

# ALICE IN THE CROSSCURRENTS:

## AN UPDATE ON FINANCIAL HARDSHIP IN THE HUDSON VALLEY



# United for ALICE

*ALICE in the Crosscurrents: An Update on Financial Hardship in the Hudson Valley* 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.



# ALICE Report Purposes

- Broadens Understanding of Poverty
- Reveals the True Cost of Living
- Guides Policy and Advocacy
- Promotes Community Investment
- Raises Public Awareness
- Supports Businesses



# Sponsors



United Way  
of Dutchess-Orange Region



United Way of Rockland County

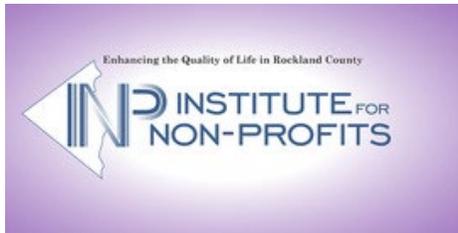


United Way of Ulster County



United Way  
of Westchester and Putnam

# Community Partners





# Agenda

- **Who is ALICE?**
- **The Year-to-Year Shift**
- **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.



# The Year-to-Year Shift

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



# Caught in the Crosscurrents of Competing Forces in the Hudson Valley

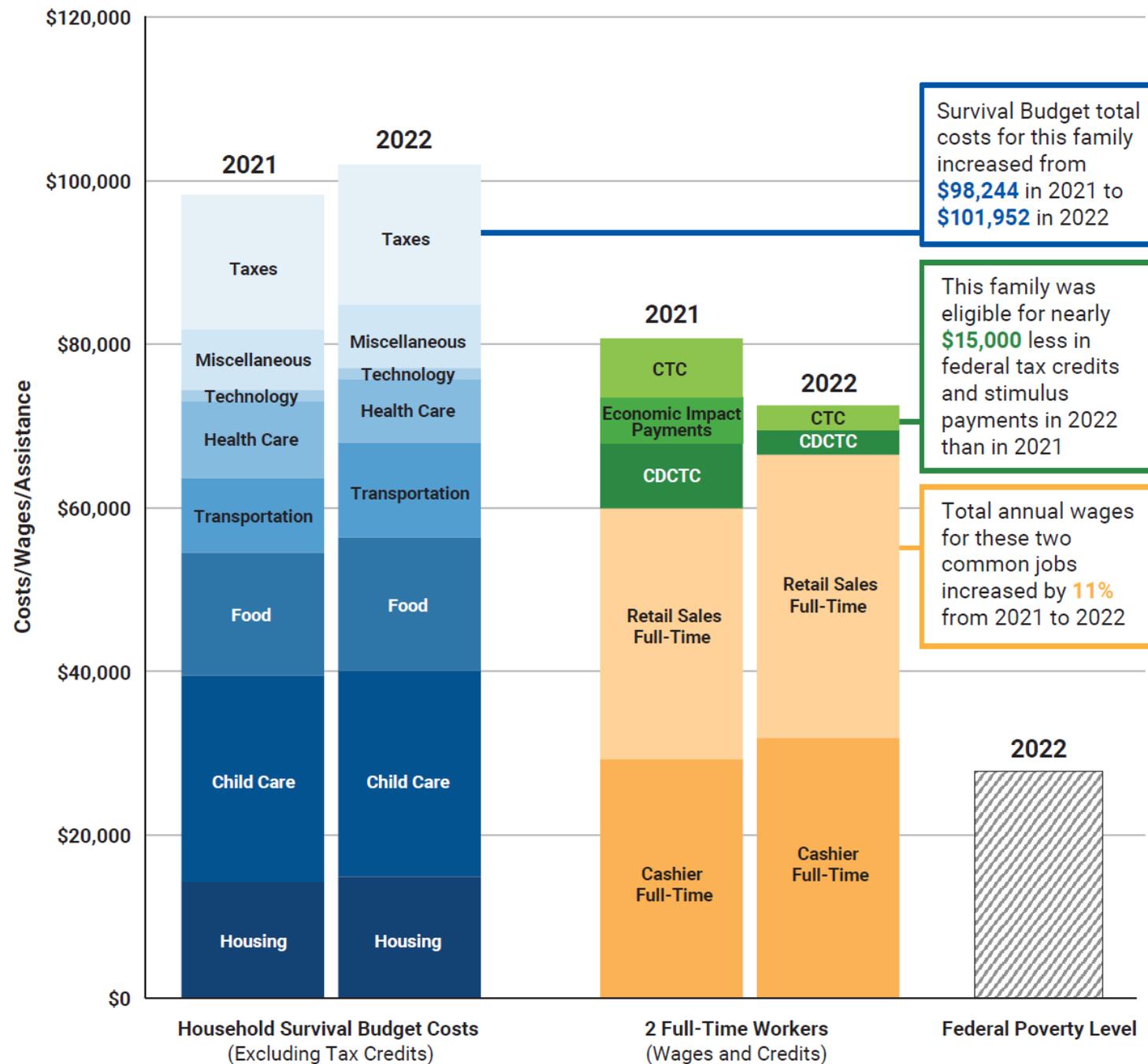
Households Below  
the ALICE Threshold:

