

# ALICE IN THE CROSSCURRENTS

2024  
UPDATE

## AN UPDATE ON FINANCIAL HARDSHIP IN MAINE

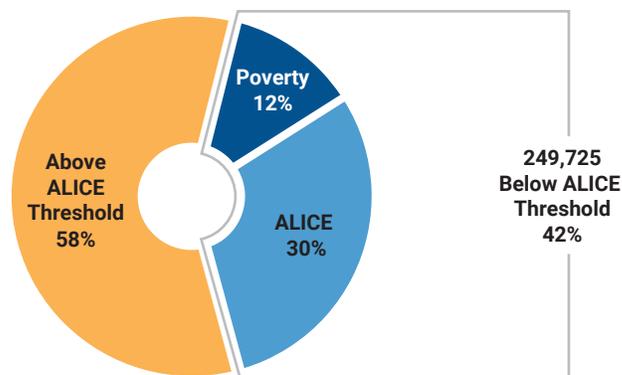
In 2022, financial hardship in Maine continued to be shaped by the conflicting economic forces of the pandemic, and remained substantially undercounted by official measures.

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

Between 2021 and 2022, total households in Maine increased by 10,796 (up 2%), the number of households in poverty decreased by 538 (down 1%), and the number of ALICE households increased by 6,778 (up 4%), continuing a more than decade-long trend in the growth of this population. **In 2022, of the 594,358 households in Maine, 12% were in poverty and 30% were ALICE, for a combined 249,725 – 42% – below the ALICE Threshold.**

