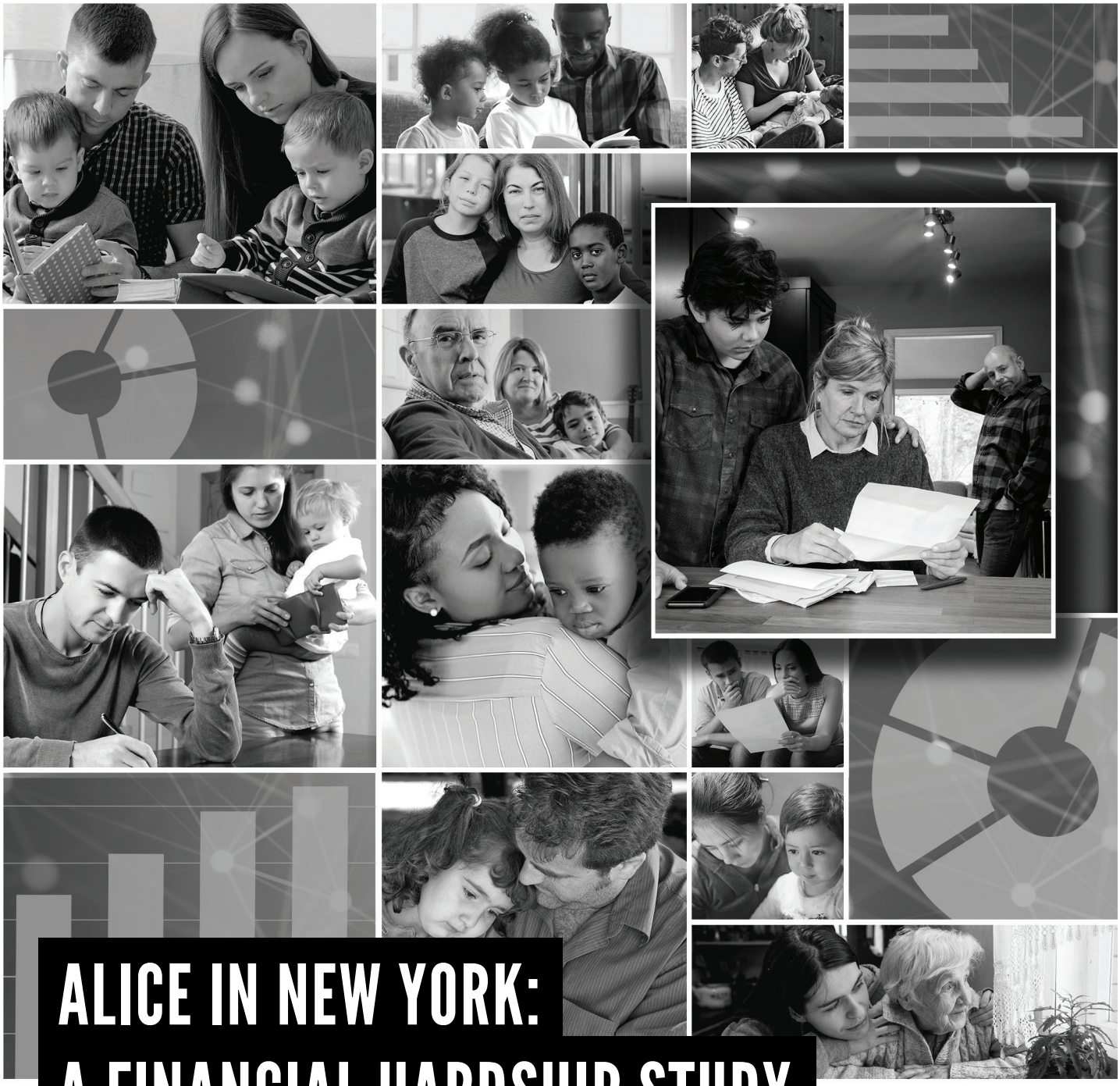

ALICE IN NEW YORK: A FINANCIAL HARDSHIP STUDY

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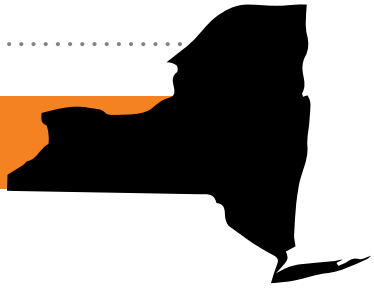
2020 NEW YORK REPORT



United Way of New York State

ALICE IN THE TIME OF COVID-19

The release of this ALICE Report for New York comes during an unprecedented crisis — the COVID-19 pandemic. While our world changed significantly in March 2020 with the impact of this global, dual health and economic crisis, ALICE remains central to the story in every U.S. county and state. The pandemic has exposed exactly the issues of economic fragility and widespread hardship that United For ALICE and the ALICE data work to reveal.

That exposure makes the ALICE data and analysis more important than ever. The ALICE Report for New York presents the latest ALICE data available — a point-in-time snapshot of economic conditions across the state in 2018. By showing how many New York households were struggling then, the ALICE Research provides the backstory for why the COVID-19 crisis is having such a devastating economic impact. The ALICE data is especially important now to help stakeholders identify the most vulnerable in their communities, and direct programming and resources to assist them throughout the pandemic and the recovery that follows. And as New York moves forward, this data can be used to estimate the impact of the crisis over time, providing an important baseline for changes to come.

This crisis is fast-moving and quickly evolving. To stay abreast of the impact of COVID-19 on ALICE households and their communities, visit our website at UnitedforALICE.org/COVID19 or uwnys.org/ALICE for updates. And follow @United4ALICE and @UnitedWayNYS on Twitter to stay up to date on ALICE-related topics in the news.

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Learn more about ALICE in New York: uwnys.org/ALICE

New York State Sponsors

Special thanks to Key Bank, CSEA, AFSCME Local 1000, AFL-CIO, and NBT Bank for helping to bring the message of ALICE to the state of New York.

Acknowledgements

United Way of New York State thanks our sponsors, partners, and community stakeholders throughout the state for their support and commitment to this 2020 ALICE Report for New York. It is our hope that this Report will help raise awareness of the 45% of households in the state who live in poverty or are **ALICE** — **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. Our goal is to inform and inspire policy and action to improve the lives of ALICE individuals and families.

To learn more about how you can get involved in advocating and creating change for ALICE in New York, contact: Brenda Episcopo at episcopob@uwnys.org, or Mary Shaheen at shaheenm@uwnys.org

To access the ALICE data and resources for New York, go to UnitedForALICE.org/New-York

THE ALICE RESEARCH TEAM

ALICE Reports provide high-quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the ALICE Report for New York, our team of researchers collaborated with a Research Advisory Committee composed of experts from across the state. Research Advisory Committee members from our partner states also periodically review the ALICE Methodology. This collaborative model ensures that the ALICE Reports present unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Learn more about the ALICE Research Team on our website at UnitedForALICE.org/research-team

Director and Lead Researcher: Stephanie Hoopes, Ph.D.

Research Support Team:
Andrew Abrahamson; Ashley Anglin, Ph.D.; Catherine Connelly, D.M.H.; Max Holdsworth, M.A.; Dan Treglia, Ph.D.

ALICE Research Advisory Committee for New York

Sue Books, Ed.D.
State University of New York at New Paltz

Robert Bradley Ed.D.
Sage Colleges

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Center for Governmental Research

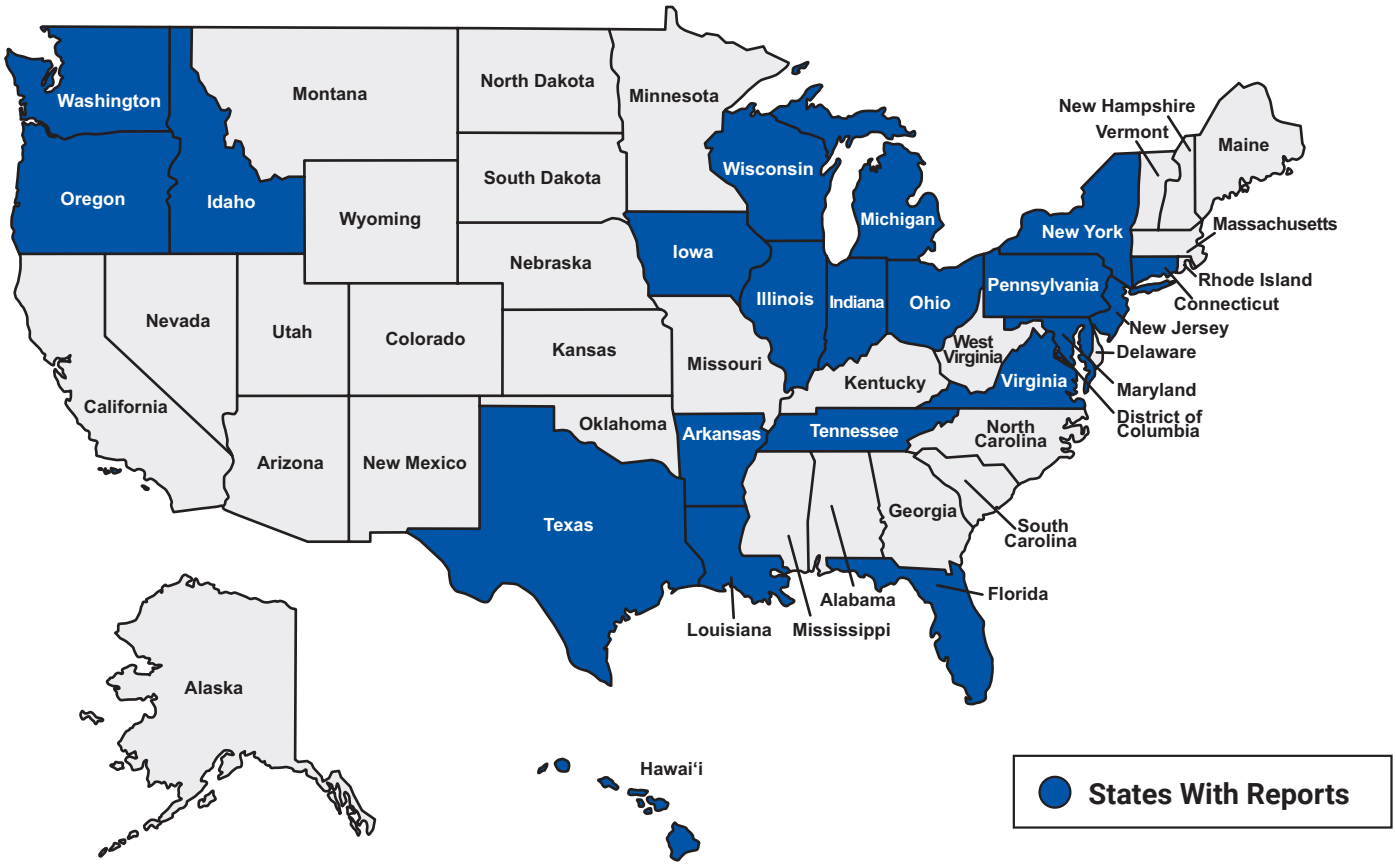
Mildred Savidge, Ph.D.
Early Care & Learning Council

Jessica Weitzel, M.P.H.
Via Evaluation, Inc.

ALICE: A GRASSROOTS MOVEMENT

This body of research provides a framework, language, and tools to measure and understand the struggles of a population called **ALICE** — an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE represents the growing number of households in our communities that do not earn enough to afford basic necessities. Partnering with United Ways, nonprofits, academic institutions, corporations, and other state organizations, this research initiative provides data to stimulate meaningful discussion, attract new partners, and ultimately inform strategies for positive change.

Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, this work has grown from a pilot in Morris County, New Jersey to 21 states and more than 648 United Ways. Together, United For ALICE partners can evaluate current initiatives and discover innovative approaches to improve life for ALICE and the wider community. To access Reports from all states, visit UnitedForALICE.org



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LETTER TO THE COMMUNITY

Dear New Yorkers,

The rapid spread of the COVID-19 virus is exposing critical vulnerabilities in our economy, health care system, and education capacity during this national crisis. No one is immune to its direct or indirect effects, but ALICE families are particularly susceptible to hardship from both illness and economic disruption. We're increasingly seeing conversations focus on those most vulnerable to these disruptions.

ALICE households earn more than the Federal Poverty Level, but less than they need to afford a basic household survival budget. They often earn too much to qualify for government assistance and there is no room in their household budgets for emergency expenses.

The 2020 ALICE Report confirms that New York's low-income families systematically lost buying power and financial stability over time as the cost of essentials outpaced wages. The result was that 3.2 million of New York's 7.37 million households were ALICE in 2018, a record number even before the arrival of the COVID-19 pandemic.

The Report provides important data from 2018, the most complete dataset available. From this, we know which households are most at risk of the impacts of COVID-19, and where to best direct resources. Further, it provides a baseline for the future measure of the true impact of the pandemic.

Each community's assets for supporting ALICE, and the challenges facing ALICE, are unique. Local-level partnerships are essential to assisting ALICE during this unprecedented time of COVID-19 pandemic response, re-opening, and recovery. We must come together as communities — private, public, and nonprofit sectors — to address the economic and social repercussions of COVID-19 for ALICE. At the same time, we hope the data and the stories it tells compels attention to ALICE and strategies that will not leave ALICE behind during this recovery.

For more detail on NY United Ways' response and the impact of COVID-19 on ALICE, visit uwnys.org/ALICE

Together, we are United for ALICE,

Brenda Episcopo
President & CEO
United Way of New York State

John Bernardi
President & CEO
United Way of the Adirondack Region
ALICE NY 2020 Chair

WHAT'S NEW IN ALICE RESEARCH

Every two years, United For ALICE undertakes a full review of the ALICE Methodology to ensure that the ALICE measures are transparent, replicable, and current in order to accurately reflect how much income families need to live and work in the modern economy. In 2019, more than 40 external experts — drawn from the Research Advisory Committees across our United For ALICE partner states — participated in the review process. A full description of the Methodology and sources is available at UnitedForALICE.org/Methodology

This Report includes the following improvements:

More local variation: The ALICE budgets for housing, food, transportation, health care, and taxes incorporate more local data. For housing, we differentiate counties within Metropolitan Statistical Areas using American Community Survey gross rent estimates. For food, the U.S. Department of Agriculture's Thrifty Food Plan is adjusted at the county level using Feeding America's cost-of-meal data. For transportation, auto insurance is added to new miles-traveled data (discussed in the next paragraph) to reflect different driving costs by state. For health care, out-of-pocket costs are provided by census region. And taxes now systematically include local income tax, using data from the Tax Foundation.

Better reflection of household composition: Transportation and health care budgets now better reflect costs for different household members. The transportation budget for driving a car uses the Federal Highway Administration's miles-traveled data, sorted by age and gender, and AAA's cost-per-mile for a small or medium-sized car. The health care budget reflects employer-sponsored health insurance (the most common form in 2018, covering 49% of Americans[1]), using the employee's contribution, plus out-of-pocket expenditures by age and income, from the Agency for Healthcare Research and Quality Medical Expenditure Panel Survey.

More variations by household size: The median household size in the U.S. is three people for households headed by a person under age 65 and two people for households headed by seniors (65+).[2] Reflecting this reality, the Household Survival Budgets are presented in new variations, including a Senior Survival Budget. The website provides data to create budgets for households with any combination of adults and children. The ALICE Threshold has also been adjusted to incorporate the most common modern household compositions. These new budget variations are included in the County Profile and Household Budget pages on UnitedForALICE.org/New-York

New ALICE measures:

- The **Senior Survival Budget** more accurately represents household costs for people age 65 and over. Housing and technology remain constant; however, some costs are lower — transportation, food, and health insurance premiums (due to Medicare) — while others are higher, especially out-of-pocket health costs. Because over 90% of seniors have at least one chronic condition, the Senior Survival Budget includes the additional cost of treating the average of the five most common chronic diseases.
- The **ALICE Essentials Index** is a standardized measure of the change over time in the costs of essential household goods and services, calculated for both urban and rural areas. It can be used as a companion to the Bureau of Labor Statistics' (BLS) Consumer Price Index, which covers all goods and services that families at all income levels buy regularly.

Data Notes: The data are estimates; some are geographic averages, others are one- or five-year averages depending on population size. Change-over-time ranges start with 2007, before the Great Recession, then measure change every two years from 2010 to 2018. County-level data remains the primary focus, as state averages mask significant differences between counties. For example, the share of households below the ALICE Threshold in New York ranges from 29% in Nassau County to 66% in the Bronx. Many percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. The methodological improvements included in this Report have been applied to previous years to allow for accurate year-over-year comparisons. This means that some numbers and percentages at the state and county level will not match those reported in previous ALICE Reports for New York.

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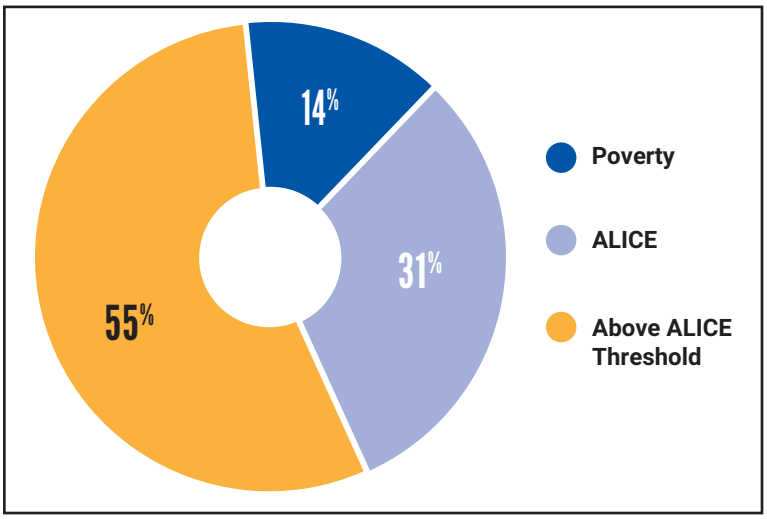
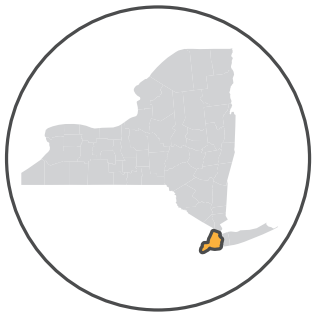
ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

From 2010 to 2018, New York showed steady economic improvements according to traditional measures. Overall, unemployment in the state fell to historic lows, GDP grew, and wages rose slightly. Yet, in 2018, eight years after the end of the Great Recession, 45% of New York's 7,370,222 households still struggled to make ends meet. And while 14% of these households were living below the Federal Poverty Level (FPL), another 31% — more than twice as many — were **ALICE** households: **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. These households earned above the FPL, but not enough to afford basic household necessities.



New York is a large and diverse state, and job opportunities, wages, and the cost of living vary considerably from one region to another. Likewise, recovery from the Great Recession was uneven, resulting in stark disparities across the state's regions. The percentage of households living below the ALICE Threshold (ALICE and poverty-level households combined) was 53% in New York City (the five boroughs), 35% in the Counties Surrounding New York City (including counties on Long Island and in the lower Hudson Valley), and 40% in the Rest of State (the remaining 50 counties). (See the At-a-Glance pages for a regional breakdown.)[3]



New YorK City

Bronx
Kings (Brooklyn)
New York (Manhattan)
Queens
Richmond (Staten Island)

Counties Surrounding New York

Dutchess
Nassau
Orange
Putnam
Rockland
Suffolk
Westchester

Rest of State

All Remaining Counties

This Report provides new data and tools that explain the persistent level of hardship faced by ALICE households, revealing aspects of the New York economy not tracked by traditional economic measures. The Report highlights three critical trends:

- **The overall cost of living is increasing for ALICE households.** For a single adult, the average Household Survival Budget in New York was $27,312 in 2018, and for a family of four, it was $78,156. From 2007 to 2018, the cost of household essentials (housing, child care, food, transportation, health care, and technology) increased faster than the cost of other goods and services. The ALICE Essentials Index, a new tool that measures change over time in the cost of essentials, increased at an average rate of 3.4% annually nationwide over the past decade, while the official rate of inflation was 1.8%.

