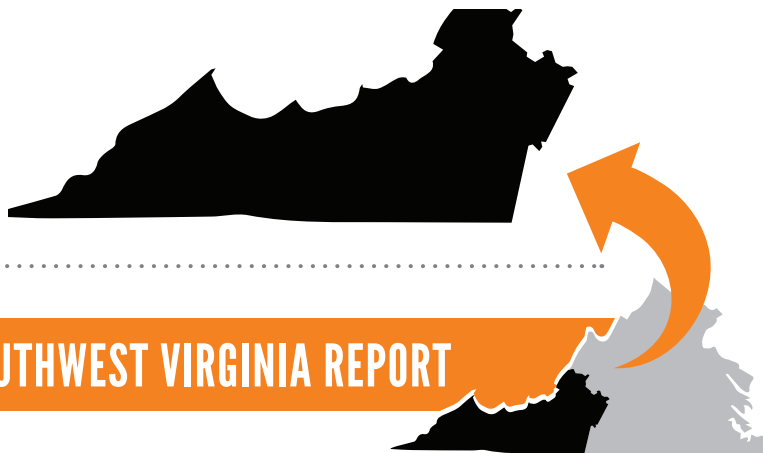
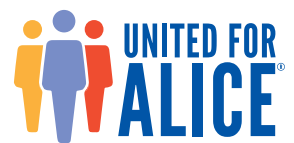


ALICE IN SOUTHWEST VIRGINIA: A FINANCIAL HARDSHIP STUDY

LIVE UNITED



2020 SOUTHWEST VIRGINIA REPORT



United Way of
Southwest Virginia

ALICE IN THE TIME OF COVID-19



The release of this ALICE Report for Southwest 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 and widespread hardship that United For ALICE and the ALICE data work to reveal.

That exposure makes the ALICE data and analysis more important than ever. The ALICE Report for Southwest Virginia presents the latest ALICE data available — a point-in-time snapshot of economic conditions across the region in 2018. By showing how many Southwest 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 Southwest 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 quickly evolving. To stay abreast of the impact of COVID-19 on ALICE households and their communities, visit our website at UnitedForALICE.org/COVID19 for updates.

ALICE IN SOUTHWEST VIRGINIA

INTRODUCTION

In 2018, 115,460 households in Southwest Virginia — 51% — could not afford basic needs such as housing, child care, food, transportation, health care, and technology.

This ALICE Report for Southwest Virginia describes the population called **ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed — families with income above the Federal Poverty Level (FPL) but not high enough to afford basic household necessities or save for the future. These households contribute to Southwest Virginia's economy by earning, spending, and paying taxes, yet they still struggle to make ends meet. Even though the cost of living in the region is lower than in the rest of the state, it is higher than what most residents earn. ALICE households live in all 21 counties and independent cities of Southwest Virginia and they include women and men of all ages, races, and ethnicities.

Despite recent reports of overall improvement in employment and gains in median incomes, the economic recovery in Southwest Virginia since the end of the Great Recession in 2010 has been uneven. Many families continue to face challenges because of low wages, little to no savings, and the increasing cost of basic household goods. The total number of Southwest Virginia households that are below the ALICE Threshold increased 5% between 2010 and 2018.

This ALICE Report for Southwest Virginia, a collaborative project of United Way of Southwest Virginia and the research initiative United For ALICE, presents research and data on the 21 counties and independent cities of Southwest Virginia. As a companion to the statewide 2020 ALICE Report for Virginia, it provides an important comparison to the rest of the state. In this report, data are also available by Planning District Commissions (herein Commissions).

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed — 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 basic necessities (housing, child care, food, transportation, health care, and a basic smartphone plan) in Southwest 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 basic necessities defined by the Household Survival Budget for each county in Southwest 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.

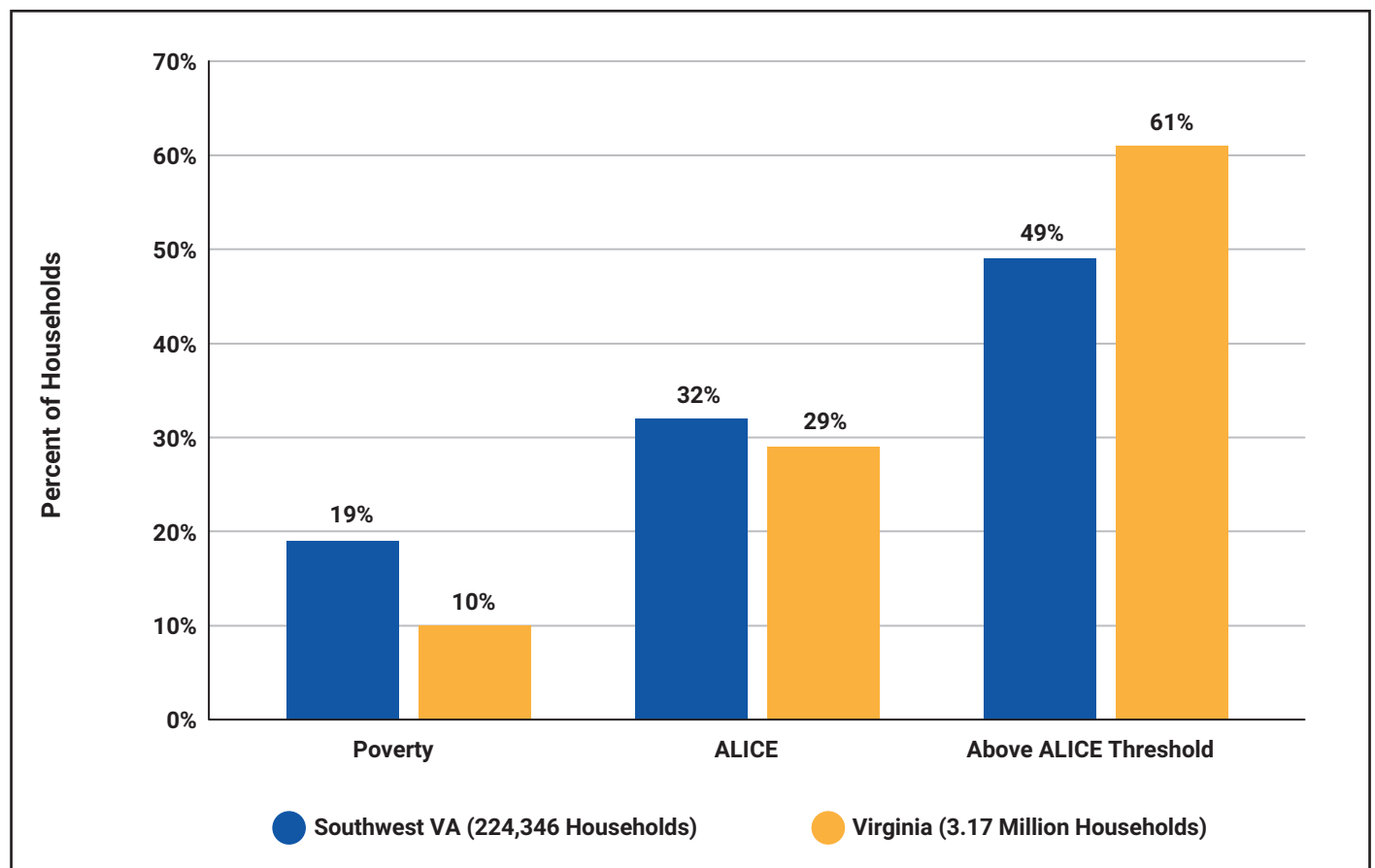
WHO IS ALICE?

