

I HAVE TO CHOOSE
BETWEEN MEDICATION
AND HEALTHY FOOD
I AM NOT ABLE TO
AFFORD TO PAY
FOR MY CAR AND HOUSE
I CAN'T PAY FOR MY
MEDICAL BILLS AND MY
CHILDREN ARE HUNGRY

I AM ALICE

OUR 2023 COMMUNITY GUIDE

United Way of the
Dutchess-Orange Region



ALICE is an acronym for Asset Limited, Income Constrained, Employed and represents the growing number of families who are unable to afford the basics of housing, child care, food, transportation, health care and technology. These workers often struggle to keep their own households from financial ruin, while keeping our local communities running.



United Way of the Dutchess-Orange Region fights for the health, education and financial stability of every person in our community.

**United Way of the
Dutchess-Orange Region**



MEET ALICE....3

STATE OF THE STATE....5

THE SURVIVAL BUDGET....6

THE STATISTICS....8

HOUSEHOLD FINANCIAL STATUS & KEY DEMOGRAPHICS....9

EMPLOYMENT, WAGES & PERCENTAGE BELOW ALICE....10

STATE OF DUTCHESS COUNTY....11

ECONOMICS OF EQUALITY IN DUTCHESS COUNTY....13

THE COSTS OF BASICS....14

THE LABOR LANDSCAPE....15

STATS BY TOWN....16

STATE OF ORANGE COUNTY....17

ECONOMICS OF EQUALITY IN ORANGE COUNTY....19

THE COSTS OF BASICS....20

THE LABOR LANDSCAPE....21

STATS BY TOWN....22

ALICE REPERCUSSIONS....23

THE REALITY OF ALICE....27

OUR RESPONSE....28

MEET ALICE

The ALICE research quantifies and describes the number of households that are struggling financially.

Harnessing this data and research on the mismatch between low-paying jobs and the cost of survival, ALICE partners convene, advocate and collaborate on solutions that promote financial stability at local, state, and national levels.

This grassroots ALICE movement, led by United Way of Northern New Jersey, has spread to half of U.S. states and includes United Ways, corporations, nonprofits and foundations in Arkansas, Connecticut, Delaware, District of Columbia, Florida, Hawai'i, Idaho, Illinois, Indiana, Louisiana, Maryland, Michigan, Mississippi, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, Washington, West Virginia and Wisconsin; **we are United For ALICE.**

Two pillars of the ALICE measures are household costs and income. The **Household Survival Budget** calculates the cost of household essentials for each county in New York and relies on a wide range of sources for the budget items of housing, child care, food, transportation, health care and a smartphone plan, plus taxes.

For household income, the ALICE measures rely on the U.S. Census Bureau's American Community Survey (ACS). The ACS experienced such significant disruption in data collection in 2020 that the Census Bureau released only experimental estimates, which are not included in our analysis. By 2021, standard Census data collection had resumed.

Household costs are compared to household income to determine if households are **below the ALICE Threshold**. This includes both households in **Poverty**, with income below the Federal Poverty Level (FPL), and those that are **ALICE**, with income above the FPL but below the cost of basics.

