

ALICE REPORT: Paycheck to Paycheck- What it really takes to get by

Presenters:

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www.facebook.com/UnitedWayGCR



United Way
of the Greater Capital Region

www.unitedwaygcr.org



United Way
of New York State

www.uwnys.org

HOW ARE WE DOING?



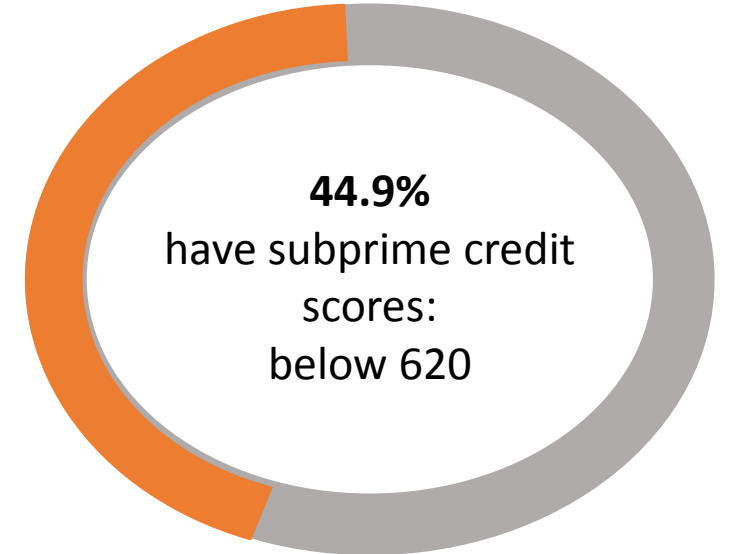
1 in 3
households are
liquid asset
poor
30%



1 in 5
households are
either unbanked
or underbanked
21%



1 in 2
Renters are cost
burdened
48%



2 out 5 (38%)
Asset Limited, Income
Constrained, Employed

Average credit card debt is \$39,146
Average balance on a credit card is \$5,498

Sources:

- Prosperity Now Scorecard: <http://scorecard.prosperitynow.org/reports#report-local-profile>
- Experian 2016 State of Credit Report, <http://www.experian.com/live-credit-smart/state-of-credit-2016.html>

A MONTH IN THE LIFE OF ALICE: ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

Do You Know
ALICE?

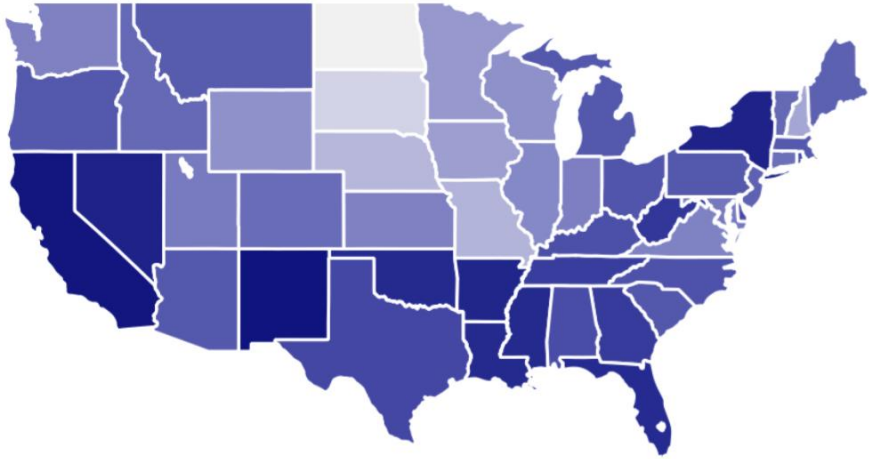


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State Level Details



Percent Below ALICE Threshold




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ALICE[®]

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



NEW YORK

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



Fall 2016

STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.
United Way
of New York State
UnitedWayALICE.org/NewYork



WHO IS ALICE?