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 Southwest Virginia’s economy running smoothly, but they do not provide sufficient wages to cover the basics of housing, child care, food, transportation, health care, and a smartphone plan for these ALICE workers and their families.

In 2018, there were 224,346 households in Southwest Virginia, and of these, 19% had income below the FPL. However, the FPL is an inadequate measure of financial hardship as it has not taken into account changes in cost of living, or geographic variation across the country, since it was introduced in the 1970s. The ALICE Threshold, a metric of financial insecurity that measures income against the actual cost of household necessities (a Household Survival Budget of housing, child care, food, transportation, health care, and a smartphone plan), shows many more households struggling: in 2018, 32% of households in Southwest Virginia were ALICE.

The economy of Southwest Virginia was less prosperous than the rest of the state in 2018, resulting in a higher concentration of income insecurity. In 2018, 51% of Southwestern Virginia households lived in poverty or were ALICE, compared to 39% of all Virginia households (Figure 1). And while Southwest Virginia households made up only 7% of the state’s total, they accounted for 13% of households in poverty and 8% of ALICE households.

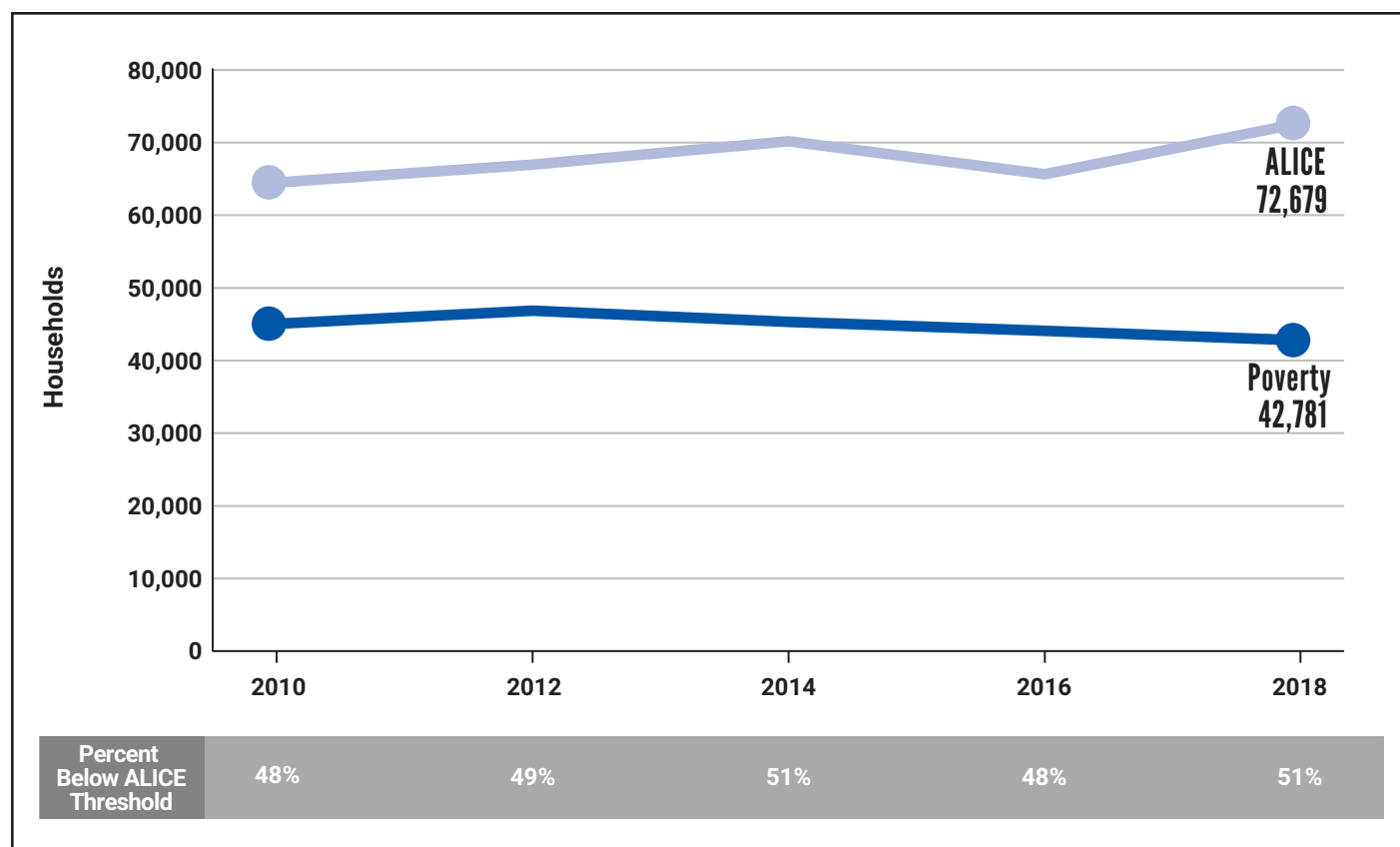
Figure 1.
Household Income, Southwest Virginia and Virginia, 2018



Sources: American Community Survey, 2018; ALICE Threshold, 2018

In Southwest Virginia, as in many places around the country, the number of households in poverty has fallen. Looking at the FPL alone, financial hardship seemed to have improved during the “recovery” from the Great Recession. The ALICE measures, however, show an improving economy did not benefit all families. Between 2010 and 2018, there was an increase in the number of ALICE households (Figure 2). Even as the total number of households in Southwest Virginia fell by 3% between 2010 and 2018, the percentage of households below the ALICE Threshold increased: In 2010, 48% of households did not make enough to afford the Household Survival Budget; in 2018, that percentage reached 51%.

Figure 2.
Household Income, Southwest Virginia, 2010–2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

Geographic pockets like Southwest Virginia can have more concentrated rates of income insecurity, which are often concealed by aggregate state numbers. In 2018, while 39% of Virginia households were financially insecure, a much larger proportion — 51% of Southwestern Virginia households — lived in poverty or were ALICE. Within Southwest Virginia, some Commissions had higher concentrations of households below the ALICE Threshold.

Figure 3 shows the region’s Commissions, along with their number of households and percentage of households below the ALICE Threshold in 2018; the latter ranged from 48% in Mount Rogers to 57% in Lenowisco.

Figure 3.

Planning District Commissions, Household Income by Commission, Southwest Virginia and Virginia, 2018