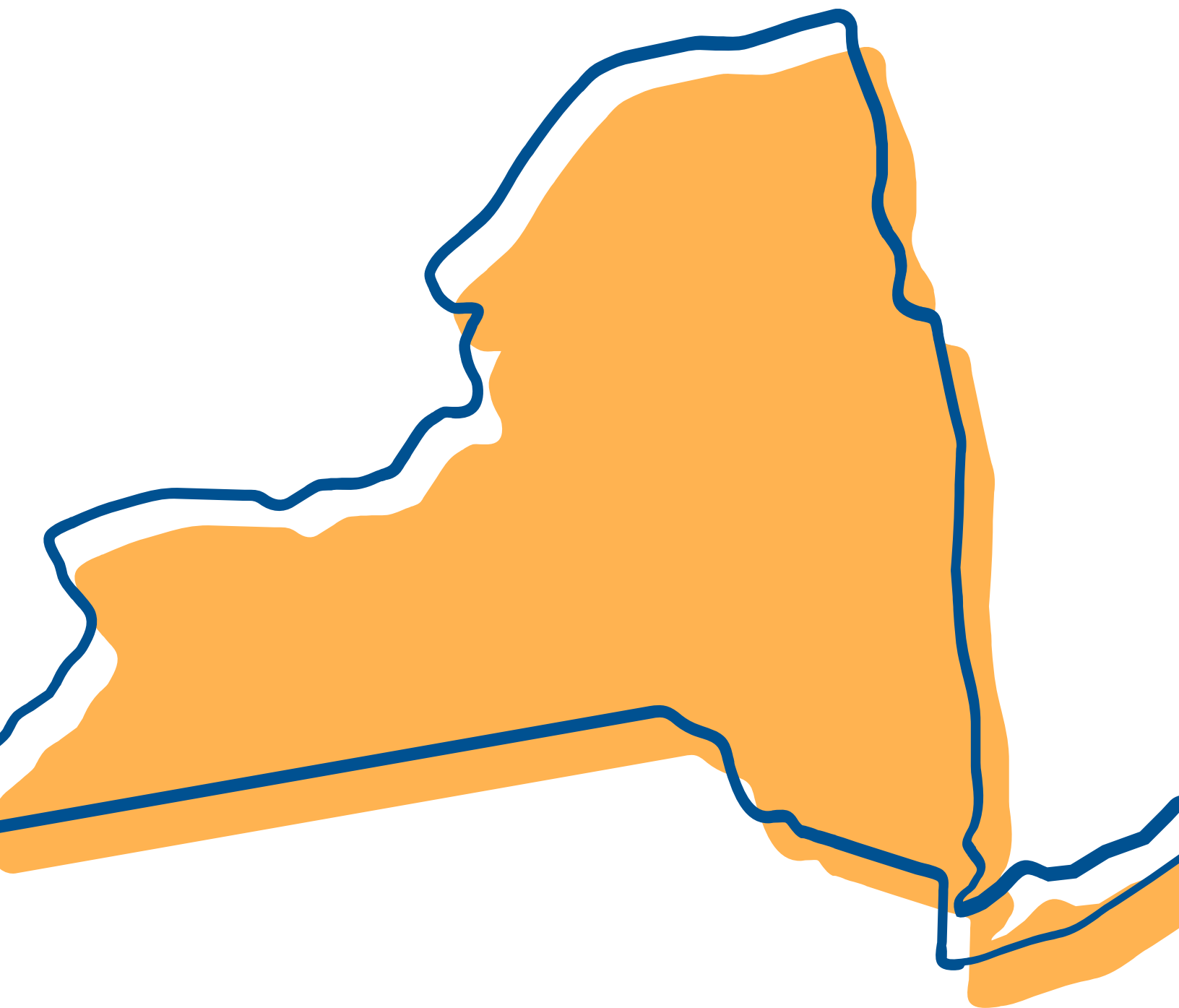
All the ALICE data and research in this document was done by and is copyrighted to United Way of Northern New Jersey.

KEY TERMS

- **ALICE: Asset Limited, Income Constrained, Employed** — households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford housing, child care, food, transportation, health care and a smartphone plan, plus taxes. Calculated for all U.S. states and counties.
- **Below ALICE Threshold (BAT):** Includes people in poverty-level and ALICE households combined.



THE STATE OF THE STATE



THE SURVIVAL BUDGET

The ALICE Household Survival Budget is the foundation of the ALICE research. This budget calculates the bare minimum cost of the household basics needed to live and work in the modern economy by household composition, in every county.

Across New York, for all household sizes and in all locations, the FPL is well below the Household Survival Budget. In 2021, the FPL was \$26,500 for a family of four. In contrast, the table below shows that the average cost of living for a family of four in New York was \$75,864. This is considerably higher than the FPL, and the average household costs for a single adult were also substantially higher. Cost increases in the Household Survival Budget were driven largely by housing and food.