**2021: 300,417**

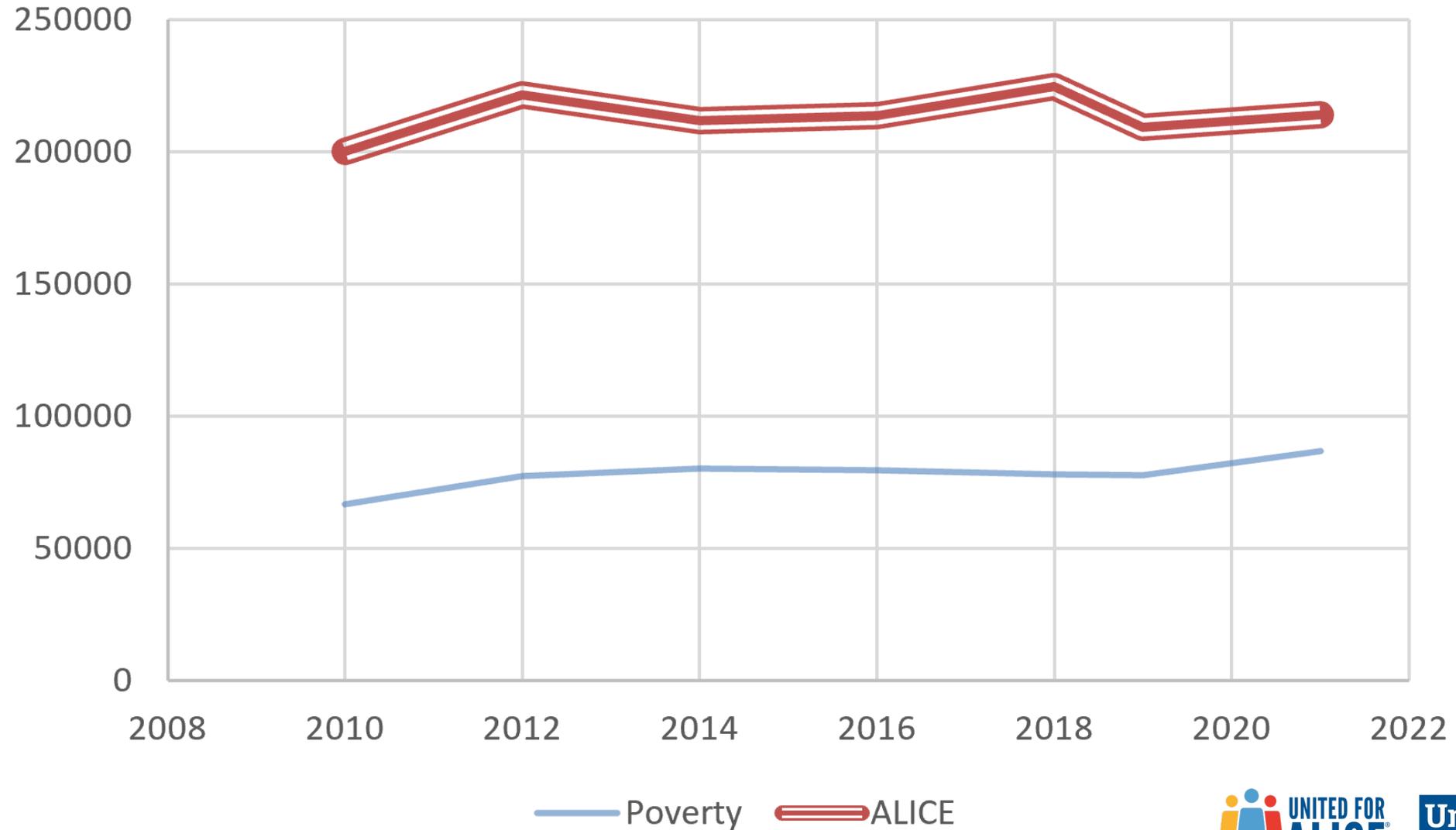
**2022: 328,764**



# Cost and Wage Comparison 2021 and 2022



# On the Cusp of ALICE in the Hudson Valley





# How Much it Does Cost to Survive in the Hudson Valley?



# Hudson Valley ALICE Survival Budget Comparison, 2022

	Federal Poverty Level	NYS ALICE Household Survival Budget	Hudson Valley ALICE Household Survival Budget
<b>FAMILY OF FOUR</b>			
Monthly	\$2,313	\$7,893	\$9,068
Annually	\$27,750	\$94,716	\$108,816
<b>SINGLE ADULT</b>			
Monthly	\$1,133	\$2,735	\$3,422
Annually	\$13,590	\$32,820	\$41,064
<b>SENIOR ADULT (65+)</b>			
Monthly	\$1,133	\$3,088	\$3,858
Annually	\$13,590	\$37,056	\$46,296



# Rockland Single Adult

Single Adult	NYS ALICE Household Survival Budget	Rockland County, NY, ALICE Household Survival Budget
Housing – Rent	\$786	\$2,205
Housing - Utilities	\$163	\$163
Child Care	-	-
Food	\$497	\$521
Transportation	\$386	\$156
Health Care	\$200	\$200
Technology	\$86	\$86
Miscellaneous	\$212	\$333
Tax Payments	\$405	\$740
Tax Credits	-	-
Monthly Total	\$2,735	\$4,404
ANNUAL TOTAL	\$32,820	\$52,848
Hourly Wage	\$16.41	\$26.42

# ALICE Survival Budget Comparison, 2022



# Westchester One Adult and One Child in Child Care

One Adult and with One Child in Child Care	NYS ALICE Household Survival Budget	Westchester County, NY, ALICE Household Survival Budget
Housing – Rent	\$768	\$1,308
Housing - Utilities	\$258	\$258
Child Care	\$996	\$1,267
Food	\$756	\$862
Transportation	\$501	\$156
Health Care	\$378	\$378
Technology	\$86	\$86
Miscellaneous	\$374	\$558
Tax Payments	\$980	\$1,127
Monthly Total	\$5,097	\$5,874
Tax Credits	-\$302	-\$302
Monthly Total	\$4,795	\$5,572
<b>ANNUAL TOTAL</b>	<b>\$57,540</b>	<b>\$66,864</b>
Hourly Wage	\$28.77	\$33.43

## ALICE Survival Budget Comparison, 2022



# Putnam Family of Four with Two in Child Care

Family of Four with Two Children in Child Care	NYS ALICE Household Survival Budget	Putnam County, NY, ALICE Household Survival Budget
Housing – Rent	\$931	\$2,318
Housing - Utilities	\$310	\$310
Child Care	\$2,104	\$2,725
Food	\$1,354	\$1,605
Transportation	\$965	\$312
Health Care	\$643	\$643
Technology	\$116	\$116
Miscellaneous	\$642	\$803
Tax Payments	\$1,431	\$1,864
Monthly Total	\$8,496	\$10,696
Tax Credits	-\$603	-\$603
Monthly Total	\$7,893	\$10,093
<b>ANNUAL TOTAL</b>	<b>\$94,716</b>	<b>\$121,116</b>
Hourly Wage	\$47.36	\$60.56

