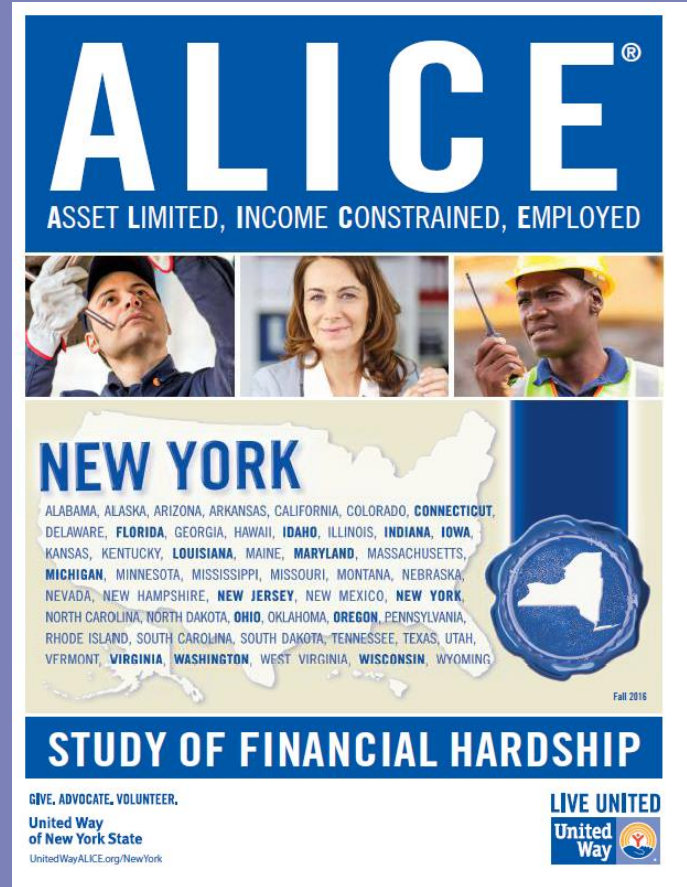


United Way *ALICE* Report

New York



ALICE[®]
ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

NEW YORK

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, **CONNECTICUT**, DELAWARE, **FLORIDA**, GEORGIA, HAWAII, **IDAHO**, ILLINOIS, **INDIANA**, **IOWA**, KANSAS, KENTUCKY, **LOUISIANA**, MAINE, **MARYLAND**, MASSACHUSETTS, **MICHIGAN**, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, **NEW JERSEY**, NEW MEXICO, **NEW YORK**, NORTH CAROLINA, NORTH DAKOTA, **OHIO**, OKLAHOMA, **OREGON**, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, **VIRGINIA**, WASHINGTON, WEST VIRGINIA, **WISCONSIN**, WYOMING