- **Worker vulnerability is increasing while ALICE workers still cannot afford the basic costs of living.** By 2018, a near record-low number of people were reported to be unemployed. However, that low unemployment concealed three trends that exposed ALICE workers to greater risk: growth in the number of low-wage jobs, wage increases that did not keep pace with the rising cost of living, and more fluctuations in job hours, schedules, and benefits that make it harder to budget and plan. These trends were clear in 2018: A record number of New York workers — 47% — were paid by the hour and 48% of the state's jobs paid less than $20 per hour.

- **The number of ALICE households increased by 39% in New York from 2007 to 2018** as a result of rising costs and low wages. During this same period, poverty-level households increased by 8%. The FPL, with its minimal and uniform national estimate of the cost of living, far underestimates the number of households that cannot afford to live and work in New York. In the three regions of the state, there were twice as many ALICE households as there were poverty-level households in 2018. In New York overall, the number of ALICE households rose from 1,648,481 (23% of total households) in 2007 to 2,283,825 (31%) in 2018, while households in poverty increased from 934,111 (13% of total households) to 1,007,993 (14%).

This Report provides critical measures that assess New York's economy from four perspectives: They track financial hardship over time and across demographic groups; quantify the basic cost of living in New York; assess job trends; and identify gaps in assistance and community resources. Through these measures, this Report demonstrates that ALICE households are as diverse as the general population, composed of people of all ages, genders, races, and ethnicities, living in rural, urban, and suburban areas.

The Report concludes with an analysis of the economic benefits if all households had income above the ALICE Threshold. Not only would there be a significant positive impact on families and their communities, but the state economy would also benefit. In fact, the added value to the New York GDP would be approximately $278.5 billion (Figure 12).

This Report and its measures are tools to help stakeholders ask the right questions, reduce vulnerabilities, remove obstacles to advancement, identify gaps in community resources, build a stronger workforce, and implement programs and policies that help put financial stability within reach for ALICE households. With the magnitude of financial hardship revealed, these actions can help move all households toward a more equitable economy, and ensure that no one is left behind in harder times.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed — households with income above the Federal Poverty Level but below the basic cost of living. 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, child care, food, transportation, health care, and a basic smartphone plan) in New York, adjusted for different counties and household types.

The **Senior Survival Budget** incorporates specific cost estimates for seniors for food, transportation, and health care, reflecting key differences in household expenses by age.

The **Household Stability Budget** calculates the costs of supporting and sustaining an economically viable household over time, including a contingency for savings.

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** 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, child care, food, transportation, health care, and a smartphone plan.

ALICE ONLINE

Visit UnitedForALICE.org for more details about ALICE, including:

Interactive Maps
Data at the state, county, municipal, ZIP code, and congressional district levels

Research Advisory Committee
Learn about the members and role of this critical group

Additional Reports
Explore The ALICE Essentials Index and The Consequences of Insufficient Household Income

Demographic Data
Information about ALICE households by age, race/ethnicity, and household type

Data Spreadsheet
Download the ALICE data

Jobs Graphs
Details about where ALICE works

County Profiles
Detailed data about ALICE households in each county

Methodology
Overview of the sources and calculations used in the ALICE research

More About United For ALICE
See our partners, press coverage, learning communities, etc.

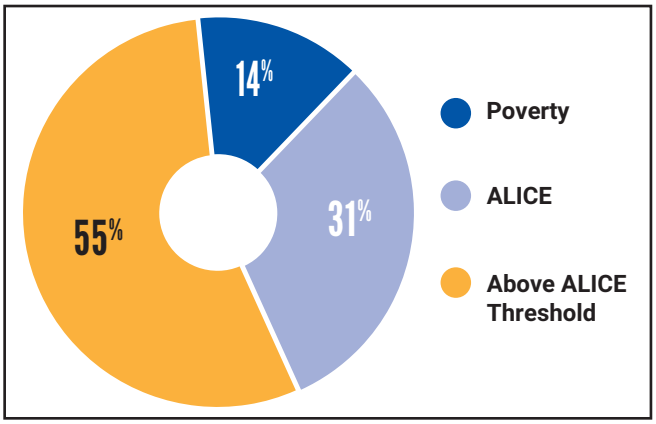
AT-A-GLANCE: NEW YORK STATE

2018 Point-in-Time Data

Population: 19,552,160 • **Number of Counties:** 62 • **Number of Households:** 7,370,222

How many households are struggling?

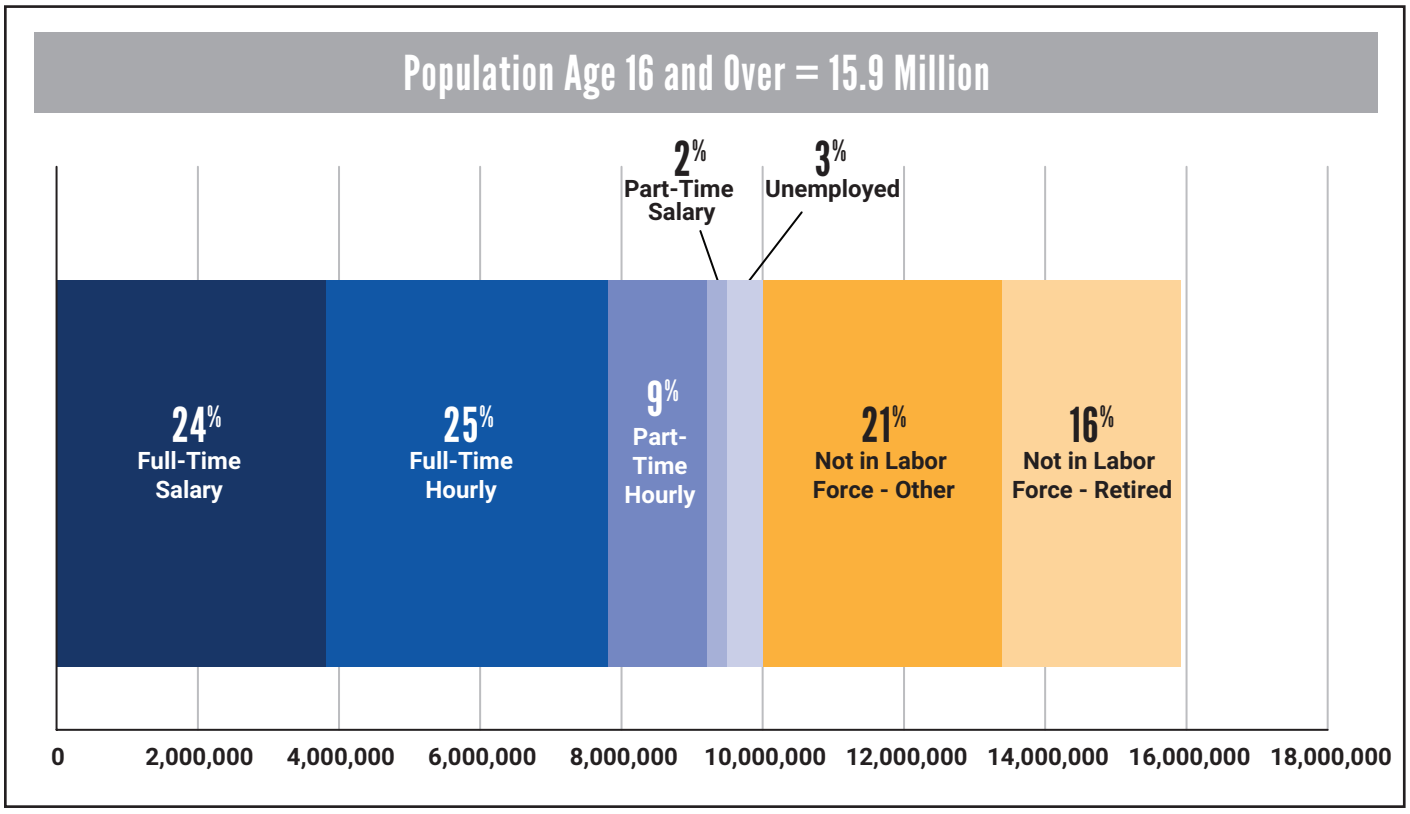
ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprises households that earn more than the Federal Poverty Level but less than the basic cost of living for the state (the ALICE Threshold). Of New York's 7,370,222 households, 1,007,993 earned below the Federal Poverty Level (14%) in 2018, and another (31%) 2,283,835 were ALICE.



What does the New York labor force look like?

A 2018 overview of the labor status of New York's 15,922,689 working-age adults (people age 16 and over) shows that 63% of adults were in the labor force (blue bars), yet more than half were workers who were paid hourly. Hourly paid jobs tend to have lower wages, fewer benefits, and less stability. In addition, 37% of adults were outside the labor force (gold bars), either because they were retired or because they had stopped looking for work.

Labor Status, Population Age 16 and Over, New York, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time, hourly workers) have been applied to the total New York workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

What does it cost to afford the basic necessities?

The average ALICE Household Survival Budget in New York was $27,312 for a single adult, $30,408 for a single senior, and $78,156 for a family of four in 2018 — significantly more than the Federal Poverty Level of $12,140 for a single adult and $25,100 for a family of four.

Household Survival Budget, New York, Average, 2018

	SINGLE ADULT	SENIOR (1 ADULT)	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs			
Housing	$810	$810	$1,091
Child Care	$–	$–	$1,485
Food	$284	$242	$861
Transportation	$334	$295	$757
Health Care	$212	$514	$705
Technology	$55	$55	$75
Miscellaneous	$207	$230	$592
Taxes	$374	$388	$947
Monthly Total	$2,276	$2,534	$6,513
ANNUAL TOTAL	$27,312	$30,408	$78,156
Hourly Wage*	*$13.66*	*$15.20*	*$39.08*

**Full-time wage required to support this budget*

New York Counties, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Albany	126,578	40%
Allegany	18,009	50%
Bronx	507,370	66%
Broome	75,539	44%
Cattaraugus	32,079	42%
Cayuga	30,083	42%
Chautauqua	53,429	45%

New York Counties, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Chemung	34,325	42%
Chenango	20,616	40%
Clinton	31,392	37%
Columbia	25,243	36%
Cortland	17,685	43%
Delaware	19,030	45%
Dutchess	108,071	37%

New York Counties, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Erie	390,341	40%
Essex	15,425	38%
Franklin	19,088	43%
Fulton	22,439	40%
Genesee	23,681	33%
Greene	17,117	51%
Hamilton	1,124	56%
Herkimer	24,583	42%
Jefferson	44,657	41%
Kings	969,317	56%
Lewis	10,242	41%
Livingston	23,746	39%
Madison	26,127	39%
Monroe	301,668	42%
Montgomery	19,665	47%
Nassau	447,123	29%
New York	752,258	46%
Niagara	89,765	37%
Oneida	88,871	41%
Onondaga	185,046	40%
Ontario	44,079	36%
Orange	128,259	40%
Orleans	16,333	41%
Oswego	46,270	41%
Otsego	23,556	43%
Putnam	34,847	33%
Queens	788,110	52%
Rensselaer	64,614	34%
Richmond	167,441	43%

New York Counties, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Rockland	99,502	41%
Saratoga	94,156	33%
Schenectady	55,262	45%
Schoharie	12,559	45%
Schuyler	7,304	41%
Seneca	13,522	39%
St. Lawrence	41,680	44%
Steuben	40,578	36%
Suffolk	496,784	34%
Sullivan	28,900	46%
Tioga	20,045	37%
Tompkins	40,250	44%
Ulster	69,154	41%
Warren	28,007	40%
Washington	24,009	44%
Wayne	35,927	34%
Westchester	352,498	37%
Wyoming	15,815	37%
Yates	9,029	43%

Sources: Point-in-Time Data: *American Community Survey, 2018.* ***ALICE Demographics:*** *ALICE Threshold, 2018; American Community Survey, 2018.* ***Labor Status:*** *American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018.* ***Budget:*** *AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Consumer Expenditure Survey; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Federal Highway Administration, 2017; Feeding America, 2019; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; New York State Office of Children and Family Services, 2019; The Zebra, 2018; U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at UnitedForALICE.org/Methodology*

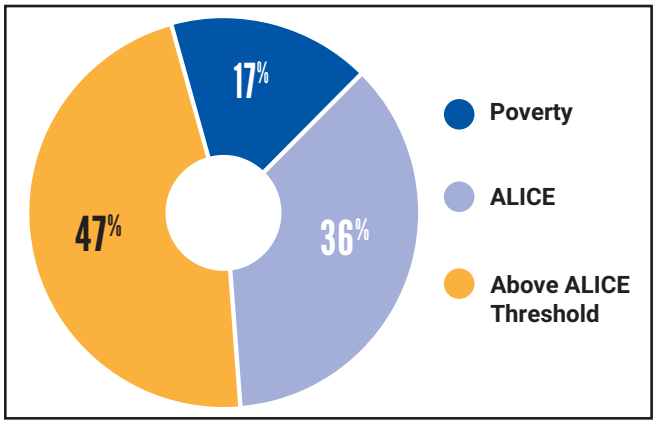
AT-A-GLANCE: NEW YORK CITY (NYC)

2018 Point-in-Time Data

Population: 8,398,748 • **Number of Counties:** 5 • **Number of Households:** 3,184,496

How many households are struggling?

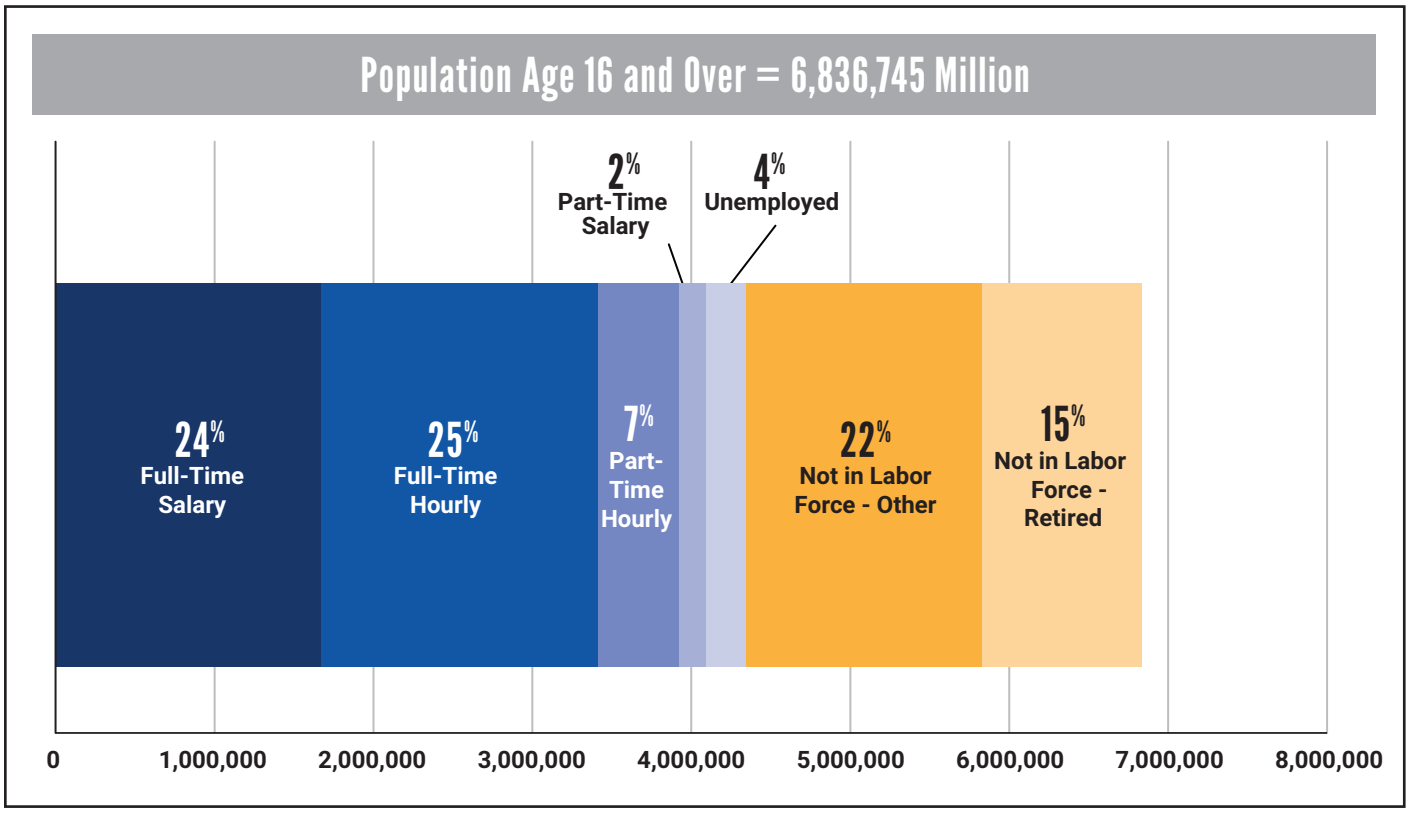
ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprises households that earn more than the Federal Poverty Level but less than the basic cost of living for the state (the ALICE Threshold). Of NYC's 3,184,496 households, 548,596 earned below the Federal Poverty Level (17%) in 2018, and another 1,149,760 (36%) were ALICE.



What does the NYC labor force look like?

A 2018 overview of the labor status of NYC's 6,836,745 working-age adults (people age 16 and over) shows that 62% of adults were in the labor force (blue bars), yet more than half were workers who were paid hourly. Hourly paid jobs tend to have lower wages, fewer benefits, and less stability. In addition, 37% of adults were outside the labor force (gold bars), either because they were retired or because they had stopped looking for work.

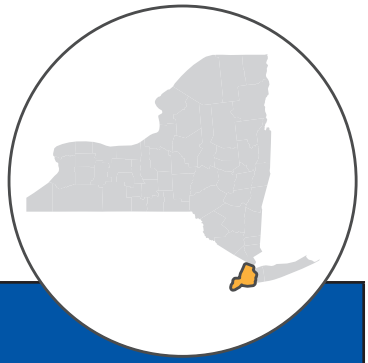
Labor Status, Population Age 16 and Over, New York City, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time, hourly workers) have been applied to the total New York City workforce to calculate the breakdown shown in this figure. Full time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

What does it cost to afford the basic necessities?

The average ALICE Household Survival Budget in NYC was $44,184 for a single adult, $48,612 for a single senior, and $97,188 for a family of four in 2018 — significantly more than the Federal Poverty Level of $12,140 for a single adult and $25,100 for a family of four.



