

ALICE IN THE CROSSCURRENTS:

COVID AND FINANCIAL HARDSHIP IN THE HUDSON VALLEY



United for ALICE

ALICE in the Crosscurrents: COVID and Financial Hardship in New York is brought to you by [United Way of New York State](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for **ALICE** (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed) households.

With a commitment to [racial and economic justice](#), United For ALICE and United Ways across New York share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households.

The grassroots ALICE movement, developed by United Way of Northern New Jersey, has spread to 27 states and the District of Columbia.

www.unitedforalice.org



Today's Hosts



United Way
of the Dutchess-Orange Region



United Way
of Rockland County

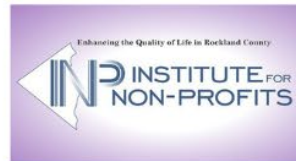


United Way of Ulster County



United Way
of Westchester and Putnam

Thank you to our Community Partners





Agenda

- **Who is ALICE?**
- **Did ALICE Weather the Storm?**
- **How much does it cost to Survive?**
- **Where does ALICE live in the HV?**
- **Demographics of ALICE**
- **The ALICE Essentials Index**
- **How United Ways are Helping ALICE**

Who is ALICE

ALICE: Asset Limited, Income Constrained, Employed



Key Terms

A **household** consists of all the people who occupy a housing unit. In this Report, households do not include those living in group quarters such as a dorm, nursing home, or prison.

The **Household Survival Budget** estimates the actual bare-minimum costs of basic necessities (housing, childcare, food, transportation, health care, and a basic smartphone plan) in New York, adjusted for different counties and household types, including seniors.

The **ALICE Threshold** is the average income that a household needs to afford the basic necessities defined by the Household Survival Budget for each county in New York. Households **Below the ALICE Threshold (BAT)** include both ALICE and poverty-level households.

The **ALICE Essentials Index** is a measure of the average change over time in the costs of the essential goods and services that households need to live and work in the modern economy — housing, childcare, food, transportation, health care, and a smartphone plan.



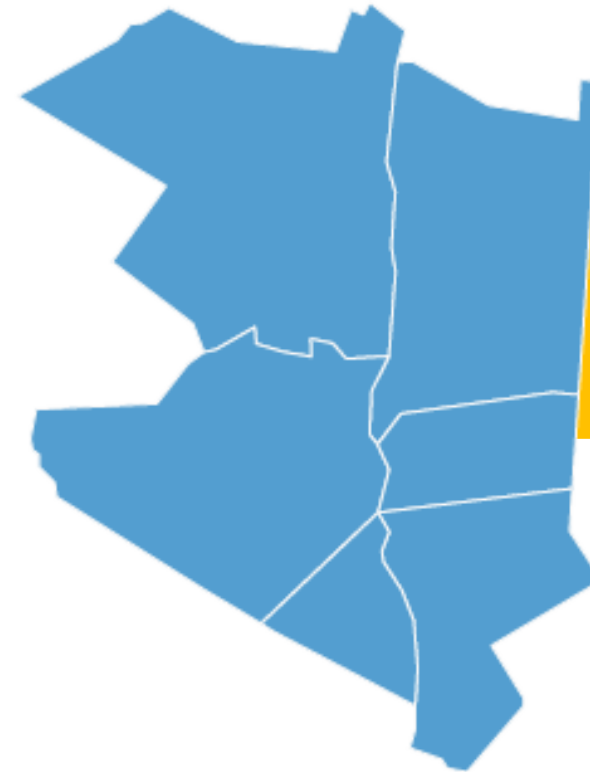
Did ALICE Weather the Storm?

JOB DISRUPTION **MIGRATION**
WAGE INCREASES **INFLATION**
PANDEMIC ASSISTANCE

Did ALICE Weather the Storm?



New York State
44% of Households
Below ALICE
Threshold



Hudson Valley
36% of Households
Below ALICE
Threshold

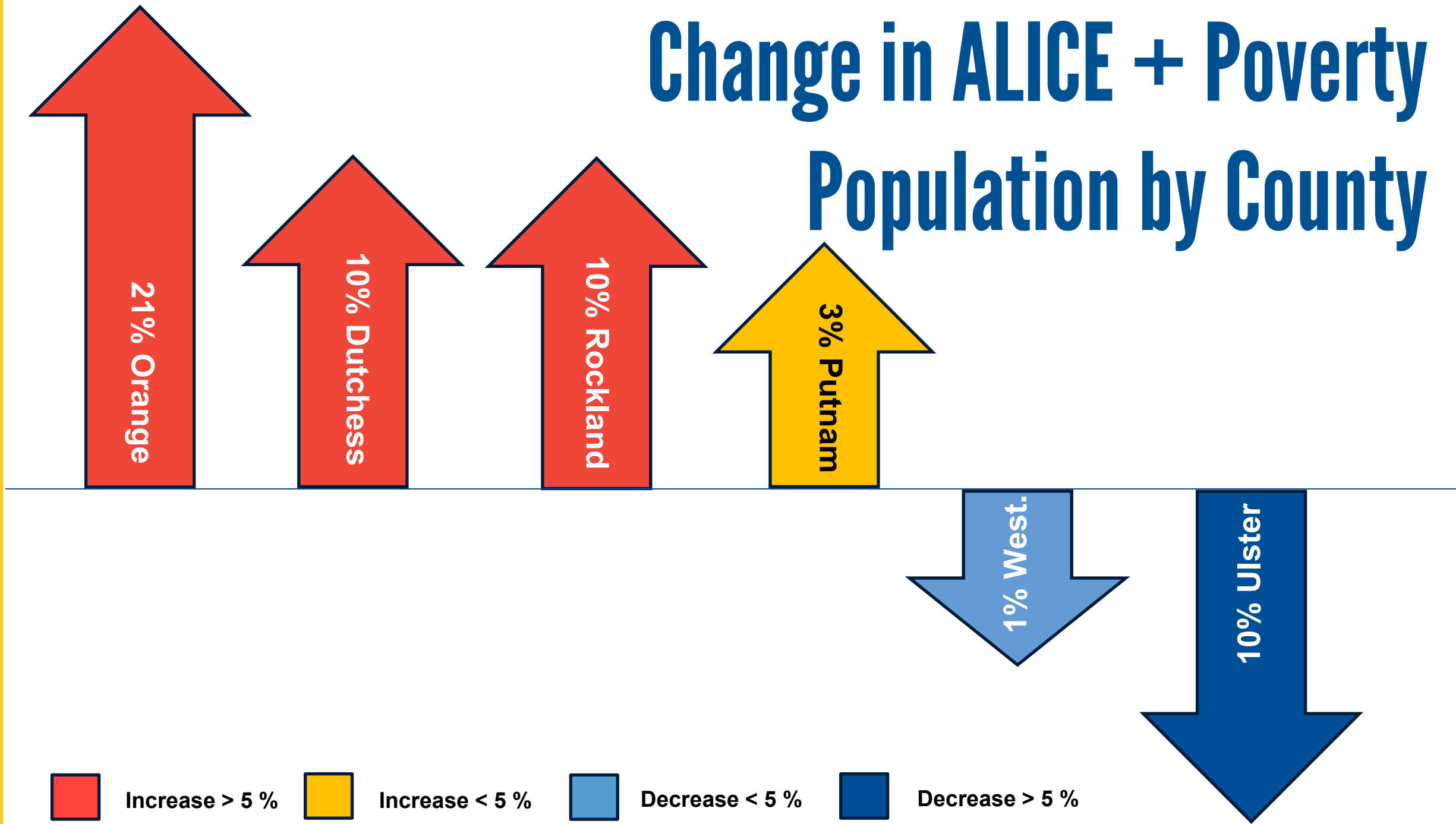
Caught in the Crosscurrents of Competing Forces in the Hudson Valley

Households Below
the ALICE Threshold:

2019: 287,064

2021: 300,417

Change in ALICE + Poverty Population by County

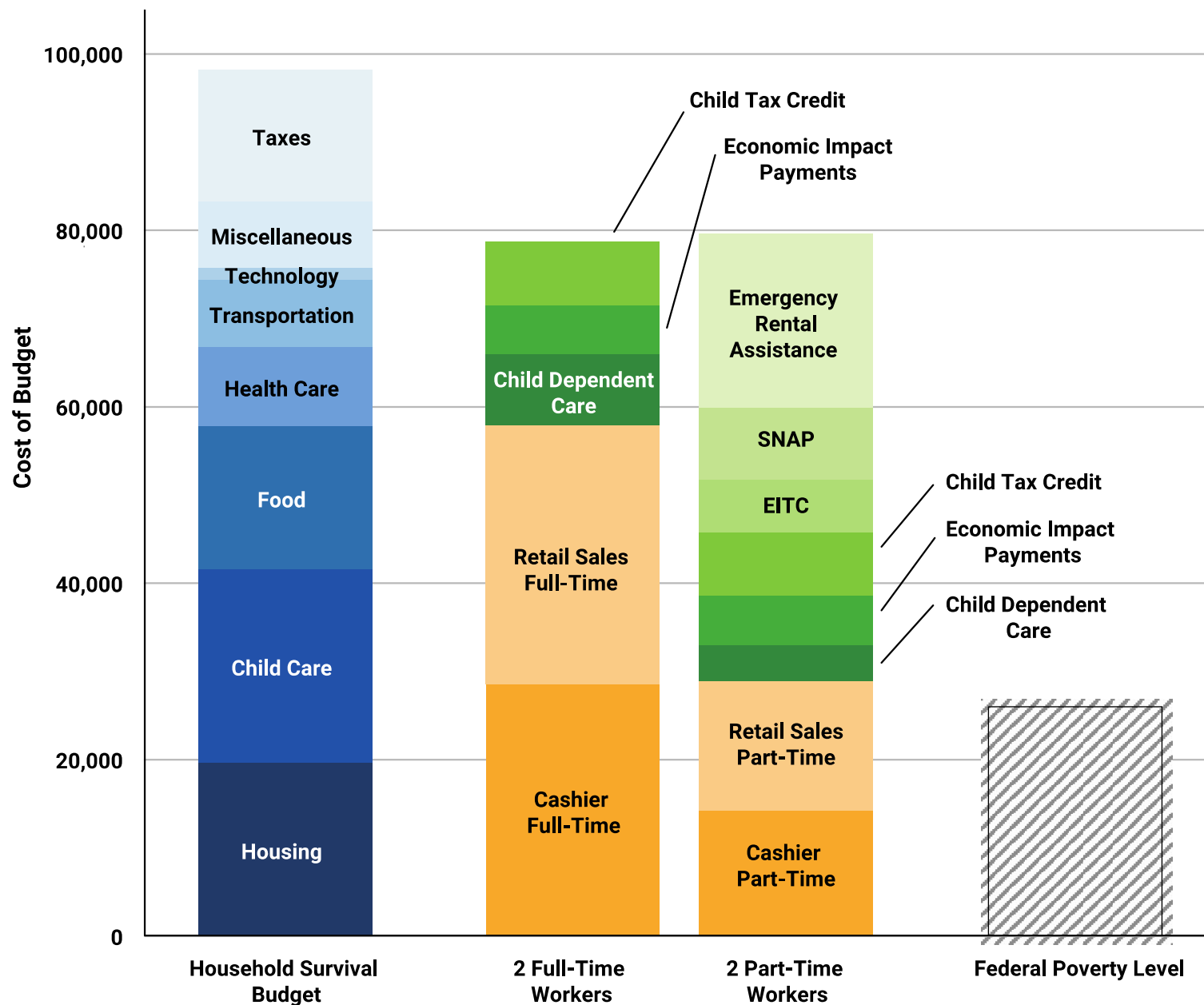


How Could There Be Such Drastic Results in the Hudson Valley?

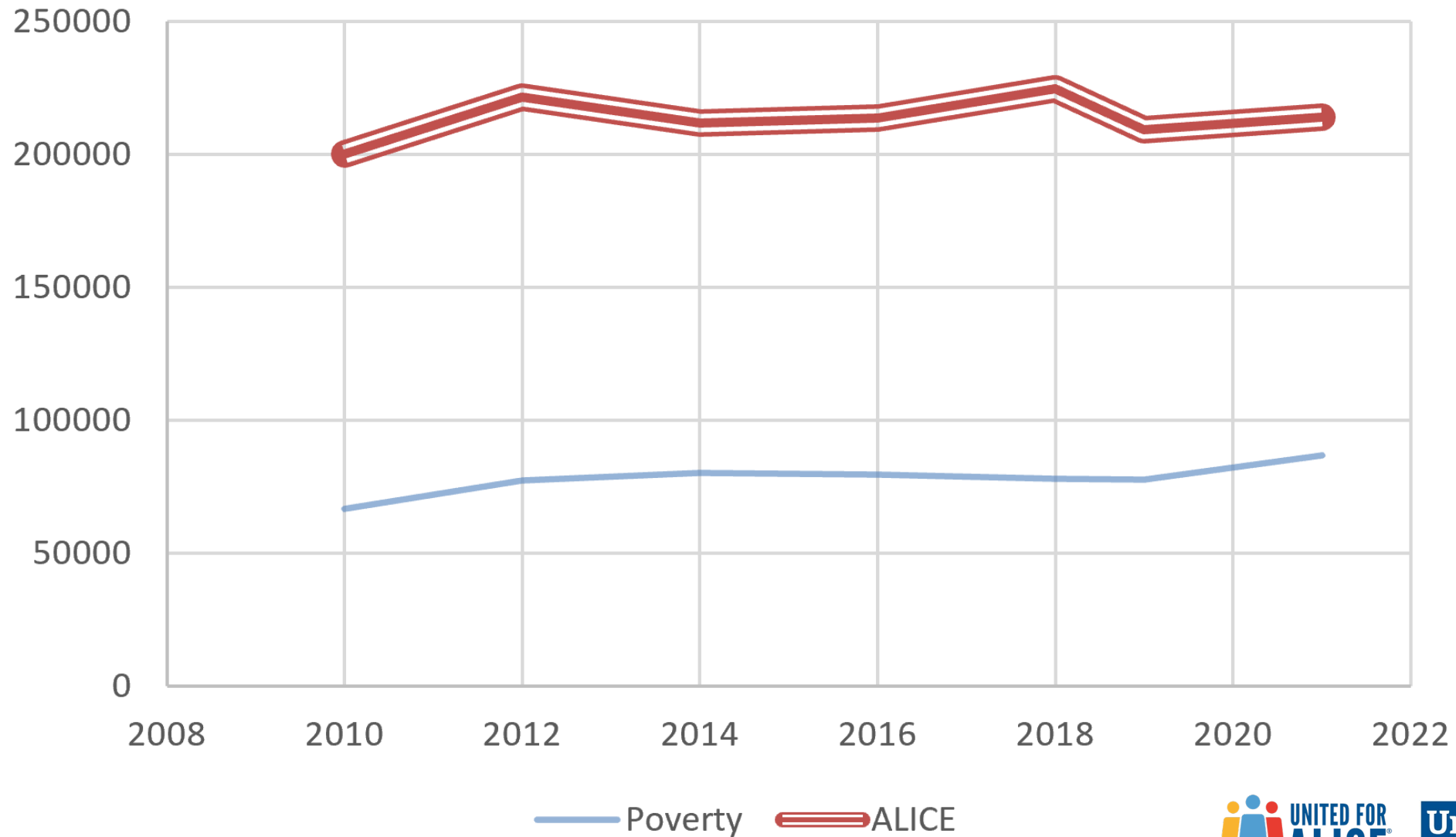




Supplemental Assistance in 2021



On the Cusp of ALICE in the Hudson Valley





How Much Does Cost to Survive in the Hudson Valley?



Hudson Valley ALICE Survival Budget Comparison, 2021

	Federal Poverty Level	NYS ALICE Household Survival Budget	Hudson Valley ALICE Household Survival Budget
FAMILY OF FOUR			
Monthly	\$2,208	\$6,322 (with tax credits)	\$7,578 (with tax credits)
Annually	\$26,500	\$75,864 (with tax credits)	\$90,936 (with tax credits)
SINGLE ADULT			
Monthly	\$1,073	\$2,559	\$3,239
Annually	\$12,880	\$30,708	\$38,868
SENIOR ADULT (65+)			
Monthly	\$1,073	\$2,906	\$3,623
Annually	\$12,880	\$34,872	\$43,476



Rockland Single Adult ALICE Budget Comparison, 2021

Single Adult	NYS ALICE Household Survival Budget	Rockland County, NY, ALICE Household Survival Budget
Housing – Rent	\$746	\$1,946
Housing - Utilities	\$154	\$154
Child Care	-	-
Food	\$460	\$484
Transportation	\$329	\$156
Health Care	\$226	\$226
Technology	\$75	\$75
Miscellaneous	\$199	\$304
Tax Payments	\$370	\$659
Tax Credits	-	-
Monthly Total	\$2,559	\$4,004
ANNUAL TOTAL	\$30,708	\$48,048
Hourly Wage	\$15.35	\$24.02

**What's Needed
to Survive?**

**Monthly - \$4,004
Annually - \$48,048
Hourly Wage - \$24.02**



Orange Senior Adult ALICE Survival Budget Comparison, 2021

Senior Adult	NYS ALICE Household Survival Budget	Orange County, NY, ALICE Household Survival Budget
Housing – Rent	\$746	\$974
Housing - Utilities	\$154	\$154
Child Care	-	-
Food	\$424	\$441
Transportation	\$289	\$311
Health Care	\$553	\$565
Technology	\$75	\$75
Miscellaneous	\$224	\$252
Tax Payments	\$441	\$511
Monthly Total	\$2,906	\$3,283
ANNUAL TOTAL	\$34,872	\$39,396
Hourly Wage	\$17.44	\$19.70

What's Needed to Survive?

Monthly - \$3,283
Annually - \$39,396
Hourly Wage - \$19.70



Dutchess Two Senior Adults ALICE Survival Budget Comparison, 2021

Two Senior Adults	NYS ALICE Household Survival Budget	Dutchess County, NY, ALICE Household Survival Budget
Housing – Rent	\$731	\$921
Housing - Utilities	\$239	\$239
Child Care	-	-
Food	\$778	\$837
Transportation	\$422	\$441
Health Care	\$1,106	\$1081
Technology	\$110	\$110
Miscellaneous	\$340	\$363
Tax Payments	\$782	\$827
Monthly Total	\$4,518	\$4,819
ANNUAL TOTAL	\$54,216	\$57,828
Hourly Wage	\$27.11	\$28.91

**What's Needed
to Survive?**

**Monthly - \$3,283
Annually - \$39,396
Hourly Wage- \$19.70**



Ulster Family of Four ALICE Budget Comparison, 2021

Family of Four with 2 Adults and 2 Children	NYS ALICE Household Survival Budget	Ulster County, NY, ALICE Household Survival Budget
Housing – Rent	\$896	\$1,004
Housing - Utilities	\$292	\$292
Child Care	\$747	\$781
Food	\$1,374	\$1,446
Transportation	\$805	\$835
Health Care	\$784	\$784
Technology	\$110	\$110
Miscellaneous	\$501	\$525
Tax Payments	\$1,029	\$1,081
Monthly Total	\$8,187	\$6,958
Tax Credits	-\$1,428	-\$1,455
Monthly Total	\$5,110	\$5,503
ANNUAL TOTAL	\$61,230	\$64,836
Hourly Wage	\$30.66	\$32.42

What's Needed to Survive?