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

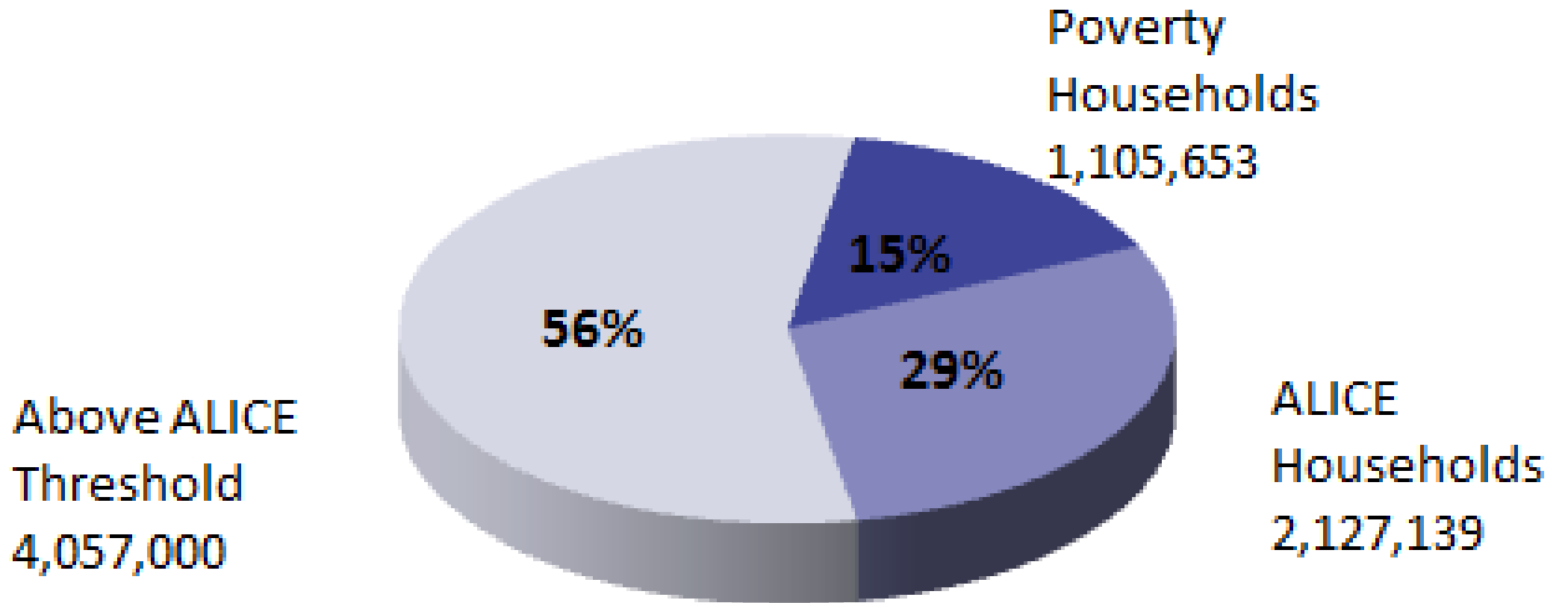


NEW YORK ALICE

44% of Households have incomes
Below the ALICE Threshold



Households by Income, New York, 2014



WHY DOES ALICE EXIST?



ALICE HOUSEHOLD *SURVIVAL* BUDGET: NEW YORK STATE



2 out of 5 (44%)

SINGLE ADULT

\$21,547

(\$10.77/hr)

2 ADULTS, 1 INFANT, 1 PRESCHOOLER

\$62,472

(\$31.24/hr)

