

A.L.I.C.E.

**United Way of
Greater Rochester
and the Finger Lakes**



**United Way of Greater Rochester
and the Finger Lakes**
Serving Genesee, Livingston, Monroe,
Ontario, Wayne, and Wyoming Counties

Today's Goals



- Introduce a data-driven analysis and way of thinking differently about poverty and pervasive community issues around Economic Mobility
- Review types of data and where to find it

We recognize that people come here today with a wide range of experience/familiarity with living in poverty. This simulation may be triggering on a personal level. If you do find yourself feeling overwhelmed, please feel free to take a break or exit the simulation and reach out for support.

Who is ALICE?

- **Asset Limited, Income Constrained, Employed**
- Above FPL, below Household Survival Budget
- Low-wage jobs – cashiers, health care workers, security guards, laborers, office administration
- No savings...
 - For emergencies
 - For investing in the future – education, homeownership, retirement

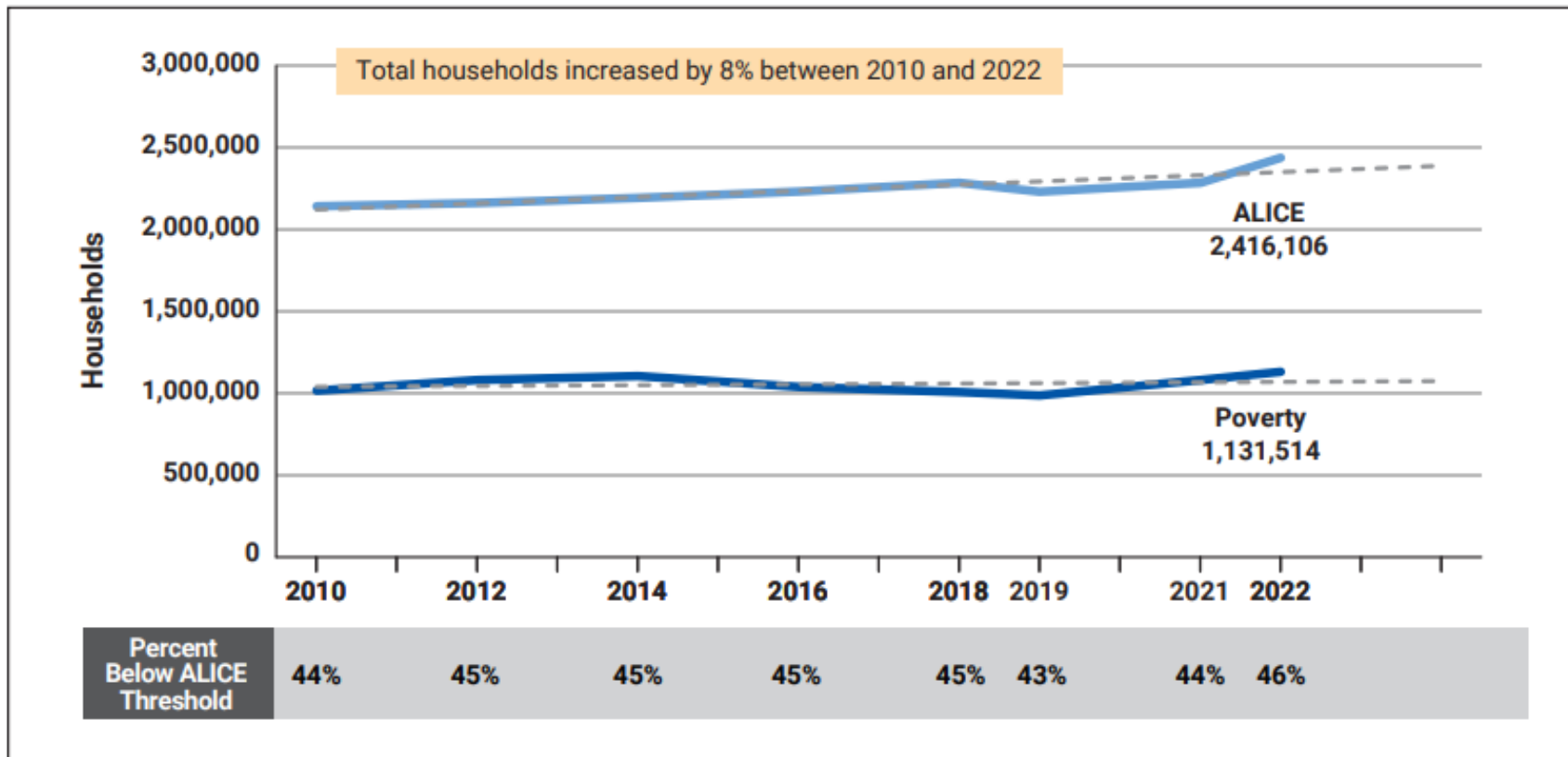
KEY TERMS

- **ALICE: Asset Limited, Income Constrained, Employed** – households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.