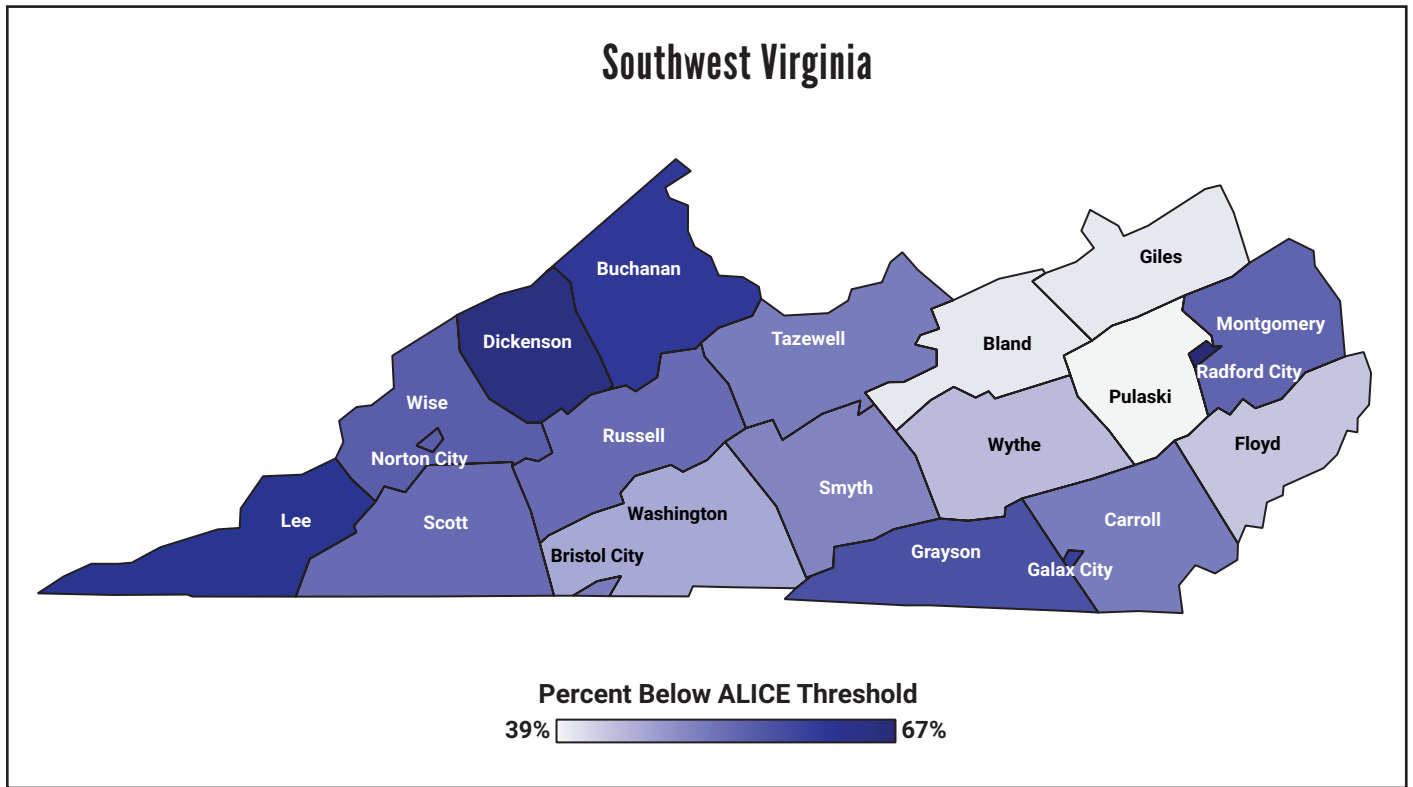
Commission	Counties and Independent Cities	Total Households	Percent Below ALICE Threshold
Cumberland Plateau Planning District Commission	Buchanan, Dickenson, Russell, Tazewell	42,719	56%
Lenowisco Planning District Commission	Lee, Norton City, Scott, Wise	34,861	57%
Mount Rogers Planning District Commission	Bland, Bristol City, Carroll, Galax City, Grayson, Smyth, Washington, Wythe	78,751	48%
New River Valley Regional Commission	Floyd, Giles, Montgomery, Pulaski, Radford City	68,015	49%
Southwest Virginia	The above 21 counties and independent cities	224,346	51%
Virginia	133 counties and independent cities	3,169,804	39%

Sources: Virginia Employment Commission 2020; American Community Survey, 2018; ALICE Threshold, 2018

Broken into smaller geographic units, Southwest Virginia’s counties and independent cities varied widely in terms of the percentage of households earning below the ALICE Threshold. For counties, the percentage of households with income below the ALICE Threshold ranged from 39% in Pulaski County to 67% in Radford City in 2018 (Figure 4). For towns in the region, the percentage of households with income below the ALICE Threshold ranged from 14% in Riner to 28% in McMullin and Hiwassee, and from 80% in Plum Creek to 84% in Clinchco and Haysi.

Figure 4.

Percentage of Households with Income Below the ALICE Threshold, Counties and Independent Cities, Southwest Virginia, 2018



Sources: American Community Survey, 2018; ALICE Threshold, 2018

AGE

In 2018, in Southwest Virginia, as in the rest of the state, households headed by the youngest (under 25 years) and oldest (65 years and older) age groups were more financially insecure than those in their prime working years (25 to 44, and 45 to 64).

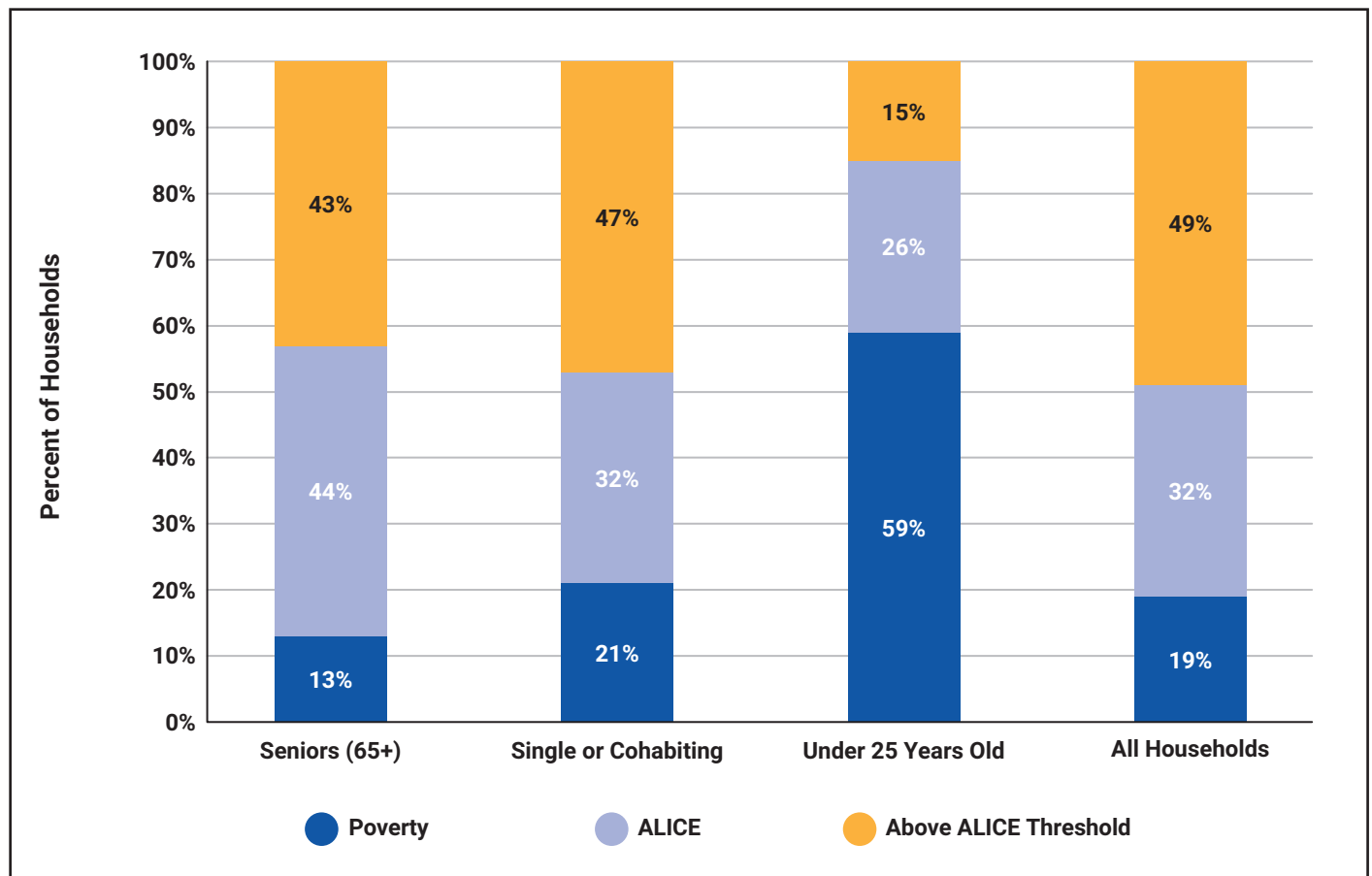
- **Under 25:** Although they were the smallest household combination by age (5% of all households), in 2018, an astounding 85% of households headed by someone under 25 were below the ALICE Threshold. The majority of the under-25 households (59%) were in poverty, and a smaller portion (26%) were ALICE. The percentage of under-25 households in poverty ranged from 35% in Cumberland Plateau to 70% in New River Valley, compared to the statewide average of 34%.
- **Seniors:** Households led by seniors (65 years and older) were the second largest demographic group in terms of age in Southwest Virginia, comprising 30% of all households in the region in 2018. As households aged, they were less likely to be in poverty. However, this age group was most likely to be ALICE: 44% of households headed by an adult 65 and over had income above the FPL but below the ALICE Threshold. By Commission, the percentage of senior ALICE households ranged from 42% in New River Valley to 46% in Cumberland Plateau, compared to the statewide average of 39%. Combined, 57% of senior households were below the ALICE Threshold in Southwest Virginia in 2018.