(with tax credits)
 Monthly - \$5,503
 Annually - \$64,836
 Hourly Wage - \$2,42

(without tax credits)
 Monthly - \$6,958
 Annually - \$83,496
 Hourly Wage - \$41.76



Westchester 1 Adult & 1 Child in Childcare ALICE Budget Comparison, 2021

One Adult and One Child in Childcare	NYS ALICE Household Survival Budget	Westchester County, NY, ALICE Household Survival Budget
Housing – Rent	\$741	\$1,380
Housing - Utilities	\$239	\$239
Child Care	\$996	\$1,267
Food	\$700	\$804
Transportation	\$412	\$156
Health Care	\$522	\$522
Technology	\$75	\$75
Miscellaneous	\$369	\$444
Tax Payments	\$786	\$989
Monthly Total	\$4,840	\$5,876
Tax Credits	-\$932	-\$932
Monthly Total	\$3,908	\$4,944
ANNUAL TOTAL	\$46,896	\$59,328
Hourly Wage	\$23.45	\$29.66

What's Needed to Survive?

(with tax credits)
 Monthly - \$4,944
 Annually - \$59,328
 Hourly Wage - \$29.66

(without tax credits)
 Monthly - \$5,876
 Annually - \$70,512
 Hourly Wage - \$35.27



Putnam Family of Four ALICE Budget Comparison, 2021

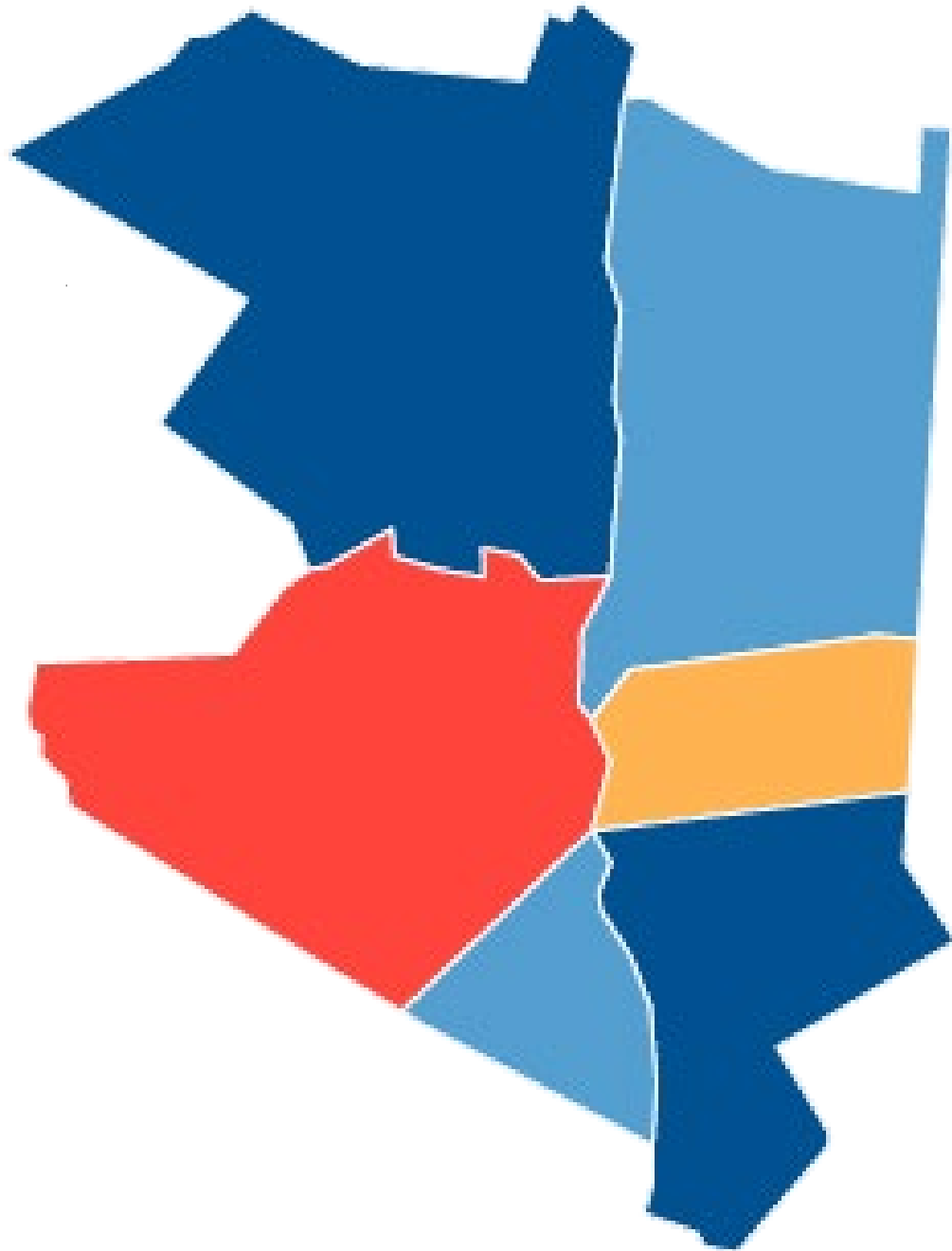
Family of Four with 2 Children in Childcare	NYS ALICE Household Survival Budget	Putnam County, NY, ALICE Household Survival Budget
Housing – Rent	\$896	\$2,042
Housing - Utilities	\$292	\$292
Child Care	\$2,104	\$2,725
Food	\$1,253	\$1,501
Transportation	\$759	\$312
Health Care	\$784	\$784
Technology	\$110	\$110
Miscellaneous	\$620	\$777
Tax Payments	\$1,369	\$1,793
Monthly Total	\$8,187	\$10,036
Tax Credits	-\$1,865	-\$1,865
Monthly Total	\$6,322	\$8,471
ANNUAL TOTAL	\$75,864	\$101,652
Hourly Wage	\$37.93	\$50.83

What's Needed to Survive?

(with tax credits)
 Monthly - \$8,471
 Annually - \$101,652
 Hourly Wage - \$50.83

(without tax credits)
 Monthly - \$10,036
 Annually - \$120,432
 Hourly Wage - \$60.24





Where Does ALICE LIVE?