- **ALICE Household Survival Budget:** Reflects the minimum costs of household necessities in New York (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs, calculated for all U.S. counties
- **Below ALICE Threshold:** Includes households in poverty and ALICE households combined
- **ALICE Essentials Index:** A measure of the average change over time in the costs of essential goods and services

ALICE in New York



Households by Income, New York, 2010–2022



Note: The gray dashed trend lines in this figure highlight the general direction of the point-in-time data for the years shown. These lines indicate whether the numbers of ALICE and Poverty-Level households have been generally increasing, decreasing, or remaining flat. The ALICE trend line is statistically significant at $p=0.001$; however, the Poverty trend line is not statistically significant, and caution should be used when making predictions.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

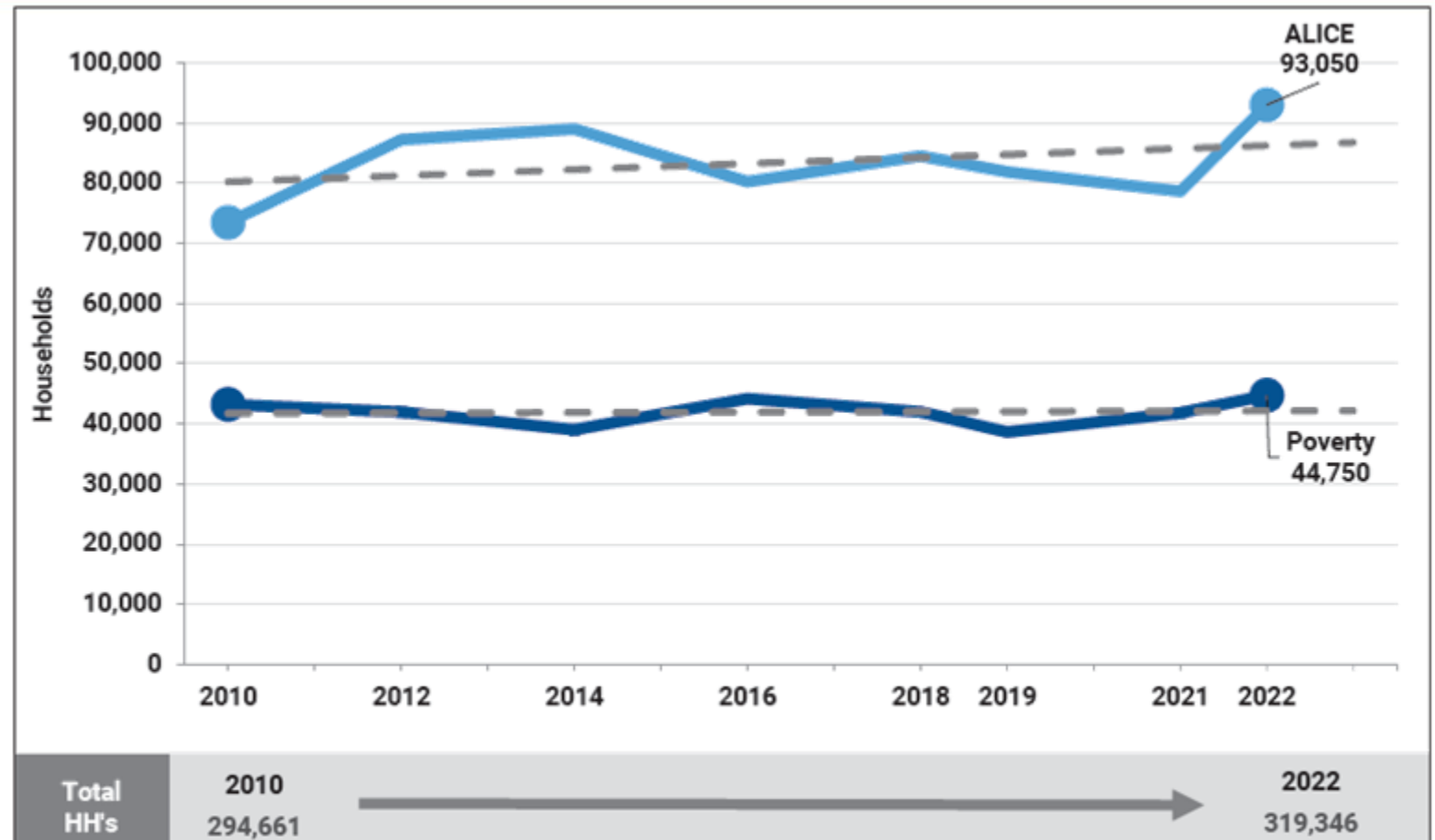
To see additional data on financial hardship over time in New York, visit UnitedForALICE.org/New-York.