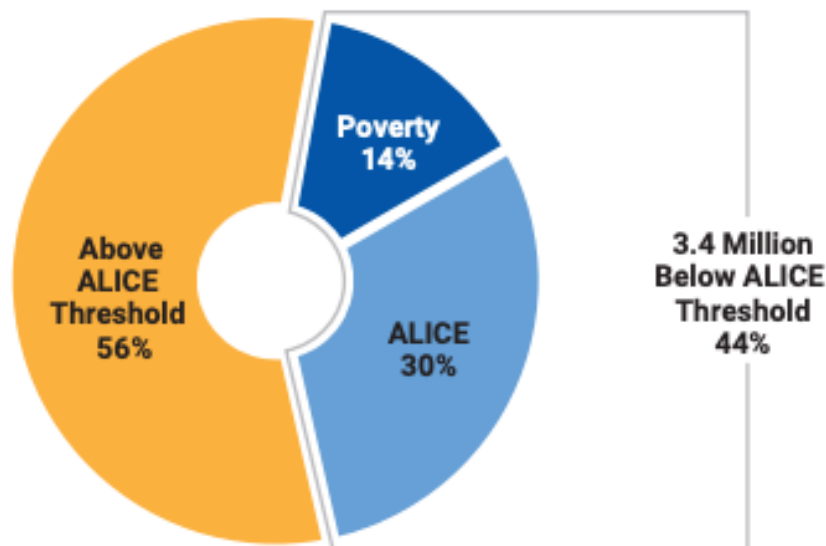
	FEDERAL POVERTY LEVEL <i>Census income thresholds that vary by household size but not geography to determine who is in poverty</i>	ALICE HOUSEHOLD SURVIVAL BUDGET <i>The cost of the essentials needed to live and work in the modern economy, by household type and location</i>
FAMILY OF FOUR		
Monthly Total	\$2,208	\$6,322
Annual Total	\$26,500	\$75,864
Percent Change, 2019–2021	3%	21%
SINGLE ADULT		
Monthly Total	\$1,073	\$2,559
Annual Total	\$12,880	\$30,708
Percent Change, 2019–2021	3%	14%

Note: Percent change is pre-tax.

Sources: ALICE Household Survival Budget, 2021; Assistant Secretary for Planning and Evaluation (ASPE), HHS poverty guidelines for 2021, U.S. Department of Health and Human Services

	ALICE HOUSEHOLD SURVIVAL BUDGET	AVERAGE MONTHLY COSTS	
	DESCRIPTION, UPDATE & SUCCESS	ONE ADULT	FAMILY OF FOUR
HOUSING	<p>Rent: Fair Market Rent (40th percentile) for an efficiency, one-bedroom, or two bedroom apartment (based on family size), adjusted in metro areas using the American Community Survey (ACS) – minus utilities</p> <p>Utilities: As captured by the Community Expenditure Survey (CEX)</p> <p>Update: Costs of rent and utilities are now shown separately.</p> <p>Sources: ACS metro housing costs and U.S. Department of Housing and Urban Development (rent); CEX (utilities)</p>	<p>\$746 RENT + \$154 UTILITIES</p>	<p>\$896 RENT + \$292 UTILITIES</p>
CHILD CARE	<p>Cost for registered Family Child Care Homes for infants (0–2 years), preschool-age (3–4), and school-age children (5–12)</p> <p>Source: New York State Office of Children and Family Services, 2022</p>	\$–	\$2,104
FOOD	<p>Food USDA Thrifty Food Plan by age with county variation from Feeding America</p> <p>Update: A change in legislation requires the USDA Thrifty Food Plans to reflect the cost for resource-constrained households to purchase a healthy, practical diet, starting in 2021, increasing costs from prior years.</p> <p>Sources: Feeding America; U.S. Department of Agriculture (USDA)</p>	\$460	\$1,253
TRANSPORTATION	<p>Operating costs for a car (average daily miles by age, cost per mile, license, fees, and insurance), or public transportation where viable</p> <p>Update: The decline in public transportation use during the pandemic reduced the average expenditure, yet the cost for workers who had to use it to commute remained the same. To reflect this, the budget uses 2019 average CEX spending.</p> <p>Sources: AAA, Federal Highway Administration, The Zebra (car); CEX (public transportation)</p>	\$329	\$759
HEALTH CARE	<p>Health insurance premiums based on employer-sponsored plans plus out-of-pocket costs for households with \$40,000–\$69,000 annual income by age, weighted with the poor-health multiplier. For the senior budget, cost of Medicare Part A and B, out-of-pocket costs, plus average out-of-pocket spending for the top five chronic diseases as reported by CMS.</p> <p>Sources: Centers for Medicare and Medicaid Services (CMS); CEX (health); Medical Expenditure Panel Survey (MEPS)</p>	\$226	\$784
TECHNOLOGY	<p>Smartphone plan with 10GB of data for each adult in a household</p> <p>Update: Costs were upgraded from a 5GB to a 10GB monthly data plan to reflect the increased need for internet access.</p> <p>Sources: Consumer Reports</p>	\$75	\$110
MISC	<p>Cost overruns estimated at 10% of the budget, excluding taxes, to cover one-time unanticipated costs within the other categories</p>	\$199	\$620
TAXES	<p>Federal, state and local taxes owed on the amount of income to cover the Survival Budget, as well as tax credits, including the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC)</p> <p>Update: Due to the significant effect of the expanded tax credits in 2021, total taxes before credits and the credits are both listed.</p> <p>Sources: Internal Revenue Service; Tax Foundation</p>	\$370	<p>\$1,369 TAX BEFORE CTC AND CDCTC</p> <p>-\$1,865 CTC AND CDCTC</p>
MONTHLY TOTAL		\$2,559	\$6,322

THE STATISTICS



The reality is that of the 7.6 million households in New York, 3.4 million — 44% — had income below the ALICE Threshold of Financial Survival in 2021. These included both households in poverty and ALICE households.

