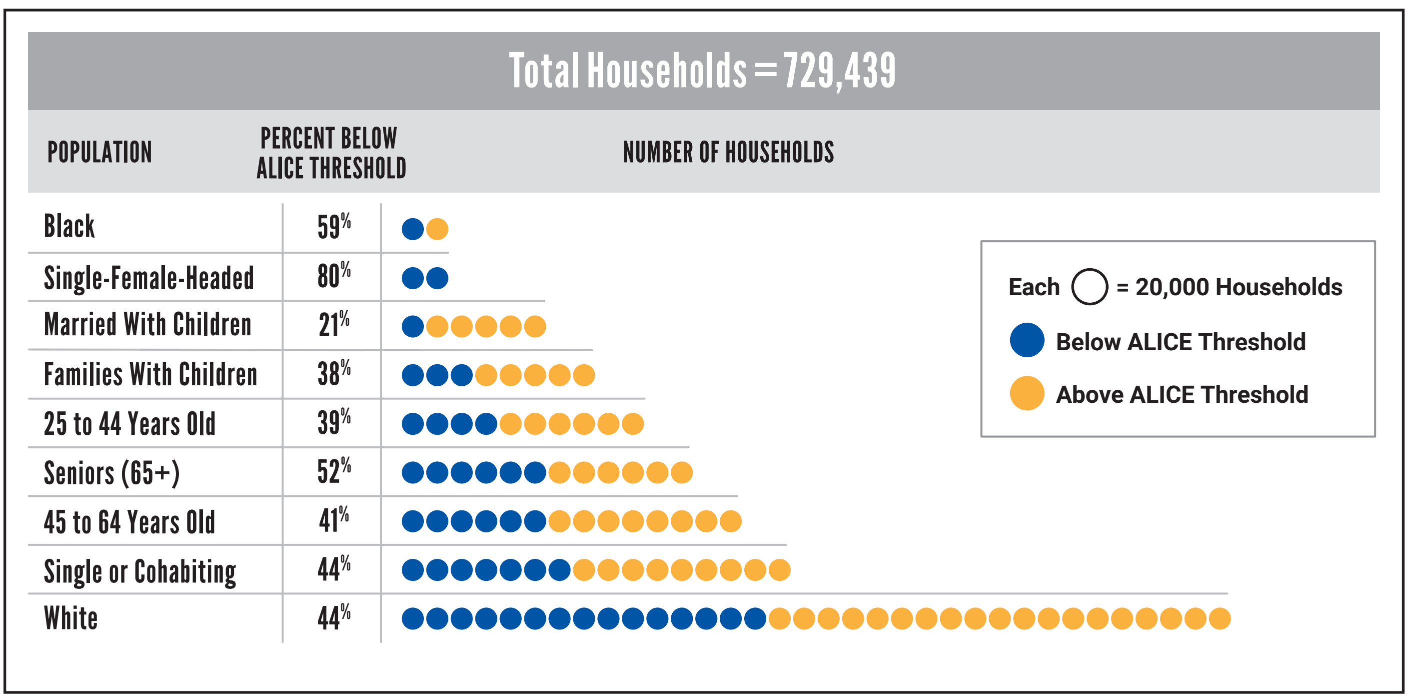
With income above the Federal Poverty Level (FPL) but below a basic survival threshold — defined as the ALICE Threshold — ALICE households earn too much to qualify as "poor" but are still unable to make ends meet. They often work as cashiers, nursing assistants, office clerks, servers, laborers, and security guards. These types of jobs are vital to keeping West Virginia'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 ALICE workers and their families.

This section explores the ALICE population across demographic groups and geographic areas as well as key trends in their financial hardship over the last decade.

WE ALL KNOW ALICE: HARDSHIP BY DEMOGRAPHIC GROUP AND LOCATION

ALICE households live in every county in West Virginia — urban, suburban, and rural — and they include people of all genders, ages, and races/ethnicities, across all household types. Figure 3 shows that in 2019, the largest numbers of households below the ALICE Threshold were in the largest demographic groups in West Virginia — namely, White households; single or cohabiting households (including roommates, unmarried partners, adult relatives, etc.) without children or seniors; households headed by someone in their prime working years (ages 45–64); and seniors. Among families with children — another of the state's biggest groups — married-parent families were the largest subgroup and accounted for 36% of the 65,983 families with children living below the ALICE Threshold.

Figure 3.
Household Types by Income, Largest Groups, West Virginia, 2019

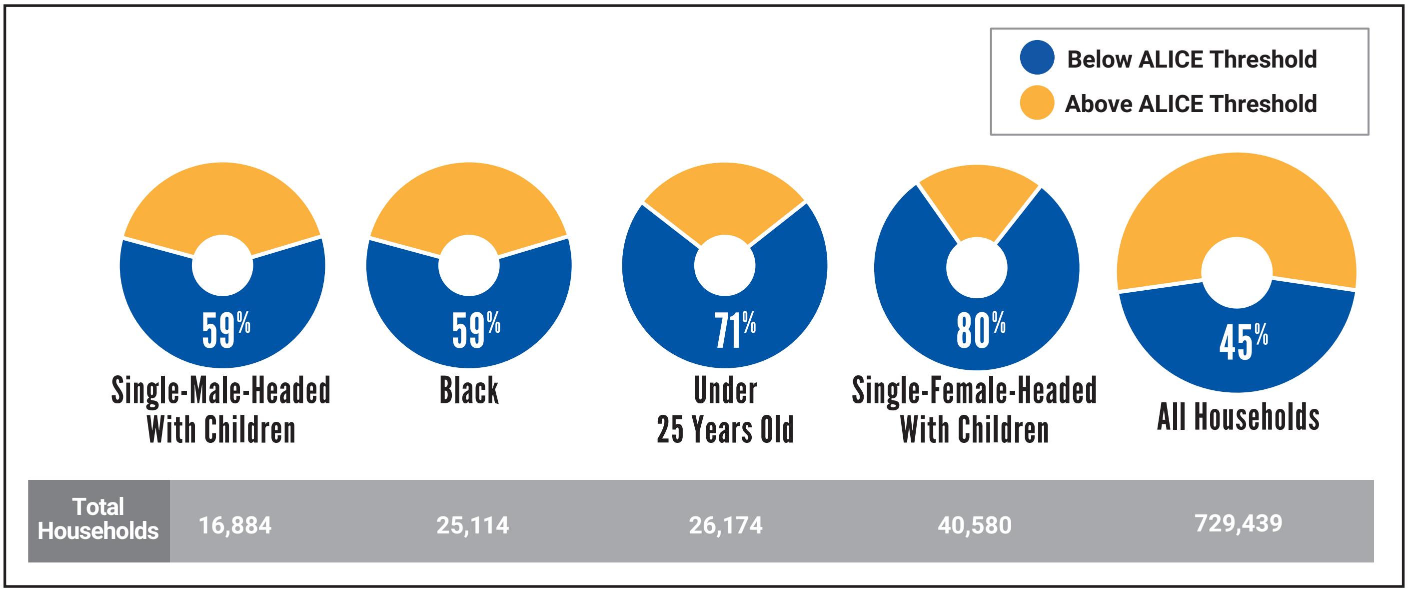


Note: The groups shown in this figure overlap across categories (age, household type, race/ethnicity). Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Report, the Asian, Black, Hawaiian (includes other Pacific Islanders), 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.

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

Another way to examine the data is to look at the proportion of each group that is below the ALICE Threshold. Overall, 45% of households in West Virginia had income below the ALICE Threshold in 2019. But many groups had a disproportionately high percentage of families below the ALICE Threshold, including younger (under age 25) households, Black households, and single-parent households (Figure 4). Another smaller population group with a higher share of households below the ALICE Threshold is those headed by someone of two or more races (47%). Hispanic households mirrored the state average at 45%. By contrast, Asian households had a lower share than the overall state average, with 35% of all households below the ALICE Threshold. For more detailed information, visit UnitedForALICE.org/Demographics/West-Virginia.

Figure 4.
Select Household Groups by Income, West Virginia, 2019



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. Additional barriers include immigrant status, low proficiency in English, low education level, LGBTQ+ status, presence of a disability, or previous incarceration. The roadblocks to financial stability are compounded when there is more than one barrier: 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.[3]

Demographic groups are becoming more diverse across the U.S. and in West Virginia. While currently one of the least diverse states in the U.S. overall — 94% of the population was White in 2019 — West Virginia is slowly shifting to include more diversity.[4] Between 2010 and 2019, the total number of White households decreased by 2%, while the number of Asian households rose by 31%, Hispanic households by 23%, and Black households by 18%.

Household structure in West Virginia changed during this period, too, with a 13% decrease in the number of married-parent families with children. In 2019, single or cohabiting adults under age 65 with no children under age 18 made up the largest proportion of households in West Virginia (45%), as well as the overall largest share of households below the ALICE Threshold (44%).

West Virginia is aging faster than the rest of the country. In 2019, 21% of the state's population was 65 and older (compared to 16% nationally), placing West Virginia among the top three states in the U.S. for the highest percentage of seniors.[5] The nation and West Virginia will continue to age throughout the coming decade as the youngest baby boomers will reach 65 by 2029.[6]

Other factors contributing to the graying of West Virginia include its continued population decline and the outmigration of young adults (ages 25 to 34). West Virginia's population dropped by 2.6% (approximately 47,000 people) between 2010 and 2018 — the number of deaths outweighed births by nearly 19,000, and outmigration exceeded migration into the state by more than 27,000.[7] While population losses occurred throughout the state during this period, Kanawha County (home to Charleston, the state capital) experienced the largest drop, and Berkeley County (located in the Eastern Panhandle) realized the largest gain in total population.[8] Millennials continue to leave West Virginia to live in states where there is more opportunity, or the perception of greater opportunity. According to WalletHub's ranking of best and worst states for millennials, West Virginia had the lowest overall score in terms of education and health, quality of life, economic health, and civic engagement. It was also listed among the bottom three states for average earnings, higher unemployment, and the highest rate of depression among millennials.[9]

These demographic trends will continue to impact the percentage of households below the ALICE Threshold by age, race/ethnicity, and household composition in the years ahead.

SENIORS ARE STRUGGLING IN WEST VIRGINIA

In 2019, 52% of the 227,556 senior households in West Virginia were living below the ALICE Threshold.

Among seniors, there are currently several factors contributing to an increasing number experiencing financial hardship. Having lived through a decade of financial challenges following the Great Recession and the more recent economic contraction associated with the COVID-19 pandemic, more West Virginia seniors are becoming ALICE.

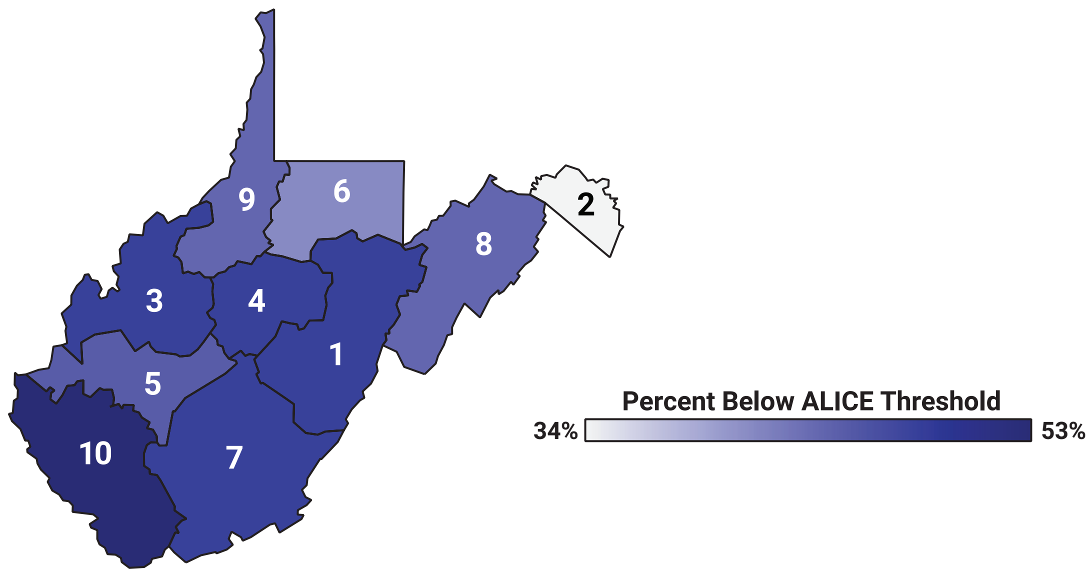
The pandemic is creating additional challenges for the 40,529 householders who were responsible for their grandchildren in West Virginia in 2019.[10] Along with an increased vulnerability to contracting and becoming seriously ill with the COVID-19 virus, grandparents caring for their grandchildren have experienced heightened needs related to housing and food insecurity, limited access to services for children, and few options for alternate caregiving. Parenting the second time around has implications for the physical, mental, and financial health of grandparents. In 2018, nearly 50% of the grandparents in grandfamilies in the U.S. were over the age of 60, 25% had a disability, and 46% provided care for more than five years.[11]

In 2019, 17% of all West Virginia seniors had difficulty doing errands alone (such as shopping or going to medical appointments) due to a physical, mental, or emotional health issue.[12] A 2021 report on the best and worst places for seniors to live ranked West Virginia 14th out of 50 states, with higher scores for its affordable cost of living (14% below the national average), low crime rate and community involvement, and lower scores associated with higher broadband cost and speed, health-care professional shortages (primary care, mental health, and dental), and prevalence of smoking and obesity.[13]

While there are many policies and programs in place to help seniors financially — such as Social Security, property tax deductions or exemptions based on age, and senior discounts for both private and public purchases — many seniors live on fixed incomes and continue to struggle to make ends meet.[14]

Financial hardship in West Virginia varies by location — from region to region, county to county, and even within counties from one ZIP code to the next. The extent of financial hardship varies considerably across regions of West Virginia, depending on opportunities for employment, labor force participation, and the cost of living (Figure 5). In the Southern Coal Fields region in the southwest part of the state, more than half (53%) of households were below the ALICE Threshold in 2019, the highest percentage among all regions. The lowest percentage of households experiencing financial hardship is found in the Eastern Panhandle in the northern part of the state, where 34% of households were below the ALICE Threshold in 2019.[15]

Figure 5.
Percentage of Households Below the ALICE Threshold by Region, West Virginia, 2019



Region		Counties	Total Households	Percent of Households Below the ALICE Threshold
1	Allegheny Highlands	Barbour, Pocahontas, Randolph, Tucker, Webster	27,912	48%
2	Eastern Panhandle	Berkeley, Jefferson, Morgan	72,297	34%
3	Mid-Ohio Valley	Calhoun, Jackson, Mason, Pleasants, Roane, Wirt, Wood	70,278	48%
4	Mid-State	Braxton, Gilmer, Lewis, Upshur	24,498	48%
5	Metro Valley	Cabell, Clay, Kanawha, Putnam	141,311	45%
6	North Central	Harrison, Marion, Monongalia, Preston, Taylor	108,275	41%
7	New River Group	Fayette, Greenbrier, Mercer, Monroe, Nicholas, Raleigh, Summers	110,529	48%
8	Potomac Highlands	Grant, Hampshire, Hardy, Mineral, Pendleton	33,659	44%
9	Shale Gas Boom	Brooke, Doddridge, Hancock, Marshall, Ohio, Ritchie, Tyler, Wetzel	67,687	44%
10	Southern Coal Fields	Boone, Lincoln, Logan, McDowell, Mingo, Wayne, Wyoming	72,993	53%

Note: For description of regions see endnote 15.

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

While regional differences are stark from one end of the state to the other, even greater variation is found across counties in the state. Figure 6 shows that households living below the ALICE Threshold constituted a significant percentage of households in all West Virginia counties. However, there was variation between counties in both numbers and shares of ALICE and poverty-level households:

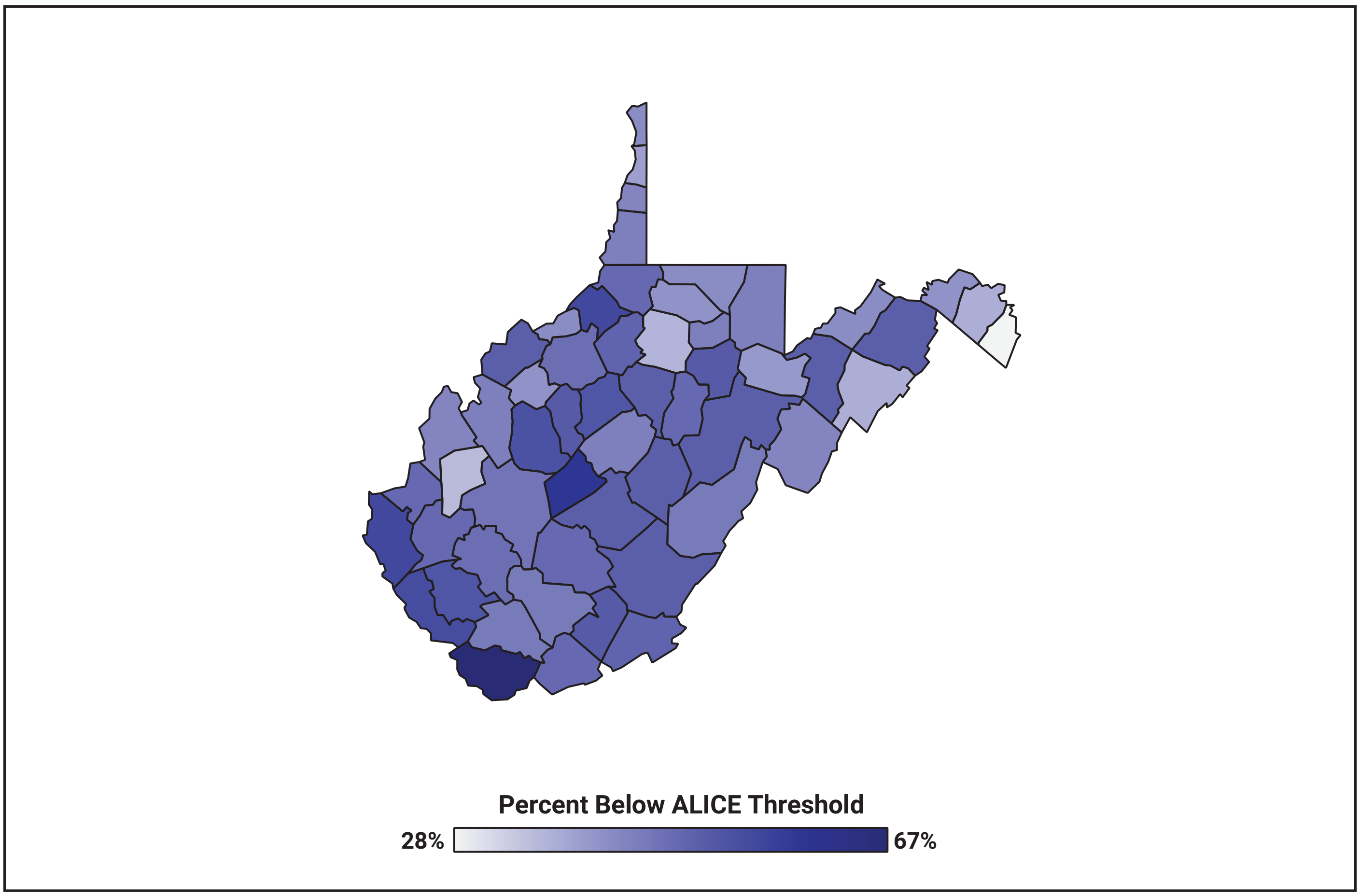
Below the ALICE Threshold (ALICE and poverty-level households combined): In 2019, percentages ranged from 28% in Jefferson County, located in the Eastern Panhandle and part of the Washington, D.C. metro area, to 67% in McDowell County, the southernmost county in the state.

