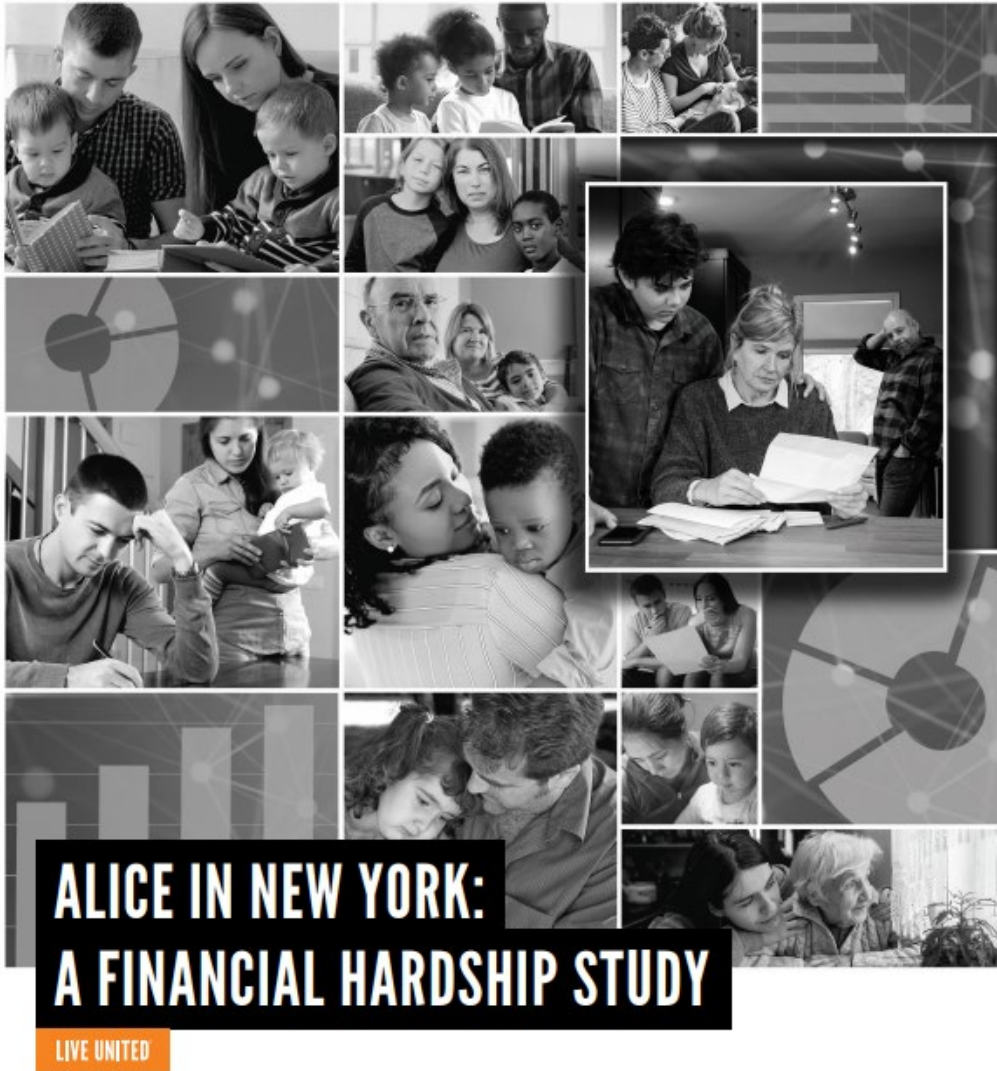


# A Look in to the 2020 NYS ALICE Report





## Agenda

- Who is ALICE?
  - What's new?
  - Findings for Westchester and Yorktown Specifically
  - COVID-19
  - What is UWWP doing with the information
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# Who is ALICE® ?

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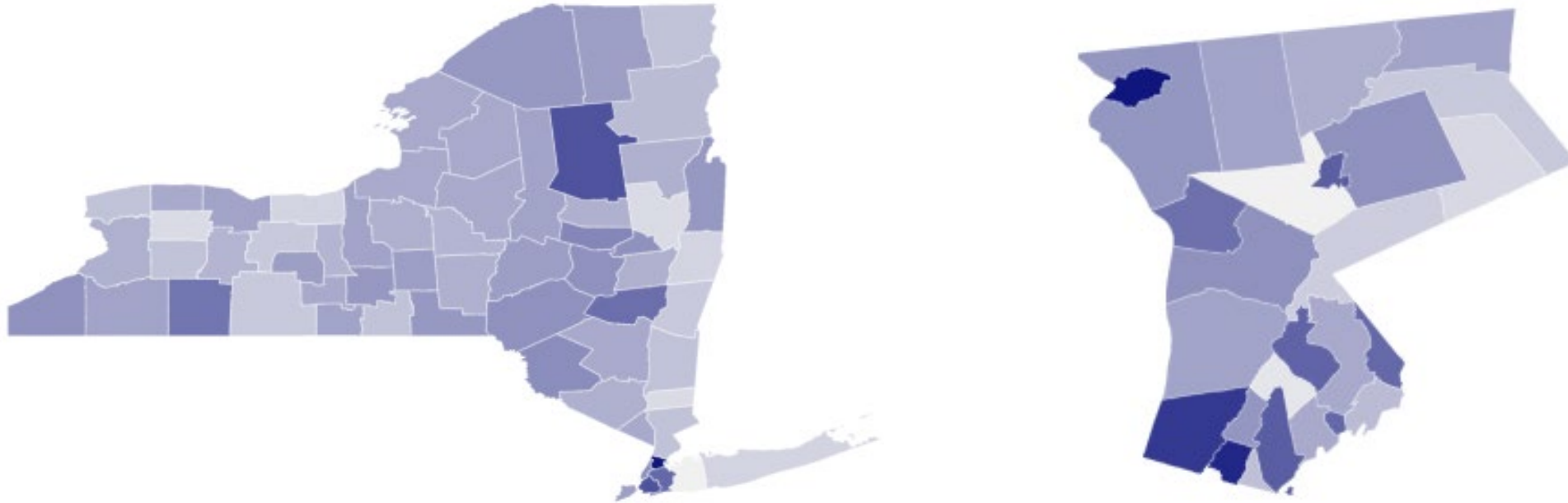
- **A**sset Limited, **I**ncome **C**onstrained, **E**mployed
- Above Federal Poverty Level, below Household Survival Budget
- Low-wage jobs – cashiers, health care workers, security guards, laborers, office administration
- No savings:
  - For emergencies
  - For investing in the future – education, homeownership, retirement





