

GREENWICH UNITED WAY

Number of Households = 22,620 | Below ALICE Threshold = 5,924/26%

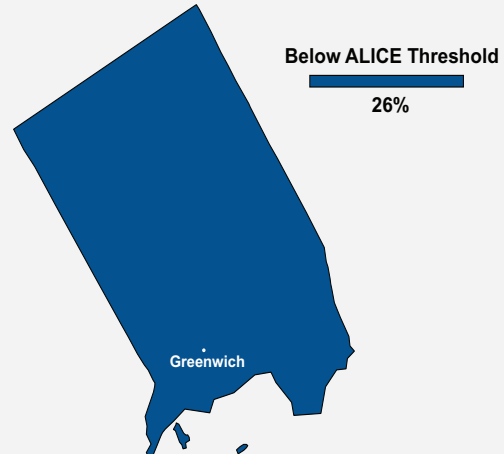


Connecticut United Ways

Meet ALICE

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – representing the growing number of single adults and families who earn less than the basic costs of living (Below the ALICE Threshold).

Town	Total Households	% Below ALICE Threshold
Greenwich	22,620	26%
Greenwich United Way	22,620	26%
Connecticut	1,397,324	39%



The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the modern economy. It does not include savings for emergencies or future goals like college or retirement.

The Household Survival Budget is calculated at the county level, based on 2021 data, and varies by household composition. In 2021, the cost of basics increased in Connecticut and remained well above the Federal Poverty Level (FPL) of \$26,500 for a family of four and \$12,800 for a single adult, respectively.

Averages and outdated measures, like the Federal Poverty Level, often obscure the true extent of financial hardship for Connecticut households.

When prices increase faster than wages and other sources of income, as we have seen in the last two years, purchasing power decreases and households struggle to make ends meet. This is especially challenging for ALICE households.

**Hourly wage needed, for one worker or for a total of two workers, to cover the Household Survival Budget working full-time (40 hrs per week, 50 weeks per year).

***Pandemic-related enhanced Federal benefits: Child Tax Credit (CTC) and Child and Dependent Care Tax Credit (CDCTC). These enhancements have since expired.

Household Survival Budget, 2021*

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$1,138	\$1,666
Utilities	\$154	\$292
Child Care	-	\$2,813
Food	\$537	\$1,463
Transportation	\$357	\$834
Health Care	\$241	\$815
Technology	\$75	\$110
Miscellaneous	\$250	\$799
Taxes	\$521	\$1,859
Monthly Total	\$3,273	\$10,651
Annual Total before Credits	\$39,276	\$127,812
Full-Time Hourly Wage**	\$19.64	\$63.91
Federal Tax Credits (CTC and CDCTC)***		(\$15,204)
Monthly Total with credits	\$3,273	\$9,384
Annual Total with Credits	\$39,276	\$112,608
Full-Time Hourly Wage with Credits**	\$23.20	\$56.30

*United For ALICE. (2023). "ALICE in the Crosscurrents: COVID and Financial Hardship in Connecticut." [UnitedForALICE.org/Connecticut](https://unitedforalice.org/Connecticut)

Inflation Projections

The ALICE Essentials Index, which measures change over time in the cost of household essentials, **projects an 18.2% increase statewide in basic costs from 2021 to 2023** (before taxes). For households in the Greenwich United Way region, depending on available tax credits, **this could be as high as \$46,400 for a single individual and \$151,000 for a family of four.**

Learn more about the ALICE methodology at [UnitedForALICE.org/Methodology](https://unitedforalice.org/Methodology).