Poverty: Percentages ranged from 8% in Morgan County to 31% in McDowell County.

ALICE: Percentages ranged from 18% in Jefferson County to 41% in Tyler County.

Variation is also found within counties. For example, in Kanawha County, the share of households below the ALICE Threshold ranged from 22% in Pratt on one side of the Kanawha River to 81% in Hugheston on the other side. (For more detail, see the County Profiles on our website at UnitedForAlice.org/County-Profiles/West-Virginia.

Figure 6.
Percentage of Households Below the ALICE Threshold by County, West Virginia, 2019



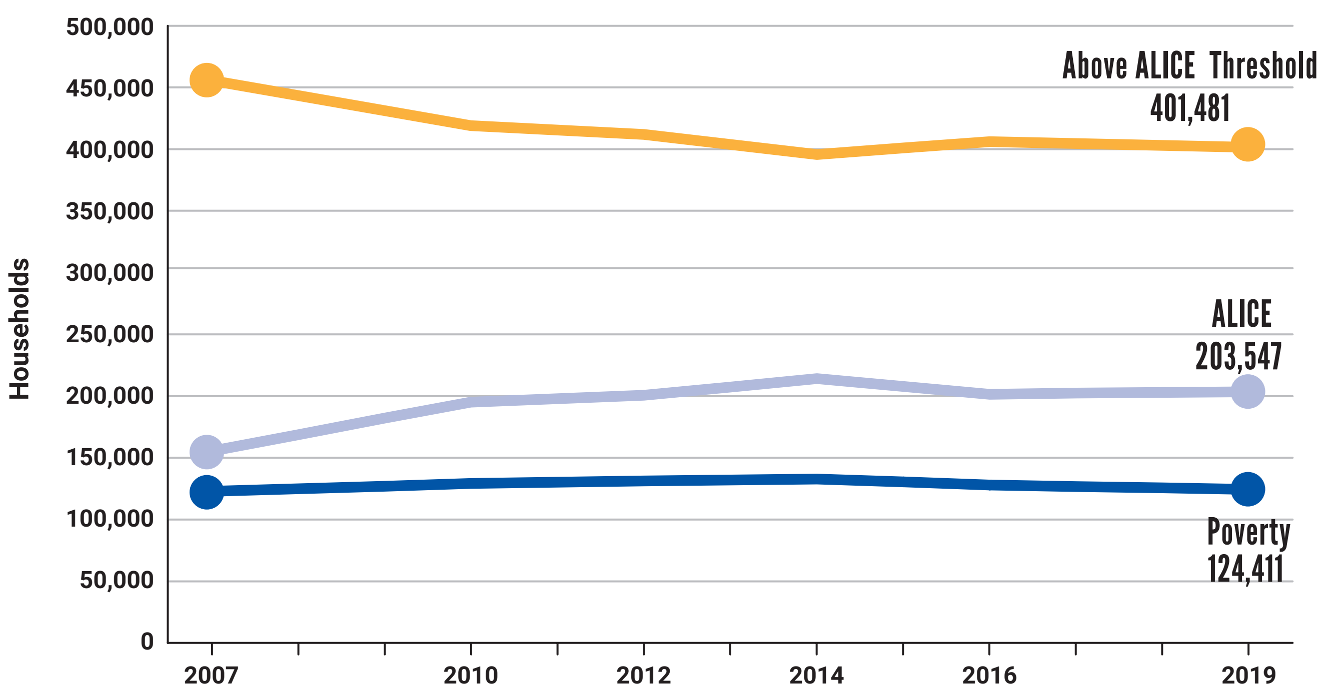
Sources: ALICE Threshold, 2019; American Community Survey, 2019

WEST VIRGINIA'S ALICE HOUSEHOLDS NEVER RECOVERED FROM THE GREAT RECESSION

The number of ALICE households in West Virginia predictably increased during the Great Recession (2007 to 2010). Yet even during the post-Recession recovery (2010 to 2019), that number continued to grow. From 2010 to 2019, the number of households in poverty decreased by 4%, comprising 17% of all households in 2019, while the number of ALICE households increased by 4%, comprising 28% of all households.

Overall, the percentage of West Virginia households living below the ALICE Threshold (ALICE and poverty-level households combined, the dark-blue and medium-blue lines in Figure 7) increased from 38% in 2007 to 43% in 2010, then continued to climb to a high of 47% in 2014 before returning to 45% in 2019. The rate of growth of households below the ALICE Threshold during the post-Recession recovery was uneven across racial and ethnic groups. The share of households below the ALICE Threshold increased 17% for Hispanic households, 18% for Black households, and 42% for Asian households, compared to a 1% increase for White Households.[16]

Figure 7.
Households by Income, West Virginia, 2007–2019



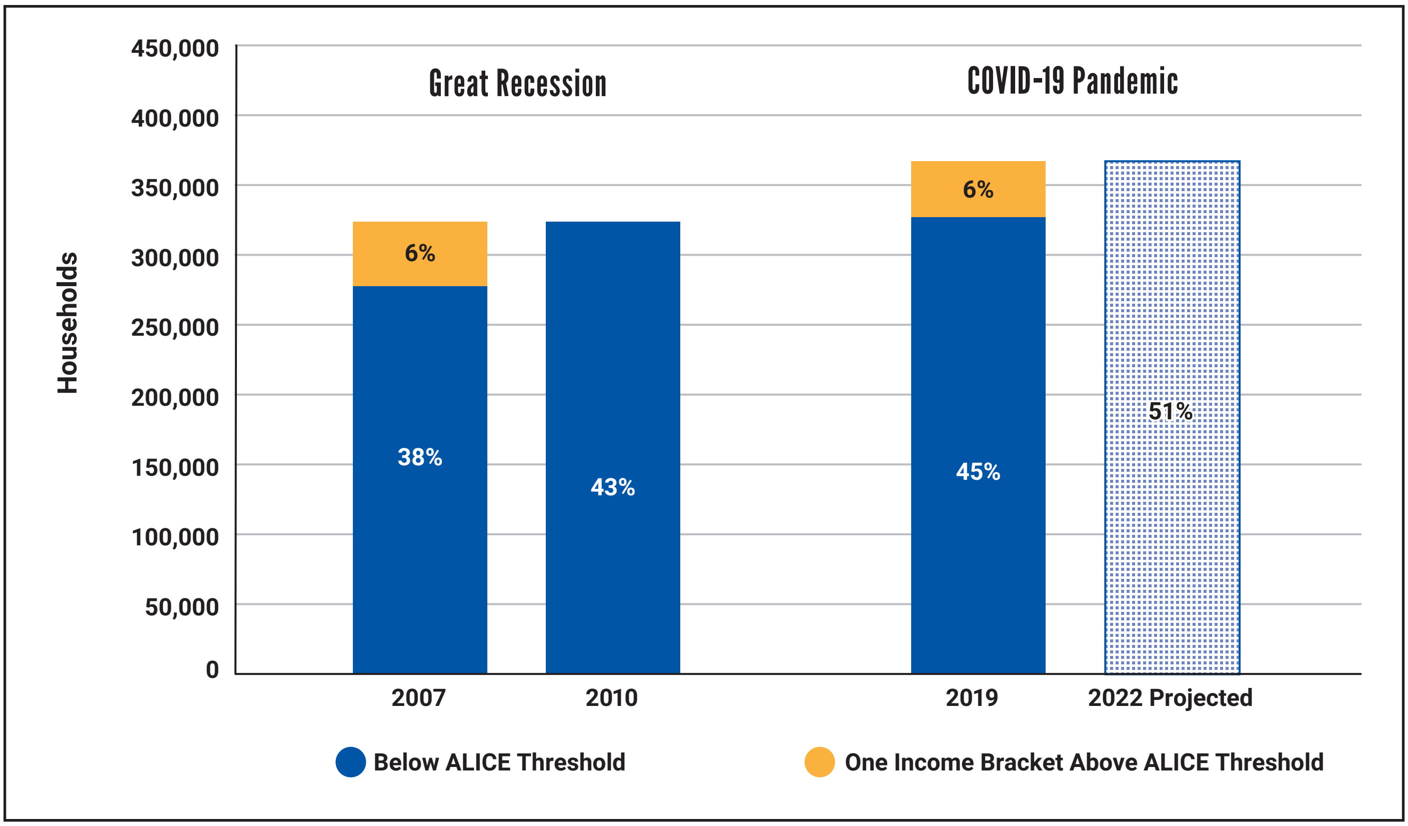
Percent Below ALICE Threshold	2007	2010	2012	2014	2016	2019
	38%	43%	45%	47%	44%	45%

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

A GROWING NUMBER OF HOUSEHOLDS LIVE ON THE EDGE OF HARDSHIP

When economic disruptions happen, households sitting just above the ALICE Threshold are most vulnerable to becoming ALICE. The Great Recession, the largest economic crisis before the COVID-19 pandemic, holds lessons for the state in the wake of the pandemic. As shown in Figure 8, at the beginning of the Recession (2007), 38% of West Virginia households were below the ALICE Threshold, and 6% 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 43%. If the same pattern repeated during the pandemic, the 40,141 West Virginia households (6%) 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 51% by 2022, meaning more than half of all households would be facing financial hardship (Figure 8).

Figure 8.
Households Below the ALICE Threshold and One Income Bracket Above, West Virginia, 2007–2010 and 2019–2022



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

Early evidence suggests that ALICE families are facing similar challenges in the wake of the pandemic as they did after the Recession. 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 has also been uneven. Employment rates overall decreased by 19% from January to April 2020 (the height of the pandemic), but while middle-wage jobs rebounded by the summer of 2020, low-wage jobs have experienced slower recovery — employment rates for those jobs were down 4.6% from January 2020 to May 2021, while middle-wage employment grew nearly 6%.[17] This pace of recovery has direct implications for the current and future stability of ALICE households.

THE COST OF BASIC NEEDS IN WEST VIRGINIA

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** better capture the reality of how much income households need to live and work in the modern economy in each county in West Virginia, and the **ALICE Essentials Index**, a standardized national measure, captures change over time in the cost of the essentials that ALICE households purchase. 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 West Virginia. 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 actual cost of household basics in every county in West Virginia is well above the Federal Poverty Level (FPL) for all household sizes and types."

- 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, and have increasing health needs and out-of-pocket health care expenses.

- For comparison to a more sustainable budget, the A**LICE 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 West Virginia is well above the Federal Poverty Level (FPL) for all household sizes and types (Figure 9). For a single adult, the FPL was $12,490 per year in 2019, but the average Household Survival Budget for a single adult in West Virginia was $22,296 per year.[18] The average Senior Survival Budget totaled $24,984 per year, primarily due to increased health costs. (Despite having Medicare, seniors have greater out-of-pocket health care costs, largely because of spending on chronic health issues like heart disease and diabetes.) And both budgets were significantly lower than the Household Stability Budget, which reached $41,160 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 $61,908.[19] And the Household Stability Budget — the income a family would need not just to survive in West Virginia, but to be financially stable over time, with savings — was $108,552 per year. More information on the Household Survival and Stability budgets and different household combinations is available on the website at UnitedForALICE.org/Household-Budgets/West-Virginia.

The hourly wages needed to support these budgets were $11.15 for the single adult's Survival Budget; $12.49 for the Senior Survival Budget; and $30.95 for one worker, or $15.48 each for two workers, for the family of four's Survival Budget. To put these budgets in perspective:

- The median hourly wage for the most common occupation in West Virginia, fast food and counter workers, was $9.70 in 2019, or $19,400 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 in income. While helpful, the payments do not go very far in meeting ongoing basic expenses, let alone additional expenses ranging from health care costs to technology:[20]

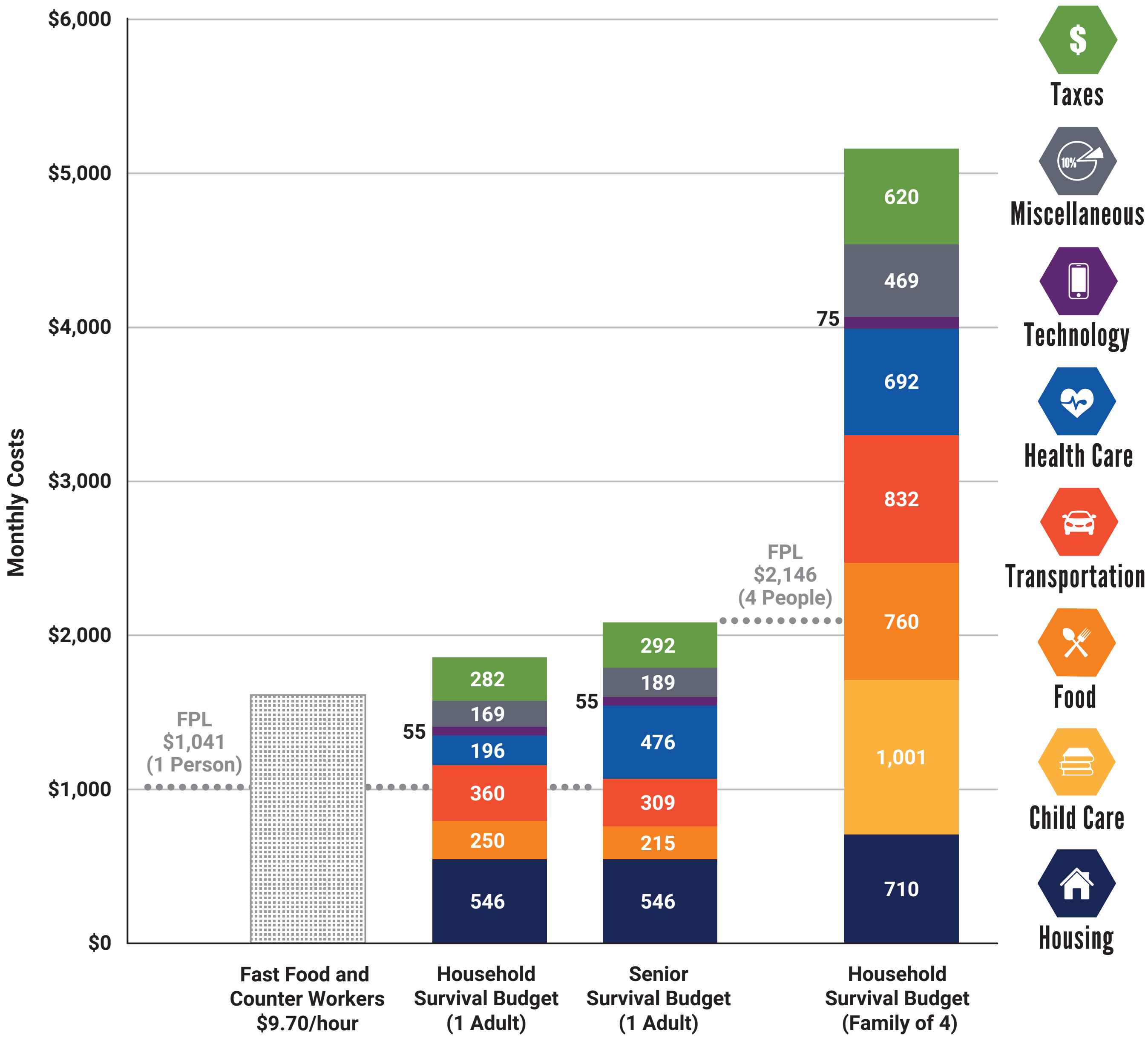
    - A single adult in West Virginia incurs $1,858 per month in expenses. In 2020 and 2021, single adults eligible for stimulus checks might have received up to $1,200 from the first Economic Impact Payment, $600 from the second Economic Impact Payment, and $1,400 from the American Rescue Plan. Together, these three payments total $3,200, covering less than two months of living expenses.

    - A family of four incurs $5,159 per 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 three months of living expenses.

> ***"The median hourly wage for the most common occupation in West Virginia, fast food and counter workers, was $9.70 in 2019, or $19,400 if full time, year-round — not enough to support any of the ALICE budgets."***

The Household Survival Budget varies across West Virginia's counties. In 2019, household necessities were least expensive for a single adult in Boone County at $19,856 per year, and for a family of four in Calhoun County at $59,619 per year. Essentials were most expensive for a single adult in Monongalia County at $27,480 per year, and for a family of four in Kanawha County at $70,992 per year. A Household Survival Budget for each county in West Virginia is presented in the County Profiles on our website: UnitedForALICE.Org/County-Profiles/West-Virginia

Figure 9.
Budget Comparison, West Virginia, 2019



	Fast Food and Counter Workers $9.70/hour	Household Survival Budget (1 Adult)	Senior Survival Budget (1 Adult)	Household Survival Budget (Family of 4)
Monthly Total	$1,617	$1,858	$2,082	$5,159
Annual Total	$19,400	$22,296	$24,984	$61,908

Note: The FPL is a total; there is no breakdown of how that amount is allocated by budget category.

