



**ALICE:  
A STUDY OF  
FINANCIAL HARDSHIP  
IN NEW YORK**

LIVE UNITED

2018  
REPORT



ALICE® is an acronym for Asset Limited, Income Constrained, Employed.

The United Way ALICE Project is a collaboration of United Ways in Connecticut, Florida, Hawai'i, Idaho, Indiana, Iowa, Louisiana, Maryland, Michigan, New Jersey, New York, Ohio, Oregon, Texas, Virginia, Washington, and Wisconsin.



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*Note: In addition to the corporate sponsorships, this Report was made possible by the United Ways noted above in bold.*

Learn more here: [www.uwnys.org](http://www.uwnys.org)

## ACKNOWLEDGEMENTS

### New York State Corporate Investor

Special thanks to **KeyBank** for helping bring the message of ALICE to the State of New York.

## NATIONAL ALICE ADVISORY COUNCIL

The following companies are major funders and supporters of the United Way *ALICE Project*.

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# LETTER TO THE COMMUNITY

Dear New Yorkers:

Have you ever imagined that something as common as a flat tire could cause a catastrophic chain of events leading you or your family to become homeless, unemployed, hungry, or unable to purchase needed medication? Many of us are able to cope with unexpected issues while avoiding catastrophe. However, a growing number of New Yorkers live so close to the financial cliff that a small event could easily escalate into a life-changing situation.

**Asset Limited, Income Constrained, Employed (ALICE)** is a United Way initiative to raise awareness of the challenges faced by low-income working families and to help initiate strategies and policies that alleviate them.

The face of poverty has changed from one generation to the next. However, the challenges caused by financial instability continue to put enormous stress on families trying to provide for themselves and their children. The United Way *ALICE Project* helps to shine a light on these struggles and has the potential to encourage changes that can improve the quality of life for working families.

This comprehensive Report shows us that ALICE lives in every part of our state, from the urban to the most rural areas and all points in between. While the cost of living varies widely across counties, the Report tells us what the survival budget is for each county, helping us to better understand the challenges of our local communities.

By investing our time, effort, and resources in ALICE, we are investing in the stability of our communities. ALICE is working hard and we all benefit from identifying solutions that make it easier for ALICE households to become more financially secure.

United Ways across New York work year round to help people we call ALICE. Please join our efforts by sharing information about ALICE and connecting with your local United Way to learn how you can help create more opportunities. These issues have never been more relevant.

Sincerely,



A blue ink signature of John C. Bernardi, written in a cursive style.

**John C. Bernardi**  
CEO, United Way of the Adirondack Region  
Chair, ALICE Steering Committee



A blue ink signature of Brenda Episcopo, written in a cursive style.

**Brenda Episcopo**  
President & CEO,  
United Way of New York State

## Steering Committee

**John C. Bernardi**  
United Way of the  
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# THE UNITED WAY ALICE PROJECT

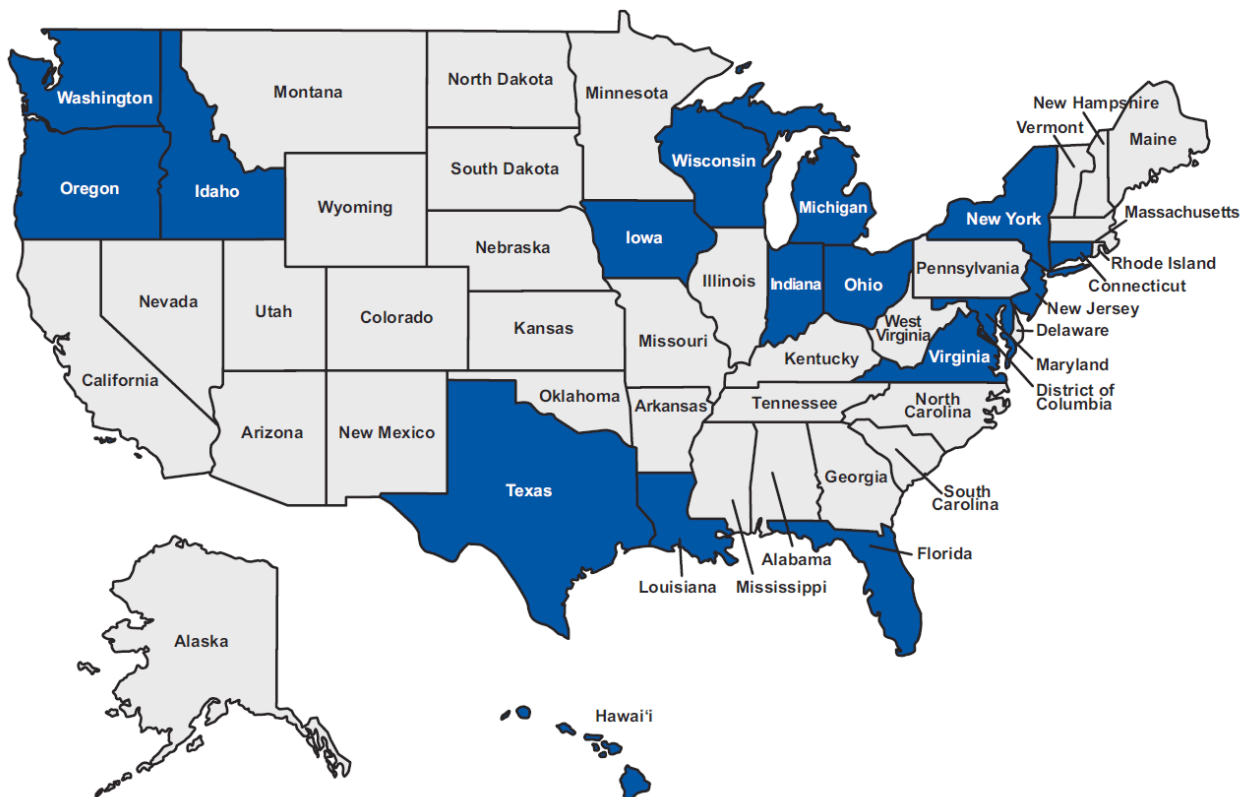
The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of a population called **ALICE** — an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE is the growing number of households in our communities that do not earn enough to afford basic necessities. This research initiative partners with state United Way organizations to present data that can 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, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with 18 states participating. United Ways of New York State are proud to join the more than 540 United Ways in these states that are working to better understand ALICE's struggles. Organizations across the country are also using this data to address the challenges and needs of their employees, customers, and communities. The result is that ALICE is rapidly becoming part of the common vernacular, appearing in the media and in public forums discussing financial hardship in communities nationwide.

