

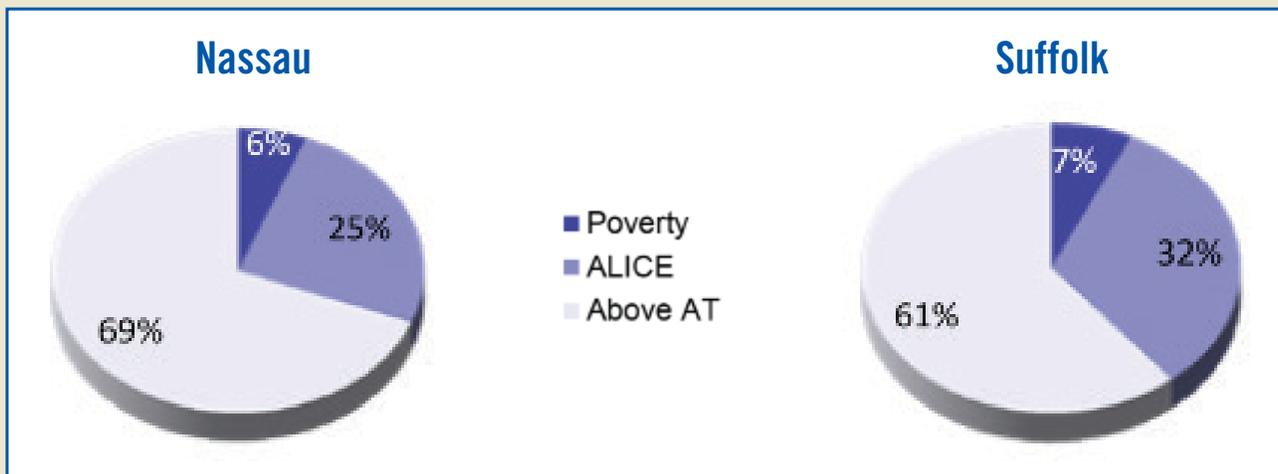


## ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

On many levels, New York is an affluent state – one with high median incomes, quality schools, and prosperous corporations. But look a little more closely at almost any New York community and you will find that within this affluence is a growing number of people who are barely getting by.

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. ALICE is critical to the fabric of our community and includes health aides, security guards, teaching assistants and other professionals who struggle to support their families.

### Households by Income, Nassau & Suffolk Counties, NY, 2014



Source: American Community Survey, 2014, and the ALICE Threshold 2014

**United Way of New York**

[UnitedWayALICE.org/NewYork](http://UnitedWayALICE.org/NewYork)  
[UnitedWayLI.org](http://UnitedWayLI.org)



# REASONS WHY ALICE EXISTS

## High Cost of Living

The household survival budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Monthly Costs, Nassau & Suffolk Counties, Long Island, NY Average, 2014

	NASSAU: SINGLE ADULT	NASSAU: 2 ADULTS, 1 INFANT, 1 PRESCHOOLER	SUFFOLK: SINGLE ADULT	SUFFOLK: 2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$1,033	\$1,613	\$1,033	\$1,613
Child Care	\$0	\$2,188	\$0	\$2,188
Food	\$202	\$612	\$202	\$612
Transportation	\$108	\$173	\$338	\$676
Health Care	\$131	\$525	\$131	\$525
Miscellaneous	\$181	\$613	\$213	\$684
Taxes	\$336	\$1,021	\$431	\$1,229
Monthly Total	\$1,991	\$6,745	\$2,348	\$7,527
ANNUAL TOTAL	\$23,892	\$80,940	\$28,176	\$90,324
Hourly Wage	\$11.95/hour	\$40.47/hour	\$14.09/hour	\$45.16/hour

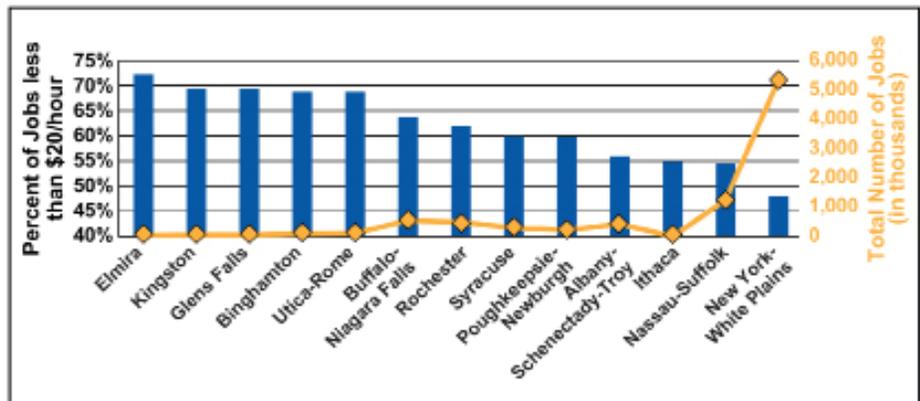
Source: HUD; National Association of Child Care Resource and Referral Agencies; USDA; IRS

## 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.

ALICE families face a variety of challenges: low-wage jobs located far from their homes (with the attendant rise in commuting costs); financial barriers that limit access to lowcost community banking services; and having few or no assets to cushion the cost of an unexpected health emergency or caregiving need.

### Number of Jobs by Hourly Wage, New York Metropolitan Areas, 2014



Source: Bureau of Labor Statistics, 2014

## ALICE NEEDS YOUR HELP

We all have a vested interest in improving conditions for ALICE. When ALICE can't afford the basics, the costs are high both for these families and for the wider community.

Join the new conversation around these issues through United Way of Long Island visit [www.unitedwayli.org](http://www.unitedwayli.org).