This consistent trend — a growing number of households that are struggling financially, often ineligible for public assistance, and undercounted by official measures — represents a major vulnerability in our economic system. It also suggests that overall social and economic policies are falling short in addressing the root causes of financial instability.

Financial Hardship Over Time

Monroe County

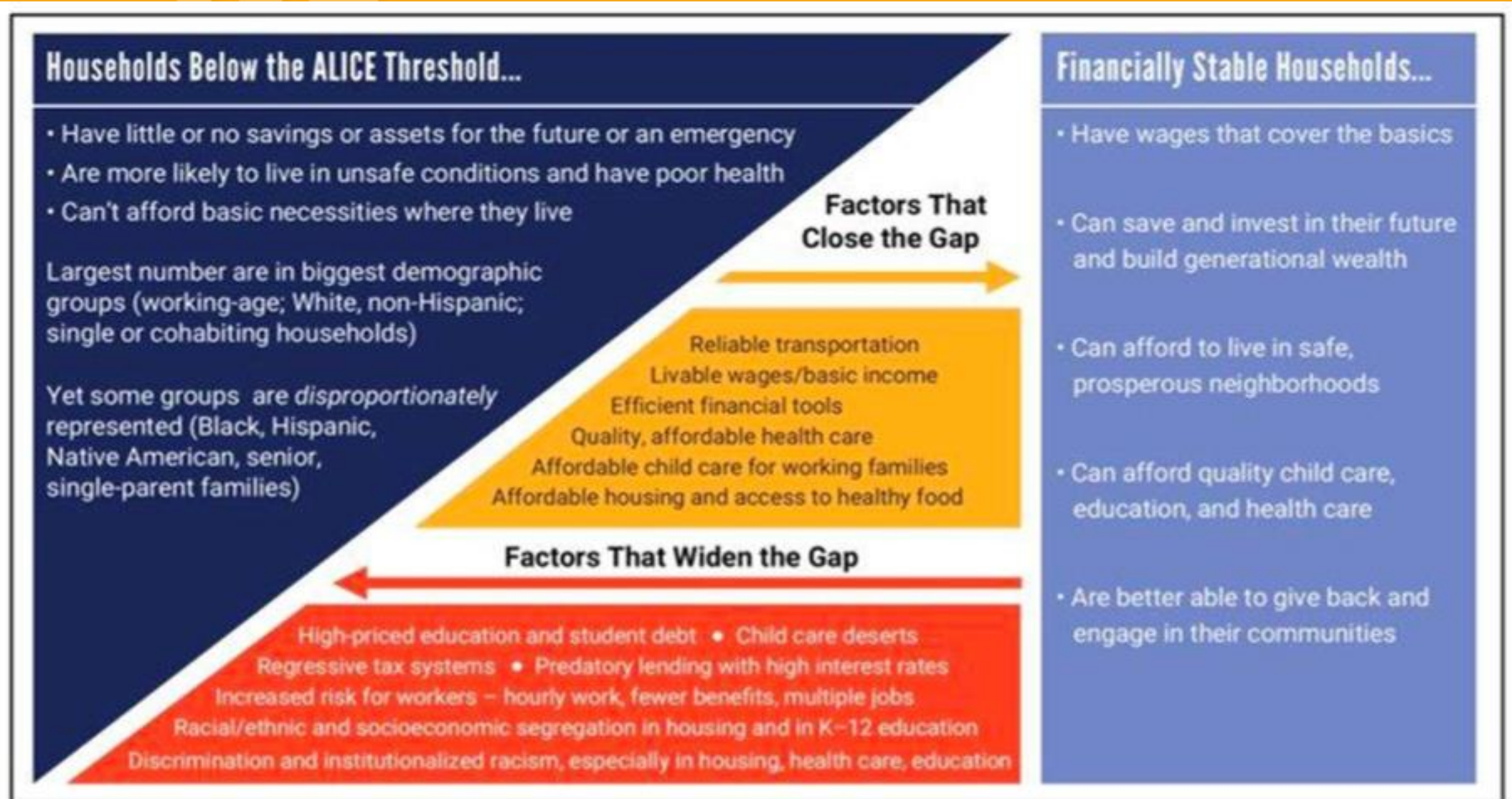
Households move below or above the ALICE Threshold as economic factors and circumstances change. This was especially true amid the economic crosscurrents of the COVID-19 pandemic, with higher wages, inflation, and additional pandemic assistance. By 2022, 137,800 households (43%) were below the ALICE Threshold in Monroe County.