Top 5 Communities with the Highest % BAT*, 2021

79% - Palm Tree town, Orange County

72% - Port Jervis city, Orange County

63% - Newburgh city, Orange County

58% - Poughkeepsie city, Dutchess County

57% - Middletown city, Orange County

* Below ALICE Threshold



Top 5 Cities with the Largest BAT Population, 2021

39,659 – Yonkers city, Westchester County

17,973 – Ramapo town, Rockland County

14,819 – Mount Vernon city, Westchester County

12,622 – New Rochelle city, Westchester County

8,906 – Clarkstown town, Rockland County

* Below ALICE Threshold



Top 5 Communities with the Lowest % BAT, 2021

7% - Pound Ridge town, Westchester County

10% - Scarsdale town, Westchester County

11% - New Castle town, Westchester County

17% - Rye city, Westchester County

17% - North Castle town, Westchester County

* Below ALICE Threshold



Top 5 Cities with the Fewest BAT Population, 2021

52 – Denning town, Ulster County

124 – Pound Ridge town, Westchester County

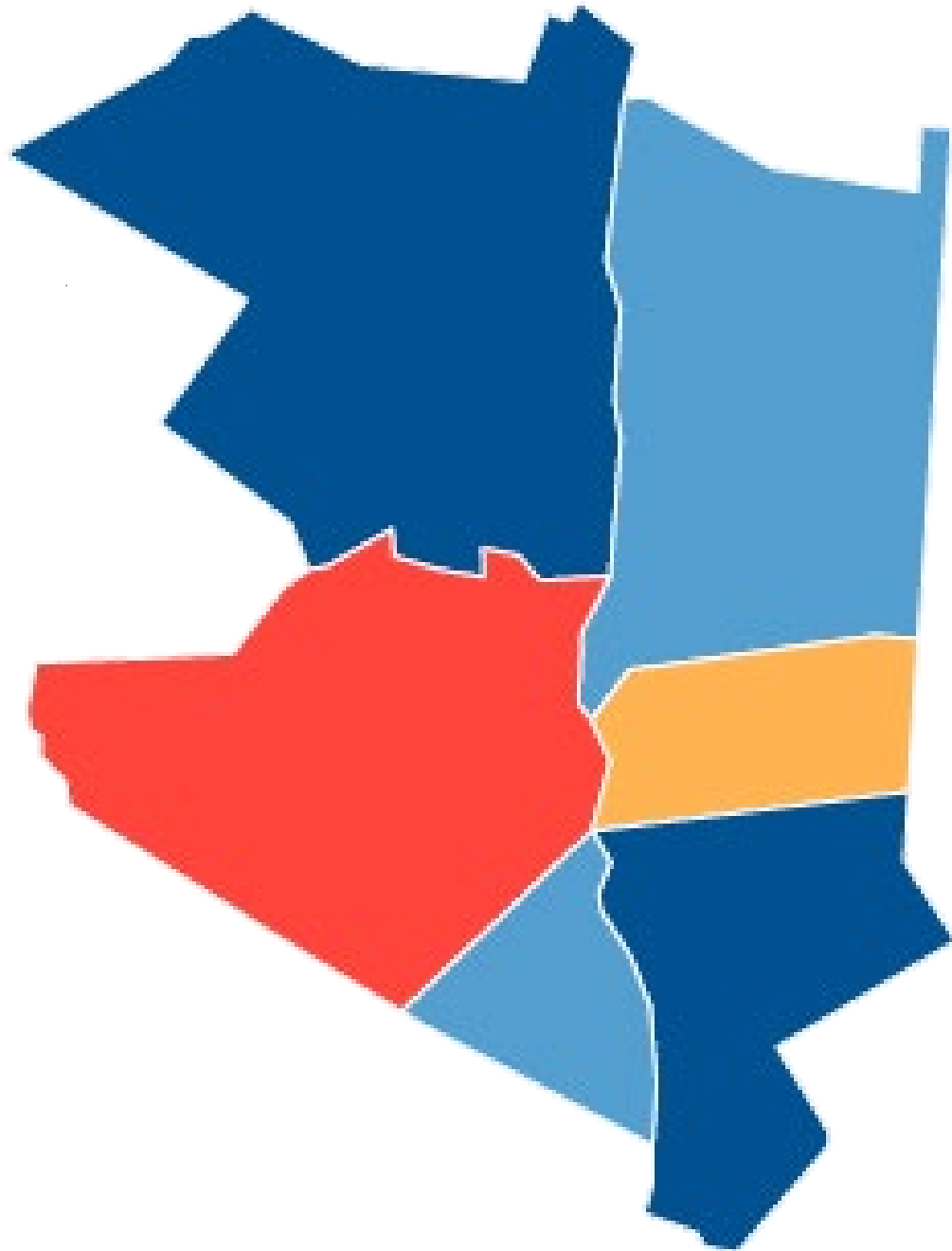
185 – Kingston town, Ulster County

285 – Greenville town, Orange County

336 – Milan town, Dutchess County

* Below ALICE Threshold





Where Does ALICE LIVE?

**EVERY COMMUNITY IN
THE HUDSON VALLEY**



Demographics of Households in Hardship

Highest % Hardship

Single Parent Households with Children

Seniors

Black/African American

Lowest % Hardship

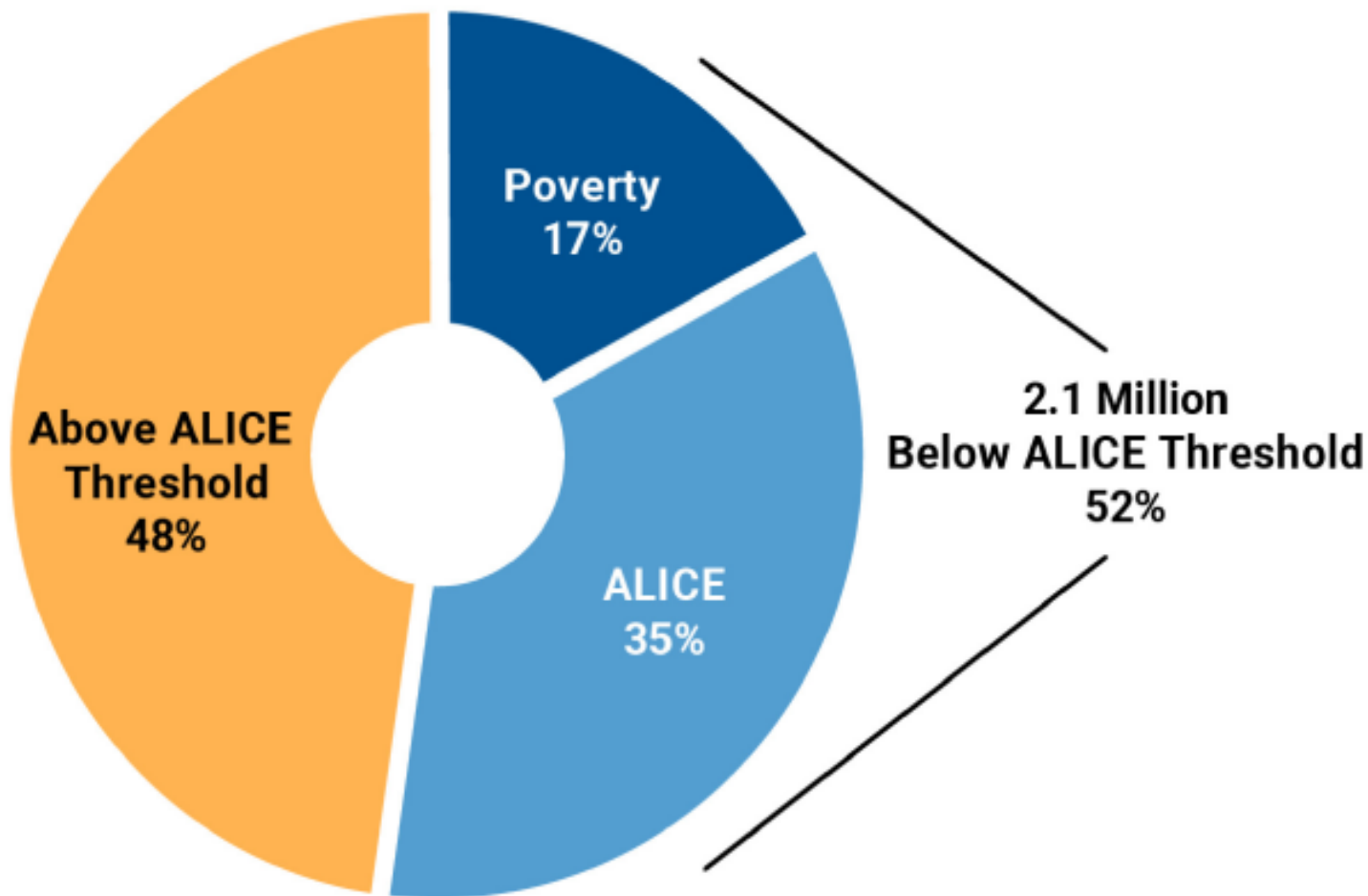
Married with children

Ages 45-64

White

Children by Household in the New York State, 2019

Number of Children in New York = 4.0 Million

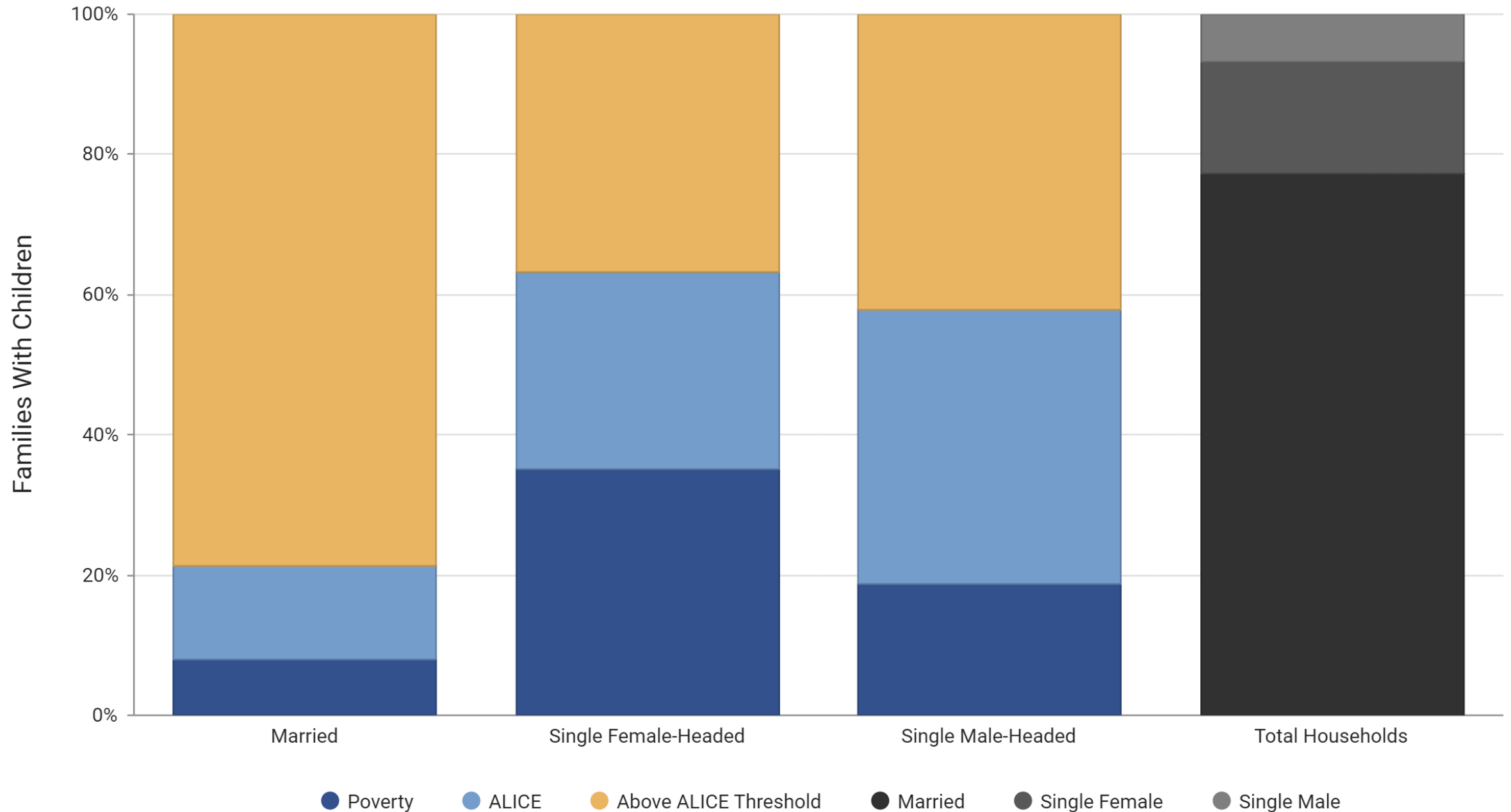


The ALICE in Focus report on Children, released in 2022, found that 52% of children in NYS are living below the ALICE threshold as compared to the national average of 49%.