Sources: AAA, 2019; Agency for Healthcare Research and Quality, 2019; American Community Survey, 2019; Bureau of Labor Statistics, 2019—Consumer Expenditure Surveys [2018–19 MSA Tables]; Bureau of Labor Statistics, 2019—Consumer Expenditure Surveys [Table 3224]; 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; Child Care Aware of America, 2019; Federal Highway Administration, 2017; Feeding America, 2020; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service, 2020—FICA; Medicare.gov; Scarboro, 2018; Tax Foundation, 2019; The Zebra, 2019; 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.[21]

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 (ACS). 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 Child Care Aware. 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

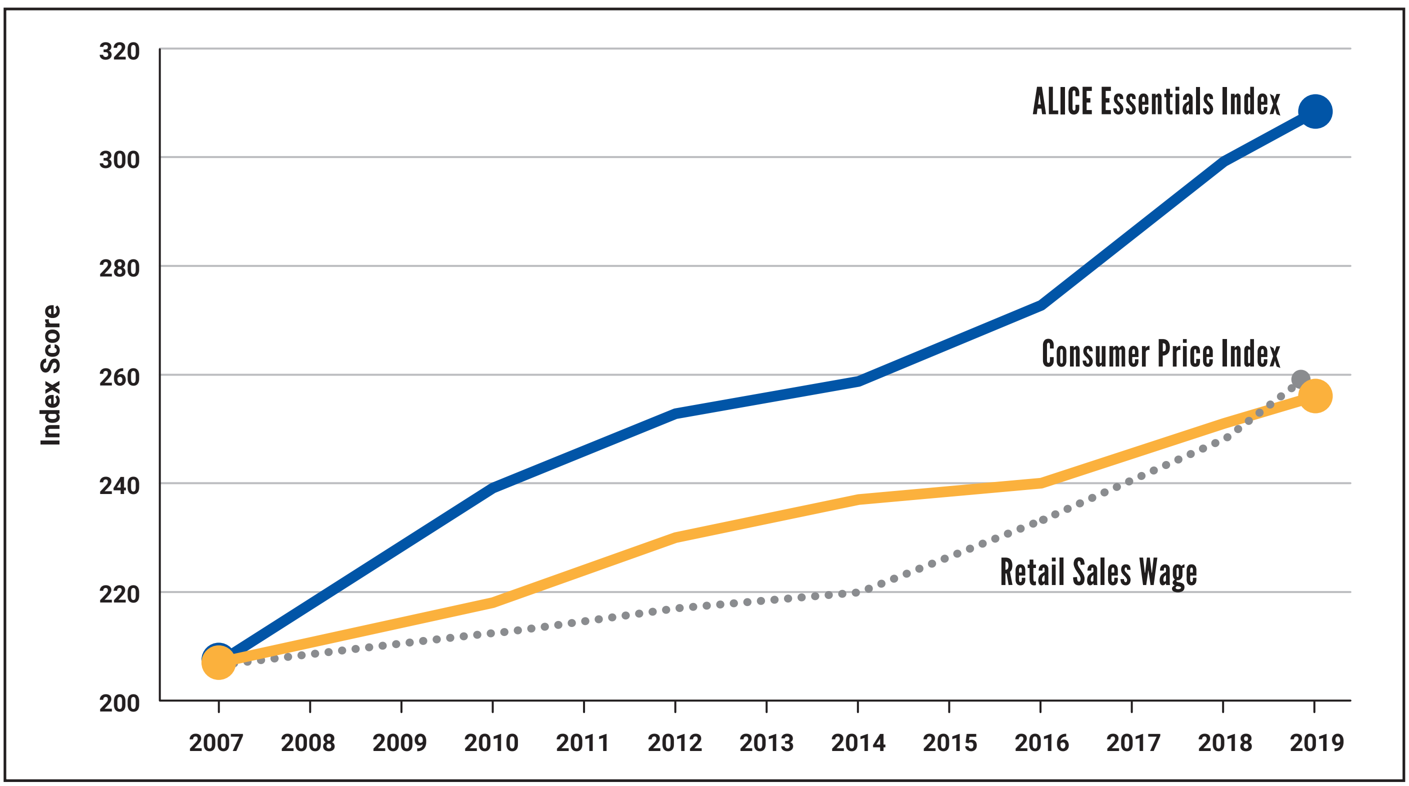
THE ALICE ESSENTIALS INDEX

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 telecommunication 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.[22] For more detailed information, see the 2020 ALICE Essentials Index Report available at UnitedForALICE.org/Essentials-Index.

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).[23] 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 nationwide.

Across the country, the ALICE Essentials Index has increased faster than the CPI over the last decade (Figure 10). 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%.[24] 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 10.
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, from 2007 to 2019, ALICE workers in retail sales saw their wages increase from $9.69 to $12.14 nationally — only 1.7%, about half the rate at which the costs in the ALICE Essentials Index grew.[25] 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), are seeing the value of their benefits erode over time as costs rise.

A CRISIS IN MEETING BASIC NEEDS IN WEST VIRGINIA

Earning less than the cost of basic goods, ALICE households continually struggle to meet their basic needs — and the pandemic has made that even harder. This section delves into the challenges ALICE households face in each of the Household Survival Budget categories. As the impacts of the pandemic are still unfolding, these examples represent conditions at the time this Report was released.

Housing

Where we live matters; it impacts current and future health and economic well-being.[26] **Where ALICE lives, and how much housing costs, affects all other family choices.**

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, leaving little left to cover other basic necessities. Even before the pandemic, in 2019, 36% of West Virginia households were rent-burdened (rent accounted for more than 30% of household income) and 19% were severely rent-burdened (rent accounted for more than 50% of their income).[27] According to the National Equity Atlas, nationally, a household would have an average of $6,197 in additional disposable income per year if they weren't paying too much of their income on rent.[28]

ALICE families are often financially restricted to living in housing with more people, sharing a smaller space, or renting or buying in less expensive and less desirable locations, which includes living in neighborhoods with:

- Lower-quality schools
- Older infrastructure
- A dearth of health care providers and grocery stores
- A lack of green space
- Exposure to environmental risks, from flooding to air pollution
- Locations far from work, leading to longer commutes and higher transportation costs[29]

Some of these challenges became potentially lethal dangers during the COVID-19 pandemic before the wide availability of vaccines. Living in close quarters, traveling to work via public transportation, and having difficulty accessing health care all increased the risk of contracting COVID-19 and becoming severely ill or dying from it.[30]

Median rents (including utilities) rose dramatically — by 21% — in West Virginia between 2001 and 2018, while the median income of renters only rose 8%.[31] In 2019, 27% of all householders in West Virginia were renters, compared to 36% nationwide, with younger (under age 35) Black, Hispanic and lower-income adults more likely to rent rather than own their home.[32] The economic disruption caused by the pandemic heightened demand and competition for rental housing, especially for smaller and lower-cost units, thereby raising costs.

While some metropolitan areas across the U.S. experienced a decrease in rental costs at the start of the pandemic, nationally, costs rose 9.4% from March 2020 to July 2021. Demand for rental properties in affordable mid-sized markets also increased during the pandemic in response to remote workers' desire for more space.[33] However, there is considerable variation by region and state. The average rent in West Virginia is one of the lowest in the country. Yet the ability to pay rent is commensurate with opportunities to earn a sufficient income.[34] In 2019, West Virginia had the second-lowest median household income in the U.S. at $48,850, nearly $17,000 below the national median household income ($65,712).[35]

According to a recent report prepared for the National Council of State Housing Agencies, as of September 2020, it was estimated that between 40,000 and 70,000 renter households in West Virginia were unable to pay rent.[36] While West Virginia did not enact state legislation to ban evictions, the state has implemented a rental assistance program to help renters who meet certain eligibility requirements.[37] Yet many low-income families did not receive rental assistance due to funding limitations, putting them at increased risk of eviction or homelessness.[38] At the same time, individual landlords who own residential properties are also struggling to survive: Roughly one-third of landlords are from low- to moderate-income households, and since they tend to rent to lower-income renters, they too are being disproportionately impacted by the pandemic.[39]

Racial disparities in housing have been exacerbated by the pandemic. Black and Hispanic residents have experienced higher rates and duration of job loss, compounding the financial hardships these groups were facing before COVID-19. As a result, these households have also been more likely to fall behind in rent and to face eviction.[40] Future programs and legislation should focus on addressing these disparities to help those individuals and families most in need.

Read more about homeownership and 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.[41] Yet the child care sector — the workforce behind the workforce — has been facing economic challenges for the last decade. Child care is the most expensive item in a family budget. In West Virginia, the average monthly cost for an infant and toddler prior to the pandemic was $1,001 in a family child care home (Figure 9). The lack of affordable, accessible child care costs the U.S. economy an estimated $57 billion annually in lost productivity, earnings, and tax revenue.[42]

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

- **Children:** Access to quality early-childhood programs is critical to healthy child development, and for the development of foundational skills required for successful transition to school and future academic achievement.[43] Diminished access has implications for educational inequities and economic productivity in the long term, with each school year linked to an average of about 10% higher income in many countries.[44] A strong start is also key to closing educational achievement gaps by income or race/ethnicity. Yet even prior to the pandemic (2017 to 2019) in West Virginia, two-thirds (66%) of children ages 3 to 4 were not enrolled in preschool, a considerably higher number than in neighboring states — Maryland (51%), Virginia (51%), Pennsylvania (53%), and Ohio (54%).[45]

- **Parents:** In response to the pandemic, 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-income jobs — often to the detriment of both parents and children.[46] Not only does child care enable a parent to work, but it also impacts their ability to pursue higher education or training for career advancement. Finding accessible child care in West Virginia was challenging even before the pandemic — 64% of people in the state live in a child care desert, and 78% of rural families live in areas without enough licensed child care providers.[47] West Virginia is one of six states with the lowest percentage of parents using paid child care for their children aged 4 and under (21%), compared to the national rate of 32%. States with the lowest share of paid child care also have lower education levels and labor force participation rates.[48] However, West Virginia has led other states in the effort to provide universal Pre-K for 4-year-olds. The state was ranked 6th in the nation in 2020 for the percentage of 4-year-olds served in a state funded program (68%) — although enrollment was down from the year before by approximately 4,000 students due to the pandemic. Three-year-olds eligible for state-funded pre-K services are those with identified special needs who have an IEP in place. Since not all three-year-olds meet this criterion, participation rates are much lower for this age group (6%).[49] There is no income requirement for participation in these programs, which are offered in all counties of the state. Families that had the hardest time accessing child care before the pandemic — low- to middle- income families, Black and Hispanic families, and families living in rural communities — will continue to have the hardest time finding child care as the economy continues to re-open.[50]

- **Child care providers:** Supporting the child care industry through the pandemic is important not only for children and families, but also for child care providers and their employees. The Center for American Progress estimated that nationwide, almost 4.5 million child care slots could be lost permanently due to the pandemic.[51] Child care centers incurred additional operating costs, while at the same time enrollment numbers fell and revenues declined.[52] Temporary closures and reduced income also took a toll on child care workers: Nationally, between February and April 2020, a full 370,600 child care workers — 95% of them women — lost their jobs.[53] Child care providers are now struggling to restore their operations to pre-pandemic capacity amidst a widespread worker shortage. Even prior to the pandemic, the industry faced a staffing crisis driven by low wages and high turnover. The majority (93%) of child care providers in the U.S. are small businesses operating on very thin margins. Government assistance has helped, but it is not enough to make up for years of underinvestment.[54] The pandemic has exacerbated the challenges that the child care industry has been facing for years, and is highlighting the critical need for accessible, affordable, and quality child care.

- **Educational impact:** As students transitioned to remote learning in March 2020, educators were challenged to adopt new technologies and approaches to teaching while trying to meet the varied needs of students, including those requiring special services or those with special physical or mental health concerns. Under-resourced communities had a more difficult time than their wealthier counterparts, as administrators were also tasked with ensuring students had access to school-provided meals.[55] At the same time, access to technology became critical for student engagement and learning, and in West Virginia, availability of a computer for educational purposes varied significantly by household income. In March 2021, 27% of households in the state with annual incomes below $50,000 did not always have reliable computer access, while for families with incomes above $50,000, only 16% lacked access.[56] Finally, the pandemic brought additional challenges for students transitioning from high school to college. Prior to the pandemic, only 51% of students in West Virginia enrolled in college, compared to the national rate of 69%. Lack of access to college counselors during the pandemic likely played a part in the decrease in applications for Promise scholarships and federal student aid, which dropped by 50% and 25%, respectively, in 2020.[57]
- **The economy:** Without functioning child care and K–12 education for working families, neither local economies nor the national economy can recover. Investing in child care and education impacts the strength and quality of the future workforce, promotes upward mobility for households living in poverty, and lowers costs through better health outcomes and reduced need for social services.[58]

Food

Even before the pandemic, access to affordable, high-quality, healthy food was a challenge for many households in West Virginia, with up to 21% of the population living in a food desert (without sufficient access to a grocery store) in 2015.[59] Lower-income families and rural residents face the greatest challenges in accessing affordable and nutritious food, particularly those who live in "food swamps" — a term coined to describe neighborhoods where fast food and unhealthy options outweigh access to grocery stores that offer fresh food, fruits, and vegetables.[60] Residents living in neighborhoods that lack access to healthy foods may be more prone to food insecurity, which affects health and impacts school performance, work productivity, and levels of chronic stress.[61] Short-term effects of food insecurity include fatigue and lowered immune response; in the longer term, there can be developmental, psychological, physical, and emotional harms.[62]

Food insecurity in West Virginia has increased significantly during the pandemic. According to Feeding America, overall food insecurity in the state was projected to have risen from 14% in 2018 to 18% in 2020; similarly, child food insecurity rose from 20% in 2018 to a projected 28% in 2020, placing West Virginia among 10 states with the highest rate of projected child food insecurity.[63] Meals and snacks from schools or child care centers, many of which have been closed or have had limited opening hours 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.[64]

Senior food insecurity is also expected to increase dramatically in response to COVID-19. In 2018, 17% of seniors in West Virginia were food insecure; by April to May 2020, that number had climbed to 24%.[65] Many ALICE households, including seniors, 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 SNAP.[66] Participation in SNAP is also low among seniors who do qualify — at almost half the rate of other eligible groups due to a lack of awareness of the program, low benefit levels, and difficulty navigating the application process.[67]

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.[68] During the pandemic, transit services became even more limited and ridership decreased in response to public health and safety concerns, high rates of unemployment, and the transition to remote work.[69] Nationally, public transit ridership decreased by nearly 80% in April 2020, and while some riders returned throughout the year, ridership remained 65% below pre-pandemic levels at the end of 2020.[70] Essential workers who are dependent on public transportation have felt the brunt of transit system disruptions — having to navigate revised schedules, reduced services, and health and safety concerns en route to in-person jobs.[71]

Because West Virginia is a rural state, public transportation is not a viable option in many communities, which makes owning or leasing a vehicle a necessity for many. A car is the most common asset in West Virginia, 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.[72] In West Virginia, 36% of people with a credit bureau record had an auto loan or lease in 2019.[73] The percentage with subprime credit (those with credit scores below 620) has been increasing the fastest, with their borrowing coming primarily through predatory lending.[74]

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, up from 0.5% in April 2019.[75]

Health

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; poor health is directly linked to unmet basic needs, including limited access to care, economic factors like unemployment and low income, and environmental factors like poor housing, air, and water quality.[76] These factors are integrally related to the following health challenges that ALICE households contended with leading up to the pandemic, which exacerbated the impact of the pandemic when it hit:

- **Prevalence of chronic health conditions and reduced life expectancy:** Even prior to the pandemic, West Virginians surpassed most states in the prevalence of chronic health issues such as heart disease, obesity, and diabetes. High rates of physical inactivity, smoking, and depression are also common among state residents.[77] In 2018, West Virginia ranked first in the nation for prevalence of poor physical health, poor mental health, and as a related consequence, limitations on activities.[78] Chronic health conditions impact not only quality of life, but life expectancy, particularly when multiple conditions are present. Yet, mental health issues and “diseases of despair” — a term coined by economists Anne Case and Angus Deaton to describe drug use, alcoholism, and suicide — are having a significant impact on the decline in life expectancy both in West Virginia and nationally. Life expectancy in West Virginia was 74.4 years in 2018, 4.3 years below the U.S. average of 78.7 years, and the lowest among all states.[79]

- **Access to health insurance:** In 2014, the Affordable Care Act (ACA) helped millions of people in the U.S. gain access to health insurance. One of the provisions of the ACA was Medicaid expansion, which extended eligibility to low-income households.[80] West Virginia expanded Medicaid coverage starting in January of 2014, contributing to a 55% decline in the state’s uninsured rate, from a high of 14% in 2013 to 6.4% by 2018.[81] However, uninsured rates are rising across the U.S. and West Virginia is no exception; the uninsured rate climbed to 12% as of June 2020.[82] In addition to the uninsured, there is an even larger group of underinsured people — 23% nationwide in 2018 — who have coverage but with high deductibles and out-of-pocket costs that leave many struggling to pay medical bills or delaying care to avoid high costs they can’t afford.[83] Along with the barriers associated with income and exorbitant health care costs, institutionalized racism and discrimination have contributed to profound disparities in health care quality, access, and affordability.[84]

- **Impact of COVID:** COVID-19 is hitting ALICE families particularly hard. Nationally, studies show that infection rates and deaths are higher in communities with lower income levels, and higher still in communities with significant populations of color.[85] In total, there were more than 164,000 COVID-19 cases and nearly 2,900 deaths in West Virginia as of early July 2021 (see UnitedForALICE.org/COVID19). One of the primary contributors to COVID-19 deaths in West Virginia is the significant prevalence of chronic health issues and underlying conditions that often lead to increased complications and deaths, including hypertension, diabetes, obesity, and heart, lung, and kidney disease; people in recovery for drug addiction are also more vulnerable. While overall cases have been higher in more urban areas with bigger populations (e.g., Kanawha County), rural communities have faced their own challenges — including higher rates of uninsured people and limited health-care system capacity — which makes it more difficult to treat those who are infected.[86] Equitable distribution of COVID-19 vaccines is key to ensuring that the disproportionate impact of COVID-19 on lower-income households and communities of color is not exacerbated even further.[87] As of July 20, 2021, 48% of the total population in West Virginia had been fully vaccinated.[88]

    - **On seniors:** These issues are compounded for many older adults, who not only are at an increased risk of contracting and dying from COVID-19 but who were financially vulnerable even before the pandemic.[89] Seniors living in long-term care facilities were most vulnerable to the health risks associated with COVID-19 early in the pandemic. Family members, too, faced increasing levels of stress and anxiety as outbreaks and rising numbers of fatalities in these facilities were reported just a few months into the pandemic, and subsequent social distance orders curtailed visits. Vaccination distribution has helped reduce the number of COVID cases and deaths in nursing homes, which have accounted for 29% of all COVID-19 deaths in West Virginia.[90]

    - **On mental health:** The mental health effects of the pandemic are far-reaching — from health worries, isolation, and stress over lost work, to paying bills and extra health care costs.[91] In August 2020, 54% of respondents to the Household Pulse Survey reported experiencing anxiety, defined as "several or more days in the past week not being able to stop worrying," which increased to a high of 60% by December. Percentages were even higher for households with children, at 57% in August and 64% in December.[92] A national survey of seniors and their family caregivers in October 2020 found that nearly half (44%) of seniors living outside of a facility reported feeling less connected socially, and 26% felt lonelier and sadder than they did prior to the pandemic. Concerns among caregivers included worrying about their own physical and mental health, financial concerns, and the need for respite care.[93]

- **On substance use and domestic violence:** The stresses of COVID-19 are also reflected in increased rates of both substance use (see text box) and domestic violence. It is not unusual for domestic violence to increase after a natural disaster or crisis, as the event brings increased physical and mental stress, shifts in daily routines, school or work closings, and limited community resources. The increase in domestic violence incidents often persists several months after a disaster. The pandemic is no exception; nationally, domestic violence incidents increased by 8% following the imposition of stay-at-home orders, and concerns remain that incidents have gone unreported due to social distancing and lack of contact with community supports.[94]

- **On hospital closures, telemedicine, and bankruptcies:** Two trends will add to the hardship for ALICE families, especially for those in lower-income communities:

  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.[95] During the height of the pandemic, the need for mental health services soared, at the same time lockdowns limited access to mental health providers and peer support. Even the growing use of telehealth services has not been enough to address provider shortages as patients continue to be put on waiting lists. Mental health services had been difficult to access and afford, particularly for the uninsured, even before the pandemic. COVID-19 exacerbated the inequities and barriers to these services.[96]

  The pandemic is also accelerating the trend 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 cost for care or time out of work.[97] 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/ethnicities said the same.[98]

As a result of all these factors, 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 Whites, reversing more than 10 years of progress. These gaps are expected to persist beyond 2020 because of continued COVID-19 mortality and long-term health, social, and economic impacts of the pandemic.[99]