# How did Westchester Compare?

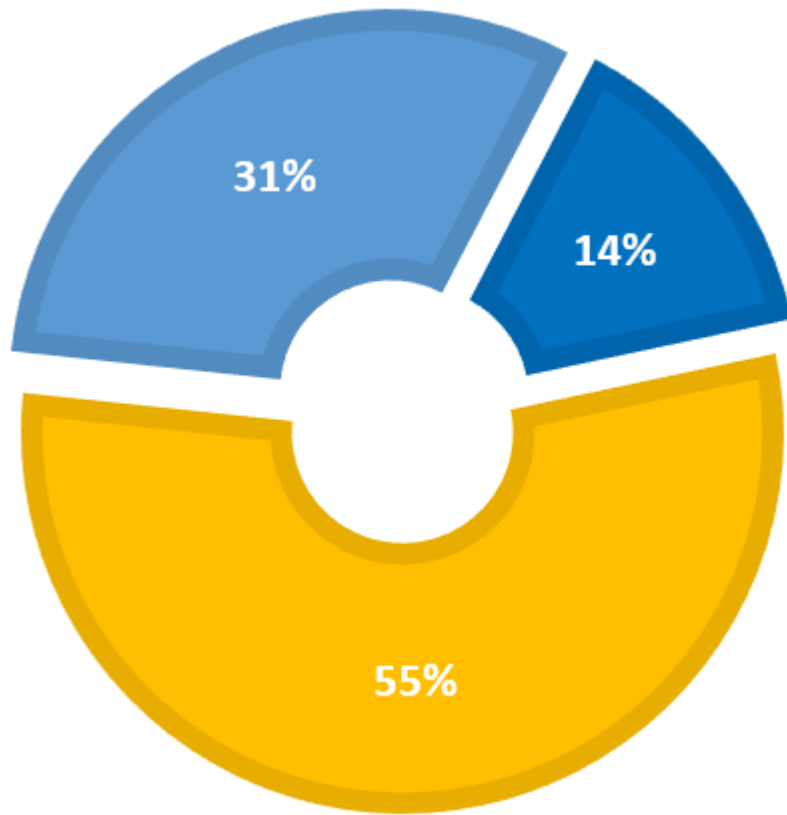
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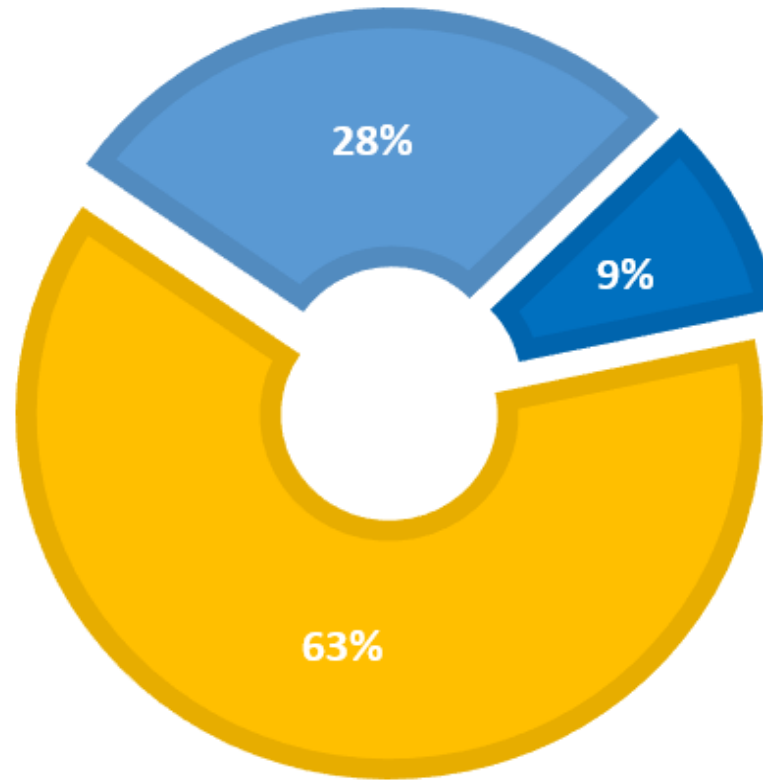


