



United Way of Harrisonburg and Rockingham County

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Mission:

Improving lives by connecting and mobilizing community resources

Vision:

We envision a strong, equitable, and accessible network of support for working households in Harrisonburg and Rockingham County.

Values:

Equity, Integrity, Collaboration, Community-Focused, Intentionality



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ALICE IN THE CROSSCURRENTS: COVID AND FINANCIAL HARDSHIP IN VIRGINIA



unitedforalice.org/virginia



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Who is ALICE? ALICE: Asset Limited, Income Constrained, Employed

“Poverty”

Federal Poverty Level is set nationally for the contiguous 48 states (minus Hawaii and Alaska).

“ALICE Threshold”

Minimum income that a household needs to afford basic living costs based on household composition, specific to the locality.

“ALICE”

Household income *above* Federal Poverty Level but *below* the ALICE Threshold.

“Below the ALICE Threshold”

ALICE + Poverty



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The ALICE Household Survival Budget

Housing



rent / utilities

Child Care



by age of child
(infant, toddler)

Food



healthy &
practical diet

Transportation



car or public
transportation

Technology



smartphone plan
+ 10GB data

Health Care



health insurance +
out-of-pocket by age

Taxes



federal + state +
local - tax credits

Miscellaneous



budget + 10%

Calculate The ALICE Household Survival Budget based on household composition:
<https://unitedforalice.org/household-budgets/virginia>

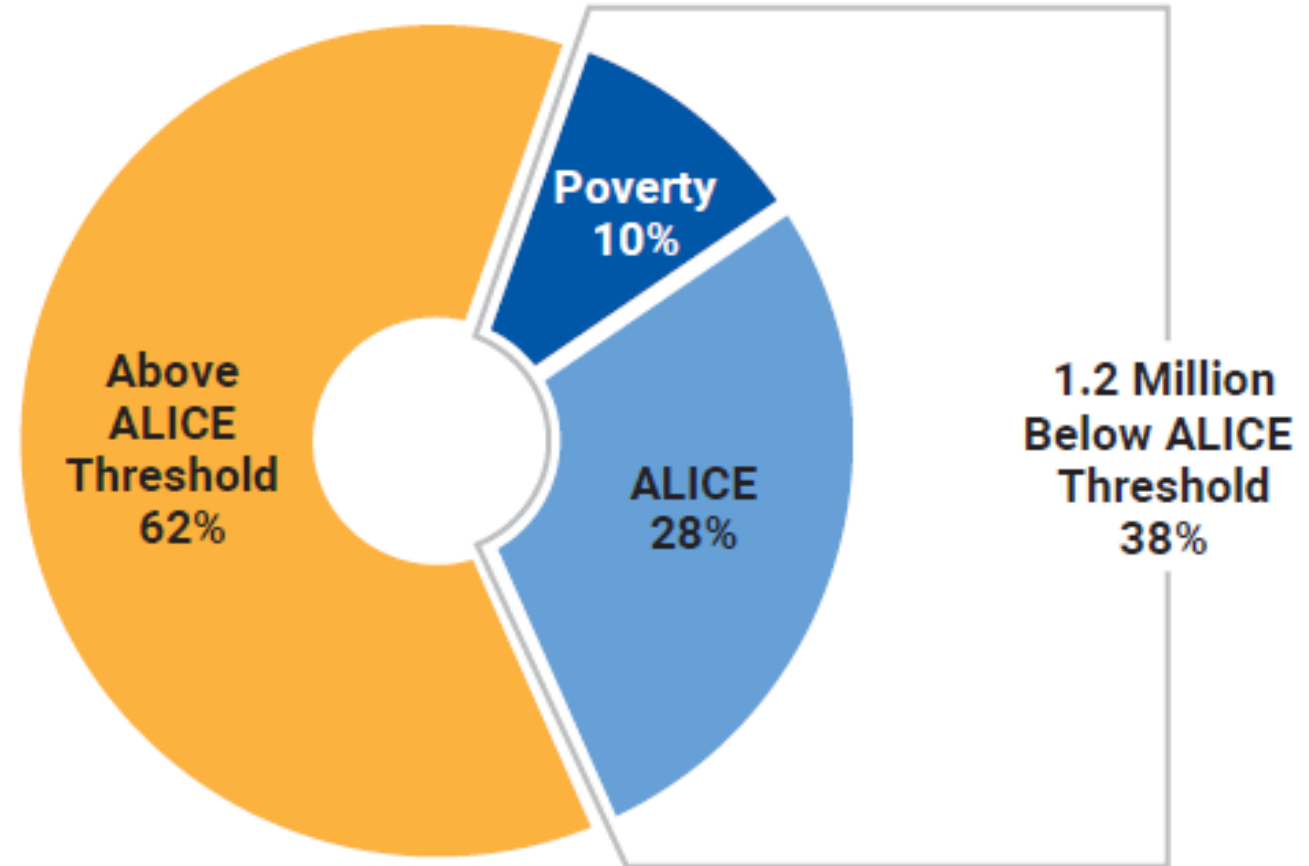


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ALICE in Virginia

Of Virginia's 3,300,111 households in 2021...