Fall 2016

STUDY OF FINANCIAL HARDSHIP

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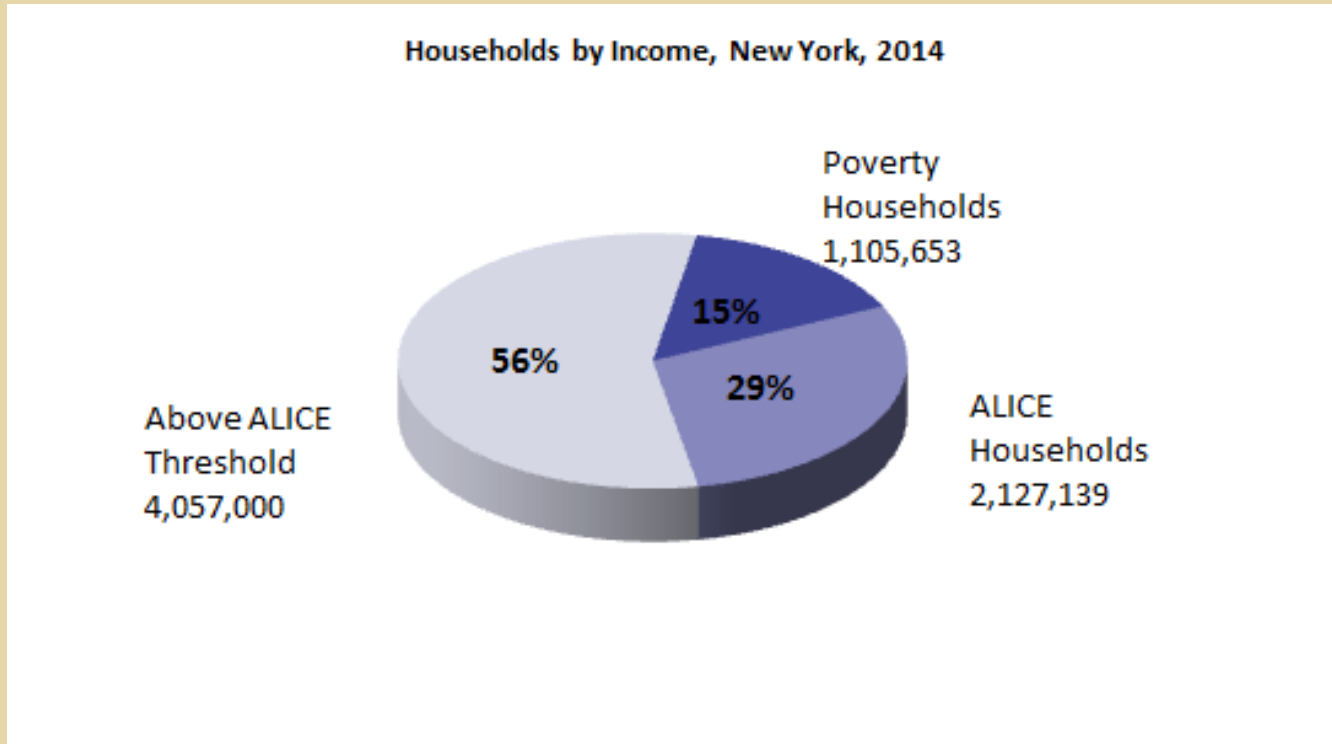
**ALICE:
Asset Limited, Income Constrained,
Employed**

“A Study of New Yorkers Struggling To Make Ends Meet”

YOU KNOW ME

Cashiers
Care Prep
Clerks Retail Bus
Family Drivers Health
ALICE
Friends Child Neighbors
Home Food
Laborers

Who is ALICE? ~ New York 2014



**44% of Households have incomes
Below the ALICE Threshold**

Why does ALICE exist?

1. **New York's high cost of living.**
2. **Income and assistance fall short of meeting needs.**
3. **Lack of high paying jobs.**

New York's High Cost of Living

Household Survival Budget

Basic cost of living defines ALICE

Monthly Costs – New York Average – 2014			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	PERCENT CHANGE, 2007 - 2014
Monthly Costs			
Housing	\$668	\$919	17%
Child Care	\$-	\$1,363	9%
Food	\$202	\$612	20%
Transportation	\$330	\$653	11%
Health Care	\$141	\$564	56%
Miscellaneous	\$163	\$473	19%
Taxes	\$291	\$622	35%
Monthly Total	\$1,795	\$5,206	19%
ANNUAL TOTAL	\$21,540	\$62,472	19%
Hourly Wage	\$10.77	\$31.24	19%

FPL = \$11,490 single adult - and \$23,550 family
 New York minimum wage: \$9.70/hr = \$19,400

