

ALICE IN NEW YORK: A FINANCIAL HARDSHIP STUDY

LIVE UNITED

2020 NEW YORK REPORT



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of New York State

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Learn more about ALICE in New York: uwnys.org/ALICE

New York State Sponsors

Special thanks to Key Bank, CSEA, AFSCME Local 1000, AFL-CIO, and NBT Bank for helping to bring the message of ALICE to the state of New York.



Acknowledgements

United Way of New York State thanks our sponsors, partners, and community stakeholders throughout the state for their support and commitment to this 2020 ALICE Report for New York. It is our hope that this Report will help raise awareness of the 45% of households in the state who live in poverty or are ALICE — Asset Limited, Income Constrained, Employed. Our goal is to inform and inspire policy and action to improve the lives of ALICE individuals and families.

To learn more about how you can get involved in advocating and creating change for ALICE in New York, contact: Brenda Episcopo at episcopob@uwnys.org, or Mary Shaheen at shaheenm@uwnys.org

To access the ALICE data and resources for New York, go to UnitedForALICE.org/New-York

LETTER TO THE COMMUNITY

Dear New Yorkers,

The rapid spread of the COVID-19 virus is exposing critical vulnerabilities in our economy, health care system, and education capacity during this national crisis. No one is immune to its direct or indirect effects, but ALICE families are particularly susceptible to hardship from both illness and economic disruption. We're increasingly seeing conversations focus on those most vulnerable to these disruptions.

ALICE households earn more than the Federal Poverty Level, but less than they need to afford a basic household survival budget. They often earn too much to qualify for government assistance and there is no room in their household budgets for emergency expenses.

The 2020 ALICE Report confirms that New York's low-income families systematically lost buying power and financial stability over time as the cost of essentials outpaced wages. The result was that 3.2 million of New York's 7.37 million households were ALICE in 2018, a record number even before the arrival of the COVID-19 pandemic.

The Report provides important data from 2018, the most complete dataset available. From this, we know which households are most at risk of the impacts of COVID-19, and where to best direct resources. Further, it provides a baseline for the future measure of the true impact of the pandemic.

Each community's assets for supporting ALICE, and the challenges facing ALICE, are unique. Local-level partnerships are essential to assisting ALICE during this unprecedented time of COVID-19 pandemic response, re-opening, and recovery. We must come together as communities — private, public, and nonprofit sectors — to address the economic and social repercussions of COVID-19 for ALICE. At the same time, we hope the data and the stories it tells compels attention to ALICE and strategies that will not leave ALICE behind during this recovery.

For more detail on NY United Ways' response and the impact of COVID-19 on ALICE, visit uwnys.org/ALICE

Together, we are United for ALICE,



Brenda Episcopo

Brenda Episcopo
President & CEO
United Way of New York State



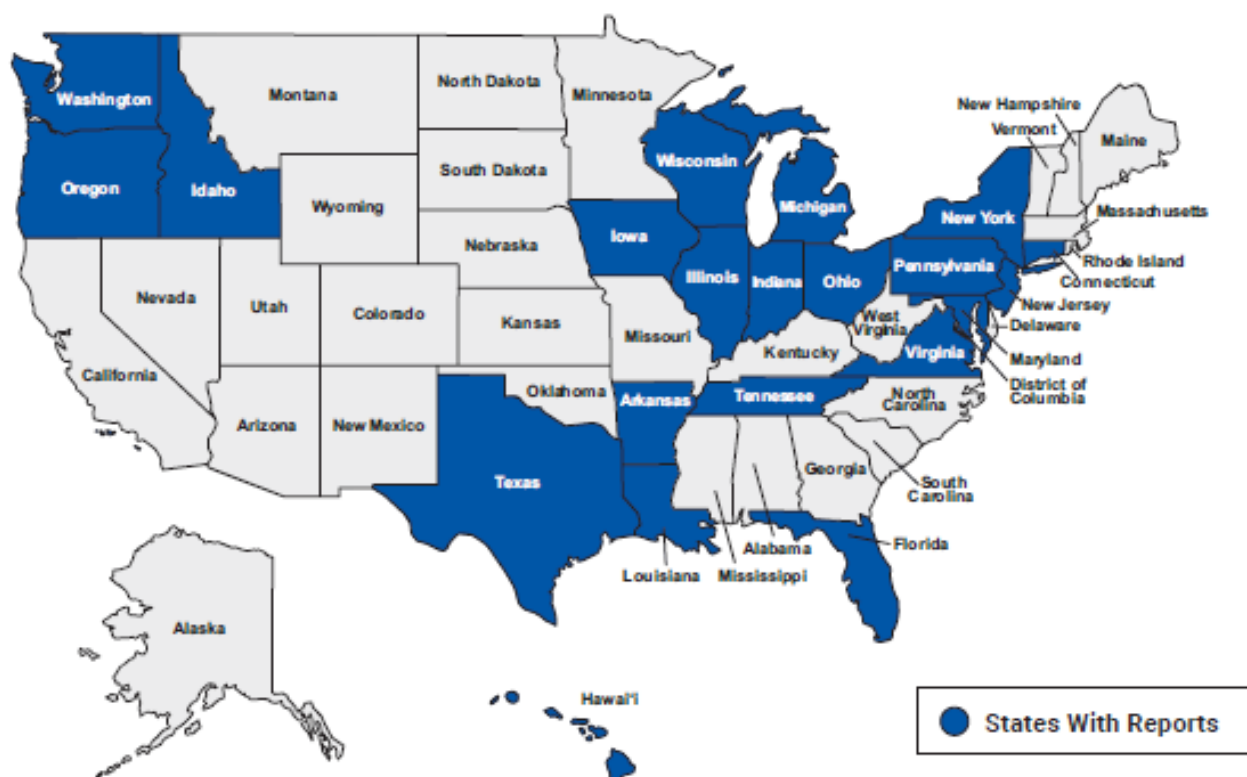
John C Bernardi

John Bernardi
President & CEO
United Way of the Adirondack Region
ALICE NY 2020 Chair

ALICE: A GRASSROOTS MOVEMENT

This body of research provides a framework, language, and tools to measure and understand the struggles of a population called ALICE — an acronym for Asset Limited, Income Constrained, Employed. ALICE represents the growing number of households in our communities that do not earn enough to afford basic necessities. Partnering with United Ways, nonprofits, academic institutions, corporations, and other state organizations, this research initiative provides data to stimulate meaningful discussion, attract new partners, and ultimately inform strategies for positive change.

Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, this work has grown from a pilot in Morris County, New Jersey to 21 states and more than 648 United Ways. Together, United For ALICE partners can evaluate current initiatives and discover innovative approaches to improve life for ALICE and the wider community. To access Reports from all states, visit UnitedForALICE.org



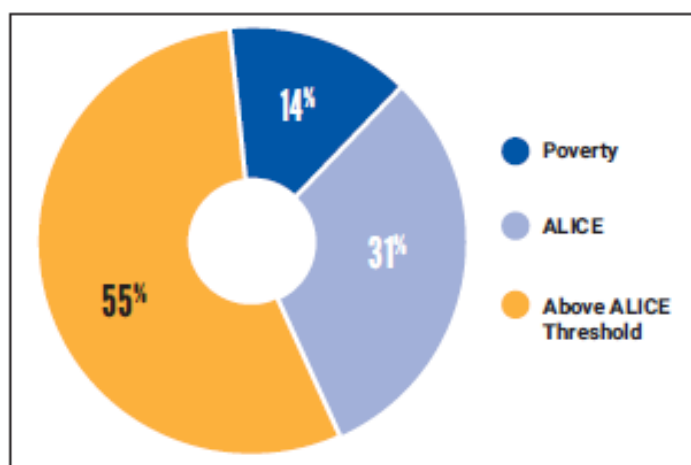
NATIONAL ALICE ADVISORY COUNCIL

The following companies are major funders and supporters of this work:

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ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

From 2010 to 2018, New York showed steady economic improvements according to traditional measures. Overall, unemployment in the state fell to historic lows, GDP grew, and wages rose slightly. Yet, in 2018, eight years after the end of the Great Recession, 45% of New York's 7,370,222 households still struggled to make ends meet. And while 14% of these households were living below the Federal Poverty Level (FPL), another 31% — more than twice as many — were ALICE households: Asset Limited, Income Constrained, Employed. These households earned above the FPL, but not enough to afford basic household necessities.



