

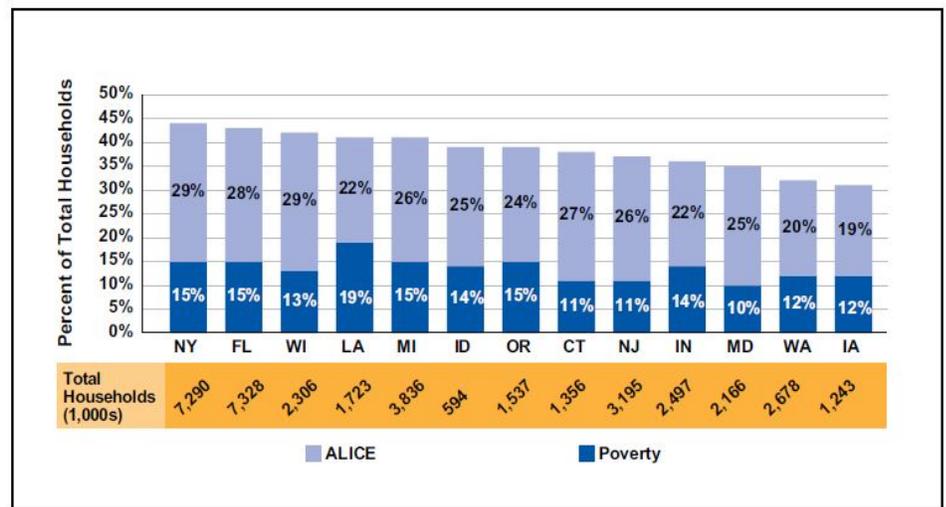
## ALICE

**Asset Limited, Income Constrained, Employed** – a household with income above the Federal Poverty Level but below a basic cost-of-living threshold. In 2016, United Ways in Connecticut, released their 2<sup>nd</sup> state-specific report to “put a face on” working families who struggle financially.

## MULTI- STATE COMPARISON

- The ALICE Multi-State Comparison Executive Summary compares data across 13 states: Connecticut, Florida, Idaho, Indiana, Iowa, Louisiana, Maryland, Michigan, New Jersey, New York, Oregon, Washington, and Wisconsin.
- From 2007 to 2014, the number of households with income below the ALICE Threshold increased in all 13 states.
- The comparison revealed that at least 31 percent (Iowa) and as high as 44 percent (New York) of households lived below the ALICE Threshold in their respective state.
- Of the 38 million households studied across the 13 states, 40 percent could not afford the Household Survival Budget.

**Percent of Households Below the ALICE Threshold by State, 2014**



Source: American Community Survey, 2014, and the ALICE Threshold

## ALICE TRENDS

The Multi State Comparison reinforces many of the findings in the Connecticut ALICE Report including:

- Limited assets and a lack of savings make ALICE households vulnerable to financial shock and unable to weather financial emergencies such as a trip to the hospital or unanticipated car repair.
- ALICE workers hold jobs that are vital to the success of our communities such as child care providers, customer services representatives and health care aides.
- The cost of housing and child care (for families with two children in child care) are the biggest expenses for ALICE households.
- The ALICE population includes men and women, both young and old of all races and ethnicities.
  - Households by age:
    - The youngest households (headed by someone under 25 years old) make up the smallest ALICE population but are the most likely to be in poverty.
    - Senior households are the least likely to be in poverty but most likely to be ALICE.
    - Of households headed by someone in their prime working years (25-64 years old), between 45 percent and 27 Percent (38 Percent in Connecticut) were ALICE.
  - Households by ethnicity:
    - The racial and ethnic diversity of ALICE households closely mirrors that of each state’s overall population.