- **10%** (338,028 households) earned below the Federal Poverty Level (FPL)
- **28%** (911,704 households) were ALICE households that earned above the FPL but below the ALICE Threshold for their locality
- **38%** (1,249,732 households) were living Below the ALICE Threshold (FPL + ALICE)
- **62%** (2,050,379 households) earned Above the ALICE Threshold



ALICE in Harrisonburg & Rockingham County

	Harrisonburg				Rockingham County			
	2018 Population: 53,391 # of Households		2021 Population: 52,062 # of Households		2018 Population: 81,244 # of Households		2021 Population: 84,394 # of Households	
Poverty	23%	3,809	21%	3,660	10%	3,283	9%	2,655
ALICE	38%	6,301	35%	6,002	26%	8,273	32%	9,883
Below ALICE Threshold (ALICE + Poverty)	61%	10,110	56%	9,662	36%	11,556	41%	12,538



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ALICE in Rockingham County

	2018		2021	
Total Population:	81,244		84,394 (+2%)	
Poverty	10%	3,283	9%	2,655
ALICE	26%	8,273	32%	9,883
Below ALICE Threshold (ALICE + Poverty)	36%	11,556	41%	12,538



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ALICE in the City of Harrisonburg

	2018		2021	
Total Population:	53,391		52,062 (-2%)	
Poverty	23%	3,809	21%	3,660
ALICE	38%	6,301	35%	6,002
Below ALICE Threshold (ALICE + Poverty)	61%	10,110	56%	9,662



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Caught in the Crosscurrents of Competing Forces