New York is a large and diverse state, and job opportunities, wages, and the cost of living vary considerably from one region to another. Likewise, recovery from the Great Recession was uneven, resulting in stark disparities across the state's regions. The percentage of households living below the ALICE Threshold (ALICE and poverty-level households combined) was 53% in New York City (the five boroughs), 35% in the Counties Surrounding New York City (including counties on Long Island and in the lower Hudson Valley), and 40% in the Rest of State (the remaining 50 counties). (See the At-a-Glance pages for a regional breakdown.)³



New York City

Bronx
Kings (Brooklyn)
New York (Manhattan)
Queens
Richmond (Staten Island)



**Counties Surrounding
New York**

Dutchess
Nassau
Orange
Putnam
Rockland
Suffolk
Westchester



Rest of State

All
Remaining
Counties

This Report provides new data and tools that explain the persistent level of hardship faced by ALICE households, revealing aspects of the New York economy not tracked by traditional economic measures. The Report highlights three critical trends:

- **The overall cost of living is increasing for ALICE households.** For a single adult, the average Household Survival Budget in New York was \$27,312 in 2018, and for a family of four, it was \$78,156. From 2007 to 2018, the cost of household essentials (housing, child care, food, transportation, health care, and technology) increased faster than the cost of other goods and services. The ALICE Essentials Index, a new tool that measures change over time in the cost of essentials, increased at an average rate of 3.4% annually nationwide over the past decade, while the official rate of inflation was 1.8%.
- **Worker vulnerability is increasing while ALICE workers still cannot afford the basic costs of living.** By 2018, a near record-low number of people were reported to be unemployed. However, that low unemployment concealed three trends that exposed ALICE workers to greater risk: growth in the number of low-wage jobs, wage increases that did not keep pace with the rising cost of living, and more fluctuations in job hours, schedules, and benefits that make it harder to budget and plan. These trends were clear in 2018: A record number of New York workers — 47% — were paid by the hour and 48% of the state's jobs paid less than \$20 per hour.
- **The number of ALICE households increased by 39% in New York from 2007 to 2018 as a result of rising costs and low wages.** During this same period, poverty-level households increased by 8%. The FPL, with its minimal and uniform national estimate of the cost of living, far underestimates the number of households that cannot afford to live and work in New York. In the three regions of the state, there were twice as many ALICE households as there were poverty-level households in 2018. In New York overall, the number of ALICE households rose from 1,648,481 (23% of total households) in 2007 to 2,283,825 (31%) in 2018, while households in poverty increased from 934,111 (13% of total households) to 1,007,993 (14%).

This Report provides critical measures that assess New York's economy from four perspectives: They track financial hardship over time and across demographic groups; quantify the basic cost of living in New York; assess job trends; and identify gaps in assistance and community resources. Through these measures, this Report demonstrates that ALICE households are as diverse as the general population, composed of people of all ages, genders, races, and ethnicities, living in rural, urban, and suburban areas.

The Report concludes with an analysis of the economic benefits if all households had income above the ALICE Threshold. Not only would there be a significant positive impact on families and their communities, but the state economy would also benefit. In fact, the added value to the New York GDP would be approximately \$278.5 billion (Figure 12).

This Report and its measures are tools to help stakeholders ask the right questions, reduce vulnerabilities, remove obstacles to advancement, identify gaps in community resources, build a stronger workforce, and implement programs and policies that help put financial stability within reach for ALICE households. With the magnitude of financial hardship revealed, these actions can help move all households toward a more equitable economy, and ensure that no one is left behind in harder times.

ALICE IN THE TIME OF COVID-19



The release of this ALICE Report for New York comes during an unprecedented crisis — the COVID-19 pandemic. While our world changed significantly in March 2020 with the impact of this global, dual health and economic crisis, ALICE remains central to the story in every U.S. county and state. The pandemic has exposed exactly the issues of economic fragility and widespread hardship that United For ALICE and the ALICE data work to reveal.

That exposure makes the ALICE data and analysis more important than ever. The ALICE Report for New York presents the latest ALICE data available — a point-in-time snapshot of economic conditions across the state in 2018. By showing how many New York households were struggling then, the ALICE Research provides the backstory for why the COVID-19 crisis is having such a devastating economic impact. The ALICE data is especially important now to help stakeholders identify the most vulnerable in their communities, and direct programming and resources to assist them throughout the pandemic and the recovery that follows. And as New York moves forward, this data can be used to estimate the impact of the crisis over time, providing an important baseline for changes to come.

This crisis is fast-moving and quickly evolving. To stay abreast of the impact of COVID-19 on ALICE households and their communities, visit our website at UnitedforALICE.org/COVID19 or uwnys.org/ALICE for updates. And follow @United4ALICE and @UnitedWayNYS on Twitter to stay up to date on ALICE-related topics in the news.

WHAT'S NEW IN ALICE RESEARCH

Every two years, United For ALICE undertakes a full review of the ALICE Methodology to ensure that the ALICE measures are transparent, replicable, and current in order to accurately reflect how much income families need to live and work in the modern economy. In 2019, more than 40 external experts — drawn from the Research Advisory Committees across our United For ALICE partner states — participated in the review process. A full description of the Methodology and sources is available at UnitedForALICE.org/Methodology.

This Report includes the following improvements:

More local variation: The ALICE budgets for housing, food, transportation, health care, and taxes incorporate more local data. For housing, we differentiate counties within Metropolitan Statistical Areas using American Community Survey gross rent estimates. For food, the U.S. Department of Agriculture's Thrifty Food Plan is adjusted at the county level using Feeding America's cost-of-meal data. For transportation, auto insurance is added to new miles-traveled data (discussed in the next paragraph) to reflect different driving costs by state. For health care, out-of-pocket costs are provided by census region. And taxes now systematically include local income tax, using data from the Tax Foundation.

Better reflection of household composition: Transportation and health care budgets now better reflect costs for different household members. The transportation budget for driving a car uses the Federal Highway Administration's miles-traveled data, sorted by age and gender, and AAA's cost-per-mile for a small or medium-sized car. The health care budget reflects employer-sponsored health insurance (the most common form in 2018, covering 49% of Americans¹), using the employee's contribution, plus out-of-pocket expenditures by age and income, from the Agency for Healthcare Research and Quality Medical Expenditure Panel Survey.

More variations by household size: The median household size in the U.S. is three people for households headed by a person under age 65 and two people for households headed by seniors (65+).² Reflecting this reality, the Household Survival Budgets are presented in new variations, including a Senior Survival Budget. The website provides data to create budgets for households with any combination of adults and children. The ALICE Threshold has also been adjusted to incorporate the most common modern household compositions. These new budget variations are included in the County Profile and Household Budget pages on UnitedForALICE.org/New-York.

