Welcome to the LIFE Webinar Series.
We will be starting soon.
The Low-Income Forum on Energy Presents:


Brenda Episcopo, United Way of New York State

January 23, 2019
1:30 p.m. – 2:30 p.m. ET
Working to help low-income New Yorkers address energy issues.

LIFE, the Low-Income Forum on Energy, is a unique statewide dialogue that brings together organizations and individuals committed to addressing the challenges and opportunities facing low-income New Yorkers as they seek safe, affordable and reliable energy.

Supported by the New York State Public Service Commission and the New York State Energy Research and Development Authority (NYSERDA), the LIFE dialogue encourages an interactive exchange of information and collaboration among the programs and resources that assist low-income energy consumers.
Monthly webinars
- Social Enterprise and Training (SEAT) Center
  Tuesday, February 19, 2019, 1:30 - 2:30 p.m. ET

Monthly email newsletter
Sign up at nyserda.ny.gov/LIFE – “Join the email list.”

Social media
LinkedIn: Low-Income Forum on Energy
Twitter: @LIFEnys
Find more information on the website
nyserda.ny.gov/LIFE

Join the mailing list
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Newsletter suggestions, webinar ideas, event announcements
LIFE@nyserda.ny.gov

Contact LIFE
Phone: 866-697-3732 – Request “Low-Income Forum on Energy”
Email: LIFE@nyserda.ny.gov
Asking Questions During Today’s Webinar

Click on the small arrow to the left of “Q&A” to open the text field. Type your question into the text field and click “send.”
Technical Difficulties or Contacting the Host

1. Click on the “Chat” icon on the bottom menu to activate the chat function.
2. The chat function will appear in the middle right portion of your screen.

❖ What is ALICE & why does it matter?
❖ What trends of the working class impact me or my business?
❖ How do I find my local or regional data?
INTRODUCTIONS:
In the chat box, your FIRST NAME and TITLE or descriptor that best reflects why you are here.
Example: Jill, Community Volunteer    Steve, Non-Profit Leader    Pat, Concerned Citizen
To strengthen the capacity of United Ways to be leaders in achieving results that improve the lives of all New Yorkers.
Who is ALICE and What’s New in This Report

Asset Limited, Income Constrained, Employed (ALICE)

• Hardworking households who earn more than the Federal Poverty level but cannot afford the basic household necessities.

• Families are one flat tire, unexpected medical bill or one lay-off away from financial disaster.

• In this updated ALICE Report, data has been measured over time (since the baseline of 2010 and focusing on the years of economic recovery/post-recession).
What does it cost to live in New York?

<table>
<thead>
<tr>
<th>Household Survival Budget, New York Average, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SINGLE ADULT</strong></td>
</tr>
<tr>
<td><strong>Monthly Costs</strong></td>
</tr>
<tr>
<td>Housing</td>
</tr>
<tr>
<td>Child Care</td>
</tr>
<tr>
<td>Food</td>
</tr>
<tr>
<td>Transportation</td>
</tr>
<tr>
<td>Health Care</td>
</tr>
<tr>
<td>Technology</td>
</tr>
<tr>
<td>Miscellaneous</td>
</tr>
<tr>
<td>Taxes</td>
</tr>
<tr>
<td><strong>Monthly Total</strong></td>
</tr>
<tr>
<td><strong>ANNUAL TOTAL</strong></td>
</tr>
<tr>
<td><strong>Hourly Wage</strong>*</td>
</tr>
</tbody>
</table>

FPL = $11,880 single adult and $24,300 family

Basic costs increased from 2010 to 2016:
12% for a single adult, 22% for a family of four - compared to 9% inflation


*Full-time wage required to support this budget
Household Survival Budget

- **Housing**: HUD’s Fair Market Rent (40th percentile)
- **Child Care**: Registered Family Child Care Homes
- **Food**: Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) Food Plans – with regional variation
- **Transportation**: Car expenses include gas and motor oil and other vehicle maintenance expenses from Consumer Expenditure Survey (CES); OR Monthly Public Transportation (NYC)
- **Health Care**: nominal out-of-pocket health care spending, medical services, prescription drugs from Consumer Expenditure Survey (CES).
- **Technology**: smart phone using Consumer Reports “Best Low-Cost Cell-Phone Plans”
- **Miscellaneous**: 10 percent of the total (including taxes) to cover cost overruns.
What does it cost to live in New York?