HOUSEHOLD COMPOSITION

ALICE households come in all sizes and demographic compositions. In 2018, families with children accounted for 22% of households in Southwest Virginia, lower than the state average of 28%, and seniors accounted for 30%. In a reflection of changing family structures across the country, the largest group was single or cohabitating adults under age 65, accounting for 47% of households in Southwest Virginia (the same as the state percentage). This category includes families with at least two members related by birth, marriage, or adoption, but with no children under the age of 18; or people who share a housing unit with non-relatives.

Single or cohabitating adults are a vulnerable household type in Southwest Virginia. Of the region's 106,094 single or cohabitating households, 21% had income below the FPL, and an additional 32% had income below the ALICE Threshold in 2018. In all, 56,215, or 53%, of all single or cohabitating households in Southwest Virginia had income below the ALICE Threshold – much higher than the state average of 38%. Figure 5 highlights demographic groups most at risk of financial insecurity, compared to all households, by age and household composition.

Figure 5.
Selected Household Configurations by Income, Southwest Virginia, 2018



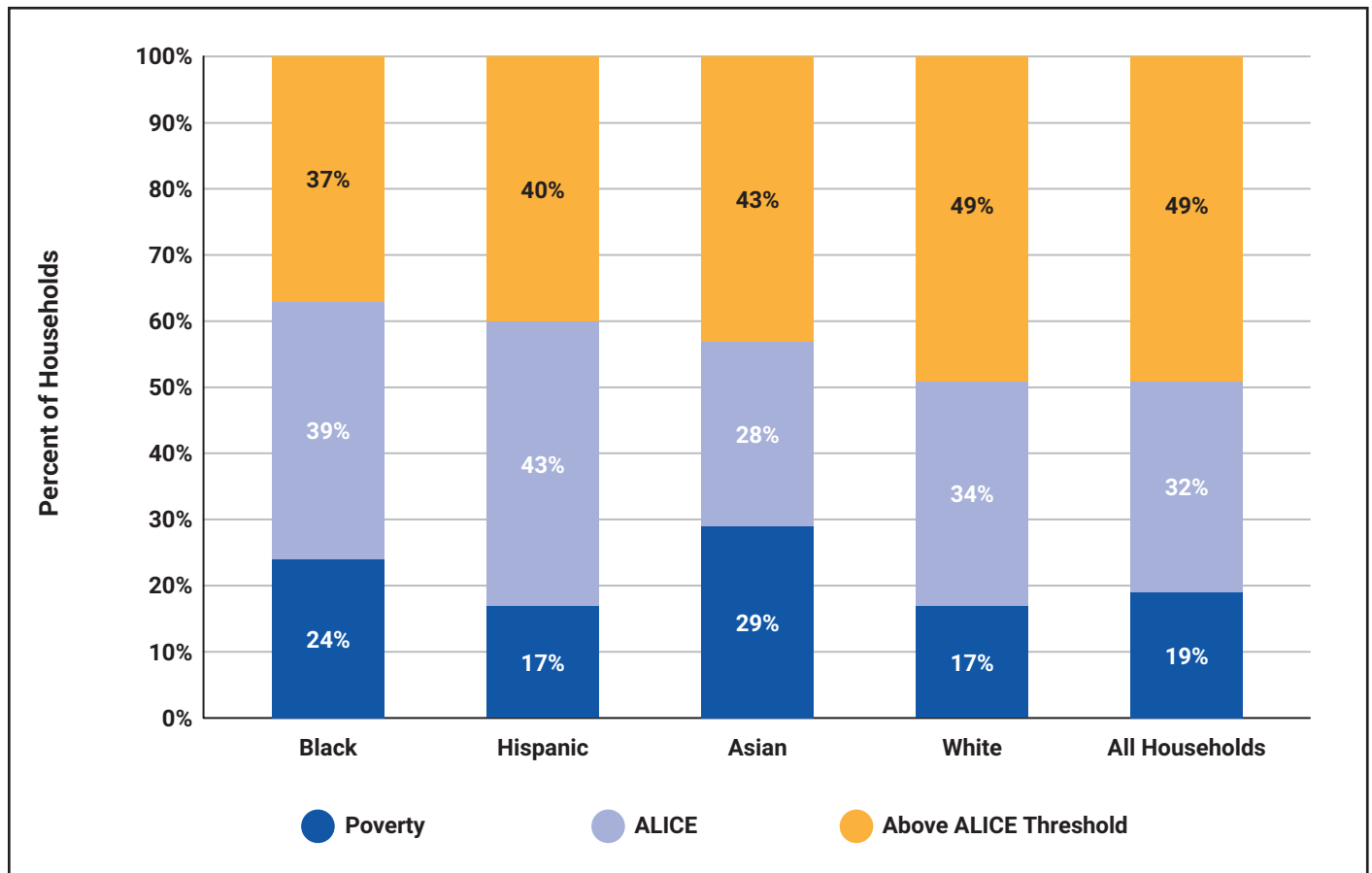
Sources: American Community Survey, 2018; ALICE Threshold, 2018

RACE AND ETHNICITY

White households are the largest group in Southwest Virginia in terms of race and ethnicity, accounting for 95% of all households and 93% of households below the ALICE Threshold in the region. Asian, Black and Hispanic households are much smaller groups in Southwest Virginia, but are slightly more likely to be below the ALICE Threshold than their counterparts across the state. For example, 63% of Black households in Southwest Virginia lived below the ALICE Threshold, compared to 55% for the entire state of Virginia.

Figure 6 shows the four most common households by race in Southwest Virginia in 2018, and the percentages of those that were living in poverty or that were ALICE, compared to all households. Black, Hispanic, and Asian households all had higher percentages of households below the ALICE Threshold than White households.

Figure 6.
Selected Households by Race and Ethnicity by Income, Southwest Virginia, 2018



Sources: American Community Survey, 2018; ALICE Threshold, 2018

THE COST OF LIVING IN SOUTHWEST VIRGINIA

The Household Survival Budget measures the bare minimum to live and work in a local area. The cost of living in Southwest Virginia was 18% lower than in the rest of the state in 2018, driven primarily by lower costs for housing and child care.