## Families with Children Under 18 by Income, 2014

State	Married Families			Single Female-Headed Families			Single Male-Headed Families			All Families
	Total Households	% Poverty	% ALICE	Total Households	% Poverty	% ALICE	Total Households	% Poverty	% ALICE	Below ALICE Threshold
CT	260,668	4%	12%	92,698	36%	38%	28,922	22%	39%	127,944
FL	1,109,080	10%	16%	496,392	47%	30%	153,795	28%	35%	767,213
IA	245,425	6%	5%	73,350	44%	29%	31,349	20%	25%	94,649
ID	134,716	10%	14%	33,778	46%	34%	15,317	20%	30%	67,011
IN	474,571	8%	9%	183,443	50%	26%	62,518	27%	28%	254,479
LA	280,981	8%	8%	157,539	58%	19%	41,327	25%	27%	187,752
MD	421,296	4%	12%	159,565	31%	36%	49,314	16%	43%	203,411
MI	681,874	8%	12%	262,882	51%	29%	91,310	27%	31%	399,480
NJ	695,184	6%	13%	218,986	38%	35%	62,672	22%	36%	328,295
NY	1,292,202	10%	18%	522,828	47%	32%	146,225	26%	38%	868,435
OR	275,008	10%	14%	95,074	48%	29%	38,004	27%	34%	144,737
WA	529,829	6%	11%	153,950	43%	28%	65,361	21%	29%	232,056
WI	424,259	6%	11%	152,116	46%	34%	63,243	23%	39%	233,027

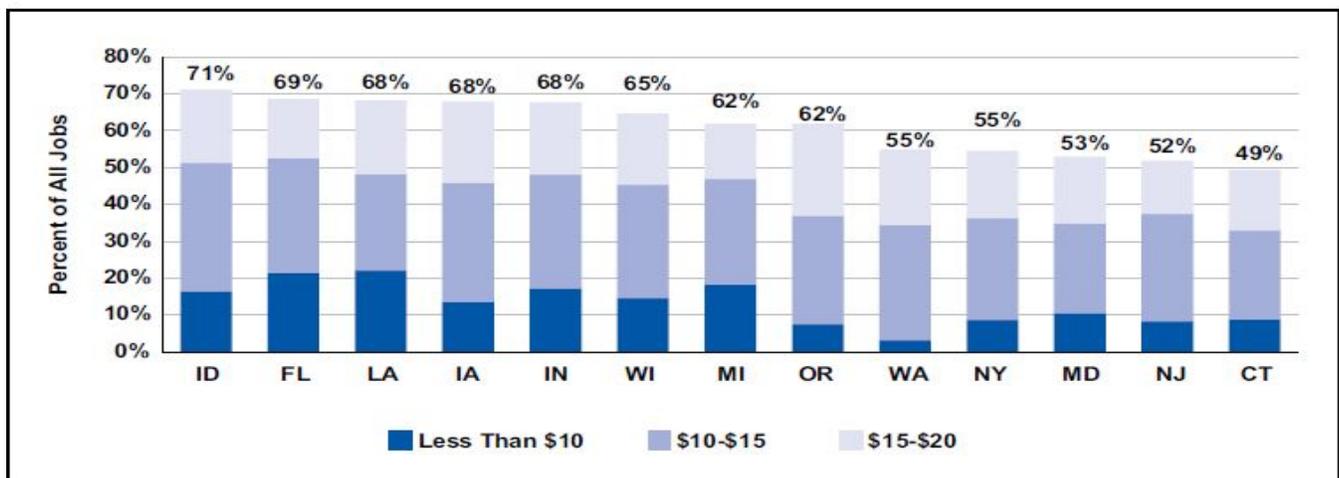
Source: American Community Survey, 2014, and the ALICE Threshold

- ALICE households exist in every household/family composition.
- Families with married parents are the largest family type overall and thus have the largest number of ALICE households but lowest percentage of households below the ALICE Threshold
- Proportionally, single female headed families have the largest population below the Federal Poverty Level and/ or classified as ALICE, ranging from 67 percent to 80 percent.

## HOW DOES CONNECTICUT COMPARE?

- The number of households below the ALICE threshold in Connecticut falls in the middle range when compared to other states in the report.
- Connecticut has the highest Household Survival Budget (i.e. cost of living) at \$22,565 for a single adult and \$70,788 for a family of four (two adults, one infant and one toddler).
- Connecticut has the fewest low wage jobs (i.e under \$20/hour) with 49 percent of jobs paying less than \$20 per hour.
- 28 percent, the highest in comparison to other states, of households in Connecticut have income producing assets (i.e checking account, 401K, rental property). An investment that produces income is the most effective resource to weather a financial emergency.
- The cost of housing accounts for 41 percent of the Household Survival Budget for a single adult in Connecticut and ranges from 19 percent to 44 percent across the 13 states.

## Number of Jobs Paying Less Than \$20/Hour by State, 2014



Source: Bureau of Labor Statistics, 2014

Click [HERE](#) to download the full 2016 ALICE Multi-State Comparison or visit <http://alice.ctunitedway.org/> and select, "Get the ALICE Report"