# Overview

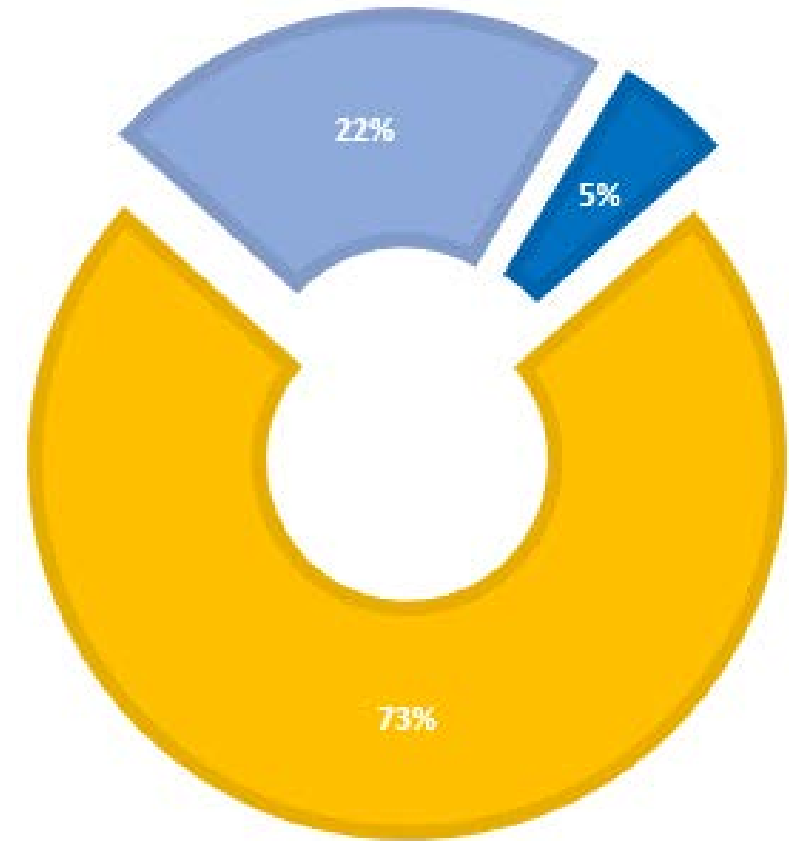
Households by Income, New York, 2018



Households by Income, Westchester, 2018



Households by Income, Yorktown, 2018



■ Above ALICE Threshold ■ ALICE ■ Poverty

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

# Overview- Why are so many ALICE Households?

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Over time, three trends are increasing:

- **Cost of living** for ALICE households

ALICE Essentials Index 3.4% vs. CPI 1.8%

- **Low Paying Jobs**
- **Worker Vulnerability**



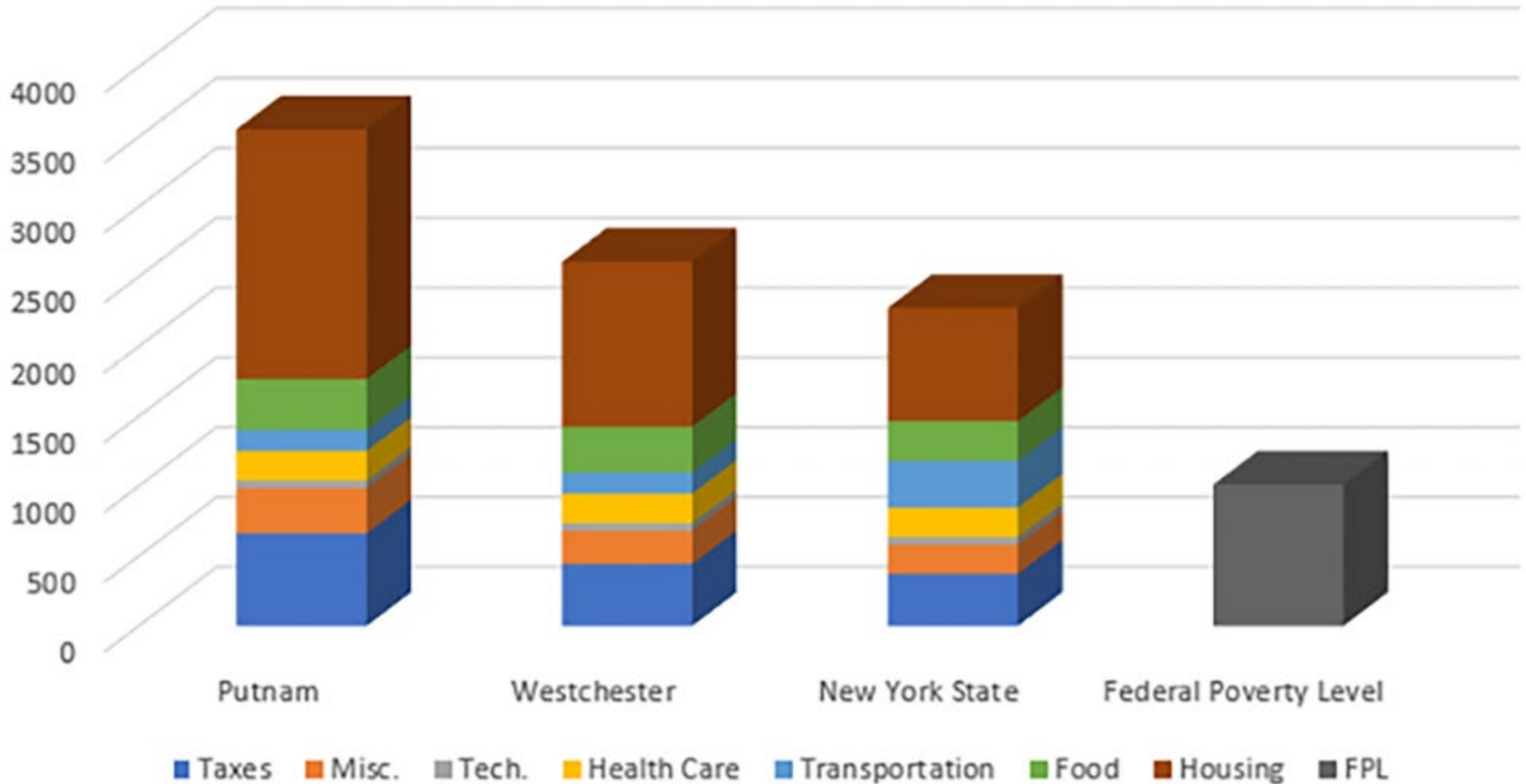


# The Bare Minimum Budget in Westchester

	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults Two in Child Care	Single Senior	Two Seniors
Housing	\$1,180	\$1,384	\$1,687	\$1,687	\$1,180	\$1,384
Child Care	\$0	\$0	\$891	\$2,438	\$0	\$0
Food	\$327	\$680	\$1,135	\$992	\$279	\$579
Transportation	\$151	\$303	\$605	\$303	\$151	\$303
Health Care	\$212	\$471	\$705	\$705	\$558	\$1,116
Technology	\$55	\$75	\$75	\$75	\$55	\$75
Miscellaneous	\$237	\$358	\$607	\$755	\$269	\$414
Taxes	\$444	\$670	\$970	\$1,345	\$462	\$685
Monthly Total	\$2,606	\$3,941	\$6,675	\$8,300	\$2,954	\$4,556
Annual Total	\$31,272	\$47,292	\$80,100	\$99,600	\$35,448	\$54,672
Hourly Wage	\$15.64	\$23.65	\$40.05	\$49.80	\$17.72	\$27.34

# Comparing Single Adult Survival Budgets

Monthly Survival Budget Comparison of a Single Adult Household in Putnam and Westchester Counties vs. New York State, 2018



Household Survival Budgets, Putnam, Westchester, New York State, 2018

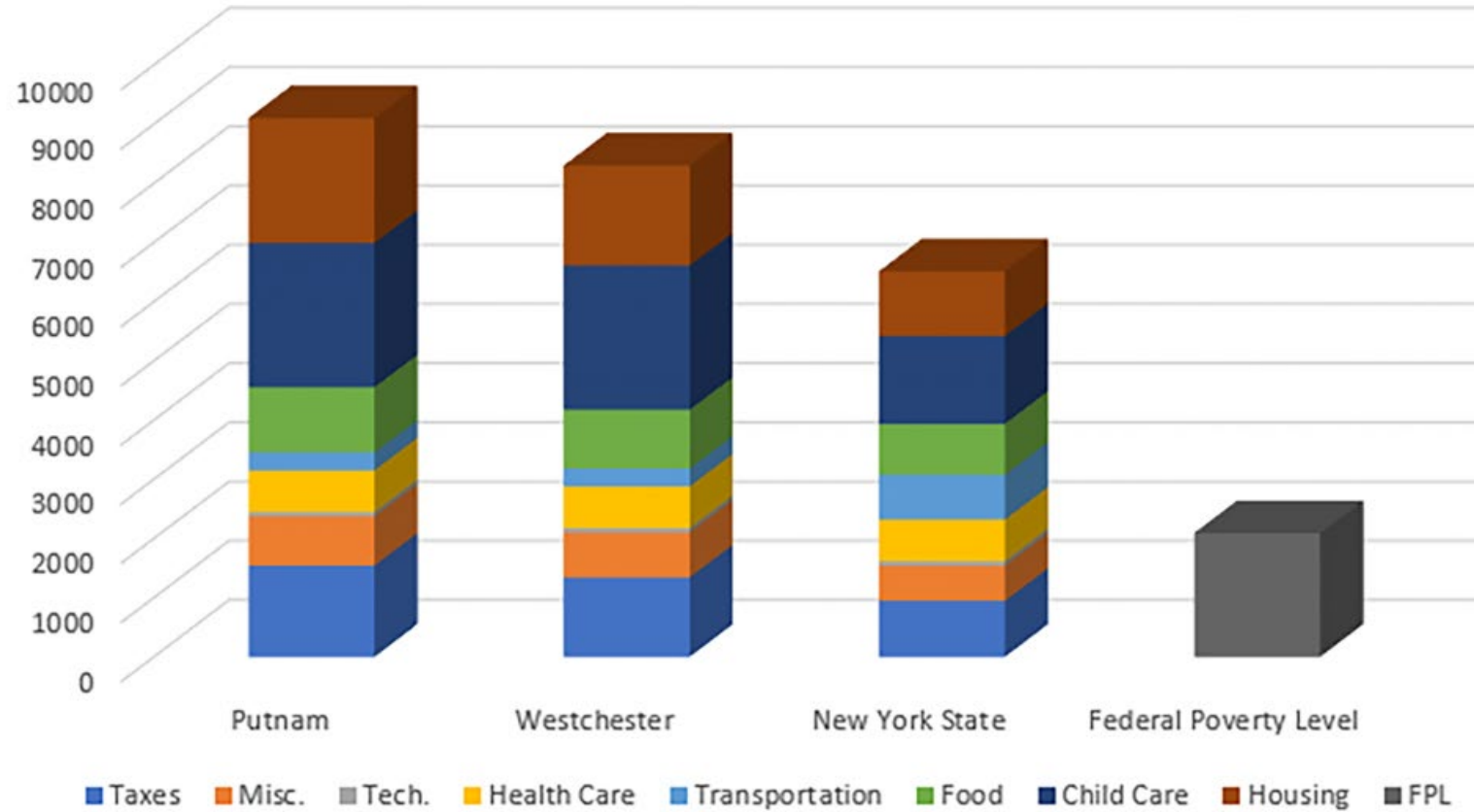






# Comparing Family Survival Budgets

Monthly Survival Budget Comparison of a 2 Adults, 2 Children in Child Care Household in Putnam and Westchester Counties vs. New York State, 2018