Figure 7 shows the monthly average Household Survival Budget for a family of four – two adults, one infant, and one preschooler – in Southwest Virginia compared to costs in the state as a whole: On average, housing costs were 39% less; child care costs were 26% less; and food costs were 4% less. The average cost of transportation by car (\$794) in Southwest Virginia was more than double than the cost of public transportation (\$350 per month), which is primarily available in counties in the Washington D.C. metro area. Employee-based health care costs were the same across the state. Due to new inclusions of local taxes, the Household Survival Budget’s taxes for Southwest Virginia were 29% lower than the state’s average. The cost of a smartphone, a recently added essential for ALICE, was the same throughout the state. The miscellaneous category allows for a 10% addition to all budgets as a provision for unforeseen cost increases in the budget items.

Figure 7.
Household Survival Budget, Southwest Virginia vs. Virginia, 2018

Household Survival Budget (2 ADULTS, 1 INFANT, 1 PRESCHOOLER)		
	SOUTHWEST VIRGINIA AVERAGE	VIRGINIA AVERAGE
Monthly Costs		
Housing	\$735	\$1,207
Child Care	\$885	\$1,204
Food	\$803	\$839
Transportation	\$794	\$777
Health Care	\$877	\$877
Technology	\$75	\$75
Miscellaneous	\$486	\$595
Taxes	\$687	\$970
Monthly Total	\$5,342	\$6,544
ANNUAL TOTAL	\$64,104	\$78,528
Hourly Wage	\$32.05	\$39.26

Sources: AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Federal Highway Administration, 2017; Fowler, 2019; Gundersen, Dewey, Kato, Crumbaugh, and Strayer, 2019; Internal Revenue Service, 2020; Scarboro, 2018; The Zebra, 2018; Theis, 2018; U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019

In 2018, costs varied little for most of the counties and independent cities in Southwest Virginia, but they were higher in the region's eastern areas of New River Valley Commission. Total monthly costs for a family of four ranged from \$5,105 in Scott County to \$6,495 in Montgomery County.

Because of different needs in terms of food, transportation, and health care, seniors faced different costs, which are reflected in the newly developed Senior Survival Budget (Figure 8). Higher out-of-pocket health care costs were the largest driver of the higher costs in Southwest Virginia for a single senior compared to a single adult.

Figure 8.
Senior Survival Budget, Southwest Virginia, 2018

Household Survival Budget (SINGLE SENIOR VS. SINGLE ADULT)		
	SINGLE SENIOR	SINGLE ADULT
Monthly Costs		
Housing	\$547	\$547
Food	\$226	\$265
Transportation	\$279	\$325
Health Care	\$465	\$230
Technology	\$55	\$55
Miscellaneous	\$187	\$172
Taxes	\$301	\$293
Monthly Total	\$2,060	\$1,887
ANNUAL TOTAL	\$24,720	\$22,644
Hourly Wage	\$12.36	\$11.32

Sources: AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Federal Highway Administration, 2017; Fowler, 2019; Gundersen, Dewey, Kato, Crumbaugh, and Strayer, 2019; Internal Revenue Service, 2020; Scarboro, 2018; The Zebra, 2018; Theis, 2018; U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019

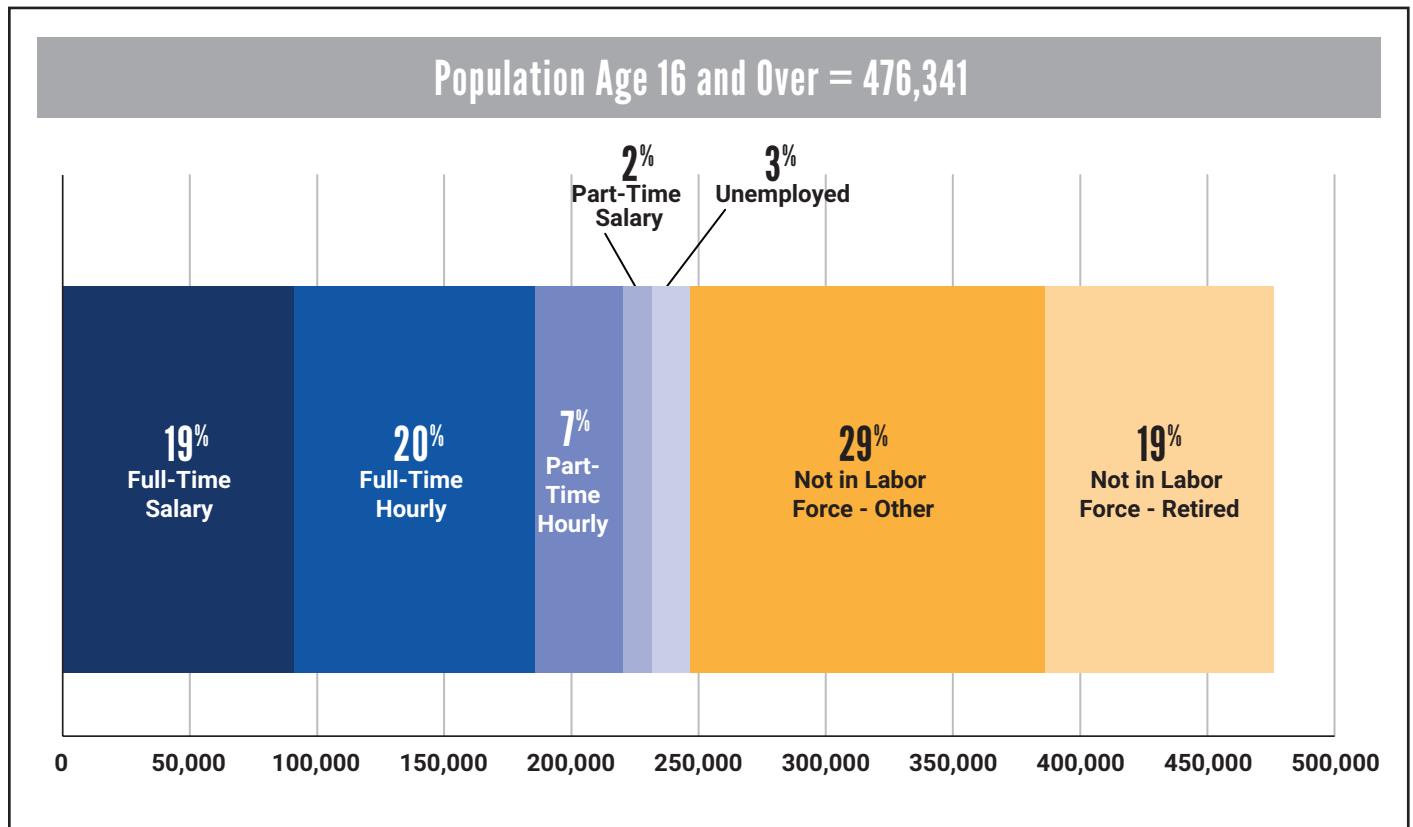
The lower cost of living in Southwest Virginia is only part of the economic picture. Gaining a full understanding of the challenges ALICE households face requires attention to the region's jobs and wages, as discussed in the next section. To support the Household Survival Budget in Southwest Virginia in 2018, a single adult needed to make an hourly wage of \$11.32, a single senior needed \$12.36, and a family of four needed \$32.05 with one income-earner, or \$16.03 with both adults working.

THE CHANGING LANDSCAPE OF WORK IN SOUTHWEST VIRGINIA

ALICE workers play an essential role in the Southwest Virginia economy but have not benefited from many of the state’s recent economic gains – a reality that is not captured by traditional economic measures. This section breaks down labor force data in new ways, and in so doing highlights the challenges ALICE workers face: the declining power of wages to keep up with the cost of living, greater dependence on hourly wages, the high number of adults out of the labor force, and increased economic risk for workers.