## ALICE Survival Budget Comparison, 2022



# Ulster Family of Four (Two Adults and Two Children)

Family of Four (Two adults and Two Children)	NYS ALICE Household Survival Budget	Ulster County, NY, ALICE Household Survival Budget
Housing – Rent	\$931	\$1,054
Housing - Utilities	\$310	\$310
Child Care	\$747	\$781
Food	\$1,532	\$1,607
Transportation	\$1,011	\$1,076
Health Care	\$643	\$643
Technology	\$116	\$116
Miscellaneous	\$529	\$669
Tax Payments	\$1,106	\$1,172
Monthly Total	\$6,925	\$7,428
Tax Credits	-\$713	-\$713
Monthly Total	\$6,212	\$6,605
<b>ANNUAL TOTAL</b>	<b>\$74,544</b>	<b>\$79,260</b>
Hourly Wage	\$37.27	\$39.63

## ALICE Survival Budget Comparison, 2022



# Dutchess Senior Adult 65+

Senior Adult 65+	NYS ALICE Household Survival Budget	Dutchess County, NY, ALICE Household Survival Budget
Housing – Rent	\$786	\$870
Housing - Utilities	\$163	\$163
Child Care	-	-
Food	\$459	\$491
Transportation	\$331	\$361
Health Care	\$548	\$594
Technology	\$86	\$86
Miscellaneous	\$237	\$257
Tax Payments	\$478	\$522
Monthly Total	\$3,088	\$3,344
<b>ANNUAL TOTAL</b>	<b>\$37,056</b>	<b>\$40,128</b>
Hourly Wage	\$18.53	\$20.06

## ALICE Survival Budget Comparison, 2022



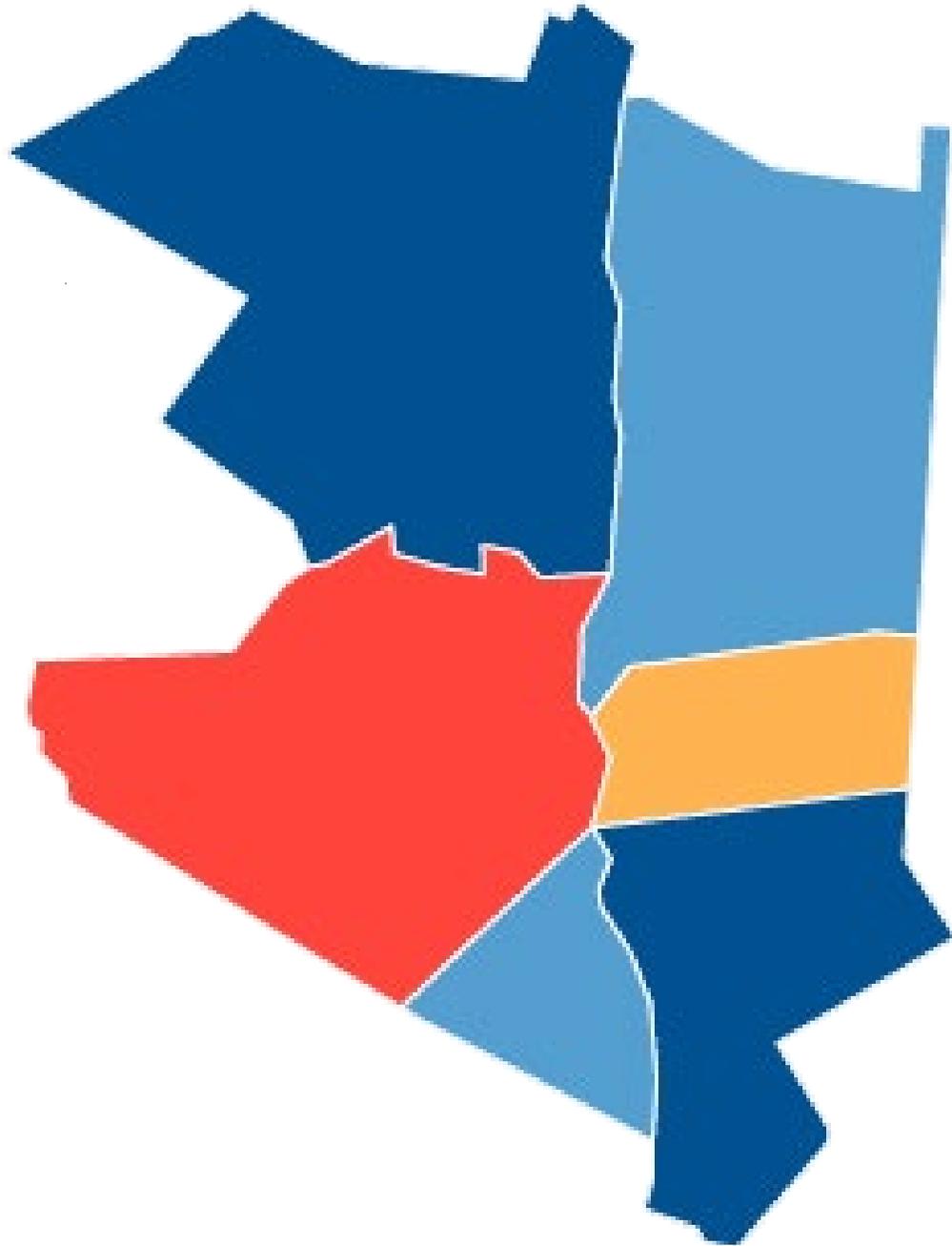
# Orange Two Senior Adults 65+

Two Senior Adults 65+	NYS ALICE Household Survival Budget	Orange County, NY, ALICE Household Survival Budget
Housing – Rent	\$786	\$904
Housing - Utilities	\$258	\$258
Child Care	-	-
Food	\$841	\$873
Transportation	\$504	\$537
Health Care	\$1096	\$1,228
Technology	\$116	\$116
Miscellaneous	\$358	\$390
Tax Payments	\$837	\$901
Monthly Total	\$4,778	\$5,188
<b>ANNUAL TOTAL</b>	<b>\$57,336</b>	<b>\$62,256</b>
Hourly Wage	\$28.67	\$31.13