AN ONGOING CRISIS IN SUBSTANCE USE DISORDERS

The pandemic has added to the already alarming number of drug-related hospitalizations and overdose deaths in West Virginia and across the country. The pandemic's negative impact on mental health has led to increased alcohol and substance use and created new barriers to treatment for people who have a substance use disorder. Compounding the problem, chronic use of substances increases the risk of contracting COVID-19 and worsens associated outcomes.[100]

West Virginia led the nation in drug overdose deaths for several years prior to the pandemic, with an age-adjusted death rate of 52.8 per 100,000 population in 2019.[101] The total number of annual drug overdose deaths increased from 397 in 2007 to 870 in 2019.[102] As part of the effort to curb the increasing number of fatalities, the state enacted the West Virginia Drug Control Policy Act in 2017, which helped secure millions of dollars in funding to support services across the continuum of care from prevention to treatment and recovery. The Governor's Council on Substance Abuse Prevention and Treatment is leading the statewide coordinated effort to combat substance use, including prevention in schools and communities; access to treatment and supportive services, housing, transportation, and employment for those in recovery; tracking and monitoring initiatives; and public education.[103] While West Virginia experienced some success, including a decrease in overdose deaths from a peak of 974 in 2017 to 856 in 2018, overdose deaths were on the rise again even before COVID-19.[104]

National surveys show that substance use increased sharply during the pandemic, with opioid use seeing the greatest increase.[105] The CDC estimates that from August 2019 to August 2020, overdose deaths increased 27% nationwide. In West Virginia, the increase has been even more pronounced — 38% during the same time period.[106]

People of all incomes, geographies, ages, and races/ethnicities suffer from substance use disorders. In West Virginia in 2020, the highest incidences of fatal overdoses were among males, and people between the ages of 30 to 49. Some of the "hot spots" for drug overdose deaths in the state are the southern counties, with the highest number of deaths per 100,000 by county in Cabell, Logan, and McDowell counties, Ohio County in the Northern Panhandle, and Berkeley County in the Eastern Panhandle.[107] While some of the highest numbers of overdose deaths occurred in counties that also had a high percentage of households below the ALICE Threshold in 2019, overall there was not a significant relationship between financial hardship (defined by the percentage of households below the ALICE Threshold) and drug overdose deaths across West Virginia's counties. The causes of addiction are complex and include a combination of social and structural causes, as well as individual, biological, and behavioral factors.[108]

The consequences of addiction, however, are more predictable, with one of the most common being increased financial stress as families grapple with cost of treatment, lost work, and the stress of caregiving. Nationally, methadone treatment for opioid users costs about $500 per month and inpatient rehabilitation facilities can range from $6,000 to $20,000 per month. Lower-income families may not have access to such treatment programs, which only prolongs and compounds the outcomes of addiction. Substance use disorders take a toll on the stability of employment, on families and marriages, on parenting, and on the physical and mental health of family members. Those with fewer financial resources will need more help to recover.[109]

Finally, the opioid epidemic is having a significant impact on the state economy, thereby touching the lives of all West Virginians, not just those individuals and families dealing directly with addiction. According to the West Virginia 2020–2022 Substance Use Response Plan, the costs of substance use are far reaching, placing considerable strain on the health care system, the foster care system, the law enforcement and criminal justice system, and the labor force, costing the state an estimated $8.8 billion per year.[110]

Technology

Access to digital technology has exploded over the last three decades for both households and businesses. By 2019, 93% of U.S. households owned a computing device and 87% had a broadband internet subscription. Yet in West Virginia, the rates were considerably lower: 88% of households owned a computing device and 81% 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.[111] Rural counties in southern West Virginia have experienced the biggest challenges to broadband connectivity. Lack of services in less populated and more mountainous areas of the state have left some West Virginians with no service at all, or service that is so slow that it is basically unusable.[112] Not only do rural communities have less access, the cost of connectivity when available is higher in rural communities compared to urban areas.[113]

Even before the pandemic, the "digital divide" translated directly to reduced job opportunities, educational opportunities, and access to health care and financial tools. **In West Virginia in 2019, 35% of households with income below the ALICE Threshold did not have an internet subscription, compared with only 11% for households above the ALICE Threshold.** Rates of access also vary widely by location, for reasons of both availability and cost: The lowest access rates are in rural counties, which are often not covered by high-speed internet service and where 38% of households below the ALICE Threshold did not have an internet subscription in 2019.[114]

The pandemic has not only exposed the digital divide but aggravated its consequences for both work and education. A wide range of workers now need to utilize new technology platforms, work remotely, and use technology to report and analyze data.[115] **However, low-wage workers are six times less likely to be able to work from home than higher-wage workers,** and are therefore less likely to have the necessary 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.[116]

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. For example, 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.[117]

Another digital divide is driven by age: Many seniors struggle with using technology or do not have access to internet service or to computing devices. These people are at increased risk of isolation from family and friends, and they often have trouble accessing information and resources, reaching doctors, and finding help with tasks outside the house such as grocery shopping.[118]

Additionally, technology plays a critical role in relaying government and news alerts about natural disasters and public health crises, 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. Compounding the problem for many ALICE households was the closure and reduced access to local libraries due to the pandemic. There are 177 public libraries across West Virginia's 55 counties (shown in an interactive feature on UnitedForALICE.org/West-Virginia). Libraries are a community anchor institution and a safe, inclusive place for all community members. They 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.[119]

Taxes

While headlines often feature low-income households receiving government assistance, ALICE households are net contributors that 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, a factor that exacerbates wealth inequality: Corporations and wealthy individuals can leverage these low rates, along with increased access to tax shelters, to build even more wealth.[120]

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 generally not the case for state, local, payroll, and sales taxes, which are regressive, meaning they capture a larger share of income from low- and middle-income families than from wealthy families. **Nationwide, the lowest-income taxpayers (the 20% of households with the lowest income) pay state and local tax rates that are over 50% higher than rates for the top 1% of households.** States with regressive tax systems exacerbate income inequality by giving the top earners a higher percentage of their pre-tax income to spend and save for the future compared to middle- and low-income taxpayers. The ITEP Tax Inequality Index, which measures the impact of a state's tax system on income inequality, ranked West Virginia 37th out of the 50 states (with 50 being the most equitable).[121] In West Virginia, the personal income tax is the most equitable of the state tax system, as tax rates rise with income earned.

Yet because low- to middle-income households spend a larger portion of their income on sales and excise taxes than higher-income households, overall, the tax system contributes to income inequality. In West Virginia, those with incomes in the top 1% earn 78 times more than those with incomes in the bottom 20%; after taxes, the top earns 81 times more than the bottom.[122] Paying higher state and local taxes forces ALICE households to stretch their earnings even further. 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. Not filing taxes or updating tax return information also delayed stimulus checks for many.[123]

The Earned Income Tax Credit (EITC) is one effective way to provide assistance to low- and moderate-income workers. The goal is to help boost the incomes of working families to assist with basic need such as child care and transportation. While the credit used to be available only to parents with qualifying children, the American Rescue Plan has expanded the program to childless couples through 2021.[124] To provide perspective, in 2019, 141,000 people in West Virginia claimed a federal EITC, receiving an average amount of $2,367.[125] Yet, West Virginia is not currently one of the 28 states in the U.S. that has enacted a state level EITC.[126] Policy advocates for a state- level EITC contend that the tax credit is a proven method to reduce poverty and increase income for working families.[127]

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 difficult and stigmatized process.[128] 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 WEST VIRGINIA

West Virginia, a rural state located in the middle of the nation's 2,000-mile Appalachian region extending from Canada to Alabama, is well known for its natural beauty and resources. The area provides ecological, cultural, economic, and recreational resources for more than 1.7 million residents and tourists. Coal mining has played a major part in the state's history and identity. Yet for decades, extraction of coal has been on a steady decline in response to industry changes like mechanization, lower prices for natural gas, and new technologies and clean energy options. The decline in coal production and employment has had a significant impact on the state economy. West Virginia, like other states that have relied heavily on one sector, is continuing to diversify its economy to attract employers and provide well-paying, skilled jobs. In recent years, the expanding natural gas industry has led to economic expansion and growth.[129]

The Great Recession hit West Virginia later than many states, but with the decline in coal usage and even steeper decline in coal prices, the state's economy suffered longer and did not start to show signs of recovery until early 2017. Economic growth and diversification through 2019, led to near-record-low unemployment (4.9%) and a GDP that reached a record high of $78.9 million.[130] In that same year, the largest industries in terms of employment were health care and social assistance, retail trade, and professional, scientific, and technical services.[131] Included among the largest private employers in the state are Charleston Area Medical Center, Contura Energy, Kroger, Lowe's Home Centers, Mountain Health Network, Walmart, and West Virginia University Medicine.[132]

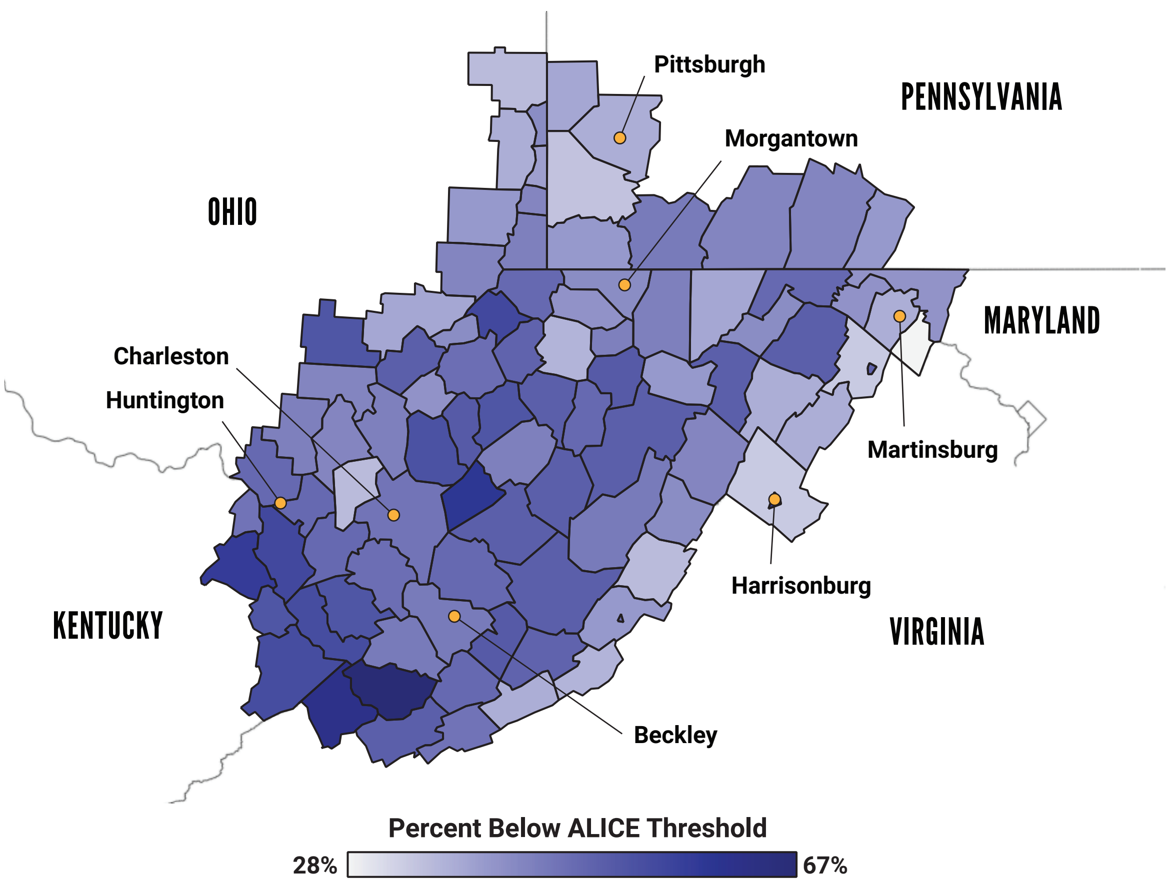
"Recovery from the last Recession was uneven, and when the pandemic hit, ALICE workers across the state were especially vulnerable."

Bordering 5 states — Ohio, Pennsylvania, Maryland, Virginia, and Kentucky — West Virginia's economy is connected to three major Combined Statistical Areas (CSAs): Washington-Baltimore-Arlington, DC-MD-VA-WV-PA; Charleston-Huntington-Ashland, WV-OH-KY; and Pittsburgh-New Castle-Weirton, PA-OH-WV (Figure 11). The CSAs provide opportunities for work for West Virginians, but also compete for workers with businesses and industries within the state (see "Where West Virginians Work"). Since 2010, the Eastern Panhandle — Berkeley, Jefferson, and Morgan counties — has led the state in job growth, labor force participation, population growth, and wage growth.[133] This region has attracted recent capital investments, new businesses, and jobs, and has the largest population growth in the state, mainly because of its proximity to the Washington metropolitan area. Many residents in the Eastern Panhandle work across the border in those states while residing in West Virginia where the cost of living is lower. In contrast, between 2010 and 2019, counties in the southwestern part of the state experienced significant downturn in employment related to job losses in the coal industry, as well as population loss due to outmigration, poor health, and substance use. As a result of these regional variations, recovery from the last Recession was uneven, and when the pandemic hit, ALICE workers across the state were especially vulnerable.

In response to the economic downturn caused by the pandemic, unemployment in West Virginia tripled, reaching nearly 16% in April 2020 with nearly 94,000 jobs (13% of total jobs) lost between mid-March and mid-April.[134] The hardest-hit sectors were retail, and leisure and hospitality as stores, restaurants, hotels, and sporting and entertainment venues went into lockdown. Workers lost jobs and income, businesses permanently closed, and the state lost revenue.[135] Fortunately, 57,000 jobs were recovered between mid-April and mid-August 2020, and the economy showed signs of improvement. Yet as stimulus payments and additional unemployment benefits ended, job growth slowed. Economists estimate that jobs will not return to pre-pandemic levels until the latter part of 2022.[136]

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 in 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 large 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.

Figure 11.
Percentage of Households Below the ALICE Threshold in Relation to Border States, West Virginia, 2019



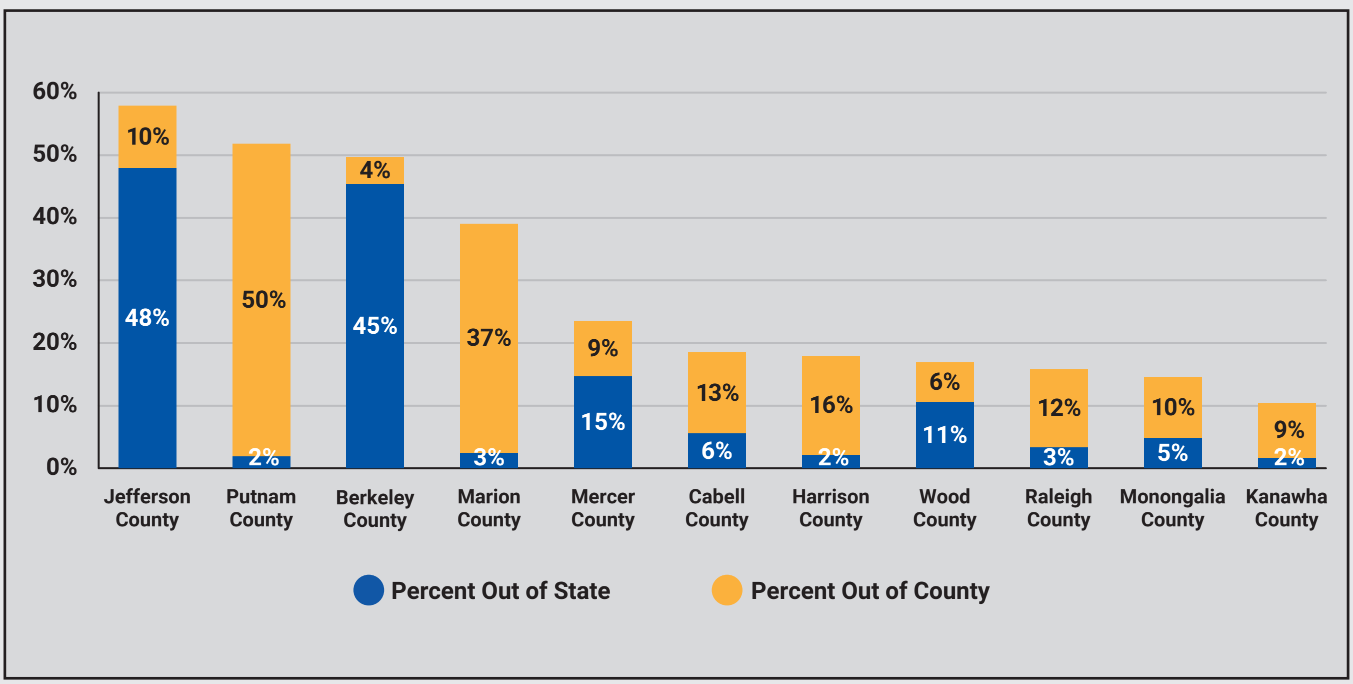
Sources: ALICE Threshold, 2019; American Community Survey, 2019

WHERE WEST VIRGINIANS WORK

In the northeast, West Virginia counties in the Eastern Panhandle (Berkeley, Jefferson, and Morgan) are part of the Washington-Arlington-Alexandria metropolitan statistical area. Before the pandemic, Berkeley and Jefferson counties had the largest percentage of workers who worked outside the state, 45% and 48% respectively (Figure 12). Nearly 13,000 out of 27,000 workers from Jefferson County worked across the state line, mainly in the Washington Metro Area, with Loudoun County, Virginia, being the most common work destination, followed by Frederick County, Maryland, and Fairfax County, Virginia. Berkeley County had the second highest share of residents working outside the state (nearly 26,000 out of 58,000 workers total), with Washington County, Maryland, the most common destination. Putnam County and Marion County had the highest percentage of workers leaving their county of residence to work in another county, at 50% and 37% respectively (Figure 12). Putnam County sits between two major cities: Huntington in Cabell County and Charleston in Kanawha County. Marshall University and Mountain Health Network are located in the city of Huntington, and Charleston Area Medical Center is in the city of Charleston; all three health centers are potential employers for those commuting into the county. Residents in Marion County often commute for work to neighboring Monongalia County, which is home to West Virginia University and WVU Medicine.

