

# ALICE IN THE CROSSCURRENTS



## COVID AND FINANCIAL HARDSHIP IN OREGON

2023 Report | [UnitedForALICE.org](https://UnitedForALICE.org)



United Ways of the  
Pacific Northwest

# ABOUT UNITED FOR ALICE AND OUR PARTNERS

*ALICE in the Crosscurrents: COVID and Financial Hardship in Oregon* is brought to you by [United Ways of the Pacific Northwest](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for **ALICE** (Asset Limited, Income Constrained, Employed) households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across Oregon 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 27 states and the District of Columbia. Learn more about the ALICE movement [here](#).

## **State Research Advisory Committee:**

Kasi Allen, Ph.D.  
*The Ford Family Foundation*

LoAnn Ayers, Ph.D.  
*United Way of Benton and Franklin Counties*

Patricia Boyce, M.S.  
*United Way of Whatcom County*

Michael Doughty, M.S.  
*Oregon Employment Department*

Mark Edwards, Ph.D.  
*Oregon State University*

Laurance Geri, D.P.A.  
*The Evergreen State College*

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.

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

**ALICE Research Team:** Andrew Abrahamson; Ashley Anglin, Ph.D.; Catherine Connelly, D.M.H., M.A.; Max Holdsworth, M.A.; Dana Isaac; Dan Treglia, Ph.D.  
Research Fellows: Daniel Assamah and Kathleen Lopez.

Morgan Holmgren, M.A.  
*United Way of the Columbia-Willamette*

Tyler Mac Innis, M.A.  
*Oregon Center for Public Policy*

Alivia Metts  
*Metts Group*

Ali Modarres, Ph.D.  
*University of Washington, Tacoma*

Jennifer Moore, M.B.A.  
*Oregon State University*

Amy Wuest, Ph.D.  
*United Way of Southeastern Idaho*

To bring this research to the Pacific Northwest, United For ALICE partners with [United Ways of the Pacific Northwest](#), Twin County United Way, United Good Neighbors of Jefferson County, United Way of Central Oregon, United Way of Central Washington, United Way of Clallam County, United Way of Clatsop County, United Way of Columbia County, United Way of Cowlitz & Wahkiakum Counties, United Way of Grant County, United Way of Idaho Falls and Bonneville County, Inc., United Way of Jackson County\*, United Way of King County, United Way of Kitsap County\*, United Way of Lane County\*, United Way of Lewis County, United Way of Linn, Benton & Lincoln Counties, United Way of Mason County, United Way of Mid-Willamette Valley, United Way of Moscow/Latah County, United Way of North Idaho\*, United Way of Pierce County\*, United Way of San Juan County, United Way of Skagit County, United Way of Snohomish County, United Way of South Central Idaho, Inc., United Way of Southeastern Idaho\*, United Way of Southwestern Oregon\*, United Way of the Blue Mountains, United Way of the Columbia Gorge, United Way of the Columbia-Willamette, United Way of Thurston County, United Way of Treasure Valley\*, United Way of Whatcom County\*, and United Way of Whitman County. This work is also sponsored by the following organizations:



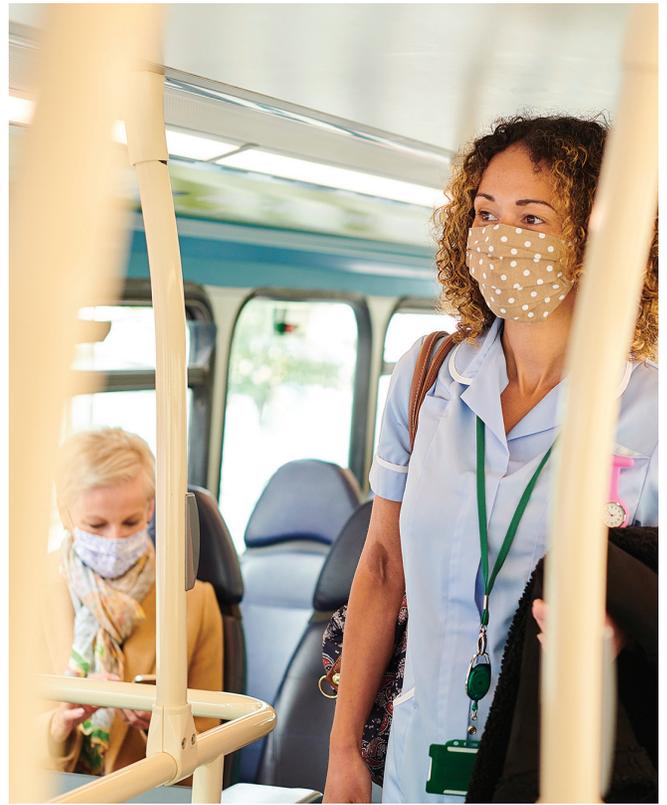
United Ways of the Pacific Northwest



\* United Ways that contributed financially to this Report

To learn more about how you can get involved in advocating and creating change for ALICE in Oregon, contact: Jim Cooper, United Ways of the Pacific Northwest, at [jim@uwpnw.org](mailto:jim@uwpnw.org).

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





# TABLE OF CONTENTS

- ALICE Research in a Time of Change . . . . . 1
- The ALICE Household Survival Budget . . . . . 2
- ALICE in Oregon: Executive Summary . . . . . 4
- The Competing Forces of the COVID Economy . . . . . 6
- The Impact of the COVID Economy on:
  - ALICE Demographics and Equity . . . . . 7
  - Work and Wages . . . . . 11
  - Pandemic Assistance . . . . . 14
  - Savings and Assets . . . . . 17
- Beyond 2021: Economic Challenges Ahead for ALICE . . . . . 19
- County Comparison: Income Status, 2021 . . . . . 23
- National Comparison: Income Status, 2021 . . . . . 25
- Next Steps . . . . . 26

# ALICE RESEARCH IN A TIME OF CHANGE

This ALICE Report provides the first look at the extent of financial hardship in Oregon using ALICE metrics since the COVID-19 pandemic began. The pandemic has disrupted longstanding patterns in how and where people live, work, study, save, and spend their time. And the story of ALICE and the pandemic is still unfolding as this Report is being written, amid an ongoing health crisis and an economic and public policy landscape that continues to shift. In a time of change, United For ALICE remains committed to providing the most up-to-date local data possible on financial hardship in Oregon and across the U.S.

Two pillars of the ALICE measures are household costs and income. The **Household Survival Budget** calculates the cost of household essentials for each county in Oregon and relies on a wide range of sources for the budget items of housing, child care, food, transportation, health care, and a smartphone plan, plus taxes.

For household income, the ALICE measures rely on the U.S. Census Bureau's American Community Survey (ACS). The ACS experienced such significant [disruption in data collection](#) in 2020 that the Census Bureau released only experimental estimates, which are not included in our analysis. By 2021, standard Census data collection had resumed.

Household costs are compared to household income to determine if households are **below the ALICE Threshold**. This includes both households in **Poverty**, with income below the Federal Poverty Level (FPL), and those that are **ALICE**, with income above the FPL but below the cost of basics.

**Data Notes:** The data used in this Report are estimates; some are geographic averages, others are one- or five-year averages depending on population size. Percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. ALICE analysis includes all households, regardless of work status, as employment is fluid and most households have members who are working, have worked, or are looking for work. Learn more about our methodology at [UnitedForALICE.org/Methodology](https://UnitedForALICE.org/Methodology).

## 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.
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford housing, child care, food, transportation, health care, and a smartphone plan, plus taxes. Calculated for all U.S. states and counties.
- **Below ALICE Threshold:** Includes people in poverty-level and ALICE households combined.

Our standard ALICE data is based on the ACS – both [household tabulated data](#) and individual data from the [Public Use Microdata Sample](#) (PUMS) records. In addition, this Report includes our analysis of two surveys that capture the experiences of a nationally representative sample of households during the pandemic:

- [Federal Reserve Board's Survey of Household Economics and Decisionmaking \(SHED\)](#), October, 2019; November, 2020; and November, 2021
- [U.S. Census Bureau's COVID-19 Household Pulse Survey \(Household Pulse Survey\)](#), August 19–August 31, 2020; September 14–November 14, 2022; and December 9–December 19, 2022

# THE ALICE HOUSEHOLD SURVIVAL BUDGET

The ALICE Household Survival Budget is the foundation of the ALICE research. This budget calculates the bare-minimum cost of the household basics needed to live and work in the modern economy by household composition, in every county.

When compared to the more accurate cost of living included in the Household Survival Budget, the Federal Poverty Level (FPL) is drastically inadequate. Unlike the ALICE budgets, the FPL is not based on the cost of contemporary household necessities, and except for Alaska and Hawai'i, it is not adjusted to reflect cost-of-living differences. Nor does it adjust for different ages of household members. The FPL is increased annually based on the Bureau of Labor Statistics' (BLS) Consumer Price Index (CPI), and those increases are the same for all U.S. households of a given size. By contrast, the actual household costs in the Survival Budget have increased at different rates depending on location, household size, and household composition.

Yet despite its inadequacies, the FPL continues to be the standard for determining the number and proportion of people living in poverty in the U.S. **With the FPL as the primary way for policymakers and local stakeholders to gauge the extent of financial hardship in their communities, a huge portion of struggling U.S. households go unrecognized.**

Across Oregon, for all household sizes and in all locations, the FPL is well below the Household Survival Budget. In 2021, the FPL was \$26,500 for a family of four. In contrast, Figure 1 shows that the average cost of living for a family of four in Oregon was \$73,380, considerably higher than the FPL, and average household costs for a single adult were also substantially higher. Cost increases in the Household Survival Budget were driven largely by housing and food. Increases were mitigated by child tax credits in 2021 for families with children.