Together, United Ways, government agencies, nonprofits, and corporations have the opportunity to evaluate current initiatives and discover innovative approaches that give ALICE a voice, and create changes that improve life for ALICE and the wider community.

To access reports from all states, visit [UnitedWayALICE.org](http://UnitedWayALICE.org)

## States With United Way ALICE Reports



# EXECUTIVE SUMMARY

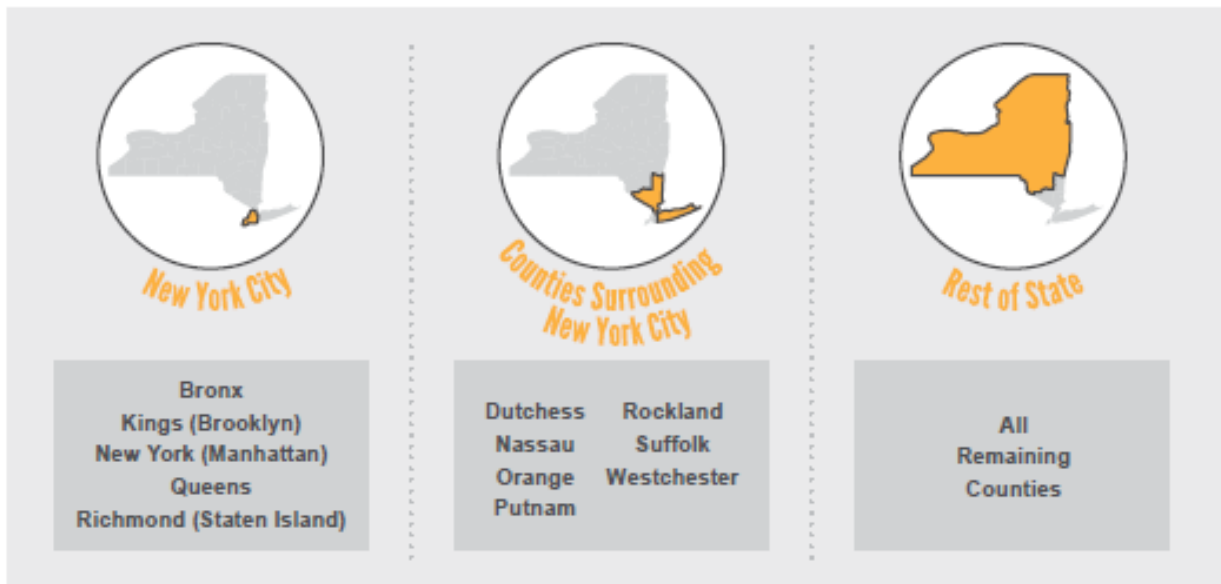
In New York, 3,262,043, households — 45 percent — could not afford basic needs such as housing, child care, food, transportation, health care, and technology in 2016.

This update of the United Way ALICE Report for New York provides the most comprehensive look at the population called ALICE — an acronym for Asset Limited, Income Constrained, Employed. ALICE households have incomes above the Federal Poverty Level (FPL) but struggle to afford basic household necessities.

The Report describes the cost of basic needs for each county in New York, as well as the number of households earning below this amount — the ALICE Threshold — and focuses on how households have fared since the Great Recession ended in 2010.

In New York, a large and diverse state, both the cost of living and job opportunities vary greatly across the state. Since this Report is built on data at the county level, these differences are readily apparent. Details are available at [UnitedWayALICE.org/New-York](http://UnitedWayALICE.org/New-York). In general, the counties can be grouped into three regions:

- **New York City (NYC):** The five boroughs (or counties) of the Bronx, Brooklyn (Kings County), Manhattan (New York County), Queens, and Staten Island (Richmond County);
- **Counties Surrounding NYC:** Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester; and
- **Rest of State:** All remaining counties.



Despite overall improvement in employment and gains in median income, the economic recovery in New York has been uneven. Many ALICE households continue to face challenges from low wages, reduced work hours, depleted savings, and increasing costs. For the many households that earned just above the ALICE Threshold in the past, the increases in the cost of living have pushed them below the Threshold and into financial hardship. The total number of New York households that cannot afford basic needs increased 5 percent from 2010 to 2016.

This Report focuses on trends in New York that led to more families becoming unable to make ends meet. Key findings include:

- **Households continue to struggle:** Of New York's 7,216,340 households, 14 percent lived in poverty in 2016 and another 31 percent were ALICE. Combined, 45 percent (3,262,043 households) had income below the ALICE Threshold, an increase of 5 percent since 2010.
- **Basic cost of living is still on the rise:** The cost of basic household expenses increased steadily in New York to an average of \$68,808 for a family of four (two adults with one infant and one preschooler) and \$23,148 for a single adult. Even though costs are higher in the counties surrounding NYC and lowest in the Rest of State, the bare-minimum Household Survival Budget is significantly higher than the 2016 FPL of \$24,300 for a family of four and \$11,880 for a single adult in every county. The cost of the family budget increased on average by 22 percent from 2010 to 2016.
- **Changes have occurred in the workforce:** Unemployment rates are falling across the state, although more quickly in NYC and the counties surrounding NYC, where average wages are also increasing. However, ALICE workers are still struggling in all regions. Low-wage jobs dominate the employment landscape, with 51 percent of all jobs statewide paying less than \$20 per hour. Further, an increase in contract jobs and on-demand jobs has created less stability. Gaps in wages persist and vary depending on the type of employer as well as the sex, gender, sexual orientation, education, race, and ethnicity of workers.
- **Emerging trends impact ALICE families:** Several trends could impact the economic landscape for ALICE families:

*The Changing American Household* — Baby boomers are aging, millennials are making different lifestyle and work choices than previous generations, and patterns of domestic and foreign migration are shifting. These trends are changing both household composition and demands for goods and services.