## ALICE Survival Budget Comparison, 2022



# Where Does ALICE LIVE?



# Top 5 Communities with the Highest % BAT\*, 2022

**78%** - Palm Tree town, Orange County

**71%** - Port Jervis city, Orange County

**66%** - Newburgh city, Orange County

**60%** - Poughkeepsie city, Dutchess County

**53%** - Middletown city, Orange County

\* Below ALICE Threshold



# Top 5 Cities with the Largest BAT\* Population, 2022

**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\*, 2022

**8%** - Pound Ridge town, Westchester County

**8%** - Scarsdale town, Westchester County

**10%** - New Castle town, Westchester County

**16%** - Rye city, Westchester County

**17%** - North Castle town, Westchester County

\* Below ALICE Threshold



# Top 5 Cities with the Fewest BAT\* Population, 2022

**53** – Denning town, Ulster County

**147** – Pound Ridge town, Westchester County

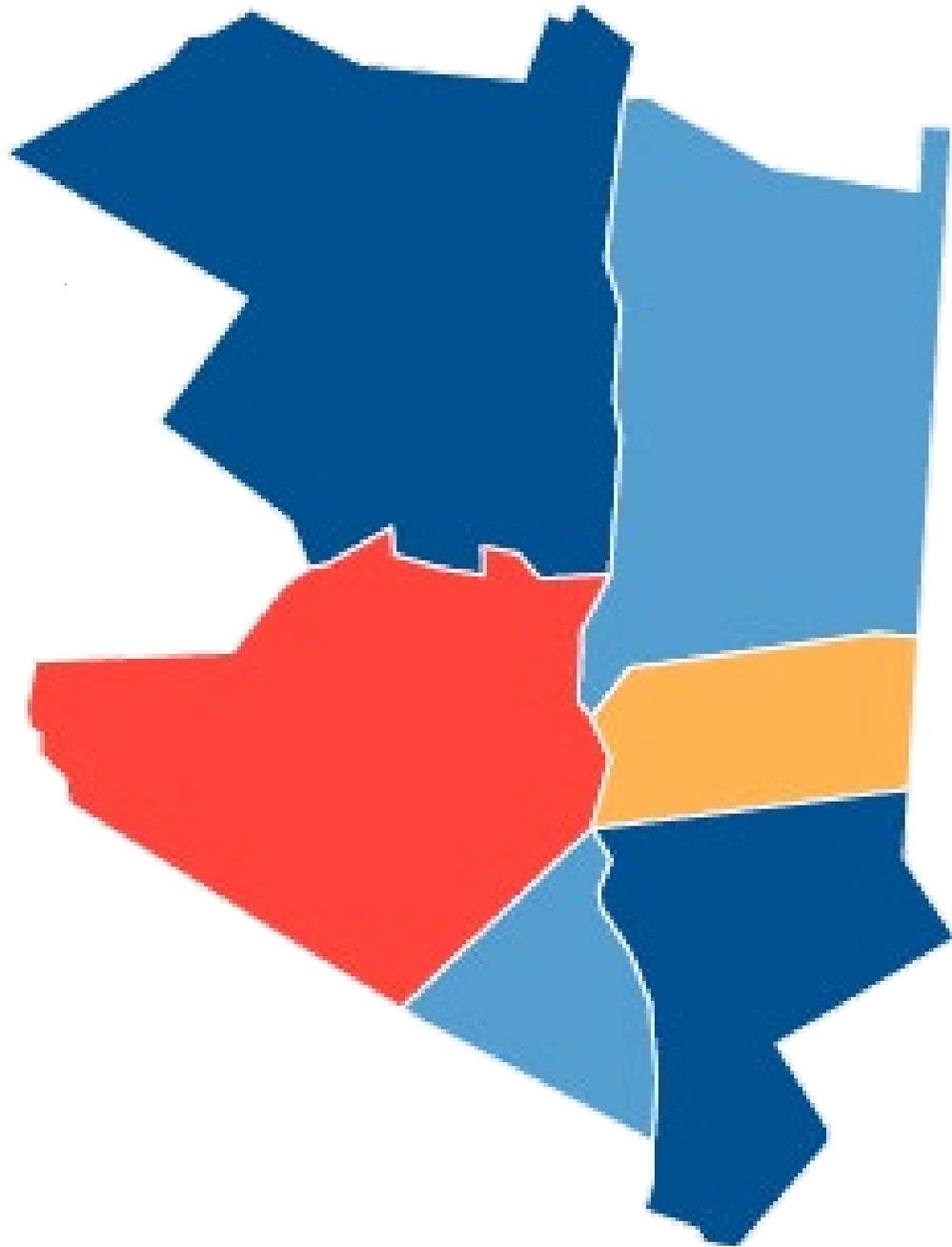