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

Total Households in Maine = 594,358



### KEY TERMS

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

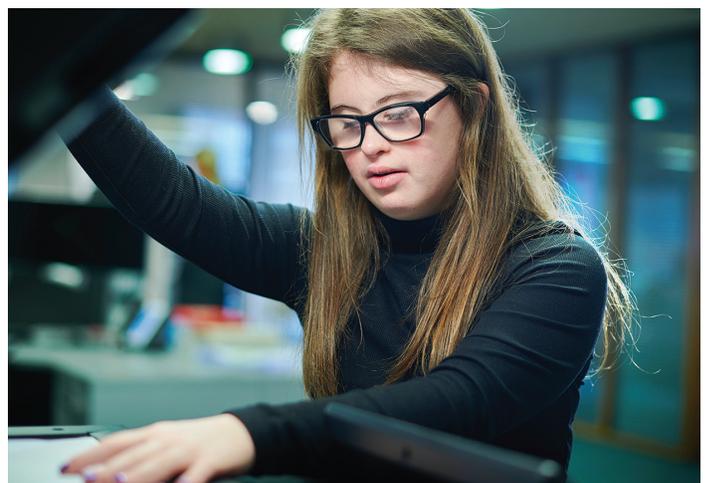


United Ways of Maine

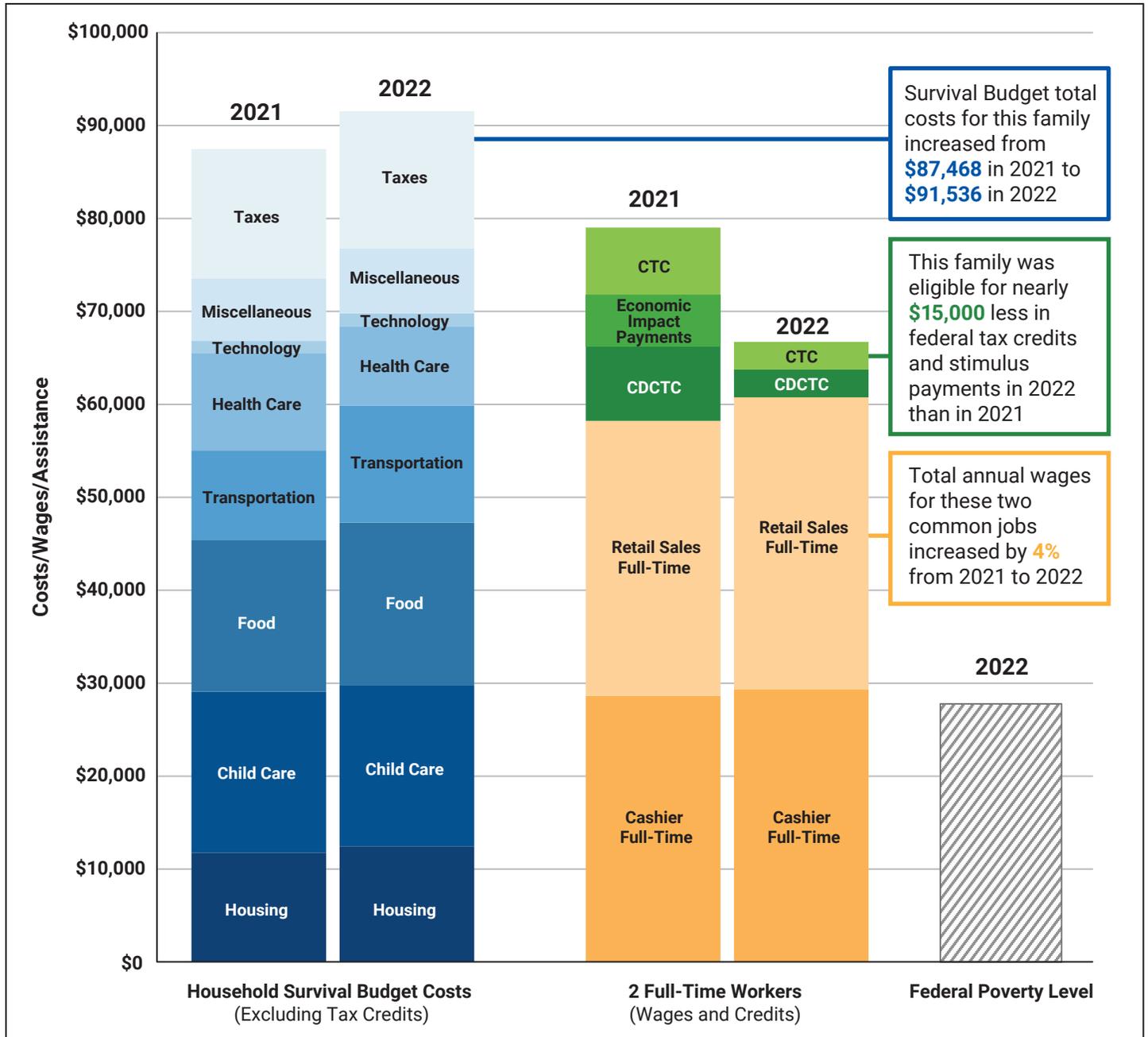
# HOUSEHOLD COSTS, PUBLIC ASSISTANCE, AND WAGES

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

- **Costs:** From 2021 to 2022, the ALICE Household Survival Budget for a single adult in Maine increased from \$27,912 to \$29,952, well above the FPL of \$13,590. For a family of four with an infant and a preschooler, the budget (including tax credits) increased from \$70,908 to \$86,040, more than triple the FPL of \$27,750. Excluding tax credits, costs for a family of four totaled \$91,536 in 2022, up from \$87,468 in 2021. (More data on inflation is available in the [ALICE Essentials Index](#) June 2024 Update.)
- **Public assistance:** Pandemic assistance had the most pronounced effects on families with children. The Economic Impact Payments and the expansions of the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) helped many ALICE families through 2021. But this assistance was substantially reduced when the [2021 American Rescue Plan](#) expired, stimulus payments ended, and tax credits reverted to 2020 levels. In 2022, a family of four with an infant and a preschooler in Maine was eligible for approximately \$15,000 less in maximum federal tax credits and stimulus payments than in 2021.
- **Wages:** As pandemic assistance wound down, wages increased for most low-wage jobs. For example, median retail sales wages in Maine increased from \$14.22 per hour in 2021 to \$15.11 per hour in 2022.



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



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

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

See page 13 for Household Survival Budget sources and visit [UnitedForALICE.org/Household-Budgets/Maine](https://UnitedForALICE.org/Household-Budgets/Maine) to see the Household Survival Budget for all counties and for any household composition.