New ALICE measures:

- The Senior Survival Budget more accurately represents household costs for people age 65 and over. Housing and technology remain constant; however, some costs are lower — transportation, food, and health insurance premiums (due to Medicare) — while others are higher, especially out-of-pocket health costs. Because over 90% of seniors have at least one chronic condition, the Senior Survival Budget includes the additional cost of treating the average of the five most common chronic diseases.
- The ALICE Essentials Index is a standardized measure of the change over time in the costs of essential household goods and services, calculated for both urban and rural areas. It can be used as a companion to the Bureau of Labor Statistics' (BLS) Consumer Price Index, which covers all goods and services that families at all income levels buy regularly.

Data Notes: The data are estimates; some are geographic averages, others are one- or five-year averages depending on population size. Change-over-time ranges start with 2007, before the Great Recession, then measure change every two years from 2010 to 2018. County-level data remains the primary focus, as state averages mask significant differences between counties. For example, the share of households below the ALICE Threshold in New York ranges from 29% in Nassau County to 66% in the Bronx. Many percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. The methodological improvements included in this Report have been applied to previous years to allow for accurate year-over-year comparisons. This means that some numbers and percentages at the state and county level will not match those reported in previous ALICE Reports for New York.

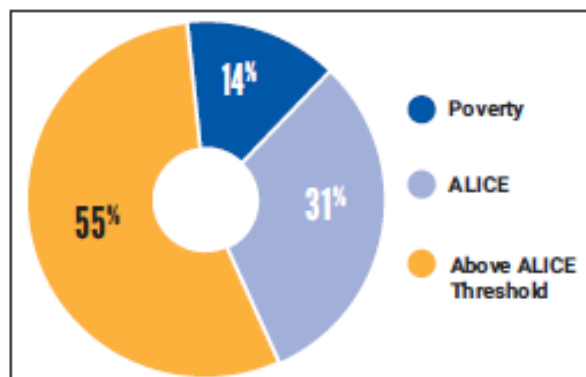
AT-A-GLANCE: NEW YORK STATE

2018 Point-in-Time Data

Population: 19,552,160 • Number of Counties: 62 • Number of Households: 7,370,222

How many households are struggling?

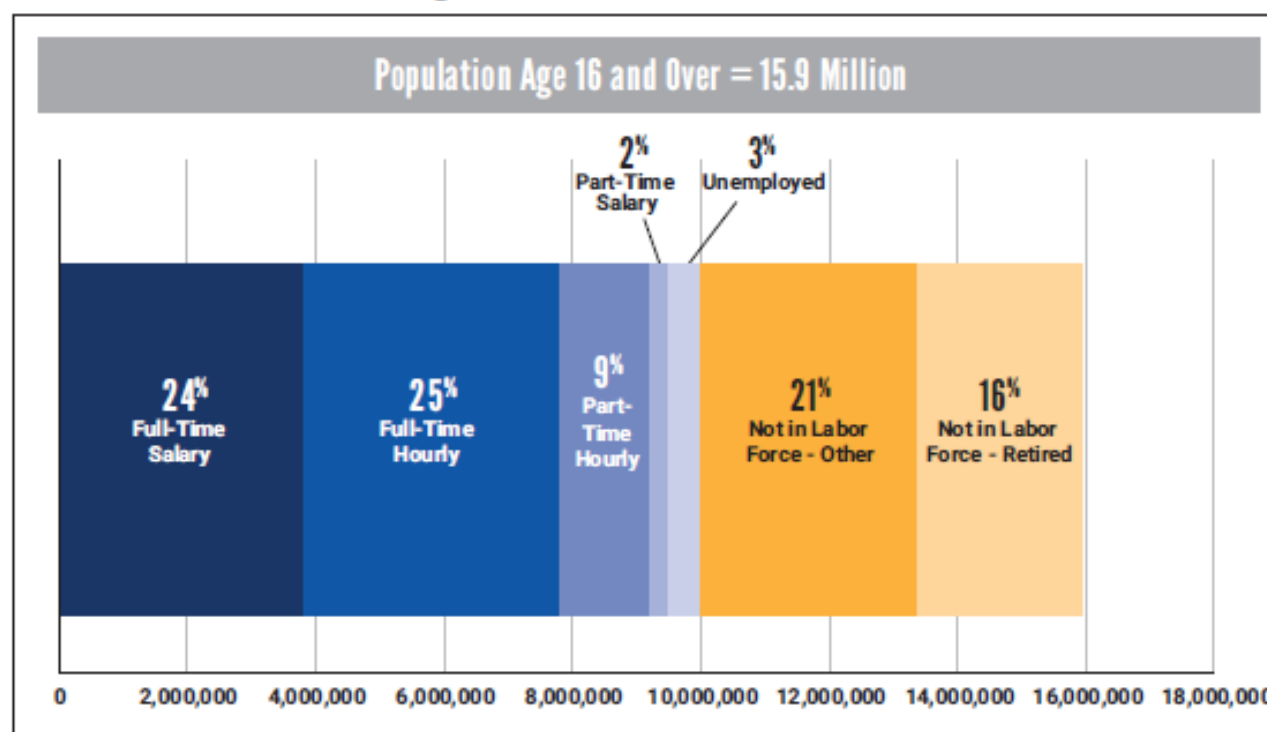
ALICE, an acronym for Asset Limited, Income Constrained, Employed, comprises households that earn more than the Federal Poverty Level but less than the basic cost of living for the state (the ALICE Threshold). Of New York's 7,370,222 households, 1,007,993 earned below the Federal Poverty Level (14%) in 2018, and another (31%) 2,283,835 were ALICE.



What does the New York labor force look like?

A 2018 overview of the labor status of New York's 15,922,689 working-age adults (people age 16 and over) shows that 63% of adults were in the labor force (blue bars), yet more than half were workers who were paid hourly. Hourly paid jobs tend to have lower wages, fewer benefits, and less stability. In addition, 37% of adults were outside the labor force (gold bars), either because they were retired or because they had stopped looking for work.

Labor Status, Population Age 16 and Over, New York, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time, hourly workers) have been applied to the total New York workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

What does it cost to afford the basic necessities?

The average ALICE Household Survival Budget in New York was \$27,312 for a single adult, \$30,408 for a single senior, and \$78,156 for a family of four in 2018 — significantly more than the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.



Household Survival Budget, New York, Average, 2018

	SINGLE ADULT	SENIOR (1 ADULT)	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs			
Housing	\$810	\$810	\$1,091
Child Care	\$-	\$-	\$1,485
Food	\$284	\$242	\$861
Transportation	\$334	\$295	\$757
Health Care	\$212	\$514	\$705
Technology	\$55	\$55	\$75
Miscellaneous	\$207	\$230	\$592
Taxes	\$374	\$388	\$947
Monthly Total	\$2,276	\$2,534	\$6,513
ANNUAL TOTAL	\$27,312	\$30,408	\$78,156
Hourly Wage*	\$13.66	\$15.20	\$39.08

*Full-time wage required to support this budget

New York Counties, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Albany	126,578	40%
Allegany	18,009	50%
Bronx	507,370	66%
Broome	75,539	44%
Cattaraugus	32,079	42%
Cayuga	30,083	42%
Chautauqua	53,429	45%

New York Counties, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Chemung	34,325	42%
Chenango	20,616	40%
Clinton	31,392	37%
Columbia	25,243	36%
Cortland	17,685	43%
Delaware	19,030	45%
Dutchess	108,071	37%