**204** – Kingston town, Ulster County

**360** – Greenville town, Orange County

**397** – 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

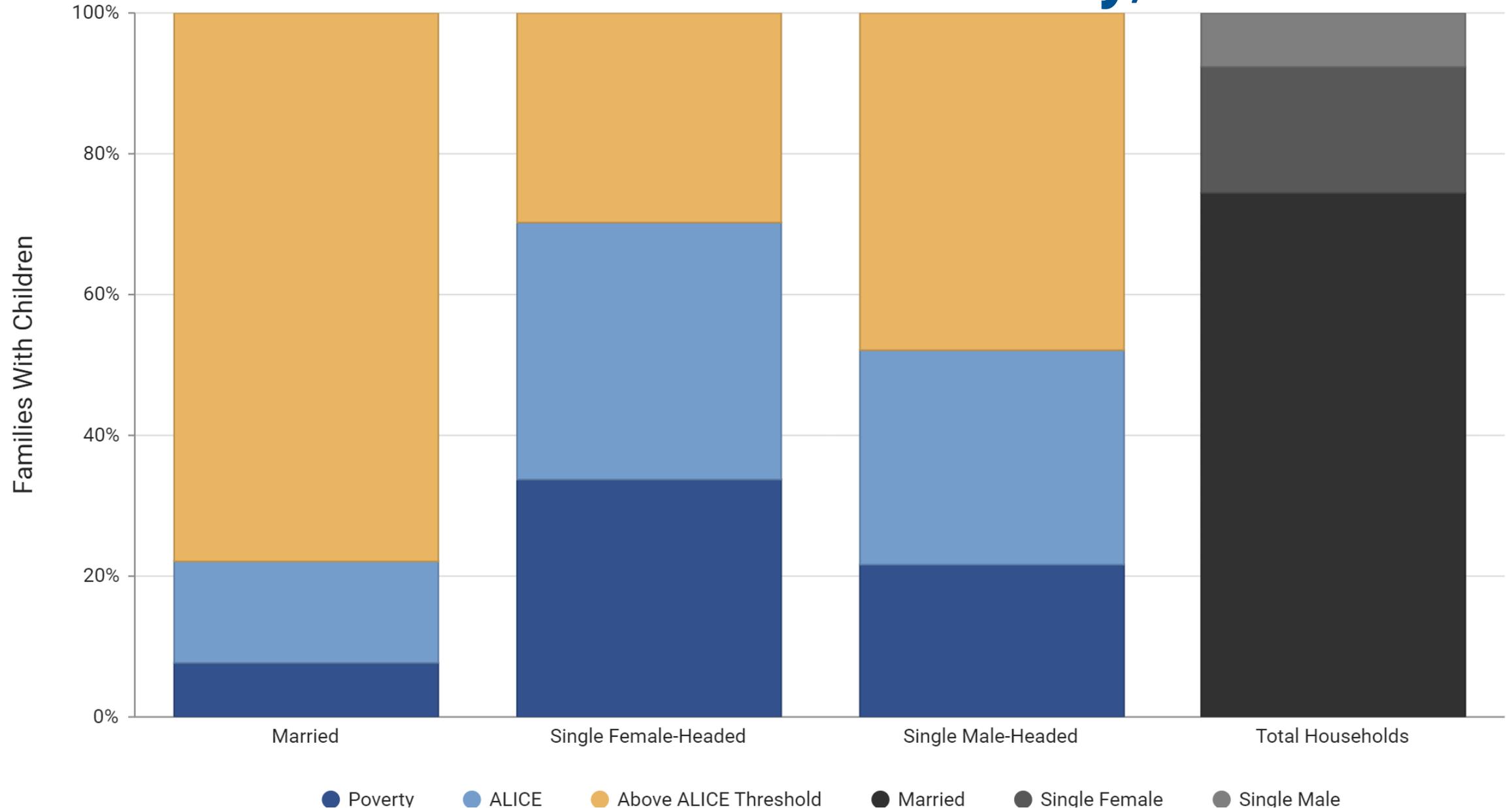
## Lowest % Hardship

Married with children

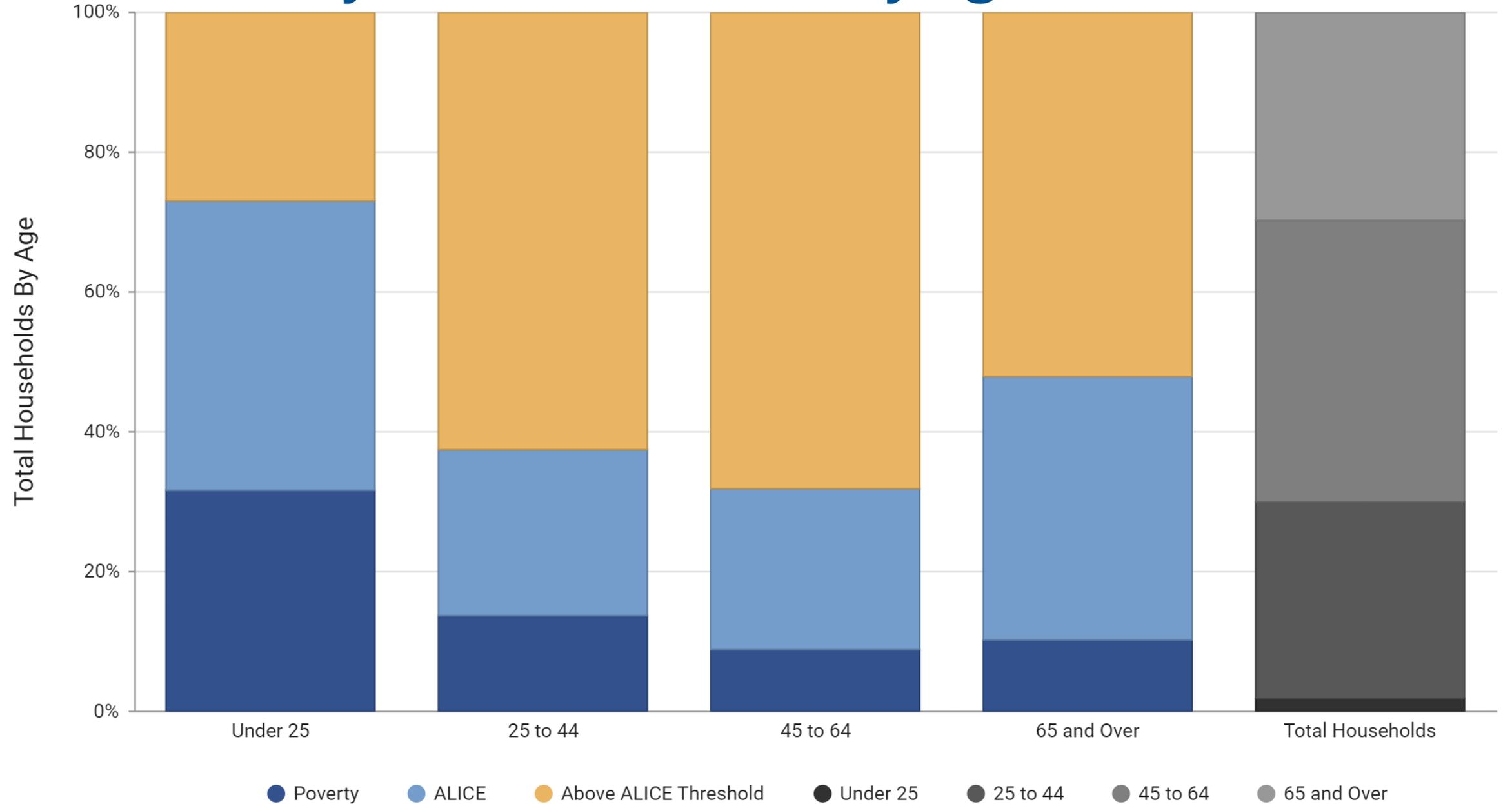
Ages 45-64

White

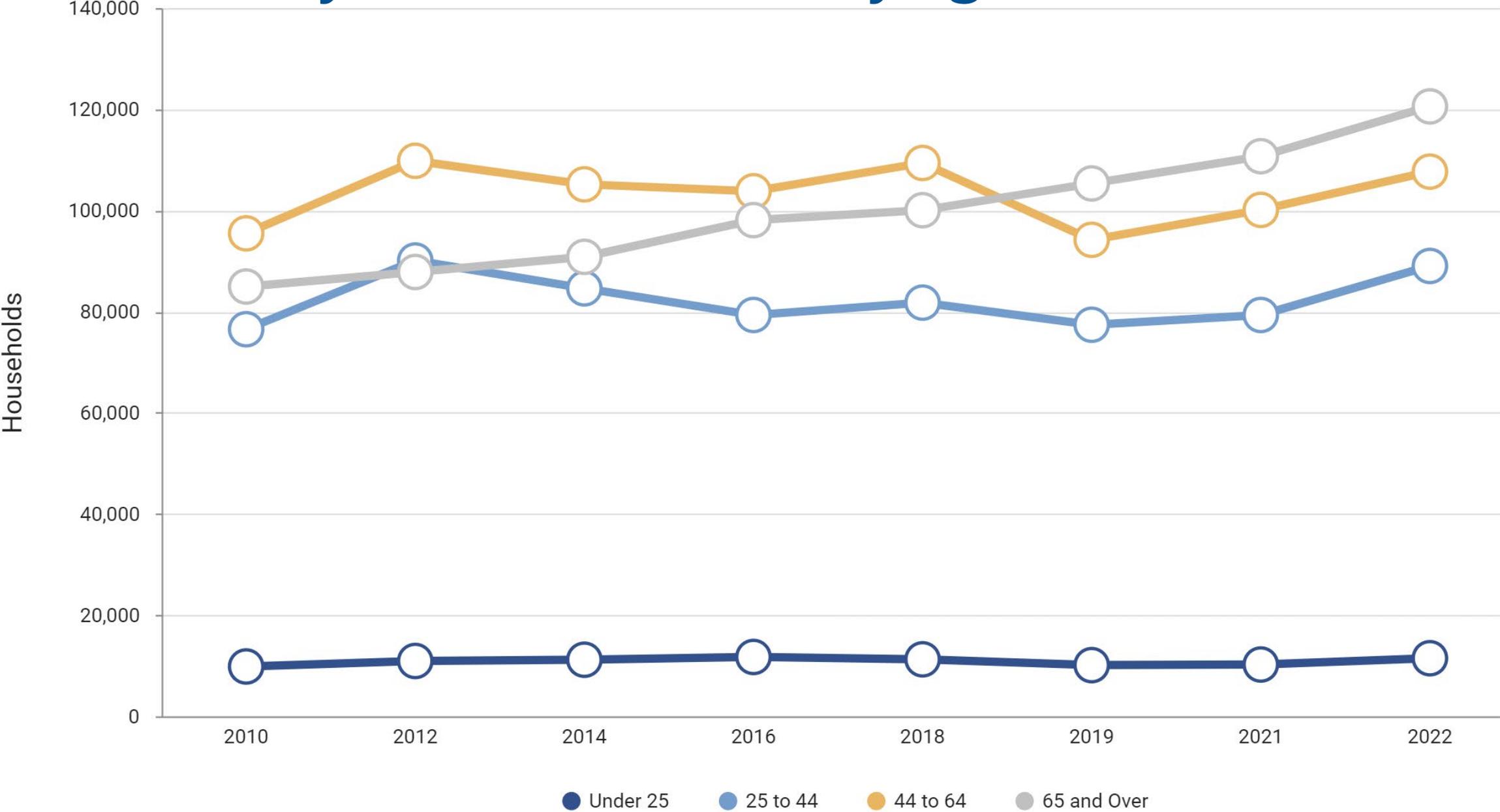
# Families with Children in the Hudson Valley, 2022