Commuting patterns have been significantly impacted by the pandemic. According to a Stanford Research study in June 2020, 42% of the U.S. labor force was working from home, in stark contrast to the 2% of workers who reported working full-time from home prior to the pandemic. Even as some offices return to work, it appears working remotely will continue to be part of the post-pandemic workplace, providing greater opportunity for telecommuting to states outside one's home state. This will have a significant impact on access to work and commuting patterns in West Virginia and across the U.S. Yet for those who work in occupations such as retail, food service, hospitality, and health care, leaving the traditional workplace to work from home was not an option during the pandemic and will not be an option in the post-pandemic labor force.[137]

Figure 12.
Workers by Place of Work, State and County Level, West Virginia, 2019



Source: American Community Survey, 2019

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 West Virginia 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.[138] To better understand where ALICE works, we elaborate on Vinsel and Russell's concept by breaking down all occupations in West Virginia into two 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:

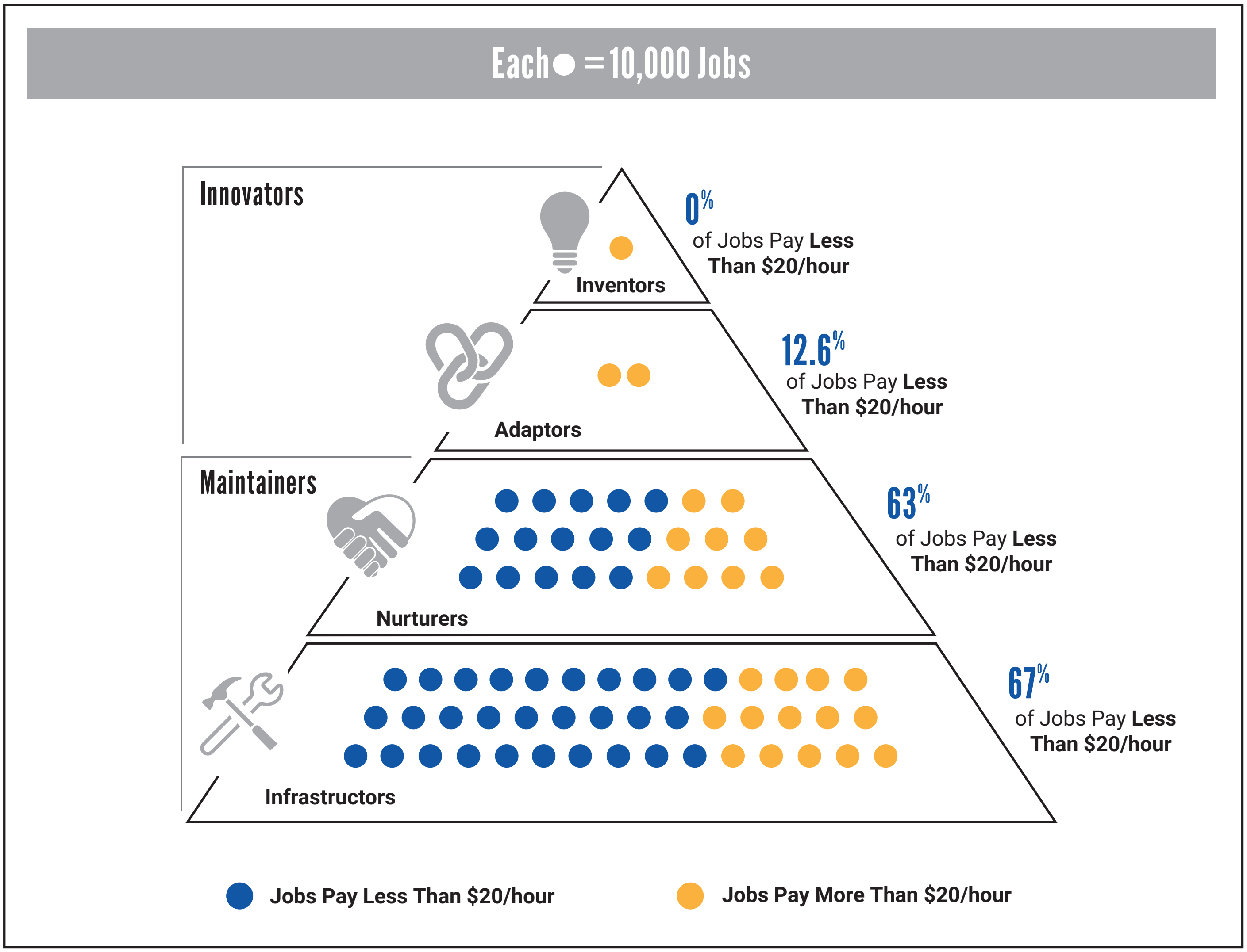
Adaptors implement existing tools or processes in new ways, responding to opportunities and changing circumstances (managers, industrial and organizational psychologists, analysts, designers, technicians, and even policymakers).

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 employment sectors in West Virginia are Maintainer occupations. The single largest industry in 2019, with 123,240 employees, was health care and social assistance, which is comprised of Nurturer jobs. The second largest, with 82,430 employees, was retail trade, which is comprised of Infrastructor jobs. Both industries have large shares of ALICE workers.[139] There are far fewer jobs in Innovator occupations (Adaptors and Inventors).

When stacked together, West Virginia's occupations form a pyramid that reveals the critical role of Maintainer jobs — the jobs most accessible to ALICE — in the state economy (Figure 13). Most Maintainer jobs (67% of Infrastructor jobs and 63% 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 $21,908 less than the family Household Survival Budget of $61,908. By comparison, almost all Adaptor and Inventor occupations pay more than $20 per hour.

Figure 13.
Occupations by Wage and Type, West Virginia, 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. The pandemic has impacted workers in many fields, yet workers who provide in-person services have felt the brunt of layoffs and reduced wages. This is especially true for those working in retail, warehousing, grocery stores, transportation, pharmacies, hospitals, and nursing homes, with perhaps the most egregious exposure among workers in meatpacking plants. Initially, many of these low-wage employees were not provided sufficient safety equipment, resulting in greater exposure to COVID-19.[140] And while many companies provided “heroes’ pay” and other types of hazard pay at the beginning of the pandemic, these interventions were largely minimal and temporary.

MOST EMPLOYMENT GROWTH HAS BEEN IN LOW-WAGE JOBS

Low-wage jobs are not always viewed unfavorably, out of a belief that they are necessary for workers just starting their careers or for people looking to earn supplemental income. In reality, more than half of low-wage workers are either a family's primary earner or a substantial contributor to total earnings. Nationally, 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.[141] And 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.[142]

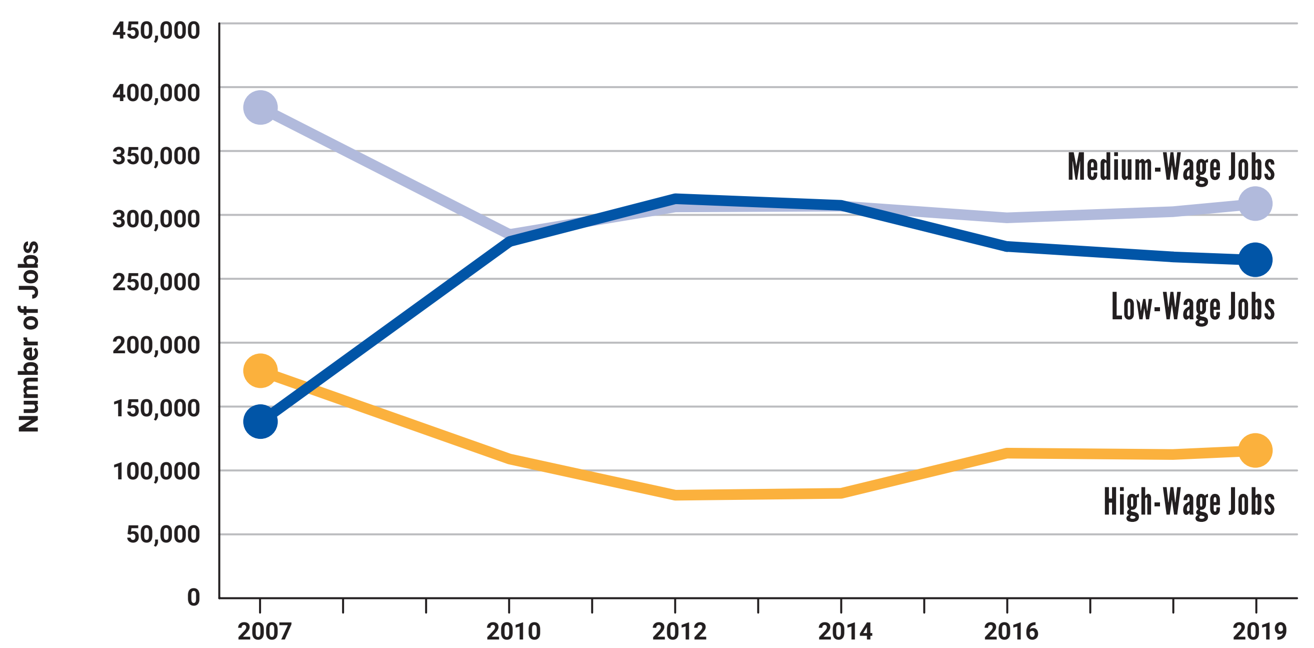
Figure 14 breaks down the jobs in West Virginia by their ability to support the family Household Survival Budget. Tracking these job groups from 2007 to 2019 illustrates the following trends:

- **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 \$9.96 per hour, per worker; by 2019, it had risen to up to \$15.48 per hour, per worker. The number of low-wage jobs increased by 92% during that period and accounted for 38% of jobs in West Virginia 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.

> *"The number of low-wage jobs increased by 92% during that period [2007 to 2019] and accounted for 38% of jobs in West Virginia in 2019."*

- Medium-wage jobs (light-blue line) allow two workers to afford a family Household Survival Budget. In 2007, these were jobs that paid between \$9.96 and \$19.91 per hour, per worker; by 2019, wages needed were between \$15.48 and \$30.95 per hour, per worker. The number of medium-wage jobs decreased by 20% during that period.
- High-wage jobs (gold line) allow one worker to afford a family Household Survival Budget. In 2007, the wage required was \$19.91 per hour or more; by 2019, the wage required had increased to \$30.95 per hour or more. The number of high-wage jobs decreased by 35% during that period.[143]

Figure 14.
Number of Jobs by Wage Level, West Virginia, 2007–2019



Percent Low-Wage Jobs	2007	2010	2012	2014	2016	2019
	20%	41%	45%	44%	40%	38%

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

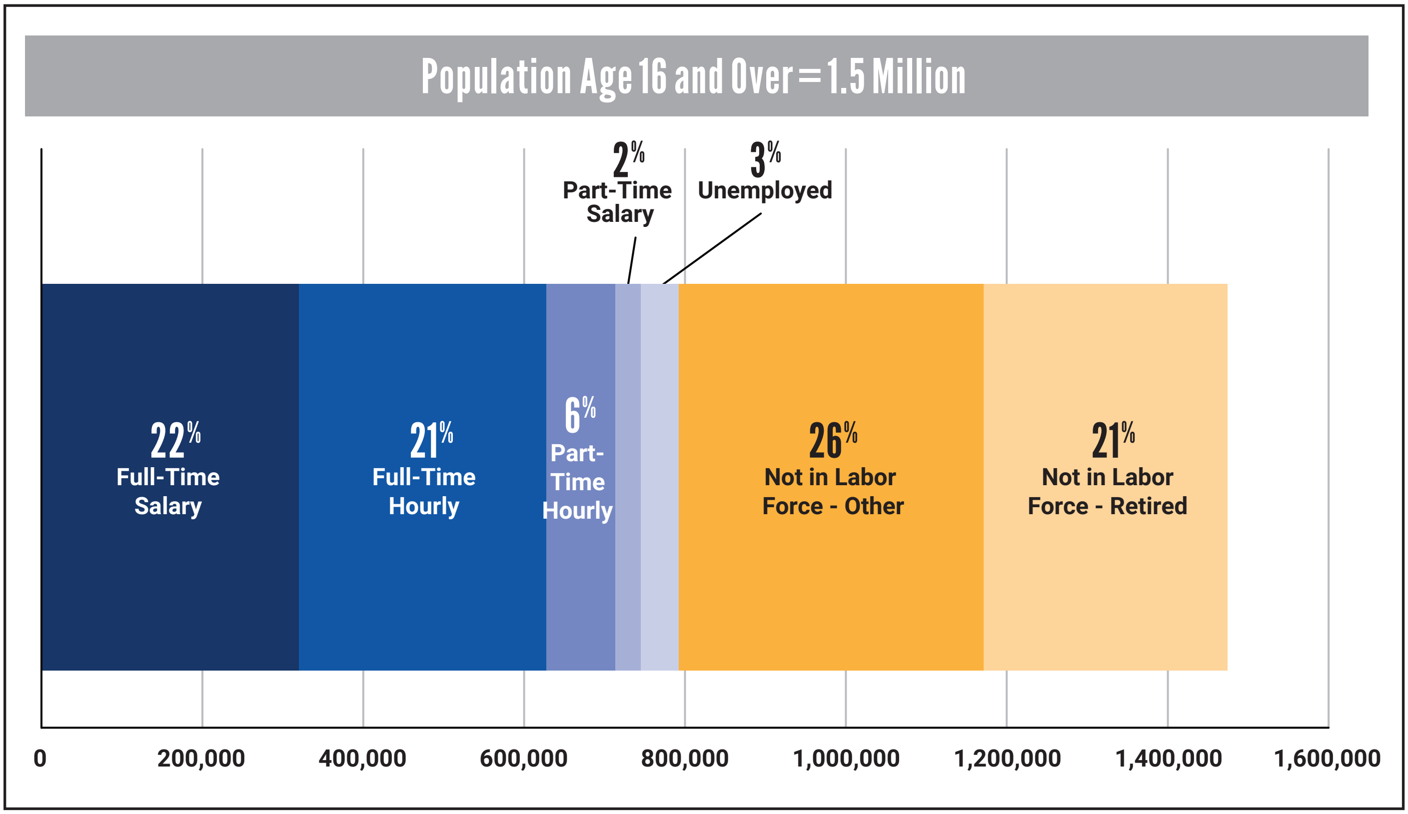
During the Great Recession, high- and medium-wage jobs decreased, and while they showed some recovery from 2016 to 2019, they remained below pre-Recession levels. Low-wage jobs had a different trajectory: They declined from 2012 to 2019 yet remained significantly above pre-Recession levels, rising from 20% of all jobs in 2007 to 38% in 2019. When the pandemic hit in early 2020, unemployment reached historic highs for all income groups, yet low-wage workers felt the brunt of the financial strain, with higher levels of unemployment and slower job recovery.[144]

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 Great Recession shifted the way their work was structured — increasingly paid by the hour, part-time, at-will, and project-based — making it easier 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 alternative or contingent labor, according to a National Bureau of Economic Research report.[145] The shift has been pronounced in West Virginia as the economy has diversified from coal mining, which has been heavily unionized, to other industries that rely more heavily on non-traditional work arrangements. The growth in these arrangements set the stage for the disproportionate impact of the pandemic on low-wage ALICE workers.

A 2019 overview of the labor status of West Virginia's 1,473,989 working-age adults (people aged 16 and over) shows that 54% of adults were in the labor force (blue bars in Figure 15), yet more than half of them were hourly paid workers. In addition, 47% of adults were outside the labor force (gold bars), the highest rate among all states in the nation (Figure 15).[146]

Figure 15.
Labor Status, Population Age 16 and Over, West Virginia, 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 West Virginia 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

Though most adults in West Virginia were working in 2019 and most households had at least one worker, only 22% 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.[147] Work status was a critical factor in determining the impact of the pandemic. Those working in salaried jobs fared better during the pandemic. According to BLS, the decline in total wage and salary employment was disproportionately among nonunion workers.[148] To access county level labor status data go to UnitedForALICE.org/County-Profiles/West-Virginia.

THE GIG ECONOMY DEFINED

Who is a "gig worker"? There are many definitions and legal designations, which are still in flux.[149] Here we are using a broad definition that includes hourly paid, part-time workers, and self-employed and independent contractors.

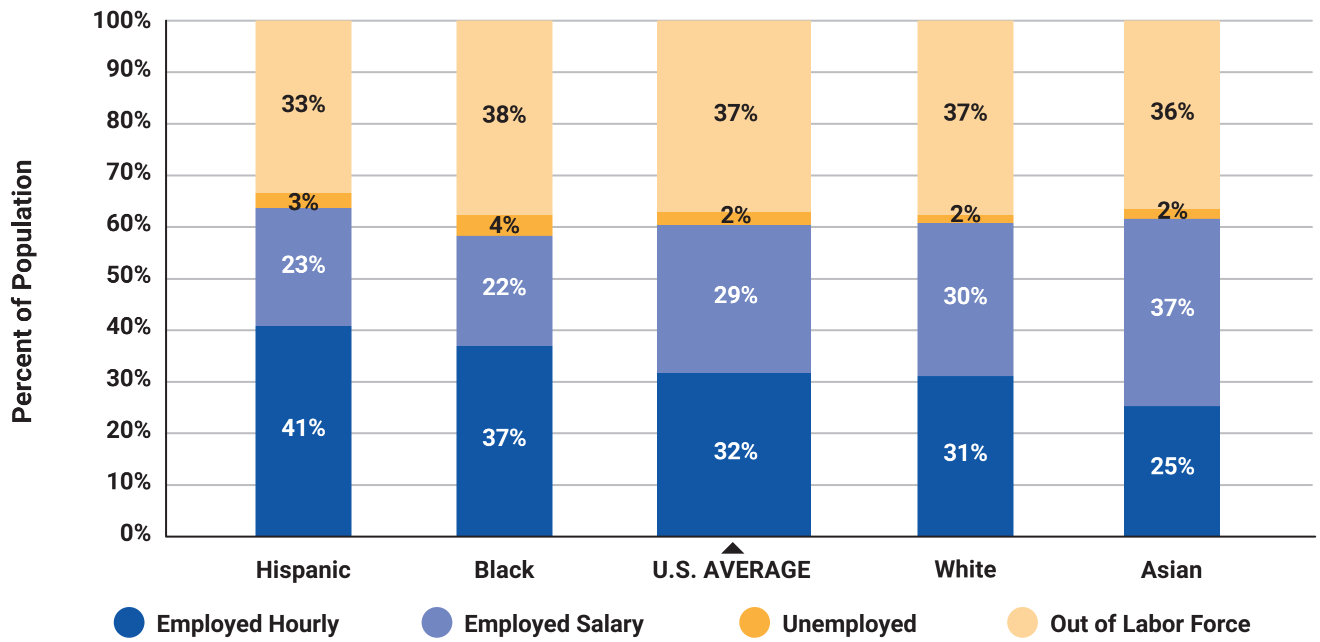
Hourly paid and part-time gig workers face a range of challenges in earning enough income to meet their basic needs. In addition to lower wages, these workers are more likely to have fluctuations in income, with frequent schedule changes and variation in the number of hours available for work each week 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.[150] Not providing benefits results in significant savings for employers; nationally in 2019, companies spent an average of 31% of compensation on benefits.[151]

Before the start of the pandemic, gig workers were not eligible for traditional unemployment benefits. The economic impact of the pandemic, with millions of workers losing their jobs, brought the lack of these benefits into stark relief. The federal Coronavirus Aid, Relief, and Economic Security (CARES) Act extended unemployment benefits to gig workers. West Virginia gig workers who were unable to work because of the COVID-19 crisis were eligible for Pandemic Unemployment Assistance (PUA) benefits from March 2020 to June 2021.[152] Eligible workers could receive up to 39 weeks of state benefits amounting to $158 per week (minimum) and $424 per week (maximum). Those who received PUA benefits were also eligible for an additional temporary benefit of $300 per week.[153]

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.[154] 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, 1 in 10 working-age adults spent at least 20 hours in the previous month working 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.[155]

Disparities in the labor force by race/ethnicity are striking across the country and West Virginia, in both wages and working arrangements. Starting with slavery and continuing through today's education, employment, and immigration policies, Black and Hispanic people in particular 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.[156] 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 were employed in hourly-paid jobs in 2019, compared to 31% of White workers and 25% of Asian workers (Figure 16).[157] For Black and Hispanic workers, national statistics report that only 22% and 23%, respectively, worked in salaried jobs.[158]

Figure 16.
Labor Status by Race/Ethnicity, United States, 2019



Population (in thousands)	43,507	33,036	259,175	200,827	16,351

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

Disparities in wages continue to persist by sex, race/ethnicity, disability, sexual orientation, and gender identity. The wage gap is one of the most unyielding features of the U.S. economy, impacting both individual earning power and the financial stability of households. The gender wage gap was significant in West Virginia even before the pandemic: In 2019, women working full time, year-round earned $0.76 for every dollar White men earned, which translates to a loss of tens of thousands of dollars each year, and hundreds of thousands of dollars during one's lifetime. The gap is even wider for Black and Hispanic women in West Virginia, who made $0.63 for every dollar that White men earned.[159] Workers with disabilities also earned 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 were also 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%).[160]

When the pandemic hit, women left the labor market in droves, undoing years of progress toward gender equity in the workplace.[161] Nationwide, between March 2020 and February 2021, nearly 2.5 million women left the workforce, largely in response to unmet needs for child care. This is significantly more than the 1.8 million men that left during the same time frame.[162] Nearly 40% of women who were unemployed in February 2021 had been out of work for more than six months, which will make re-entry into the workforce harder. Women who have been out of the workforce for an extended period of time may have to take a job with lower pay. And lack of income will also prevent many women from pursuing additional education or training for career advancement.[163] The income gap exacerbates hardship not only for women in dual-earner households in West Virginia, but also for the nearly 33,000 single-female-headed households in the state who were struggling before the pandemic (80% of single-female-headed households were below the ALICE Threshold in 2019).