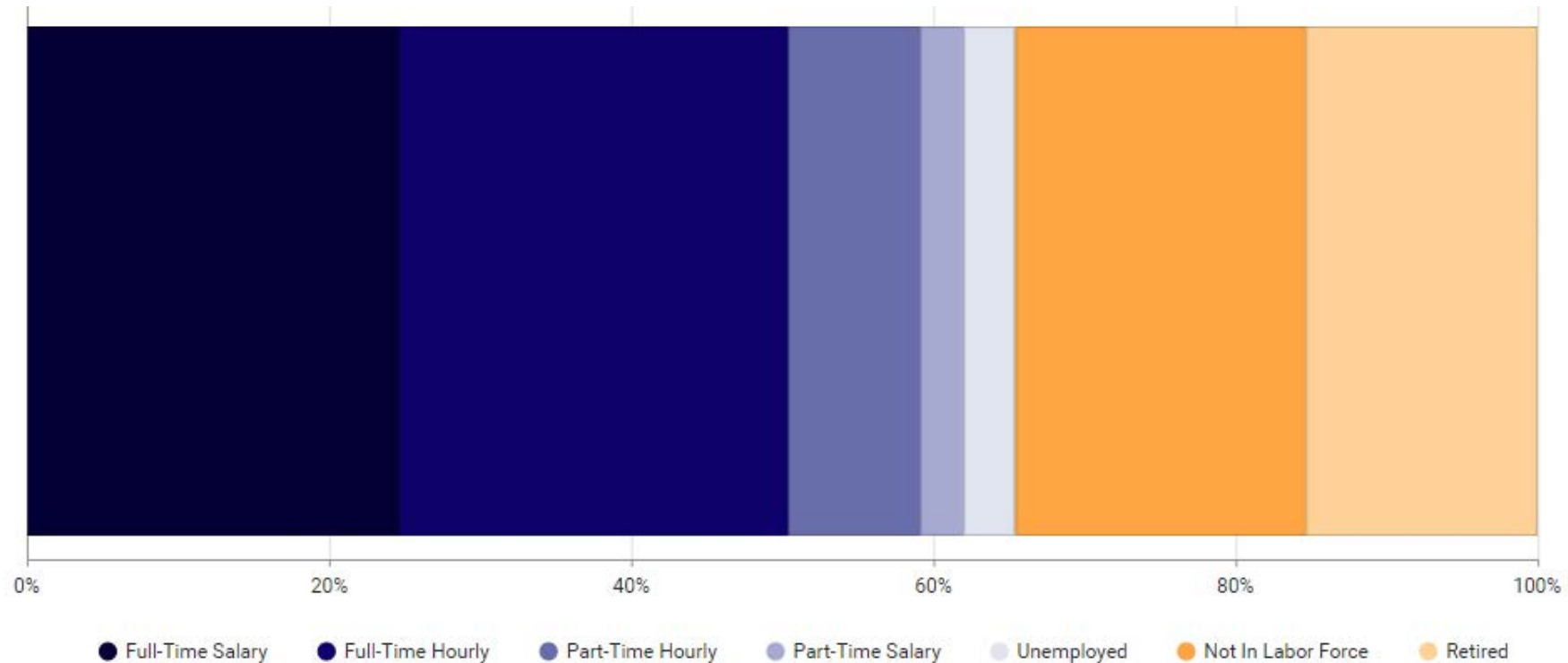
Household Survival Budgets, Putnam, Westchester, New York State, 2018



# The Changing Landscape of Work

Labor Status, Population Age 16 and Over, Westchester County 2018

- More than half of jobs were hourly paid in 2018
- Only 25% of working-age adults had the security of a full-time job with a salary
- 37% were out of the labor force



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

# Top 5 Places and Zip Codes BAT\* within Westchester

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## Places

City of Peekskill – 61%  
City of Mt. Vernon – 57%  
City of Yonkers – 53%  
City of New Rochelle – 44%  
Village of Mt. Kisco – 43%

## Zip Codes

10550 (Mt. Vernon) – 67%  
10701 (Yonkers) – 66%  
10705 (Yonkers) – 64%  
10535 (Jefferson Valley) – 64%  
10566 (Peekskill) – 61%

\* Below ALICE Threshold

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# Zip Codes and BAT%\* within Yorktown