Household Survival Budget, New York City, Average, 2018

	SINGLE ADULT	SENIOR (1 ADULT)	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs			
Housing	$1,811	$1,811	$2,140
Child Care	$–	$–	$1,604
Food	$351	$299	$1,065
Transportation	$151	$151	$303
Health Care	$212	$570	$705
Technology	$55	$55	$75
Miscellaneous	$335	$368	$736
Taxes	$767	$5797	$1,471
Monthly Total	$3,682	$4,051	$8,099
ANNUAL TOTAL	$44,184	$ 48,612	$97,188
Hourly Wage*	*$22.09*	*$24.31*	*$48.59*

**Full-time wage required to support this budget*

New York City Counties, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Bronx	507,370	66%
Kings	969,317	56%
New York	752,258	46%
Queens	788,110	52%
Richmond	167,441	43%

Sources: Point-in-Time Data: *American Community Survey, 2018.* ***ALICE Demographics:*** *ALICE Threshold, 2018; American Community Survey, 2018.* ***Labor Status:*** *American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018.* ***Budget:*** *AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Consumer Expenditure Survey; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Federal Highway Administration, 2017; Feeding America, 2019; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; New York State Office of Children and Family Services, 2019; The Zebra, 2018; U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at UnitedForALICE.org/Methodology*

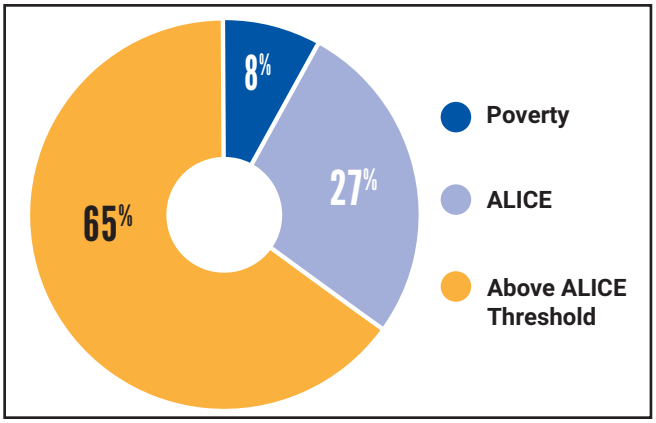
AT-A-GLANCE: COUNTIES SURROUNDING NYC

2018 Point-in-Time Data

Population: 4,907,304 • **Number of Counties:** 7 • **Number of Households:** 1,667,084

How many households are struggling?

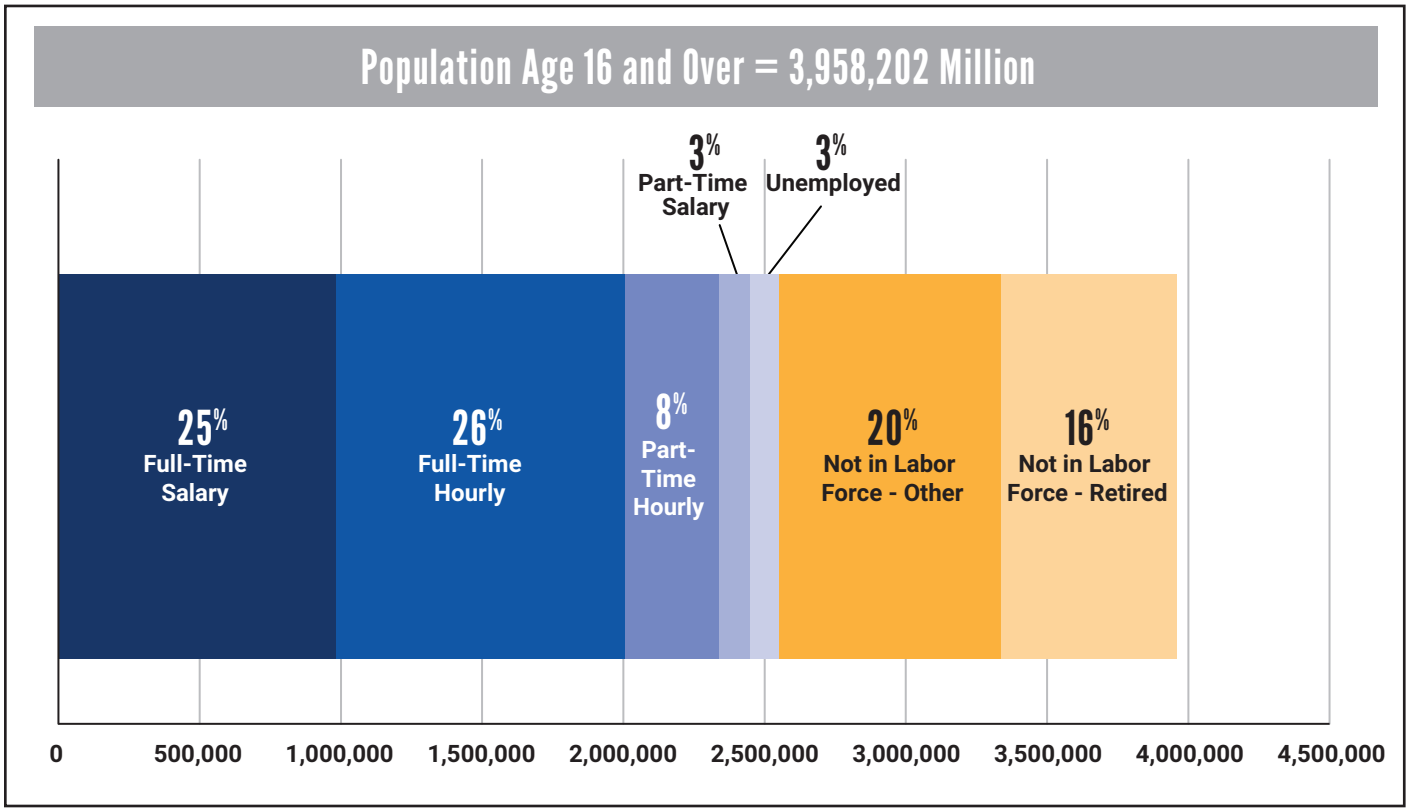
ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprises households that earn more than the Federal Poverty Level but less than the basic cost of living for the state (the ALICE Threshold). Of the Counties Surrounding NYC's 1,667,084 households, 132,921 earned below the Federal Poverty Level (8%) in 2018, and another 443,199 (27%) were ALICE.



What does the Counties Surrounding NYC labor force look like?

A 2018 overview of the labor status of the 3,958,202 working-age adults (people age 16 and over) in Counties Surrounding NYC shows that 65% of adults were in the labor force (blue bars), yet more than half were workers who were paid hourly. Hourly paid jobs tend to have lower wages, fewer benefits, and less stability. In addition, 36% of adult were outside the labor force (gold bars), either because they were retired or because they had stopped looking for work.

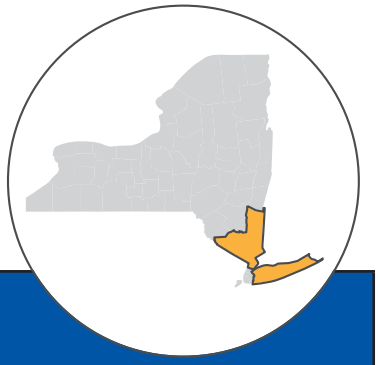
Labor Status, Population Age 16 and Over, Counties Surrounding New York City, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time, hourly workers) have been applied to the total workforce in Counties Surrounding NYC to calculate the breakdown shown in this figure. Full time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

What does it cost to afford the basic necessities?

The average ALICE Household Survival Budget in the Counties Surrounding NYC was $35,100 for a single adult, $38,748 for a single senior, and $101,724 for a family of four in 2018 — significantly more than the Federal Poverty Level of $12,140 for a single adult and $25,100 for a family of four.



Household Survival Budget, Counties Surrounding NYC, Average, 2018

	SINGLE ADULT	SENIOR (1 ADULT)	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs			
Housing	$1,311	$1,311	$1,785
Child Care	$–	$–	$2,247
Food	$320	$273	$970
Transportation	$243	$223	$531
Health Care	$212	$540	$705
Technology	$55	$55	$75
Miscellaneous	$266	$294	$771
Taxes	$518	$533	$1,393
Monthly Total	$2,925	$3,229	$8,477
ANNUAL TOTAL	$35,100	$38,748	$101,724
Hourly Wage*	*$17.55*	*$19.37*	*$50.86*

**Full-time wage required to support this budget*

Counties Surrounding NYC, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Dutchess	108,071	37%
Nassau	447,123	29%
Orange	128,259	40%
Putnam	34,847	33%
Rockland	99,502	41%
Suffolk	496,784	34%
Westchester	352,498	37%

Sources: Point-in-Time Data: *American Community Survey, 2018.* ***ALICE Demographics:*** *ALICE Threshold, 2018; American Community Survey, 2018.* ***Labor Status:*** *American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018.* ***Budget:*** *AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Consumer Expenditure Survey; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Federal Highway Administration, 2017; Feeding America, 2019; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; New York State Office of Children and Family Services, 2019; The Zebra, 2018; U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at UnitedForALICE.org/Methodology*

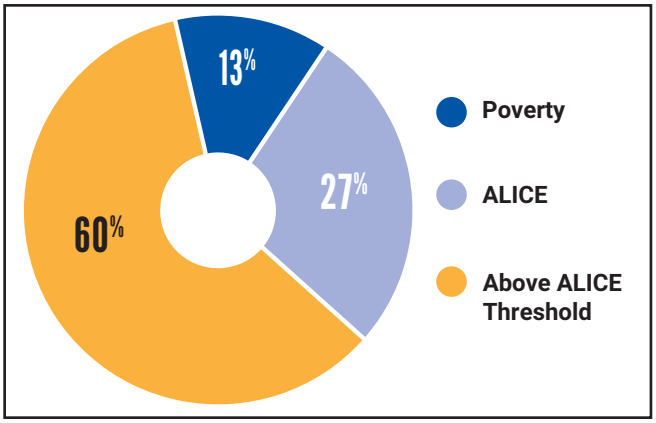
AT-A-GLANCE: REST OF NY STATE

2018 Point-in-Time Data

Population: 6,246,108 • **Number of Counties:** 50 • **Number of Households:** 2,518,642

How many households are struggling?

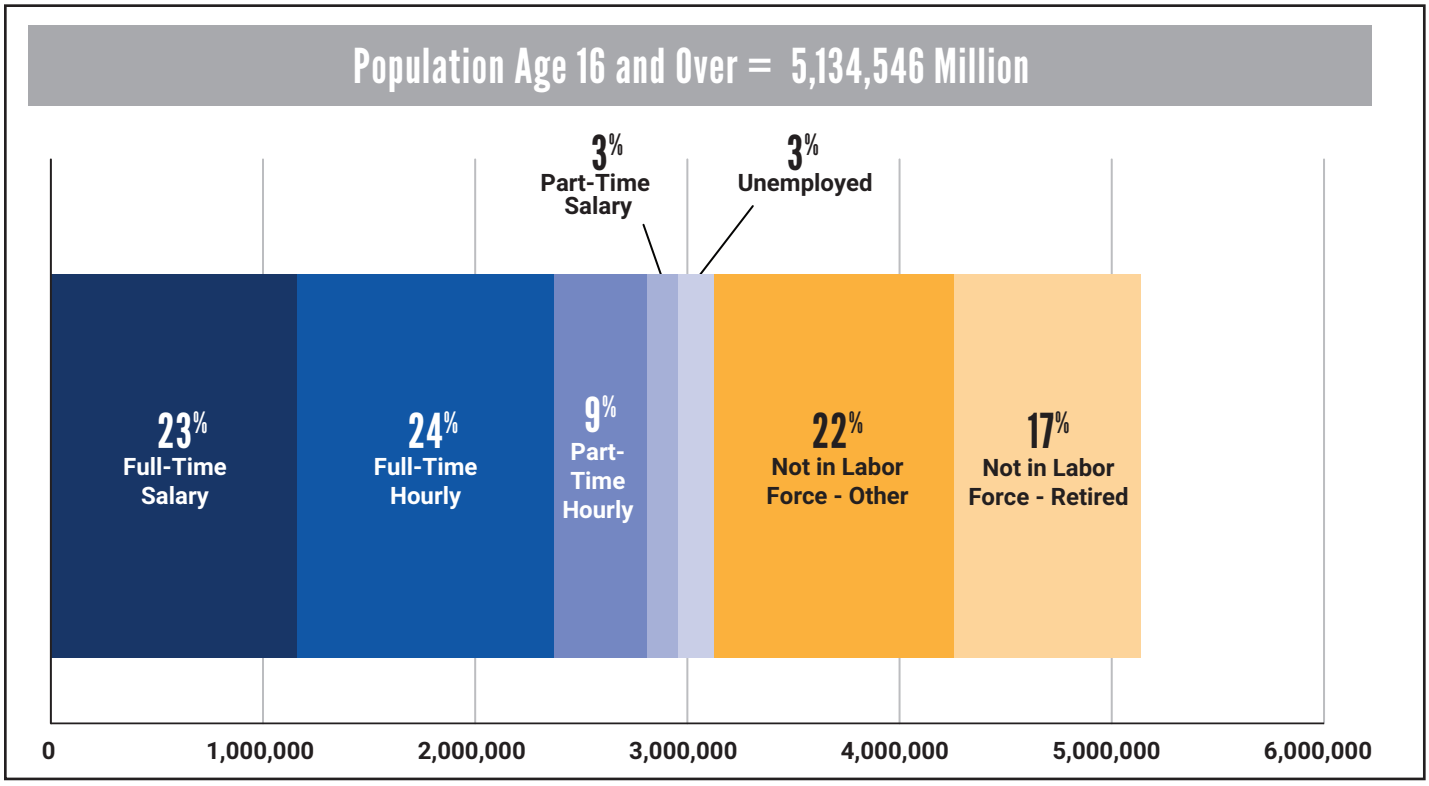
ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprises households that earn more than the Federal Poverty Level but less than the basic cost of living for the state (the ALICE Threshold). Of New York Rest of State's 2,518,642 households, 326,476 earned below the Federal Poverty Level (13%) in 2018, and another 690,876 (27%) were ALICE.



What does the Rest of State labor force look like?

A 2018 overview of the labor status of Rest of State's 5,134,546 working-age adults (people age 16 and over) shows that 62% of adults were in the labor force (blue bars), yet more than half were workers who were paid hourly. Hourly paid jobs tend to have lower wages, fewer benefits, and less stability. In addition, 39% of adults were outside the labor force (gold bars), either because they were retired or because they had stopped looking for work.

Labor Status, Population Age 16 and Over, Rest of State, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time, hourly workers) have been applied to the total Rest of State workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

What does it cost to afford the basic necessities?

The average ALICE Household Survival Budget in Rest of State was $24,552 for a single adult, $27,432 for a single senior, and $72,960 for a family of four in 2018 — significantly more than the Federal Poverty Level of $12,140 for a single adult and $25,100 for a family of four.

Household Survival Budget, Rest of State, Average, 2018

	SINGLE ADULT	SENIOR (1 ADULT)	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs			
Housing	$640	$640	$889
Child Care	$–	$–	$1,366
Food	$273	$232	$826
Transportation	$365	$319	$834
Health Care	$212	$505	$705
Technology	$55	$55	$75
Miscellaneous	$186	$208	$553
Taxes	$315	$327	$832
Monthly Total	$2,046	$2,286	$6,080
ANNUAL TOTAL	$24,552	$27,432	$72,960
Hourly Wage*	*$12.28*	*$13.72*	*$36.48*

**Full-time wage required to support this budget*

Rest of State Counties, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Albany	126,578	40%
Allegany	18,009	50%
Broome	75,539	44%
Cattaraugus	32,079	42%
Cayuga	30,083	42%
Chautauqua	53,429	45%
Chemung	34,325	42%

Rest of State Counties, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Chenango	20,616	40%
Clinton	31,392	37%
Columbia	25,243	36%
Cortland	17,685	43%
Delaware	19,030	45%
Erie	390,341	40%
Essex	15,425	38%

Rest of State Counties, 2018		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Franklin	19,088	43%
Fulton	22,439	40%
Genesee	23,681	33%
Greene	17,117	51%
Hamilton	1,124	56%
Herkimer	24,583	42%
Jefferson	44,657	41%
Lewis	10,242	41%
Livingston	23,746	39%
Madison	26,127	39%
Monroe	301,668	42%
Montgomery	19,665	47%
Niagara	89,765	37%
Oneida	88,871	41%
Onondaga	185,046	40%
Ontario	44,079	36%
Orleans	16,333	41%
Oswego	46,270	41%
Otsego	23,556	43%
Rensselaer	64,614	34%
St. Lawrence	41,680	44%
Saratoga	94,156	33%
Schenectady	55,262	45%

Rest of State Counties, 2018		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Schoharie	12,559	45%
Schuyler	7,304	41%
Seneca	13,522	39%
Steuben	40,578	36%
Sullivan	28,900	46%
Tioga	20,045	37%
Tompkins	40,250	44%
Ulster	69,154	41%
Warren	28,007	40%
Washington	24,009	44%
Wayne	35,927	34%
Wyoming	15,815	37%
Yates	9,029	43%

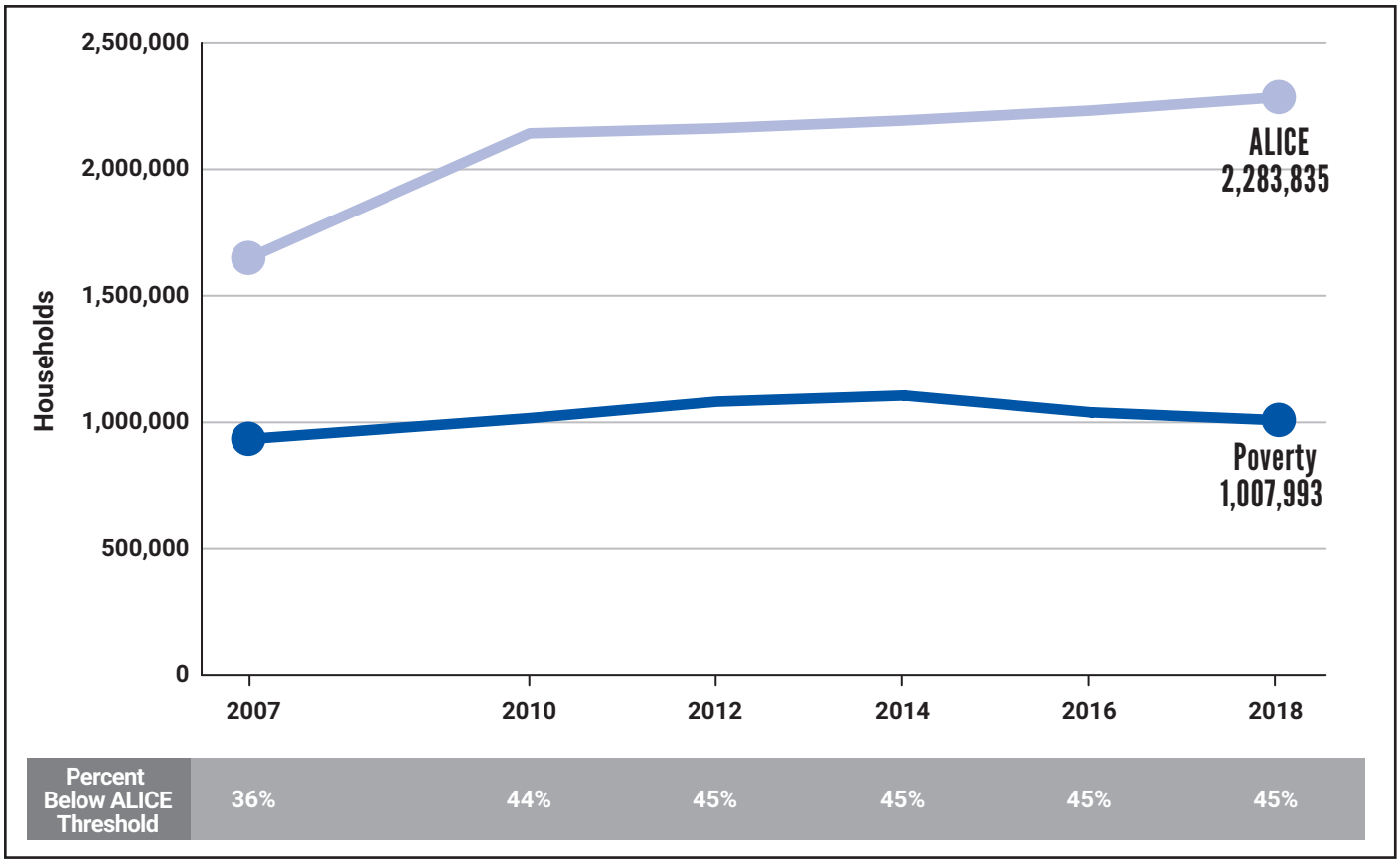
Sources: Point-in-Time Data: *American Community Survey, 2018.* ***ALICE Demographics:*** *ALICE Threshold, 2018; American Community Survey, 2018.* ***Labor Status:*** *American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018.* ***Budget:*** *AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Consumer Expenditure Survey; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Federal Highway Administration, 2017; Feeding America, 2019; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; New York State Office of Children and Family Services, 2019; The Zebra, 2018; U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at UnitedForALICE.org/Methodology*

WHO IS ALICE?