The crux of the problem is a mismatch between earnings and the cost of basics. For example, 55% of cashiers (one of the most common occupations in New York) were below the ALICE Threshold in 2021. These workers earned a median hourly wage of \$14.09 — not even enough to cover the **ALICE Household Survival Budget** for one worker employed full time (\$15.35 per hour), much less for a family with children, even with two adults working (combined wage of \$37.93 per hour). From 2019 to 2021, the cost of basics increased across New York and the U.S. remained well above the FPL. For a family of four in 2021, the FPL was \$26,500 while the ALICE Household Survival Budget was \$75,864. Between 2019 and 2021, the average annual costs (excluding taxes) increased 14% for a single adult, 12% for a single senior and 21% for a family of four.

HOUSEHOLD FINANCIAL STATUS & KEY DEMOGRAPHICS

	TOTAL	BELOW ALICE THRESHOLD	POVERTY	ALICE	ABOVE ALICE THRESHOLD
ALL HOUSEHOLDS	7,635,201	3,365,090	14%	30%	56%
AGE					
UNDER 25 YEARS	200,485	135,929	36%	32%	32%
25 TO 44 YEARS	2,381,385	911,699	14%	24%	62%
45 TO 64 YEARS	2,913,805	1,109,301	13%	25%	62%
SENIORS (65+)	2,139,526	1,208,161	14%	42%	44%
RACE/ETHNICITY					
AMERICAN INDIAN/ALASKA NATIVE	27,279	17,006	18%	44%	38%
ASIAN	572,307	262,503	11%	34%	54%
BLACK	1,015,974	608,319	18%	42%	40%
HISPANIC	1,220,255	737,484	17%	44%	40%
NATIVE HAWAIIAN/PACIFIC ISLANDER	2,930	1,649	15%	41%	44%
TWO OR MORE RACES	529,487	286,949	14%	40%	46%
WHITE	4,558,567	1,658,300	8%	28%	64%
HOUSEHOLD TYPE					
MARRIED WITH CHILDREN	1,227,749	285,070	8%	15%	77%
SINGLE-FEMALE HEADED WITH CHILDREN	460,279	341,730	40%	34%	26%
SINGLE-MALE-HEADED WITH CHILDREN	150,657	84,141	22%	34%	44%
SINGLE OR COHABITING, UNDER 65, NO CHILDREN	3,656,990	1,445,988	13%	27%	60%
REGION					
COUNTIES SURROUNDING NEW YORK	1,736,135	558,283	8%	24%	68%
NEW YORK CITY	3,263,895	1,768,506	18%	36%	46%
REST OF THE STATE	2,635,171	1,038,301	13%	26%	61%

Note: The groups shown in this figure overlap across categories. Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Report, the American Indian/Alaska Native, Asian, Black, Native Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy. Counties are defined as rural or urban based on the USDA's designation of metropolitan or non-metropolitan at the census tract level. Counties with 50% or more of the population in metropolitan tracts are designated as urban; those with 50% or more of the population in non-metropolitan tracts are designated as rural.

Sources: ALICE Threshold, 2019 and 2021; American Community Survey, 2019 and 2021