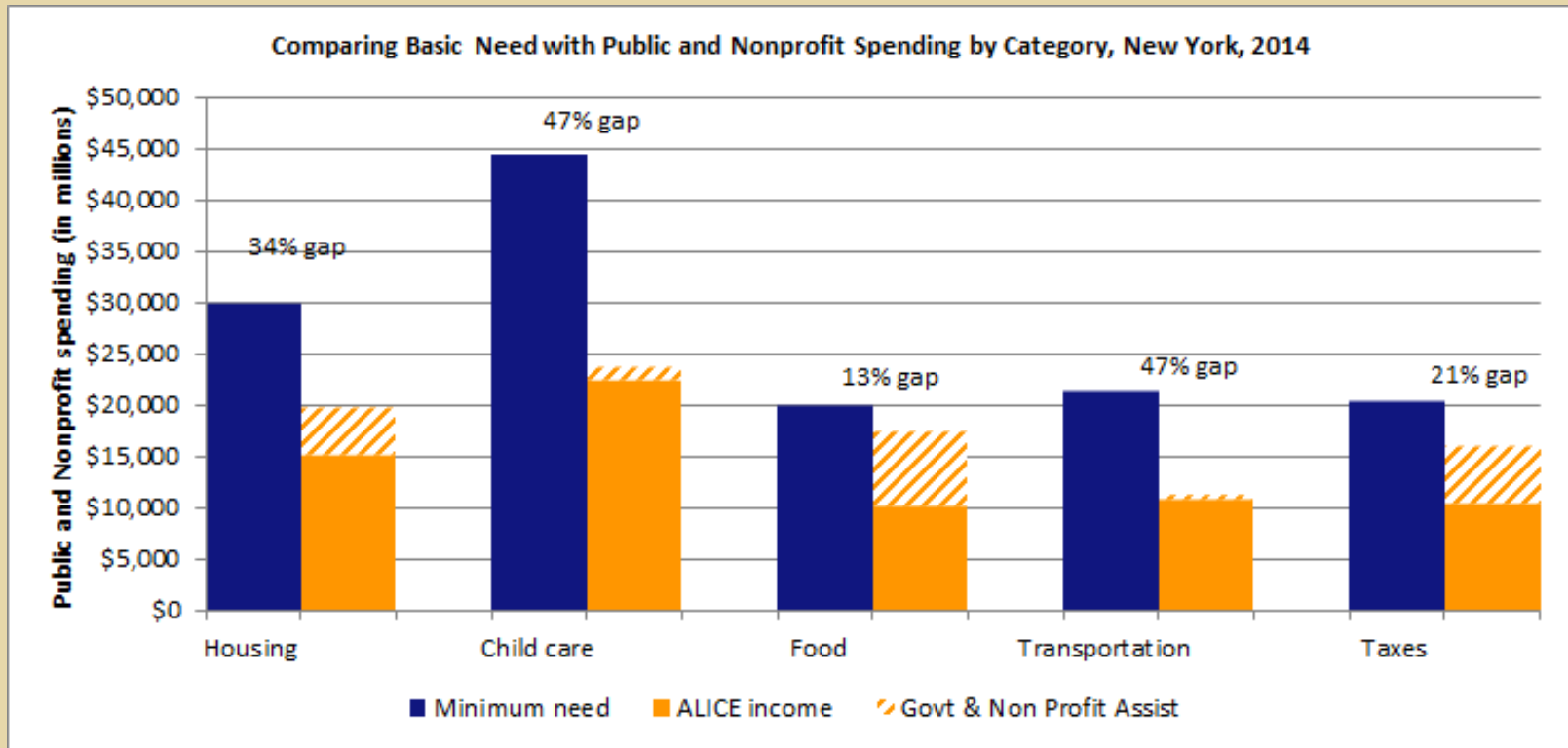
Household Survival Budget by Region

	NYC		Counties Surrounding NYC		Rest of State	
	SINGLE ADULT	TWO ADULTS, TWO CHILDREN	SINGLE ADULT	TWO ADULTS, TWO CHILDREN	SINGLE ADULT	TWO ADULTS, TWO CHILDREN
Monthly Costs						
Housing	\$1,163	\$1,440	\$1,019	\$1,439	\$569	\$795
Child Care	\$-	\$1,354	\$-	\$2,027	\$-	\$1,271
Food	\$202	\$612	\$202	\$612	\$202	\$612
Transportation	\$108	\$173	\$207	\$389	\$369	\$738
Health Care	\$131	\$525	\$131	\$525	\$143	\$573
Miscellaneous	\$207	\$486	\$193	\$596	\$155	\$455
Taxes	\$463	\$751	\$371	\$972	\$263	\$559
Monthly Total	\$2,274	\$5,341	\$2,123	\$6,560	\$1,701	\$5,003
ANNUAL TOTAL	\$27,288	\$64,092	\$25,476	\$78,720	\$20,412	\$60,036
Hourly Wage	\$13.64	\$32.05	\$12.74	\$39.36	\$10.21	\$30.02

FPL = \$11,490 single adult - and \$23,550 family
 New York minimum wage: \$9.70/hr = \$19,400

Income and Assistance Falls Far Short of Meeting Needs

Big Gaps Remain



Source: Office of Management and Budget, 2014; U.S. Department of Agriculture, 2014; Internal Revenue Service, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, 2012; Council of the City of New York, 2014a, 2014b, 2014c, 2014d; Fiscal Policy Institute, 2014; See Appendix E

Lack of High-Paying Jobs

You Know ALICE

ALICE workers are crucial to the fabric of our society.