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## Zip Codes

10535 – 64%

10547 – 36%

10588 – 34%

10567 – 26%

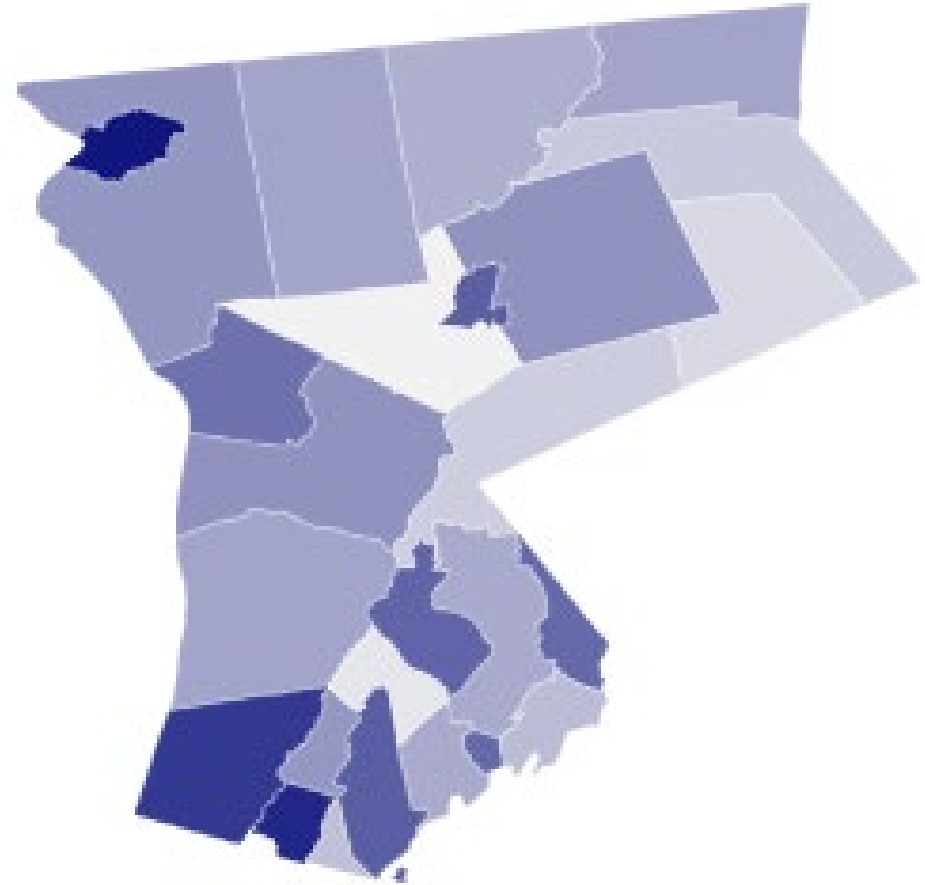
10598 – 23%



# Towns in Westchester with the Lowest Percentage BAT\*

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- New Castle – 8%
- Scarsdale – 11%
- Pound Ridge – 14%
- North Castle – 17%
- Lewisboro – 18%



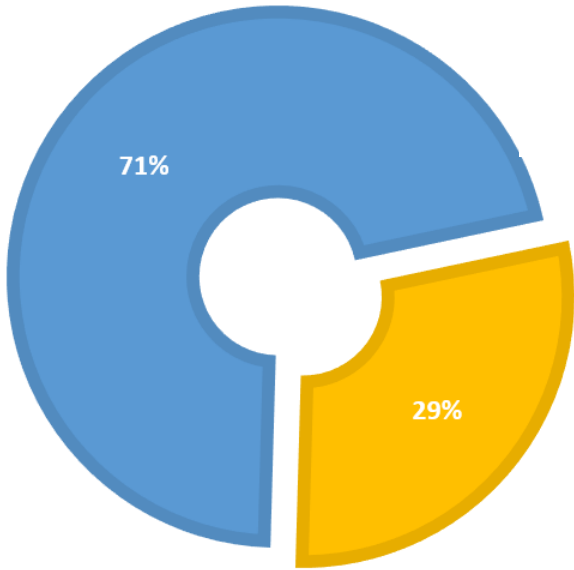
\* Below ALICE Threshold

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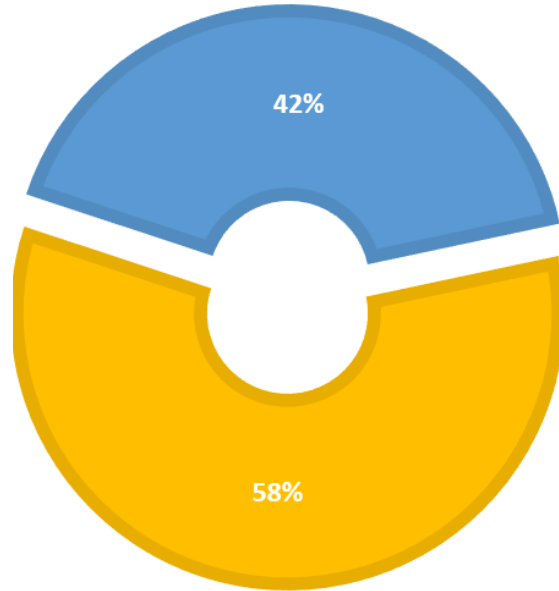