*Market Instability* — A globally connected economy means that economic disruptions and natural disasters in one part of the world will increasingly have an impact on U.S. ALICE workers, contributing to employment instability, a shifting supply and demand, and a disruption in traditional modes of operation.

*Health Inequality* — As advances in medical care outpace the ability of many households to afford them, there will be increasing disparities in health and longevity based on income.

The United Way ALICE Report for New York offers an enhanced set of tools for stakeholders to measure the real challenges ALICE households face in trying to make ends meet. This information is presented to enable communities to move beyond stereotypes of “the poor” and an outdated FPL, and instead use data to inform programmatic and policy solutions for ALICE and communities, now and for the future.

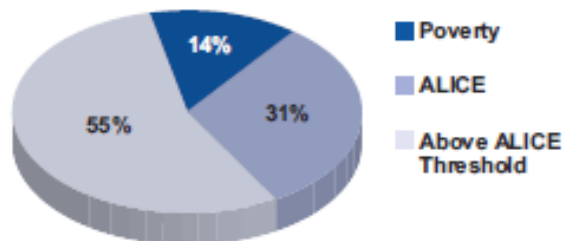
# AT-A-GLANCE: NEW YORK

2016 Point-in-Time Data

Population: 19,745,289 | Number of Counties: 62 | Number of Households: 7,216,340

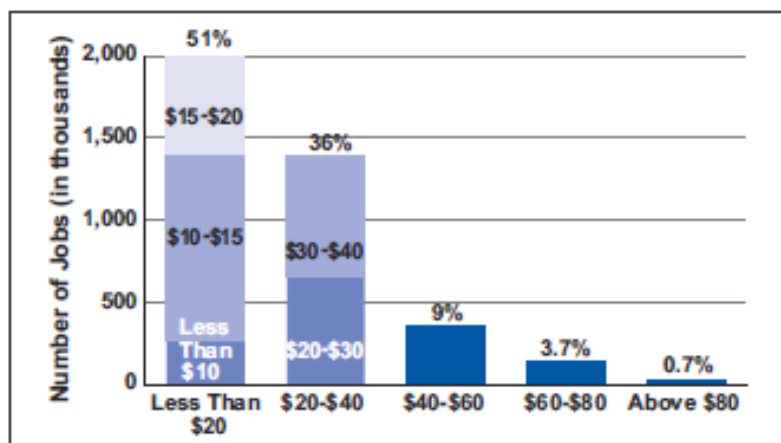
## How many households are struggling?

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 7,216,340 households, 1,038,710 earn below the Federal Poverty Level (14 percent) and another 2,223,333 (31 percent) are ALICE.



## How much does ALICE earn?

In the state of New York, 51 percent of jobs pay less than \$20 per hour, with more than three-quarters of those jobs paying less than \$15 per hour. Another 36 percent of jobs pay from \$20 to \$40 per hour. Only 9 percent of jobs pay from \$40 to \$60 per hour.



## What does it cost to afford the basic necessities?

Affording only a very modest living, the Household Survival Budget of \$23,148 for a single adult and \$68,808 for a family of four in the state of New York is still significantly more than the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four.

### Household Survival Budget, New York Average, 2016

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$688	\$953
Child Care	\$-	\$1,440
Food	\$182	\$603
Transportation	\$310	\$614
Health Care	\$210	\$779
Technology	\$55	\$75
Miscellaneous	\$175	\$521
Taxes	\$309	\$749
Monthly Total	\$1,929	\$5,734
ANNUAL TOTAL	\$23,148	\$68,808
Hourly Wage*	\$11.57	\$34.40

\*Full-time wage required to support this budget



# AT-A-GLANCE: NEW YORK

New York Counties, 2016		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Albany	125,329	44%
Allegany	18,032	48%
Bronx	498,539	74%
Broome	76,957	43%
Cattaraugus	31,409	44%
Cayuga	30,966	39%
Chautauqua	51,705	52%
Chemung	34,418	45%
Chenango	19,837	48%
Clinton	30,624	39%
Columbia	25,295	40%
Cortland	17,683	44%
Delaware	18,817	48%
Dutchess	108,200	36%
Erie	380,473	41%
Essex	15,298	40%
Franklin	19,299	46%
Fulton	22,450	44%
Genesee	23,825	40%
Greene	17,125	48%
Hamilton	1,239	63%
Herkimer	25,670	42%
Jefferson	41,415	56%
Kings	941,871	51%
Lewis	10,307	46%
Livingston	23,904	41%
Madison	25,612	43%
Monroe	299,224	41%
Montgomery	19,540	51%
Nassau	440,785	30%
New York	748,293	35%

New York Counties, 2016		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Niagara	86,786	44%
Oneida	87,929	42%
Onondaga	182,984	40%
Ontario	45,187	37%
Orange	124,365	47%
Orleans	16,132	45%
Oswego	44,633	42%
Otsego	23,539	45%
Putnam	34,762	33%
Queens	761,819	57%
Rensselaer	62,816	37%
Richmond	164,289	44%
Rockland	99,257	48%
Saratoga	93,703	28%
Schenectady	48,720	54%
Schoharie	12,373	50%
Schuyler	7,376	43%
Seneca	13,672	43%
St. Lawrence	40,479	44%
Steuben	38,458	45%
Suffolk	474,311	36%
Sullivan	25,031	50%
Tioga	19,705	40%
Tompkins	37,683	50%
Ulster	68,298	41%
Warren	28,841	35%
Washington	24,027	42%
Wayne	37,496	36%
Westchester	342,216	40%
Wyoming	15,780	41%
Yates	9,532	44%

Sources: Point-in-Time Data: American Community Survey, 2016. ALICE Demographics: American Community Survey and the ALICE Threshold, 2016. Wages: Bureau of Labor Statistics, 2016b. Budget: Bureau of Labor Statistics, 2016a; Consumer Reports, 2017; Internal Revenue Service, 2016; New York State Office of Children & Family Services, 2016; Tax Foundation 2016, 2017; U.S. Department of Agriculture; U.S. Department of Housing and Urban Development.