**Figure 1. ALICE Household Survival Budget and Federal Poverty Level, Oregon, 2021**

	<b>Federal Poverty Level</b> <i>Census income thresholds that vary by household size but not geography to determine who is in poverty</i>	<b>ALICE Household Survival Budget</b> <i>The cost of the essentials needed to live and work in the modern economy, by household type and location</i>
<b>Family of Four</b>		
<b>Monthly Total</b>	\$2,208	\$6,115
<b>Annual Total</b>	\$26,500	\$73,380
<b>Percent Change, 2019–2021</b>	3%	13%
<b>Single Adult</b>		
<b>Monthly Total</b>	\$1,073	\$2,277
<b>Annual Total</b>	\$12,880	\$27,324
<b>Percent Change, 2019–2021</b>	3%	15%

*Note: Percent change is pre-tax.*

*Sources: ALICE Household Survival Budget, 2021; Assistant Secretary for Planning and Evaluation (ASPE), HHS poverty guidelines for 2021, U.S. Department of Health and Human Services*

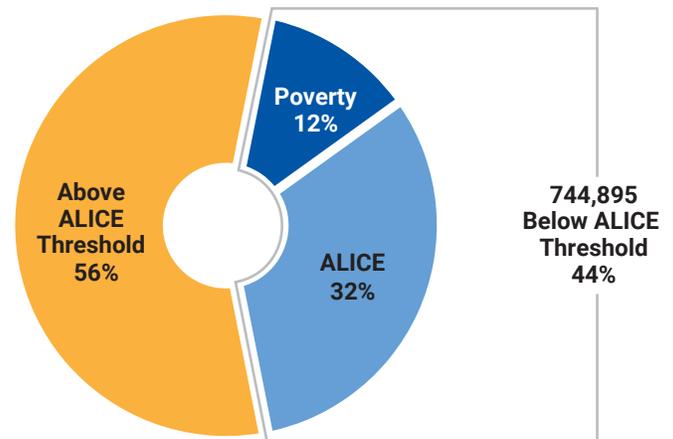
ALICE Household Survival Budget		Average Monthly Costs, Oregon, 2021	
	Description, Update, and Sources	One Adult	Family of Four
<b>Housing</b> 	<b>Rent:</b> Fair Market Rent (40 <sup>th</sup> percentile) for an efficiency, one-bedroom, or two-bedroom apartment (based on family size), adjusted in metro areas using the American Community Survey (ACS) – minus utilities <b>Utilities:</b> As captured by the Community Expenditure Survey (CEX) <b>Update:</b> Costs of rent and utilities are now shown separately. <b>Sources:</b> ACS metro housing costs and U.S. Department of Housing and Urban Development (rent); CEX (utilities)	\$651 rent + \$154 utilities	\$836 rent + \$292 utilities
<b>Child Care</b> 	Cost for registered Family Child Care Homes for infants (0–2 years), preschool-age (3–4), and school-age children (5–12) <b>Source:</b> Oregon Department of Human Services, 2021	\$ -	\$1,317
<b>Food</b> 	USDA Thrifty Food Plan by age with county variation from Feeding America <b>Update:</b> A <a href="#">change in legislation</a> requires the USDA Thrifty Food Plans to reflect the cost for resource-constrained households to purchase a healthy, practical diet, starting in 2021, increasing costs from prior years. <b>Sources:</b> Feeding America; U.S. Department of Agriculture (USDA)	\$460	\$1,254
<b>Transportation</b> 	Operating costs for a car (average daily miles by age, cost per mile, license, fees, and insurance), or public transportation where viable <b>Update:</b> The decline in public transportation use during the pandemic <a href="#">reduced the average expenditure</a> , yet the cost for workers who had to use it to commute remained the same. To reflect this, the budget uses 2019 average CEX spending. <b>Sources:</b> AAA, Federal Highway Administration, The Zebra (car); CEX (public transportation)	\$350	\$826
<b>Health Care</b> 	Health insurance premiums based on employer-sponsored plans plus out-of-pocket costs for households with \$40,000–\$69,000 annual income by age, weighted with the poor-health multiplier. For the senior budget, cost of Medicare Part A and B, out-of-pocket costs, plus average out-of-pocket spending for the top five chronic diseases as reported by CMS. <b>Sources:</b> Centers for Medicare and Medicaid Services (CMS); CEX (health); Medical Expenditure Panel Survey (MEPS)	\$146	\$808
<b>Technology</b> 	Smartphone plan with 10GB of data for each adult in a household <b>Update:</b> Costs were upgraded from a 5GB to a 10GB monthly data plan to reflect the increased need for internet access. <b>Source:</b> Consumer Reports	\$75	\$110
<b>Miscellaneous</b> 	Cost overruns estimated at 10% of the budget, excluding taxes, to cover one-time unanticipated costs within the other categories	\$184	\$544
<b>Taxes</b> 	Federal, state, and local taxes owed on the amount of income to cover the Survival Budget, as well as tax credits, including the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) <b>Update:</b> Due to the significant effect of the expanded tax credits in 2021, total taxes before credits and the credits are both listed. <b>Sources:</b> Internal Revenue Service; Tax Foundation	\$257	\$1,359 Tax before CTC and CDCTC  -\$1,231 CTC and CDCTC
<b>Monthly Total</b>		<b>\$2,277</b>	<b>\$6,115</b>

To see the Household Survival Budget for other household compositions at the state and county levels, go to [UnitedForALICE.org/Household-Budgets/Oregon](https://UnitedForALICE.org/Household-Budgets/Oregon).

# ALICE IN OREGON: EXECUTIVE SUMMARY

The number of households in financial hardship in Oregon continues to be undercounted in official measures. According to the FPL, 12% of households in Oregon (201,412) were in poverty in 2021. Yet [United For ALICE](#) data shows that another 32% (543,483 households) – nearly three times as many – were ALICE (Asset Limited, Income Constrained, Employed). ALICE households earn above the FPL, but not enough to afford the basics in the communities where they live.

The reality is that of the 1.7 million households in Oregon, 744,895 – 44% – had income below the [ALICE Threshold of Financial Survival](#) in 2021. These included both households in poverty and ALICE households.



The crux of the problem is a mismatch between earnings and the cost of basics, especially for families with children. For example, 59% of cashiers (one of the most common occupations in Oregon) were below the ALICE Threshold in 2021. These workers earned a median hourly wage of \$13.98 – just enough to cover the **ALICE Household Survival Budget** for one worker employed full time (\$13.66 per hour), but not enough for the Survival Budget for a family of four, even with two adults working (combined wage of \$36.69). From 2019 to 2021, the cost of basics increased across Oregon and remained well above the FPL. For a family of four in 2021, the FPL was \$26,500 while the ALICE Household Survival Budget was \$73,380. Between 2019 and 2021, the average annual costs (excluding taxes) increased 15% for a single adult, 14% for a single senior, and 13% for a family of four.

ALICE Household Survival Budget, Oregon Average, 2021			
	Single Adult	Single Senior	2 Adults, 1 Infant, 1 Preschooler
<b>Monthly Costs</b>			
Housing – Rent	\$651	\$651	\$836
Housing – Utilities	\$154	\$154	\$292
Child Care	-	-	\$1,317
Food	\$460	\$425	\$1,254
Transportation	\$350	\$303	\$826
Health Care	\$146	\$503	\$808
Technology	\$75	\$75	\$110
Miscellaneous	\$184	\$211	\$544
<b>Tax Before Credits</b>	<b>\$257</b>	<b>\$316</b>	<b>\$1,359</b>
<b>Monthly Total</b>	<b>\$2,277</b>	<b>\$2,638</b>	<b>\$7,346</b>
<b>ANNUAL TOTAL Before Credits</b>	<b>\$27,324</b>	<b>\$31,656</b>	<b>\$88,152</b>
<b>Tax Credits (CTC and CDCTC)</b>	<b>-</b>	<b>-</b>	<b>(\$14,772)</b>
<b>ANNUAL TOTAL with Credits</b>	<b>\$27,324</b>	<b>\$31,656</b>	<b>\$73,380</b>
<b>Full-Time Hourly Wage</b>	<b>\$13.66</b>	<b>\$15.83</b>	<b>\$36.69</b>

Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Percent change is pre-tax. Full-time hourly wage represents the wage needed at 40 hours/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. To view ALICE Household Survival Budgets for all counties and for any household composition, visit [UnitedForALICE.org/Household-Budgets/Oregon](https://UnitedForALICE.org/Household-Budgets/Oregon)

Sources: AAA, 2021; Agency for Healthcare Research and Quality, 2021; American Community Survey, 2021; Bureau of Labor Statistics, 2021—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2021—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2021—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2021—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2021; Federal Highway Administration, 2017; Feeding America, 2022; Fowler, 2021; Internal Revenue Service, 2021; Internal Revenue Service—FICA, 2021; Medicare.gov; Oregon Department of Human Services, 2021; Scarboro, 2021; Tax Foundation, 2021; The Zebra, 2022; U.S. Department of Agriculture, 2021—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2021—Fair Market Rents; Walczak, 2021.

This Report details the impact of competing economic forces and public policy interventions during the pandemic on ALICE households in Oregon in 2021. It also presents research showing that the impact of the pandemic on financial security continued beyond 2021.

## Key findings include:

- **Financial hardship over time:** ALICE households are especially vulnerable to national economic disruptions. The number of ALICE households in Oregon increased dramatically after the Great Recession (2007–2010) and continued to increase through 2018. By 2019, that number had just started to fall — and then the pandemic hit. From 2019 to 2021, the number of ALICE households increased again, while the number in poverty remained relatively flat. During this period, the total number of households in Oregon increased by 3% and the number of households below the ALICE Threshold increased by 6%. Overall, the percentage of households below the ALICE Threshold in Oregon increased slightly (from 43% in 2019 to 44% in 2021).
- **Demographics:** There are households below the ALICE Threshold across all demographic groups. However, disparities exist in the rates of financial hardship due to [persistent racism](#), [ageism](#), [gender discrimination](#), and geographic [barriers](#) that limit many families' access to resources and opportunities for financial stability. For example, by race/ethnicity, 54% of Hispanic, 56% of American Indian/Alaska Native, and 64% of Black households were below the ALICE Threshold in Oregon in 2021, compared to 40% of Asian and 42% of White households.

By age of householder, the youngest (under age 25) and oldest (age 65+) households faced the highest rates of hardship. And by household composition, single-parent families with children were more likely to be below the Threshold than married-parent households or single/cohabiting households without children.