Note: See an interactive version of this data at [UnitedForALICE.org/New-York](https://www.unitedforalice.org/new-york)

Sources: ALICE Threshold, 2010–2022; American Community Survey, 2010–2022

ALICE Households



Demographics of Households in Hardship

Highest % Hardship

Single-Female-Headed with Children
Poverty 40% ALICE 35%

Single Under 25 Years
Poverty 34% ALICE 35%

Single-Male-Headed with Children
Poverty 25% ALICE 35%

Lowest % Hardship

Married with Children
Poverty 7% ALICE 17%

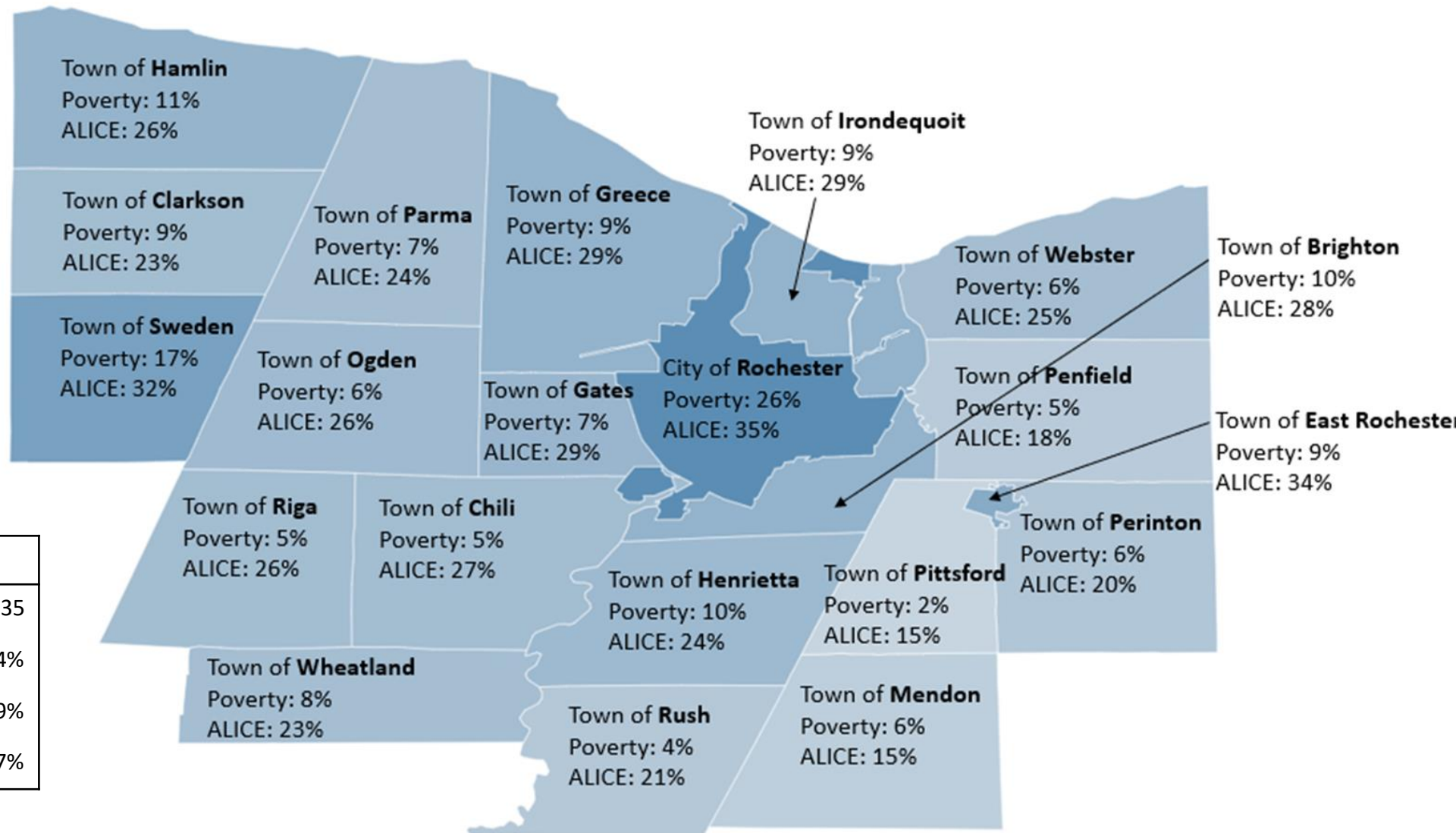
Single 25 to 44 Years
Poverty 14% ALICE 26%