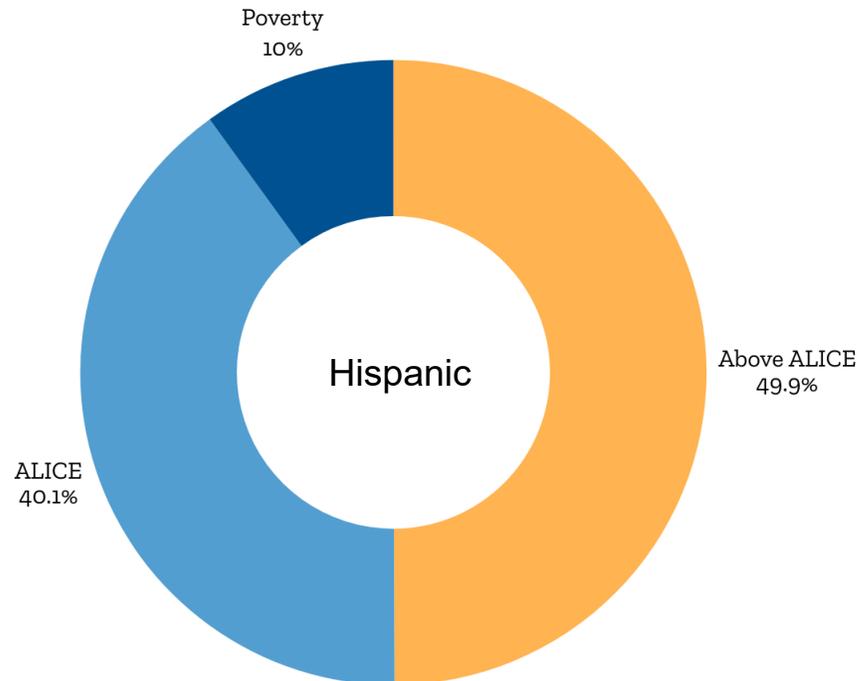
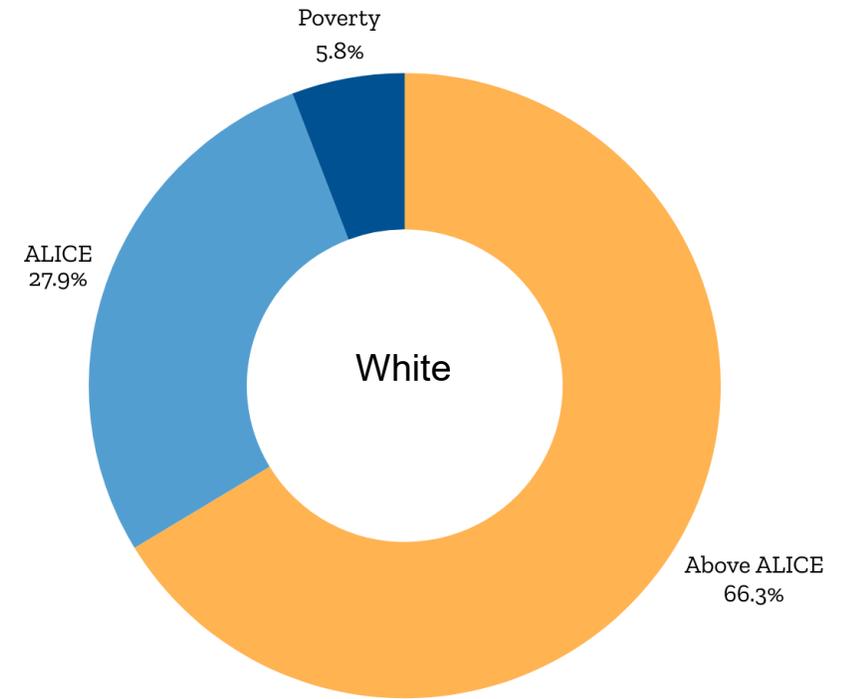
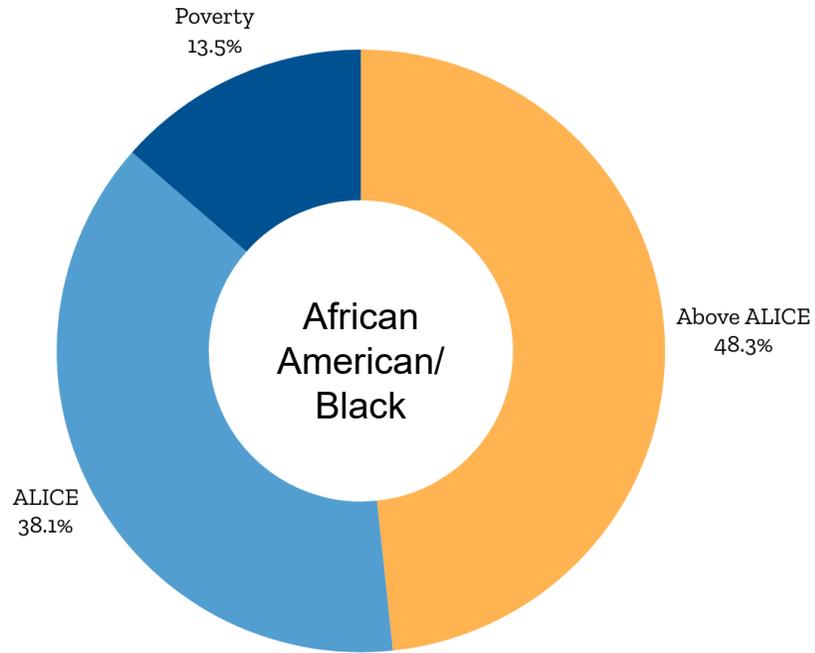
# Hudson Valley ALICE Households by Age, 2022