- **Work and wages:** Of the 20 most common occupations in Oregon in 2021, 55% paid less than \$20 per hour. Most of these common jobs had an increase in the median wage; for example, the median wage for personal care aides increased by 7% to \$14.45 per hour statewide in 2021. But given that wages had stagnated for a decade, many of these common jobs still had a substantial percentage of workers who lived below the ALICE Threshold in 2021.
- **Pandemic assistance:** Public assistance programs were temporarily expanded in 2021, but not enough to bring most households below the ALICE Threshold to financial stability. In Oregon, a family of four with two parents working full time in two of the most common occupations (retail salesperson and cashier) could not afford the Household Survival Budget in 2021, even with the expanded Child Tax Credit, the Child and Dependent Care Tax Credit, and the Economic Impact Payments.
- **Savings and assets:** While emergency savings rates were increasing on average in Oregon, rates differed by income. According to SHED, only 31% of households below the ALICE Threshold in Oregon had emergency savings or “rainy day” funds (savings to cover three months of household expenses) in October 2019, compared to 68% of households above the Threshold. By November 2021, the rates for households in both groups had increased (to 40% for those below the Threshold and 77% for those above the Threshold).
- **Beyond 2021:** With pandemic assistance waning while significant challenges remain, there are signs that the economic situation for households below the ALICE Threshold has worsened since 2021, including sustained high levels of food insufficiency, continued difficulty paying rent and other expenses, and feelings of anxiety and depression.

# THE COMPETING FORCES OF THE COVID ECONOMY

Competing forces have made it difficult to predict the net impact of the COVID-19 pandemic on financial stability. When the pandemic hit, businesses, child care providers, schools, and community services closed, some permanently. The [loss of jobs and wages was not experienced equally](#); those who could work remotely fared better than those who were required to be on-site. Initially, costs for many basics declined, but disruptions to the [supply chain and higher wages](#) to retain workers then [pushed prices up](#) – by 7.5% annually across the U.S. in 2021, compared to less than 3% annually in the [prior 10 years](#) – straining ALICE households even more.

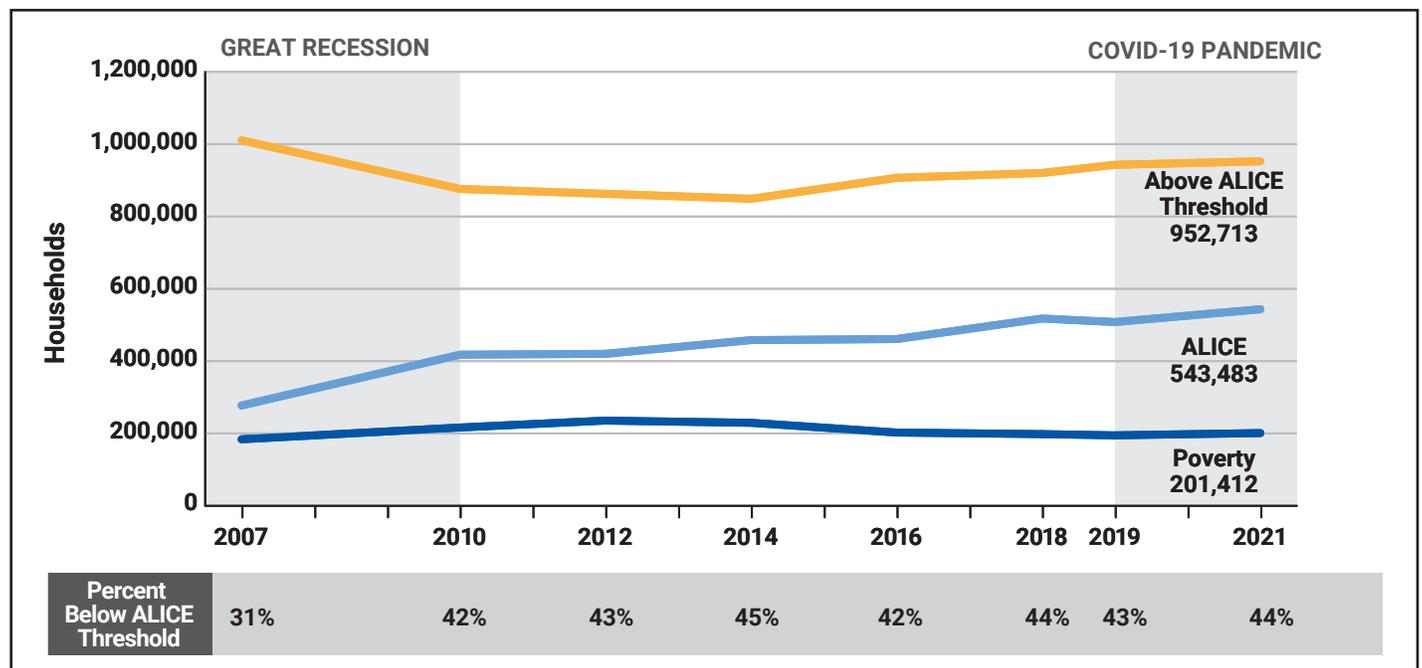
Yet other forces provided economic benefits for many households. In 2021, [average weekly wages](#) across all industries were up 6.8% in Oregon from 2020, and up 5.6% nationally (the second-fastest national increase in the past two decades). In addition, [emergency pandemic measures](#) and [economic policies](#) provided critical support for ALICE families, including rental aid, housing vouchers, expanded unemployment insurance, stimulus checks, enhanced tax credits, and a nationwide eviction moratorium. Those measures made a difference, helping

to mitigate, but not prevent, the economic impact of the pandemic.

Rates of financial hardship in Oregon have shifted over time (Figure 2). During the last major economic disruption – the Great Recession – the percentage of Oregon households below the ALICE Threshold increased from 31% in 2007 to 42% in 2010. In the decade that followed, the number of ALICE households continued to steadily increase, with only a slight decrease between 2018 and 2019, while the number of households in poverty remained relatively flat.

Compared to the stark increase in financial hardship following the Great Recession, the impact of the pandemic was more muted, with the percentage of households below the ALICE Threshold rising only slightly (from 43% in 2019 to 44% in 2021). By number, from 2019 to 2021, total households in Oregon increased by 3% and the number of households below the ALICE Threshold increased by 6% (from 702,805 to 744,895), driven by the increase in the number of ALICE households.

**Figure 2. Households by Income, Oregon, 2007–2021**



Sources: ALICE Threshold, 2007–2021; U.S. Census Bureau, American Community Survey, 2007–2021

# THE IMPACT OF THE COVID ECONOMY ON... ALICE DEMOGRAPHICS AND EQUITY

While the overall number of Oregon households that were struggling financially increased from 2019 to 2021, the impact of competing forces played out differently across demographic groups (Figure 3). In many cases, the pandemic exposed and exacerbated disparities and vulnerabilities that have long existed in our society, with substantial differences in rates of hardship by race/ethnicity, age, and household composition.

In Oregon in 2021, Black households, young households, and single-parent households had the highest rates below the ALICE Threshold. White and Asian households, working-age households, and married-parent households had the lowest rates below the Threshold.

Rates of financial hardship differed substantially across demographic groups, a result of multiple factors including [persistent racism](#), [ageism](#), [gender discrimination](#), and geographic [barriers](#) that limit many families' access to resources and opportunities for financial stability:

- In 2021, the largest number of households below the ALICE Threshold in Oregon were White (558,397), making up 42% of White households. And while the number of struggling households was lower for other groups, the percentage of those households was higher (except for Asian households). For example, 54% (82,391) of Hispanic, 56% (9,324) of American Indian/Alaska Native, and 64% (18,228) of Black households were below the ALICE Threshold in 2021.

- By age of householder, the youngest and oldest households had the highest rates of hardship, with 75% of households headed by someone under age 25 and 50% of senior households (age 65+) below the Threshold in Oregon. By comparison, 39% of households headed by people age 25–44 and 40% of households headed by those age 45–64 were below the Threshold.
- By household composition, single parents were most likely to be below the ALICE Threshold, with 64% of single-male-headed households and 78% of single-female-headed households struggling to make ends meet. Rates of financial hardship were lower for married-parent households (23%) and single/cohabiting households without children (44%).
- By location, households in predominantly rural counties had a slightly higher rate of financial hardship than households in predominantly urban counties (46% vs. 43%).

Figure 3 paints a clear picture of the rates of hardship for different demographic groups compared to the Oregon average. For all households in the state, 12% were in poverty and 32% were ALICE in 2021.

### Figure 3. Household Financial Status and Key Demographics, Oregon, 2021

	Total	Below ALICE Threshold	<span style="color: #0056b3;">■</span> Poverty <span style="color: #4f81bd;">■</span> ALICE <span style="color: #f4a460;">■</span> Above ALICE Theshold		
<b>ALL HOUSEHOLDS</b>	<b>1,697,608</b>	<b>744,895</b>	<b>12%</b>	<b>32%</b>	<b>56%</b>
<b>AGE</b>					
<b>Under 25 Years</b>	65,332	49,016	<b>35%</b>	<b>40%</b>	<b>25%</b>
<b>25 to 44 Years</b>	571,878	225,813	<b>11%</b>	<b>28%</b>	<b>61%</b>
<b>45 to 64 Years</b>	577,456	230,378	<b>11%</b>	<b>29%</b>	<b>60%</b>
<b>Seniors (65+)</b>	482,942	239,688	<b>10%</b>	<b>40%</b>	<b>50%</b>
<b>RACE/ETHNICITY</b>					
<b>American Indian/ Alaska Native</b>	16,647	9,324	<b>16%</b>	<b>40%</b>	<b>44%</b>
<b>Asian</b>	65,125	25,905	<b>11%</b>	<b>29%</b>	<b>60%</b>
<b>Black</b>	28,481	18,228	<b>19%</b>	<b>45%</b>	<b>36%</b>
<b>Hispanic</b>	152,996	82,391	<b>8%</b>	<b>46%</b>	<b>46%</b>
<b>Native Hawaiian/ Pacific Islander</b>	4,904	2,078	<b>6%</b>	<b>36%</b>	<b>58%</b>
<b>Two or More Races</b>	106,559	56,194	<b>10%</b>	<b>43%</b>	<b>47%</b>
<b>White</b>	1,324,042	558,397	<b>9%</b>	<b>33%</b>	<b>58%</b>
<b>HOUSEHOLD TYPE</b>					
<b>Married With Children</b>	294,588	67,222	<b>6%</b>	<b>17%</b>	<b>77%</b>
<b>Single-Female- Headed With Children</b>	86,048	66,945	<b>34%</b>	<b>44%</b>	<b>22%</b>
<b>Single-Male-Headed With Children</b>	39,149	25,179	<b>22%</b>	<b>43%</b>	<b>36%</b>
<b>Single or Cohabiting, Under 65, no Children</b>	794,881	345,861	<b>12%</b>	<b>31%</b>	<b>56%</b>
<b>URBAN/RURAL</b>					
<b>Rural</b>	346,990	160,398	<b>14%</b>	<b>32%</b>	<b>54%</b>
<b>Urban</b>	1,350,618	584,497	<b>11%</b>	<b>32%</b>	<b>57%</b>