Single or Cohabitation,
Under 65, no children
Poverty 13% ALICE 30%



United Way
of Northern New Jersey
UnitedWayNNJ.org

ALICE in Monroe County

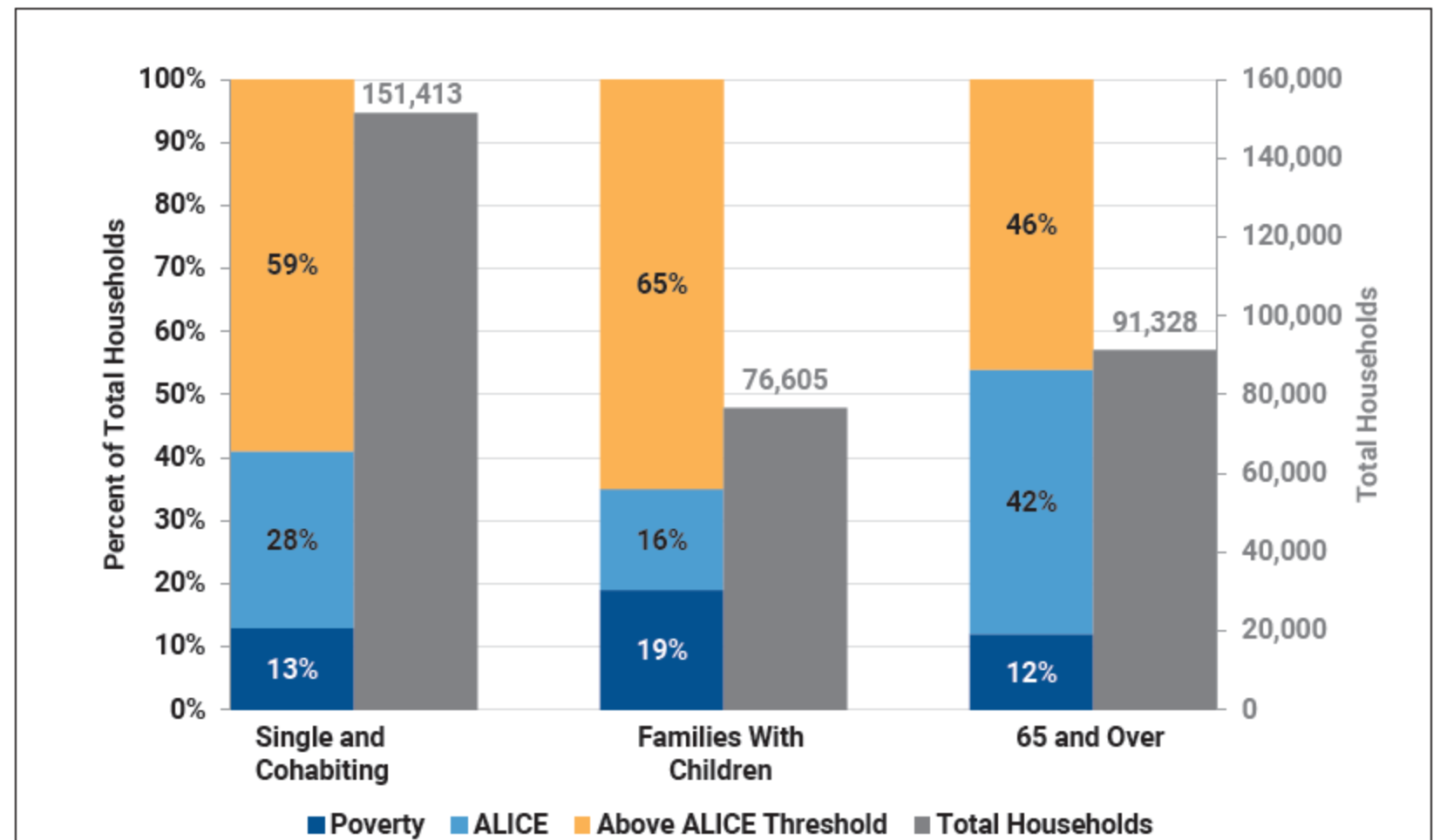


Monroe County, New York	
Total Households:	752,035
Poverty (%)	14%