Across the country, between 2019 and 2022, [wages for the lowest-paid jobs increased](#) at a faster rate than at any point since 1979. This was in part due to a [tighter labor market](#) in which workers reevaluated their employment situation in the wake of the pandemic and inflation, and employers had to offer more competitive wages to attract and retain them. Minimum wage increases in some states also contributed to this effect. In Maine, the [minimum wage](#) increased from \$12.00 per hour in 2019 to \$12.75 per hour in 2022 (and most recently to [\\$14.14 in 2024](#)). The federal minimum wage remained at \$7.25 per hour.

While wage increases for most low-wage jobs helped fill the gap when pandemic assistance ended, they were not enough to make up for years of falling behind. In 2022, of the 20 most common occupations in Maine as reported by the Bureau of Labor Statistics (BLS), 65% still paid less than \$20 per hour. And of the workers in these 20 most common occupations, 31% were below the ALICE Threshold in 2022. Occupations with the largest share of ALICE workers included cooks, personal care aides, cashiers, teaching assistants, and nursing assistants. And while not in the top state occupations, fishing/hunting workers and others agricultural workers in Maine also faced substantial hardship with 37%, and 55% below the Threshold, respectively.

## Labor Characteristics of Most Common Occupations, Maine, 2019–2022

Most Common Occupations	Total Employment, 2022 (BLS)	Percent of Workers Below ALICE Threshold, 2022 (ACS PUMS)	Median Hourly Wage, 2022 (BLS)	Percent Change in Wage, 2019–2022 (BLS)
Retail Salespersons	17,420	26%	\$15.11	23%
Driver/Sales Workers and Truck Drivers	16,380	35%	\$19.32	14%
Personal Care Aides	16,050	50%	\$15.91	26%
Registered Nurses	14,610	12%	\$37.18	12%
Cashiers	14,460	48%	\$14.10	21%
General and Operations Managers	12,890	14%	\$41.47	4%
Fast Food and Counter Workers	12,880	24%	\$14.25	24%
Stockers and Order Fillers	12,070	38%	\$15.86	22%
Office Clerks	11,820	36%	\$18.66	12%
Customer Service Representatives	9,590	17%	\$18.15	13%
Elementary and Middle School Teachers	9,090	23%	\$29.62	14%
Cooks	9,040	60%	\$16.86	23%
Waiters and Waitresses	8,490	31%	\$17.20	47%
Teaching Assistants	8,300	41%	\$20.86	28%
Bookkeeping, Accounting, and Auditing Clerks	8,110	10%	\$21.99	19%
Nursing Assistants	7,730	39%	\$17.63	21%
Secretaries and Administrative Assistants	7,540	20%	\$20.00	11%
Retail Sales Supervisors	6,710	25%	\$21.52	9%
Food Preparation Workers	5,820	30%	\$15.17	22%
Laborers and Movers, Hand	5,020	33%	\$16.87	23%

Note: BLS = Bureau of Labor Statistics; ACS PUMS = American Community Survey Public Use Microdata Sample. Occupation titles and percent of workers below the ALICE Threshold come from ACS PUMS. ALICE Threshold status is determined by comparing workers' household income to the Household Survival Budget for their household composition and location. Employment and wage numbers are from BLS and are matched to the closest PUMS occupation title (which are generally broader than those in BLS).