A 2018 overview of labor status (Figure 9) provides insight into the Southwest Virginia economy: 51% of working-age adults (people age 16 and over) were in the labor force (blue bars), yet more than half of them (27%) were workers who were paid hourly. In addition, 48% of adults were outside the labor force (gold bars).¹

Figure 9.
Labor Status, Population Age 16 and Over, Southwest Virginia, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total 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, 2018; Federal Reserve Bank of St. Louis, 2018

There are key differences between Southwest Virginia and the rest of the state in their rates of unemployment and those out of the labor force. Only 21% of Southwest Virginia adults had a salaried job in 2018. Salaried work is predictable, allowing workers to better budget their money and time. More adults (27%) worked jobs that paid hourly; these workers are more vulnerable due to fluctuating hours and schedules, which are often tied to seasonal and market factors. These jobs are also less likely to offer benefits that contribute to workers' overall well-being, including health insurance, paid sick time, vacation time, and retirement benefits.²

In 2018, the unemployment rate was 3.7% in Southwest Virginia, only slightly higher than the state average of 3.0%. But there was variation within the region, ranging from 2.8% in Floyd County to 5.5% in Buchanan County.³

Although the unemployment rate is a common measure to evaluate the economy, it does not truly represent how many people were not working in Southwest Virginia in 2018. Remarkably, of the 476,341 people in the region age 16 years or older, nearly half (48%) were not in the labor force.

Due to the aging of baby boomers and loss of working-age adults, the percentage of seniors out of the labor force was higher than the rest of the state: those who are retired, 65 years and older, and not looking for work account for 19% of adults in Southwest Virginia, higher than the state average of 15%.

Compared to the Virginia state average of 20%, those out of the labor force in Southwest Virginia for other reasons accounted for 29% of the adult population in 2018. These 139,552 Southwest Virginia adults were not counted in the official unemployment statistics, as they were not actively seeking work. Reasons for their being out of the labor force include a health issue, school attendance, caregiving responsibilities, or inadequate access to transportation and child care.⁴

THE SOUTHWEST VIRGINIA ECONOMY

The economy of Southwest Virginia represents a small portion of the overall state economy, and as such, its composition and trends are concealed by state averages. In 2018, Southwest Virginia's 21 counties covering the Lenowisco, Cumberland Plateau, Mount Rogers and New River Valley Commissions represented only 5% of the state's economy and less than 4% of the state's payroll.

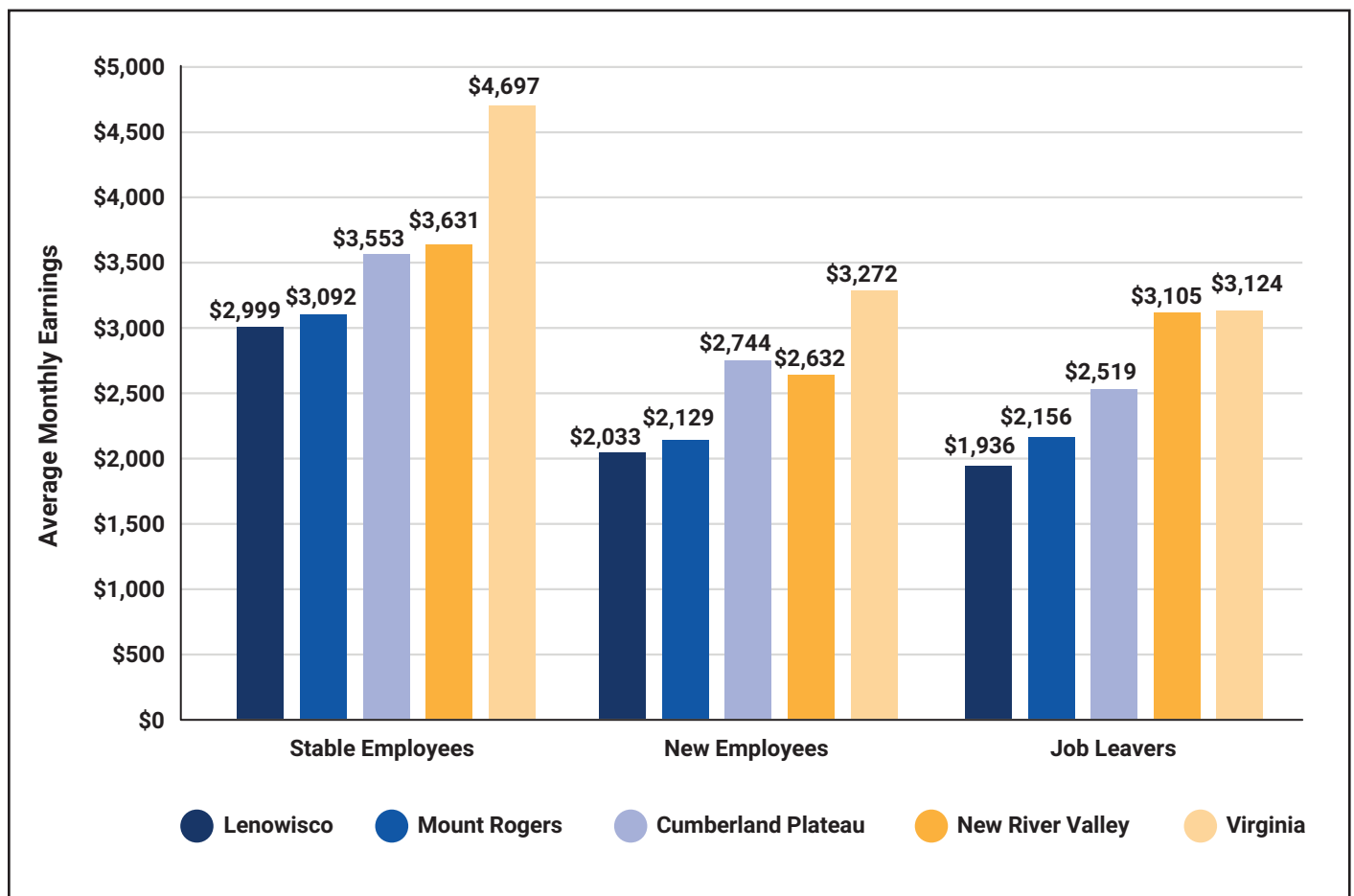
Over the past decade, there has been significant change in the Southwest Virginia economy, especially its industrial makeup and the large number of households out of the labor force. The sector that saw the biggest decrease in jobs, a loss of 44% over the decade, was the mining, quarrying, and oil and gas extraction industry. In 2018, jobs in this industry paid an average of \$28.26 per hour. Another area that saw an alarmingly high decrease was the furniture industry, including the subsectors of furniture and related product manufacturing, and furniture and home furnishings stores. Together, these two furniture subsectors, which employed almost 2,500 people in 2009, employed less than 300 people in 2018 (a decrease of 88%). These jobs paid on average \$13.68 per hour in 2018 in Southwest Virginia, enough to support a single adult or senior Household Survival Budget, but not enough for a family, even with both parents working.⁵

On the other hand, the largest growth industry from 2009 to 2018 in Southwest Virginia, gaining 37% additional jobs, was the agriculture, forestry, fishing and hunting industry. Jobs in this industry paid an average of \$15.55 per hour in 2018, just enough to support a family Household Survival Budget with two parents working.⁶