New York Counties, 2018		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Erie	390,341	40%
Essex	15,425	38%
Franklin	19,088	43%
Fulton	22,439	40%
Genesee	23,681	33%
Greene	17,117	51%
Hamilton	1,124	56%
Herkimer	24,583	42%
Jefferson	44,657	41%
Kings	969,317	56%
Lewis	10,242	41%
Livingston	23,746	39%
Madison	26,127	39%
Monroe	301,668	42%
Montgomery	19,665	47%
Nassau	447,123	29%
New York	752,258	46%
Niagara	89,765	37%
Oneida	88,871	41%
Onondaga	185,046	40%
Ontario	44,079	36%
Orange	128,259	40%
Orleans	16,333	41%
Oswego	46,270	41%
Otsego	23,556	43%
Putnam	34,847	33%
Queens	788,110	52%
Rensselaer	64,614	34%
Richmond	167,441	43%

New York Counties, 2018		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Rockland	99,502	41%
Saratoga	94,156	33%
Schenectady	55,262	45%
Schoharie	12,559	45%
Schuyler	7,304	41%
Seneca	13,522	39%
St. Lawrence	41,680	44%
Steuben	40,578	36%
Suffolk	496,784	34%
Sullivan	28,900	46%
Tioga	20,045	37%
Tompkins	40,250	44%
Ulster	69,154	41%
Warren	28,007	40%
Washington	24,009	44%
Wayne	35,927	34%
Westchester	352,498	37%
Wyoming	15,815	37%
Yates	9,029	43%

Sources: Point-in-Time Data: American Community Survey, 2018. ALICE Demographics: ALICE Threshold, 2018; American Community Survey, 2018. Labor Status: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018. Budget: AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Consumer Expenditure Survey; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Federal Highway Administration, 2017; Feeding America, 2019; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; New York State Office of Children and Family Services, 2019; The Zebra, 2018; U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at UnitedForALICE.org/Methodology.

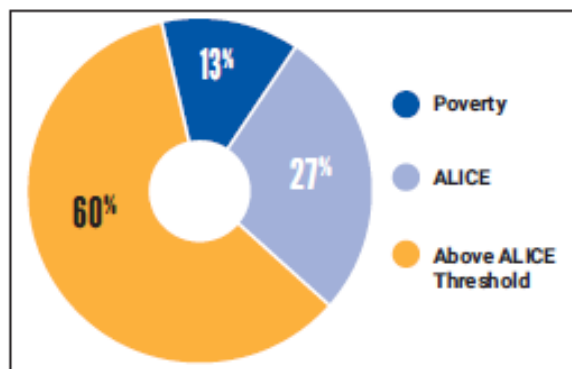
AT-A-GLANCE: REST OF NY STATE

2018 Point-in-Time Data

Population: 6,246,108 • Number of Counties: 50 • Number of Households: 2,518,642

How many households are struggling?

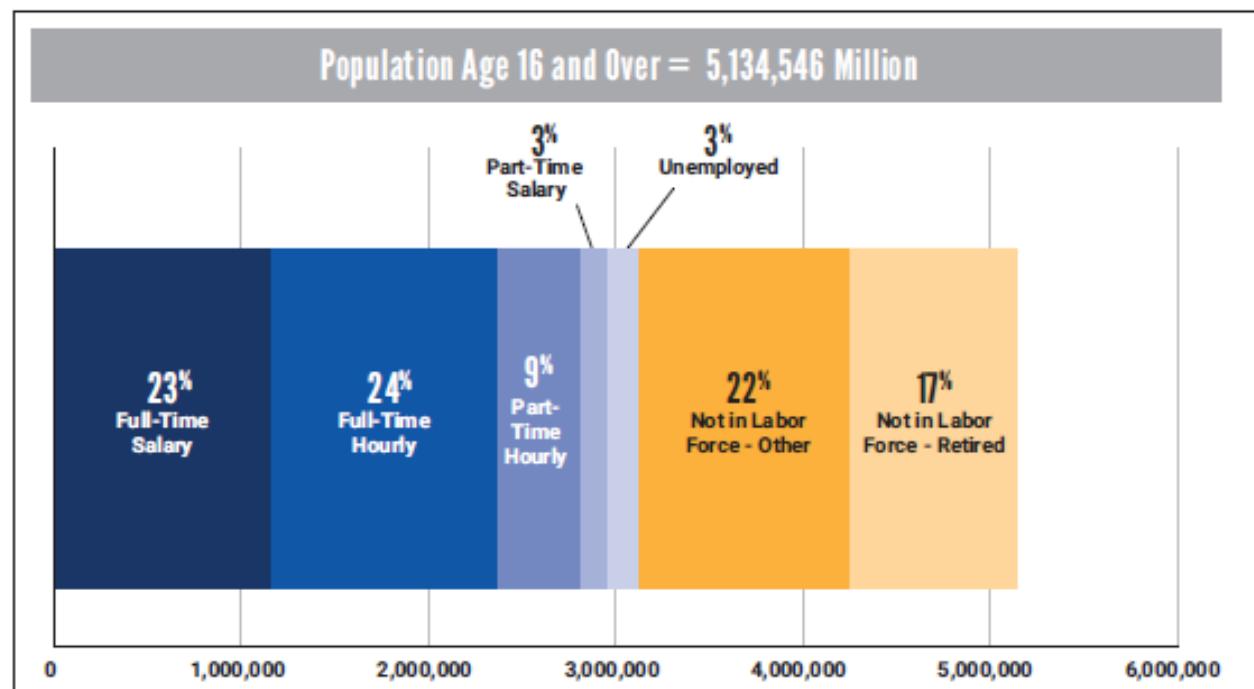
ALICE, an acronym for Asset Limited, Income Constrained, Employed, comprises households that earn more than the Federal Poverty Level but less than the basic cost of living for the state (the ALICE Threshold). Of New York Rest of State's 2,518,642 households, 326,476 earned below the Federal Poverty Level (13%) in 2018, and another 690,876 (27%) were ALICE.



What does the Rest of State labor force look like?

A 2018 overview of the labor status of Rest of State's 5,134,546 working-age adults (people age 16 and over) shows that 62% of adults were in the labor force (blue bars), yet more than half were workers who were paid hourly. Hourly paid jobs tend to have lower wages, fewer benefits, and less stability. In addition, 39% of adults were outside the labor force (gold bars), either because they were retired or because they had stopped looking for work.

Labor Status, Population Age 16 and Over, Rest of State, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time, hourly workers) have been applied to the total Rest of State workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

What does it cost to afford the basic necessities?

The average ALICE Household Survival Budget in Rest of State was \$24,552 for a single adult, \$27,432 for a single senior, and \$72,960 for a family of four in 2018 — significantly more than the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.