Monthly

Weekly

Monthly

Weekly

Housing

\$668

\$167

\$919

\$229.75

Child Care

–

–

\$1,363

\$340.75

Food

\$202

\$50.50

\$612

\$153

Transportation

\$330

\$82.50

\$653

\$163.25

Health Care

\$141

\$32.25

\$564

\$141

Miscellaneous

\$163

\$40.75

\$473

\$118.25

Taxes

\$291

\$72.75

\$622

\$155.50

Total

\$1,795

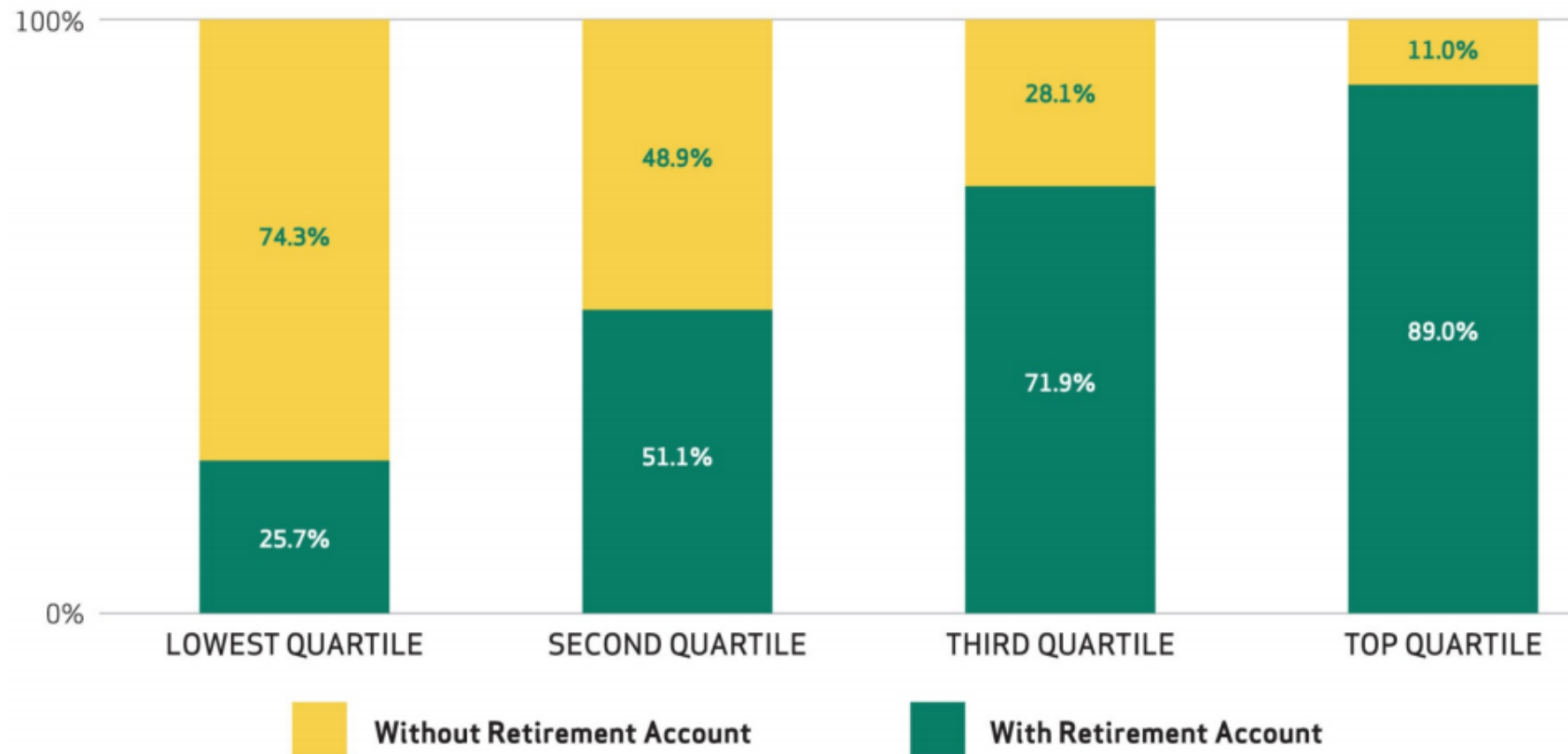
\$448.75

\$5,206

\$1,301.5

RETIREMENT ACCOUNT OWNERSHIP IS DISPROPORTIONATELY CONCENTRATED AMONG HIGHER-INCOME HOUSEHOLDS

Retirement account ownership status by household income quartile, 2010



HOW UNITED WAYS ARE SOLVING THE PROBLEM