Note: The groups shown in this figure 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 Report, the American Indian/Alaska Native, Asian, Black, Native 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. 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, 2019 and 2021; American Community Survey, 2019 and 2021

# Changes in Population and Financial Hardship (2019–2021)

In the decade preceding the pandemic, population growth in the U.S. had started to slow due to a decrease in the number of births and international migration, and an increase in deaths associated with the aging population. The pandemic [exacerbated the national slowdown](#), and in 2021, population growth in the U.S. reached a [historic low](#) due to a sharp increase in COVID-related deaths, postponement of having children, and more restrictive policies on immigration.

The pandemic also affected domestic migration, which contributed to population shifts nationally and in Oregon. Between 2020 and 2021, the percentage of the [population that moved](#) from one residence to another within the U.S. dropped from 9.3% to 8.4%. People moved for a [variety of reasons](#), which included relocating to places where the cost of living was lower (especially for [housing](#) and [taxes](#)), and/or to [less densely populated locations](#).

In Oregon, the pandemic also impacted where people lived, who they lived with, and the demographics of households.

**Location:** In Oregon from 2019 to 2021, four of the five largest counties saw an increase in total households. Lane, Marion, and Multnomah counties had a 3% increase in total households and Washington County had a 5% increase, while total households in Clackamas County remained flat. Of these largest counties, all except Clackamas County also saw an increase in the number of households below the ALICE Threshold – up 5% in Washington and Marion counties, up 8% in Lane

County, up 16% in Multnomah County, and down 12% in Clackamas County (see additional county-level data [on the ALICE website](#) and in the “County Comparison” section of this Report).

Overall, the number of households in predominantly rural counties increased across Oregon (by 2%), as did the number of households in predominantly urban counties (up 3%). The rate of financial hardship was higher in rural counties (46%) than in urban counties (43%).

**Age:** In Oregon, between 2019 and 2021, the rate of financial hardship increased for households in all age groups except seniors (the percentage of seniors below the Threshold remained at 50%). By number, households headed by people age 25–44 had the largest percentage increase in total households (up 7%) and the largest percentage increase in the number of households below the Threshold (up 11%). In contrast, the number of households headed by someone under age 25 decreased (by 6%); however, these young households still had the highest rate of financial hardship in both 2019 (72%) and 2021 (75%).

**Household composition:** From 2019 to 2021, the percentage of households below the ALICE Threshold increased for all household types, except for married-parent households (whose rate remained flat at 23%, the lowest of any household type). Households with children headed by single males had the most substantial increase in the rate of households below the Threshold, rising from 58% to 64%. Single-female-headed households with children were the only group to experience a decrease in the total number of households, and the share of these households experiencing financial hardship remained relatively flat, yet still higher than in other groups (77% in 2019 and 78% in 2021).

## URBAN AND RURAL CHANGE IN OREGON (2019–2021)

- 2% increase in total number of households in rural counties
- 3% increase in total number of households in urban counties

**Race/ethnicity:** This Report is not able to accurately capture change over time by race/ethnicity in the total number or share of households below the ALICE Threshold. Starting in 2020, the U.S. Census Bureau changed how it asks about and codes data on [race and Hispanic origin](#). These changes help the Census and ACS provide a more complete picture of the U.S. population, especially for people who self-identify as multiracial or multiethnic. But as a result, the [Census urges caution](#) when comparing race data between years before and after 2020. For example, in Oregon, the huge increase in the Census count of people of [Two or More Races](#) (also referred to now as Multiracial) – an increase of 104% from 2019 to 2021 – is a combination of actual growth in this population and improvements to Census questions and coding. (Note: The number of Multiracial households below the ALICE Threshold increased at a similarly high rate, by 107%).

**Immigration:** The pandemic not only imposed new barriers to international migration but also had a significant impact on immigrant communities across the U.S. According to the [Migration Policy Institute](#), as a result of immigration center processing delays and bans on international travel, the number of visas issued in the U.S. dropped by half between 2019 and 2020. In Oregon, in 2021, 10% of the population were immigrants, the same as in 2019, with the largest number originating from China, Mexico, and Vietnam. Multnomah and Washington counties had the [largest number of immigrants](#).

## ALICE DATA ONLINE

Visit [UnitedForALICE.org/Oregon](https://UnitedForALICE.org/Oregon) to see interactive maps and data on:

- Financial hardship over time at the state and county levels
- State and county ALICE demographics
- ALICE household budgets
- The labor landscape in Oregon

# THE IMPACT OF THE COVID ECONOMY ON... WORK AND WAGES

Overall, in 2021, the labor market was rebounding from the record-breaking unemployment and [drop in total employment](#) that occurred at the start of the pandemic. The unemployment rate was 5.2% in Oregon in 2021 — still higher than pre-pandemic levels, but a stark contrast to unemployment at the height of the pandemic (13.3% in April 2020). In addition, [average weekly wages](#) across all industries in Oregon increased 6.8% from 2020 to 2021. This was driven by a July 2021 [minimum wage increase](#) (to \$12.75 per hour for the standard state rate, \$14.00 per hour in the Portland metro area, and \$12.00 per hour in nonurban counties) and increased demand for [essential workers](#), as well as by “[The Great Resignation](#)” — while some workers left the labor force, over time many more changed jobs to find better pay as well as work-life balance.

It was also a unique year for low-wage jobs and workers. In 2021, low-wage workers across the country experienced [faster wage growth than middle- and high-wage workers](#), although from a much lower starting point. Research from [Opportunity Insights](#) shows that the number of low-wage jobs fell in Oregon: In December 2021, there were 45.3% fewer jobs paying less than \$29,000 per year than at the start of the pandemic — some became higher-paying jobs, others went away altogether.

[State Unemployment Insurance](#) (UI) helps individuals who lost jobs — before, during, and after the pandemic.

In 2021, \$766 million was paid to individuals under Oregon’s regular unemployment insurance program, and an additional \$57 million was paid in Extended Unemployment Benefits, available during periods of specified high unemployment.

During the pandemic, these standard UI benefits were expanded by the [Cares Act, the American Rescue Plan, and the Continued Assistance Act](#), which included [four temporary programs](#). The most utilized was the Federal Pandemic Unemployment Compensation (FPUC) program, which provided a \$300 weekly supplement to all UI benefits (down from the \$600 weekly supplement included in the original 2020 authorization). Additional programs extended the weeks of eligibility for people who exhausted regular UI benefits, and expanded eligibility to people who were not otherwise eligible for UI benefits (including workers who were self-employed, independent contractors, or gig economy workers). Temporary UI measures enacted in response to the COVID-19 pandemic ended nationally and in Oregon in September 2021.

For low-wage workers, the increases in wages and UI benefits were important developments during the pandemic. But they are only part of the story; ALICE workers still faced significant challenges:

- Better pay and work opportunities were helpful, but not enough to recoup years of being squeezed by the increasing cost of basics, especially for those

## THE ALICE ECONOMIC VIABILITY DASHBOARD — COMING FALL 2023

The Economic Viability Dashboard (EVD) will provide key data on the local economic conditions that matter most to ALICE households: Housing Affordability, Job Opportunities, and Community Resources. The EVD mapping, profile, and comparison features will help stakeholders identify the gaps that ALICE workers and families face in reaching financial stability. Then, the Action Toolkit puts that data to use by quantifying gaps and pairing them with promising solutions.

who struggled to secure full-time employment. As documented in the [ALICE Essentials Index](#), the cost of essential goods had already been outpacing wages for more than a decade, stretching ALICE households even further.

- Many frontline and essential jobs became [hazardous and difficult](#) during the pandemic. In addition to increased exposure to COVID-19, many workers were required to work more days and hours, skip lunch and breaks, stand for hours, and work while sick. Others were [gig workers](#), forced to work more hours to fill income gaps. Without protective gear, health insurance, or even sick days, there were [increases in mortality](#) compared with previous years, especially for food- and agriculture-sector workers.
- Underemployment became an increasing problem. Many workers were unable to work full time due to family responsibilities, being in school or training, illness, disability, or child care problems. Others were working part time because their hours had been reduced; still others were unable to find full-time jobs. In 2021 in Oregon the [underemployment rate](#) that captures these workers was 9.6%, nearly twice as high as the traditional unemployment rate (5.2%), and higher than before the pandemic (8.0% in 2019).
- Many older workers were also forced to [retire earlier than planned](#). Nationally, according to SHED in November 2021, 25% of adults who retired within the year prior to the survey, and 15% of those who reported that they retired one to two years earlier, said factors related to COVID-19 contributed to when they retired.
- Nationally, those most impacted by [unemployment, job disruption](#), and hazardous and difficult working conditions were [immigrants](#) and workers who were American Indian/Alaska Native, Black, Hispanic, Native Hawaiian/Pacific Islander, or of Two or More Races.

## Wages for the Most Common Occupations

In 2021, the impact of the pandemic on workers' wages and wage gains did not translate uniformly across all jobs and sectors in terms of the share of households that were still left below the ALICE Threshold.