Household Survival Budget, Rest of State, Average, 2018

	SINGLE ADULT	SENIOR (1 ADULT)	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs			
Housing	\$640	\$640	\$889
Child Care	\$-	\$-	\$1,366
Food	\$273	\$232	\$826
Transportation	\$365	\$319	\$834
Health Care	\$212	\$505	\$705
Technology	\$55	\$55	\$75
Miscellaneous	\$186	\$208	\$553
Taxes	\$315	\$327	\$832
Monthly Total	\$2,046	\$2,286	\$6,080
ANNUAL TOTAL	\$24,552	\$27,432	\$72,960
Hourly Wage*	\$12.28	\$13.72	\$36.48

*Full-time wage required to support this budget

Rest of State Counties, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Albany	126,578	40%
Allegany	18,009	50%
Broome	75,539	44%
Cattaraugus	32,079	42%
Cayuga	30,083	42%
Chautauqua	53,429	45%
Chemung	34,325	42%

Rest of State Counties, 2018

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Cortland	17,685	43%
Delaware	19,030	45%
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Rest of State Counties, 2018		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Franklin	19,088	43%
Fulton	22,439	40%
Genesee	23,681	33%
Greene	17,117	51%
Hamilton	1,124	56%
Herkimer	24,583	42%
Jefferson	44,657	41%
Lewis	10,242	41%
Livingston	23,746	39%
Madison	26,127	39%
Monroe	301,668	42%
Montgomery	19,665	47%
Niagara	89,765	37%
Oneida	88,871	41%
Onondaga	185,046	40%
Ontario	44,079	36%
Orleans	16,333	41%
Oswego	46,270	41%
Otsego	23,556	43%
Rensselaer	64,614	34%
St. Lawrence	41,680	44%
Saratoga	94,156	33%
Schenectady	55,262	45%

Rest of State Counties, 2018		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Schoharie	12,559	45%
Schuyler	7,304	41%
Seneca	13,522	39%
Steuben	40,578	36%
Sullivan	28,900	46%
Tioga	20,045	37%
Tompkins	40,250	44%
Ulster	69,154	41%
Warren	28,007	40%
Washington	24,009	44%
Wayne	35,927	34%
Wyoming	15,815	37%
Yates	9,029	43%

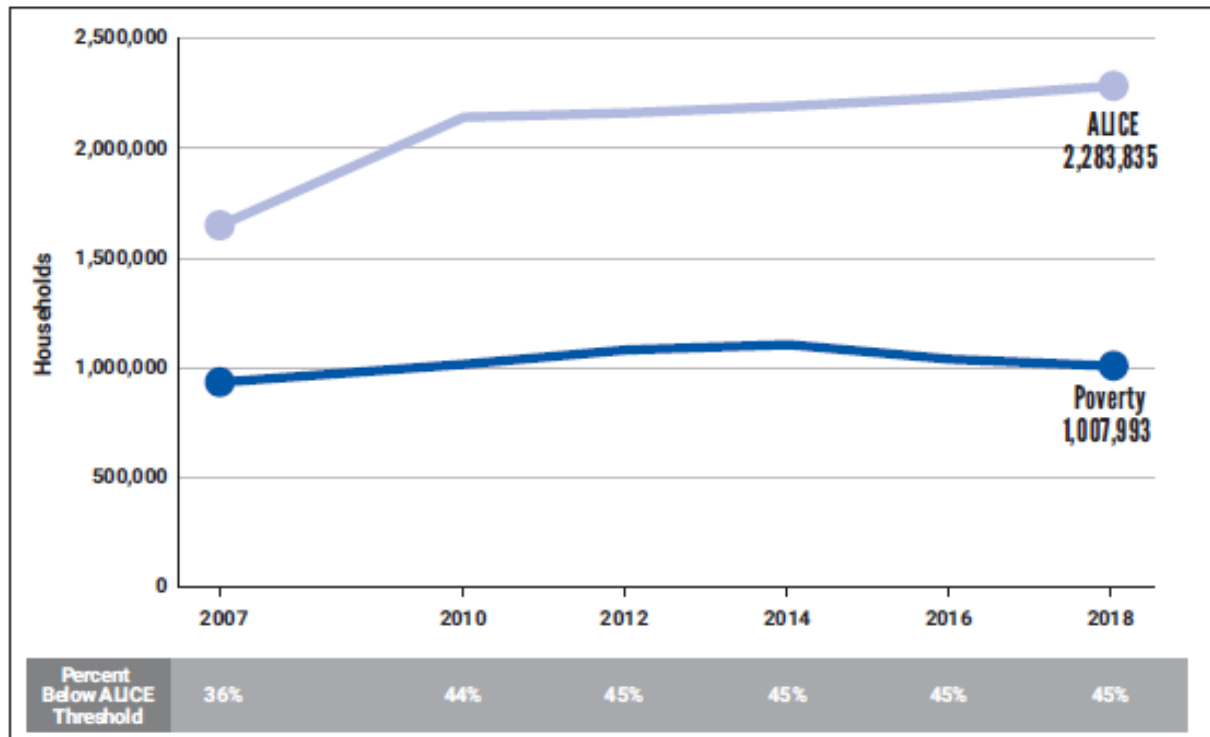
Sources: Point-in-Time Data: American Community Survey, 2018. ALICE Demographics: ALICE Threshold, 2018; American Community Survey, 2018. Labor Status: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018. Budget: AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Consumer Expenditure Survey; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Federal Highway Administration, 2017; Feeding America, 2019; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; New York State Office of Children and Family Services, 2019; The Zebra, 2018; U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at UnitedForALICE.org/Methodology

WHO IS ALICE?

With income above the Federal Poverty Level (FPL) but below a basic survival threshold — defined as the ALICE Threshold — ALICE households earn too much to qualify as “poor” but are still unable to make ends meet. They often work as cashiers, nursing assistants, office clerks, servers, laborers, and security guards. These types of jobs are vital to keeping New York’s economy running smoothly, but they do not provide adequate wages to cover the basics of housing, child care, food, transportation, health care, and technology for these ALICE workers and their families.

New York saw a slight decline in its total population from 2007 to 2018, yet had an increase in the number of households, rising by 4%, from 7.1 to 7.4 million. In 2018, 45% of these households were struggling to make ends meet. During the Great Recession, from 2007 to 2010, the number of ALICE households increased dramatically, and never returned to the pre-recession levels in the eight years that followed. The number of households in poverty remained relatively flat between 2007 and 2018, increasing from 13% to 14%, while the number of ALICE households increased steadily, from 23% to 31%. Overall, the percentage of households living below the ALICE Threshold (ALICE and poverty-level households combined), increased from 36% in 2007 to 45% in 2012, and remained there through 2018 (Figure 1).