# Some Groups More Likely to be ALICE

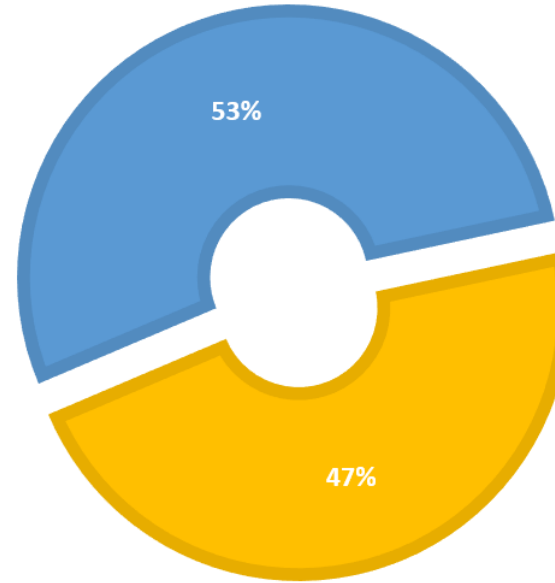
SINGLE FEMALE-HEADED HOUSEHOLDS



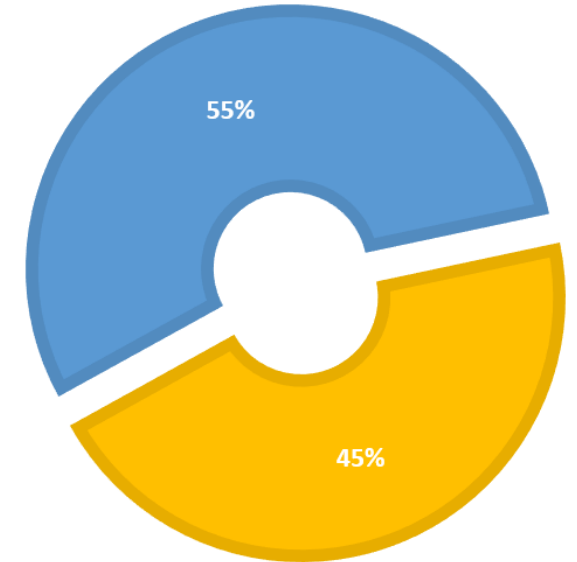
SENIOR HOUSEHOLDS



AFRICAN AMERICAN/BLACK HOUSEHOLDS



HISPANIC HOUSEHOLDS



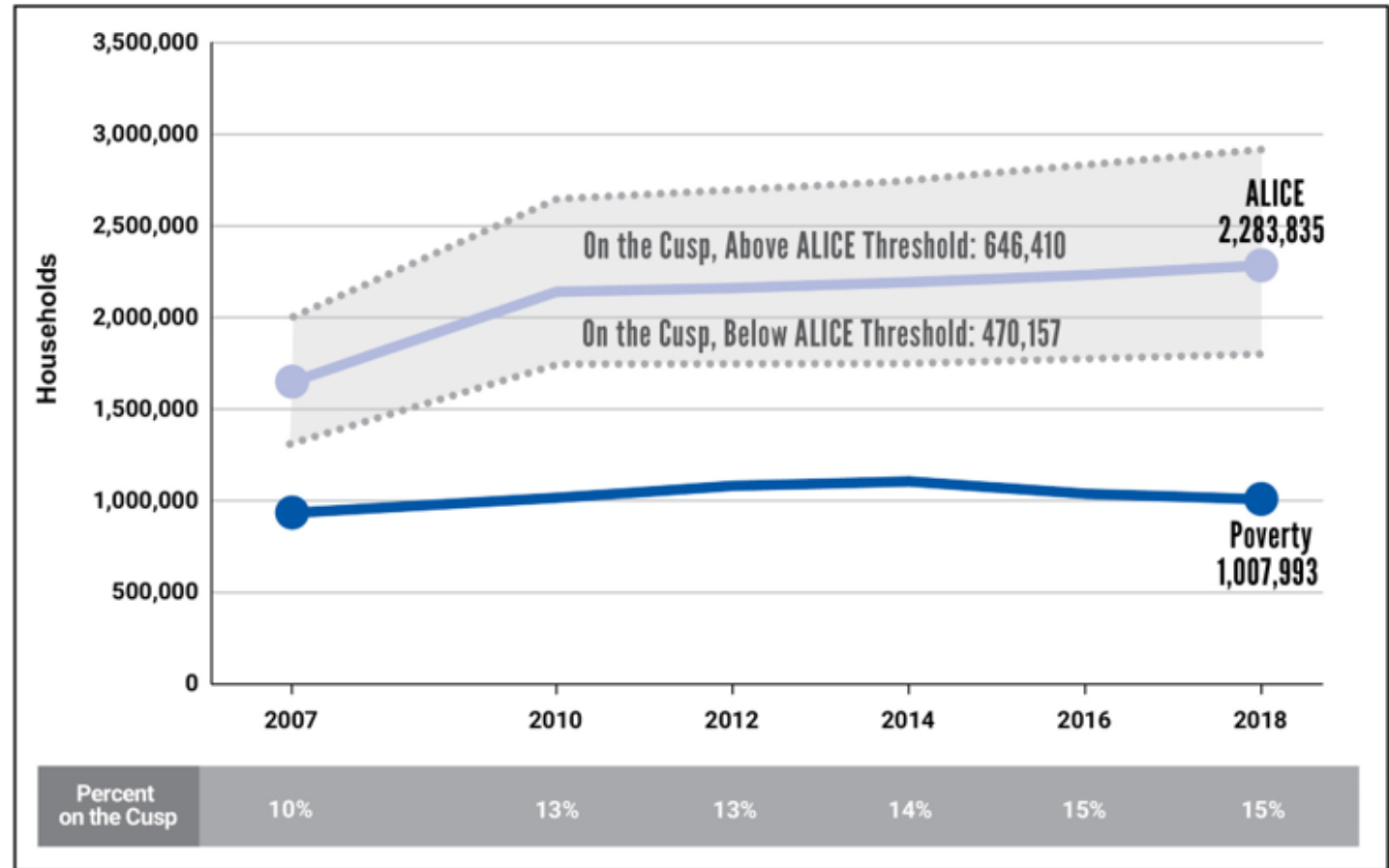
■ Above ALICE Threshold ■ Below ALICE Threshold

# How 2018 Data is Relevant Post-COVID

## Increased vulnerability

- 15% of NY households on the cusp of ALICE Threshold in 2018
- Small increases in bills, decrease in wages/hours, or an unexpected emergency, could destabilize a large number of households
- Conversely, small changes can have preventative impact
- Impact of COVID-19

