

ALICE IN POLK COUNTY

2018 Point-in-Time Data

Population: 43,349 • **Number of Households:** 18,314

Median Household Income: \$56,932 (state average: \$60,773)

Unemployment Rate: 4.1% (state average: 3.2%)

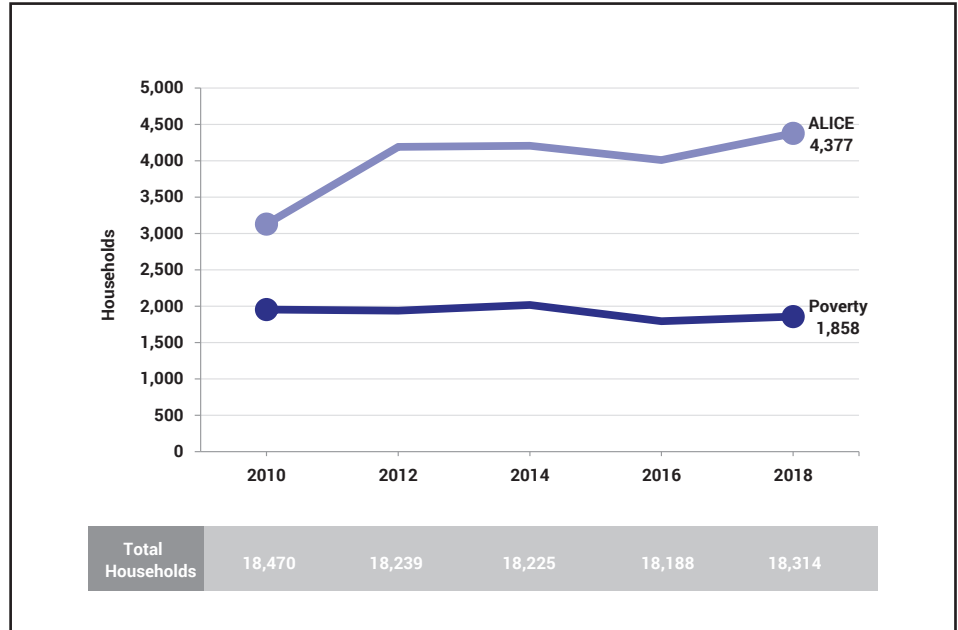
ALICE Households: 24% (state average: 23%) • **Households in Poverty:** 10% (state average: 11%)

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

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

Households by Income, Polk County, 2010 to 2018

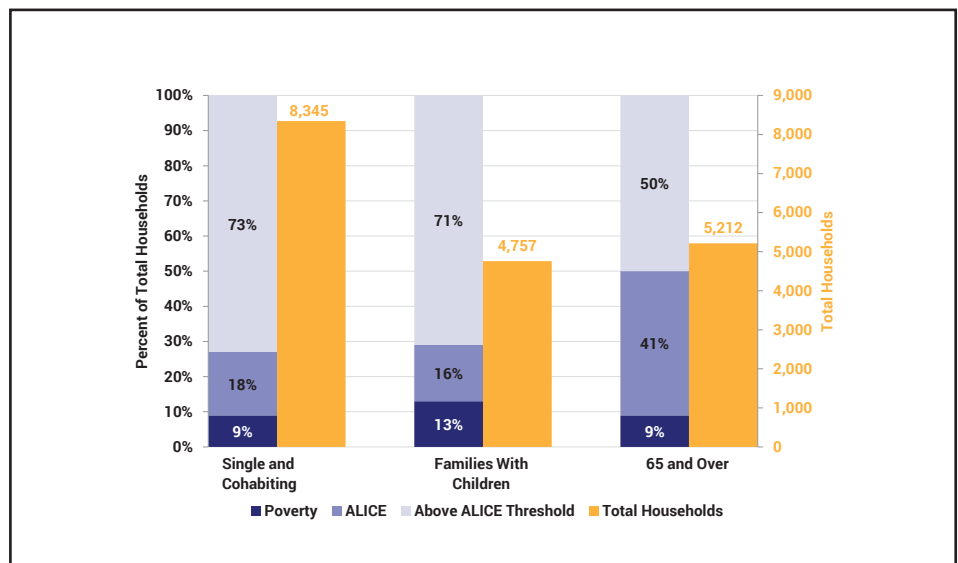


Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

What types of households are struggling?

In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Income by Household Type, Polk County, 2018



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

Why do so many households struggle?

The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Polk County, 2018		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$492	\$771
Child Care	\$-	\$1,068
Food	\$293	\$889
Transportation	\$326	\$795
Health Care	\$214	\$699
Technology	55	\$75
Miscellaneous	\$163	\$501
Taxes	\$252	\$708
Monthly Total	\$1,795	\$5,506
ANNUAL TOTAL	\$21,540	\$66,072
Hourly Wage*	\$10.77	\$33.04

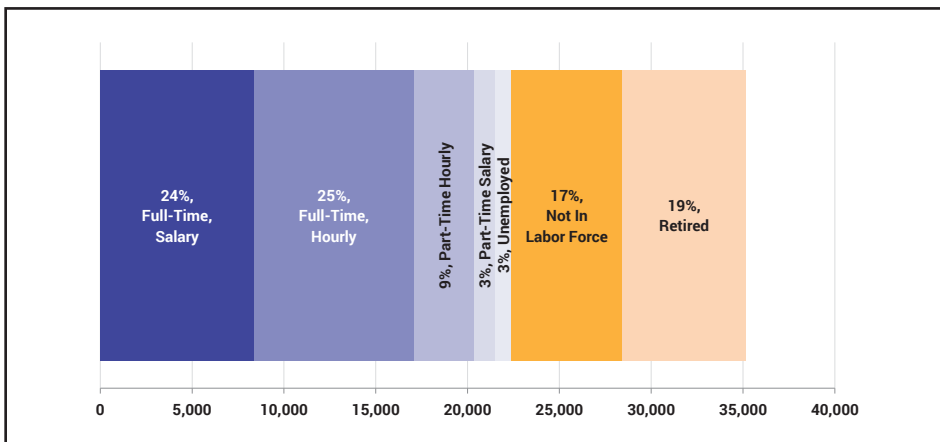
* Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at [UnitedForALICE.org/Methodology](https://www.unitedforalice.org/methodology)

..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

Labor Status, Population 16 and Over, Polk County, 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 county 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

Polk County, 2018		
Town	Total HH	% ALICE & Poverty
Alden	1,105	23%
Amery City	1,179	43%
Apple River	460	29%
Balsam Lake	622	24%
Balsam Lake Village	340	48%
Beaver	334	30%
Black Brook	535	27%
Bone Lake	248	33%
Centuria Village	383	53%
Clam Falls	264	47%
Clayton	443	35%
Clayton Village	185	47%
Clear Lake	325	16%
Clear Lake Village	451	40%
Dresser Village	421	33%
Eureka	713	29%
Farmington	629	18%
Frederic Village	473	52%
Garfield	677	22%
Georgetown	432	37%
Johnstown	229	38%
Laketown	386	34%
Lincoln	865	30%
Lorain	127	43%
Luck	417	30%
Luck Village	559	47%
McKinley	133	35%
Milltown	535	31%
Milltown Village	503	49%
Osceola	1,054	22%
Osceola Village	1,126	42%
St. Croix Falls	506	24%
St. Croix Falls City	953	39%
Sterling	322	40%
West Sweden	346	32%

Note: Municipal-level data on this page is for County Subdivisions. Municipal-level data relies on 5-year averages and is not available for the smallest towns. As a result, totals will not match county-level numbers.