# ALICE IN CLINTON COUNTY

## 2016 Point-in-Time Data

**Population:** 81,073 • **Number of Households:** 30,624

**Median Household Income:** \$55,316 (state average: \$62,909)

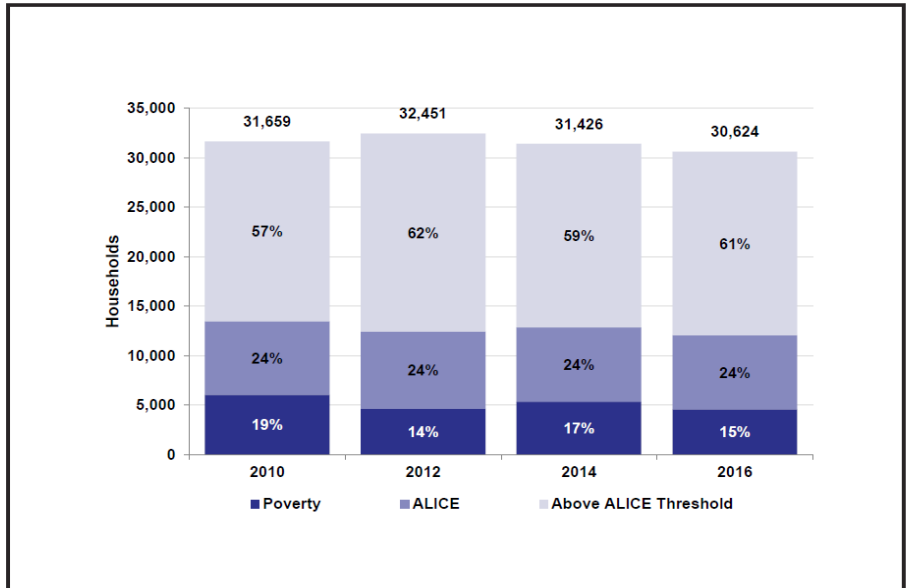
**Unemployment Rate:** 5.0% (state average: 5.9%)

**ALICE Households:** 24% (state average: 31%) • **Households in Poverty:** 15% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

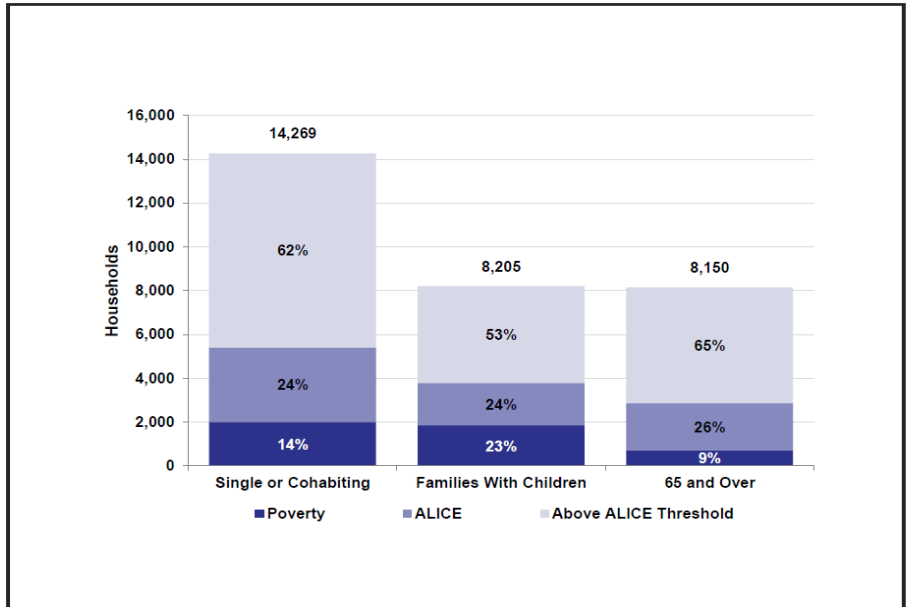
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

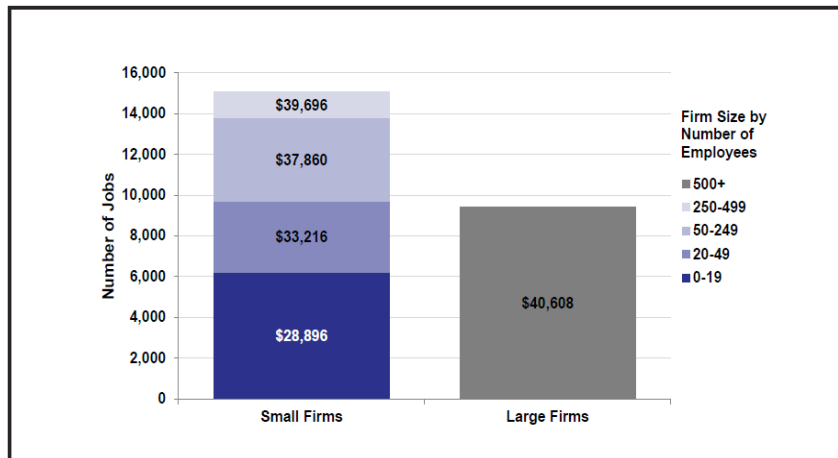
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 22 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Clinton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$782
Child Care	\$-	\$1,250
Food	\$182	\$603
Transportation	\$341	\$682
Health Care	\$213	\$792
Technology	\$55	\$75
Miscellaneous	\$152	\$482
Taxes	\$245	\$639
Monthly Total	\$1,670	\$5,305
ANNUAL TOTAL	\$20,040	\$63,660
Hourly Wage	\$10.02	\$31.83

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and New York State Office of Children & Family, 2016.