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

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

# Financial Hardship Over Time

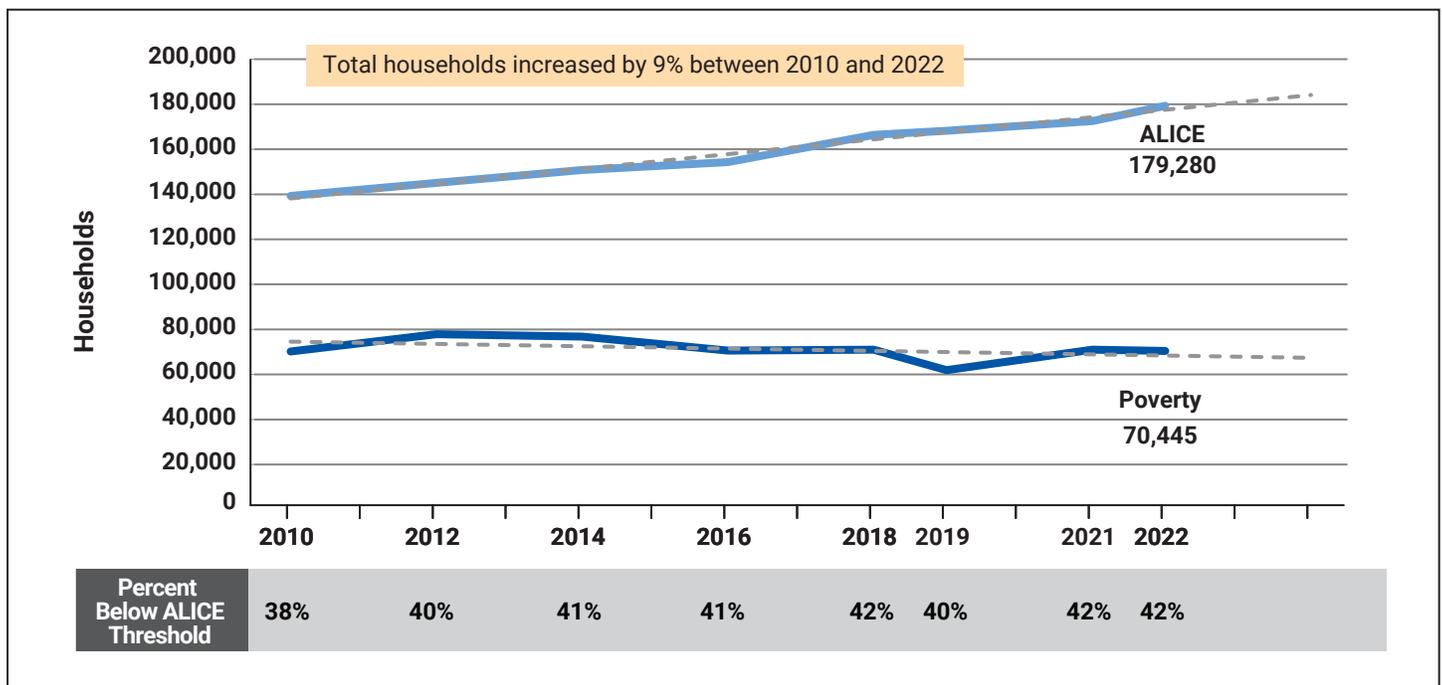
Despite some ups and downs in rates of financial hardship since the end of the Great Recession the trend is clear: **The number of ALICE households in Maine has been steadily growing.** From 2010 to 2022, while the total number of households in the state increased by 9% and households in poverty remained flat (less than 1% change), the number of ALICE households increased by 29%. By 2022, 12% (70,445) of all households were below the FPL, and 30% (179,280) of all households were ALICE – a combined 42% (249,725) of households struggling to make ends meet.

increased slightly, from 40% of households below the ALICE Threshold in 2019 to 42% in 2022.

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

Zooming in to the period around the COVID-19 pandemic (2019–2022), the rate of financial hardship in Maine

## Households by Income, Maine, 2010–2022



Note: The gray dashed trend lines in this figure highlight the general direction of the point-in-time data for the years shown. These lines indicate whether the numbers of ALICE and Poverty-Level households have been generally increasing, decreasing, or remaining flat. The ALICE trend line is statistically significant at  $p=0.001$ ; however, the Poverty trend line is not statistically significant, and caution should be used when making predictions.

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

To see additional data on financial hardship over time in Maine, visit [UnitedForALICE.org/Maine](https://UnitedForALICE.org/Maine).

# SPOTLIGHT ON ALICE DEMOGRAPHICS

## Families With Children

While recent attention has focused on the rising [Supplemental Poverty Rate](#) for children following the expansion and reversal of Child Tax Credits during and after the pandemic, longer-term trends — specifically, the decline in total families with children and the rise in ALICE households with children — tell a more nuanced story.