With income above the Federal Poverty Level (FPL) but below a basic survival threshold — defined as the ALICE Threshold — ALICE households earn too much to qualify as "poor" but are still unable to make ends meet. They often work as cashiers, nursing assistants, office clerks, servers, laborers, and security guards. These types of jobs are vital to keeping New York's economy running smoothly, but they do not provide adequate wages to cover the basics of housing, child care, food, transportation, health care, and technology for these ALICE workers and their families.

New York saw a slight decline in its total population from 2007 to 2018, yet had an increase in the number of households, rising by 4%, from 7.1 to 7.4 million. In 2018, 45% of these households were struggling to make ends meet. During the Great Recession, from 2007 to 2010, the number of ALICE households increased dramatically, and never returned to the pre-recession levels in the eight years that followed. The number of households in poverty remained relatively flat between 2007 and 2018, increasing from 13% to 14%, while the number of ALICE households increased steadily, from 23% to 31%. Overall, the percentage of households living below the ALICE Threshold (ALICE and poverty-level households combined), increased from 36% in 2007 to 45% in 2012, and remained there through 2018 (Figure 1).

Figure 1.
Households by Income, New York, 2007-2018



Sources: ALICE Threshold, 2007–2018; American Community Survey, 2007–2018

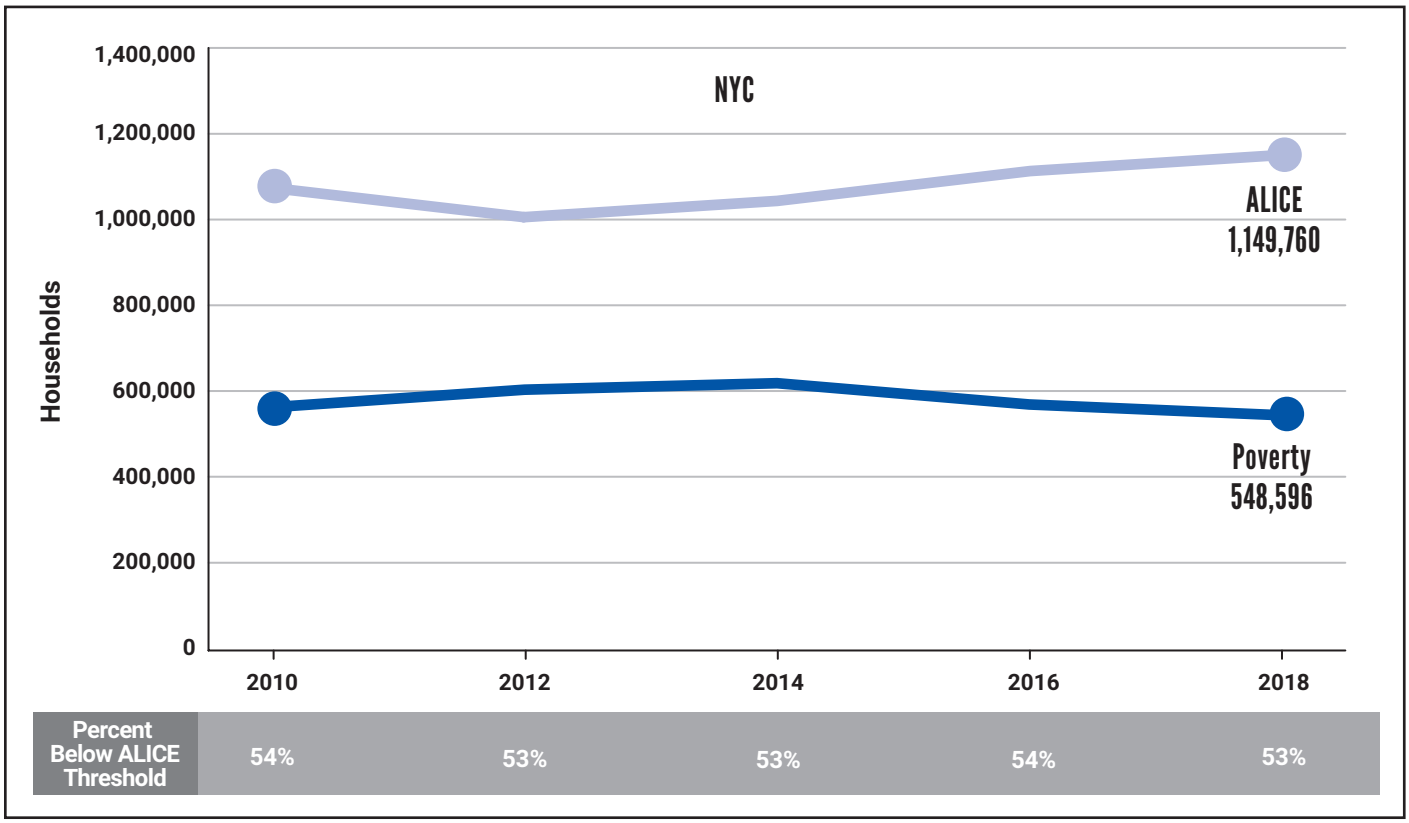
From 2010 to 2018, the number of households below the ALICE Threshold increased in all regions of the state. In 2018, 53% of households were below the ALICE Threshold in NYC, 40% in the Rest of State, and 35% in the Counties Surrounding NYC. The trajectories of ALICE and poverty-level households varied slightly across the three regions (Figure 2):

- **NYC:** Focusing on poverty alone would suggest a 3% decrease in financial hardship in NYC from 2010 to 2018. Yet, when the total number of ALICE and poverty-level households are combined, there was actually a 4% increase in financial hardship in NYC. The number of households below the ALICE Threshold climbed from 1,639,893 households in 2010 to 1,698,356 in 2018. In 2018, 50% of all ALICE households in New York state were located in NYC.

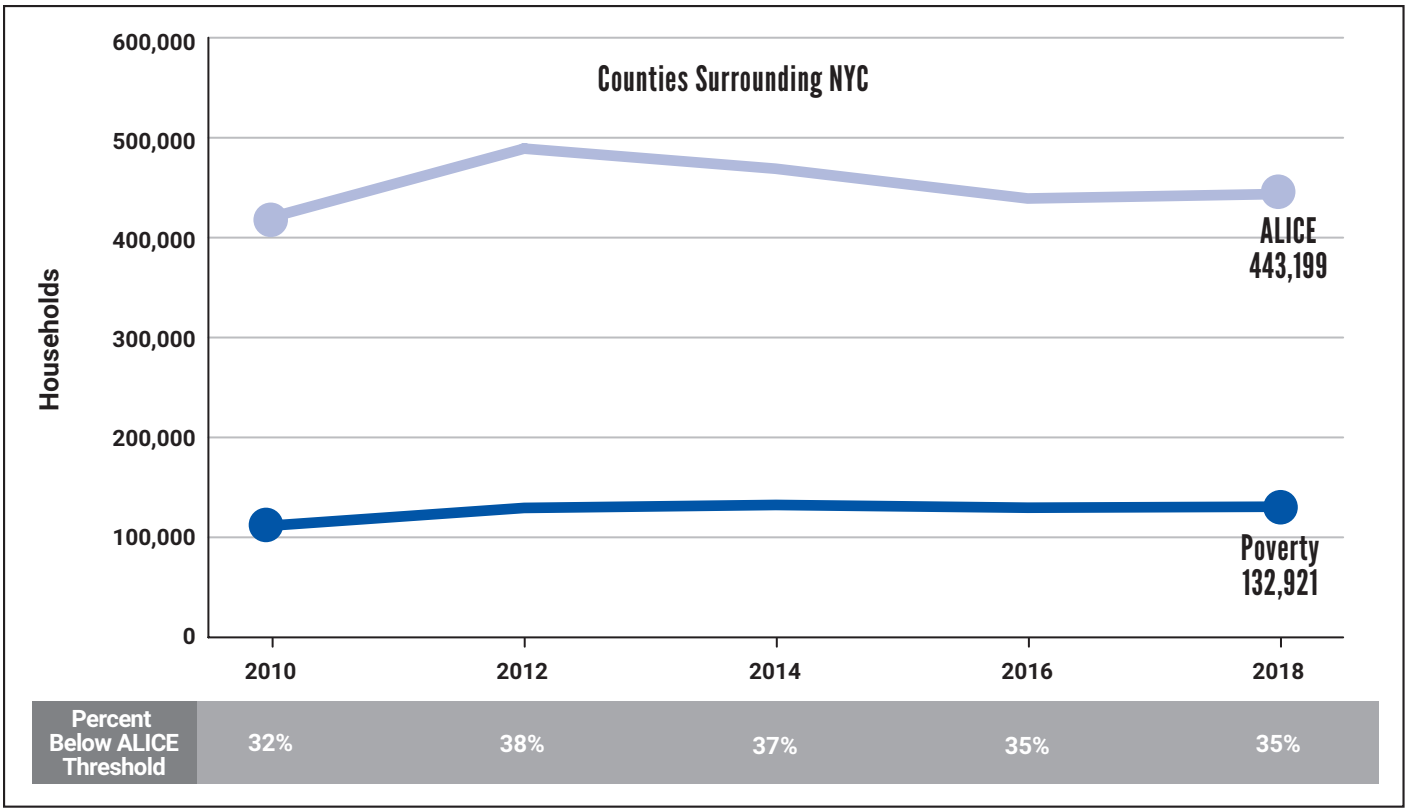
- **Counties Surrounding NYC:** The number of households below the ALICE Threshold increased by 8% across the region, rising from 534,226 households in 2010 to 576,120 in 2018. The number of ALICE households alone increased 16% in 2012, and then slowly declined, but still remained 5% higher in 2018 than it was in 2010. The region had the smallest number of households in poverty in the state, increasing from 7% to 8% from 2010 to 2018. In 2018, 20% of all ALICE households in the state lived in Counties Surrounding NYC.

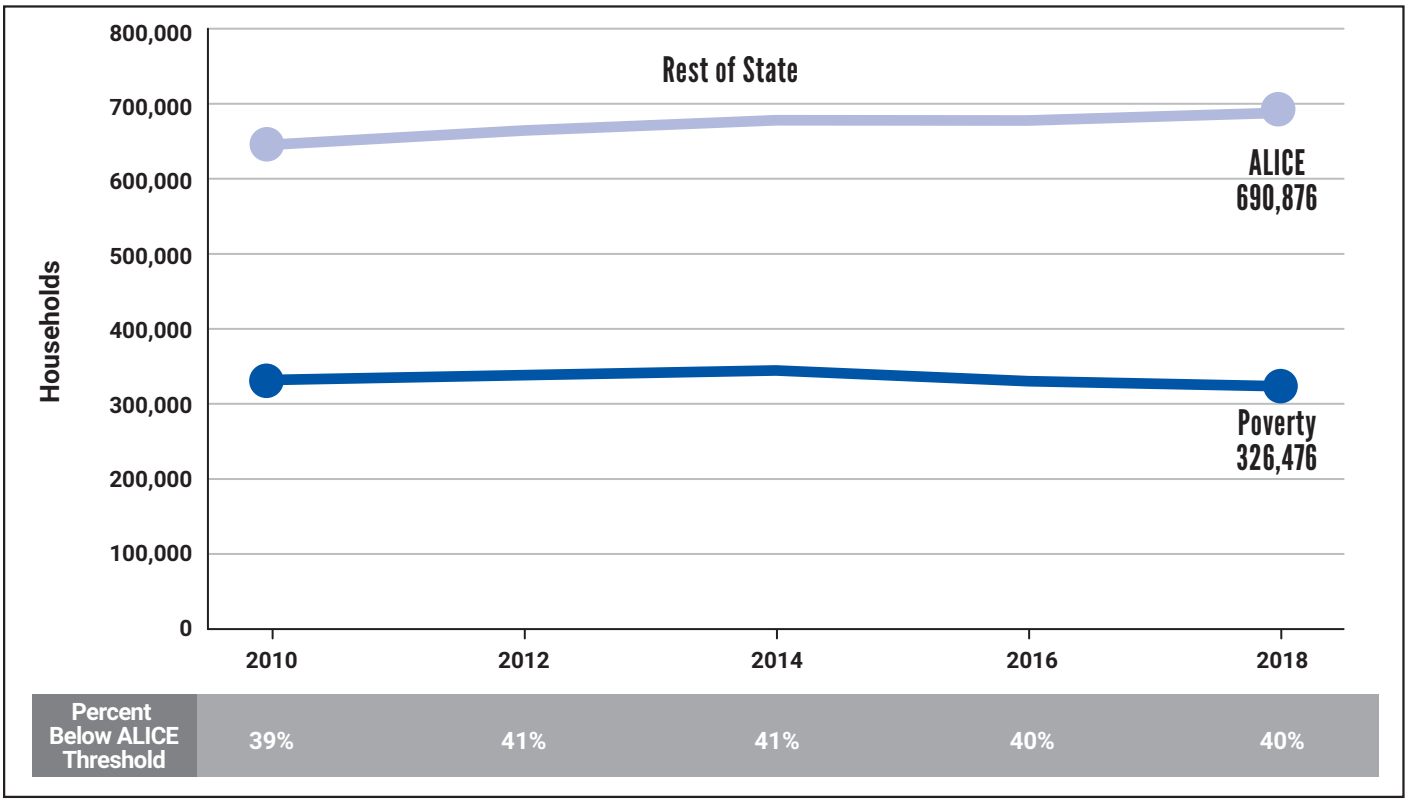
- **Rest of State:** The number of households below the ALICE threshold increased 3% across the region, rising from 983,264 households in 2010 to 1,017,352 in 2018. This increase was driven by a 7% increase in the number of ALICE households, while at the same time, the number of households in poverty decreased by nearly 3%. In 2018, 30% of the state's ALICE households lived in counties in the Rest of State.

Figure 2.
Household by Income, New York Regions, 2018



Sources: ALICE Threshold, 2007–2018; American Community Survey, 2007–2018

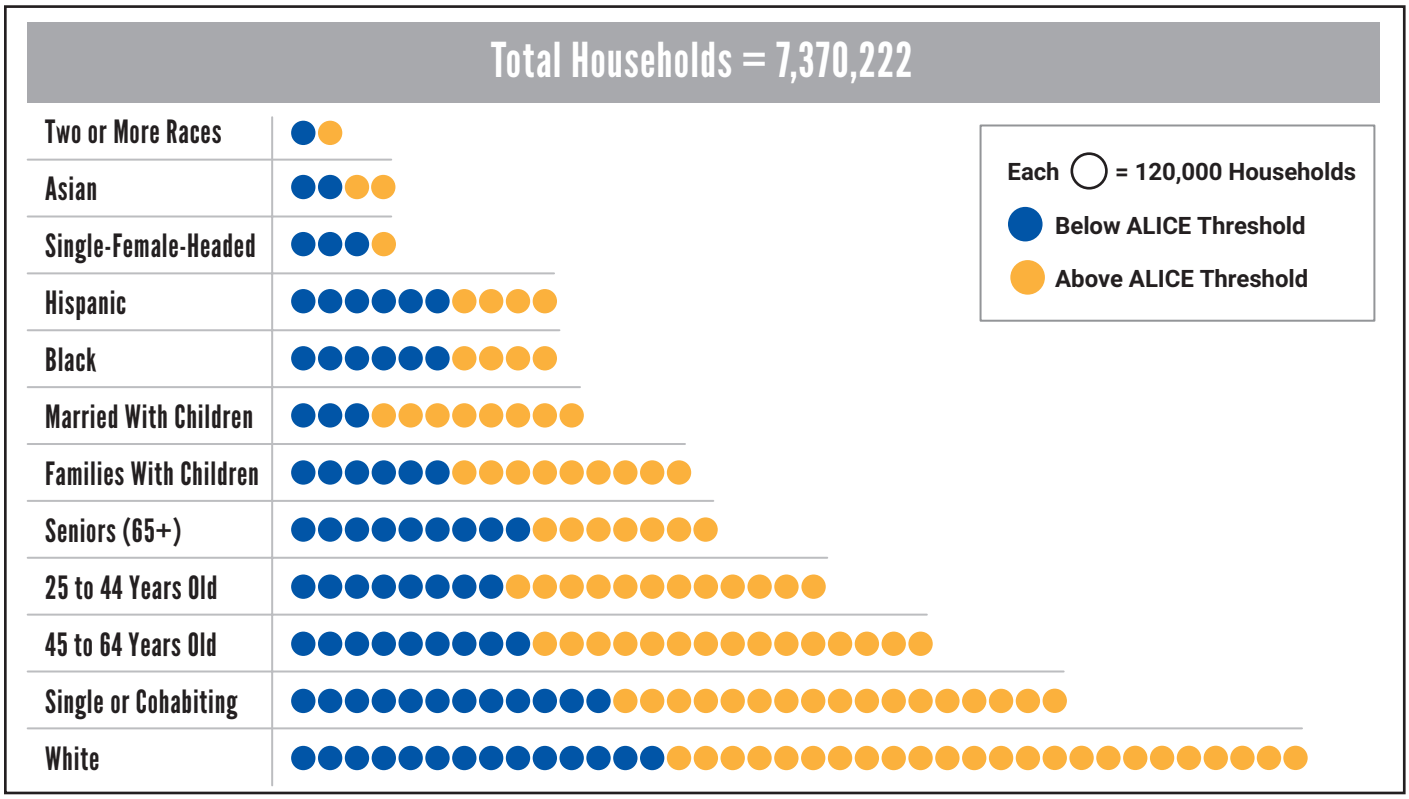




Sources: ALICE Threshold, 2007–2018; American Community Survey, 2007–2018

ALICE households live in every county in New York — urban, suburban, and rural — and they include people of all genders, ages, and races/ethnicities, across all household types. Figure 3 shows that in 2018, the largest numbers of households below the ALICE Threshold were in the largest demographic groups in New York — namely, White households, single or cohabiting households (without children or seniors), and households headed by someone 45 to 64 years old. Among families with children — another of the state's biggest groups — married-parent families were the largest subgroup and accounted for 43% of families with children living below the ALICE Threshold.