BASIC NEEDS



Domestic Safety
Housing Stability
Food Security & Nutrition

EDUCATION



Early Care & Education

Youth Development

INCOME



Financial Literacy & Stability

Workforce Development

HEALTH



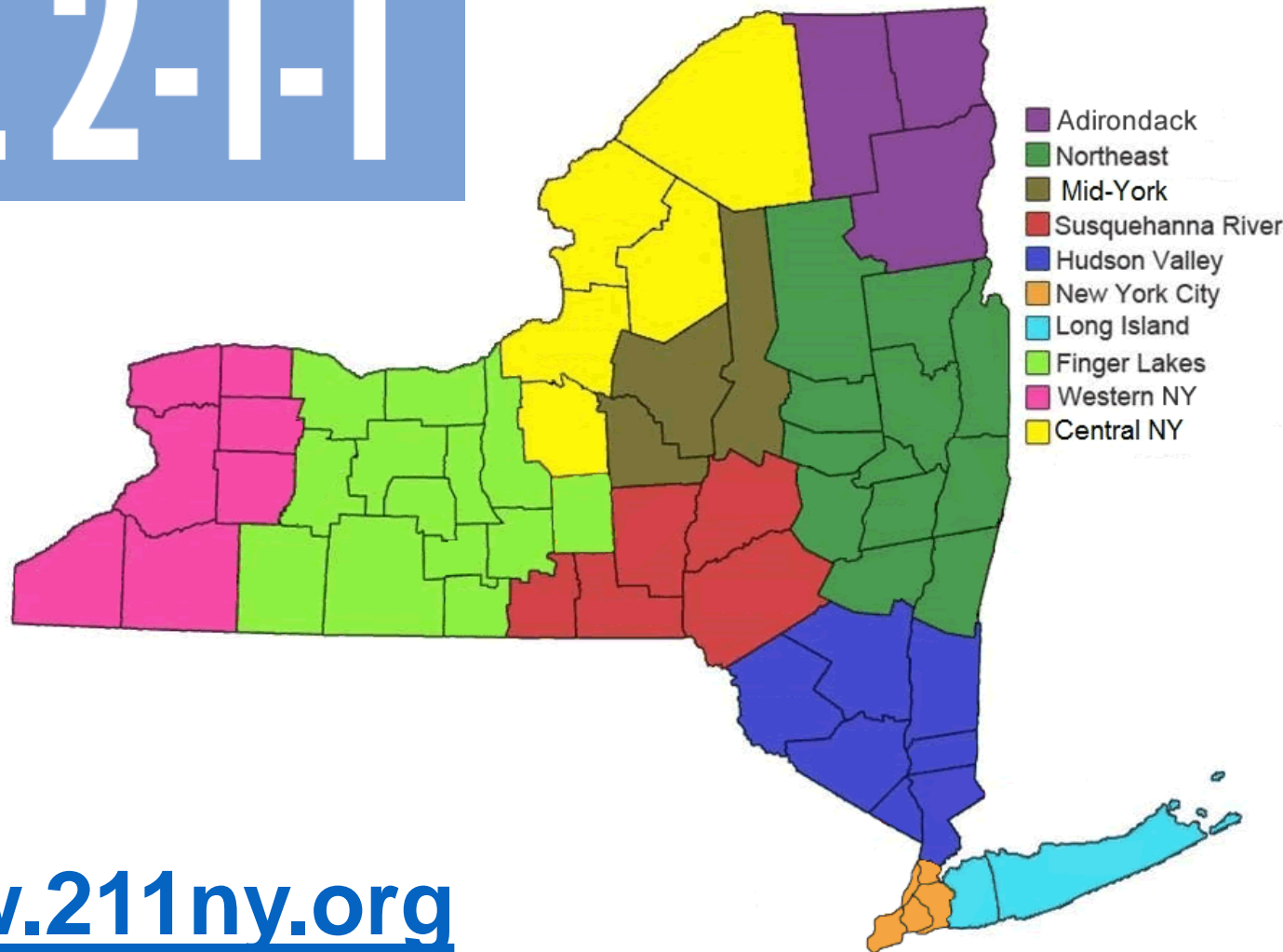
Independent Living

Behavioral Health

NEED HELP?

CONNECTING YOU TO COMMUNITY SERVICES

DIAL 2-1-1



One easy phone number to call for free, confidential information and referral 24 hours a day, 7 days a week, 365 days a year. Multilingual capabilities (200 languages).

www.211ny.org

WE NEED TO DO BETTER





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