In 2018, the industry employing the most workers in Southwest Virginia was manufacturing, accounting for almost 15% of total jobs. However, in this region, as in the rest of the country, manufacturing has struggled: in the decade from 2000 to 2009, employment in this industry fell by 38%, whereas in the decade since (2009 to 2018), there has been only a 1% decline. The next largest industries in Southwest Virginia in 2018 were educational services (14%), and health care and social assistance (14%).⁷

Those who worked in Southwest Virginia in 2018 received wages that were approximately 30% lower than the state average. Average monthly earnings of employees with stable jobs ranged from \$2,999 in Lenowisco Commission to \$3,631 in New River Valley Commission, both well below the state average of \$4,697. Throughout the state as well as in Southwest Virginia, wages for newly hired employees and for those leaving jobs were lower than wages for stable jobs (Figure 10).⁸

Figure 10
Average Monthly Earnings by Tenure by Commission, Southwest Virginia, 2018



Source: U.S. Census Bureau, Center for Economic Studies

New sectors have emerged in Southwest Virginia, particularly within the creative economy, which includes tourism, arts and entertainment, recreation, accommodation, and food services sectors. From 2004 to 2014, employment in these industries increased by 29%; by 2014, 12% of jobs in Southwest Virginia were in the creative economy. Increasing tourism in the region (shown by growing travel expenditures) resulted in the creative economy continuing to employ more people and to represent a greater proportion of the Southwest Virginia economy. As tourism grew, so did local tax revenue: In 2017 Southwest Virginia received about \$26 million from travel-related taxes, up \$8 million from 2004.⁹

TRENDS

In addition to the trends presented in the ALICE Report for Virginia, there are several trends that are unique to Southwest Virginia.

A growing number of households live on the edge of the ALICE Threshold, with earnings just above or below it. For these households, even a small increase in the cost of housing or a decrease in work hours can mean the difference between being financially stable and being ALICE. **In Southwest Virginia, 28,994 households (13%) were on the cusp of the ALICE Threshold in 2018** (compared to 16% across the commonwealth).¹⁰ This matters not only for families, but also for the Southwest Virginia economy: Small increases in regular bills like rent, food, or gasoline, a decrease in wages or hours worked, or an unexpected emergency, such as a factory closing or a natural disaster, could destabilize a large number of households. Conversely, a small increase in wages or a decrease in rent or a car payment could help push families above the ALICE Threshold.

Southwest Virginia is losing its population and is becoming increasingly homogeneous. Two large demographic trends help explain this shift: aging and out-migration. Overall, the total number of households in Southwest Virginia fell by 3% from 2010 to 2018. Many younger Southwest Virginia residents have moved to urban areas to take advantage of increased job opportunities. With respect to race and ethnicity, the number of Black and Hispanic households is decreasing faster than White households; the combined number of Black and Hispanic households fell by 12%, compared to a 3% decrease in the number of White households.¹¹

Southwest Virginia's baby boomer population is aging. Having lived through a decade of financial challenges since the Great Recession, more seniors (65 and older) will become ALICE. Seniors also make up a larger portion of households in rural areas, where they will continue to face additional challenges, such as access to transportation, health care, and caregiving.

Southwest Virginia, like other rural areas, has a large over-65 population, which is only expected to grow. In 2018, 30% of households in the region were senior households, compared to 25% in the state overall. The White population in Virginia is older than other racial/ethnic groups and will continue to account for an increasing share of the senior population. A 2020 report comparing the “quality of senior living” throughout the U.S. ranked Virginia 37th out of 50 states, with low scores for higher housing costs, fewer health care providers (non-primary care), and higher rates of preventable hospitalizations.¹²

Southwest Virginia will continue to experience economic decline due to increasing rates of out-migration, particularly of the working-age population, and workers aging out of the workforce. Between 2017 and 2018, more than 7,000 prime working age adults (age 25 to 64) left Southwest Virginia for another state. The primary driver is the lack of job opportunities that more urbanized places have to offer. In addition, the industries of Southwest Virginia, which once required great amounts of labor, have shrunk, and are increasingly relying on automation. Loss of population in rural areas has caused a spiral of worsening economic conditions for the region's economy — reduced spending in local businesses and fewer tax dollars — and has also led to decreasing investment in public infrastructure and education. For the large number of older citizens who depend on public services in Southwest Virginia, this will impact their quality of life.¹³

The cost of living will continue to rise for ALICE households in rural areas. According to the ALICE Essentials Index, which measures change over time in the costs of the essential goods and services that households need to live and work in the modern economy, the cost of living was approximately 20% higher in urban areas than in rural areas over the last decade, often driven by the cost of housing. Yet while the overall cost of living in rural America is lower, the ALICE Essentials Index shows that expenses in areas like Southwest Virginia are rising at similar rates. From 2007 to 2018,

the average annual rate of increase for the ALICE Essentials Index was 3.3% in urban areas and 3.4% in rural areas, significantly higher than the 1.8% estimate by the Bureau of Labor Statistics' Consumer Price Index, which covers a large group of goods and services that urban consumers buy regularly.¹⁴

Food insecurity is increasing in Southwest Virginia's counties and is worse for younger households and children.

Households headed by adults under the age of 25 are more likely to be below the ALICE Threshold compared to other age groups in Virginia, and they often struggle to put food on the table. For example, reports consistently find higher rates of food insecurity among college students. According to Feeding America's Map the Meal Gap, 12.1% of the total population of Southwest Virginia, and an even higher percentage (16.9%) of children, were food insecure in 2017.¹⁵ Lack of access to nutritious and affordable food contributes to food insecurity among families in the region.¹⁶ While public benefits help those who are eligible, an estimated 25.3% of food-insecure residents of Southwest Virginia were ineligible for federal nutrition programs.¹⁷ With eligibility based on the FPL, many ALICE households earn above the income limits yet not enough to meet their basic food needs. This creates the need for emergency measures, such as food pantries and other charitable food assistance.¹⁸

College students across the country are facing greater challenges in meeting living expenses, despite the fact that increasing numbers are working full- or part-time.

Students often rely on multiple sources of financial support, including financial aid, student loans, and assistance from parents or other family members to cover their living expenses. Yet even with some financial support, many students need to work while in school; this is especially true at community colleges where more than two-thirds of students enrolled work full- or part-time.¹⁹ In a recent financial wellness survey, 56% of students reported paying for college using money from their current employment, and 31% of students paid for college with credit cards, leading to accumulation of increased debt.²⁰ 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.²¹ Students report that two of the major obstacles to academic success are juggling work with school and other responsibilities, and difficulty meeting expenses.²² For more information, see the 2019 United For ALICE Report, *The Consequences of Insufficient Household Income*.