Of the 20 most common occupations in Oregon in 2021, 55% paid less than \$20 per hour. Most of these jobs had an increase in the median wage; for example, the median wage for personal care aides increased by 7% to \$14.45 per hour statewide in 2021. But given that wages had stagnated for a decade, many of these common jobs still had a substantial percentage of workers who lived below the ALICE Threshold in 2021 (Figure 4). The wage to cover the ALICE Household Survival Budget for a single adult was \$13.66 per hour working full time, or for a family with two adults and two children, a combined wage of \$36.69 per hour.

While there were ALICE workers in all sectors in Oregon, of these common occupations, those with the highest percentage of workers below the ALICE Threshold in 2021 were cashier; cook; laborer/mover; waiter/waitress; and stocker/order filler.

### CHILD CARE WORKERS

The pandemic brought to the forefront the crisis in child care availability and cost. For families with two children in care, child care is often the most expensive item in their budget, even more expensive than housing. Child care workers are the workforce behind the workforce, yet many struggle to make ends meet for their own families: With a median hourly wage of \$14.33 in Oregon in 2021, 41% were below the ALICE Threshold. And with staffing and demand fluctuations, many child care providers went out of business during the pandemic. Lack of care remains an [obstacle for working parents](#).

**Figure 4. Top Occupations, Employment, Wages, and Percentage Below ALICE Threshold, Oregon, 2021**

Occupation	Total Employment (BLS)	Median Hourly Wage (BLS)	Percent Median Wage Change From 2019 (BLS)	Percent Workers Below ALICE Threshold (ACS PUMS)
Fast Food and Counter Workers	53,030	\$13.95	15%	46%
Retail Salespersons	49,270	\$14.33	7%	45%
Stockers and Order Fillers	44,330	\$17.23	18%	50%
Driver/Sales Workers and Truck Drivers	43,440	\$20.83	5%	31%
General and Operations Managers	41,790	\$39.38	-6%	16%
Registered Nurses	37,780	\$47.79	6%	6%
Cashiers	37,750	\$13.98	14%	59%
Office Clerks	36,390	\$18.13	5%	44%
Personal Care Aides	35,390	\$14.45	7%	45%
Cooks	30,290	\$15.62	8%	55%
Customer Service Representatives	26,890	\$18.13	4%	36%
Laborers and Movers, Hand	24,250	\$17.68	13%	51%
Secretaries and Administrative Assistants	23,380	\$22.58	18%	32%
Bookkeeping, Accounting, and Auditing Clerks	22,710	\$22.55	11%	30%
Waiters and Waitresses	20,850	\$13.89	14%	51%
Elementary and Middle School Teachers	19,340	\$36.78	11%	19%
Teaching Assistants	19,190	\$17.66	14%	42%
Software Developers	18,610	\$49.80	-	7%
Sales Representatives, Wholesale and Manufacturing	17,960	\$31.51	2%	11%
Maintenance and Repair Workers, General	16,510	\$21.52	16%	31%

Note: The 2019 median wage for Software Developers is not available in the Bureau of Labor Statistics—Occupational Employment Statistics dataset.

Sources: ALICE Threshold, 2021; Bureau of Labor Statistics—Occupational Employment Statistics, 2021; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2021

To see more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit [UnitedForALICE.org/Labor-Force/Oregon](https://UnitedForALICE.org/Labor-Force/Oregon).

# THE IMPACT OF THE COVID ECONOMY ON... PANDEMIC ASSISTANCE

A prominent feature of the federal government’s response to the COVID-19 pandemic was a range of direct assistance programs, including:

- Economic Impact Payments (stimulus payments)
- The expanded Child Tax Credit (CTC) and Child and Dependent Care Tax Credit (CDCTC)
- Pandemic-specific unemployment insurance
- Emergency rental assistance

While ALICE households generally earn too much to qualify for traditional forms of public assistance like the Supplemental Nutrition Assistance Program (SNAP) or Temporary Assistance for Needy Families (TANF), almost all ALICE households qualified for the Economic Impact Payments, and ALICE families with children were eligible for the expanded CTC and CDCTC.

Figure 5 illustrates the impact of pandemic assistance on a household’s ability to meet the cost of basics in 2021. The figure shows a family of four in Oregon with two parents working full time in two of the most common occupations, retail salesperson and cashier (median wages of \$14.33 and \$13.98 per hour, respectively). This family could not afford the Household Survival Budget in 2021, even with the temporarily increased credits and payments available to them: the CTC (\$3,600 for each child under age 6), the CDCTC (\$4,000 per child in child care), and the Economic Impact Payments (\$2,800 for married couples plus \$1,400 for each child). With both parents working full time, they were not eligible for [Treasury Emergency Rental Assistance](#) (ERA). This family’s annual income fell short of the Household Survival Budget by \$8,462, or 11%.

If both parents worked part time (20 hours per week), they could receive ERA to cover their rent, as well as [SNAP](#) and the [Earned Income Tax Credit](#) (EITC), but they would still fall short in meeting the Survival Budget by \$14,231, or 19%.

Additional actions taken by the state of Oregon in response to the pandemic can be found in the National Conference of State Legislatures’ [State Action on Coronavirus Database](#).

## Pandemic Timeline

**2020** State Annual [COVID-19 Deaths](#): 1,468

**March 2020** – [National Emergency Declared](#)

Emergency Pandemic Unemployment Insurance (UI) benefits (including [PUA](#), [PEUC](#), [FPUC](#), and [MEUC](#))

States required to keep [Medicaid beneficiaries enrolled](#)

**April 2020** – [Economic Impact Payments](#) of up to \$1,200 per adult for eligible individuals and \$500 per qualifying child

**December 2020** – First [COVID-19 vaccinations](#) receive emergency use authorization from FDA

[Economic Impact Payments](#) of up to \$600 per adult for eligible individuals and up to \$600 per qualifying child

**2021** State Annual [COVID-19 Deaths](#): 4,172

**January to November 2021** – [Emergency rental assistance](#) provided on average \$4,345 to low-income households to pay rent or utility bills

**March 2021** – [Economic Impact Payments](#) of up to \$1,400 for eligible individuals

**July to December 2021** – [Child Tax Credit payments](#) (up to \$300 month per child); temporary [expansion of CTC ended nationally](#) in December

**September 2021** – National end of all [Emergency Pandemic UI benefits](#)

**October 2021** – End of CDC’s [eviction moratorium](#)  
CDC approves vaccinations for [children age 5-11](#)

**2022** State Annual [COVID-19 Deaths](#): 3,322

**June 2022** – CDC approves vaccinations for [children under 5 years old](#)

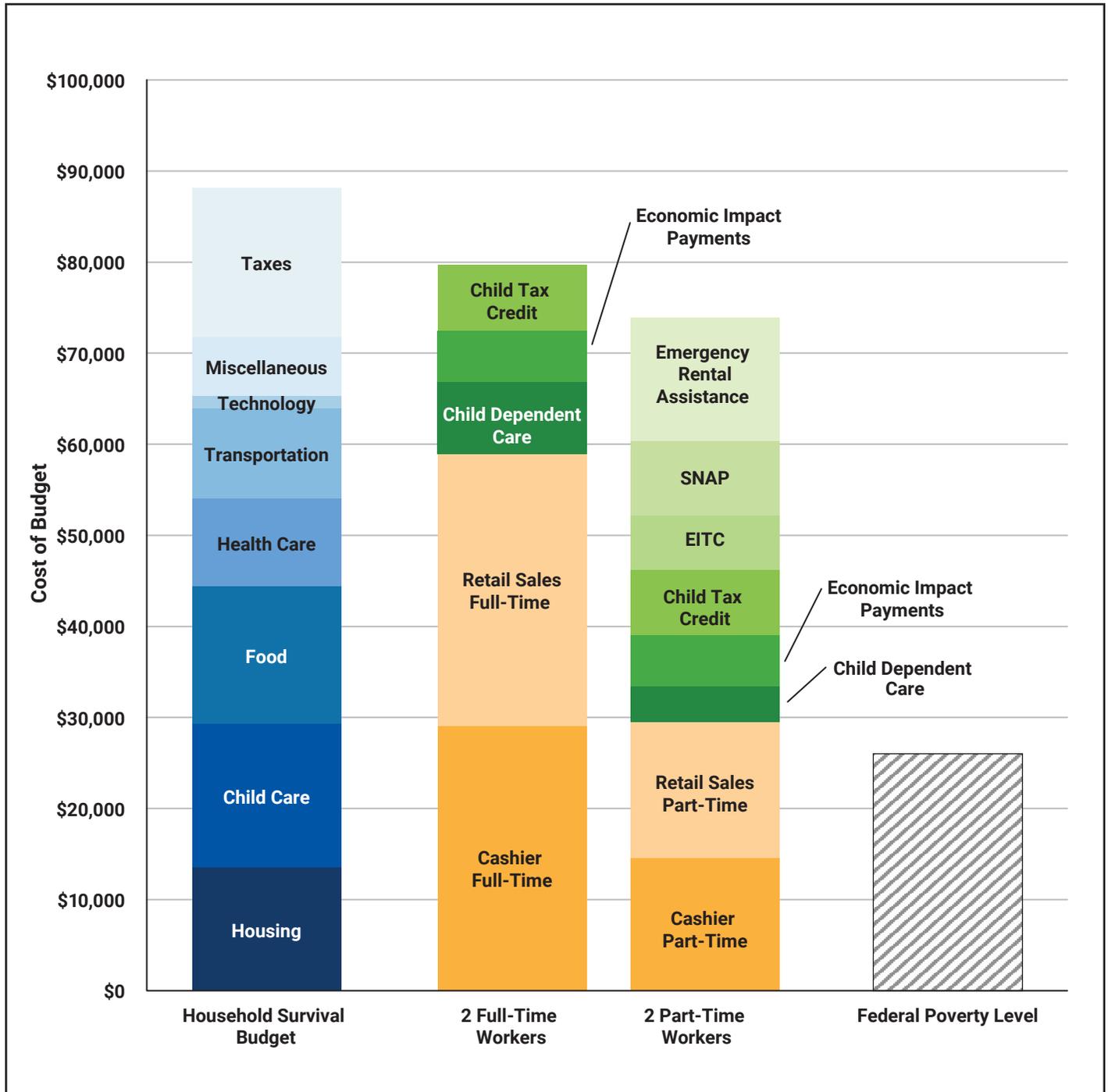
**July 2022** – Federal rental assistance funds depleted in [many states](#)

**December 2022** – Federal rental assistance funds depleted in [most states](#)

**2023**

**May 11, 2023** – [Scheduled end](#) of the national emergency and public health emergency

**Figure 5. Income and Expenses, Family of Four, Oregon, 2021**



Note: Full-time income is calculated based on 40 hours per week; part-time income is based on 20 hours per week.