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

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

*Full-time wage required to support this budget*

**FPL** = $11,880 single adult and $24,300 family

**Basic costs increased from 2010 to 2016:**
- 12% for a single adult, 22% for a family of four - compared to 9% inflation

45% of New Yorkers had income below ALICE threshold—that’s a 5% increase since 2010
# Household survival budget, 2016

2 adults, 1 infant, 1 preschooler

<table>
<thead>
<tr>
<th>Monthly costs</th>
<th>NY average</th>
<th>NYC</th>
<th>Counties surrounding NYC</th>
<th>Rest of state</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$953</td>
<td>$1,571</td>
<td>$1,487</td>
<td>$817</td>
</tr>
<tr>
<td>Child care</td>
<td>$1,440</td>
<td>$1,563</td>
<td>$2,202</td>
<td>$1,321</td>
</tr>
<tr>
<td>Food</td>
<td>$603</td>
<td>$603</td>
<td>$603</td>
<td>$603</td>
</tr>
<tr>
<td>Transportation</td>
<td>$614</td>
<td>$186</td>
<td>$438</td>
<td>$682</td>
</tr>
<tr>
<td>Health care</td>
<td>$779</td>
<td>$727</td>
<td>$727</td>
<td>$792</td>
</tr>
<tr>
<td>Technology</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$521</td>
<td>$557</td>
<td>$670</td>
<td>$497</td>
</tr>
<tr>
<td>Taxes</td>
<td>$749</td>
<td>$851</td>
<td>$1,167</td>
<td>$681</td>
</tr>
<tr>
<td>Monthly total</td>
<td>$5,734</td>
<td>$6,133</td>
<td>$7,370</td>
<td>$5,468</td>
</tr>
<tr>
<td>Annual total</td>
<td>$68,808</td>
<td>$73,596</td>
<td>$88,440</td>
<td>$65,616</td>
</tr>
<tr>
<td>Needed hourly wage</td>
<td>$34.40</td>
<td>$36.80</td>
<td>$44.22</td>
<td>$32.81</td>
</tr>
</tbody>
</table>
Figure 3.
Percent of Households Below the ALICE Threshold by County, New York Regions, 2016

- New York City: 18% Poverty, 34% ALICE, 48% Above ALICE Threshold
- Counties Surrounding NYC: 28% Poverty, 64% ALICE, 8% Above ALICE Threshold
- Rest of State: 29% Poverty, 58% ALICE, 13% Above ALICE Threshold

Sources: American Community Survey, 2016, and the ALICE Threshold, 2016
Financial hardship is increasing over time

Household Income, New York, 2010 to 2016

Source: American Community Survey, 2016, and the ALICE Threshold, 2016
Type in the chat box: What County Are You From?
ALICE lives in all counties in New York

Percent of Households Below the ALICE Threshold by County, New York, 2010 and 2016

Drill down options on the website
- Zip code
- County subdivisions
- Places
- Congressional districts
- PUMAs

UnitedWayALICE.org

Source: American Community Survey, 2016, and the ALICE Threshold, 2016
ALICE households are in all age groups

The number of households in New York remained flat from 2010 to 2016 (left)

The number of households below the ALICE Threshold increased by 5% from 2010 to 2016 to 3,262,043 (right)

Source: American Community Survey, 2016, and the ALICE Threshold, 2016
ALICE households are composed of all races and ethnicities

2010 to 2016...

The number of households below the ALICE Threshold (BAT) increased in all age and racial/ethnic groups from 2010 to 2016, but with the changes in the total population of each group, the percentage of households BAT fell for Black and White households under 45 years and under-25 Hispanic households.

- The largest increases were among households 65 and older: Asian senior households – 56% increase, Hispanic senior households – 35% increase, Black senior households – 17% increase.

- The largest population group, White senior households, remained flat.

Source: American Community Survey, 2016, and the ALICE Threshold, 2016
ALICE households vary by family type

Households headed by **single or cohabitating adults, 18 – 64 years, with no children** are the most common household type in New York.

In 2016, 44% of these households were below the ALICE Threshold.

Source: American Community Survey, 2016, and the ALICE Threshold, 2016
ALICE families are changing

Of all New York families with children, there were 835,122 with income below the ALICE Threshold in 2016.
WHY DOES ALICE EXIST?

High Cost of Living + Income + Assistance Fall Short + Lack of High Paying Jobs = ALICE

@UnitedWayAlice
How much are people earning in New York?

