

HAVE YOU MET ALICE®

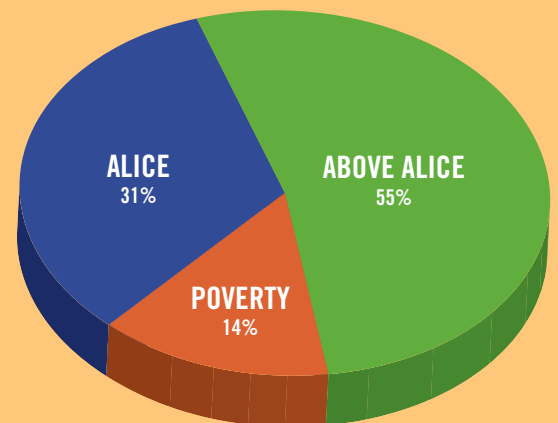
Asset Limited, Income Constrained, Employed



Even before COVID-19, 45% of New York households were already one emergency away from financial ruin, setting the stage for an unprecedented statewide economic crisis for the next several years.

These hardworking households earn more than the Federal Poverty Level, but not enough to afford the basic cost of living. United Way calls this demographic ALICE, an acronym for Asset Limited, Income Constrained, Employed.

The United Way ALICE Project is more than an in-depth study. It is a multi-state grassroots movement that ignites a dialogue about the financial hardship of all people who earn less than the true cost of living. This is a call for stakeholders across all sectors to use this data to remove obstacles to financial stability, identify gaps in community resources and build data-driven solutions to help ALICE families achieve economic stability, bolstering the state's economy overall.



**Household Income, New York
2018**



**United Way
of New York State**

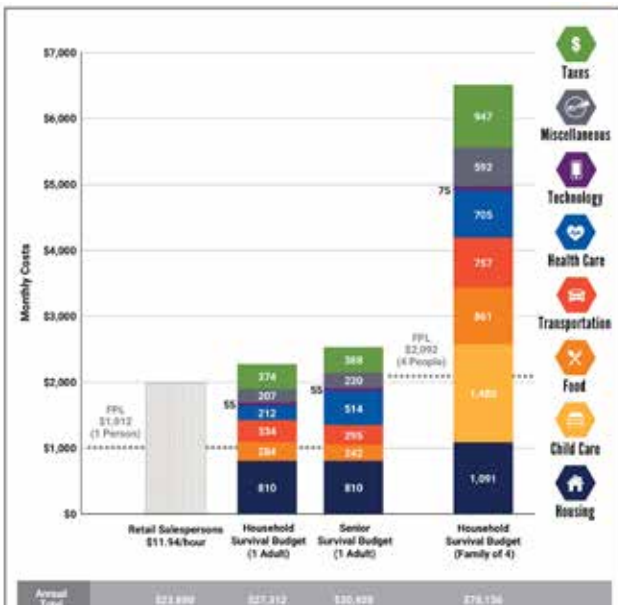
[see the full report at uwnys.org](http://uwnys.org)

THE REASONS WHY ALICE EXISTS

High Cost of Living

Based on the Household Survival Budget, more than four in ten New York households can't afford the basics of housing, food, health care, technology, child care, and transportation. Using the thriftiest official standards, 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.

Monthly Household Survival Budget 2018

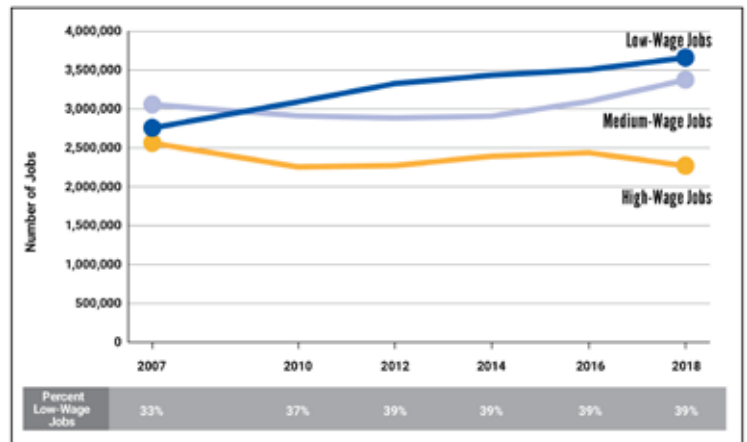


Lack of High-Paying Jobs

More than half of all jobs in New York pay less than \$20/hour (or \$40,000/year if full-time) which is about two-thirds of the Household Survival Budget for a family of four. The most job growth has occurred in low wage jobs, that cannot support a family household survival budget, even with two earners.

ALICE families face a variety of challenges in these low-wage jobs; and have few or no assets to cushion the cost of an unexpected health emergency or caregiving need.

Number of Jobs By Hourly Wage, New York • 2018



Note: Wage levels are defined by their relation to the Household Survival Budget.
 Dark-blue = Job cannot support family Household Survival Budget with two earners.
 Light-blue = Job supports family Household Survival Budget with two earners.
 Gold = Job supports family Household Survival Budget with one earner.

ALICE NEEDS YOU

More than 40 United Ways across New York State work year-round for the health, education and financial stability for all members of our communities. To find out more about ALICE, connect with your local United Way or to get involved, go to

UWNYS.org.