ALICE (%)	29%
Above ALICE Threshold (%)	57%

Financial Hardship is Not Evenly Distributed

Monroe County

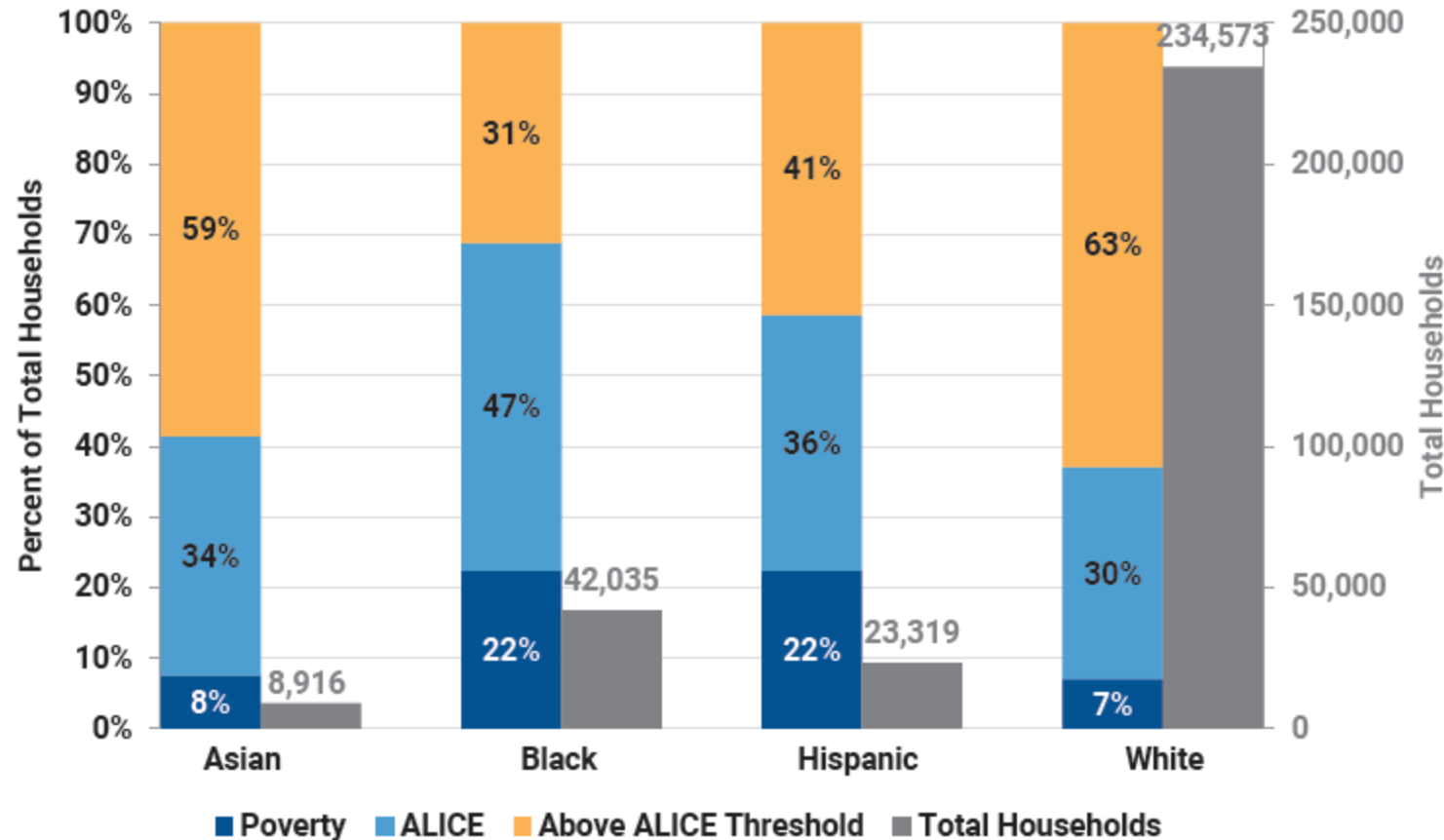
Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others. By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.