EMPLOYMENT, WAGES & PERCENTAGE BELOW ALICE

OCCUPATION	TOTAL EMPLOYMENT	MEDIAN HOURLY WAGE	PERCENT MEDIAN WAGE CHANGE FROM 2019	PERCENT WORKERS BELOW ALICE THRESHOLD
PERSONAL CARE AIDES	478,620	\$14.57	9%	47%
RETAIL SALESPERSONS	220,930	\$14.72	13%	41%
GENERAL AND OPERATIONS MANAGERS	197,050	\$60.43	-5%	12%
REGISTERED NURSES	188,300	\$46.24	10%	8%
CASHIERS	178,560	\$14.09	15%	55%
FAST FOOD AND COUNTER WORKERS	161,790	\$14.29	13%	51%
SECRETARIES AND ADMINISTRATIVE ASSISTANTS	157,250	\$22.22	12%	26%
CUSTOMER SERVICE REPRESENTATIVES	140,820	\$18.70	0%	32%
OFFICE CLERKS	134,130	\$18.21	9%	33%
DRIVER/SALES WORKERS AND TRUCK DRIVERS	133,560	\$20.43	5%	39%
ELEMENTARY AND MIDDLE SCHOOL TEACHERS	128,120	\$40.29	4%	10%
MAINTENANCE AND REPAIR WORKERS	126,410	\$22.95	9%	25%
TEACHING ASSISTANTS	123,860	\$15.23	-2%	42%
STOCKERS AND ORDER FILLERS	118,400	\$16.61	25%	40%
SECURITY GUARDS AND GAMBLING SURVEILLANCE OFFICERS	112,490	\$18.16	11%	39%
ACCOUNTANTS AND AUDITORS	111,660	\$46.94	13%	10%
LABORERS AND MOVERS, HAND	104,080	\$17.78	17%	40%
WAITERS AND WAITRESSES	91,740	\$14.54	-2%	48%
COOKS	89,790	\$17.26	18%	52%
BOOKKEEPING, ACCOUNTING, AND AUDITING CLERKS	88,400	\$22.94	5%	27%

Note: The 2019 median wage for Software Developers and Business Operations Specialist is missing/renamed in the Bureau of Labor Statistics—Occupational Employment Statistics dataset.

Sources: ALICE Threshold, 2021; Bureau of Labor Statistics—Occupational Employment Statistics, 2021; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2021

THE STATE OF DUTCHESS COUNTY



2021 POINT-IN-TIME DATA

POPULATION: 297,112

NUMBER OF HOUSEHOLDS: 118,175 (7% change from 2019)

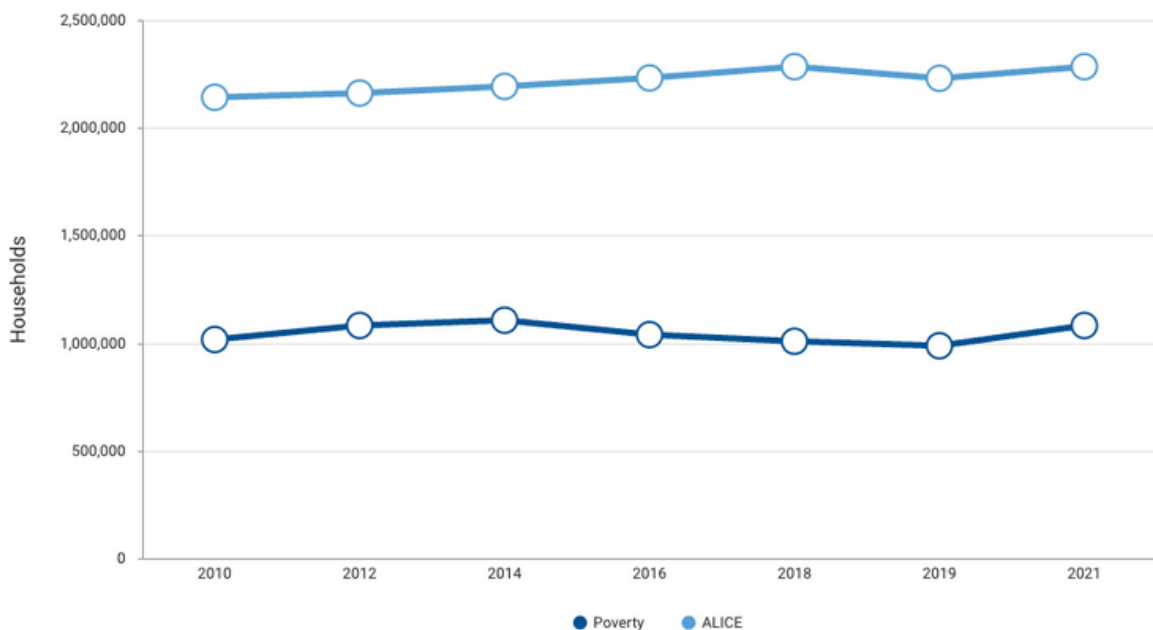
MEDIAN HOUSEHOLD INCOME: \$88,051 (state average: \$74,314)

LABOR FORCE PARTICIPATION RATE: 62% (state average: 63%)

ALICE HOUSEHOLDS: 25% (state average 30%)