The total number of households with children in Maine has been declining (down 9% from 2010 to 2022). This trend has been driven by married-parent households, which fell in number from 95,792 in 2010 to 88,548 in 2022 (down 8%), and single-female-headed households, which fell from 33,922 in 2010 to 28,678 in 2022 (down 15%). At the same

time, the number of single-male-headed households also decreased, from 13,311 in 2010 to 12,409 in 2022 (down 7%).

The number of Maine households with children in poverty has also been declining over the past decade. Yet the number of ALICE households with children has increased for both married-parent and single-parent families. By 2022, 32% of families with children in Maine were below the ALICE Threshold. And longstanding disparities in financial hardship by household type remained: 74% of single-female-headed families and 54% of single-male-headed families were below the ALICE Threshold in 2022, compared to 15% of married-parent families.

## Households With Children, Maine

	Married-Parent	Single-Female-Headed	Single-Male-Headed
<b>Percent Change 2010 to 2022</b>			
Total Households	▼ Decreased 8%	▼ Decreased 15%	▼ Decreased 7%
Households in Poverty	▼ Decreased 38%	▼ Decreased 35%	▼ Decreased 32%
ALICE Households	▲ Increased 17%	▲ Increased 14%	▲ Increased 3%
<b>Percent Below ALICE Threshold, 2022</b>	<b>15%</b>	<b>74%</b>	<b>54%</b>

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

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

### THE COST OF CHILD CARE

Child care remains one of the highest Survival Budget costs for households with children, and the [child care system](#) is still feeling the impact of the COVID-19 pandemic. Provider shortages and lack of affordable care present fewer options for parents. According to the October 2023 Household Pulse Survey, when families in the [New England Census Region](#) (which includes Maine) were asked what they did when child care was closed, unavailable, or unaffordable, the most common responses for respondents below the ALICE Threshold were to cut work hours (40%), take unpaid leave (35%), or supervise one or more children while working (24%).

# Households Headed by People Age 65 and Over

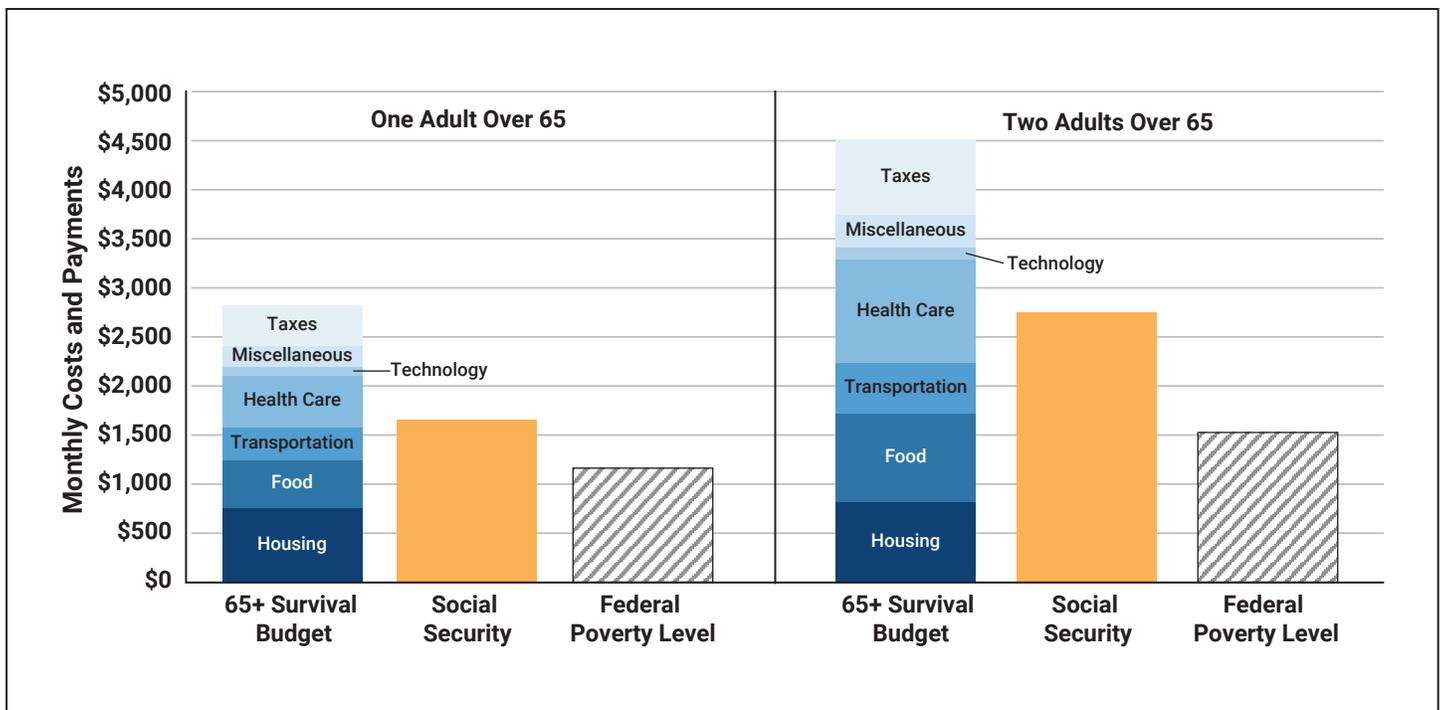
With the [aging of the Baby Boomer generation](#), households headed by people age 65 and over are the fastest-growing age group in Maine (up 48% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE Threshold (up 46% during the same period).