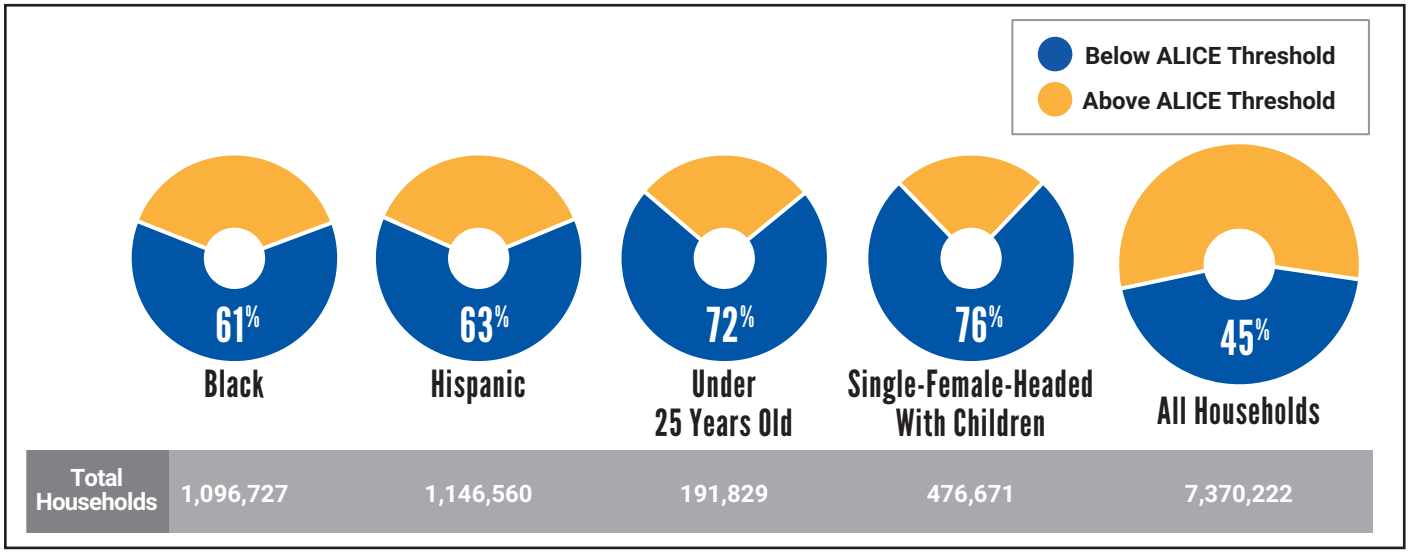
Figure 3.
Household Types by Income, Largest Groups, New York, 2018



Note: Categories shown in figure are overlapping.
Sources: ALICE Threshold, 2018; American Community Survey, 2018

Another way to examine the data is to look at the proportion of each group that is below the ALICE Threshold. Overall, 45% of households in New York had income below the ALICE Threshold in 2018. But many smaller groups had a disproportionately high percentage of families below the ALICE Threshold. Black and Hispanic households had more than 60% of households below the ALICE Threshold. Young households (under age 25) had 72% living below the ALICE Threshold, up from 70% in 2016. Finally, single-female households with children had the highest percentage of households below the ALICE Threshold of any group, at 76% (Figure 4).

Figure 4.
Select Household Groups by Income, New York, 2018



Total Households	1,096,727	1,146,560	191,829	476,671	7,370,222

Sources: ALICE Threshold, 2018; American Community Survey, 2018

TRENDS: HOUSEHOLD DEMOGRAPHICS

A growing number of households live on the edge of the ALICE Threshold. For these households, even a small increase in the cost of housing or a decrease in work hours can mean the difference between being financially stable and being ALICE — or between being ALICE and falling into poverty. In New York, 15% of households, or more than one million, were on the cusp of the ALICE Threshold in 2018, with earnings just above or below it.[4] This matters not only for families, but also for the New York economy: Small increases in regular bills like rent, food, or gasoline, a decrease in wages or hours worked, or an unexpected emergency — such as a factory closing or a natural disaster — could destabilize a large number of households.

> *"In New York, 15% of households, or more than one million, were on the cusp of the ALICE Threshold in 2018, with earnings just above or below it."*

New York is increasingly diverse. New York is the fourth most populous state in the U.S., with more than 40% of the state's population living in New York City, known for its ethnic diversity; from 2010 to 2018, the state saw an influx of more than 300,000 immigrants.[5] While the Rest of State is predominantly White, the White population in that region is slowly declining as well, and the Asian, Black, and Hispanic populations are continuing to grow. Across the state, the total number of White households decreased by 3% from 2010 to 2018, while the number of households of color increased: Black households by 4%, Hispanic households by 13%, and Asian households by 21%. The number of households of color below the ALICE Threshold increased even faster; with a 6% increase in Black households, a 14% increase in Hispanic households, and a 23% increase in Asian households earning below the ALICE Threshold. The largest increase in households below the ALICE Threshold has come from senior Asian, Hispanic, and Black households.

Since 2010, the largest population increases were found in the five boroughs (counties) of NYC, and Orange, Rockland, and Saratoga counties, while the population has decreased in rural upstate counties, namely Chenango, Delaware, Essex, Hamilton, and Orleans.[6]

New York's household structure and composition continues to change. In 2018, single or cohabiting adults under age 65 with no children under age 18 made up the largest proportion of households in New York (48%), as well as the largest share of households below the ALICE Threshold (44%). Nationally, the number of cohabiting adults more than doubled between 1996 and 2017, and these partners tend to have higher levels of education and be more racially diverse today than cohabiting adults 20 years ago.[7]

Baby boomers and millennials, the two largest population bubbles, are getting older. This natural aging of the population is increasing the number of seniors as more boomers pass age 65. New Yorkers over the age of 65 are expected to outnumber the under-18 age group by 2023, two years earlier than this is projected to occur across the country. The exception is NYC, where seniors will not overtake the under-18 age group until closer to 2050.[8] Among seniors, there are three trends in the state. First, the White population is older than other racial/ethnic groups and will continue to account for an increasing share of the senior population. Second, having lived through a decade of financial challenges since the Great Recession, more New York seniors will become ALICE. And third, seniors make up a larger portion of households in rural areas, where they will continue to face additional challenges in access to transportation, health care, and caregiving.[9] A 2020 report on the best and worst places for seniors to live ranked New York 2nd best out of 50 states, with high scores for its more than 600 senior centers, and access to amenities and public transportation in major cities — specifically NYC, Buffalo, and Rochester. The state received lower scores for affordability, high housing costs, traffic congestion, and opportunities for civic involvement.[10]

As the other population bubble, millennials, get older, the proportion of both college-age students and families with children is declining due to several factors: Millennials have passed traditional college age, are having fewer children, and are waiting longer than previous generations to start a family.[11]

Inequality in income and wealth will continue to rise as wage growth and job stability in high-wage jobs greatly outpace growth and stability at the lower end. Nationwide, from the late 1940s to the early 1970s, incomes across the income distribution grew at nearly the same pace. Then, beginning in the 1970s, income disparities began to widen: The average income for the top 1% increased over five times more than that of the middle 60% and over three times more than that of the bottom fifth, from 1979 to 2016.[12] The gap in wealth (savings and assets) is even greater. According to a 2018 report by the Economic Policy Institute, New York ranked number 1 of all 50 states in income inequality, with the top 1% earning 44 times more than the bottom 99%. While disparities were most evident downstate, specifically in Manhattan and Westchester County, Saratoga County in upstate New York ranked third in the state for having the greatest income disparity.[13] Such disparities leave ALICE families unable to earn an adequate income and unable to build assets. ALICE families also face more barriers that, when compounded, create an even bigger wealth gap. These include issues like lower pay for women, racial/ethnic discrimination in homeownership, and student loan debt.[14]

THE COST OF LIVING IN NEW YORK

Traditional economic measures systematically underestimate the actual cost of basic needs and their rate of increase over time, concealing important aspects of the local and national economy. To better capture the reality of how much income households need to live and work in the modern economy in each county in New York, this Report includes the **ALICE Household Budgets**. In addition, the Report presents the **ALICE Essentials Index**, a standardized national measure that captures change over time in the cost of household essentials that ALICE households purchase. Together, these tools provide a more accurate estimate of the cost of living and a clearer way to track change over time.

THE ALICE HOUSEHOLD BUDGETS

United For ALICE provides three basic budgets for all counties in New York. Each budget can be calculated for various household types.

- The **ALICE Household Survival Budget** is an estimate of the minimal total cost of household essentials — housing, child care, food, transportation, health care, and technology, plus taxes and a miscellaneous contingency fund equal to 10% of the budget. It does not include savings, auto repairs, cable service, travel, laundry costs, or amenities such as holiday gifts or dinner at a restaurant that many families take for granted.

- The **Senior Survival Budget,** new to this Report, adjusts the Household Survival Budget to reflect the fact that seniors have lower food costs than younger adults, travel fewer miles for work and family responsibilities, and have increasing health needs and out-of-pocket health care expenses.

- For comparison to a more sustainable budget, the **ALICE Household Stability Budget** estimates the higher costs of maintaining a viable household over time, and it is the only ALICE budget to include a savings category, equal to 10% of the budget.

The cost of living varied significantly across the state, but in every region in New York, the cost of household basics was well above the Federal Poverty Level (FPL) for all household sizes and types. (See the At-a-Glance pages for regional averages.) For a single adult, the FPL was $12,140 per year in 2018, but the average Household Survival Budget in New York State was $27,312 per year.[15] The average Senior Survival Budget totaled $30,408 per year, primarily due to increased health costs. (Despite having Medicare, seniors have greater out-of-pocket health care costs, largely due to increased spending on chronic health issues like heart disease and diabetes.) And all budgets were significantly lower than the average Household Stability Budget, which reached $50,484 per year for a single adult (Figure 5).

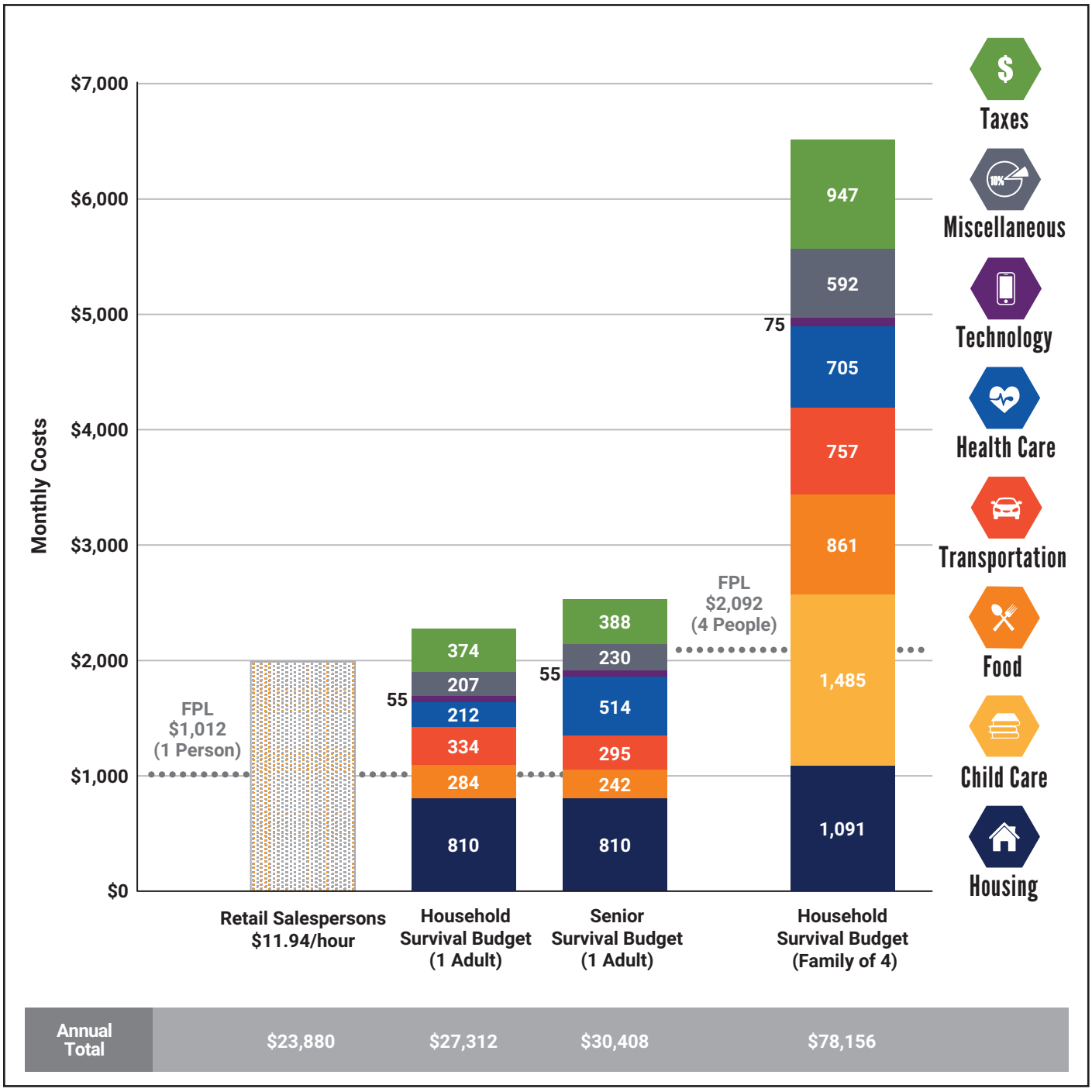
The gaps are even larger for families. The FPL for a four-person family was $25,100 in 2018, while the Household Survival Budget for a family with two adults, an infant, and a four-year-old was $78,156.[16]

The hourly wages needed to support these budgets were $13.66 for the single adult Survival Budget; $15.20 for the Senior Survival Budget; and $39.08 for one worker or $19.54 each for two workers for the Survival Budget for a family of four. To put these budgets in perspective, the median hourly wage for the most common occupation in New York, retail salesperson, was $11.94 in 2018, or $23,880 if full time, year-round — not enough to support any of the ALICE budgets.

Public assistance programs are based on the FPL, but the FPL is not enough for a household to cover even its most minimal costs, as shown by the comparison to the Household Survival Budget in Figure 5. This means that assistance programs serve far fewer households than actually need assistance, even in a strong economy.

To see the details of each ALICE budget for different household types, visit UnitedForALICE.org/New-York

Figure 5.
Monthly Budget Comparison, New York, 2018



Note: The FPL is a total; there is no breakdown of how that amount is allocated by budget category.

Sources: AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare-Chronic Conditions; Federal Highway Administration, 2017; Feeding America, 2019; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; Medicare.gov; New York State Office of Children and Family Services, 2019; Scarboro, 2018; The Zebra, 2018 U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at UnitedForALICE.org/Methodology[17]

The cost of household basics varied widely across the state's regions in 2018 (see the At-a-Glance pages for regional household budget averages). For a single adult, the costs were highest in NYC, where the Household Survival Budget was $44,184 per year, compared to $35,100 in the Counties Surrounding NYC, and $24,552 in the Rest of State. Similarly, the cost for seniors was significantly higher in NYC, with the Senior Survival Budget totaling $48,612 for one person, compared to $38,748 in Counties Surrounding NYC, and $27,432 in the Rest of State.

For families, the cost of living was highest in the regions surrounding NYC. The Household Survival Budget for a family of four in the Counties Surrounding NYC was $101,724 per year, while in NYC's five boroughs, the average cost was $97,188, and in the Rest of State, it was $72,960.

The cost of living has increased steadily in all regions of the state over the last decade. Most recently, from 2016 to 2018, the household survival budget for a single adult increased by 15% in NYC, 14% in the Counties Surrounding NYC, and 9% in the Rest of State. The family budget increased by 8% in NYC and by 6% in both the Counties Surrounding NYC and the Rest of State.

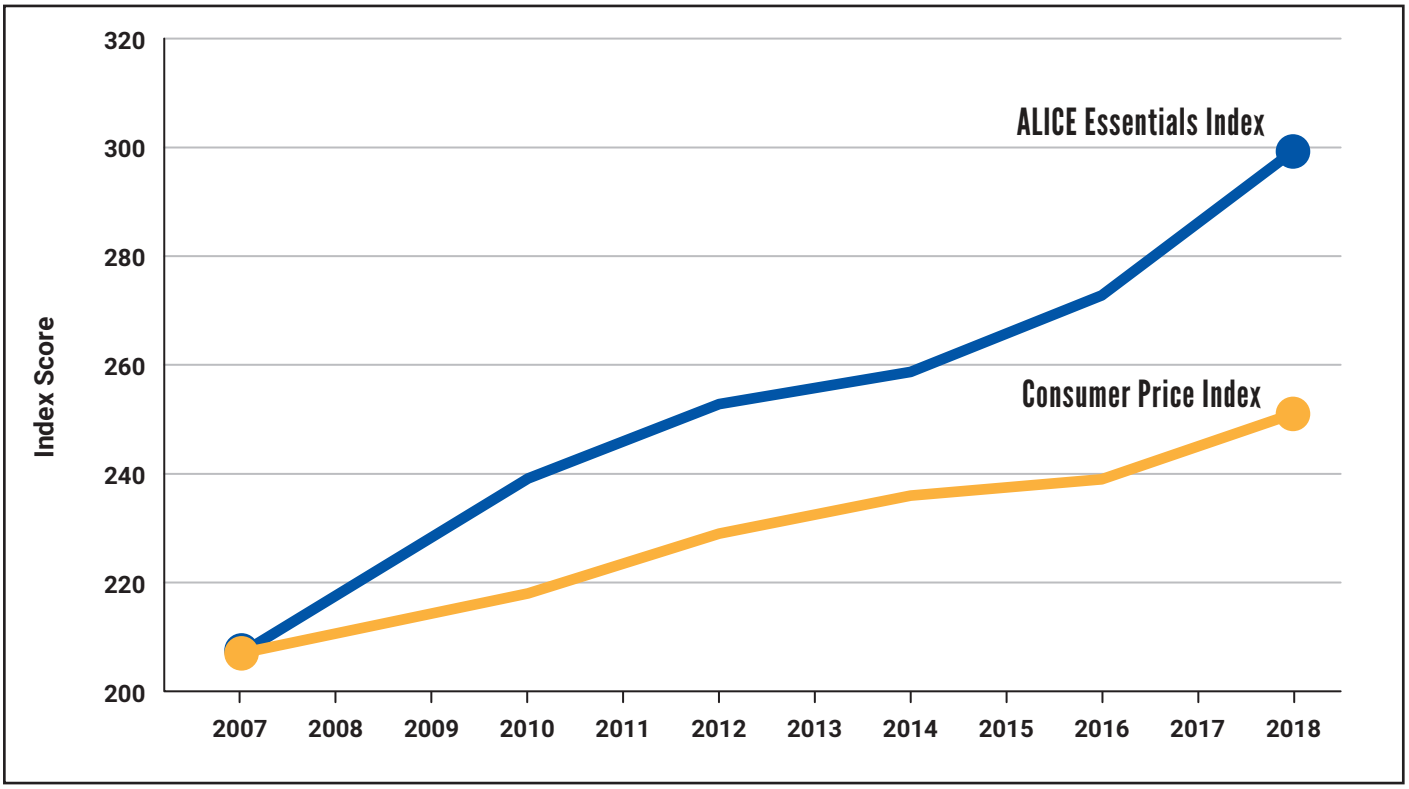
THE ALICE ESSENTIALS INDEX

Based on items in the Household Survival Budget, the ALICE Essentials Index measures the change over time in the costs of household essentials — a much narrower definition than the more common rate of inflation based on the BLS Consumer Price Index (CPI). While the CPI covers a large group of goods and services that urban consumers buy regularly (housing, food and beverages, transportation, medical care, apparel, recreation, education, and communication services), the ALICE Essentials Index includes only essential household items (housing, child care, food, transportation, health care, and a smartphone plan). The ALICE Essentials Index is also calculated for both urban and rural areas, while the CPI only tracks inflation based on a select number of metropolitan (urban) counties.[18]

> *"The cost of living has increased steadily in all regions of the state over the last decade."*

Across the country, the ALICE Essentials Index has increased faster than the CPI over the last decade (Figure 6). From 2007 to 2018, the average annual rate of increase was 3.3% in urban areas and 3.4% in rural areas, while the CPI increased by 1.8%.[19] This difference is primarily due to the fact that the costs of basics, especially housing and health care, have increased, while the costs of other items — notably manufactured goods, from apparel to cars — have remained relatively flat. And while basic household goods were 18% to 22% more expensive in urban areas than in rural areas, those costs increased at nearly the same rate in both areas during this period. For more detailed information, see the ALICE Essential Index Report.

Figure 6.
Consumer Price Index and ALICE Essentials Index, United States, 2007–2018



Sources: ALICE Essentials Index, 2007–2018; Bureau of Labor Statistics—Consumer Price Index, 2007–2018. For more information, visit UnitedForALICE.org/Essentials-Index

The difference between these two cost-of-living measures is more than an academic question. The CPI is used to measure inflation and monitor monetary policy. It also determines the rate at which a wide range of government program levels and benefits are increased, including Social Security, veterans' and Federal Civil Service retirees' benefits, government assistance programs, the FPL, income tax brackets, and tax credits like the Earned Income Tax Credit (EITC).[20] But the ALICE Essentials Index shows that from 2007 to 2018, the CPI considerably underestimated the increase in the cost of living for ALICE households across the country.

