

ALICE Syllabus for Community College Practitioners

Asset Limited, Income Constrained, Employed (ALICE®) households technically earn above the Federal Poverty Level but frequently struggle to afford basic needs in the counties where they live. Their experiences with financial hardship have consequences and implications for the broader U.S. society. Below are key readings focused on several topics, including financial hardship, population rates and characteristics, economic initiatives, adult experience, consumer traits, college access and effects, and ALICE in the media.

#	APA Reference	Reference Summary
Financial Hardship: ALICE households experience multiple issues connected to financial hardship. Readings elevate the constraint of decision-making, reported financial struggles, particular challenges in 2024, and Illinois-specific data.		
1	Dickler, J. (2024, April 29). <i>29% of households have jobs but struggle to cover basic needs: They are 'one emergency from poverty,' one expert says.</i> CNBC. https://www.cnbc.com/2024/04/29/29percent-of-us-households-have-jobs-but-struggle-to-cover-basic-needs.html#:~:text=Personal%20Finance-,29%25%20of%20households%20have%20jobs%20but%20struggle%20to%20cover%20basic,from%20poverty%2C'%20one%20expert%20says&t.	This reference discusses why the Federal Poverty Level does not tell the whole story about the extent of financial hardship in the U.S.
2	Fisher, M., Reimer, J. J., Lewin, P. A., Wornell, E., & Weber, B. A. (2024). Working yet poor: A quantitative analysis for the United States. <i>Journal of Poverty</i> , 28(3), 244-261. https://doi.org/10.1080/10875549.2023.2173116	Quantitative analysis of poverty at the national level using ALICE metrics.

3	<p>Grinstein-Weiss, M., Perantie, D. C., Taylor, S. H., Guo, S., & Raghavan, R. (2016). Racial disparities in education debt burden among low- and moderate-income households. <i>Children and Youth Services Review</i>, 65, 166-174-174.</p> <p>https://psycnet.apa.org/doi/10.1016/j.childyouth.2016.04.010</p>	An analysis of differences in educational debt burden by race among low- and moderate-income households, and its implications for the economics of higher education.
4	<p>United For ALICE (2019). <i>Consequences of insufficient household income</i>. Retrieved August 6, from https://www.unitedforalice.org/Attachments/Consequences/Overview-UnitedForALICE-all-sections-01-2020.pdf</p>	An analysis of how ALICE households make decisions about housing, childcare, education, food, transportation, healthcare, and technology.
5	<p>United For ALICE (2024). <i>ALICE in the crosscurrents: An update on financial hardship in the United States</i>. Retrieved August 10, 2024, from https://www.unitedforalice.org/national-overview</p>	This report highlights the financial struggles of ALICE households in the United States by examining their household costs, public assistance, and wages. The report also breaks down ALICE demographics by race and ethnicity.
6	<p>United For ALICE. (2019). ALICE in Illinois: A study of financial hardship. Retrieved Aug 1, 2024 from https://unitedwayillinois.org/wp-content/uploads/2020/02/19UW_ALICE_Report_IL_Full_Report_11.19.19_Hires.pdf</p>	This is the first ALICE Report for Illinois. It describes the financial hardships of the ALICE population in Illinois as of 2017.

7	United For ALICE (2024). ALICE in Illinois Retrieved August 1, 2024 from https://www.unitedforalice.org/state-reports	The ALICE in Illinois dashboard provides the latest data and ALICE Reports on financial hardship in Illinois.
8	United For ALICE. (2022). ALICE in Focus: Children. Retrieved August 1, 2024 from https://unitedforalice.org/research-briefs/focus-children	The ALICE in Focus dashboard provides the latest data and research briefs on financial hardship among the children of the ALICE population in Illinois.
<u>Population Rates and Characteristics:</u> Readings in this section discuss the growth of ALICE populations and characteristics in various locales and communities.		
9	Cherny, A. (2013, October 25). OpEd: ALICE Americans, slipping out of the middle class. Washington Post. Retrieved from https://www.washingtonpost.com/opinions/alice-americans-slipping-out-of-the-middle-class/2013/10/25/7555ce0c-3699-11e3-80c6-7e6dd8d22d8f_story.html	This opinion piece raises awareness about the ALICE population and its predicted increase in the coming years.
10	Hoopes, S., & Treglia, D. (2019). You can't fix what you don't measure: How ALICE can help rebuild the middle class. <i>Public Administration Review</i> , 79(5), 777–783. https://doi.org/10.1111/puar.13085	This study shows the inadequacy of the Federal Poverty Level as a metric to study the extent of financial hardship.
11	Nguyen, M. (2013). <i>The ALICE Population of Lane County Predictors of Self-sufficiency among the Asset-Limited, Income Constrained, Employed of Lane County for United Way</i> (Doctoral dissertation, University of Oregon).	This study predicts ALICE population growth in the coming years by analyzing American Community Survey (ACS) data.