Figure 1.
Households by Income, New York, 2007-2018

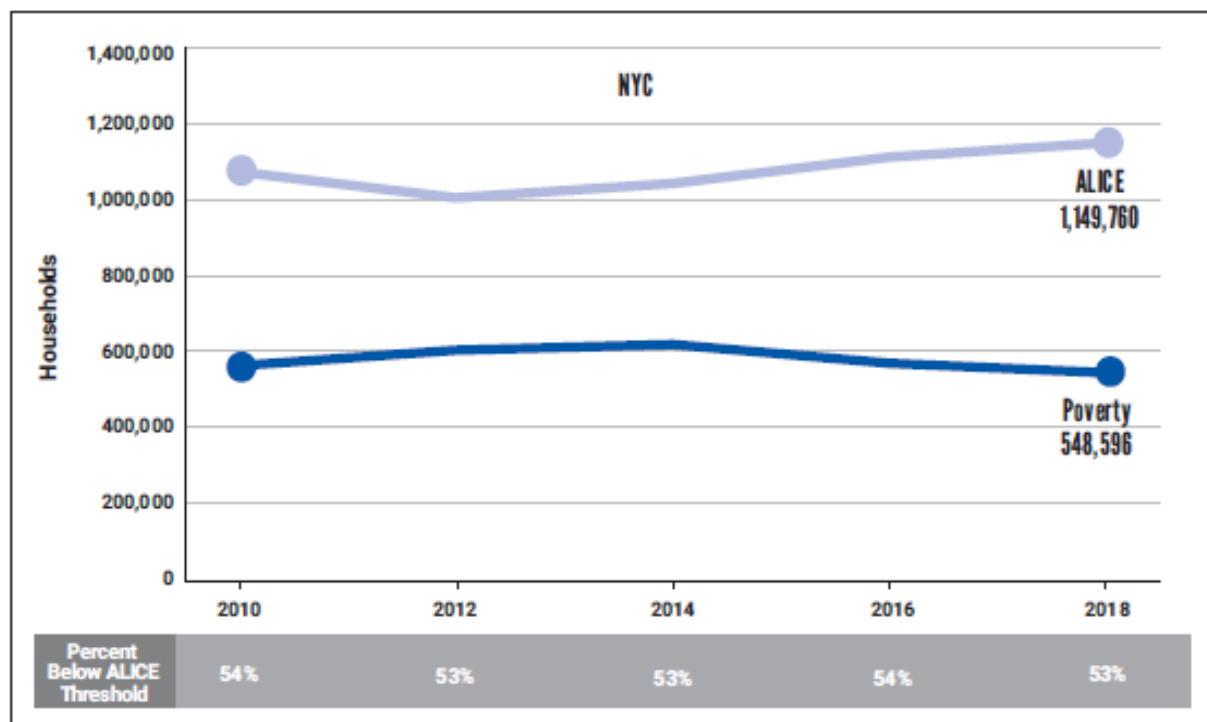


Sources: ALICE Threshold, 2007–2018; American Community Survey, 2007–2018

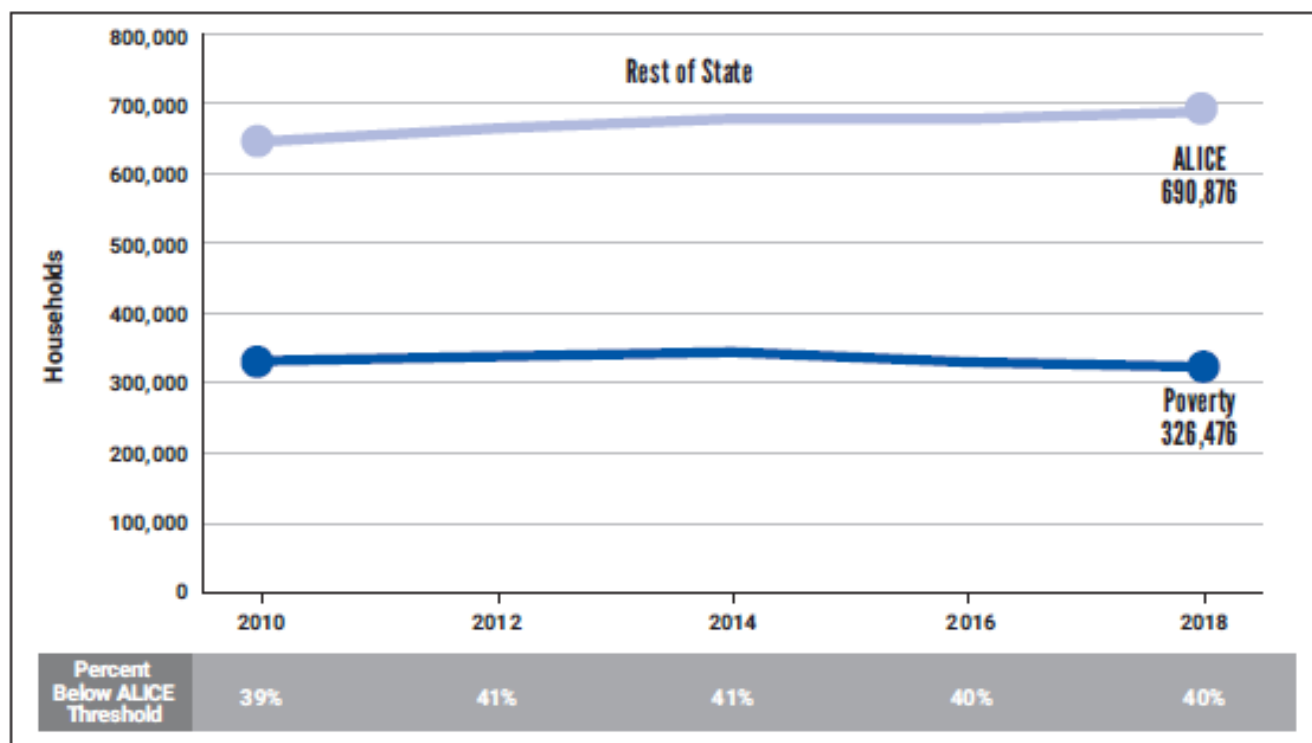
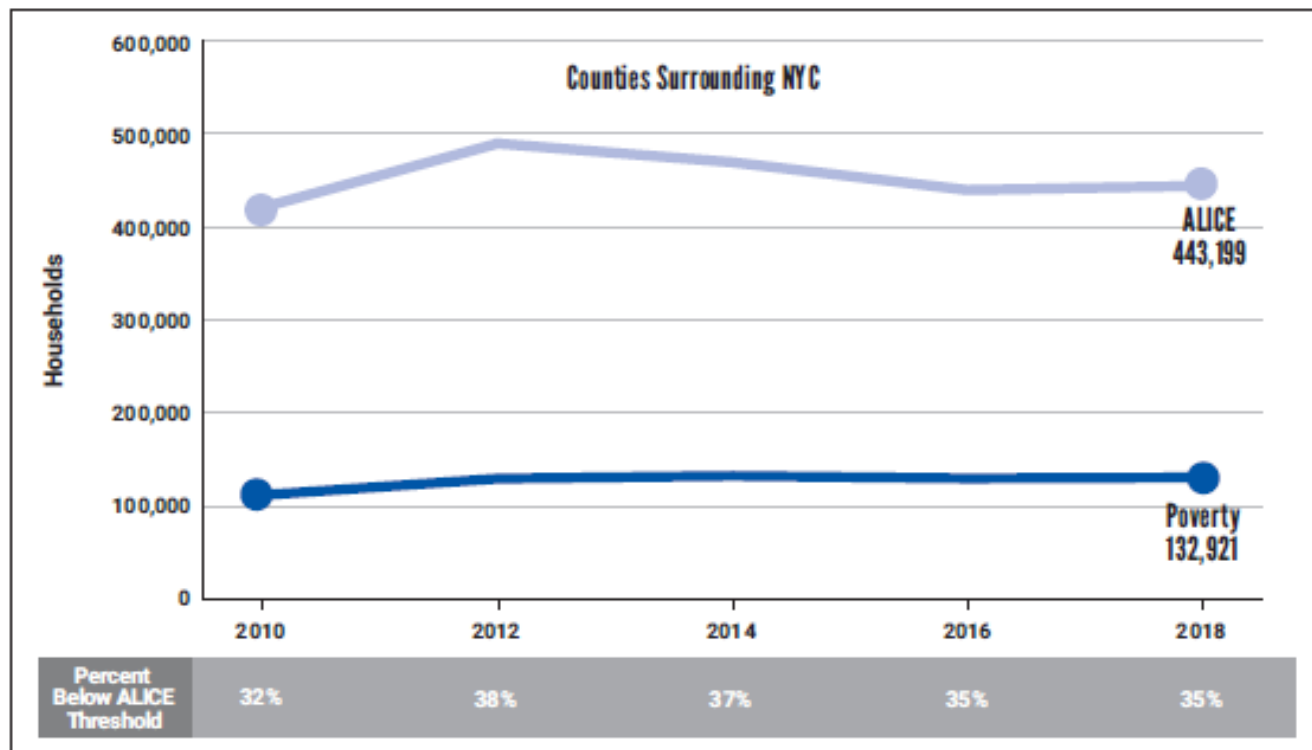
From 2010 to 2018, the number of households below the ALICE Threshold increased in all regions of the state. In 2018, 53% of households were below the ALICE Threshold in NYC, 40% in the Rest of State, and 35% in the Counties Surrounding NYC. The trajectories of ALICE and poverty-level households varied slightly across the three regions (Figure 2):