TRENDS: COST OF LIVING

The cost of living for ALICE is growing significantly in both urban and rural areas, often driven by the cost of housing. In New York, rising costs in urban areas — notably in the NYC boroughs of Manhattan, Brooklyn, and Queens — are due to population growth and increasing demand for low-cost, urban rental units (especially among millennials and seniors). This trend will continue as affordable housing becomes harder to find. And while the overall cost of living in rural America is lower than in metro areas, expenses — especially housing — are rising at similar rates in both areas. Nationwide, households that are severely rent burdened (with rent accounting for more than 50% of their income) are projected to grow by at least 11%, to 13.1 million households, by 2025.[21]

Commuting times will continue to increase, as will demand for alternative transportation options. High housing costs and urban sprawl push workers farther from their jobs, and increase commute times, which has a negative impact on health, job retention, and productivity. These pressures — along with the cost of owning and maintaining a car — also increase demand for both traditional and new public transportation options (e.g., trains and buses, rideshares, and self-driving vehicles).[22]

The child care industry will face new challenges, and so will parents. As the number of families with children continues to decrease (it fell 10% in New York from 2010 to 2018), it will be harder for child care centers to stay in business, making child care more difficult to find and more expensive, especially in less populated areas. In 2018, 64% of New York residents lived in a child care desert, defined as having no child care providers at all, or so few options that there are three times as many children for each available licensed child care slot. Since single-parent families are still more likely to be below the ALICE Threshold, they will also struggle to afford quality child care. According to the Schuyler Center for Analysis and Advocacy, the high cost of child care in New York makes it unaffordable for many families, preventing parents from participating in the workforce, and depriving children of quality early-childhood learning and education. Compounding this issue is the fact that low-paid child care workers are ALICE as well (with a median hourly wage of $12.87 in New York).[23]

Food insecurity, a longstanding problem for families with children, is also increasing among young adults and seniors. According to a 2019 survey of City University of New York (CUNY) college students, 48% said they experienced food insecurity, with 40% reporting that they cut the size of their meals or skipped meals for financial reasons, and 11% saying they didn't eat for an entire day because they didn't have enough money.[24]

"The high cost of child care in New York makes it unaffordable for many families, preventing parents from participating in the workforce, and depriving children of quality early-childhood learning and education."

There is also growing food insecurity at the other end of the age spectrum, with a projected 8 million food-insecure seniors nationwide by 2050. Compared to other seniors, food-insecure seniors are more than twice as likely to have depression, 91% more likely to have asthma, 66% more likely to have had a heart attack, and 57% more likely to have congestive heart failure. Public benefits help but do not eliminate the need for emergency assistance measures, such as food pantries.[25]

College students across the country are facing greater challenges in meeting living expenses, despite the fact that increasing numbers of students are working full or part time. Students often rely on multiple sources of financial support, including financial aid, student loans, and assistance from parents or other family members, to cover their living expenses. Yet even with these types of financial help, many students need to work while in school; in particular, more than two-thirds of students enrolled in community colleges work full or part time.[26] In a recent financial wellness survey, 56% of students report paying for college using money from their current employment, and 31% of students pay for college with credit cards, leading to accumulation of increased debt.[27] Working long hours to earn more income comes at a price, as it can interfere with academic performance and ultimately the likelihood of obtaining a degree.[28] Students report that two of the major obstacles to academic success are juggling work with school and other responsibilities and difficulty meeting expenses.[29] For more information, see the 2019 United For ALICE Report, *The Consequences of Insufficient Household Income*.

Gaps in health based on demographic, environmental, and socioeconomic factors will continue to grow. Volatility in health insurance availability and coverage, increasing out-of-pocket costs — even for those with employer-sponsored programs — and shortages of health care providers (especially in rural areas) make it harder for many families to get the health care they need.[30] In the 2018 America's Health Rankings, New York ranked 38 out of 50 for disparities in health status, which measures the difference in self-reported health status between those adults age 25 and older with at least a high school degree and those without.[31] Health disparities will continue to grow with new but expensive advances in medicine, compounded exposure to environmental hazards and public health crises for many low-income households, and a persistent context of discrimination and institutionalized racism in New York and across the country.[32]

Natural and human-made disasters will continue to impact ALICE households disproportionately. Across New York, the increasing impact of these incidents — from severe weather and flooding to pandemics — is felt most acutely by ALICE households and their surrounding communities. (For information on the impact of COVID-19 on ALICE, go to UnitedForALICE.org/COVID2019.) With minimal job security and little or no savings, ALICE families feel the impact of an economic disruption almost immediately, as hourly paid workers suffer lost wages right away. ALICE households are more vulnerable during natural disasters as they often live in communities with fewer resources, and their housing is more susceptible to flooding, fire, and other hazards. With no financial cushion, ALICE workers struggle to repair damage, recover from illness, and pay ongoing bills. Recovery efforts often reinforce existing inequities in communities. For example, following the devastation of Hurricane Sandy, efforts to rebuild the Rockaways — a diverse beachfront area in Queens — focused on a new boardwalk, beach attractions, and new ferry routes, benefiting wealthier residents. But these efforts ignored the area's lower-income residents' basic needs, such as repairs of damaged boilers, mold and mildew remediation, and renovating damaged playgrounds and community gathering spaces.[33]

At the same time, ALICE workers are essential to disaster recovery efforts in both infrastructure repair and health care, and they are often forced to choose between caring for their families and ensuring community recovery. All of these factors increase the risk of physical harm ALICE families face if they cannot afford to flee an oncoming natural disaster or take necessary precautions during a public health crisis.[34]

Financial instability will mean additional costs for ALICE households. The costs of financial instability are cumulative and intensify over time. Skimping on essentials, from food to health care, leads to greater long-term problems (see United For ALICE's 2019 Report *The Consequences of Insufficient Household Income*). Failure to pay bills on time leads to fees, penalties, and low credit scores, which in turn increase interest rates, insurance rates, and costs for other financial transactions (from check-cashing fees to payday cards).[35] Unexpected expenses can intensify these impacts. In 2017, 51% of New York households had set aside any money in the prior 12 months that could be used for unexpected expenses or emergencies such as illness or the loss of a job. Though this was above the national rate of 42%, it still leaves almost half of New Yorkers without any financial cushion. And without enough income to cover current and unexpected expenses, ALICE households cannot save for future expenses like education, retirement, or a down payment on a house.[36]

THE CHANGING LANDSCAPE OF WORK IN NEW YORK

In 2018, ALICE workers played an essential role in New York's economy but have not benefited from many of the state's economic gains — a reality that was not captured by traditional economic measures. This section breaks down labor force data in new ways, and in so doing highlights the challenges ALICE workers face: the declining power of wages to keep up with the cost of living, greater dependence on hourly wages, more than one third of adults out of the labor force, and increased economic risk for workers.

Overall, New York state appeared to have a robust economic profile in 2018, with a rising GDP of nearly $1.7 trillion and a low unemployment rate — only 3% of adults were actively looking but unable to find work in 2018. Yet employment growth in many parts of the state over the last 10 years was modest, and the state economy was dominated by low-wage jobs that could not keep up with the increase in the cost of the basic household budget. Economic gains since the Great Recession were uneven across the state; most strikingly, there was a growing divide between the metropolitan NYC area and the rest of the state.

NYC workers were the first to benefit from the state's 2016 Minimum Wage Act, which mandated a series of incremental wage increases. Large employers in NYC were required to raise wages to $15.00 per hour by the end of 2018, followed by small NYC employers (by the end of 2019), and then employers in Long Island and Westchester County, which were required to raise wages to $12.00 by 2018 and $15.00 by the end of 2021. The rest of the state is gradually increasing from $11.10 by the end of 2018 to $12.50 by the end of 2020.[37] Most of these wage increases have not impacted 2018 data used for this Report.

> *"The number of low-wage jobs increased by 33% from 2007 to 2018, and accounted for the largest number of jobs in New York in 2018."*

Job growth and opportunities for work also varied across the state. The 50 counties that make up the Rest of State in this Report experienced less than one-third of the private-sector job-growth rate in NYC and the Counties Surrounding NYC during 2018 (and among the lowest growth rates in the country), while NYC had the highest growth rate in the state, followed by Long Island and the lower Hudson Valley.[38] Following the Recession, the Rest of State counties experienced some job growth until 2016, when a reduction in the manufacturing, retail sales, and business service sectors, particularly in Western New York, caused a slowdown in job growth and ultimately a decline in jobs. Gains in the education and health services sector continued to be a source of job growth upstate, but not enough to offset the loss of jobs in other sectors.[39] NYC added more than 800,000 jobs between 2009 and 2018; yet most of these jobs were in the leisure and hospitality sectors, with wages unable to support the Household Survival Budget.[40] Between 2007 and 2018, high-wage jobs in the state decreased, while the number of low-wage jobs increased, rising from 33% to 39% of all jobs in the state in 2018 (Figure 7).

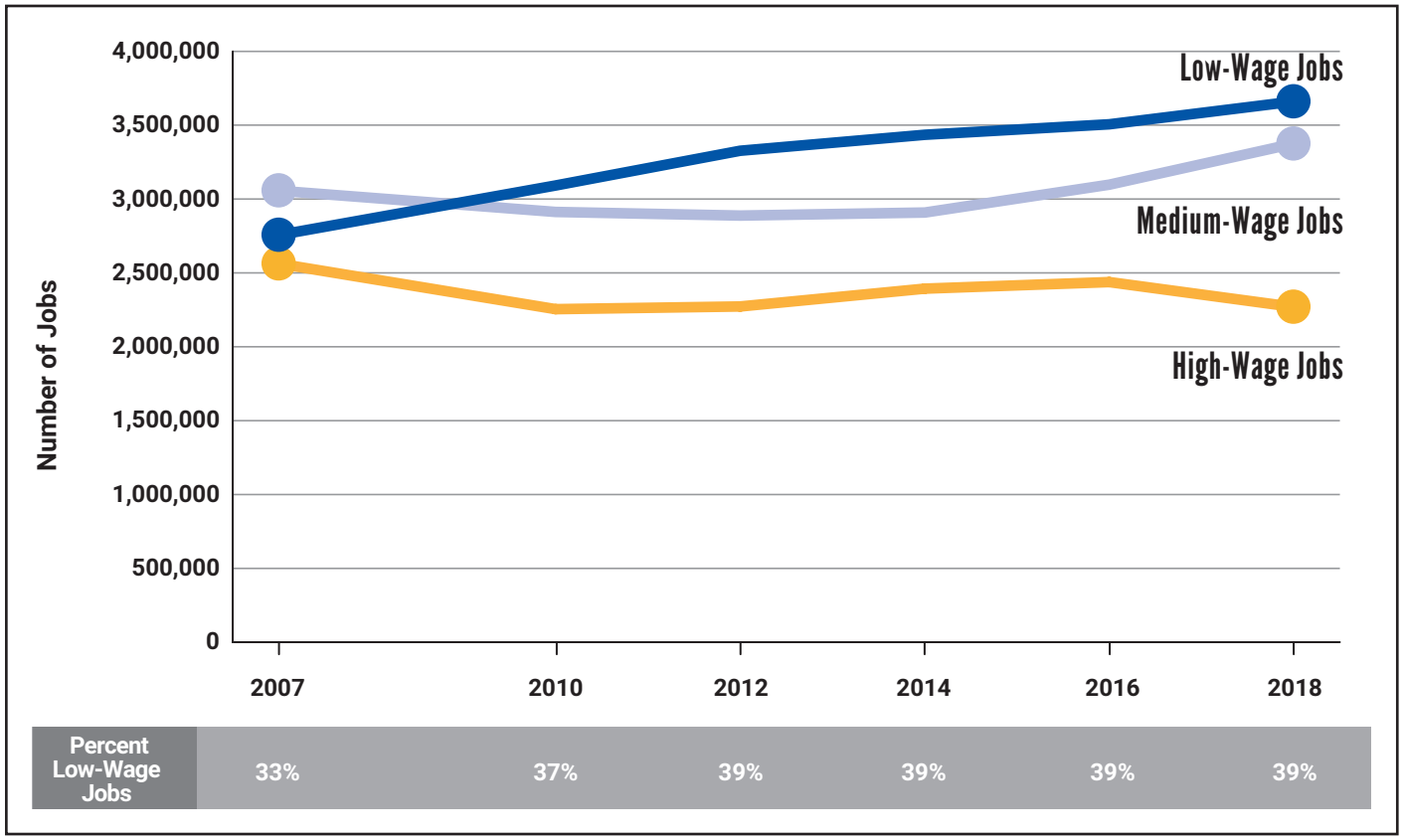
Figure 7 illustrates the following trends in wages compared to the cost of living in New York from 2007 to 2018:

- Low-wage jobs (dark-blue line) are defined as those paying less than the wage needed for two workers to afford the family Household Survival Budget (which includes costs for two adults, an infant, and a four-year-old). In 2007, this was less than $13.80 per hour; by 2018, the wage required had increased to $19.54 per hour. This shows that even with two earners working full time, it is not only possible but common for households to fall below the ALICE Threshold. The number of low-wage jobs increased by 33% from 2007 to 2018, and accounted for the largest number of jobs in New York in 2018.

- Medium-wage jobs (light-blue line) allow two workers to afford a family Household Survival Budget. In 2007, these were jobs that paid between $13.80 and $27.60 per hour, per worker; by 2018, wages needed for these jobs were between $19.54 and $39.08 per hour, per worker. While medium-wage jobs increased from 2007 to 2018, they increased at a slower rate (10%) compared to low-wage jobs (33%).

- High-wage jobs (gold line) allow one worker to afford a family Household Survival Budget. In 2007, the wage required was $27.60 per hour or more; by 2018, the wage required had increased to $39.08 per hour. The number of high-wage jobs declined by 11% between 2007 and 2018.[41]

Figure 7.
Number of Jobs by Wage Level, New York, 2007–2018



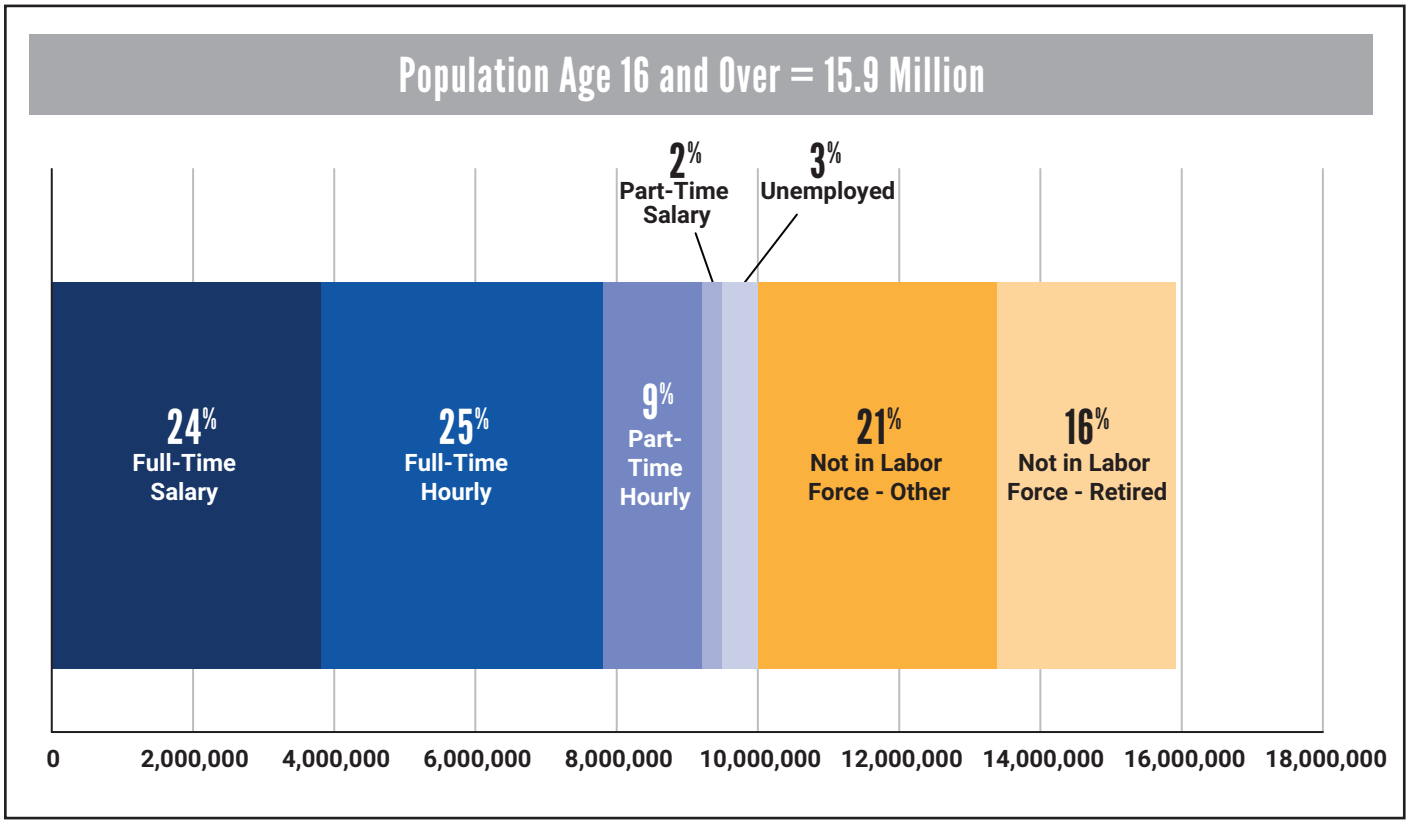
Note: Wage levels are defined by their relation to the Household Survival Budget. Dark-blue = Job cannot support family Household Survival Budget with two earners. Light-blue = Job supports family Household Survival Budget with one earner. Gold = Job supports family Household Survival Budget with one earner.

Sources: ALICE Household Survival Budget, 2007–2018; Bureau of Labor Statistics, Labor Force Statistics, 2007–2018—Occupational Employment Statistics

THE NEW LABOR FORCE

A 2018 overview of the labor status of New York's 15,922,689 working-age adults (people age 16 and over) shows that 63% of adults were in the labor force (blue bars in Figure 8), yet more than half of them were workers who were paid hourly. In addition, 37% of adults were outside the labor force (gold bars), a slight improvement from 40% in 2016, when New York had one of the lowest labor participation rates in the country.[42]

Figure 8.
Labor Status, Population Age 16 and Over, New York, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time, hourly workers) have been applied to the total New York workforce to calculate the breakdown shown in this figure. Full time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Though the majority of adults in New York were working in 2018 and most households had at least one worker, only 24% of all working-age adults had the security of a full-time job with a salary. The rest were paid hourly and/or worked part time.[43]

Hourly Work and the Gig Economy

Employers' increasing reliance on hourly workers is typically associated with freelance "gig economy" jobs (like rideshare driving or on-demand delivery), but even traditional jobs are now more likely to be paid by the hour, especially in retail, health care, food service, and construction.[44] These workers are more likely to have fluctuations in income, with frequent schedule changes and variation in the number of hours available for work each week/month. They are also less likely to receive benefits, such as health insurance, workers' compensation, paid time off, family leave, or retirement benefits, especially if they work fewer than 30 hours per week at a single job.[45]

Hourly workers are more likely to have multiple sources of income. Traditional measures of employment have focused on the number of jobs held by a worker; for example, BLS estimates that only 5% of workers held two or more jobs in 2018.[46] However, in the modern economy, where many workers have their own small business, are consultants, or are contingent, temporary, freelance, or contract workers, a worker may have many sources of income that are not necessarily considered a "job." In 2019, nearly half (45%) of working adults reported having a side gig outside of their primary job.[47]

In comparison with hourly workers, salaried workers are paid an annual amount at regular pay periods, and usually receive benefits. Nationally, employers spent an average of 31% of compensation on benefits in 2018; not providing these represents significant savings to the employer. As a result, even traditional jobs are morphing as employers shift the financial risk of changes in supply and demand to employees.[48] While this is true throughout the economy, it is especially concentrated in lower-wage positions — the jobs most accessible to ALICE.