12	Price, A. D. (2015). <i>Big Data Analytics for Expanding ALICE Analysis for the United States</i> (poster presentation, University of Maryland, Baltimore County).	The study noted in this presentation investigates data to predict population changes among ALICE groups using data on New Jersey from 2007 to 2011.
13	Rabasca, R. L. (2024, March 5). Why more middle-class Americans are defining themselves as working class. Fast Company. Retrieved October 21, 2024, from https://www.fastcompany.com/91043847/why-more-middle-class-americans-are-defining-themselves-as-working-class	This report emphasizes the growing economic divide between the middle and working classes, with ALICE populations emerging.
14	Rolfes, E. (2024, May 3). Can a treaty undo the world's plastic problem? Marketplace "Make Me Smart" Newsletter. https://www.marketplace.org/2024/05/03/can-a-treaty-undo-the-worlds-plastic-problem/	This brief blog provides a demographic update on ALICE populations in its "The Numbers" segment. Average household annual earnings, statistics on those living at or below the Federal Poverty Level, and consumers' abilities are referenced in this awareness piece.
Economic Initiatives: Current initiatives with specific emphasis on supporting ALICE households.		
15	Cardoso, K., & Meadows, V. (2022). Increasing economic mobility through inclusive entrepreneurship. <i>Economic Development Journal</i> , 21(3). https://www.iedconline.org/clientuploads/Economic%20Development%20Journal/2022/EDJ_Summer2022_Cardoso-Meadows.pdf	This paper describes an initiative that will aid the ALICE population in Lansing, Michigan.

Adult Experience: Sources in this section highlight different experiences of adults within ALICE households including parents seeking support for their children and adult learners.		
16	Bridwell, S. D. (2013). A constructive-developmental perspective on the transformative learning of adults marginalized by race, class, and gender. <i>Adult Education Quarterly</i> , 63(2), 127–146. https://journals.sagepub.com/doi/abs/10.1177/0741713612447854	A study of transformative learning among a group of ALICE adult learners.
17	McCreary, D. M. (2021). <i>Experiences of Asset Limited, Income Constrained, Employed (ALICE) Parents Accessing Children's Behavioral Services</i> (Doctoral dissertation, Capella University).	This study describes the unique challenges experienced by ALICE parents in accessing behavioral health services for their children.
Consumer Traits: References noted here elaborate on the consumer and banking experiences of ALICE Households.		
18	Mittelstaedt, J. D., Witte, J. C., Hoopes, R., & Weiss, J. (2007). Asset-limited, income-constrained consumers: A macromarketing perspective. <i>Macromarketing and Development: Building Bridges and Forging Alliances</i> , 13-20. https://www.researchgate.net/publication/255588673_Asset-Limited_Income-Constrained_Consumers_A_Macromarketing_Perspective	This paper describes the consumer experiences of the ALICE population.
19	Patterson, H. (2017). <i>Consumer Choice and the Alternative Banking Industry</i> . (Thesis, University of Wyoming).	This study examines how ALICE households navigate banking.

<u>College Access and Effects:</u> Discussion of parental income and assets and their effects on their children's access to higher education.		
20	Huang, J., Guo, B., Kim, Y., & Sherraden, M. (2010). Parental income, assets, borrowing constraints and children's post-secondary education. <i>Children and Youth Services Review</i> , 32(4), 585-594. https://www.sciencedirect.com/science/article/abs/pii/S0190740909003557	This study tests “two theoretical models linking parental economic resources to children’s post-secondary education, short-term borrowing constraints, and long-term family background.”
<u>ALICE in the Media:</u> Scholarly look at how news media talks about the ALICE population and these outlets’ aims in doing so.		
21	Spencer, T. (2024). <i>Exploring the Governmental Intervention, Journalistic Approach, and Theories Involved in Reducing Poverty Journalistic for a Special Project–Feature Story on Non-profit Organization called Circles in Northwest Arkansas</i> (Unpublished Master's thesis, University of Arkansas).	The study explores how the media intervene by sharing about poverty and the ALICE population with a broader audience.