Sources: ALICE Threshold, 2019; U.S. Census Bureau, American Community Survey, PUMS, 2019

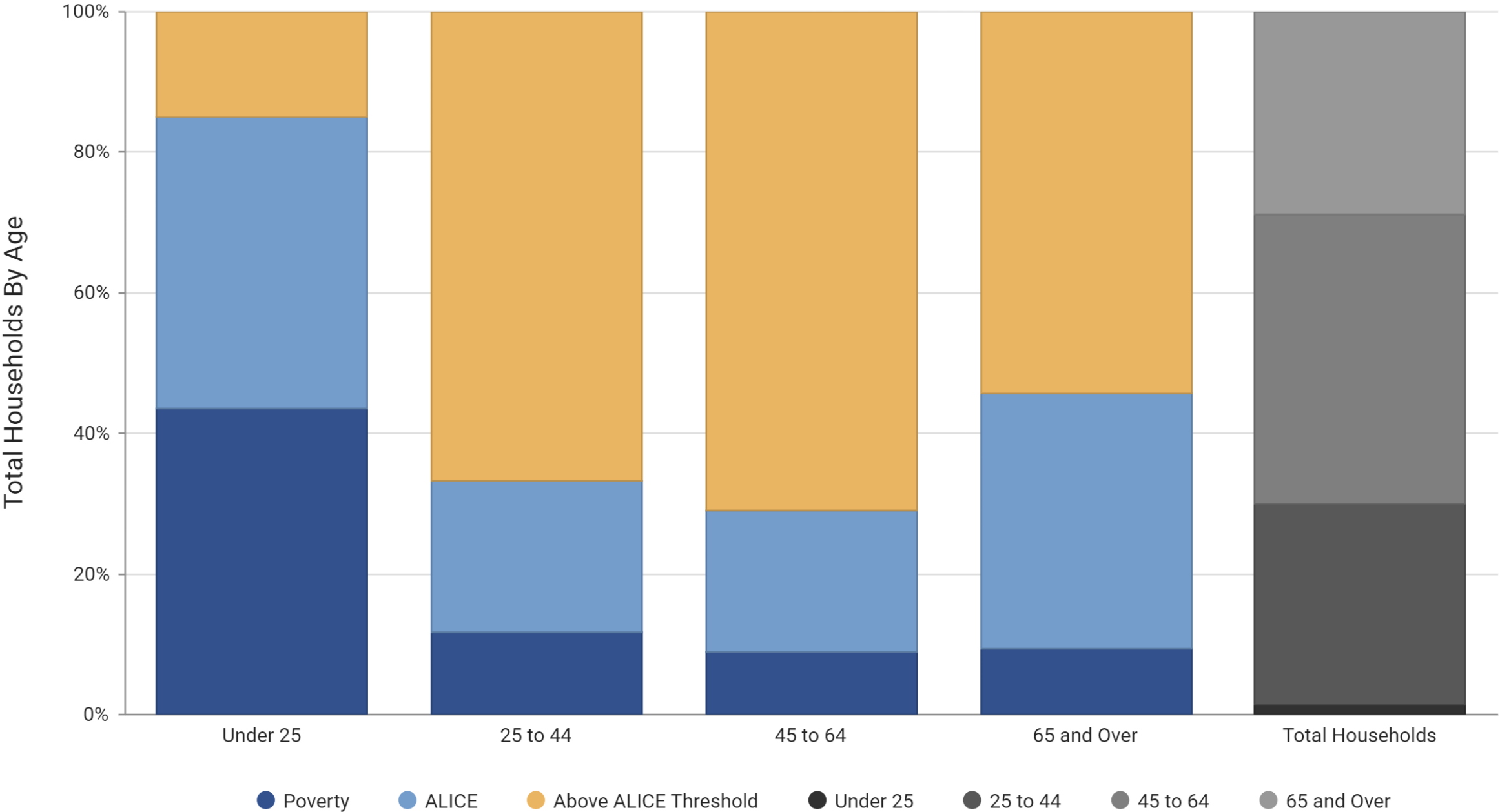


Families with Children in the Hudson Valley, 2021

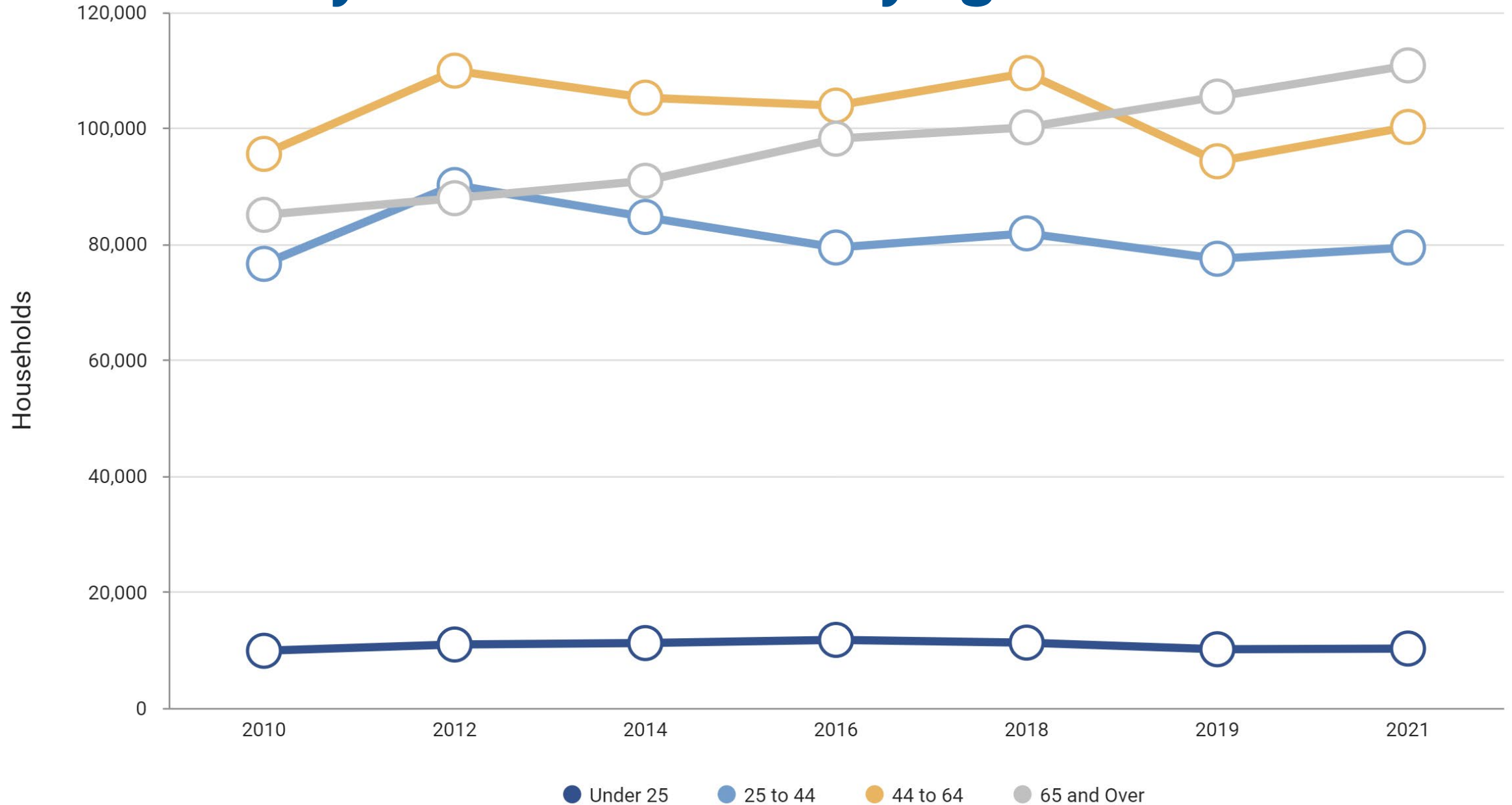




Hudson Valley ALICE Households by Age of Head of the House, 2021

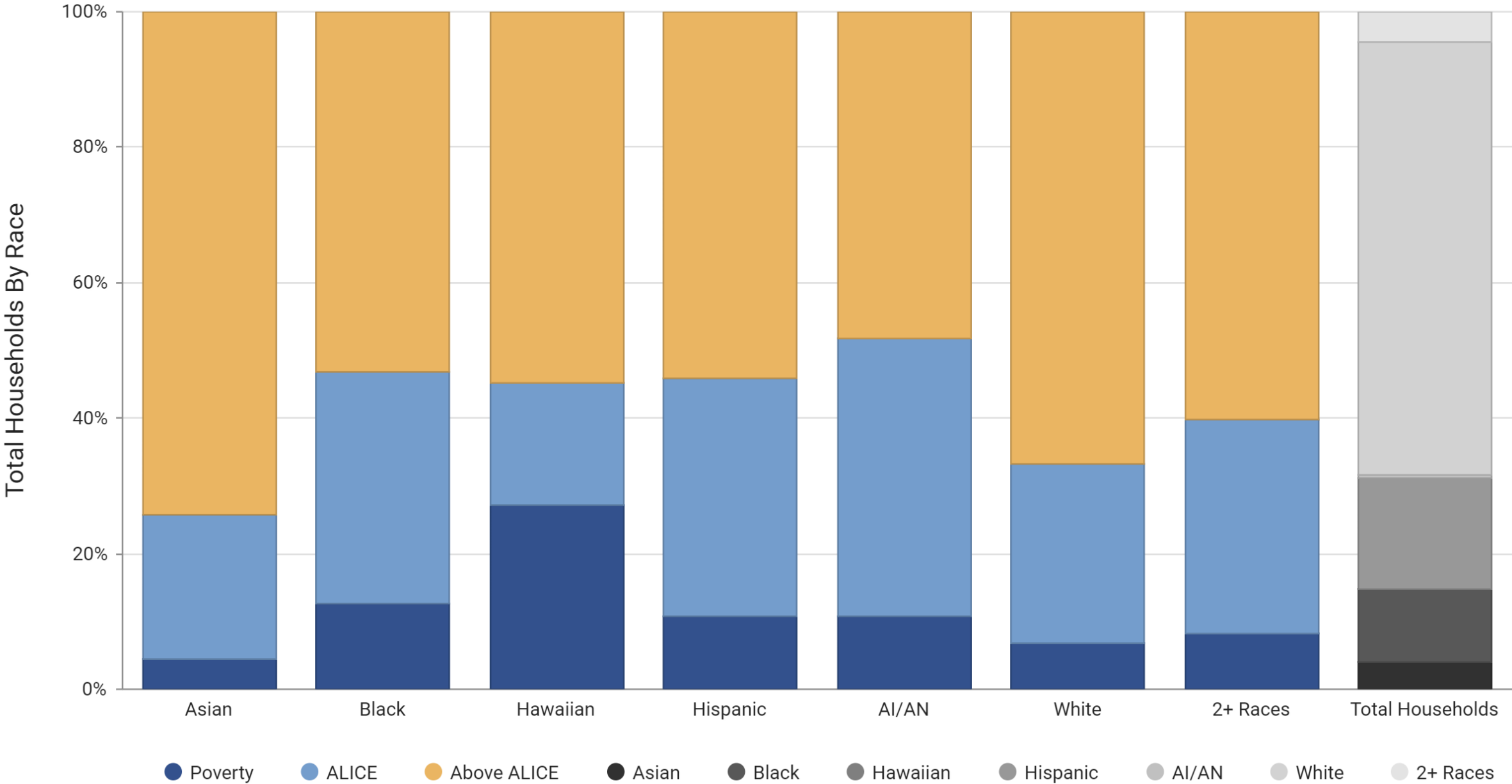


Hudson Valley ALICE Households by Age

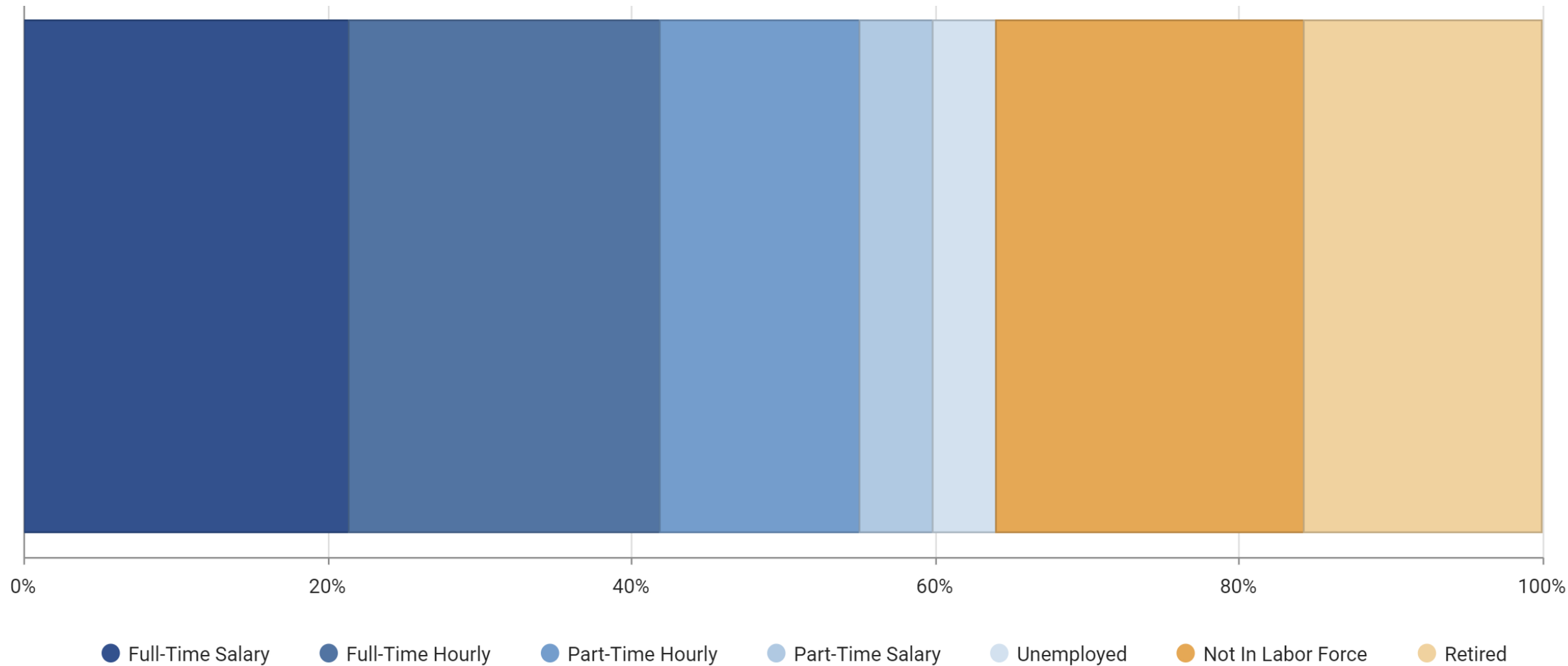




Hudson Valley ALICE Households by Race/Ethnicity, 2021



Labor Status, Population 16 and Over in the Hudson Valley, 2021

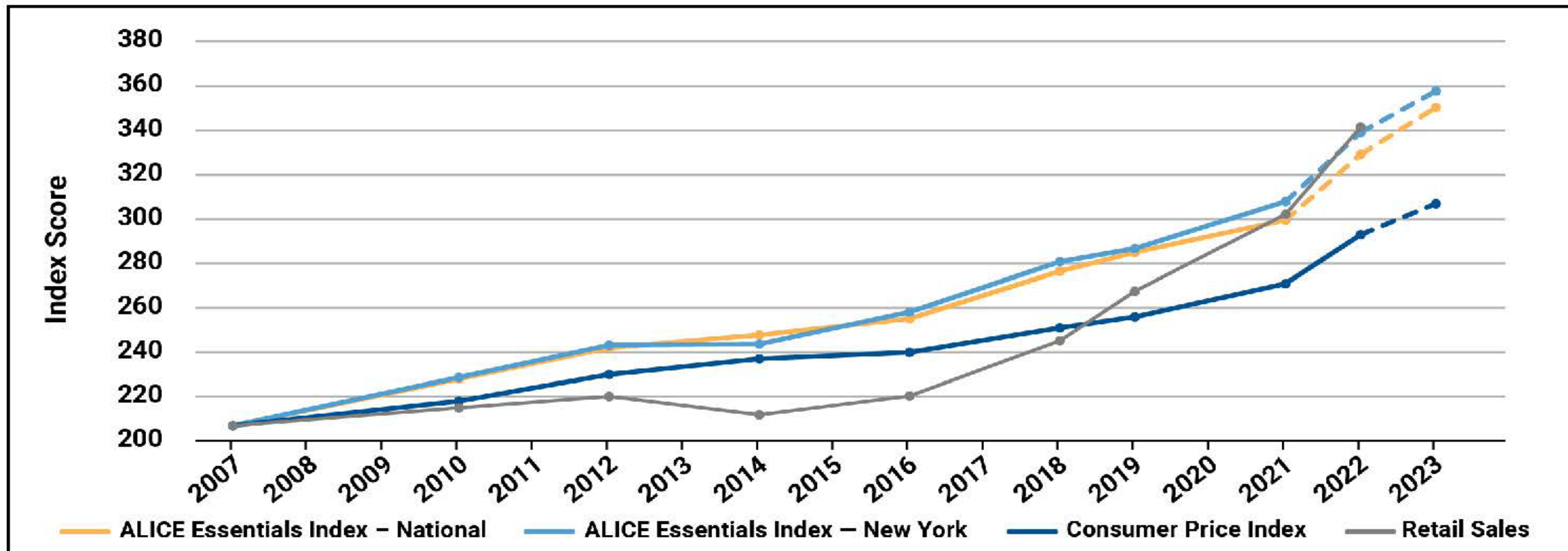




The Economic Health of ALICE, The ALICE Essentials Index

Cost of Basics Increasing Faster