Sources: ALICE Threshold, 2022; American Community Survey, 2022

Household Financial Status by Race/Ethnicity

Monroe County



United For ALICE recognizes that structural racism is deeply woven into the laws, institutions, and social and economic fabric of our society, and that it must be acknowledged, challenged, and dismantled. Creating equity for ALICE means illustrating how barriers by race, ethnicity, age, sex, gender identity, sexual orientation, ZIP code, health, ability, veteran status, and/or immigration status limit life outcomes, and working to remove those barriers so that all people can participate fully in all aspects of our social and economic systems.

Note: Asian, Black, and White racial categories are for one race alone. Race and Hispanic ethnicity are overlapping categories. The Asian and Black groups may include Hispanic households; the White group includes only White, non-Hispanic households. The Hispanic ethnic group may include households of any race.

Sources: ALICE Threshold, 2022; American Community Survey, 2022

Federal Poverty Guidelines

Programs using the guidelines (or percentage multiples of the guidelines — for instance, 125 percent or 185 percent of the guidelines) in determining eligibility include:

- Head Start, the Supplemental Nutrition Assistance Program (SNAP)
- National School Lunch Program
- Low-Income Home Energy Assistance Program
- Children’s Health Insurance Program.

2024 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA

Persons in family/household	Poverty guideline
1	\$15,060
2	\$20,440
3	\$25,820
4	\$31,200
5	\$36,580
6	\$41,960
7	\$47,340
8	\$52,720

For families/households with more than 8 persons, add \$5,380 for each additional person.

Household Budget vs. Poverty Level

Monroe County

A single individual without children who earns \$15,060 or less in annual income is identified by the federal government as living in poverty. Yet, the household survival budget is \$31,344.

Budget Shortfall of: (\$16,284)

Stability: \$53,328

A household made up of a family of four and annual household income of \$31,200 or less is identified by the federal government as living in poverty. Yet, the household survival budget is \$74,580

Budget Shortfall of: (\$43,380)

Stability: \$129,696

	Single Adult	One Adult One Child	One Adult One Childcare	Two Adults	Two Adults Two Children	Two Adults Two Childcare	Single Senior	Two Seniors
Housing  Rent	\$680	\$702	\$702	\$702	\$894	\$894	\$680	\$702
Housing  Utilities	\$163	\$258	\$258	\$258	\$310	\$310	\$163	\$258
Child Care 	\$0	\$391	\$1,042	\$0	\$781	\$2,146	\$0	\$0
Food 	\$482	\$817	\$733	\$883	\$1,485	\$1,312	\$444	\$815
Transportation 	\$425	\$559	\$559	\$666	\$1,076	\$1,076	\$361	\$537
Health Care 	\$200	\$378	\$378	\$378	\$643	\$643	\$590	\$1,180
Technology 	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous 	\$204	\$319	\$376	\$300	\$531	\$650	\$232	\$361
Taxes  Payments	\$372	\$800	\$961	\$455	\$1,092	\$1,430	\$454	\$819
Taxes  Credits	\$0	(\$302)	(\$302)	\$0	(\$713)	(\$603)	\$0	\$0
Monthly Total	\$2,612	\$4,008	\$4,793	\$3,758	\$6,215	\$7,974	\$3,010	\$4,788
ANNUAL TOTAL	\$31,344	\$48,096	\$57,516	\$45,096	\$74,580	\$95,688	\$36,120	\$57,456
Hourly Wage	\$15.67	\$24.05	\$28.76	\$22.55	\$37.29	\$47.84	\$18.06	\$28.73

Benefits of Sufficient Income

- Impact on individuals and the community
- Companion to Consequences of Insufficient Household Income Report