Sources: ALICE Threshold, 2021; Bureau of Labor Statistics—Occupational Employment Statistics, 2021; Internal Revenue Service, tax credits – CTC, CDCTC, EITC, 2021; USDA, SNAP, 2021; U.S. Treasury, 2022

# Participation in Assistance Programs

Traditional public assistance does not reach all people in households that are struggling financially. Due to [income and assets limits](#), most ALICE households are not able to participate in public assistance; and additional barriers, strict [program requirements](#), and [stigma](#) prevent even households in poverty from participating. In addition, income and asset limits for public assistance can create “[benefits cliffs](#)” that limit economic mobility. In Oregon in 2021:

- With increased food insufficiency during the pandemic, the federal [SNAP](#) provided an [emergency allotments option](#) starting in 2020, which increased the amount of SNAP payments by about \$90 per month per household. Yet because the income eligibility threshold for SNAP was 200% of the FPL in Oregon, the reach of emergency and regular SNAP benefits was limited: 45% of households in poverty and 25% of ALICE households participated, based on ACS PUMS data. However, it is important to note that while not all financially insecure households are eligible for SNAP, the program reached nearly [all eligible households](#) in Oregon. In addition, during the school year, the [School Breakfast and Lunch Program](#) provides free and reduced-cost meals, helping to address child food insufficiency. Yet in Oregon, the annual income limits for eligibility (e.g., \$55,500 for a family of four, before taxes) fall well below the Household Survival Budget (\$88,152 for a family of four, before taxes).
- The percentage of households below the ALICE Threshold receiving direct cash assistance from programs like [TANF](#) was even smaller (10% of households in poverty and 6% of ALICE households).
- Participation in [SSI](#) – an assistance program only available for people with disabilities and seniors with

limited financial resources – was also minimal, with 7% of all households below the ALICE Threshold and 14% of households with a member with a disability below the Threshold participating.

- To address the increased demands for health care during the pandemic, the federal government provided additional funding to states for Medicare and prohibited states from adding eligibility restrictions or terminating [Medicaid coverage](#) during the public health emergency. In 2021, 49% of all households below the ALICE Threshold in Oregon participated in CHIP or Medicaid.
- Paying for housing expenses was the top concern of households below the ALICE Threshold, as reported in the 2021 ALICE Report, [The Pandemic Divide](#). The federal [Emergency Rental Assistance Program](#) was critical in stabilizing millions of households by paying for rent, utilities, and home energy costs. Yet because of the strict requirements to qualify, many households struggling to afford rent were not eligible. Requirements included qualifying for unemployment benefits, experiencing a reduction in income, and one or more household members being at risk of homelessness. It is not surprising then that in the fall of 2022, 12% of adult renters in Oregon were not caught up on rent, according to the Household Pulse Survey.

**In contrast, eligibility limits for the well-publicized stimulus payments and tax credits (Economic Impact Payments, CTC, and CDCTC) were well above those for traditional public assistance programs, making them available to most poverty-level and ALICE households.**

However, even qualified households [experienced difficulties](#) getting their payments, especially those who were filing taxes for the first time, those without bank accounts or internet access, and families with mixed immigrant status or who were experiencing homelessness.

# THE IMPACT OF THE COVID ECONOMY ON... SAVINGS AND ASSETS

It has been widely reported that U.S. household [savings increased](#) during the pandemic. Yet analysis of the data from the Federal Reserve SHED reveals that the national average conceals different experiences by state and even more so by income level in terms of rainy day funds and retirement assets.

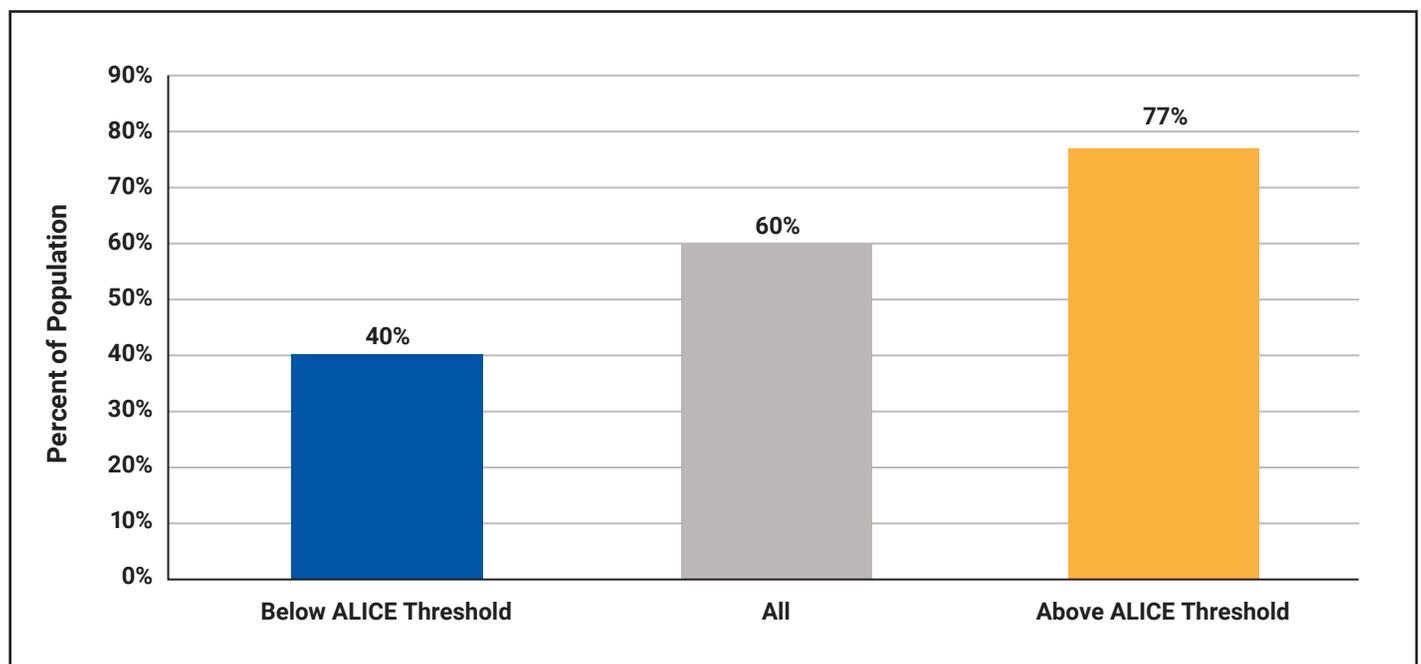
## Rainy Day Funds

One of the best-known questions in the SHED survey asks whether respondents had set aside emergency savings or “rainy day” funds that would cover their expenses for three months in case of sickness, job loss, economic downturn, or other emergencies. In October 2019, 49%

of Oregon respondents reported having these funds; by November 2020, that share had increased to 55%, and by November 2021, it was 60% (Figure 6).

Yet only 31% of respondents below the Threshold in Oregon reported having rainy day funds in October 2019, with the percentage increasing to 40% by November 2020 and remaining there through November 2021. In contrast, 68% of those above the Threshold in Oregon had rainy day funds in October 2019, and that share decreased slightly to 66% in November 2020, before increasing to 77% in November 2021. These rates only speak to whether households report having these savings, not to the specific amount of savings.

**Figure 6. Funds to Cover Three Months’ Expenses by the ALICE Threshold, Oregon, 2021**



Question: Have you set aside emergency or rainy day funds that would cover your expenses for three months in the case of sickness, job loss, economic downturn, or other emergencies?

Sources: ALICE Threshold, 2021; Federal Reserve Board, Survey of Household Economics and Decisionmaking (SHED), November 2021

Nationally, there were also substantial gaps by income and race/ethnicity in rainy day funds (this data is not available at the state level, but it is likely these disparities were mirrored in Oregon). In 2021, White and Hispanic respondents below the ALICE Threshold had higher rates of emergency savings (42% and 41%, respectively) than Black respondents below the Threshold (32%). Rates were higher overall for respondents above the Threshold, yet gaps remained (77% for White, 71% for Hispanic, and 64% for Black respondents). Each of these racial/ethnic groups made gains during the pandemic, with Hispanic respondents both above and below the Threshold showing the largest increase in emergency savings. From October 2019 to November 2021, the percentage of Hispanic respondents below the Threshold with rainy day funds increased from 28% to 41%, and the percentage of Hispanic respondents above the Threshold with these funds increased from 57% to 71%.