Intersectional identities impact disparities in the workplace even further. Intersectionality, a term coined by civil rights scholar Kimberlé Crenshaw in the late 1980s, helps explain how the intersection of an individual's gender, race/ethnicity, age, ability, sexual orientation, social class, and religion overlap with one another and with systems of power to privilege or oppress certain groups in society. The workplace is no exception.[164] For example, studies show that lesbian, gay, bisexual, transgender, and queer (LGBTQ+) employees experience real and significant wage gaps, which can also overlap with issues of race/ethnicity and disability.[165] The pandemic has widened these disparities in West Virginia and across the country. Notably, unemployment has increased most significantly for women with children, especially Black women, and for immigrants working in sectors that were hardest hit — accommodation and food service, health care support, and farming.[166]

> ***"Small businesses employ almost half of the private-sector workforce in West Virginia (49%), and with fewer resources, they are more likely to employ ALICE workers."***

Small businesses employ almost half of the private-sector workforce in West Virginia (49%), 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 West Virginia economy, driving job creation, innovation, and wealth. Small businesses generate local wealth within communities, which is especially important in rural areas of the state. However, small businesses are more vulnerable to changes in demand, price of materials, and transportation costs, as well as to cyberattacks, natural disasters, and public health crises. As a result, their employees face more instability, lower wages, fewer benefits, and a greater risk of job loss.[167]

Particularly in the early months of the pandemic, businesses that require close personal contact, such as personal services, restaurants, and bars, were most likely to have reduced staff and a drop in sales, or to be closed down. Women- and minority-led businesses were the hardest hit, as they were usually in the sectors and communities most impacted by COVID-19 and less likely to be in sectors that could easily transition to remote work.[168] The Paycheck Protection Program (PPP), which began in April 2020, helped some businesses keep their doors open, while the economy improved. However, the program was criticized for uneven distribution of funding with little regard for those businesses that needed assistance the most.[169]

Record-low unemployment levels in West Virginia in 2019 masked the breadth, severity, and persistence of underemployment. As Figure 15 shows, 3% of West Virginians in 2019 were unemployed but looking for work (lightest blue column). The official unemployment rate from BLS at the time was 4.9%, almost half the rate of unemployment in 2010 (8.7%).[170] 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 8.9% in West Virginia in 2019.[171] Other national surveys report that actual rates may be much higher. Nationally, 46% of part-time workers consider themselves underemployed, defined as wanting more work, or working at a job that didn't utilize their education, experience, or training.[172] Underemployment rates are highest among populations that have been historically marginalized in the workplace — Black and Hispanic workers, women, younger and older workers, and hourly, low-wage, and service industry workers. [173]

The pandemic has further impacted employment levels. 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. Others have had to leave the labor force altogether.[174]

FINANCIAL HARDSHIP AMONG COLLEGE STUDENTS

As more families face financial hardship and the cost of college continues to rise, more students are working while in school despite aid, student loans, and assistance from family members.[175] Nationally, 20% of high school students, 42% of full-time college students, and 85% of part-time college students had a job in 2019.[176] 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.[177] In a recent financial wellness survey, students reported that two of the major obstacles to academic success were juggling work with school and other responsibilities and difficulty meeting expenses.[178]

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 (e.g., food insecurity, housing insecurity, 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.[179] A study of West Virginia University students in the fall of 2016 found that over one-third (37%) were food insecure, and that these students showed lower academic progress scores and higher money expenditures (defined as spending on other items instead of food).[180] West Virginia University's student food pantry has served more than 14,000 students since it opened in 2010.[181] Plans to establish an on-campus community food garden are also underway to provide equitable access to fresh fruits and vegetables to students and locals struggling with food insecurity.[182]

Finally, a major contributor to rising student debt is the increasing cost of tuition. Almost one-third of college students nationally report that they are paying for college with a credit card, and in West Virginia, 67% of college students who graduated in 2019 were in debt, with an average loan of $29,272, a 24% increase from 2010.[183] In 2021, West Virginia ranked first among all states for the most student debt, followed by New Hampshire and South Dakota; and second, following Hawai'i, for highest percentage of students with student loan balances past due or in default.[184]

Who is Out of the Labor Force?

Even before the pandemic, in 2019, a record number of adults in West Virginia were out of the labor force (Figure 15). 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 West Virginia, 21% were out of the labor force in 2019 because they were retired and another 26% were out of the labor force for other reasons (gold bars in Figure 15). This totaled 47% of adults outside the labor force, the highest rate in the country.[185] One of the factors contributing to the high percentage of workers out of the labor force in West Virginia is the state's large senior population – third highest in the country at 21% -- with a higher number of retired persons.[186] During the pandemic, that number has continued to grow as older workers retired early, youngest workers and low-wage workers in nonessential industries (such as leisure and hospitality) were discouraged from looking for a job, and parents (especially women) left the workforce to stay home to care for children and help with remote learning.[187]

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 would have to increase wages to attract workers. As such, the large number of adults out of the labor force has helped keep wages low.[188] 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 West Virginia in 2019, they accounted for 21% of the working-age population, in part due to the aging baby boomer generation. Downturns have traditionally been a juncture where older workers retire and drop out of the labor force, and this pandemic period is no exception.[189] However, the 21% did not include the increasing number of seniors who were still working; in 2019, 18% of seniors in West Virginia were still in the labor force.[190]

Those under age 65 and not working were out of the labor force before the pandemic 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. In West Virginia, non-working students accounted for 24% of the state's working-age adults out of the workforce.[191]

- **Health/Disability:** 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 30% of those out of the labor force in West Virginia in 2019.[192] The opioid epidemic has also contributed to the high number of people who are out of the labor force in the state. According to the American Action Forum's study of the impact of the opioid crisis on labor force participation and economic growth, the labor force participation rate in West Virginia for adults aged 25–54 declined by 3.8 percentage points between 1999 through 2015 as a result of opioid dependency.[193]

  The labor force participation rate will also be impacted by COVID-19. For example, the pandemic has been particularly difficult for workers with disabilities, as many work in industries that have experienced higher rates of job loss, including retail, hospitality, food services, and building grounds and maintenance. Initially, fear of catching the virus kept some workers out of the workforce. In addition, many jobs did not prove conducive to working remotely, and employers were frequently not able to make accommodations during the pandemic.[194]

Other reasons for being out of the labor force include:

- **Child care/family caregiving:** 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 caring for an aging parent or a family member with a disability or chronic health issue, especially as the population continues to age.[195]

- **Lower educational attainment:** High school graduation rates impact labor force participation as they are a key determinant for further education, future employment, and financial stability. Workers with an associate's degree are about 8.5% more likely to be employed, and make 18.7% more than workers with a high school diploma or less; with a bachelor's degree, those percentages increase to 13% and 45%, respectively.[196] In West Virginia, high school graduation rates have improved significantly, from 81.4% in 2012–2013 to 92.1% in 2019–2020. Yet disparities are found across the state and among certain populations. High school graduation rates range from 82.5% in McDowell County to 100% in Doddridge County, and statewide rates are lower among Black students (86.1%) compared to White students (92.4%). Despite gains in high school graduation rates, West Virginia still trails the nation in percentage of the population with higher education degrees.[197] In 2019, 25.8% of West Virginians had attained some college or an associate's degree, and 21% had attained a bachelor's degree, compared to the overall U.S. population at 28.6% and 33.1%, respectively.[198]

- **Incarceration:** According to the Prison Policy Initiative, in 2020, the unemployment rate for people who have been formerly incarcerated in the U.S. was nearly five times greater than for the total population, with discrimination based on race and gender further impeding access to work.[199] West Virginia was ranked 23rd out of 50 states for highest imprisonment rate in the country, with 381 out of 100,000 people in prison across the population. Rates are highest among Black West Virginians, who are more than three times as likely to be incarcerated as White West Virginians.[200] Convictions that result in incarceration often bring additional penalties including fines, fees, and barriers to future employment.[201]

The remainder of adults were out of the workforce for other reasons, including residential and geographical segregation from job opportunities, and limited access to reliable transportation.[202]

AUTOMATION POSES OPPORTUNITIES AND RISKS FOR ALICE WORKERS

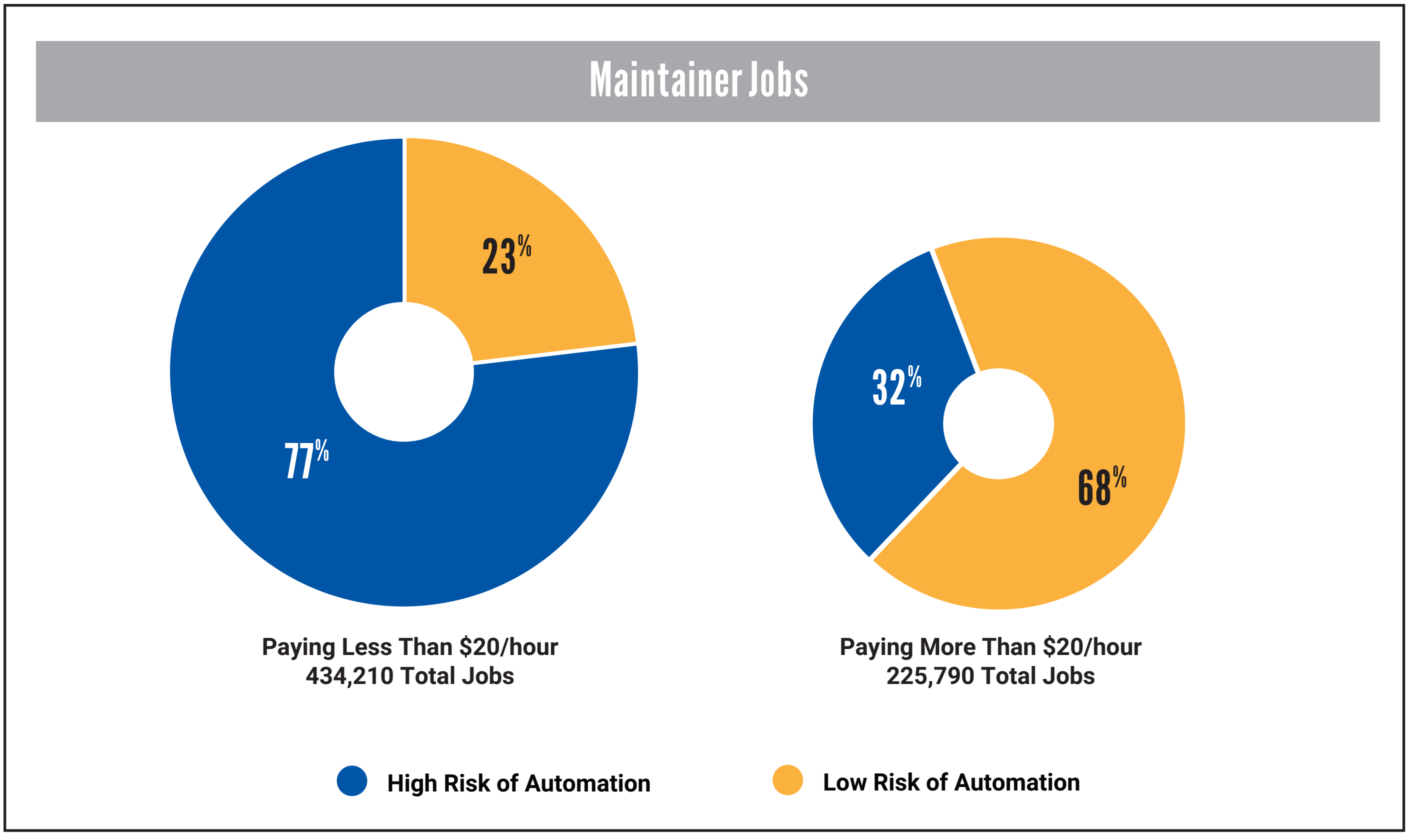
Many low-wage ALICE jobs are at risk of automation, and even more will require workers to have digital skills going forward. The McKinsey Global Institute estimated that only about 10% of jobs are at risk of being lost because of automation and artificial intelligence (AI), but 60% of all jobs fall into 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.[203]

For ALICE, the possibility of automation is double-edged: Automation could help ALICE workers by increasing productivity and reducing health and safety risks. 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.[204] 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.[205] According to the Southern Regional Education Board, West Virginia and other states in the southern region must make a concerted effort to ensure lower-skilled workers are not left behind in the future workforce, by increasing education attainment of residents and attracting employers that will offer opportunities for better jobs.[206]

“West Virginia and other states in the southern region must make a concerted effort to ensure lower-skilled workers are not left behind in the future workforce ... ”

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 77% of these low-paying jobs are at a high risk of automation. By comparison, only 32% of Maintainer jobs that pay more than $20 per hour are at that level of risk (Figure 17). 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.[207]

Figure 17.
Occupations by Type and Risk of Automation, West Virginia, 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 51% of those that pay more than $20 per hour. Among Nurturer jobs, the discrepancy is even greater: 51% 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.[208]

Many of these jobs are the ones that, prior to the pandemic, were predicted to grow; those predictions may now need to be revisited. From 2018 to 2028, the occupation projected to have the largest number of new jobs in West Virginia is combined food preparation and serving workers, including fast food; the median wage for these jobs in 2019 was $10.28 per hour, which was not enough to support the single-adult, family, or Senior Survival Budgets. Of the state's top-20 projected-growth occupations during the same decade, 67% will pay less than $15 per hour, 47% will not require any formal educational credential at all, and 21% will require only a high school diploma.[209]

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, ALICE families often 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).[210] The costs of financial instability are cumulative and intensify over time.

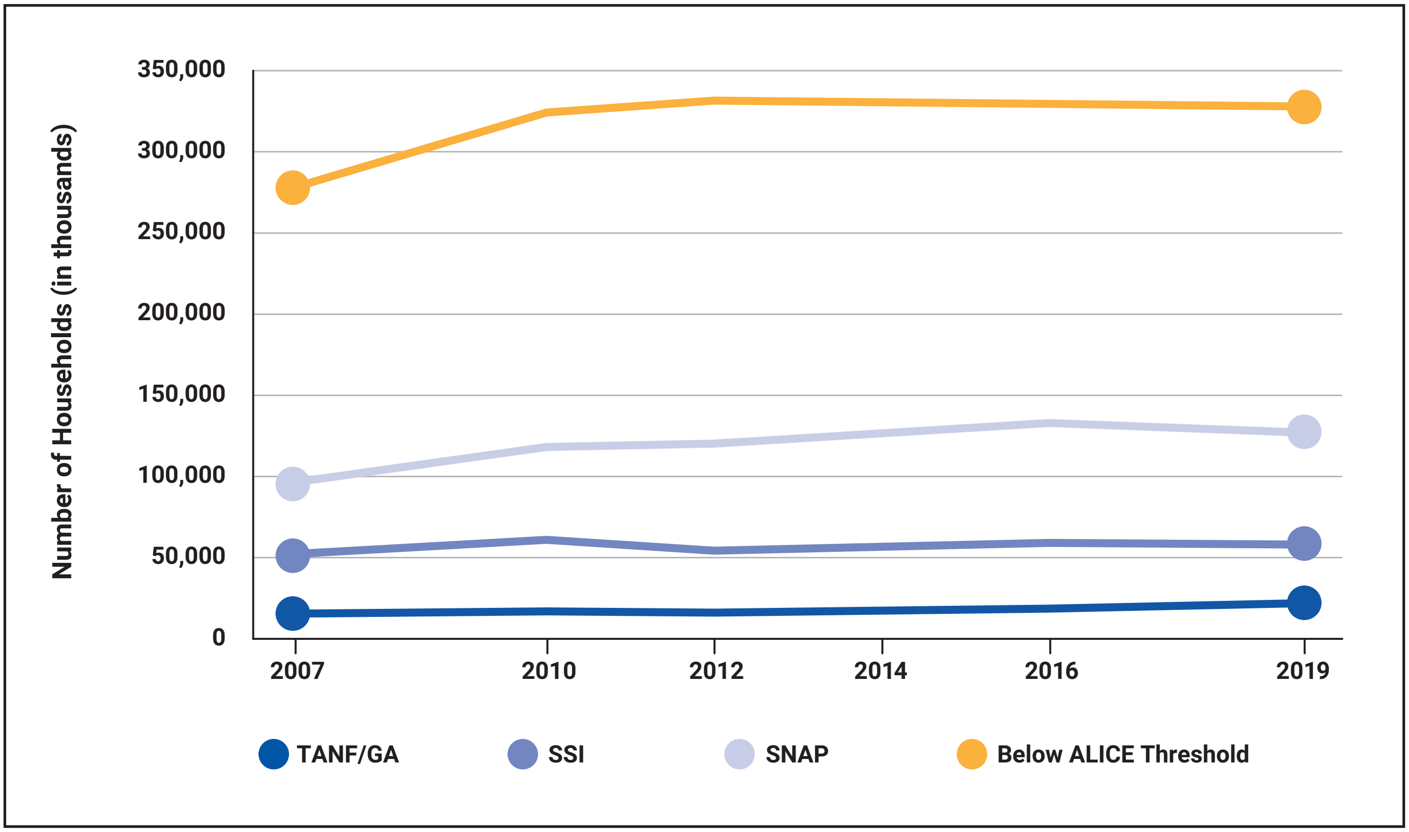
PUBLIC ASSISTANCE HELPS, BUT ISN'T ENOUGH FOR FINANCIAL STABILITY

Without public assistance, ALICE households would face even greater hardship and many more would be in poverty, especially during economic downturns such as the Recession and the pandemic. Programs like the Supplemental Nutrition Assistance Program (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.[211]

Yet public assistance is not enough to ensure that ALICE families achieve financial stability. While ALICE families are not earning enough to afford essentials, their earnings are often too high to qualify for assistance. Only a small fraction of struggling families receive public assistance in West Virginia (Figure 18), and for most programs the percentage receiving assistance has decreased over time. SNAP, the government's largest food assistance program, reached 127,107 households in West Virginia in 2019, providing assistance to only 39% of all households below the ALICE Threshold. Other programs cover even fewer households: Temporary Assistance for Needy Families (TANF), which provides payments from state or local welfare offices, reached 21,930 households in 2019, just 7% of those below the ALICE Threshold. And Supplemental Security Income (SSI), which includes payments to low-income people who are 65 and older and people of any age who are blind or disabled, supported 58,072 households — only 18% of households below the ALICE Threshold.[212]

"SNAP, the government's largest food assistance program, reached 127,107 households in West Virginia in 2019, providing assistance to only 39% of all households below the ALICE Threshold."