- **NYC:** Focusing on poverty alone would suggest a 3% decrease in financial hardship in NYC from 2010 to 2018. Yet, when the total number of ALICE and poverty-level households are combined, there was actually a 4% increase in financial hardship in NYC. The number of households below the ALICE Threshold climbed from 1,639,893 households in 2010 to 1,698,356 in 2018. In 2018, 50% of all ALICE households in New York state were located in NYC.
- **Counties Surrounding NYC:** The number of households below the ALICE Threshold increased by 8% across the region, rising from 534,226 households in 2010 to 576,120 in 2018. The number of ALICE households alone increased 16% in 2012, and then slowly declined, but still remained 5% higher in 2018 than it was in 2010. The region had the smallest number of households in poverty in the state, increasing from 7% to 8% from 2010 to 2018. In 2018, 20% of all ALICE households in the state lived in Counties Surrounding NYC.
- **Rest of State:** The number of households below the ALICE threshold increased 3% across the region, rising from 983,264 households in 2010 to 1,017,352 in 2018. This increase was driven by a 7% increase in the number of ALICE households, while at the same time, the number of households in poverty decreased by nearly 3%. In 2018, 30% of the state's ALICE households lived in counties in the Rest of State.

Figure 2.
Household by Income, New York Regions, 2018



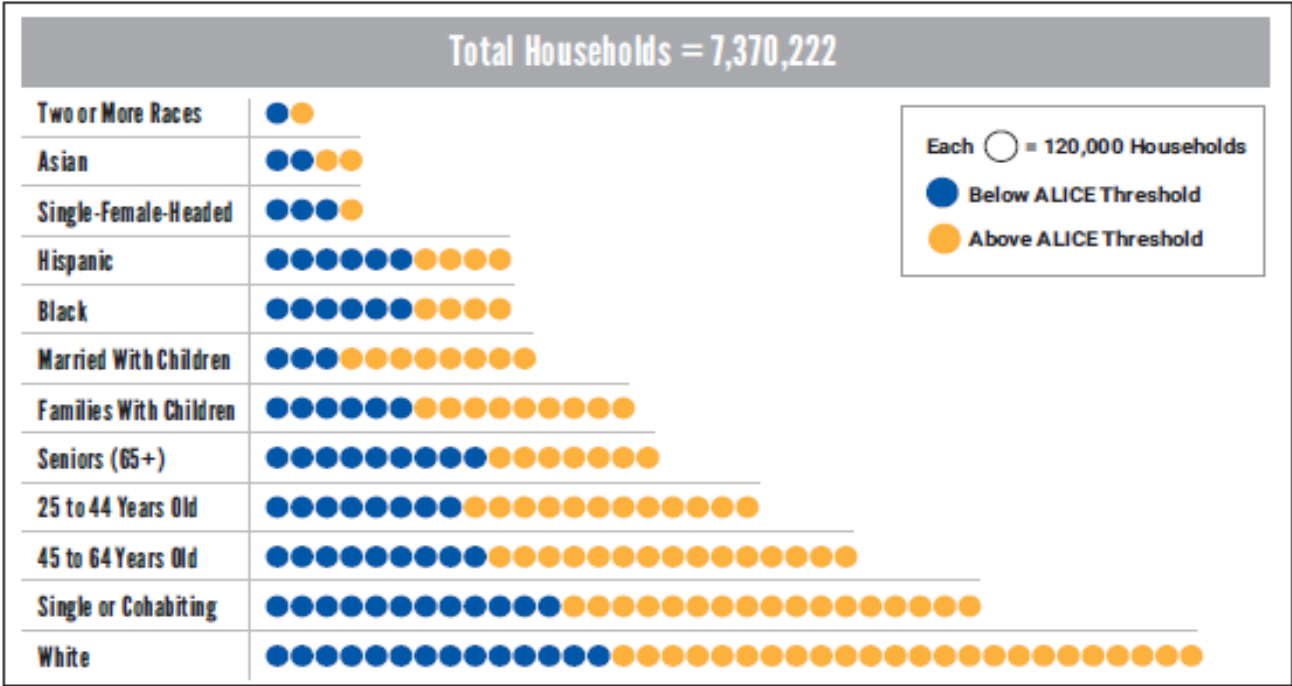
Sources: ALICE Threshold, 2007–2018; American Community Survey, 2007–2018



Sources: ALICE Threshold, 2007–2018; American Community Survey, 2007–2018

ALICE households live in every county in New York — urban, suburban, and rural — and they include people of all genders, ages, and races/ethnicities, across all household types. Figure 3 shows that in 2018, the largest numbers of households below the ALICE Threshold were in the largest demographic groups in New York — namely, White households, single or cohabiting households (without children or seniors), and households headed by someone 45 to 64 years old. Among families with children — another of the state’s biggest groups — married-parent families were the largest subgroup and accounted for 43% of families with children living below the ALICE Threshold.

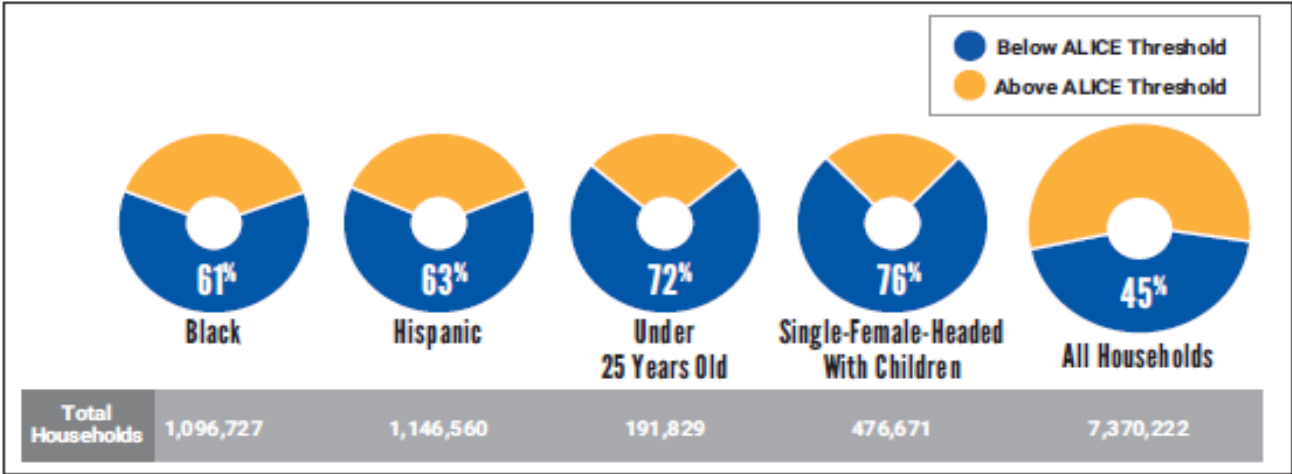
Figure 3.
Household Types by Income, Largest Groups, New York, 2018



Note: Categories shown in figure are overlapping.
Sources: ALICE Threshold, 2018; American Community Survey, 2018

Another way to examine the data is to look at the proportion of each group that is below the ALICE Threshold. Overall, 45% of households in New York had income below the ALICE Threshold in 2018. But many smaller groups had a disproportionately high percentage of families below the ALICE Threshold. Black and Hispanic households had more than 60% of households below the ALICE Threshold. Young households (under age 25) had 72% living below the ALICE Threshold, up from 70% in 2016. Finally, single-female households with children had the highest percentage of households below the ALICE Threshold of any group, at 76% (Figure 4).