## Retirement Assets

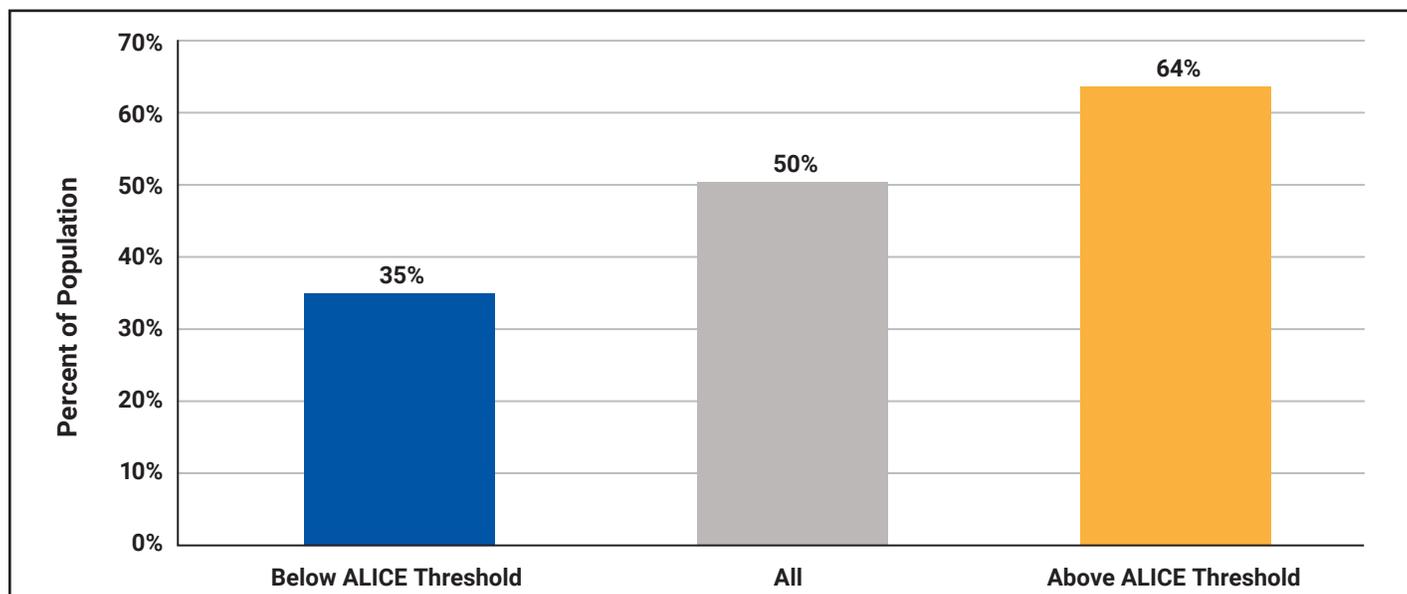
Having retirement assets was less common than having emergency savings in Oregon. [Retirement assets](#) include 401(k)s, IRAs, pensions, or business or real estate holdings that provide income in retirement. Overall, 52% of Oregon respondents reported having these

funds in October 2019. That rate increased to 58% in November 2020, before decreasing to 50% in November 2021. Yet these averages conceal a gap in retirement assets between households above and below the ALICE Threshold in Oregon (Figure 7).

While the pandemic narrowed the gap in retirement assets between households above and below the ALICE Threshold, this trend was driven by a decrease in retirement assets for those above the Threshold (the rate for those below the Threshold increased only slightly). According to SHED, in October 2019, 32% of respondents below the Threshold in Oregon had retirement savings. That rate increased to 35% by November 2021. In October 2019, 72% of respondents above the Threshold in Oregon had retirement assets, and that rate dropped to 64% by November 2021.

The [CARES Act](#) reduced penalties for early withdrawals from retirement accounts, thus making it easier for households to access retirement funds. Overall, 6% of non-retired adults in Oregon tapped into their retirement savings in 2021, according to SHED. A [national retirement survey](#) found that the majority of loans or hardship withdrawals in 2022 were taken by low-income households.

**Figure 7. Retirement Assets by the ALICE Threshold, Oregon, 2021**



Question: Do you currently have each of the following types of retirement savings? Selected at least one: 401(k); IRA; pension; savings outside a retirement account, business, or real estate holding that will provide income in retirement; other retirement savings

Sources: ALICE Threshold, 2021; Federal Reserve Board, Survey of Household Economics and Decisionmaking (SHED), November 2021

# BEYOND 2021: ECONOMIC CHALLENGES AHEAD FOR ALICE

The pandemic timeline shows a contracting economy in 2020 followed by a strong policy response in 2021. The government’s broad [pandemic response was effective](#) in preventing the kind of surge in financial hardship that was experienced during the Great Recession.

But 44% of households were still living below the ALICE Threshold in Oregon in 2021. With COVID-19 continuing but pandemic relief benefits expiring, initial data from 2022 suggests that the economic situation has in fact gotten worse for ALICE, which in turn puts the wider economy at risk.

An analysis of recent surveys reveals that households below the ALICE Threshold are still facing food insufficiency, difficulty paying rent and other bills, and feelings of anxiety and depression. These challenges were first reported in [The Pandemic Divide](#), and they are updated here with the most recent data from SHED (through November 2021) and the Household Pulse Survey (through December 2022).

These surveys also provide an alarming look at the breakdown of pandemic experiences by race/ethnicity, sex, sexual orientation and gender identity, and disability status. The differences here are even starker than when looking at income alone, giving credence to concerns that the pandemic is exacerbating racial and other inequities across all facets of life.

## Warning signs:

**!** **Food insufficiency:** ALICE families experiencing food insufficiency are a canary in the coal mine, indicating larger problems beyond food. Rates of food insufficiency have [remained elevated](#) since the beginning of the pandemic. In the August 2020 Household Pulse Survey, respondents below the ALICE Threshold in Oregon were far more likely to report that their household sometimes or often did not have enough food in the prior seven days than respondents above the Threshold (15% vs. 3%); rates remained relatively flat through November 2022 (16% and 2%). Some demographic groups experienced higher than average food insufficiency

**Figure 8. Food Insufficiency, Above and Below the ALICE Threshold, Oregon, 2022**

Food Insufficiency			
	Below ALICE Threshold	Above ALICE Threshold	State Average
Hispanic	22%	2%	9%
Female	16%	2%	
With a Disability	30%	11%	
LGBT	22%	3%	

Question: In the last seven days, which of these statements best describes the food eaten in your household? Selected: Sometimes or often not enough

Note: The Hispanic group includes respondents of Hispanic, Latino, or Spanish origin of any race; the "With a Disability" group includes respondents who have one or more vision, hearing, cognitive, mobility, or self-care difficulties; the "LGBT" group includes respondents who identify as gay or lesbian, bisexual, and/or transgender. The number of Black respondents was too small to include in this analysis.

Sources: ALICE Threshold, 2021; U.S. Census Bureau, Household Pulse Survey, September 14, 2022–November 14, 2022, Phase 3.6

(Figure 8). For example, 22% of Hispanic respondents below the Threshold and 30% of respondents with disabilities below the Threshold reported not having enough food, compared to 9% of all Oregon households.

For households with children below the Threshold in Oregon, rates were also high. In August 2020, respondents below the ALICE Threshold were more likely than respondents above the Threshold to report that often or sometimes their children were not eating enough because they couldn't afford enough food (16% vs. 3%); by November 2022, those rates had inched up slightly (to 17% vs. 4%).

With changes to the emergency pandemic food measures, including the [ending of SNAP emergency allotments](#), many families will need to rely on the charitable food system that was designed for emergencies, but increasingly [is an ongoing necessity](#).

**! Missed learning:** Following a year of widespread school closings and disrupted education, most students returned to in-person learning in the fall of 2021. The missed learning, or [learning loss](#), that accompanied remote learning has been widely reported. Not surprisingly, students in lower-income districts with fewer resources were hardest hit. Nationally, in 2021, 71% of parents below the Threshold said that their child was prepared for the academic year ahead, compared to 81% of parents above the Threshold. The [National Center for Education Statistics](#) (NCES) reported that nationally in 2022, scores for 9-year-old students declined five points in reading and seven points in mathematics compared to 2020 – the largest average score decline in reading since 1990, and the first-ever score decline in mathematics. Drops were even larger for low-income students as well as for Black and Hispanic students.

**! Behind on rent payments:** According to the Household Pulse Survey, renter households below the ALICE Threshold in Oregon were more likely than those above the Threshold to report that they were not caught up on rent payments. In August 2020, 14% of renters below the Threshold and 3% of renters above the Threshold were not caught up; by November 2022, those rates increased to 18% for renters below the Threshold and stayed the same for renters above the Threshold (3%). Renters who fall behind on rent are at greater risk for eviction, especially since the federal moratorium on [evictions and foreclosures](#) and [state-level bans](#) have now expired, and funding for rental assistance is running out. As a result, [eviction filings are on the rise](#) and are likely to [increase in the near term](#).

**! Struggling to pay bills:** During the pandemic, many ALICE households in Oregon reported difficulty paying for their usual household expenses. According to the Household Pulse Survey in August 2020, respondents below the ALICE Threshold were three times as likely as households above the Threshold to report that they found it somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses (45% vs. 15%). These rates increased for both groups through November 2022 (53% vs. 17%).

**! Physical and mental health:** A [September 2020 national survey](#) found that 36% of adults (age 18–64) delayed or missed health care services, including dental care, primary care, or specialist visits; preventive health screenings; and medical tests. For those with one or more chronic conditions, a mental health condition, or a lower income, the likelihood of postponing or forgoing care was even higher. Parents also postponed care for their children. In the fall of 2021, Oregon households below the ALICE Threshold were more likely to report that they missed, delayed, or skipped

their [child's preventive check-up](#) in the last 12 months than households above the Threshold (45% vs. 31%). These delays, especially when coupled with preexisting conditions, can contribute to [more serious conditions in the future](#).

In addition, according to the November 2022 Household Pulse Survey, Oregon respondents below the ALICE Threshold were more likely to report having symptoms of long COVID (such as fatigue, "brain fog," difficulty breathing, heart palpitations, dizziness, or changes to taste/smell) lasting three months or longer that they did not have prior to having COVID-19 than respondents above the Threshold (35% vs. 22%).

With these sustained challenges, it's not surprising that people below the ALICE Threshold in Oregon were more likely to report feeling depressed or anxious than those above the Threshold. According to the Household Pulse Survey, in August 2020, 25% of respondents below the Threshold and 17% above the Threshold reported feeling nervous,

anxious, or on edge nearly every day over the prior two weeks. By November 2022, these rates had increased slightly for those below the Threshold and decreased slightly for those above (to 26% and 13%, respectively). Respondents below the Threshold were also more likely to report feeling down, depressed, or hopeless at both timepoints (17% in 2020 and 16% in 2022) than respondents above the Threshold (8% in 2020 and 7% in 2022). Some demographic groups experienced substantially higher rates of feeling anxious than the state average (Figure 9).

The lack of mental health resources during the pandemic has been [widely recognized](#), and awareness is increasing, especially with the launch of the [Nationwide Suicide and Crisis Lifeline](#) (988). But there remains a severe [shortage of mental health resources](#), especially for low-income families, and mental health providers struggle to meet [increased demand](#).