Who is Out of the Labor Force?

Of adults 16 years and older in New York, 16% were out of the labor force in 2018 because they were retired and another 21% were out of the labor force for other reasons (gold bars in Figure 8). This totals 37% of adults outside the labor force, one of the highest rates in the country.[49]

Retirees (age 65 and over and not working) are traditionally one of the largest groups out of the labor force. In New York in 2018, they accounted for an unusually high percentage, in part due to the baby boomer generation aging into retirement. However, this number did not include the increasing number of seniors who were still working. In New York, the number of seniors in the workforce increased by 26% from 2011 to 2016, compared to a 19% increase nationally; by 2018, 21% of seniors in New York were still in the labor force.[50]

Those under age 65 and not working were out of the labor force for a variety of reasons, the two most common being:

- **School:** Nationally, 77% of high school students and 52% of college students did not work in 2018. At these rates, non-working students in New York would account for more than one third (36%) of the state's working-age adults out of the workforce.[51]

- **Health:** Adults with one or more health issues — an illness or disability that makes it difficult to get to work, perform some job functions, or work long hours — accounted for 19% of those out of the labor force in New York in 2018.[52]

The remainder of adults were out of the labor force for other reasons, including scheduling conflicts, family caregiving responsibilities or limited access to transportation or child care.[53] For women 25 to 54 years old, the most common reason for not working in 2018 was in-home responsibilities — caring for children, but also, as the population of New York ages, caring for an aging parent or a family member with a disability or chronic health issue.[54]

These adults who were out of the workforce were not included in the state's low unemployment rate, which only counts adults actively looking for work. In previous periods of low unemployment, employers have had to offer much higher wages to attract workers back into the labor force or away from other businesses. In the 2018 economy, however, those out of the labor force proved to be a large reserve of workers able to be drawn back into the labor force with only slightly higher wages — in effect, keeping wages low.[55]

ALICE JOBS: MAINTAINING THE ECONOMY

While national conversations about work often focus on the economic importance of the "innovation" sector and its high-paying jobs, the reality is that the smooth functioning of the national and New York economies relies on a much larger number of occupations that build and repair the infrastructure and educate and care for the past, current, and future workforce. The workers in these jobs — child care workers, supermarket cashiers, gas attendants, salespeople at big box stores, home health aides, office clerks — are described as "Maintainers" by technology scholars Lee Vinsel and Andrew Russell, and they are primarily ALICE.[56] To better understand where ALICE works, we elaborate on Vinsel and Russell's concept by breaking down all occupations in New York into two occupational categories, each with two job types: the lower-paying Maintainer occupations, composed of Infrastructor and Nurturer jobs; and the higher-paying Innovator occupations, composed of Adaptor and Inventor jobs.

DEFINITIONS

Maintainer Occupations:

Infrastructors build and maintain the physical economy (construction, maintenance, management, administration, manufacturing, agriculture, mining, transportation, retail).

Nurturers care for and educate the workforce (health and education, food service, arts, tourism, hospitality).

Innovator Occupations:

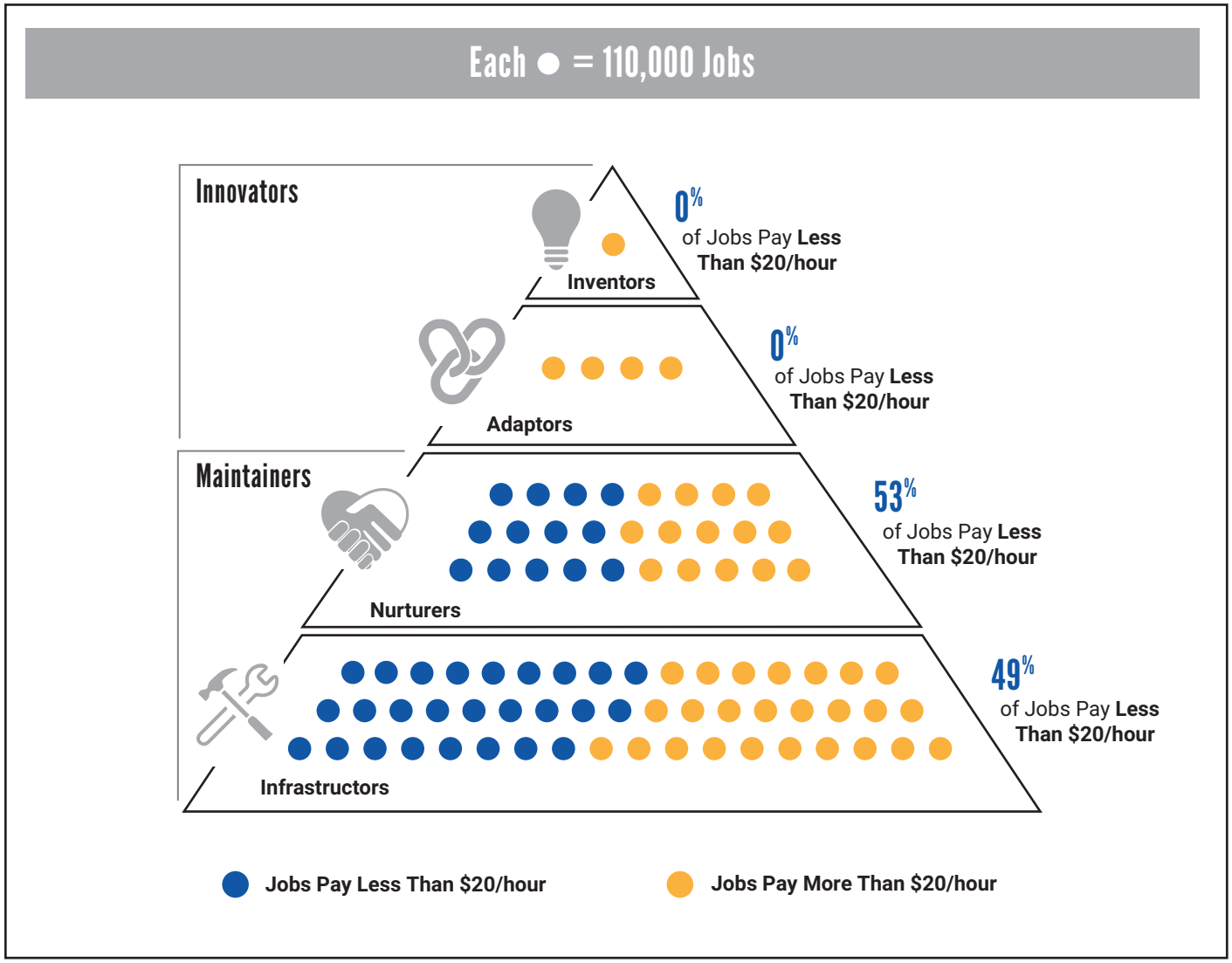
Adaptors implement existing tools or processes in new ways, responding to opportunities and changing circumstances (managers, industrial and organizational psychologists, analysts, designers, technicians, and even policymakers).

Inventors devise new processes, appliances, machines, or ideas. Before World War II, most inventors were independent entrepreneurs. Today, they are most likely engineers and scientists working in research & development, and, in some cases, higher education.

The largest employment sectors in New York are comprised primarily of Maintainer occupations. The single largest industry in 2018, with 2,081,700 employees, was education and health services, which is comprised of Nurturer jobs. The second largest, with 1,563,800 employees, was trade, transportation, and utilities, which is comprised of Infrastructor jobs. Both industries have large shares of ALICE workers.[57] There are far fewer jobs in Innovator occupations (Adaptors and Inventors).

When stacked together, New York's occupations form a pyramid that reveals the critical role of Maintainer jobs — the jobs most accessible to ALICE — in the state economy (Figure 9). The majority of Maintainer jobs (49% of Infrastructor jobs and 53% of Nurturer jobs) pay less than $20 per hour — a wage that, if full time, year-round, provides a maximum annual salary of $40,000, or $38,156 less than the family Household Survival Budget of $78,156. By comparison, almost all Adaptor and Inventor occupations pay more than $20 per hour.

Figure 9.
Occupations by Wage and Type, New York, 2018

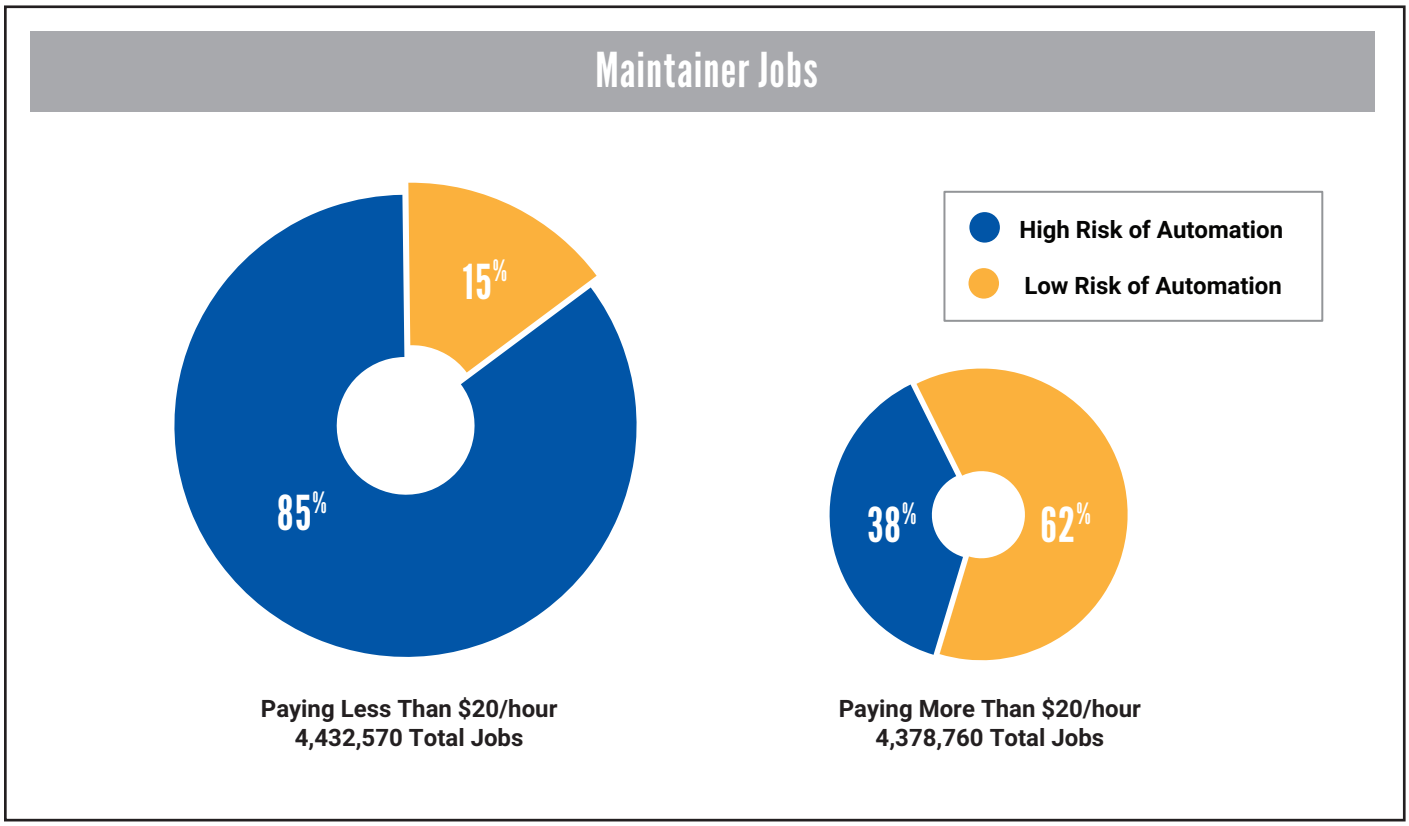


Source: Bureau of Labor Statistics, Labor Force Statistics, 2018—Occupational Employment Statistics

The precarious nature of ALICE workers' jobs is reinforced by the powerful relationship between low wages and the high risk of jobs becoming automated (defined as having a greater than 50% chance of being replaced by technology in the next decade). Jobs that pay less than $20 per hour are more likely to be replaced by technology compared to higher-paying jobs.

This is especially true for Maintainer occupations, where most jobs pay less than $20 per hour and 85% of these low-paying jobs are at a high risk of automation. By comparison, only 38% of New York's Maintainer jobs that pay more than $20 per hour are at that level of risk (Figure 10).

Figure 10.
Occupations by Type and Risk of Automation, New York, 2018



Sources: Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Frey & Osborne, 2013

There are also differences in salary and risk of automation based on the type of Maintainer job. Among New York's Infrastructor jobs, 97% of jobs that pay less than $20 per hour are at risk of automation, compared to 58% of those that pay more than $20 per hour. Among Nurturer jobs, the discrepancy is even greater: 66% of jobs that pay less than $20 per hour are at risk of automation, compared with 3% of those that pay more than $20 per hour.[58] Education level also impacts risk of automation; nationally, the risk for jobs that require only a high school diploma (55%) is more than double the risk for jobs that require a bachelor's degree (24%).[59]

TRENDS: THE LANDSCAPE OF WORK

Economic growth will be led by the non-traditional work and small businesses of the gig economy. As much as 94% of U.S. net employment growth in the last decade has come from alternative or contingent labor, according to a National Bureau of Economic Research report.[60] Nearly 40% of New Yorkers worked within the gig economy in 2020. With an increasing number of workers who are contractors, work in small businesses, or rely on a combination of side gigs, the number of people experiencing gaps in income and going without benefits will also rise. Millennials are leading the way in this trend, with 48% nationally saying they earn income on the side (i.e., in addition to what they consider their primary employment), compared to 28% of baby boomers.[61] These arrangements are more volatile than traditional jobs, and workers bear the brunt of changes in demand, the price of materials, and transportation costs, as well as impacts related to cyberattacks, natural and human-made disasters, and economic downturns.[62]

The rise of automation will require a workforce with more digital skills. Rather than being replaced outright, many jobs across all job types will require an increasing ability to incorporate new technologies, work with data, and make data-based decisions.[63] More than 450,000 low- to middle-wage jobs in NYC are at high risk of automation, with jobs paying less than $40,000 a year being most vulnerable to automation.[64] ALICE workers will need to gain new skills rapidly, and that will require more on-the-job training, more flexibility to change career paths, and different kinds of education providers.[65] The benefits of increased technology will include improved accuracy in areas like pharmaceutical pill dispensing, and reduced risk of injury for workers such as warehouse packers and long-distance drivers.[66]

The number of low-wage jobs will continue to increase, despite automation. Even though most jobs will change and evolve with demand as well as technology, it may not be economical or effective to automate certain jobs. For example, low-wage Maintainer jobs in areas like education and health care require employees to be on-site and often involve relational skills that are difficult or impossible to automate (although these workers will still have to learn to work with technology). From 2016 to 2026, the occupation projected to have the largest number of new jobs in New York is home health aides; the median wage for these jobs in 2018 was $11.98 per hour, which was not enough to support the single-adult or family Survival Budgets. Of the state's top-20 growth occupations, 56% will pay less than $15 per hour, 26% will not require any formal educational credential at all, and 48% will require only a high school diploma.[67]

Students will continue to be a significant part of the labor force. As more families face financial hardship and the cost of college continues to rise, more students will have to work while in school. Nationally, 20% of high school students, 41% of full-time college students, and 82% of part-time college students had a job in 2017.[68] What's more, despite many students being employed, 45% of college students who completed the largest annual survey of basic college needs reported having experienced food insecurity in the previous month, and 56% had experienced housing insecurity in the prior year.[69] And even with more students working, student debt will continue to increase as more students from lower-income families attend college and costs continue to rise. In New York, 59% of college students who graduated in 2018 were in debt with an average loan of $31,127, a 19% increase from 2010.[70]

NEXT STEPS: DATA FOR ACTION

The ALICE data highlights significant problems in the New York economy in 2018: low wages, a rising cost of living, and 45% of the state's households unable to afford even the most basic budget. However, this data can also be used to generate solutions to these problems that help ALICE households and create equity across communities. The measures of cost of living, financial hardship, and changes in the labor force presented in this Report can help stakeholders ask the right questions and make data-driven decisions. This data can help policymakers and community organizations identify gaps in community resources, and it can guide businesses in finding additional ways to assist their workforce and increase productivity — both in times of economic growth and in periods of economic recovery.

This section of the Report provides a sampling of maps that, along with the 2018 ALICE data, illustrate gaps in resources to help direct assistance and fill immediate needs. When analyzed in relation to broader data on health, education, and social factors, these types of maps help focus solutions on underlying causes of hardship, and they also highlight areas of success.

IDENTIFYING GAPS

ALICE households often live in areas with limited community resources, making it even more difficult to make ends meet. The lack of some resources has immediate and direct costs. For example, without public transportation or nearby publicly funded preschools, ALICE families pay more for transportation and child care. Other costs, such as the consequences of limited access to health care providers, open space, or libraries, accumulate over time.

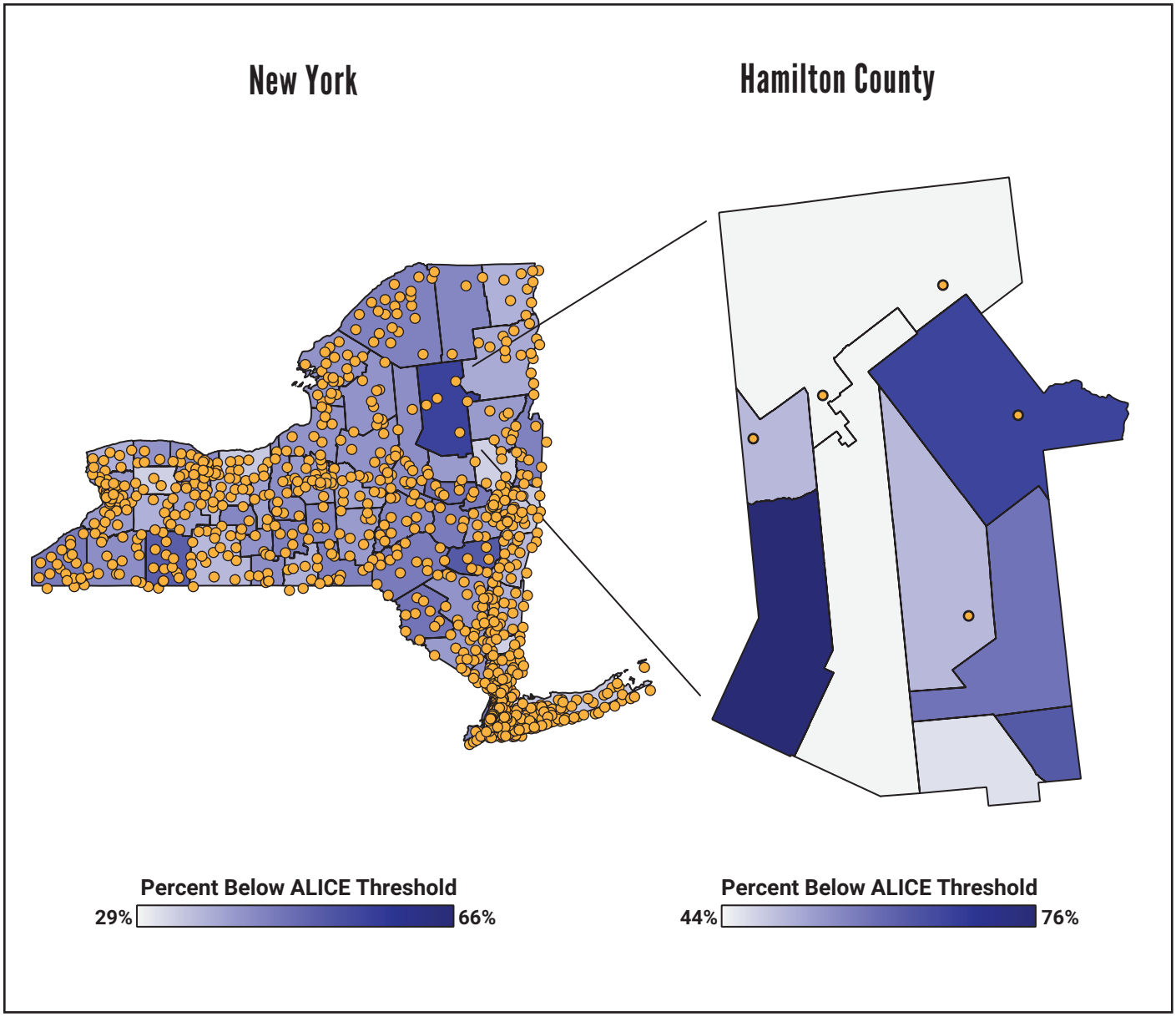
With the ALICE data tools, stakeholders can map where ALICE lives along with the location of community resources — such as public libraries or disaster-relief services — to identify gaps by town, ZIP code, or county (Figure 11). This data can help stakeholders answer targeted questions, including the following:

Do ALICE households have access to libraries?