# Hudson Valley ALICE Households by Age



# Hudson Valley ALICE Households by Race/Ethnicity, 2022



■ Above ALICE ■ ALICE ■ Poverty





# ALICE ESSENTIALS



HOUSING



EDUCATION



FOOD



TRANSPORTATION

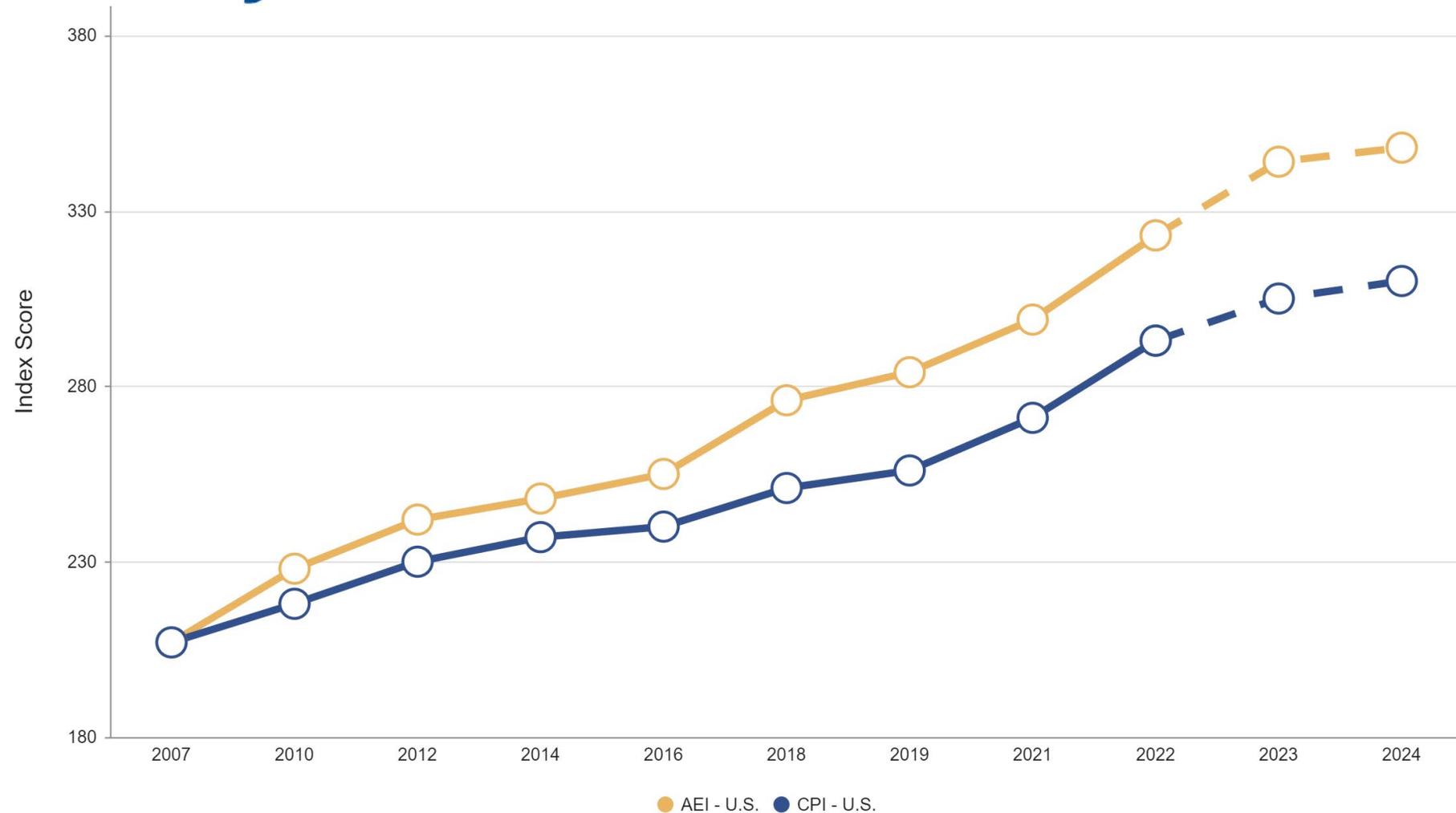


HEALTHCARE



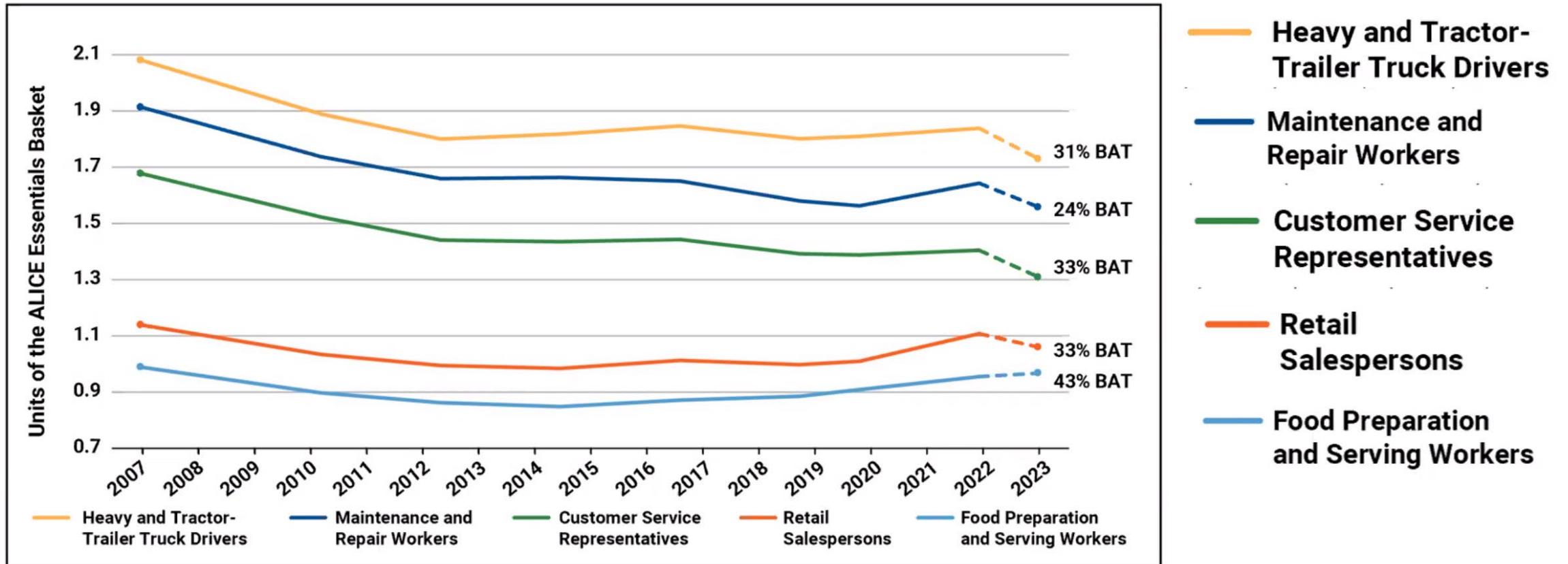
CELL PHONE

# Inflation by Time Period



# 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 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: Policy Implications

**SOCIAL SECURITY**

**SNAP**

**MEDICAID**

**PENSIONS FOR VETERANS**





# 2022 Stability Budget for the Hudson Valley

	Single Adult	Two Adults and Two Children in Child Care
Housing – Rent	\$1,836	\$3,348
Housing – Utilities	\$163	\$310
Child Care	\$0	\$2,790
Food	\$818	\$2,347
Transportation	\$615	\$1,198
Health Care	\$217	\$714
Technology	\$86	\$116
Miscellaneous	\$374	\$1,082
Tax Payments	\$873	\$2,941
Monthly Total	\$5,097	\$5,874
Tax Credits	\$0	-\$603
Monthly Total	\$5,356	\$15,325
<b>ANNUAL TOTAL</b>	<b>\$64,272</b>	<b>\$183,900</b>
Hourly Wage	\$32.14	\$91.95



# How United Ways are Helping ALICE

**United  
Way**



United Way  
of Dutchess-Orange Region  
[www.uwdor.org](http://www.uwdor.org)

**United  
Way**



United Way of Rockland County  
[www.uwrc.org](http://www.uwrc.org)

**United  
Way**



United Way of Ulster County  
[www.ulsterunitedway.org](http://www.ulsterunitedway.org)

**United  
Way**



United Way  
of Westchester and Putnam  
[www.uwwp.org](http://www.uwwp.org)

# Learn More and Take Action

<https://unitedforalice.org/>

- Advocate for Affordable Housing Initiative
- Promote Access to Quality, Affordable Childcare
- Strengthen Workforce Development Programs
- Support Livable Wage Legislation
- Expand Healthcare Access
- Encourage Investment in Transportation Solutions
- Partner with Local Employers for Family-Friendly Policies
- Build Financial Literacy and Savings Programs
- Champion Tax Credits and Benefits Awareness
- Promote Data-Driven Policy Decisions

Thank  
you