ALICE works in jobs that are integral to our communities,

From home health aides to your auto mechanic – these are workers we rely on each and every day.



Occupations by employment and wage, 2014

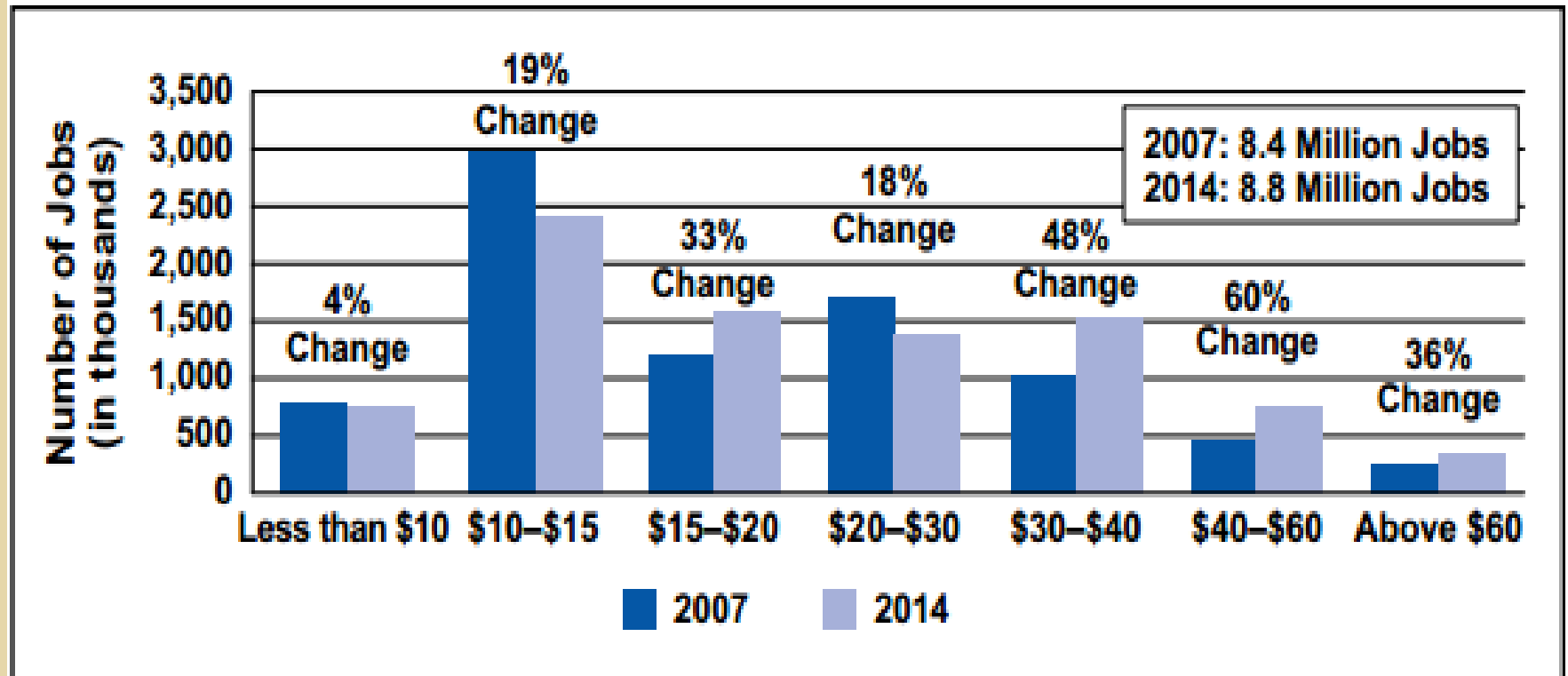
Occupation	Number of Jobs	Median Hourly Wage
Retail Salespersons	310,540	10.32
Office Clerks, General	207,560	14.11
Janitors and Cleaners	194,820	13.44
Secretaries and Administrative Assistants	193,460	17.94
Cashiers	191,470	9.16
Registered Nurses	169,560	36.50
Food Prep, Including Fast Food	157,570	8.94
Waiters and Waitresses	151,270	9.28
Customer Service Representatives	150,070	17.04
Home Health Aides	146,550	10.37
General and Operations Managers	146,050	57.27
Personal Care Aides	142,220	10.98
Stock Clerks and Order Fillers	122,360	10.51
Teacher Assistants	118,970	13.26
Bookkeeping, Accounting Clerks	114,770	19.00
First-Line Supervisors of Office Workers	114,490	28.38
Security Guards	105,290	14.42
Nursing Assistants	101,030	15.87
Laborers and Movers, Hand	98,770	12.42
Accountants and Auditors	97,620	37.52

