HOW YOU CAN HELP?

JOIN UNITED WAY AS AN AMBASSADOR FOR ALICE
Please join your United Way in advocating for ALICE and finding ways to help these struggling families so they have opportunities to succeed.

HOW WE CAN HELP ALICE TOGETHER
What ALICE needs is a way to increase income and/or reduce expenses: Affordable housing, sources of healthy, affordable food, transportation, child care, support for ill/elderly relatives, loans, and access to good employers.

Raise Awareness about ALICE is
- Share ALICE’s story with your colleagues, neighbors, friends, family, and in your places of worship. United Way is happy to provide a speaker for the presentation.
- Write a letter-to-the-editor or an op-ed piece for your local paper or share ALICE’s story with your network of friends on social media.

Advocate for ALICE
- Work to change policies to help ALICE with affordable housing, child care, transportation, education, better jobs, etc. Introduce an ALICE to your legislators. Explain who ALICE is...health aides, security guards and teacher assistants.

Volunteer
- Become a volunteer tax preparer.
- Tutor a child, especially in reading proficiency which predicts later success.
- Volunteer for a food pantry to get healthy food to ALICE families in your area.

Donate
- Give to United Way and the programs that provide ALICE with a needed helping hand during times of crisis.

You Can Make a Difference
Each individual action you take will help increase public awareness about ALICE. When combined with similar actions taken by others, our collective effort will help rebuild the ladder of opportunity for thousands of ALICE families living in New York. Thank you for helping spread the word about ALICE.

STUDY OF FINANCIAL HARDSHIP
Download the Report today at UnitedWayALICE.org/NewYork
uwnys.org
WHAT IS THE UNITED WAY ALICE PROJECT?

A STUDY OF FINANCIAL HARDSHIP

Since its inception, the United Way ALICE Project has shed light on a hidden population: hardworking households earning 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 has ignited a grassroots movement that is catching on. United Ways in multiple states are joining forces to change the dialogue about financial hardship. ALICE is more than a demographic; in every state, ALICE is a critical part of the fabric of our economy and our communities.

United Way of New York has revealed its updated United Way ALICE Report for New York State, a data-driven, comprehensive research project that upends the conventional view of the state. On many levels, New York is an affluent state — one with high median incomes, quality schools, and prosperous corporations. But the fact is that across New York, 45 percent of households cannot afford basic necessities. This is an increase of 30,000 households since 2010.

ALICE represents the men and women of all ages and races who get up each day to go to work but aren’t sure if they’ll be able to put dinner on the table each night. They are our preschool teachers, home health aides and retail salespeople — workers essential to keeping all our communities and economies humming, yet who struggle to pay their own basic bills.

Visit UWNYS.org to view and download the entire updated United Way ALICE Report and join the community conversation about these issues. By raising awareness about ALICE and stimulating a fresh dialogue between community members and leaders, we can, together, provide ALICE with an opportunity to succeed.

HOW IS UNITED WAY HELPING ALICE SHINING A LIGHT ON A HIDDEN POPULATION

The second edition of the United Way ALICE Report shows a growing number of people who are working, yet cannot afford basic necessities. This update shows that the economic recovery of our state is leaving many hard-working people, like Meshessna behind. This study offered a way to accurately quantify these households and to talk about the challenges that they face.

Meshessna is a single mother of two daughters, doing the best she can to retain a sense of normalcy after her divorce two years ago. “I want my kids to be able to stay in their same school, still be close to their friends, live as close to the same life they were living before the divorce,” she explained.

“While I was married, with two incomes, I didn’t really struggle to pay my bills. Now that I’m a single mother, with only one household income, it’s more challenging to get by,” she said. Despite working full-time, Meshessna, like many of those who’s income falls under the ALICE threshold for survival, realized she needed help when it came to affording all of her monthly expenses.

When the weather turned cold, and her oil use went up, she found herself compromising on the temperature of the house in an effort to conserve her resources. Recognizing that this was not a healthy situation, Meshessna reached out for help, that’s when she learned about United Way of Long Island’s Project Warmth Emergency Fuel Fund.

“To be able to get this assistance is just a blessing,” Meshessna shared. “I tell everyone I know about Project Warmth, that help is out there and it’s not a handout. It’s offered to hard working people, to senior citizens, it’s out there to help you when you need it. It allows you to be able to budget for your other expenses, to turn your heat up a bit more so you don’t have to worry about being cold just because you can’t fill your tank.”

United Way brings together people, resources and ideas to create a quality life for everyone, including ALICE. We hope you share our concern for this growing segment of our neighbors whose everyday struggles reach beyond personal trials to impact the wider community. We all have a vested interest in improving conditions for ALICE — and we all have a part to play in the solution.
The Whole Community Suffers When ALICE Has Insufficient Income

ALICE’s existence has long-term implications for all of us. When ALICE workers cannot afford an emergency, let alone invest in their neighborhood, communities may experience instability, higher taxes, or a decline in economic growth.

When ALICE children are not ready for school, they add a burden to the education system. When ALICE households cannot afford preventative health care, they are more likely to place future strain on the health care system, increasing insurance premiums for all. When ALICE is forced to move further away from work, it results in more congestion and possible traffic accidents for all commuters.