COLLEGE DEBT IS AN ONGOING CHALLENGE FOR ALICE FAMILIES

Financial hardship is pervasive among households headed by those under 25, and especially those in college.²³ The ALICE data does not include students living in dorms, but does include those living off campus, many of whom are older and working.²⁴ The ALICE Household Survival Budget does not include tuition, hence many ALICE families need to borrow money for a student to attend college. The need for financial support is evident in the short-term by the fact that almost half of all college students in Southwest Virginia require a student loan. Over 19,000 students (about 48%) of the combined enrollment of the 39,000 undergraduates at Virginia Polytechnic Institute and State University, Radford University, The University of Virginia's College at Wise, Emory & Henry College, and Bluefield College were awarded federal student loans in the 2017–18 academic year.²⁵

When graduates have trouble finding higher paying jobs, it is harder if not impossible to pay off college debt, which can further limit their economic possibilities — for instance, buying a home or starting a small business — for years, if not decades.²⁶ In Virginia in 2018, 57% of college graduates left school shouldered with an average debt of \$30,363; nationwide, 65% of college graduates left college with an average debt of \$29,200. At four out of Southwest Virginia's five universities and colleges — Radford University, The University of Virginia's College at Wise, Emory & Henry College, and Bluefield College — a greater percentage of students graduated with debt compared to the state average (Figure 11).²⁷

Figure 11.
Universities and College Students, Southwest Virginia, 2017–2018

University or College	Fall 17 Undergrad Enrollment	Average Debt of Graduates	Percent of Graduates with Debt	Percent Under-25 Households Below ALICE Threshold (BAT)	Percent of Total BAT Households Under 25 Years Old
Virginia Polytechnic Institute and State University	27,193	\$31,494	48%	96%	55%
Radford University	8,418	\$31,547	71%	96%	28%
The University of Virginia's College at Wise	2,095	\$30,381	72%	75%	9%
Emory & Henry College	1,000	\$31,283	77%	–	–
Bluefield College	948	\$27,855	85%	8%	1%

Note: Data on households below the ALICE Threshold is used at the municipality level, depending on where the university or college is located.

Sources: Project on Student Debt, 2018; ALICE Threshold, 2018; American Community Survey, 2018

Gaps in health based on demographic, environmental, and socioeconomic factors will continue to grow. Volatility in health insurance availability and coverage, increasing out-of-pocket costs – even for those with employer-sponsored programs – and shortages of health care providers in rural areas make it harder for many families to get the health care they need.²⁸ While in Virginia there were a total of six health insurers available in the Affordable Care Act Marketplace in 2018, Southwest Virginia’s counties only had one.²⁹ The monopoly does not allow for competition, resulting in higher health-care premiums.³⁰ According to Altarum’s Consumer Healthcare Experience State Survey in Virginia in 2019, nearly two out of three adults in Southwest Virginia were uninsured, went without care, or struggled to pay medical bills due to high costs.³¹ These gaps will grow with new but expensive advances in medicine, compounded by exposure to environmental hazards for many low-income households, and a persistent context of discrimination and institutionalized racism in Virginia and across the country.³²

Economic growth will be led by non-traditional gig economy work and small businesses. As much as 94% of U.S. net employment growth in the last decade has come from alternative or contingent labor, according to a National Bureau of Economic Research report.³³ Small businesses overall employed more than 77,000 people in Southwest Virginia, or 51% of all employed, in 2017.³⁴ With an increasing number of workers who are contractors, work in small businesses, or rely on a combination of side gigs, the number of people experiencing gaps in income and lack of benefits will also rise.³⁵ These arrangements are more volatile than traditional jobs, and workers bear the brunt of changes in demand, the price of materials, and transportation costs, as well as impacts related to cyberattacks, natural disasters, and economic downturns.³⁶

DATA FOR ACTION

Mapping facilities and resources that support ALICE households is critical to identifying gaps and planning for assistance. With the new ALICE data tools, which bring together these determinants and where ALICE lives, stakeholders can now examine how resources and outcomes — such as public libraries, drug deaths or internet access — help identify gaps and inequalities. These socioeconomic factors can be explored with interactive maps and graphs on UnitedForALICE.org/Virginia

ALICE AND INTERNET ACCESS

Increasingly, the modern economy depends on a high level of internet connectivity. For this reason, it is important for ALICE to have a secure, fast, and affordable way to connect. In Virginia, 82% of households had access to the internet at home in 2018. However, this access is not equal throughout the state: In rural areas, including the counties of Southwest Virginia, 43% of households below the ALICE Threshold did not have an internet subscription. For households below the ALICE Threshold, this digital divide hinders daily life and limits economic opportunity; households that would benefit from online resources, such as health care through telehealth and distance education, are left behind.³⁷

ALICE AND PUBLIC LIBRARIES

Access to public libraries is especially important for ALICE families. Southwest Virginia's 41 libraries provide a wide variety of services, including information on social services and job opportunities, free internet and computer access, and even use of 3-D printers; they are also places where families find refuge from natural disasters.³⁸ A 2019 Gallup Poll found that, on average, lower-income households (less than \$40,000 per year) visit the library more frequently than mid- and higher-income households (12.2 times on average in the previous year, versus 10.4 and 8.5, respectively).³⁹

DRUG OVERDOSES AND INCOME

Similar to other rural areas of the country, Southwest Virginia and the rest of the Appalachian region of Virginia have seen higher rates of deaths due to drug overdoses. In fact, some of these areas are considered epicenters of the epidemic.⁴⁰ A 2019 report from the Appalachian Regional Commission suggested that drug misuse and related deaths are exacerbated in the region due to injury-prone employment, pharmaceutical marketing campaigns, and a lack of health resources to address addiction.⁴¹

In 2018, there were 82 deaths (57 from opioids) and 1,291 hospitalizations related to drug overdoses in Southwest Virginia. This was a rate of 14.6 deaths per 100,000 people, and 35.6 overdose visits per 10,000 total emergency department visits. Although the drug overdose death rate in Southwest Virginia was lower than the rate for the entire state, many of Southwestern Virginia's counties had rates of about double the state's rate of 15 deaths per 100,000. In particular, Buchanan County had one of the highest rates of death from drug overdose in 2018: 42.4 deaths per 100,000 (9 total deaths per the population).⁴²

The drug overdose crisis has had an impact on the economy of Southwest Virginia and its ALICE population. In Virginia as a whole, the 25-to-44 age group has experienced the highest rates of drug-overdose deaths, which has contributed to the already constricted labor force in Southwest Virginia. In addition, families with a member suffering from a drug use problem are likely to face financial challenges due to the user's reduced job productivity and prohibitive treatment costs.

THE BENEFITS OF MOVING TOWARDS EQUITY IN SOUTHWEST VIRGINIA

The strength of the Southwest Virginia economy is dependent on the financial stability of its residents. The ALICE Report for Virginia states that if all households in Virginia earned enough to meet their basic needs, not only would each family's hardship be eased, but the state economy would also benefit. The analysis shows that the benefit would come in three significant ways: higher earnings, greater tax revenue, and redirected community spending. The benefit totals \$107 billion, which represents a 20% growth in the state GDP. The concept of financial stability holds even more true for Virginia's Southwest region.

Since a much higher proportion of households in Southwest Virginia live below the ALICE Threshold than in the state overall (51% versus 39%), the proposition of raising families up to financial stability in Southwest Virginia has the potential to be even more impactful on its people and economy. The additional earnings of the 115,460 households below the ALICE Threshold would go directly into the local economy as ALICE spends, creating a multiplier effect. Added sales tax revenue would allow governments to fund tax cuts for households overall and make improvements to infrastructure. This helps ALICE households while spurring greater business potential and benefits for the entire region. In addition, community spending that previously went to alleviating the impact of poverty (such as the Supplemental Nutrition Assistance Program, Temporary Assistance for Needy Families, and Medicaid), could now be spent on underlying problems, such as housing quality, homelessness, education and child care, and substance abuse.⁴³

With its unique geography, demographics, and economy, Southwest Virginia faces particular challenges in terms of a lagging economy and depopulation. At the same time, the region shows similar trends as the rest of the state with respect to rising costs for ALICE households, increasing worker vulnerability, stagnant wages in ALICE jobs, and a rising number of ALICE households.

In addition to the economic benefits to the state and region if all of its households had income above the ALICE Threshold, there would be a number of positive changes for individuals, 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 basic necessities, and how those decisions affect their broader communities. And the ALICE Report for Virginia outlines the improvements that all Virginia families and their communities would experience if policies were implemented that moved all households above the ALICE Threshold.

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