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey - All Industries Combined, 2014.



Jobs over time: 2007 - 2014

Number of Jobs by Hourly Wage, New York, 2007 to 2014



Asset Limited- A flat tire away from poverty



“Asset poor” not resources to subsist at the poverty level for three months

“Liquid assets” include cash or a savings account, but not a vehicle or home

Why ALICE Matters

Consequences

	Impact on ALICE	Community Impact
Housing: Live in substandard housing or farther away from jobs, homelessness	Inconvenience, health/ safety risks, increased maintenance costs, disruption to families	Workers stressed, late, less productive, more traffic on road, social service costs, demands on foster care system
Childcare & Education: Substandard or no childcare. Substandard public education	Safety & learning risks, parent or parents cannot work, limited earning potential	Future need for education & social services. Stressed workers
Health Care: underinsured	Delay or skip preventive health care, more out-of-pocket expense, substandard or no mental health coverage	Workers report sick, less productive, spread illness, increased workplace issues due to lower productivity and greater absenteeism
uninsured	Forego preventative health care, use emergency room for non-emergency care	Higher premiums for all, more expensive health costs, risks of health crises
Transportation: No car, long commutes, no public transportation, high costs to own a car	Limits employment opportunities, unreliable transportation, additional costs	Reduced economic productivity, workers late or no-shows, increased traffic
Food: Not enough or less healthy options	Poor health, obesity	Increased future demand for health care

Saving on health care costs

Foregoing preventative health care

Forgoing preventative dental care

Forgoing needed mental health treatment

Forgoing health insurance

Having health insurance isn't the only answer

Cost barriers remain:

- Filling prescriptions
- Getting to a doctor's office
- Maintaining a healthy life-style

Life challenges:

- Language and cultural barriers
- Transportation
- Making work/child care arrangements to accommodate health care appointments

Unmet social needs and poor health

80% of doctors surveyed reported unmet social needs leading directly to poor health.

The top social needs included:

- Fitness programs (75%)
- Nutritious food (64%)
- Transportation assistance (47%)
- Employment assistance (52%)
- Adult education (49%)
- Housing assistance (43%)

(Robert Wood Johnson Foundation, December 2011)

Income and health



Low income households are more likely to be obese and to have poorer health.



Having a health problem can reduce income and increase expenses.



Toxic Stress

**trying to maintain a household with low income and few assets
can cause poor health and mental stress**

Living in chronically stressful situations (i.e. dangerous neighborhood or food insecure household) damages neurological functioning impeding a person's ability to function well.

Children are especially vulnerable.

How the United Way Helps ALICE?

- Investing in education, income and health – programs and services that assist ALICE households
- Supporting access to information about essential health & human services through 2-1-1.
 - *In 2016, 2-1-1 responded to more than 18 million requests for assistance: things like food, clothing, housing and utility assistance, health care, transportation, etc.*
- Engaging in VITA – Volunteer Income Tax Assistance sites and increasing awareness of the EITC (Earned Income Tax Credit)
 - Across NY United Ways support local tax coalitions that make sure eligible individuals know about the EITC and receive free tax assistance in claiming their refunds.

How the United Way Helps ALICE?

- Partnering with FamilyWize® to provide affordable prescription drugs
- Building awareness of the challenges and needs that face ALICE households
- Engaging stakeholders in conversations about ALICE and ways we can address some of ALICE's challenges

Read the full ALICE report at: uwnys.org/ALICE.

THANKS FOR YOUR COMMITMENT TO ALICE