Number of Jobs by Hourly Wage, New York, 2016

- In 2016, 51% of jobs paid less than $20/hour.

Wages needed to support the Household Survival Budget:

- **Single adult**: $11.57/hour
- **Family of four**: $34.40/hour

ALICE workers keep the economy running

- ALICE workers are “Maintainers”
- They care for the workforce and build and maintain the infrastructure
- In 2016, only three of the top 20 occupations – general and operations managers, accountants and auditors, and nurses – paid enough to support the Household Survival Budget for a family of four

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It matters where ALICE works

Small firms have lower wages, fewer benefits and higher turnover

Source: U.S. Census, Quarterly Workforce Indicators (QWI), 2016
Percent of employment by firm size

Employment in large firms is higher in urban areas.

Employment in small firms is higher in rural areas.

Source: U.S. Census, Quarterly Workforce Indicators (QWI), 2016
The State of the Workforce Brief is an annual snapshot of publicly available data to inform communities about the dynamics of their regional economy and the workforce. The New York Association of Training & Employment Professionals embarked on this project to use readily available data to understand who is working and who isn’t; what sectors and occupations are growing across the State; and the number of potential workers produced by New York’s education & training systems.

The data in the report supports four key findings:

- The economic landscape is changing across New York and the U.S.
- New York must grow its labor force by maximizing underutilized labor.
- New Yorkers are facing increasing barriers to succeeding in the workforce.
- Workforce development is a core aspect of the State’s economic development.

For the full report, click here.

Written by Madison Hubner and Melinda Mack. If you have any questions, please contact Madison Hubner at mhubner@nyatep.org
Emerging trends in New York

**Changing American Household**
- Millennials, Baby Boomers
- Migration in/out of state

**Market Instability**
- Gig economy, contingent workforce
- Future jobs and technology

**Growing Inequality of Health**
- Cost of and access to health Insurance
- The Wealth-Health Gap – social determinants of health; personalized medicine; biotechnology and genetic engineering, bio inequity
Emerging trends in New York


The senior population is growing faster than all other age groups

Source: Weldon Cooper Center for Public Service, 2016
Emerging trends in New York


The primary drivers behind New York’s population changes are the migration of people from other states (mainly northeast neighbors) as well as immigration from abroad.
Type in the Chat Box:
How Does This Impact You/Your Work
Conclusion: Change and ALICE

Cost of Change – workers, employers and consumers

Opportunities for ALICE

• Digital training, public education, lifelong learning opportunities
• Programs to enable workers to weather inevitable income fluctuations
• Remove barriers to employment – transportation, child care, etc.
• Level the playing field for all, including racial, sexual, age bias
How Does United Way Help ALICE?

- 2-1-1
- ESPRI
- VITA
- FamilyWize Drug Partnership
- Advocacy Efforts
Website Demo and County Pages

- Report includes pages with data specific to each county in New York
  - Percent ALICE change over time
  - Household composition
  - Household Survival Budget
  - Employment information

ALICE IN ALBANY COUNTY

2016 Point-In-Time Data

- Population: 308,980
- Number of Households: 125,329
- Median Household Income: $61,754 (state average: $52,169)
- Unemployment Rate: 4.5% (state average: 5.9%)
- ALICE Households: 12% (state average: 31%) • Households in Poverty: 12% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for 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). Compared, 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.

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.

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 $11,860 for a single adult and $24,300 for a family of four. Family costs increased by 72 percent statewide from 2010 to 2016, compared to 5 percent inflation nationally.

Household Survival Budget, Albany County

- Monthly Costs
  - Housing: $859
  - Child Care: $797
  - Food: $182
  - Transportation: $341
  - Health Care: $283
  - Technology: $95
  - Miscellaneous: $179
  - Taxes: $219
  - Monthly Total: $2,074

ANNUAL TOTAL: $23,896

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Questions?
Thank you for your commitment to ALICE

Contact Information:
Brenda Episcopo, President & CEO
United Way of New York State
518-608-6456
Episcopob@uwnys.org
Join us for upcoming webinars:

Social Enterprise and Training (SEAT) Center
Tuesday, February 19, 2019, 1:30 - 2:30 p.m. ET

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Newsletter suggestions, webinar ideas, event announcements
LIFE@nyserda.ny.gov

Contact LIFE
Phone: 866-697-3732 – request “Low-Income Forum on Energy”
Email: LIFE@nyserda.ny.gov