When ALICE struggles, we all suffer.

Percent Households Below the ALICE Threshold By County, New York Regions, 2016

Source: American Community Survey, 2016, and the ALICE Threshold, 2016
### WHO IS ALICE?

**EVERY COMMUNITY HAS ALICE HOUSEHOLDS**

Alice can be anybody. The number of ALICE households increased in all age, race and ethnic groups from 2010-2016.

#### Age

ALICE households exist in all age groups, even in households headed by someone in their prime earning years, 25 to 64 years old. This updated report shows that NY is experiencing the national trend of a decrease in young households overall. Even though the population of millennials is increasing, the number of households headed by them is decreasing. There is an increase in the number of ALICE households in NY driven by older households—both seniors and those 45-64 years old.

#### Race and Ethnicity

The number of ALICE households increased in all race and ethnic groups between 2010-2016. However, with changes in total population for each group, the percentage of households below ALICE fell for African-Americans and Caucasian households under 45 years of age and for Hispanic households under 25 years of age. The largest increases were among households of 65 years and older, with Asian senior households seeing the biggest increase.

#### Household Type

For a variety of factors, the household made up of a married couple with two children is no longer typical. In NY, the largest group of household type is composed of single or cohabitating adults under the age of 65 with no children under the age of 18, at 48% of all households. This group also makes up the largest number of households below the ALICE Threshold. This is a change from the previous report.

### MANY ALICE IN MOST COMMON JOBS

**TOP 20 NYS OCCUPATIONS IN 2016 BY EMPLOYMENT WAGE**

Only three of the top 20 occupations—general and operations managers, accountants and auditors, and registered nurses—paid enough to support the Household Survival Budget for a family of four, a minimum of $34.40 per hour.

<table>
<thead>
<tr>
<th>OCCUPATION</th>
<th>NUMBER OF JOBS</th>
<th>MEDIAN HOURLY WAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Salespersons</td>
<td>322,970</td>
<td>$10.73</td>
</tr>
<tr>
<td>Secretaries and Administrative Assistants</td>
<td>197,920</td>
<td>$18.68</td>
</tr>
<tr>
<td>Janitors and Cleaners</td>
<td>196,790</td>
<td>$13.99</td>
</tr>
<tr>
<td>Cashiers</td>
<td>193,860</td>
<td>$9.68</td>
</tr>
<tr>
<td>Office Clerks, General</td>
<td>188,240</td>
<td>$14.96</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>180,730</td>
<td>$38.65</td>
</tr>
<tr>
<td>Home Health Aides</td>
<td>173,830</td>
<td>$11.20</td>
</tr>
<tr>
<td>General and Operations Managers</td>
<td>162,870</td>
<td>$58.90</td>
</tr>
<tr>
<td>Combined Food Prep (inc. Fast Food)</td>
<td>158,160</td>
<td>$9.59</td>
</tr>
<tr>
<td>Customer Service Representatives</td>
<td>157,100</td>
<td>$17.37</td>
</tr>
<tr>
<td>Personal Care Aides</td>
<td>156,830</td>
<td>$11.45</td>
</tr>
<tr>
<td>Waiters and Waitresses</td>
<td>155,540</td>
<td>$10.94</td>
</tr>
<tr>
<td>Teacher Assistants</td>
<td>125,830</td>
<td>$13.72</td>
</tr>
<tr>
<td>Bookkeeping and Auditing Clerks</td>
<td>115,270</td>
<td>$20.24</td>
</tr>
<tr>
<td>First-Line Supervisors of Administrative Support Workers</td>
<td>114,040</td>
<td>$29.87</td>
</tr>
<tr>
<td>Stock Clerks or Order Fillers</td>
<td>112,890</td>
<td>$11.15</td>
</tr>
<tr>
<td>Security Guards</td>
<td>112,750</td>
<td>$14.37</td>
</tr>
<tr>
<td>Laborers and Movers, Hand</td>
<td>109,570</td>
<td>$12.59</td>
</tr>
<tr>
<td>Accountants and Auditors</td>
<td>108,800</td>
<td>$38.67</td>
</tr>
<tr>
<td>Maintenance and Repair Workers</td>
<td>102,010</td>
<td>$20.29</td>
</tr>
</tbody>
</table>

Low-wage jobs continue to dominate the economy in New York, making it challenging for workers to find jobs with wages that can support even a basic household budget.

The growth in job creation since the last ALICE New York Report, shows growth in jobs that pay wages below the ALICE Threshold. The services ALICE provides, in jobs such as health aides, retail salespeople, and teaching assistants, are vital to the New York economy, yet they do not pay enough to cover the state’s high cost of living.

More than half of all jobs in New York pay less than $20/hour (or $40,000/year if full-time). At this rate, these workers can only afford two thirds of the Household Survival Budget for a family of four ($68,808).

**Number of Jobs By Hourly Wage, New York • 2016**

- Less Than $10: 51%
- $10-$15: 36%
- $15-$20: 9%
- $20-$30: 3.7%
- $30-$40: 0.7%
- Above $40: 0.7%

WHERE DOES ALICE LIVE?

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