VIRTUAL LEARNING
STIMULUS CHECKS
JOB DISRUPTION
CARES ACT
UTILITY DISCONNECTION
MORATORIUM

WAGE INCREASES

INFLATION

PANDEMIC ASSISTANCE

MIGRATION

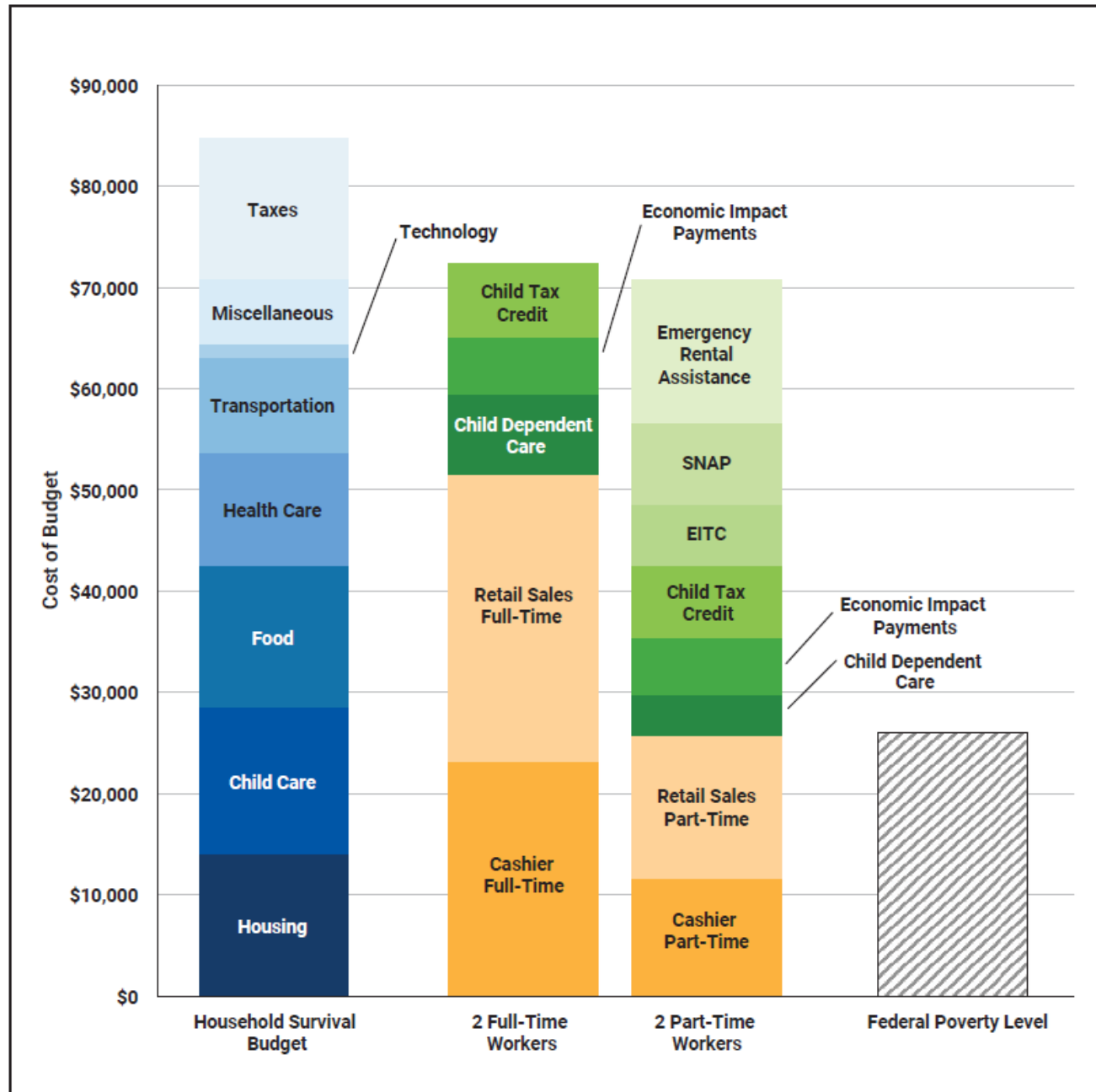
WORK FROM HOME
PPP LOANS
ARPA

EVICTIION MORATORIUM



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Figure 5. Income and Expenses, Family of Four, Virginia, 2021