In 2022, 53% of Maine’s 65+ households were below the ALICE Threshold (102,471). While Social Security helps [reduce the poverty rate for households headed by older adults](#) (11% in Maine in 2022), benefits have not been enough to help bring older adults to financial stability. As a result,

for more than a decade, a substantial number of these households have been ALICE (43% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in Maine were \$1,168 more than the [average Social Security payment](#) and \$1,662 more than the FPL.

With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, nearly 88,900 people age 65 and over living below the ALICE Threshold in Maine did not have retirement savings beyond Social Security, and more than 12,500 were working.

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



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

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

# Black, Hispanic, and Indigenous Households

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. For example, in 2022, just over 90% of households below the ALICE Threshold in Maine were White, non-Hispanic. Yet rates of financial hardship differ substantially by race/ethnicity due to [persistent systemic racism](#), [discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability. In 2022, the percentage below the ALICE Threshold was 57% for Black households, 51% for American Indian/Alaska Native households, 49% for households headed by someone of Two or More Races, 47% for Asian households, 46% for Hispanic households, and 41% for White households. The challenges of the pandemic also disproportionately impacted households of color, especially with regard to health and employment.

- **Health:** According to the Federal Reserve SHED (October 2022), in the New England Census Region, 38% of Black and 41% of Hispanic respondents below the ALICE Threshold reported that during the previous year they went without health care (prescription medicine, seeing a doctor, mental health care, or dental care) because they couldn't afford it, compared to 24% of White respondents below the Threshold. With these gaps in care and [greater exposure to risk in on-site essential jobs, rates of infection and death due to COVID-19](#) were higher among American Indian/Alaska Native, Black, and Hispanic people than among White people throughout most of the pandemic.
- **Employment:** Black and Hispanic workers were more likely than White workers to experience [disruption in employment](#) during the pandemic. And gaps in employment persisted: As recently as the fourth quarter of 2023, the [unemployment rate](#) among people age 16+ in Maine was higher for Black (4.7%) and Hispanic workers (3.8%) than for White workers (2.9%).