Clinton County, 2016		
Town	Total HH	% ALICE & Poverty
Altona (SD)	981	53%
Altona CDP (P)	146	56%
Au Sable (SD)	1,256	49%
Au Sable Forks CDP (P)	198	52%
Beekmantown (SD)	2,396	39%
Black Brook (SD)	646	44%
Champlain (P)	506	57%
Champlain (SD)	2,494	49%
Chazy (SD)	1,751	36%
Chazy CDP (P)	195	45%
Clinton (SD)	263	52%
Cumberland Head CDP (P)	659	33%
Dannemora (P)	334	36%
Dannemora (SD)	636	40%
Ellenburg (SD)	720	41%
Keeseville (P)	696	56%
Lyon Mountain CDP (P)	175	59%
Mooers (SD)	1,614	49%
Mooers CDP (P)	193	62%
Morrisonville CDP (P)	594	51%
Peru (SD)	2,589	33%
Peru CDP (P)	697	33%
Plattsburgh (P)	7,821	55%
Plattsburgh (SD)	4,773	40%
Plattsburgh West CDP (P)	598	51%
Redford CDP (P)	175	47%
Rouses Point (P)	1,009	41%
Saranac (SD)	1,625	34%
Schuyler Falls (SD)	2,083	36%
West Chazy CDP (P)	305	50%

Note: Municipal-level data is 1 or 5-year averages for Places (P) and County Subdivisions (SD), which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# CLINTON COUNTY, NY, 2016

## ALICE HOUSEHOLD SURVIVAL BUDGET

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$482	\$656	\$656	\$656	\$782	\$782
Child Care	\$-	\$-	\$596	\$625	\$1,192	\$1,250
Food	\$182	\$414	\$344	\$287	\$691	\$603
Transportation	\$341	\$409	\$409	\$409	\$682	\$682
Health Care	\$213	\$425	\$487	\$371	\$792	\$792
Miscellaneous	\$152	\$236	\$298	\$294	\$487	\$482
Technology	\$55	\$75	\$55	\$55	\$75	\$75
Taxes	\$245	\$376	\$429	\$418	\$651	\$639
Monthly Total	\$1,670	\$2,591	\$3,274	\$3,115	\$5,352	\$5,305
Annual Total	\$20,040	\$31,092	\$39,288	\$37,380	\$64,224	\$63,660
Hourly Wage	\$10.02	\$15.55	\$19.64	\$18.69	\$32.11	\$31.83

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 15 percent; for an additional 4-year-old, by 15 percent; and for a school-age child, by 14 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and New York State Office of Children & Family, 2016.

## ALICE HOUSEHOLD STABILITY BUDGET

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$820	\$978	\$978	\$978	\$918	\$918
Child Care	\$-	\$-	\$708	\$833	\$1,417	\$1,583
Food	\$352	\$759	\$663	\$497	\$1,334	\$1,150
Transportation	\$343	\$686	\$686	\$686	\$1,143	\$1,143
Health Care	\$264	\$589	\$844	\$844	\$1,091	\$1,091
Miscellaneous	\$189	\$314	\$399	\$395	\$603	\$601
Savings	\$189	\$314	\$399	\$395	\$603	\$601
Technology	\$109	\$129	\$109	\$109	\$129	\$129
Taxes	\$548	\$824	\$990	\$916	\$1,674	\$1,855
Monthly Total	\$2,814	\$4,593	\$5,776	\$5,653	\$8,912	\$9,071
Annual Total	\$33,768	\$55,116	\$69,312	\$67,836	\$106,944	\$108,852
Hourly Wage	\$16.88	\$27.56	\$34.66	\$33.92	\$53.47	\$54.43

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 13 percent; for an additional 4-year-old, by 12 percent; and for a school-age child, by 11 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and New York State Office of Children & Family, 2016.

Reference: [UnitedWayALICE.org](http://UnitedWayALICE.org)

The United Way ALICE Project is a collaboration of United Ways in Connecticut, Florida, Hawai'i, Idaho, Indiana, Iowa, Louisiana, Maryland, Michigan, New Jersey, New York, Ohio, Oregon, Texas, Virginia, Washington, and Wisconsin.



# ALICE IN ESSEX COUNTY

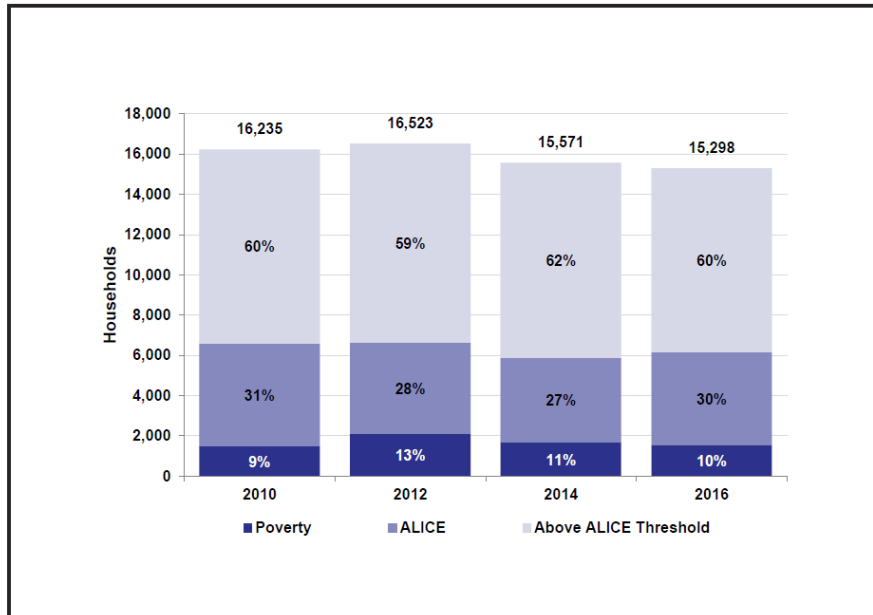
## 2016 Point-in-Time Data

**Population:** 38,598 • **Number of Households:** 15,298  
**Median Household Income:** \$53,244 (state average: \$62,909)  
**Unemployment Rate:** 7.5% (state average: 5.9%)  
**ALICE Households:** 30% (state average: 31%) • **Households in Poverty:** 10% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