**Figure 9. Feeling Anxious, Above and Below the ALICE Threshold, Oregon, 2022**

Feeling Nervous, Anxious, or on Edge			
	Below ALICE Threshold	Above ALICE Threshold	State Average
Hispanic	27%	14%	19%
Female	28%	15%	
With a Disability	50%	34%	
LGBT	46%	23%	

Question: Over the last two weeks, how often have you been bothered by feeling nervous, anxious, or on edge? Selected: Nearly every day

Note: The Hispanic group includes respondents of Hispanic, Latino, or Spanish origin of any race; the "With a Disability" group includes respondents who have one or more vision, hearing, cognitive, mobility, or self-care difficulties; the "LGBT" group includes respondents who identify as gay or lesbian, bisexual, and/or transgender. The number of Black respondents was too small to include in this analysis.

Sources: ALICE Threshold, 2021; U.S. Census Bureau, Household Pulse Survey, September 14, 2022–November 14, 2022, Phase 3.6

# From Warnings to Reality: ALICE Today

The strength of the Oregon economy is inextricably tied to the financial stability of all residents. As the pandemic has shown, ALICE workers are critical to the smooth running of the economy, during times of crisis and beyond. And, in turn, the stability of ALICE families depends on their being able to fully participate in that economy. Leaving ALICE behind in the recovery sets households and the larger economy up for greater vulnerability to the next economic disruption.

This is already happening, at the same time that the frequency and severity of [natural disasters](#) continue to increase. In places that experienced natural disasters in 2021 and 2022 — such as Hurricane Ian in Florida; wildfires in California, Idaho, Oregon, Utah, and Washington; flooding in Kentucky and Missouri;

and tornadoes in the southern U.S. — ALICE families faced [higher risks](#). For example, following [Hurricane Ian in September 2022](#) in Florida, according to the Household Pulse Survey (December 2022), respondents below the ALICE Threshold were more likely than households above the Threshold to be displaced from their home (9% vs. 6%). One month after the storm, respondents below the Threshold were at least three times more likely to be experiencing a shortage of food (39% vs. 13%) and drinkable water (42% vs. 12%).

The pandemic has highlighted the ability of government policymakers and business managers to respond to changing conditions quickly. The 2021 ALICE data may surprise some readers who were expecting much worse. But 2021 was a unique year — and these warning signs are both a call to action and a challenge to complacency. We ignore our essential workers at our economy's and our communities' peril.



# COUNTY COMPARISON: INCOME STATUS, 2021

Oregon Counties, 2021			Percent Change, 2019–2021	
County	Households	% ALICE + Poverty	# of Households	# ALICE + Poverty
Baker	6,976	47%	1%	10%
Benton	39,350	44%	5%	36%
Clackamas	161,945	38%	0%	-12%
Clatsop	16,649	45%	5%	10%
Columbia	19,933	47%	1%	-1%
Coos	27,627	46%	2%	-1%
Crook	9,951	54%	4%	20%
Curry	10,788	41%	2%	-14%
Deschutes	83,763	35%	9%	14%
Douglas	45,981	52%	0%	4%
Gilliam	902	45%	7%	9%
Grant	3,274	43%	-3%	-16%
Harney	3,076	63%	-5%	22%
Hood River	8,949	36%	4%	-13%
Jackson	90,817	43%	3%	0%
Jefferson	8,244	45%	2%	-11%
Josephine	36,755	55%	1%	8%
Klamath	28,888	48%	-2%	15%
Lake	3,427	46%	-3%	-17%
Lane	160,158	46%	3%	8%
Lincoln	22,093	42%	4%	-8%
Linn	51,347	45%	4%	17%
Malheur	9,783	57%	-3%	3%
Marion	124,719	43%	3%	5%
Morrow	4,085	46%	-1%	7%
Multnomah	348,216	46%	3%	16%

Oregon Counties, 2021			Percent Change, 2019–2021	
County	Households	% ALICE + Poverty	# of Households	# ALICE + Poverty
Polk	33,425	39%	10%	-1%
Sherman	711	47%	-5%	9%
Tillamook	11,381	49%	6%	8%
Umatilla	27,012	45%	-2%	14%
Union	10,536	43%	-2%	1%
Wallowa	3,269	38%	2%	-5%
Wasco	10,345	50%	0%	12%
Washington	233,615	41%	5%	5%
Wheeler	630	54%	-2%	1%
Yamhill	38,988	46%	6%	-9%

# NATIONAL COMPARISON: INCOME STATUS, 2021

STATE	RANK (1 = lowest % Below ALICE Threshold)	TOTAL Number of Households	Household Income Status		
			% Households in Poverty	% ALICE Households	% Households Below ALICE Threshold
United States	—	126,903,920	13%	29%	41%
Alabama	48	1,951,995	16%	32%	48%
Alaska	1	266,391	10%	22%	32%
Arizona	24	2,813,110	12%	28%	40%
Arkansas	46	1,176,614	16%	31%	47%
California	35	13,420,382	12%	31%	43%
Colorado	13	2,297,529	10%	27%	37%
Connecticut	19	1,428,313	10%	28%	39%
Delaware	27	395,656	12%	29%	41%
District of Columbia	31	319,565	15%	28%	42%
Florida	44	8,533,422	13%	32%	45%
Georgia	47	3,954,813	14%	34%	47%
Hawai'i	29	490,101	12%	30%	41%
Idaho	34	681,926	11%	32%	43%
Illinois	10	4,981,919	12%	24%	36%
Indiana	21	2,656,794	12%	27%	39%
Iowa	9	1,293,028	11%	24%	36%
Kansas	20	1,153,270	12%	27%	39%
Kentucky	38	1,767,504	16%	28%	44%
Louisiana	50	1,776,260	19%	32%	51%
Maine	30	583,562	12%	30%	42%
Maryland	15	2,352,331	10%	28%	38%
Massachusetts	25	2,756,295	11%	28%	40%
Michigan	22	4,029,761	13%	26%	39%
Minnesota	8	2,254,997	10%	26%	35%
Mississippi	51	1,116,509	20%	32%	52%
Missouri	36	2,459,987	13%	30%	43%
Montana	28	443,529	12%	29%	41%
Nebraska	17	781,693	11%	27%	39%
Nevada	42	1,189,085	14%	31%	45%
New Hampshire	2	548,727	8%	25%	33%
New Jersey	12	3,495,628	11%	26%	37%
New Mexico	45	821,310	17%	29%	47%
New York	40	7,635,201	14%	30%	44%
North Carolina	41	4,150,059	13%	31%	44%
North Dakota	6	322,588	11%	23%	34%
Ohio	16	4,820,453	13%	25%	38%
Oklahoma	43	1,536,903	15%	30%	45%
<b>Oregon</b>	<b>39</b>	<b>1,697,608</b>	<b>12%</b>	<b>32%</b>	<b>44%</b>
Pennsylvania	23	5,229,253	12%	27%	39%
Rhode Island	18	435,782	12%	27%	39%
South Carolina	33	2,037,203	15%	29%	43%
South Dakota	11	352,363	11%	26%	36%
Tennessee	37	2,740,302	14%	30%	44%
Texas	32	10,705,476	14%	29%	43%
Utah	5	1,087,978	9%	25%	34%
Vermont	26	265,098	11%	29%	40%
Virginia	14	3,300,111	10%	28%	38%
Washington	4	3,013,644	10%	24%	34%
West Virginia	49	711,392	17%	31%	48%
Wisconsin	7	2,436,961	11%	23%	34%
Wyoming	3	233,539	11%	22%	34%

# NEXT STEPS

Capturing the true extent of financial hardship in Oregon is critical for the appropriate allocation of funds for programs in areas such as education, health care, food access, housing, and employment. There is a lot more to be done to change the trajectory for households struggling to make ends meet. How can you help?

## Learn more and help to raise awareness of the struggles ALICE households face with:

- The interactive [ALICE in Oregon webpages](#), to dig deeper into:
  - » [County Reports](#)
  - » [Household budgets](#)
  - » [Maps with data for local geographies](#)
  - » [Demographics](#)
  - » [Labor force data](#)
  - » [ALICE data alongside additional Indicators of Well-Being](#)

## Connect with stakeholders:

- [Contact your local United Way](#) for support and volunteer opportunities.
- Connect with members of the state [Research Advisory Committees](#) that support this work.
- Find your state and federal representatives and see ALICE household data by legislative district with our [ALICE Legislative District Tool](#).

## Turn the ALICE data into action in your state, county, or community:

- Use the ALICE metrics to highlight the challenges ALICE households face, to inspire action and generate innovative solutions that promote financial stability.

- Armed with the ALICE data, advocate for policy change, apply for grant funding, allocate funding for programs and services targeted to ALICE households, etc.
- Learn more on our [ALICE in Action](#) webpage about the programs, practices, and policies to improve access to affordable housing, high quality child care and education, healthy food, health care, transportation, workforce training, and more.
- Demonstrate potential financial challenges that ALICE workers face with interactive tools from the Federal Reserve Bank of Atlanta that incorporate the Household Survival Budget. These tools, which include the [Policy Rules Database](#) and the [Career Ladder Identifier and Financial Forecaster](#), map changes in benefits along a career path and identify potential benefits cliffs.

## Be an ally and advocate for better data:

- Advocate for more accurate data collection by the [U.S. Census Bureau](#) for people who have been [historically undercounted](#), including (but not limited to) people with disabilities, people experiencing homelessness, people of color, individuals who identify as LGBTQ+, and people in low-income and hard-to-count geographic areas.
- Support the [implementation](#) of a single combined question for race and ethnicity. Census [research](#) shows this change will yield a more accurate portrait of how the U.S. population self-identifies, especially for people who self-identify as multiracial or multiethnic.

Suggested Citation: United For ALICE. (2023). "ALICE in the Crosscurrents: COVID and Financial Hardship in Oregon." [UnitedForALICE.org/Oregon](#)

© Copyright 2009–2023 United Way of Northern New Jersey. All rights reserved.