# Household Financial Status and Key Demographics, Maine, 2022

	Total	Below ALICE Threshold	■ Poverty ■ ALICE ■ Above ALICE Threshold
<b>ALL HOUSEHOLDS</b>	594,358	249,725	12% 30% 58%
<b>AGE</b>			
Under 25 Years	17,098	9,598	28% 28% 44%
25 to 44 Years	166,549	58,001	12% 23% 65%
45 to 64 Years	219,052	79,655	11% 25% 64%
65 Years and Over	191,659	102,471	11% 43% 47%
<b>RACE/ETHNICITY</b>			
American Indian/ Alaska Native	2,543	1,305	19% 33% 49%
Asian	4,567	2,132	9% 38% 53%
Black	5,890	3,349	8% 49% 43%
Hispanic	7,467	3,443	15% 31% 54%
Two or More Races	17,117	8,314	13% 36% 51%
White	549,882	228,058	8% 33% 59%
<b>HOUSEHOLD TYPE</b>			
Married With Children	88,548	13,345	4% 12% 85%
Single-Female- Headed With Children	28,678	21,212	34% 40% 26%
Single-Male-Headed With Children	12,409	6,663	14% 40% 46%
Single or Cohabiting, Under 65, no Children	273,064	106,034	13% 26% 61%
<b>RURAL/URBAN</b>			
Rural	256,315	114,012	14% 31% 56%
Urban	338,043	135,713	10% 30% 60%

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

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

# ALICE REMAINS IN THE CROSSCURRENTS

Many ALICE households face [ongoing distress](#) because they have not recovered from the Great Recession, debt accumulation, a job loss, or other major challenges. Many are working hard and still struggling to find safe housing, quality child care, nutritious food, accessible health care, and reliable transportation that they can afford. Rising wages and pandemic assistance mitigated some of the financial impact of business disruptions, a health crisis, and rising inflation that characterized the past few years. Yet 42% of households in Maine were still struggling in 2022 – [ranking](#) Maine 29<sup>th</sup> among all states and the District of Columbia in financial hardship (with 1<sup>st</sup> representing the lowest rate of hardship). Insights from the [Federal Reserve SHED](#) and the [Household Pulse Survey](#) help explain why:



## Inflation is Hitting ALICE Harder

- **The cost of basics** is increasing faster than the overall rate of inflation, as reported by the [ALICE Essentials Index](#). And it has gotten harder for ALICE to keep up with bills than at the height of the pandemic. According to the Household Pulse Survey, 49% of households below the ALICE Threshold in Maine reported that it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses in October 2023, up from 43% in August 2020.
- **Housing costs** are on the rise across Maine. In 2022, [median home sales prices reached a new high](#) and there was a substantial gap between housing supply and demand. The impact of rising costs is greater for those who were already struggling financially: According to the SHED, in 2022, 41% of households below the ALICE Threshold in the New England Census Region reported that their rent or mortgage had increased in the prior 12 months (compared to 24% of households above the Threshold).

## Changes in Public Assistance Impact ALICE

- **Food assistance:** Increased need for food assistance was a hallmark of the pandemic. Food pantries experienced a substantial increase in [demand for services](#), and Supplemental Nutrition Assistance Program (SNAP) [eligibility criteria broadened and monthly payments increased](#) (through February 2023). In 2022, the need remained high, with one in six Americans (49 million) [receiving private charitable food assistance](#) – down from the height of the pandemic, but still up markedly from 40 million in 2019. In part due to the SNAP income eligibility level in Maine (185% of the FPL), public food assistance was not accessible to all households that were struggling financially: Only 40% of all Maine households in poverty and 18% of all ALICE households participated in SNAP in 2022. Among all eligible people, estimated [SNAP participation rates were higher](#).
- **Rent:** With rising costs, the expiration of [pandemic rental assistance](#), and the end of [state](#) and [federal eviction bans](#), many Mainers continued to struggle to pay their rent. According to the Household Pulse Survey, 11% of renter households below the ALICE Threshold in Maine were behind on rent payments in October 2023, up from 8% in August 2020. In Maine in 2022, 60% of households below the ALICE Threshold were rent burdened (paying more than 30% of their income on rent) and 34% were severely rent burdened (paying more than 50% of their income on rent).

# ALICE is Less Prepared for Crises and Retirement

- **ALICE struggles to save:** According to the SHED, 60% of respondents the New England Census Region had emergency savings in 2022 (down from 64% in 2019). For those below the ALICE Threshold, the rate was lower: Only 41% had emergency savings (or rainy day funds) that would cover their expenses for three months in the event of sickness, job loss, economic downturn, or another emergency in 2022.
- **ALICE faces unexpected medical expenses:** According to the SHED, 18% of respondents below the ALICE Threshold in the New England Census Region incurred an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance in 2022, up slightly from 16% in 2021. Medical debt generally reflects [poorer health](#) and lower rates of health care coverage, and can lead to [lower credit scores](#) and [additional financial hardship](#). Additionally, the [consequences of medical debt](#) are not experienced equally; those with lower incomes and people of color are more likely than their counterparts to be contacted by collection agencies and denied future care.
- **Financial hardship impedes retirement savings:** According to the SHED, in 2022, 26% of all non-retired adults and 35% of non-retired adults above the ALICE

Threshold in the New England Census Region reported that their retirement savings plan was currently on track. Yet only 14% of those below the Threshold reported the same.