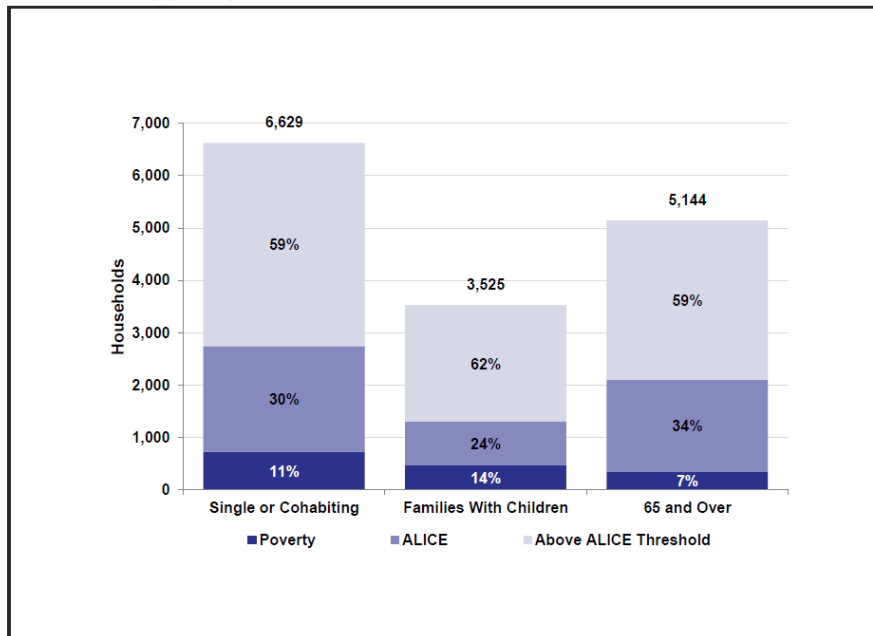
Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

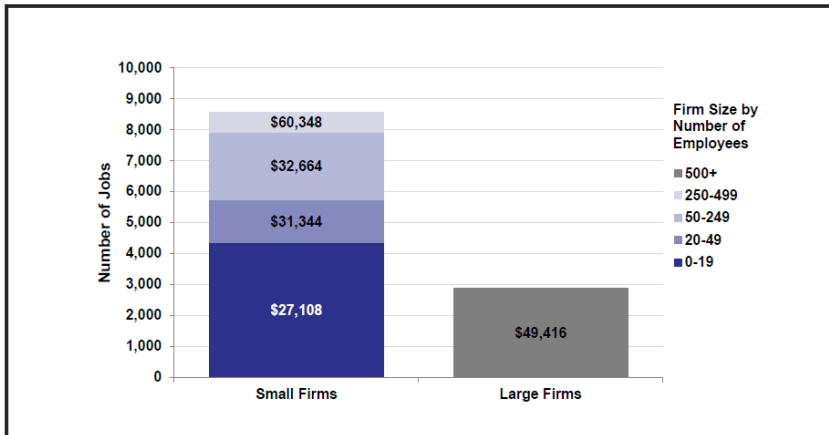
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 22 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Essex County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$532	\$844
Child Care	\$-	\$1,250
Food	\$182	\$603
Transportation	\$341	\$682
Health Care	\$213	\$792
Technology	\$55	\$75
Miscellaneous	\$158	\$491
Taxes	\$262	\$664
<b>Monthly Total</b>	<b>\$1,743</b>	<b>\$5,401</b>
<b>ANNUAL TOTAL</b>	<b>\$20,916</b>	<b>\$64,812</b>
<b>Hourly Wage</b>	<b>\$10.46</b>	<b>\$32.41</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey; ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and New York State Office of Children & Family, 2016.

Essex County, 2016		
Town	Total HH	% ALICE & Poverty
Chesterfield (SD)	1,054	36%
Crown Point (SD)	751	45%
Elizabethtown (SD)	499	43%
Elizabethtown CDP (P)	281	46%
Essex (SD)	284	36%
Jay (SD)	1,072	34%
Keene (SD)	509	37%
Lake Placid (P)	1,250	48%
Lewis (SD)	477	44%
Minerva (SD)	259	40%
Mineville CDP (P)	346	25%
Moriah (SD)	1,755	38%
Newcomb (SD)	222	40%
North Elba (SD)	3,087	43%
North Hudson (SD)	100	47%
Port Henry (P)	455	53%
Schroon (SD)	465	52%
Schroon Lake CDP (P)	228	53%
St. Armand (SD)	700	37%
Ticonderoga (SD)	2,050	41%
Ticonderoga CDP (P)	1,213	42%
Westport (SD)	548	39%
Westport CDP (P)	179	31%
Willsboro (SD)	923	40%
Willsboro CDP (P)	328	46%
Wilmington (SD)	543	35%
Wilmington CDP (P)	393	30%
Witherbee CDP (P)	135	73%

Note: Municipal-level data is 1 or 5-year averages for Places (P) and County Subdivisions (SD), which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ESSEX COUNTY, NY, 2016

## ALICE HOUSEHOLD SURVIVAL BUDGET

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$532	\$681	\$681	\$681	\$844	\$844
Child Care	\$-	\$-	\$596	\$625	\$1,192	\$1,250
Food	\$182	\$414	\$344	\$287	\$691	\$603
Transportation	\$341	\$409	\$409	\$409	\$682	\$682
Health Care	\$213	\$425	\$487	\$371	\$792	\$792
Miscellaneous	\$158	\$239	\$301	\$297	\$495	\$491
Technology	\$55	\$75	\$55	\$55	\$75	\$75
Taxes	\$262	\$385	\$438	\$428	\$675	\$664
Monthly Total	\$1,743	\$2,628	\$3,311	\$3,153	\$5,446	\$5,401
Annual Total	\$20,916	\$31,536	\$39,732	\$37,836	\$65,352	\$64,812
Hourly Wage	\$10.46	\$15.77	\$19.87	\$18.92	\$32.68	\$32.41

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 15 percent; for an additional 4-year-old, by 15 percent; and for a school-age child, by 14 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and New York State Office of Children & Family, 2016.