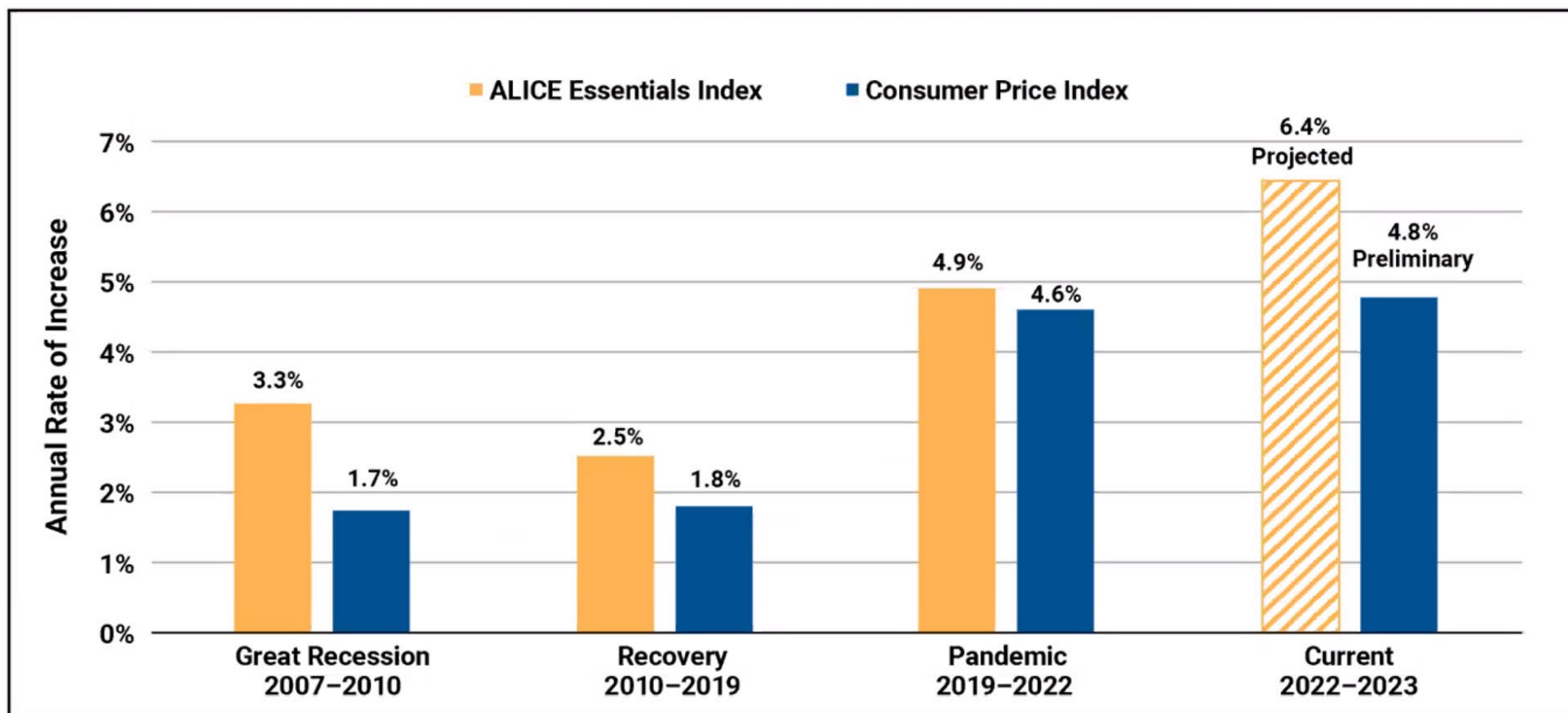
ALICE Essentials Index and CPI by Location, with State Retail Sales Wage, 2007–2023*



*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.

Inflation by Time Period

Figure 3. Annual Rate of Inflation by Time Period, United States, 2007–2023

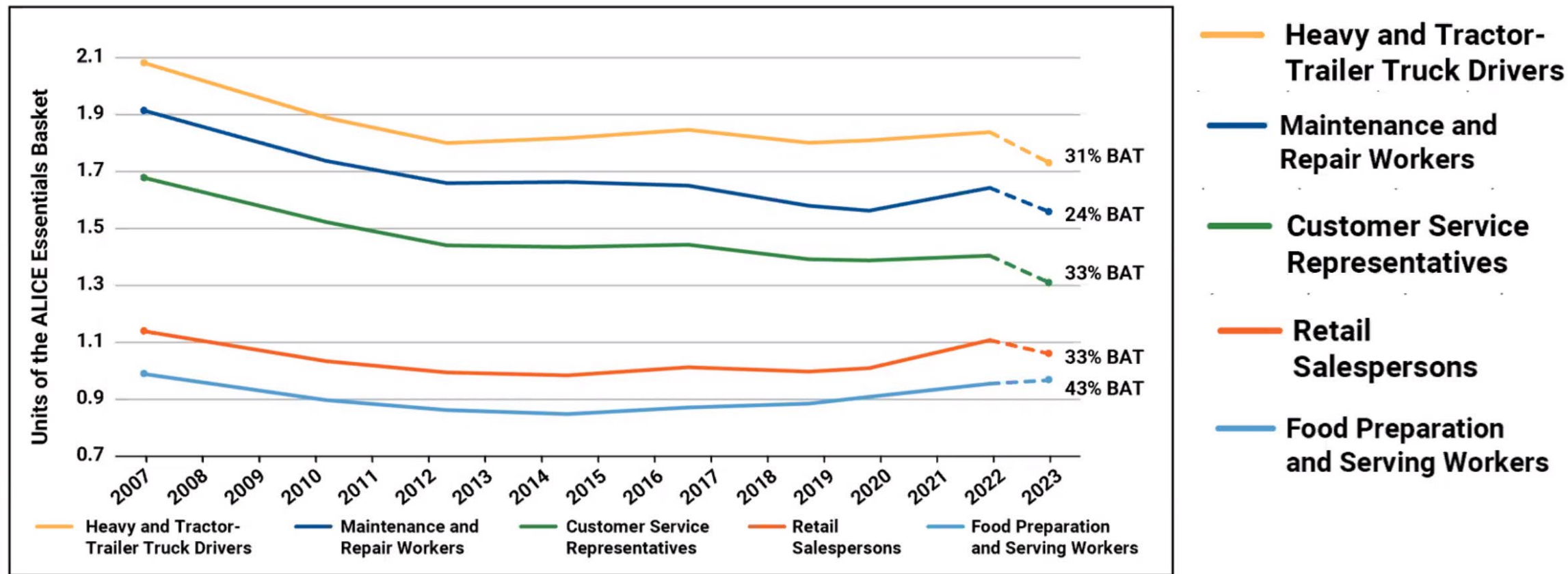


Note: ALICE Essentials Index rates for 2022 and 2023 are projections, as shown with the crosshatched columns; for details, see Appendix. CPI 2023 is preliminary (based on data through March 2023).

Sources: ALICE Essentials Index, 2007–2023; Bureau of Labor Statistics, 2007–2023–CPI

Buying Power

Figure 6. Buying Power of Common Occupations, United States, 2007–2022