- **Financial hardship takes a toll on mental health:** The negative impact of financial stress on mental health has been [well established](#). According to the Household Pulse Survey, 22% of respondents below the ALICE Threshold in the New England Census Region reported feeling nervous, anxious, or on edge nearly every day over the prior two weeks in October 2023 – down from August 2020 (28%), yet still more than twice as high as for those above the Threshold (10% in 2023).

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



# ALICE ONLINE

Visit [UnitedForALICE.org](https://UnitedForALICE.org) to explore interactive data and resources. Click the icons below to get started.

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

# ALICE RESEARCH & METHODOLOGY

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

The latest [ALICE Methodology](#) review was completed in the summer of 2023. Methodology enhancements include:

- **Health care costs:** A “poor health multiplier” is used to capture the additional costs lower-income households incur for being in poor or fair health. Based on the latest research, out-of-pocket costs in the health care line item are increased by 19% (a more conservative estimate than the 30% used in prior years).

- **Broadband added:** To reflect the finding that the majority of Americans now [have home broadband](#), basic broadband internet has been added to technology costs. The smartphone plan has been updated to include an unlimited (albeit less expensive than the previous 10GB version) smartphone plan for each adult in the household.
- **Determining ALICE status:** For 2021 data and years prior, the ALICE Threshold was rounded to the nearest ACS income bracket (e.g., Threshold of \$32,500 corresponded to bracket \$30,000–\$34,999; **all** households in that bracket were below the ALICE Threshold). Starting this year (2022 data), the Threshold is calculated in proportion to where it falls within the bracket (e.g., if Threshold is \$32,500, **half** of households in the bracket are below the Threshold).

ALICE Household Survival Budget, Maine, 2022			
	Single Adult (Age 18–64)	Single Adult (Age 65+)	2 Adults, 1 Infant, 1 Preschooler
<b>Monthly Costs</b>			
Housing – Rent	\$590	\$590	\$726
Housing – Utilities	\$163	\$163	\$310
Child Care	-	-	\$1,443
Food	\$536	\$495	\$1,461
Transportation	\$396	\$331	\$1,046
Health Care	\$184	\$529	\$714
Technology	\$86	\$86	\$116
Miscellaneous	\$196	\$219	\$582
Tax Before Credits	\$345	\$412	\$1,230
<b>Monthly Total</b>	<b>\$2,496</b>	<b>\$2,825</b>	<b>\$7,628</b>
<b>ANNUAL TOTAL Before Tax Credits</b>	<b>\$29,952</b>	<b>\$33,900</b>	<b>\$91,536</b>
Tax Credits (CTC and CDCTC)	\$0	\$0	(\$5,496)
<b>ANNUAL TOTAL With Tax Credits</b>	<b>\$29,952</b>	<b>\$33,900</b>	<b>\$86,040</b>
<b>Full-Time Hourly Wage</b>	<b>\$14.98</b>	<b>\$16.95</b>	<b>\$43.02</b>

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

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

**To view ALICE Household Survival Budgets for all counties and for any household composition, visit [UnitedForALICE.org/Household-Budgets/Maine](https://UnitedForALICE.org/Household-Budgets/Maine).**

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

# ABOUT UNITED FOR ALICE AND OUR PARTNERS

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

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

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## United Ways of Maine

To learn more about how you can get involved in advocating and creating change for ALICE in Maine, contact: [Dan Coyne](#), United Way of Southern Maine.

To access interactive ALICE data and resources for Maine, go to [UnitedForALICE.org/Maine](https://UnitedForALICE.org/Maine).

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