## ALICE HOUSEHOLD STABILITY BUDGET

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$851	\$1,055	\$1,055	\$1,055	\$1,002	\$1,002
Child Care	\$-	\$-	\$708	\$833	\$1,417	\$1,583
Food	\$352	\$759	\$663	\$497	\$1,334	\$1,150
Transportation	\$343	\$686	\$686	\$686	\$1,143	\$1,143
Health Care	\$264	\$589	\$844	\$844	\$1,091	\$1,091
Miscellaneous	\$192	\$322	\$406	\$402	\$612	\$610
Savings	\$192	\$322	\$406	\$402	\$612	\$610
Technology	\$109	\$129	\$109	\$109	\$129	\$129
Taxes	\$561	\$857	\$1,019	\$943	\$1,682	\$1,863
Monthly Total	\$2,864	\$4,719	\$5,896	\$5,771	\$9,022	\$9,181
Annual Total	\$34,368	\$56,628	\$70,752	\$69,252	\$108,264	\$110,172
Hourly Wage	\$17.18	\$28.31	\$35.38	\$34.63	\$54.13	\$55.09

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 13 percent; for an additional 4-year-old, by 12 percent; and for a school-age child, by 11 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and New York State Office of Children & Family, 2016.

Reference: [UnitedWayALICE.org](http://UnitedWayALICE.org)

The United Way ALICE Project is a collaboration of United Ways in Connecticut, Florida, Hawai'i, Idaho, Indiana, Iowa, Louisiana, Maryland, Michigan, New Jersey, New York, Ohio, Oregon, Texas, Virginia, Washington, and Wisconsin.



# ALICE IN FRANKLIN COUNTY

2016 Point-in-Time Data

**Population:** 51,007 • **Number of Households:** 19,299

**Median Household Income:** \$49,782 (state average: \$62,909)

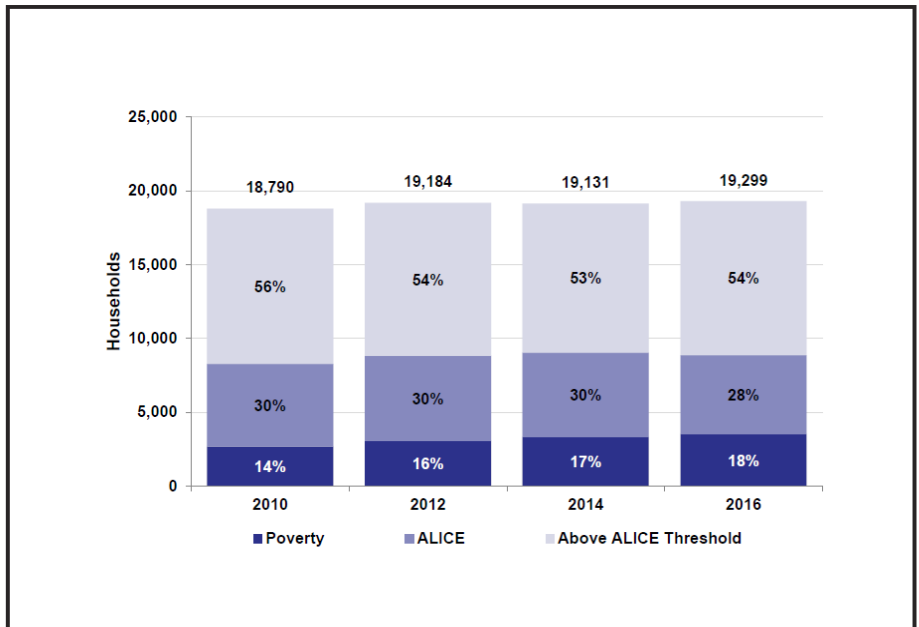
**Unemployment Rate:** 8.5% (state average: 5.9%)

**ALICE Households:** 28% (state average: 31%) • **Households in Poverty:** 18% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

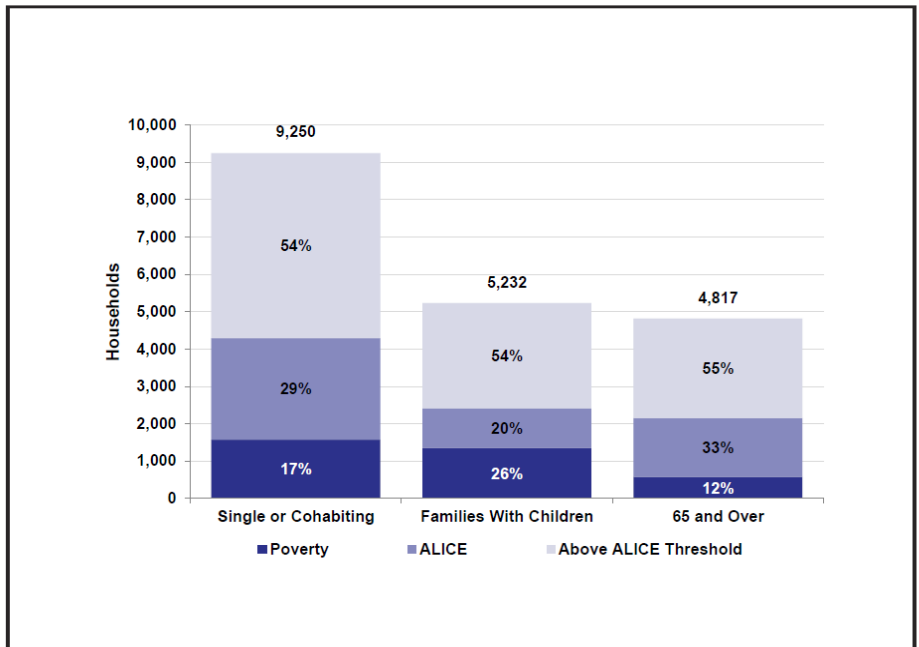
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