Access to public libraries is especially important for ALICE families because libraries provide information on social services and job opportunities, free internet and computer access, and a range of free programs, community meetings, and even 3-D printers. After a natural disaster, libraries serve as second responders, providing electricity, internet access, charging stations, heat or air conditioning, and current information on recovery efforts.[71] Among NYC residents, 93% of those polled stated that public libraries are a cornerstone of their community, and more than 95% responded that the library provides valuable benefits for seniors, children, students, working families, immigrants, and lower-income communities.[72] Particularly in lower-income communities, the library can provide a safe and inclusive place for individuals and families. A 2019 Gallup Poll found that lower-income households (earning less than $40,000 per year) visit the library more frequently than average- and higher-income households.[73]

There are 1,060 libraries across New York's 62 counties, shown in gold dots in Figure 11 (and in an interactive feature on UnitedForALICE.org/New-York).[74] This data can help stakeholders identify where there are gaps in needed services (such as in areas with a high percentage of ALICE households but few or no libraries) and what type of intervention might be most helpful. For example, rural areas with a small population but a high percentage of ALICE households may benefit from mobile library services, or library services (like free computers) being offered in other public buildings and through sharing services with nearby libraries.

Figure 11.
Library Locations and Households Below ALICE Threshold, New York, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018; The Institute of Museum and Library Services, 2019

Are the needs of ALICE households met after a natural disaster?

Mapping where ALICE households live in relation to the impact of natural disasters such as floods, hurricanes, or snowstorms can help first and second responders meet critical needs. Disasters directly threaten the homes of ALICE families since more affordable housing is often located in vulnerable areas. The jobs where ALICE works are also more at risk, since low-wage and hourly paid jobs are more likely to be interrupted or lost. For example, in August 2018, severe storms and flooding wreaked havoc in upstate New York, leading to rescue evacuations and destroying homes and property in Broome, Chemung, Chenango, Delaware, Schuyler, Seneca, and Tioga counties. ALICE families who lived in the flood-prone areas suffered the unexpected financial cost of flood damage, as well as the added hardship of relocating or lost wages.[75]

Knowing where ALICE households live can help federal, state, and local governments target preparation, response, and assistance for natural disasters, and help companies plan where to deploy their workforce and support. Because ALICE households and communities do not have the same resources as their wealthier counterparts, namely insurance or savings, they will need more assistance over a longer period of time to recover. Strategies will vary by rural or urban context, the quality of the housing stock, and the age composition of the community (with the young and the elderly more dependent on care).[76]

UNDERSTANDING ALICE: HEALTH, EDUCATION, AND SOCIAL FACTORS

In most contexts, having a low income is associated with lower levels of education, higher rates of unemployment, and poorer health.[77] Communities that have been able to disrupt that association can provide important insights on how to change environments or policy to support ALICE households. By tracking where ALICE lives with other indicators, it is possible to identify counties that have overcome a challenge or bucked a trend. Stakeholders can then learn from these examples and adapt those solutions to their own areas.

Tracking relationships between ALICE households and other variables at the county level can also help stakeholders ask important questions and target resources where they can have the greatest impact. As an example, see the interactive maps of locations of public libraries and internet access in New York on our website: UnitedForALICE.org/New-York

Here are two possible questions:

Is internet access related to income?

Access to digital technology has exploded over the last three decades: By 2017, 91% of U.S. adults owned a computing device and 81% had a broadband internet subscription. In New York, 81% of households had access to the internet at home in 2018.[78] Technology has also become more important for work, education, community participation, and, crucially, disaster response and recovery.

Efforts are underway to improve access to technology for all New Yorkers, yet access varies by income, geography, and across certain demographic groups. Black and Hispanic New Yorkers, seniors over the age of 65, and people with less formal education (having a high school degree or below), are less likely to have an internet subscription.[79] And even for households with internet, those in more rural regions of the state are hampered by outdated and slow service.[80] For many families, that lack of access translates directly to reduced job opportunities, educational opportunities, health care access, and financial tools. For example, low-income adults are more likely to use their phones to search and apply for jobs; nationally, 32% of smartphone users with income below $30,000 have applied for a job on their phone, compared with 7% of smartphone users with income above $75,000. Although smartphone technology is constantly improving, many tasks are still more difficult to complete on the small screen of a smartphone as opposed to a computer (e.g., word processing, filling out applications, editing spreadsheets), and many websites still do not have a mobile version, making navigation time-consuming and difficult, or sometimes impossible.[81] Households without internet access are also at greater risk of being undercounted in the 2020 Census, when they may need government programs and services the most.[82]

This high usage of smartphones for a critical task indicates that many low-income households have limited access to the internet at home. In New York, 30% of households with income below the ALICE Threshold do not have an internet subscription, compared with only 7% for households above the ALICE Threshold. Rates also vary widely by location: The counties with the lowest access rates and lowest income are in rural areas, where 35% of households below the ALICE Threshold do not have an internet subscription.[83] Identifying these gaps can help businesses and government provide more resources to libraries, establish training centers, or target low-cost internet plans.[84]

Are drug overdoses driven by income?

New York, like many states across the country, has experienced an increase in drug overdose deaths over the last decade, largely due to an increase in deaths from opioid use. The total number of drug overdose deaths in New York more than tripled from 2007 to 2017, increasing from 1,029 to 3,224.[85] In 2016, Governor Cuomo commissioned a task force to tackle the opioid crisis, leading to the passage of important legislation such as opioid prescription limits, mandatory prescriber education, and elimination of insurance barriers to treatments for addiction (inpatient care, medications, long term recovery, etc.). For the first time in a decade, the number of fatal drug overdoses declined from 2017 to 2018, reflecting a broader national slowdown.[86]

Several national studies have suggested that counties with the worst economic prospects have the highest rates of substance use disorders and drug overdose hospitalizations and deaths. Yet that relationship varies across states, as people of all incomes, geographies, ages, and races/ethnicities suffer from substance use disorders.[87] In New York, overdose deaths have been reported in all but two counties, with Broome, Erie, Richmond (Staten Island), Suffolk, and Sullivan counties reporting the highest number of deaths in 2017. While some of the highest numbers of overdose deaths occurred in counties that also had a high percentage of households below the ALICE Threshold, overall there was not a significant relationship between income (defined by the percentage of households below the ALICE Threshold) and drug overdose deaths across New York counties.[88]

Understanding which communities have been hardest hit by substance use disorders can help planners and stakeholders see the complex ways in which addiction and financial hardship interact. Although economic standing is not always a risk factor for drug addiction in New York, the consequences of addiction hit low-income families harder. The impact of addiction and substance use disorders on families often means a decline in their financial position, causing many families to become or remain ALICE. A family's income may be reduced if addiction affects an adult's ability to work, and these families often have substantial health care costs. For example, addiction treatment costs range from $1,176 to $6,552 per month nationally. And lower-income families may not have access to such treatment programs, which only prolongs and compounds the outcomes of addiction. Substance use disorders take a toll on the stability of families and marriages, on parenting, and on the physical and mental health of family members.[89] For all of these reasons, there can be huge value for community stakeholders in mapping where ALICE lives with drug-overdose deaths to identify communities that have the greatest need but the fewest community resources to address addiction-related problems.[90]

THE BENEFITS OF MOVING TOWARD EQUITY IN NEW YORK

The strength of the New York economy is inextricably tied to the financial stability of its residents. The more people participate in a state's economy, the stronger it will be. In 2018, when the national economy was often described as "strong," the reality was that 3,291,828 households — 45% of all households in the state — struggled to support themselves. If all households earned enough to meet their basic needs, not only would each family's hardship be eased, but the New York economy would also benefit substantially. This is true in times of economic growth, and it becomes even more important during a period of crisis and recovery.

To better understand the extent to which financial hardship is a drain on a state's economy, this section provides an estimate of the benefits of raising the income of all households to the ALICE Threshold. While lifting family income would be an enormous undertaking, the statewide benefits of doing so make a compelling case for pointing both policy and investment toward that goal.

Based on 2018 data, the economic benefit to New York of bringing all households to the ALICE Threshold would be approximately $278.5 billion, meaning that the state GDP would grow by 17% (Figure 12). This is based on three categories of economic enhancement:

Earnings: New York's 2018 GDP reflected earnings of $104.5 billion by the state's households below the ALICE Threshold. Bringing all households to the ALICE Threshold would have a two-fold impact:

- **Additional earnings:** $97.7 billion statewide.

- **Multiplier effect:** Studies show that almost all additional wages earned by low-wage workers are put back into the economy through increased consumer spending, which in turn spurs business growth.[91] Building on economic calculations used by Moody's Analytics, this estimate assumes an economic multiplier of 1.2, meaning that a $1 increase in compensation to low-wage workers leads to a $1.20 increase in economic activity. In New York, this increased economic activity would be valued at $117.2 billion.[92]

Tax revenue: New York's 2018 GDP reflected tax revenue of $3.2 billion from the state's households below the ALICE Threshold. Bringing all households to the ALICE Threshold would have a two-fold impact:

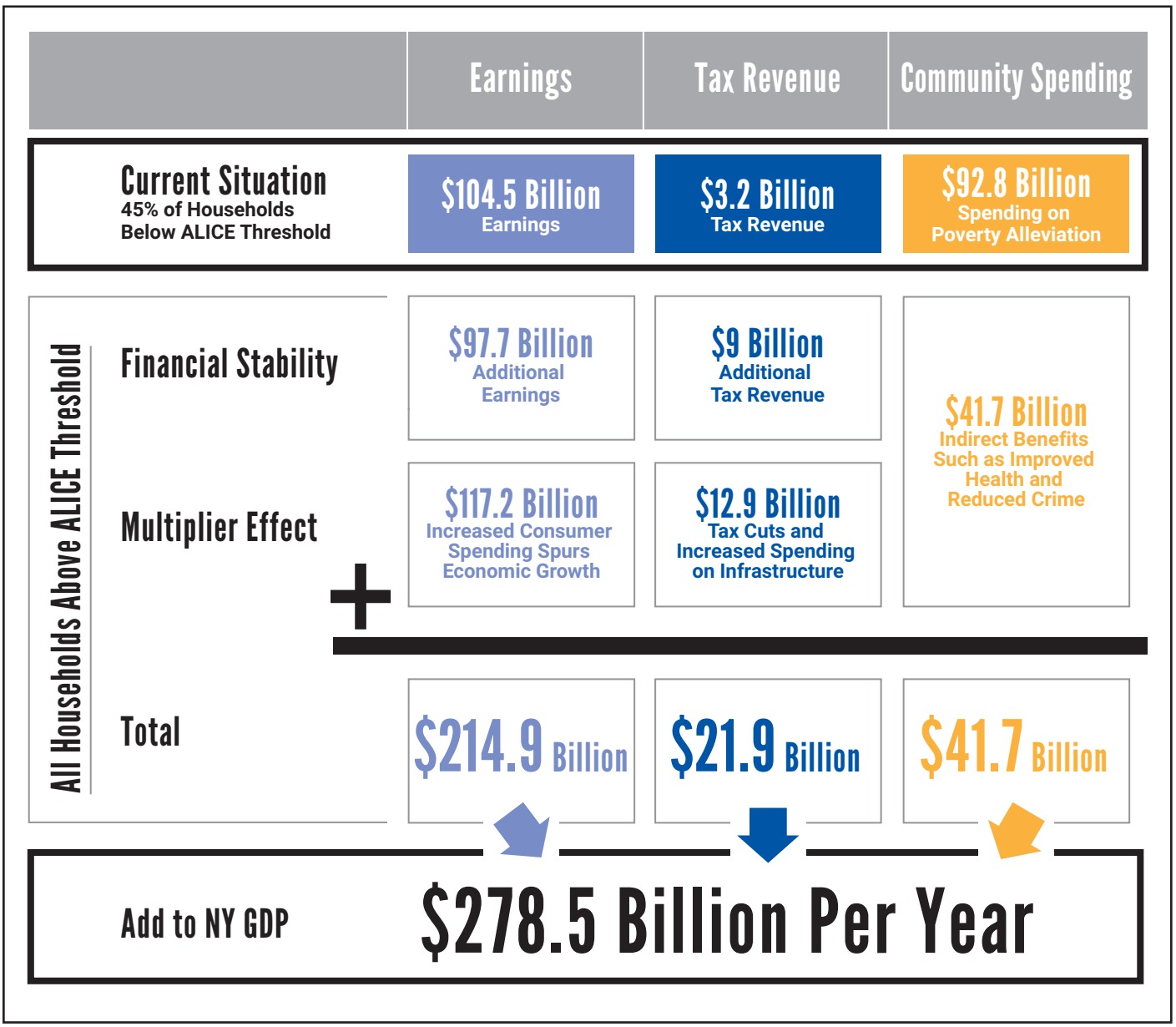
- **Additional tax revenue:** With additional earnings, there would also be additional taxes paid and reduced usage of tax credits such as EITC for low-income earners, totaling an additional $9 billion in tax revenue for New York.

- **Multiplier effect:** Additional state tax revenue gives state and local governments the opportunity to make investments that matter most to the well-being of residents and businesses — from tax cuts for small businesses to improvements in infrastructure, including health care and education — that can yield a high return on investment. Based on work by the Congressional Budget Office and Moody's Analytics, the estimated multiplier is 1.44, which would mean an added $12.9 billion in economic activity in New York.[93]

Community spending: New York's 2018 GDP reflected community spending of $92.8 billion on assistance to the state's households below the ALICE Threshold.[94] When all households can meet their basic needs, this spending can be reallocated to projects and programs that help families and communities thrive, not just survive.

- **Indirect benefits:** Added value to the state GDP would come in the form of indirect benefits associated with increased financial stability. These benefits include improved health (and reduced health care expenditures), reduced crime and homelessness, and greater community engagement. Figure 12 uses the very conservative estimate of an added $41.7 billion (or 2.5% of the state GDP, which is the estimated cost of childhood poverty alone).[95] This is still far short of the total indirect benefits of bringing all households to the ALICE Threshold, as it does not include benefits for adults or factor in the direct impact of redeploying private and nonprofit spending currently used to alleviate poverty.[96]

Figure 12.
Economic Benefits of Raising All Households to the ALICE Threshold, New York, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018; Internal Revenue Service—1040, 2018; Internal Revenue Service—EITC, 2018: Internal Revenue Service—FICA, 2019; McKeever, 2018; National Association of State Budget Officers, 2019; Office of Management and Budget, 2019; Scarboro, 2018;Tax Foundation, 2018 and 2019; U.S. Department of Agriculture—SNAP, 2019; Urban Institute, 2012; Walczak, 2019 [97]

Benefits for Households and Local Communities

In addition to the economic benefits to the state if all households had income above the ALICE Threshold, there would be a significant number of positive changes for families and their communities. Our 2019 companion Report, *The Consequences of Insufficient Household Income*, outlines the tough choices ALICE and poverty-level families make when they do not have enough income to afford basic necessities, and how those decisions affect their broader communities. By contrast, Figure 13 outlines the improvements that all New York families and their communities would experience if policies were implemented that moved all households above the ALICE Threshold.[98]

Figure 13.
The Benefits of Sufficient Income

If households have sufficient income for...	Impact on ALICE	Impact on the Community
Safe, Affordable Housing	Improved health through safer environments and decreased stress, improved educational performance and outcomes for children, greater stability for household members, a means to build wealth for homeowners	Less traffic, lower health care costs, better maintained housing stock, lower crime rates, less spending on homelessness/social services
Quality Child Care and Education	Improved academic performance, higher lifetime earnings, higher graduation rates, improved job stability/access for parents, better health	Decreased racial/ethnic and socioeconomic performance gaps, decreased income disparities, high return on investment (especially for early childhood education)
Adequate Food	Decreased food insecurity, improved health (especially for children and seniors), decreased likelihood of developmental delays and behavioral problems in school	Lower health care costs, improved workplace productivity, less spending on emergency food services
Reliable Transportation	Improved access to job opportunities, school and child care, health care, retail markets, social services, and support systems (friends, family, faith communities)	Fewer high-emissions vehicles on the road, more diverse labor market, decreased income disparities
Quality Health Care	Better mental and physical health (including increased life expectancy), improved access to preventative care, fewer missed days of work/school, decreased need for emergency services	Decreased health care spending, fewer communicable diseases, improved workplace productivity, decreased wealth-health gap
Reliable Technology	Improved access to job opportunities, expanded access to health information and tele-health services, increased job and academic performance	Decreased "digital divide" in access to technology by income, increased opportunities for civic participation
Savings	Ability to withstand emergencies without impacting long-term financial stability and greater asset accumulation over time (e.g., interest on savings; ability to invest in education, property, or finance a secure retirement)	Greater charitable contributions; less spending on emergency health, food, and senior services

Note: For sources, see Figure 13: Sources, following the Endnotes for this Report

In addition to the benefits listed above, greater financial stability and having basic needs met can reduce the anxiety that comes from struggling to survive, or not having a cushion for emergencies. It also leaves more time to spend with loved ones and to give back to the community — all of which contribute to happiness and improved life satisfaction.[99]

Having money saves money: Having enough income means that households can build their credit scores and avoid late fees, predatory lending, and higher interest rates.[100] That, in turn, means that ALICE families have more resources to use to reduce risks (e.g., by purchasing insurance), stay healthy (e.g., by getting preventative health care), or save and invest in education or assets that could grow over time (e.g., buying a home or opening a small business). Instead of a downward cycle of accumulating fees, debt, and stress, families can have an upward cycle of savings and health that makes them even better able to be engaged in their communities and, in turn, enjoy a reasonable quality of life.

For communities, this leads to greater economic activity, greater tax revenue, lower levels of crime, and fewer demands on the social safety net, allowing more investment in vital infrastructure, schools, and health care.[101] Strengthening communities by strengthening ALICE families means a higher quality of life for all.

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Counties Surrounding NYC: Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, Westchester
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4 Households on the cusp are defined as those with income in the Census income bracket above and below the ALICE Threshold. Income brackets begin with less than $10,000/year; they increase in $5,000 intervals from $10,000 to $50,000/year; then they extend to $50,000–$60,000/year, $60,000–$75,000/year, $75,000–$100,000/year, $100,000–$125,000/year, and $125,000–$150,000/year.

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