Figure 18.
Households With Benefits Compared to ALICE Threshold, West Virginia, 2007–2019



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

For those who do qualify for assistance, the amount and duration are only enough to lift households 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.[213]

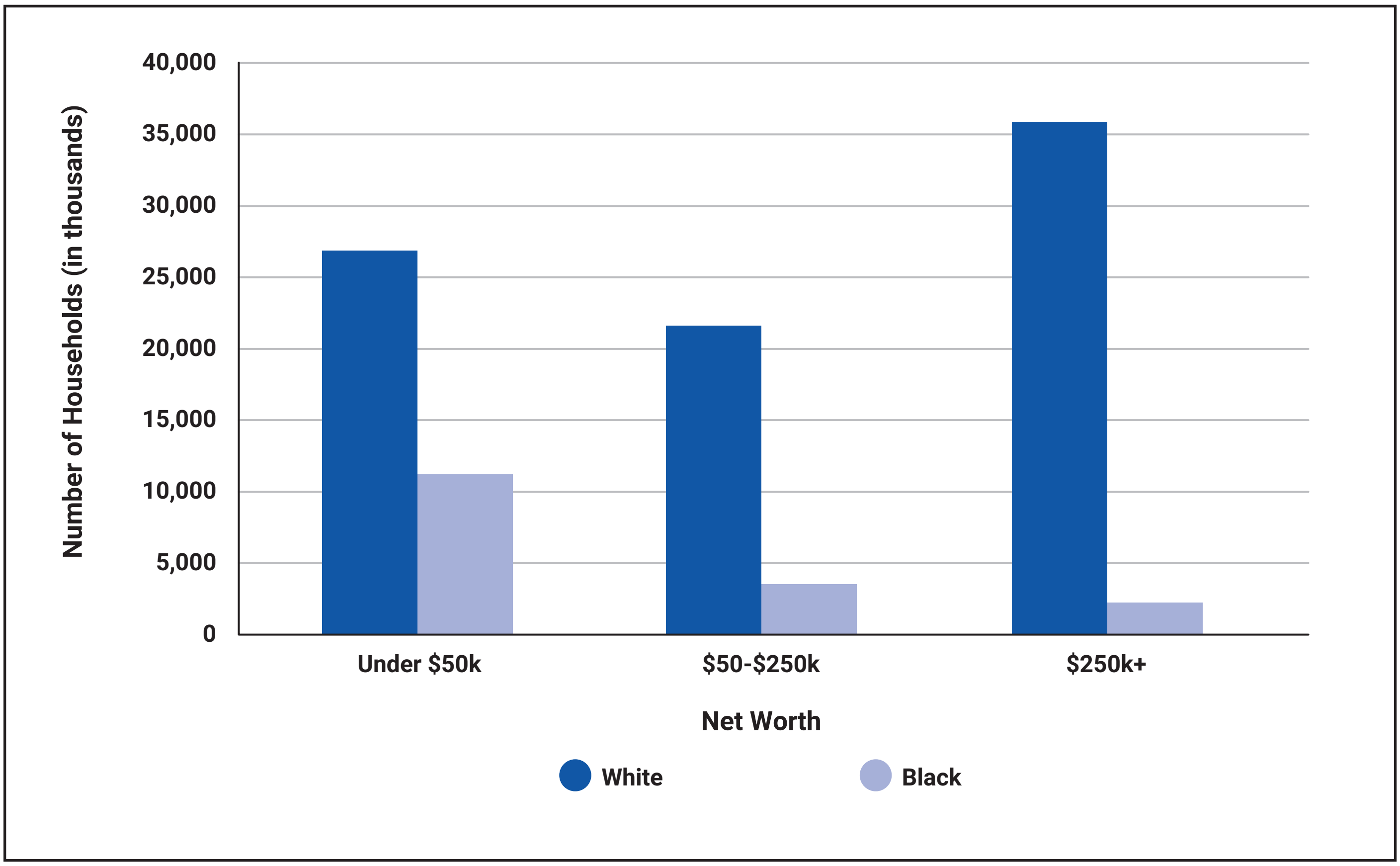
SAVINGS AND ASSETS ARE KEY TO STABILITY, BUT OFTEN OUT OF REACH

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.[214] 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%.[215]

Due to factors such as unequal access to financial resources and jobs with adequate wages — disparities perpetuated by persistent racism and discrimination — Black households have substantially less wealth than White households, a gap that exists across all income levels.[216] Nationally in 2019, two-thirds of Black households had assets valued at less than $50,000 compared to only one-third of White households (Figure 19). 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.[217]

Figure 19.
Household Net Worth by Race, United States, 2017



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

Savings

The lack of household savings is widespread. Nationally in 2019, 37% of respondents to a national survey 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.[218] In another indicator, only 57% of adults in West Virginia 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 — well below the national rate of 64%.[219] Behind the national average, however, there was substantial variation, especially by income, race/ethnicity, and disability status:

- **By income:** Just 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:** While 69% of White households had emergency savings, the same was true for only 63% of Asian households, 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%.[220]

> *"Only 57% of adults in West Virginia 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 — well below the national rate of 64%."*

Beyond emergencies, 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 inability to save or invest for the future makes 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. Collectively, these factors contribute to greater challenges in generating wealth now and across generations.[221]

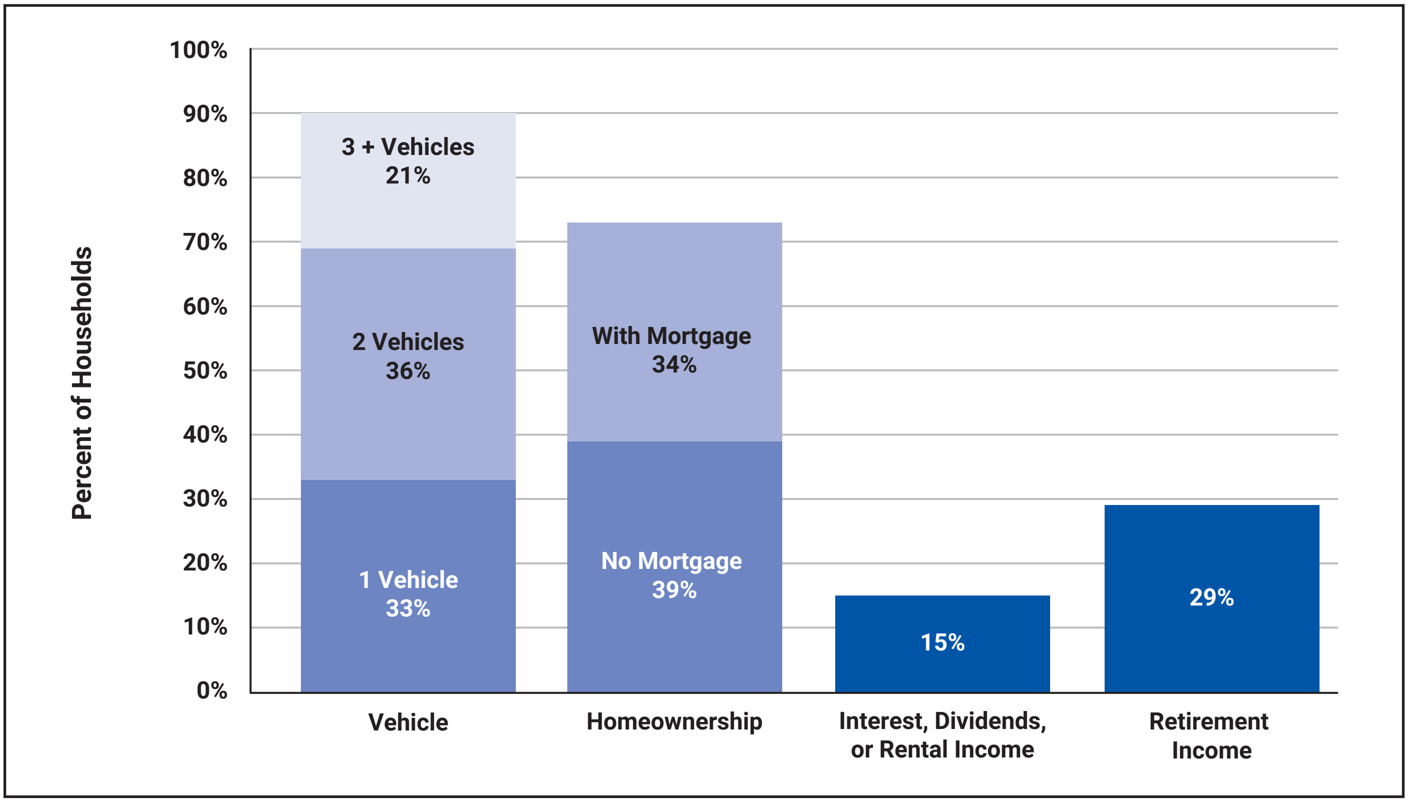
The COVID-19 pandemic will continue to widen and accelerate these existing inequities in income and wealth over the long term. Out of necessity, lower-income households are spending (wages, stimulus checks, unemployment benefits, and savings), while higher-income households have increased their savings and assets during this time.[222] 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.[223] 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.[224]

Assets

After a bank account, the most common assets are vehicles, homes, and investments (Figure 20). 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 20.
Household Assets, West Virginia, 2019



Definitions:
Vehicle: a very broad category in the American Community Survey that includes cars, vans, and trucks below one-ton capacity that are kept at home and used for non-business purposes; 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 West Virginia own a vehicle because owning a car is essential to live and work in many communities. Car ownership is important not only for transportation or physical mobility, especially in rural communities, but also for economic and social mobility. Having access to a car helps families access more employment opportunities, work more hours, and participate more fully in their communities.[225] During the pandemic, ALICE essential workers needed a reliable vehicle to get to work, particularly in areas where public transportation options were restricted during lockdowns. In 2019, 90% of households in West Virginia owned a vehicle (not including dismantled or immobile vehicles), just below the national average of 91%, and most owned two or more (Figure 20).[226] 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.

Owning a car, even a used car, is expensive; nationally, the average used vehicle price reached $20,085 by the end of 2018.[227] Since many low-wage workers do not have strong credit ratings and cannot qualify for traditional low-cost loans, they are forced to use non-traditional, high-cost financing such as "Buy Here, Pay Here" loans. As a result, buyers with fair or poor credit pay significantly more. 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%.[228] From 2003 to 2019, the auto debt per capita in West Virginia increased to $5,190 — the 18th highest rate in the country, and above the national average of $4,850. At the same time, the state's delinquency rate on auto loans rose from 1.96% in 2003 to 5.41% in 2019.[229]

Subprime car loans like "Buy Here, Pay Here" loans are proliferating among used car dealerships, accounting for 29% of used car loans in the first quarter of 2019. Yet 3 in 10 customers default on their payments, largely due to high interest rates and predatory practices. Because defaults have traditionally grown as unemployment increases, the industry is bracing for a rise in delinquency and default rates in response to the pandemic.[230]

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.[231] The average annual rate for auto insurance in West Virginia is $1,378 — 3.4% lower than the national average. Drivers with low credit scores pay almost twice as much: The average cost for a West Virginian with a very poor credit rating is $2,430, compared to $1,222 for someone with exceptional credit.[232]

> ***"West Virginia has the oldest housing stock compared to the rest of the country, which often comes with higher costs of maintenance and repair, as well as higher utility costs as a result of reduced energy efficiency."***

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.[233]

Homeownership

The next most common — and perhaps most important — asset in West Virginia is a home, 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, 73% of all West Virginia households owned their homes, and nearly half (46%) of those households had a mortgage; compared to 65% and 62% respectively in the U.S.[234] Homeownership is highly correlated with income: The rate of homeownership for West Virginians earning $75,000 or more was 88% (compared to 79% nationally), while the rate for those earning less than $20,000 was 48% (still above the national average of 38%).[235]

While the rate of homeownership is an important indicator and strength for West Virginia, it does not take into consideration the quality, age, and value of the housing stock in the state. West Virginia has the oldest housing stock compared to the rest of the country, which often comes with higher costs of maintenance and repair, as well as higher utility costs as a result of reduced energy efficiency.[236] The median home value in West Virginia in 2019 was $124,600, considerably less than the national median home value of $240,500. One of the factors that contributes to the lower median value is the high percentage of mobile homes in the state. In 2019, 14% of the homes in West Virginia were mobile homes compared to 6% in the U.S. as a whole.[237]

West Virginia fared better than the U.S. overall during the housing crisis that triggered the Great Recession: Between 2007 and 2011, housing prices fell by 5% in the state compared to 17% nationwide.[238] Many homeowners who sold their homes during that time lost money, with some owing more than the sale price. Prices have since rebounded and have continued to climb in West Virginia, while mortgage delinquencies have declined, falling from a rate of 3.84% in 2009 to 1.24% in 2019.[239]

"In 2019, West Virginia's homeownership rate was 43% for Black households and 71% for Hispanic households, compared to 75% for White households."

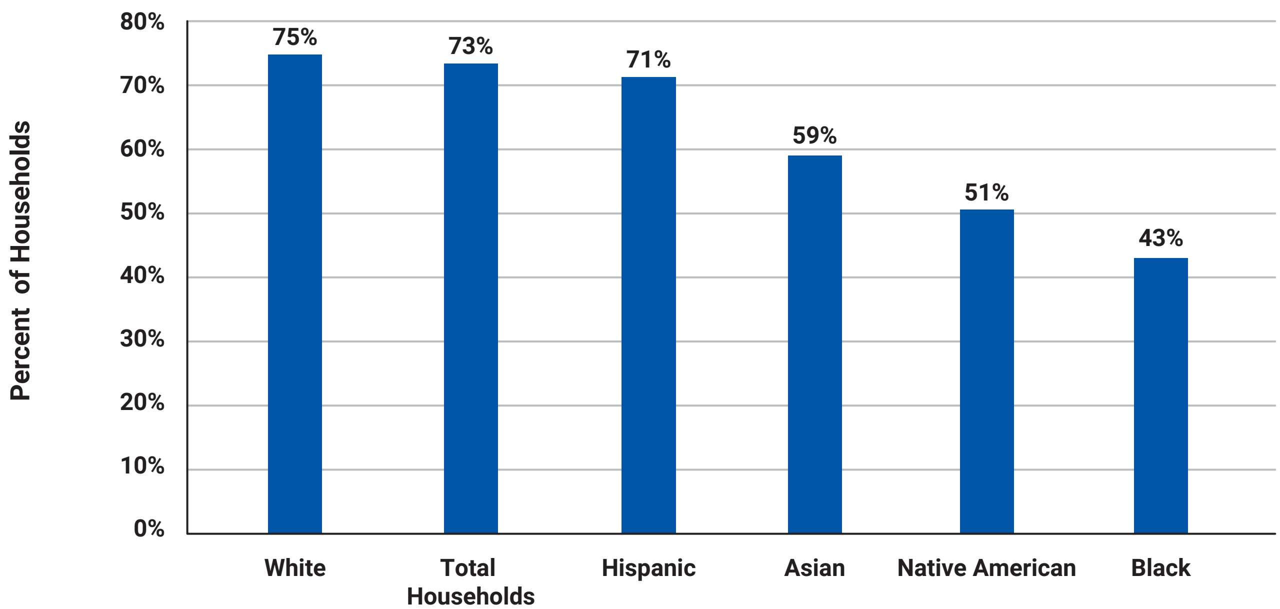
In many locations it would be more economical for ALICE households to buy a home rather than rent long term, but these households often cannot save enough for a down payment and cannot qualify for a traditional low-rate mortgage. Many ALICE families have used non-traditional, high-risk, and high-cost 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.[240]

Low income is not the only barrier to quality housing and prosperous communities: discrimination and institutionalized racism persist in sales and rentals, appraisals, assessments, and lending. In 2019, there were 28,880 reported acts of housing discrimination nationwide — slightly lower than the 2018 record-high since these statistics were first reported in 1995 — with disability status, race, and family type as the top three factors.[241] 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.