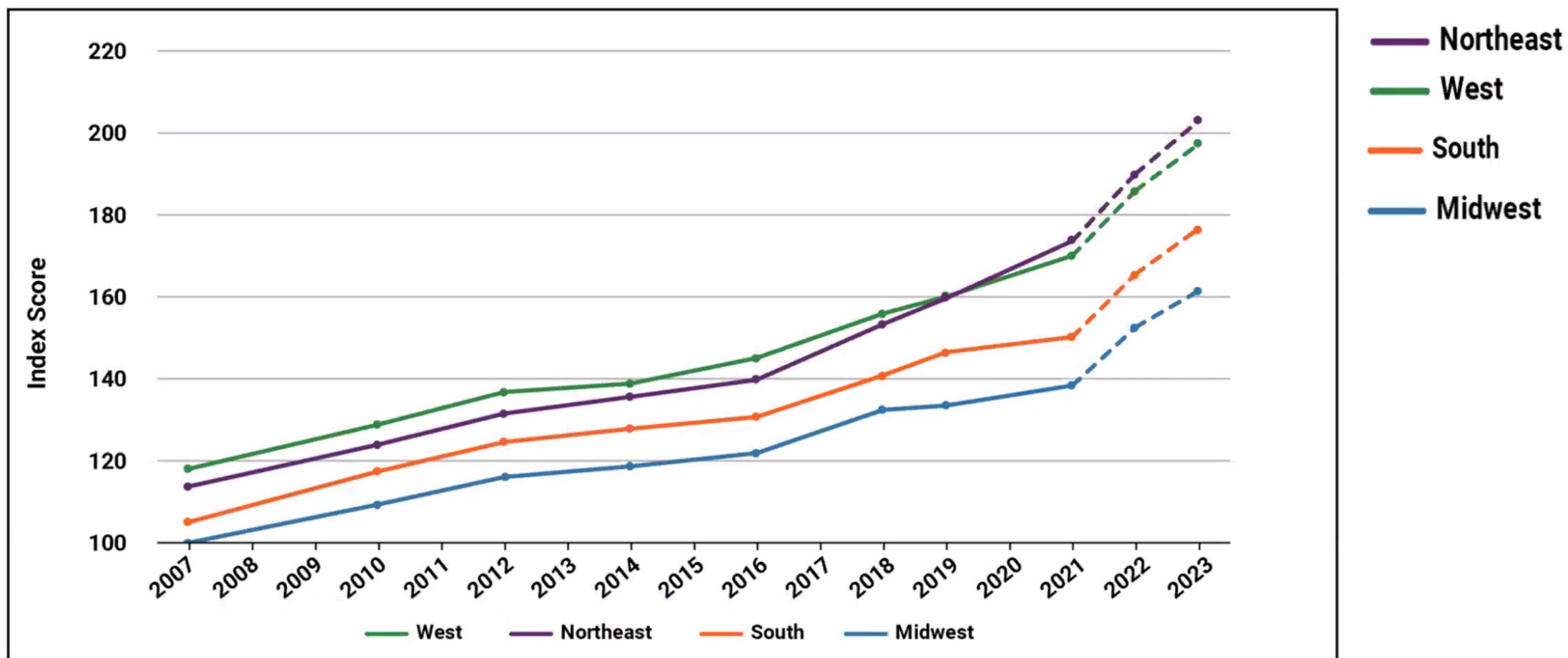
Note: The ALICE Essentials Index rate for 2022 is a projection; for details, see Appendix.

Source: ALICE Threshold, 2007–2022; ALICE Essentials Index, 2007–2022; American Community Survey, Public Use Microdata Sample (PUMS), 2007–2022; Bureau of Labor Statistics, 2007–2022—Occupational Employment and Wage Statistics.



Inflation by Region

Figure 5. ALICE Essentials Index by Region, United States, 2007–2023



Note: For ease of comparison, regional ALICE Essentials Indices are set to start at 100. As shown by the dotted lines, ALICE Essentials Index rates for 2022 and 2023 are projections; for details, see Appendix.