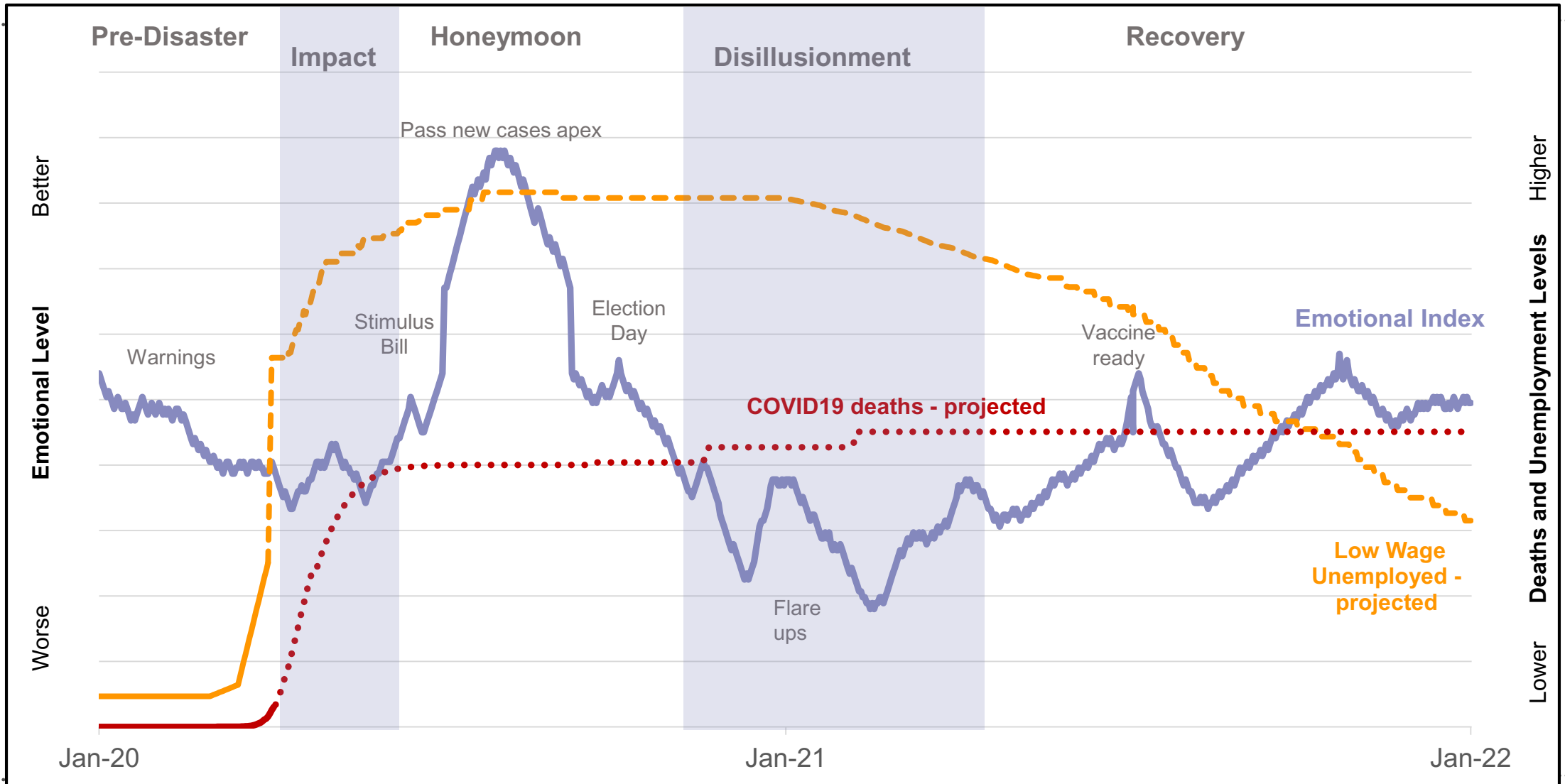
Households on the Cusp of the ALICE Threshold, New York, 2007-2018



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



# Phases of COVID-19 Disaster and Recovery



COVID-19 cumulative deaths - Institute for Health Metrics and Evaluation at the University of Washington

Low-wage job unemployment - BLS and ALICE Household Survival Budget;

Emotional Index - Zunin & Myers, phases of disaster





# UWWP Programs Helping ALICE

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- 211 Helpline
- ALICE \$ense
- EITC Screenings and Tax Appointments
- Single Care
- Essential Goods for Basic Needs
- Ride United Food Delivery Programs
- Putnam Summer Backpack Program



# UWWP ALICE Awareness Campaign

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**Aug. 13** – 2020 ALICE Launch Webinar

**Aug. and Sept.** – Publicity Campaign including News 12, Journal News, press release, social media, and enews.

**Sept. 1** – Ralph Gregory Show

**Sept. 10** – Health Committee of the Putnam County Legislature

**Oct.** – Putnam Community Service Network

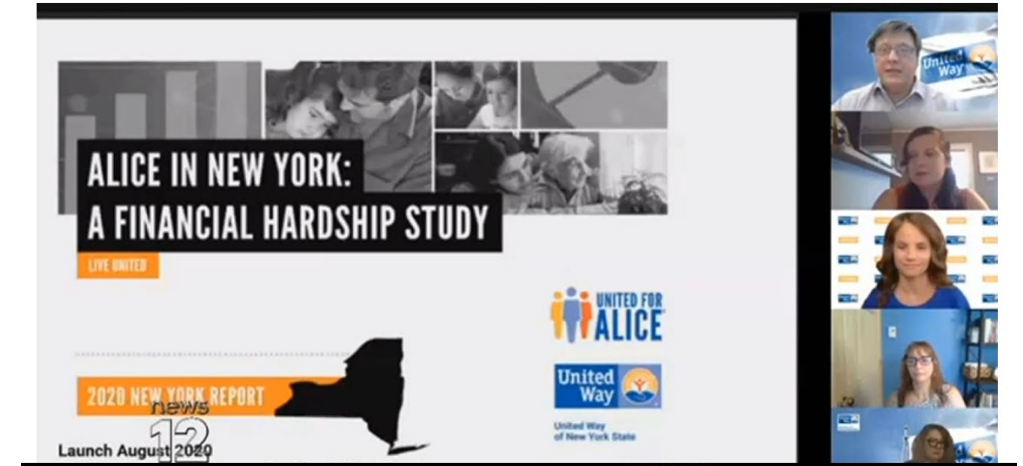
**Oct.** – Westchester Nonprofit Community

**Nov.** – Patterns for Progress Affordable Housing Conference

**Nov.** – Westchester GIS Conference

**Dec.** – ALICE webinar for elected officials

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# Statewide Advocacy Efforts for ALICE

- Increase in Federal SNAP
- Expand EITC and CTC
- Universal Charitable Tax Deduction
- State contracts to non-profits and prompt payment
- Childcare investment