Black and Hispanic applicants are denied mortgages at more than twice the rate of White applicants. In 2008, Black and Hispanic applicants were denied home mortgage loans 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-rate loans: 22% of Black mortgage holders and 23% of Hispanic mortgage holders had higher-priced loans, compared to 8% of White mortgage holders.[242] Research into bias shows that overt racial discrimination directly contributes to these substantial disparities. 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.[243]

These disparities in mortgage access perpetuate gaps in homeownership. In 2019, West Virginia's homeownership rate was 43% for Black households and 71% for Hispanic households, compared to 75% for White households (Figure 21).[244] 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.[245]

Figure 21.
Homeownership Rate by Race/Ethnicity, West Virginia, 2019



	White	Total Households	Hispanic	Asian	Native American	Black
Total Households	686,043	729,439	7,631	4,944	1,502	25,114

Source: American Community Survey, 2019

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

- Black and Hispanic mortgage borrowers are not able to access the lowest-cost financial products. Since 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 or to invest in critical infrastructure.[246]
- Location choices for Black and Hispanic families 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.[247]
- Homeownership has failed to provide wealth accumulation at the same rate for Black and Hispanic families as for White families. During good times, homes in predominantly Black and Hispanic neighborhoods have failed to appreciate at the same pace as those in predominantly White neighborhoods. During 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.[248]

And now, during the pandemic, Black and Hispanic West Virginia 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 from COVID-19 than their White peers — are more likely to miss or defer mortgage payments.[249]

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 15% of West Virginia households had this type of investment, compared to 21% of households nationally. At the same time, 29% of West Virginians had retirement income, slightly above the national rate of 25%.[250]

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

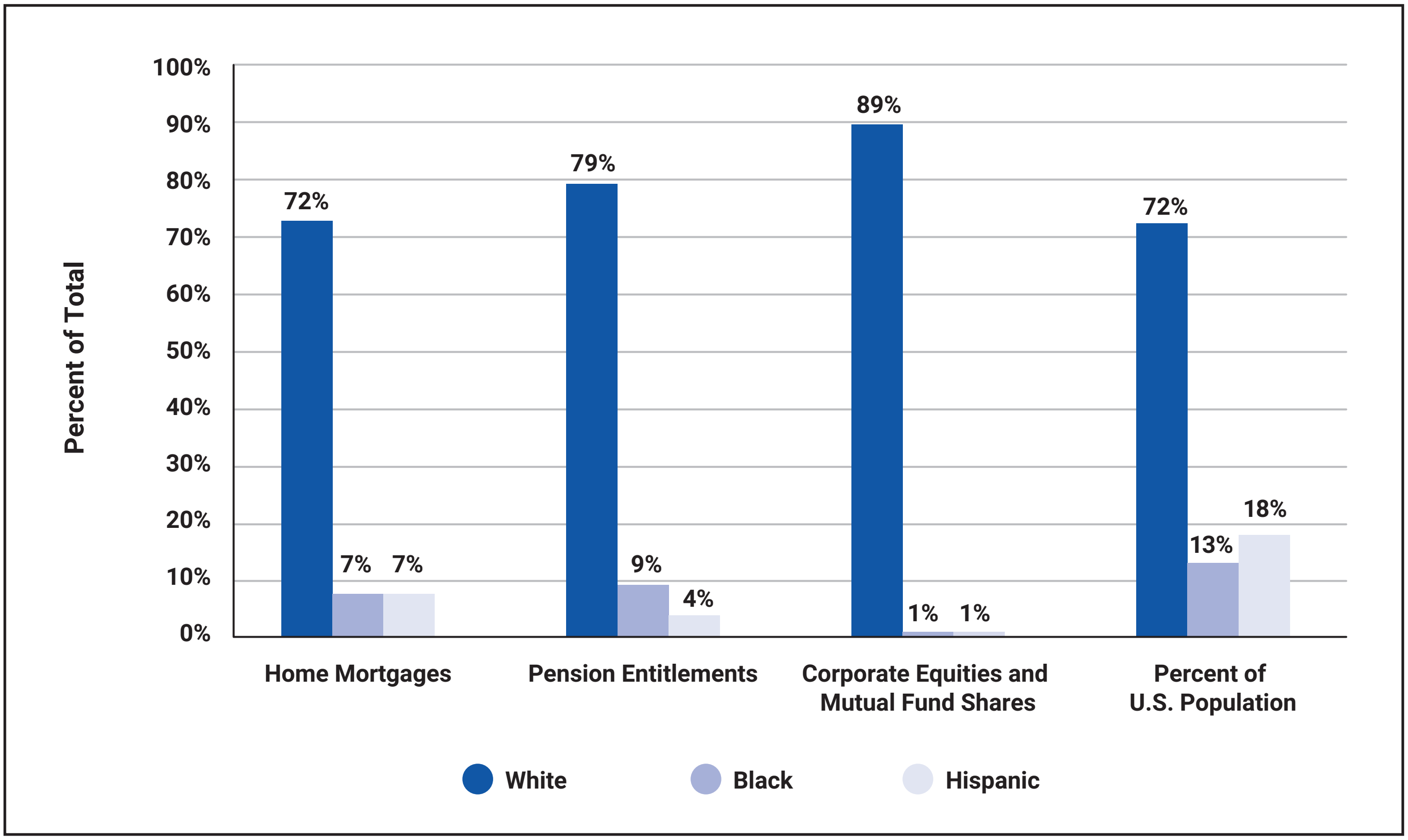
- According to the 2019 National Retirement Risk Index, 49% of American households are at risk of being unable to maintain their standard of living in retirement, even if households work to age 65 and annuitize all their financial assets, including the receipts from reverse mortgages on their homes.[251]
- The National Institute on Retirement Security found that, shockingly, the median retirement account balance for all working-age individuals was $0 in 2018, and for the subgroup of those with a retirement account, the average balance was a modest $40,000.[252]
- During the pandemic, the federal 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.[253]

The most common source of income for retirement-age seniors, however, is Social Security, with nearly 9 out of 10 seniors over the age of 65 receiving benefits.[254] The aging of West Virginia's population is evident in the 24% increase in the number of West Virginia households receiving retirement income between 2007 and 2019, and the 17% increase in the number of the state's households receiving Social Security benefits. In contrast, during the same time period, the number receiving investment income fell by 22%.[255] According to the Social Security Administration, nationally in 2020, 21% of married seniors and nearly 45% of unmarried seniors relied on Social Security payments for 90% or more of their income.[256]

While Social Security benefits provide a critical financial foundation, they are rarely enough to cover a Senior Household Survival Budget. Nationally, the average Social Security retirement benefit in June 2020 was about $1,502 per month, or about $18,170 per year, compared to $2,082 per month or $24,984 per year needed to afford West Virginia's Senior Survival Budget. The average disabled worker and senior widow received even less, at $1,258 and $1,422, respectively.[257] 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).[258]

Some of the largest racial wealth gaps are in investment 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 one in two 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.[259] With 89% of all corporate equities and mutual funds owned by White investors (while 72% of the U.S. population was White in 2019), and only 1% owned by Black and 1% by Hispanic investors (while 13% of the population was Black and 18% was Hispanic), most households of color did not benefit from the booming stock market (Figure 22).[260]

Figure 22.
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 most 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 fewer options; they typically pay higher rates, incur fees, and are consequently more likely to be delinquent or default on their loans.[261]

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. In 2019, 4.7% of West Virginia households were unbanked (meaning no one in the household had a checking, savings, or credit union account) — slightly better than the percentage of all U.S. households (5.4%) — and 39% had not accessed bank credit (i.e., credit card, personal bank loan, or line of credit).[262]

Because the banking needs of low- to moderate-income individuals and small businesses are often not filled by community banks and credit unions, local networks and lenders become the fallback. 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%). Informal lending groups range from loans from friends and family, to rotating savings and credit associations, to loan sharks.[263]

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.[264] The negative impacts of using AFPs are often cumulative, with high rates leading to greater need for more high-risk borrowing and a vicious cycle of debt. West Virginia households used a range of non-bank services in 2019: 17% of households used money orders, check cashing, or bill payment services, while 8% used pawn shop loans, tax refund anticipation loans, rent-to-own services, or auto title loans.[265] Attempts to regulate the payday loan industry have had varied success depending on the state. As of 2019, 33 states, excluding West Virginia, still allowed payday loans and did not regulate interest rates. Payday loans are prohibited in West Virginia, and small loans are capped at 31% a year for loans $2,000 or less.[266]

Another common way to access credit, especially in the short term, is with a credit card. Nationally, 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.[267] And location matters: Families living in low-income neighborhoods with poor credit ratings have more difficulty being approved for credit, and if they are approved, they may have lower credit limits. In 2019, residents of West Virginia had an average credit score of 695 (fair), compared to the national average score of 710 (good).[268]

For some families, the need for quick loan options to cover basic expenses, such as heat or essential medical care, outweighs the risks for vulnerable families that face chronic financial troubles.[269] The repeated use of small 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.[270]

> *"In 2019, residents of West Virginia had an average credit score of 695 (fair), compared to the national average score of 710 (good)."*

FEWER ASSETS LEAVE ALICE MORE VULNERABLE TO NATURAL DISASTERS AND HEALTH CRISES

The compounding effect of lack of access to public assistance and credit and few or no savings or assets makes ALICE households more vulnerable to the effects of disasters and crises — from floods, hurricanes, and tornadoes 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, these households cannot afford to make protective repairs, evacuate, or take necessary precautions during a public health crisis.[271] ALICE takes longer to recover from a crisis or disaster, if ever, because they are less likely to have insurance or savings to repair damage and pay ongoing bills.[272] For example, in West Virginia, residents of McDowell County have been living with a water crisis — contamination and water outages — for years. A combination of factors has contributed to the lack of clean water including economic decline, a declining population, and limited state and federal funding for infrastructure repairs. The county public service district is gradually taking control of the county's water systems, but even as public water lines become available, the cost to connect to public water lines (approximately $1,200) is out of reach for many.[273]

The COVID-19 global pandemic has brought to the fore the striking health disparities between different racial/ethnic groups during times of crisis.[274] 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.[275] For example, as of March 2, 2021, the age-adjusted death rate of Black and Hispanic residents from COVID-19 was respectively 2.0 and 2.4 times higher than that of White residents. Other groups that are smaller and therefore less likely to receive national media attention, including American Indian/Alaska Native and Pacific Islander populations, have mortality rates 3.3 and 2.6 times higher than White populations, respectively.[276]

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 crises. 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.[277] Similarly, in the aftermath of floods, severe storms, wildfires and landslides, 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 both 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.

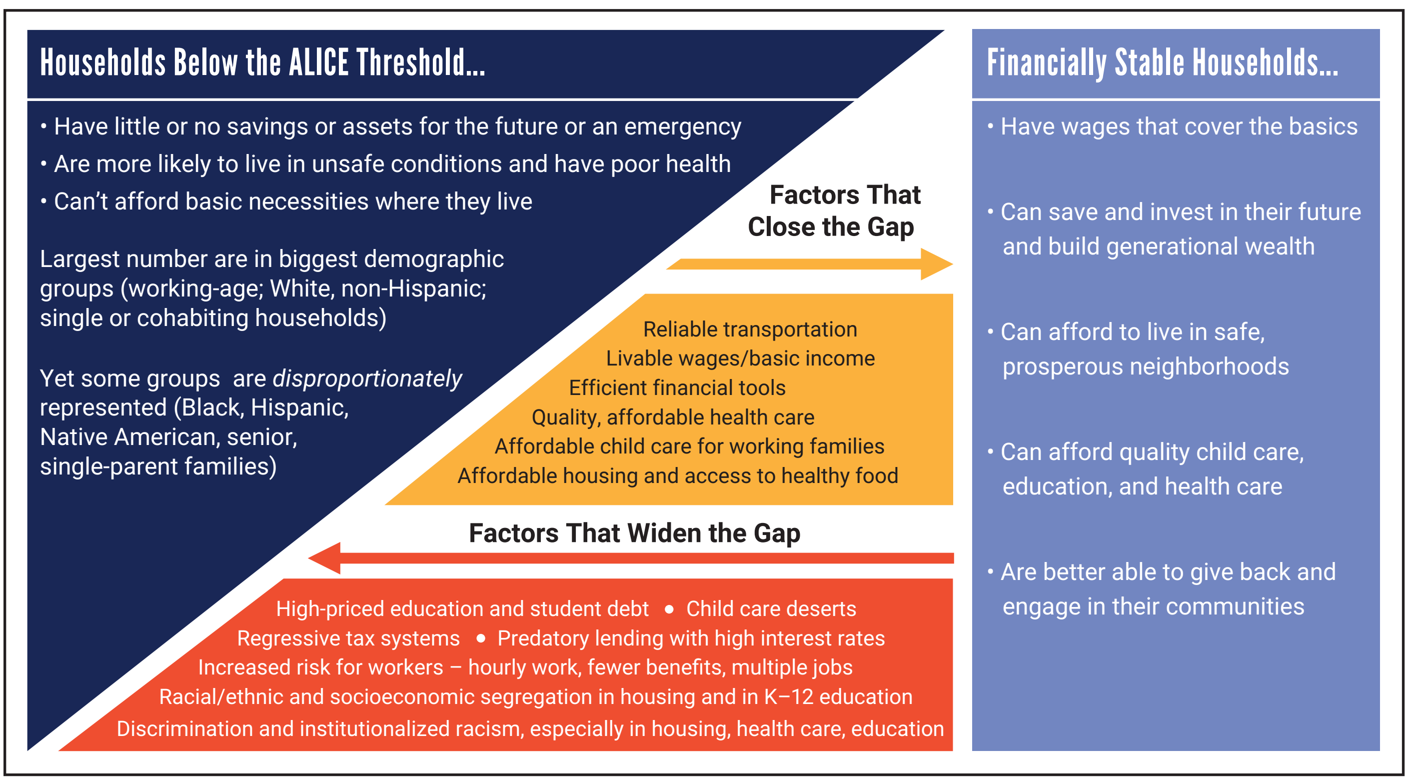
Mapping where ALICE lives along with the location of community resources can help identify gaps by town, ZIP code, or county, and assist federal, state, and local governments in targeting preparation, response, and assistance during a natural disaster or public health crisis. Examples of mapping can be found on our website at UnitedForALICE.org/resource-gaps/West-Virginia

DATA FOR ACTION: A VISION FOR EQUITABLE RECOVERY IN WEST VIRGINIA

The ALICE research highlights significant problems in the West Virginia economy in 2019: stagnant wages, a rising cost of living, and 45% 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 23.

Figure 23.
Closing the Gap: Moving ALICE Households Toward Financial Stability



Sources for Figure 23 follow the Endnotes for this Report.

THE BENEFITS OF MOVING TOWARD EQUITY IN WEST VIRGINIA

The strength of the West Virginia 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 households who struggle to support their families 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.[278]

Based on 2019 data, the economic benefit to West Virginia of bringing all ALICE and poverty-level households combined (327,958) above the ALICE Threshold would be approximately $18.4 billion — a 23% increase in the state GDP (Figure 24). 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: West Virginia's 2019 GDP reflected earnings of $6.7 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:** $7.1 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.[279] 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 West Virginia, this increased economic activity would be valued at $8.4 billion.[280]

Tax revenue: West Virginia's 2019 GDP reflected tax revenue of nearly $2.0 billion from the state's households below the ALICE Threshold. Bringing all households to the ALICE Threshold would have a two-fold impact:

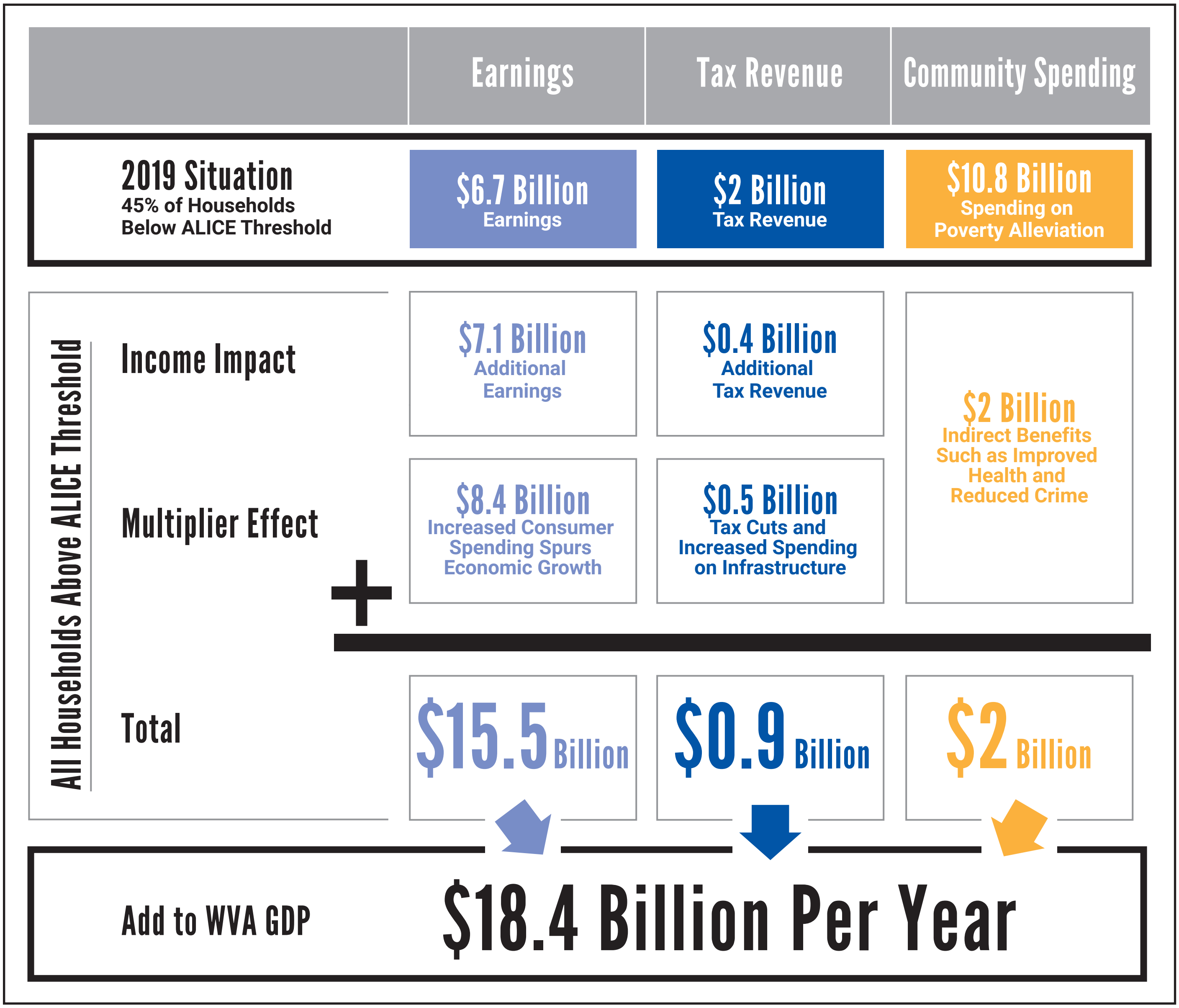
- **Additional tax revenue:** With additional earnings, there would also be additional taxes paid and reduced usage of tax credits, such as EITC, for low-income earners, totaling an additional $0.4 billion in tax revenue for West Virginia.

- **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 $0.5 billion in economic activity in West Virginia.[281]

Community spending: West Virginia's 2019 GDP reflected community spending of $10.8 billion on assistance to the state's households below the ALICE Threshold.[282] 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 24 uses the very conservative estimate of an added $2 billion (or 2.5% of the state GDP, which is the estimated cost of childhood poverty alone).[283] 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.[284]

Figure 24.
Economic Benefits of Raising All Households to the ALICE Threshold, West Virginia, 2019



Sources: ALICE Threshold, 2019; American Community Survey, 2019; Internal Revenue Service, 2019—1040; Internal Revenue Service, 2019—EITC; Internal Revenue Service, 2019—FICA; 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, 2019—SNAP; Urban Institute, 2012; Walczak, 2019[285]

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 25 outlines the improvements that all West Virginia families and their communities would experience if policies were implemented that moved all households above the ALICE Threshold.[286]

Figure 25.
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

Greater financial stability and having basic needs met can 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.[287]

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.[288] 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 more investment in vital infrastructure, schools, and health care.[289] Strengthening communities by strengthening ALICE families means a higher quality of life for all.

NEXT STEPS: A VISION FOR ALICE IN WEST VIRGINIA

In West Virginia 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.[290] 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 42% (45% in West Virginia) of all 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 West Virginia. 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 diversity of 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 West Virginia 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.[291]
- **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 previous three Censuses: by 12% in 1990, 0.7% in 2000, and 5% in 2010.[292]

Stakeholders with differing 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. Because ALICE households and communities do not have the same resources as their wealthier counterparts, such as insurance or savings, local responders know they will need more assistance over a longer period of time.[293] Employers can deploy new skills training and strengthen career paths for ALICE workers.[294] 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.[295]

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 and affordable housing, adequate food, reliable transportation, quality child and health care, and sufficient technology not only has the immediate impact of fulfilling essential needs, but 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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