Source: ALICE Essentials Index, 2007–2021

Inflation Hitting ALICE Harder

Because of increases in prices over the past 12 months respondents below the ALICE Threshold were more likely than those above to have:

- Switched to cheaper, used less or stopped using products (82% vs. 71%)
- Reduced savings (59% vs. 47%)
- Delayed a major purchase (57% vs. 45%)
- Worked more or got another job (24% vs. 14%)
- Increased borrowing (20% vs. 12%)
- Rent increased (40% vs. 17%)



Paying the Price: Food Insecurity

Food Insufficiency, Above and Below the ALICE Threshold, New York, 2022

Food Insufficiency			
	Below ALICE Threshold	Above ALICE Threshold	State Average
Black	25%	7%	11%
Hispanic	31%	10%	
Female	23%	4%	
With a Disability	30%	6%	
LGBT	21%	2%	

Question: In the last seven days, which of these statements best describes the food eaten in your household? Selected: Sometimes or often not enough

Note: Black respondents are non-Hispanic; the Hispanic group includes respondents of Hispanic, Latino, or Spanish origin of any race; the "With a Disability" group includes respondents who have one or more vision, hearing, cognitive, mobility, or self-care difficulties; the "LGBT" group includes respondents who identify as gay or lesbian, bisexual, and/or transgender.

Sources: ALICE Threshold, 2021; U.S. Census Bureau, Household Pulse Survey, September 14, 2022–November 14, 2022, Phase 3.6



Paying the Price: Housing



**Homeownership Burden
Rental Burden
Severe Housing Problems**

ALICE Survival Budget (2021)
calculates housing for a family of
four with 2 children in childcare as
being \$1,004.

The actual average rent is \$1,733.

55.3% of renters in Ulster County
pay more than 30% of their
budget on rental costs (rent,
utilities, water, trash).

Paying the Price: Lack of Housing

Current Rental Market in Ulster County

Apartment Availability
C/Kingston- 1.57%
Ulster County- 1.81%

HV Pattern For Progress Report (2020)

Apartment complexes had <5% vacancy rate, with a wait list of 2-5 years.

More than 25% of Ulster County residents lives in rental housing.

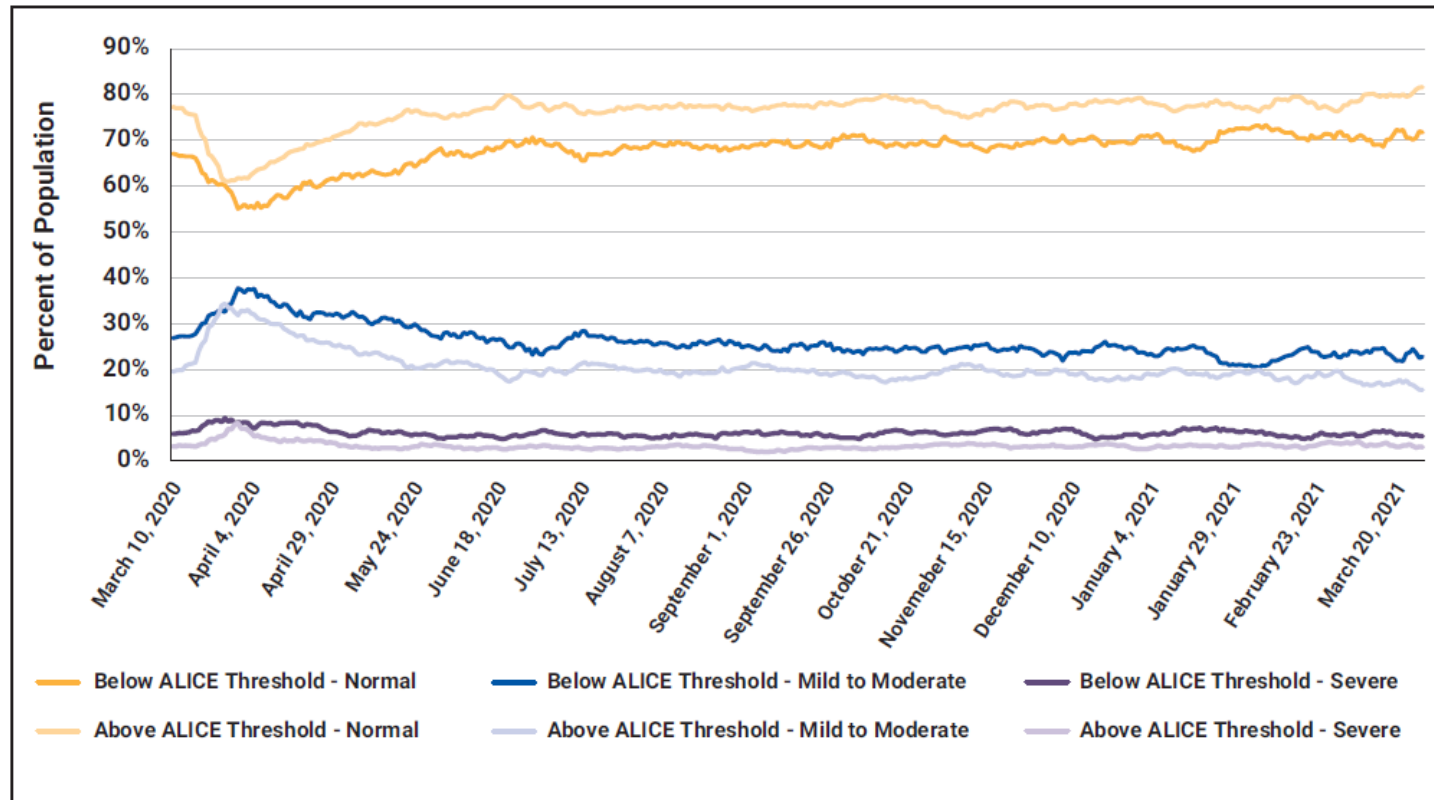
Ulster County Rental Survey

6th highest county for those classified as severely housing cost burdened

Paying the Price: Health

Figure 21.

Symptoms of Anxiety and Depression by the ALICE Threshold, March 10, 2020–March 20, 2021



Note: Mental health groupings shown in this figure are based on responses to the Patient Health Questionnaire-4, a four-question diagnostic survey that measures the core symptoms and signs of depression and anxiety.¹¹

Source: ALICE Threshold, 2018; University of Southern California, Understanding America Study's Understanding Coronavirus in America Survey, March 10, 2020–March 20, 2021



Paying the Price: Child Care

\$ Child Care for 2 > \$ Housing in the Hudson Valley

**\$ Child Care for 1 > \$ Housing in Ulster, Dutchess
and Orange**



**\$14.35 median hourly wage of
childcare workers in 2021.**

Paying the Price: Policy Implications

SOCIAL SECURITY

SNAP

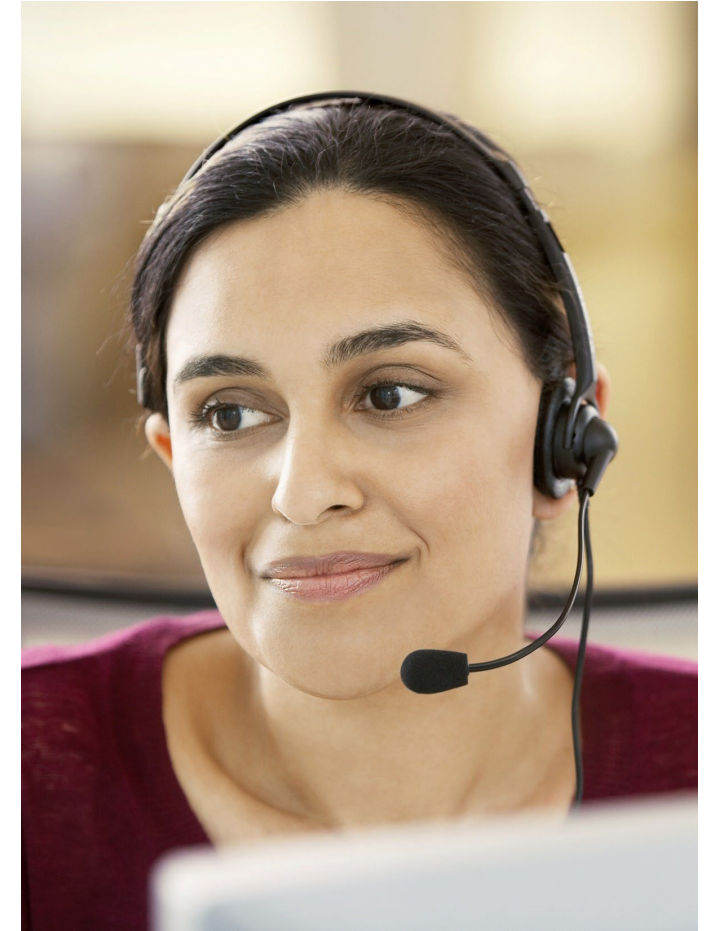
MEDICAID

PENSIONS FOR VETERANS

How United Ways are Helping ALICE

United Way's 211 Helpline

- Free and Confidential
- Available 24/7, 365 days a year
- Speak or text with a person, not a bot in over 180 languages
- AIRS (Alliance of Information and Referral Systems) certified staff



Dial 2-1-1 ● Text 898-211 ● Visit 211hudsonvalley.org



How United Ways are Helping ALICE

OTHER WAYS THAT UNITED WAYS ARE HELPING ALICE



How United Ways are Helping ALICE



www.uwdor.org

United Way
of the Dutchess-Orange Region



www.uwrc.org

United Way
of Rockland County



www.ulsterunitedway.org

United Way of Ulster County



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United Way
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