**Safe, Affordable
Housing**



**Reliable
Transportation**



**Quality Child Care
and Education**



**Adequate
Food**



**Quality
Health Care**



**Reliable
Technology**

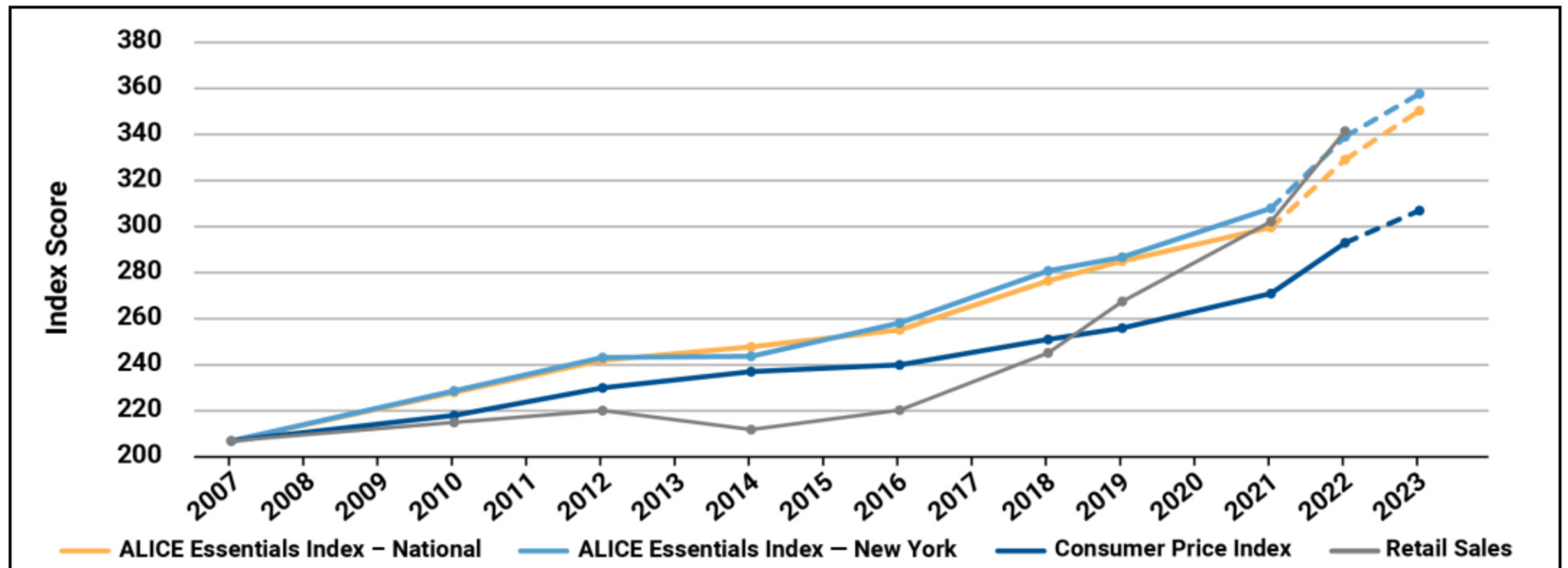


Savings

ALICE Essentials Index

Measures change over time in the cost of the essentials that matter most to households below the ALICE Threshold: housing, childcare, food, transportation, health care, and a smartphone plan. The traditional measure of inflation, the Bureau of Labor Statistics' Consumer Price Index (CPI), tracks a much larger basket of goods and services (over 200 categories), concealing the change in the cost of basics

Figure 1. ALICE Essentials Index and CPI by Location, with State Retail Sales Wage, 2007–2023*



*Figure Notes and Sources: The ALICE Essentials Index was adjusted to match the CPI of 207 in 2007. ALICE Essentials Index rates for 2022 and 2023 are projections. CPI is actual for 2022 and uses 2023 Q1 data. Sources include ALICE Essentials Index, 2007–2023 and Bureau of Labor Statistics, 2007–2023–CPI.

Community Resources



Get Connected. Get Help.™

There are over
6,000 Nonprofits
in the Greater
Rochester area



mywayfinder

ALICE In ACTION through Allyship

- Recognize that ALICE is in your workforce & community
 - Build strong partnerships with nonprofits in the human service sector.
 - Donate & support critical programming.
 - Know how to refer.
 - Volunteer (*example: VISTA program for income taxes*)
 - **ALICE data informs United Way investments**
 - **ALICE data informs our advocacy platforms**
 - expansion of emergency SNAP benefits, Child Tax Credits and Earned Income Tax Credits, and increased child-care subsidies
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ALICE Website Resources

- **Website:** unitedforalice.org
- **Research Center:** select New York
 - <https://unitedforalice.org/household-budgets/new-york>
- **Learn More:** County Reports
- **Legislative Districts**
- **ALICE in Focus Series**
 - Children
 - People with Disabilities
 - Veterans
- **ALICE Essentials Index**
- **ALICE Economic Viability Dashboard**
- **United for ALICE Wage Tool**



Questions



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