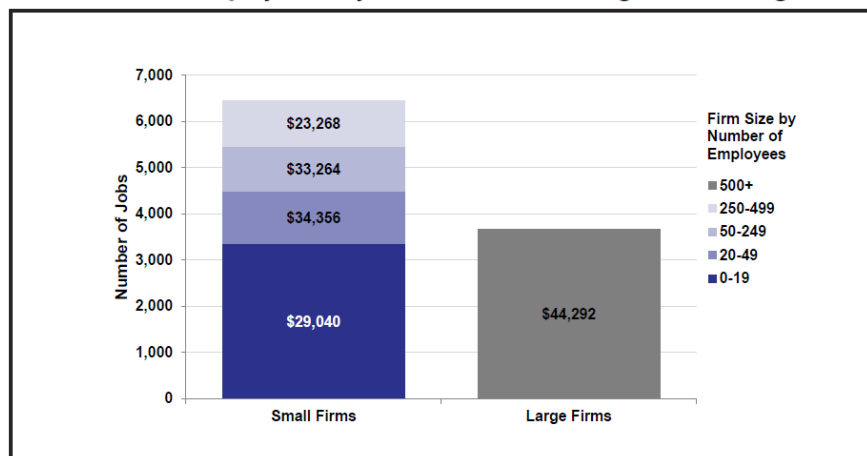
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 22 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Franklin County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$547	\$747
Child Care	\$-	\$1,250
Food	\$182	\$603
Transportation	\$341	\$682
Health Care	\$213	\$792
Technology	\$55	\$75
Miscellaneous	\$160	\$477
Taxes	\$267	\$626
<b>Monthly Total</b>	<b>\$1,765</b>	<b>\$5,252</b>
<b>ANNUAL TOTAL</b>	<b>\$21,180</b>	<b>\$63,024</b>
<b>Hourly Wage</b>	<b>\$10.59</b>	<b>\$31.51</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and New York State Office of Children & Family, 2016.

Franklin County, 2016		
Town	Total HH	% ALICE & Poverty
Bangor (SD)	949	57%
Bellmont (SD)	640	34%
Bombay (SD)	526	54%
Brandon (SD)	243	60%
Brighton (SD)	359	43%
Brushton (P)	292	50%
Burke (SD)	541	43%
Chateaugay (P)	315	51%
Chateaugay (SD)	737	53%
Constable (SD)	588	41%
Dickinson (SD)	372	40%
Fort Covington (SD)	697	54%
Fort Covington Hamlet CDP (P)	517	53%
Franklin (SD)	504	36%
Harrietstown (SD)	2,505	47%
Malone (P)	2,474	55%
Malone (SD)	4,195	46%
Moira (SD)	1,261	43%
Santa Clara (SD)	165	13%
Saranac Lake (P)	2,489	51%
St. Regis Falls CDP (P)	198	51%
St. Regis Mohawk Reservation (SD)	1,296	51%
Tupper Lake (P)	1,648	47%
Tupper Lake (SD)	2,465	42%
Waverly (SD)	447	51%
Westville (SD)	729	47%

Note: Municipal-level data is 1 or 5-year averages for Places (P) and County Subdivisions (SD), which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.



# FRANKLIN COUNTY, NY, 2016

## ALICE HOUSEHOLD SURVIVAL BUDGET

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$547	\$573	\$573	\$573	\$747	\$747
Child Care	\$-	\$-	\$596	\$625	\$1,192	\$1,250
Food	\$182	\$414	\$344	\$287	\$691	\$603
Transportation	\$341	\$409	\$409	\$409	\$682	\$682
Health Care	\$213	\$425	\$487	\$371	\$792	\$792
Miscellaneous	\$160	\$225	\$286	\$282	\$482	\$477
Technology	\$55	\$75	\$55	\$55	\$75	\$75
Taxes	\$267	\$352	\$396	\$386	\$637	\$626
Monthly Total	\$1,765	\$2,473	\$3,146	\$2,988	\$5,298	\$5,252
Annual Total	\$21,180	\$29,676	\$37,752	\$35,856	\$63,576	\$63,024
Hourly Wage	\$10.59	\$14.84	\$18.88	\$17.93	\$31.79	\$31.51

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 15 percent; for an additional 4-year-old, by 15 percent; and for a school-age child, by 14 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and New York State Office of Children & Family, 2016.

## ALICE HOUSEHOLD STABILITY BUDGET

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$716	\$934	\$934	\$934	\$913	\$913
Child Care	\$-	\$-	\$708	\$833	\$1,417	\$1,583
Food	\$352	\$759	\$663	\$497	\$1,334	\$1,150
Transportation	\$343	\$686	\$686	\$686	\$1,143	\$1,143
Health Care	\$264	\$589	\$844	\$844	\$1,091	\$1,091
Miscellaneous	\$178	\$310	\$394	\$390	\$603	\$601
Savings	\$178	\$310	\$394	\$390	\$603	\$601
Technology	\$109	\$129	\$109	\$109	\$129	\$129
Taxes	\$503	\$805	\$974	\$900	\$1,608	\$1,787
Monthly Total	\$2,643	\$4,522	\$5,706	\$5,583	\$8,841	\$8,998
Annual Total	\$31,716	\$54,264	\$68,472	\$66,996	\$106,092	\$107,976
Hourly Wage	\$15.86	\$27.13	\$34.24	\$33.50	\$53.05	\$53.99

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 13 percent; for an additional 4-year-old, by 12 percent; and for a school-age child, by 11 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and New York State Office of Children & Family, 2016.

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