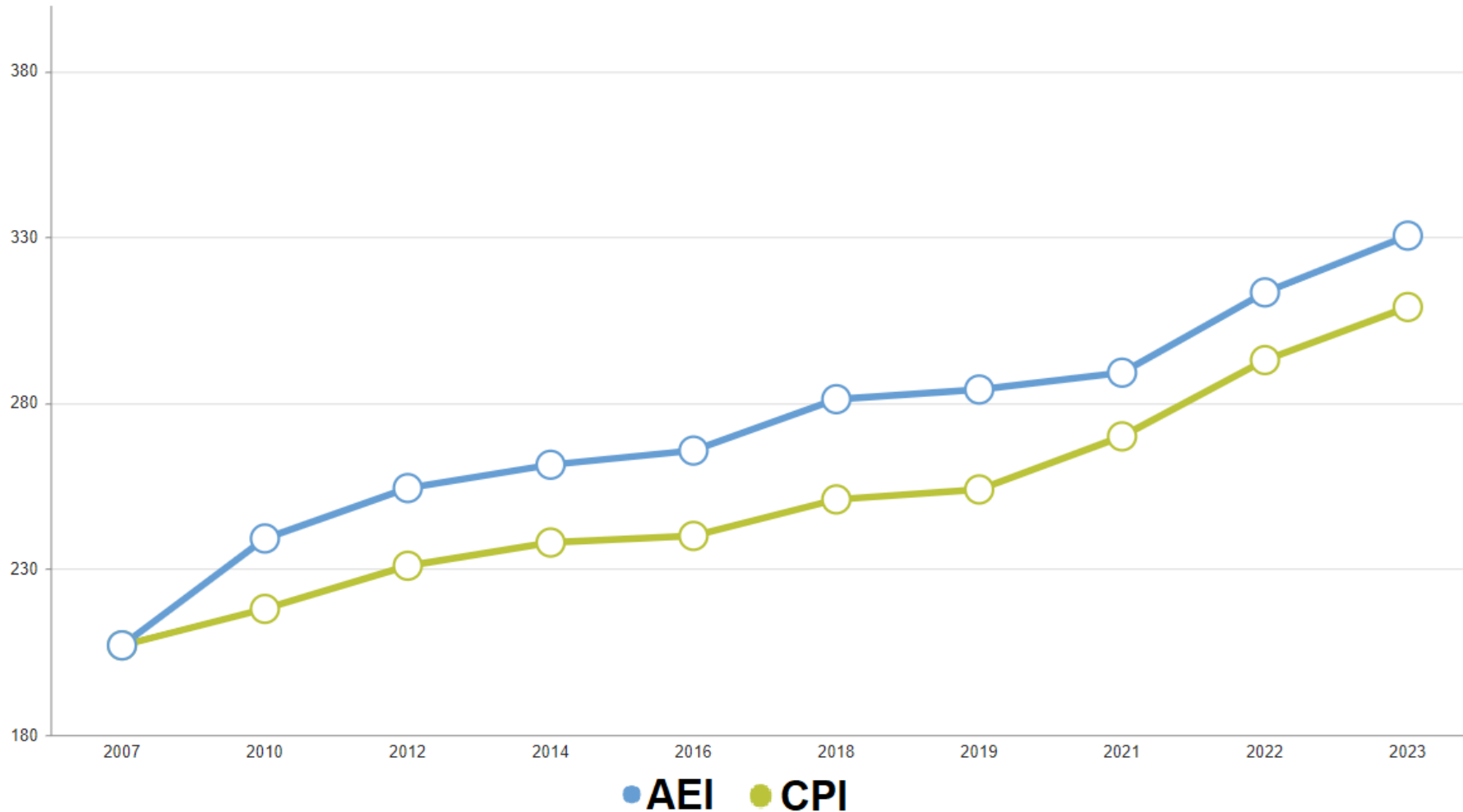
Pandemic Assistance

- Tax credits
- Stimulus payments
- Temporary
- Time-limited



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ALICE Essentials Index vs. Consumer Price Index



ALICE Essentials Index Includes housing, child care, food, transportation, health care, and a basic smartphone plan.

Consumer Price Index includes housing, food and beverages, transportation, medical care, apparel, recreation, education, and communication services.

Source: <https://unitedforalice.org/essentials-index>



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ALICE Data For Action

- What do we do with this data?
- Visit UnitedForALICE.org to dig into the data.
 - Virginia
 - Rockingham County
 - City of Harrisonburg
- United Way's ALICE Coalition
 - Advocacy & Public Policy



RockBurg CARES Network

Rockingham County & City of Harrisonburg

CARES
Community Assistance,
Resources &
Economic Stabilization

2.1.1

Information
& Referral



ALICE
Assistance
Fund



Financial
Education
Services



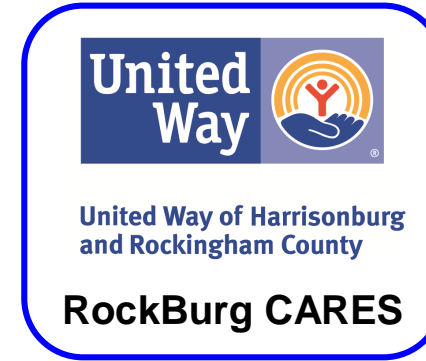
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RockBurg CARES Network



Information & Referral

- Communication
- Referrals
- Data
 - Collection
 - Sharing & Analysis



Ref: Valley Assistance Network

United Way of Northern Shenandoah Valley

... and many more organizations and entities...



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RockBurg CARES Network

Phase 2

ALICE Assistance Fund

- **ALICE** - Get to work, Stay at work
 - Employed at least an average of 20 hours per week
 - Income eligibility
 - Minimum = 100% of Federal Poverty Level
 - Maximum = ALICE Threshold for Household
- **Financial Hardship in past 6 months**
 - Qualifying events & circumstances:
 - Loss of employment, reduction in hours
 - Absence of primary income earner (separation, death)
 - Serious medical issue, injury or diagnosis
 - Significant unexpected increase in expenses



Ref: Rappahannock UW - ALICE Assistance Fund



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Phase 3

Financial Education Services

- Budgeting
- Goal Setting
- Savings
- Debt
- Credit Scores & Reporting
- Loans & Interest Rates
- Choosing Financial Products & Services

Ref:

- Rappahannock United Way - [Prosper Services](#)



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RockBurg CARES Network

Rockingham County & City of Harrisonburg

CARES
Community Assistance,
Resources &
Economic Stabilization

2.1.1

Information
& Referral



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ALICE
Assistance
Fund



Financial
Education
Services



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The United Way Forward

Events

- Day of Action - Spring
- Tools for School - August 12
- Greatest Needs Drive - Winter

DAY OF ACTION 30
2023
United Way United Way of Harrisonburg and Rockingham County DuPont Community CREDIT UNION

TOOLS FOR SCHOOL
AUG 12, 2023
United Way United Way of Harrisonburg and Rockingham County

GREATEST NEEDS DRIVE

The United Way Forward

Events

→ ALICE Summit - November 15, 2023



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