Figure 4.
Select Household Groups by Income, New York, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

How Has the Number of ALICE Households Changed Over Time?

ALICE is an acronym for ALICE — Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the cost of household essentials (housing, childcare, food, transportation, health care, and a basic smartphone plan).

What Types of Households Are Struggling?

In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Why Do So Many Households Struggle?

The cost of household basics outpaces wages. The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

CLINTON COUNTY

2018 Point-in-Time-Data

Population: 80,695

Number of Households: 31,392

Median Household Income: \$56,704 (state average: \$67,844)

Unemployment Rate: 3.8 % (state average: 5.0 %)

ALICE Households: 25.0 % (state average: 31.0 %)

Households in Poverty: 12.0 % (state average: 14.0 %)

	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults Two in Child Care	Single Senior	Two Seniors
Housing	\$568	\$663	\$808	\$808	\$568	\$663
Child Care	\$0	\$0	\$469	\$1,292	\$0	\$0
Food	\$276	\$572	\$955	\$834	\$235	\$487
Transportation	\$365	\$537	\$834	\$834	\$319	\$445
Health Care	\$212	\$471	\$705	\$705	\$483	\$966
Technology	\$55	\$75	\$75	\$75	\$55	\$75
Miscellaneous	\$177	\$277	\$439	\$533	\$196	\$309
Taxes	\$291	\$447	\$543	\$782	\$302	\$454
Monthly Total	\$1,944	\$3,042	\$4,828	\$5,863	\$2,158	\$3,399
Annual Total	\$23,328	\$36,504	\$57,936	\$70,356	\$25,896	\$40,788
Hourly Wage	\$11.66	\$18.25	\$28.97	\$35.18	\$12.95	\$20.39

County Subdivision	Total # of Households	% Below ALICE Threshold
Altona town, Clinton County, New York	934	48%
Au Sable town, Clinton County, New York	1,172	46%
Beekmantown town, Clinton County, New York	2,352	30%
Black Brook town, Clinton County, New York	622	37%
Champlain town, Clinton County, New York	2,437	44%
Chazy town, Clinton County, New York	1,646	35%
Clinton town, Clinton County, New York	260	42%
Dannemora town, Clinton County, New York	624	41%
Ellenburg town, Clinton County, New York	726	40%
Mooers town, Clinton County, New York	1,614	43%
Peru town, Clinton County, New York	2,602	36%
Plattsburgh city, Clinton County, New York	7,894	49%
Plattsburgh town, Clinton County, New York	4,748	35%
Saranac town, Clinton County, New York	1,600	32%
Schuyler Falls town, Clinton County, New York	2,164	35%

ESSEX COUNTY

2018 Point-in-Time-Data

Population: 37,751

Number of Households: 15,425

Median Household Income: \$56,196 (state average: \$67,844)

Unemployment Rate: 5.8% (state average: 5.0%)

ALICE Households: 28.0% (state average: 31.0%)

Households in Poverty: 10.0% (state average: 14.0%)

	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults Two in Child Care	Single Senior	Two Seniors
Housing	\$589	\$689	\$864	\$864	\$589	\$689
Child Care	\$0	\$0	\$469	\$1,292	\$0	\$0
Food	\$267	\$554	\$924	\$807	\$227	\$472
Transportation	\$365	\$537	\$834	\$834	\$319	\$445
Health Care	\$212	\$471	\$705	\$705	\$539	\$1,078
Technology	\$55	\$75	\$75	\$75	\$55	\$75
Miscellaneous	\$178	\$278	\$442	\$537	\$204	\$322
Taxes	\$295	\$450	\$551	\$792	\$310	\$464
Monthly Total	\$1,961	\$3,054	\$4,864	\$5,906	\$2,243	\$3,545
Annual Total	\$23,532	\$36,648	\$58,368	\$70,872	\$26,916	\$42,540
Hourly Wage	\$11.77	\$18.32	\$29.18	\$35.44	\$13.46	\$21.27

County Subdivision	Total # of Households	% Below ALICE Threshold
Chesterfield town, Essex County, New York	1,028	31%
Crown Point town, Essex County, New York	765	39%
Elizabethtown town, Essex County, New York	441	46%
Essex town, Essex County, New York	267	31%
Jay town, Essex County, New York	1,081	33%
Keene town, Essex County, New York	592	28%
Lewis town, Essex County, New York	463	37%
Minerva town, Essex County, New York	349	32%
Moriah town, Essex County, New York	1,885	41%
Newcomb town, Essex County, New York	222	41%
North Elba town, Essex County, New York	2,720	34%
North Hudson town, Essex County, New York	124	55%
Schroon town, Essex County, New York	664	50%
St. Armand town, Essex County, New York	711	34%
Ticonderoga town, Essex County, New York	2,093	43%
Westport town, Essex County, New York	571	46%
Willsboro town, Essex County, New York	913	34%
Wilmington town, Essex County, New York	536	32%

FRANKLIN COUNTY

2018 Point-in-Time-Data

Population: 50,692

Number of Households: 19,088

Median Household Income: \$51,696 (state average: \$67,844)

Unemployment Rate: 7.1% (state average: 5.0%)

ALICE Households: 25.0% (state average: 31.0%)

Households in Poverty: 18.0% (state average: 14.0%)

	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults Two in Child Care
Housing	\$528	\$596	\$726	\$726
Child Care	\$0	\$0	\$469	\$1,292
Food	\$237	\$492	\$822	\$718
Transportation	\$365	\$537	\$834	\$834
Health Care	\$212	\$471	\$705	\$705
Technology	\$55	\$75	\$75	\$75
Miscellaneous	\$166	\$257	\$410	\$506
Taxes	\$266	\$400	\$469	\$714
Monthly Total	\$1,829	\$2,828	\$4,510	\$5,570
Annual Total	\$21,948	\$33,936	\$54,120	\$66,840
Hourly Wage	\$10.97	\$16.97	\$27.06	\$33.42

County Subdivision	Total # of Households	% Below ALICE Threshold
Bangor town, Franklin County, New York	834	47%
Bellmont town, Franklin County, New York	618	36%
Bombay town, Franklin County, New York	466	49%
Brandon town, Franklin County, New York	212	47%
Brighton town, Franklin County, New York	361	35%
Burke town, Franklin County, New York	556	42%
Chateaugay town, Franklin County, New York	712	48%
Constable town, Franklin County, New York	663	41%
Dickinson town, Franklin County, New York	391	37%
Fort Covington town, Franklin County, New York	735	48%
Franklin town, Franklin County, New York	530	29%
Harrietstown town, Franklin County, New York	2,377	41%
Malone town, Franklin County, New York	4,328	46%
Moira town, Franklin County, New York	1,200	45%
Santa Clara town, Franklin County, New York	187	21%
St. Regis Mohawk Reservation, Franklin County, New York	1,093	51%
Tupper Lake town, Franklin County, New York	2,501	37%
Waverly town, Franklin County, New York	415	52%
Westville town, Franklin County, New York	818	48%