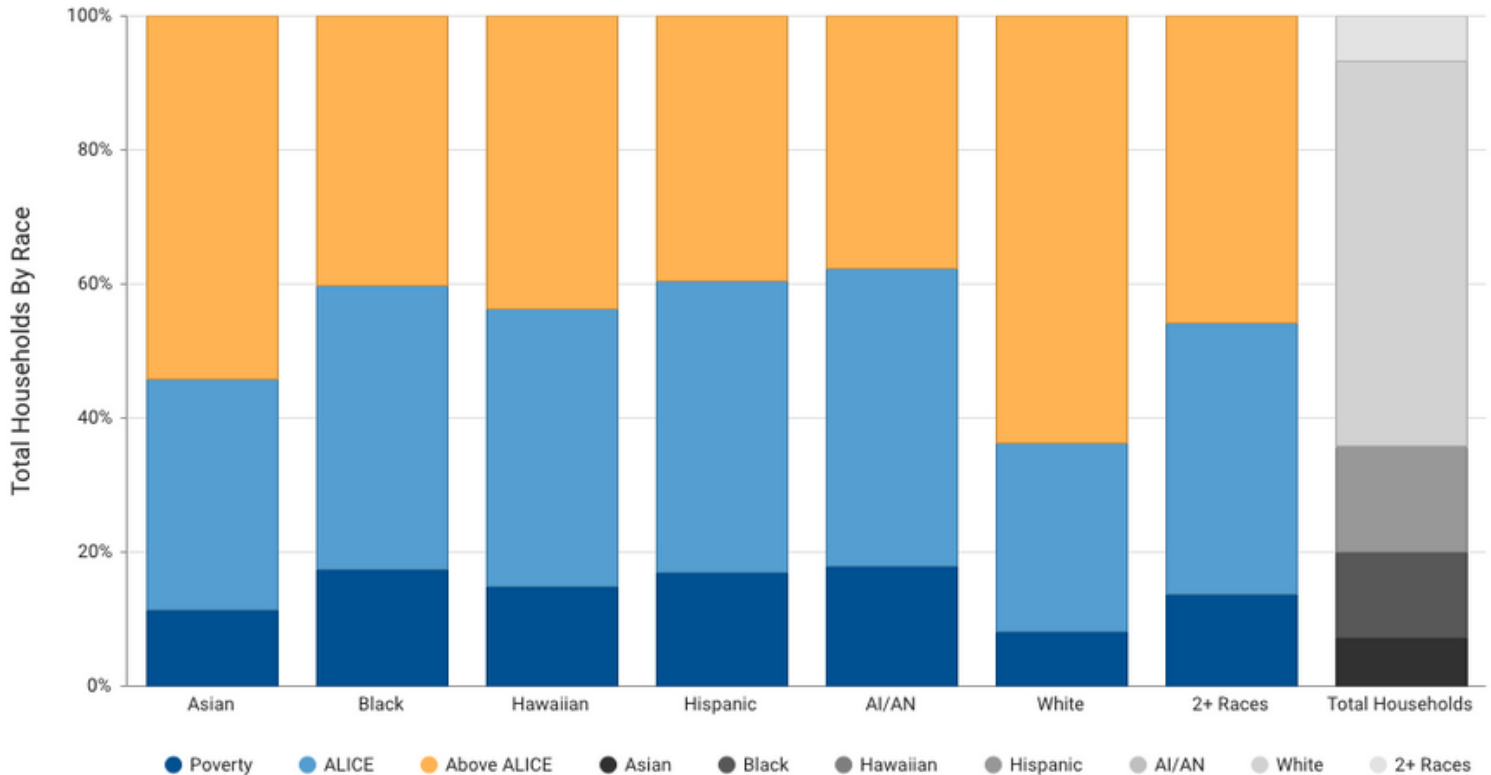
HOUSEHOLDS IN POVERTY: 10% (state average 14%)

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 37,862 households in Dutchess County were below the ALICE Threshold; by 2021 that number had changed to 41,520.



ECONOMICS OF EQUALITY IN DUTCHESS COUNTY

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.



GROUP	% BELOW ALICE THRESHOLD
SINGLE OR COHABITING (NO CHILDREN)	31%
MARRIED (WITH CHILDREN)	15%
SINGLE-FEMALE-HEADED (WITH CHILDREN)	57%
SINGLE-MALE-HEADED (WITH CHILDREN)	45%

GROUP	% BELOW ALICE THRESHOLD
UNDER 25	87%
25 TO 44 YEARS	31%
45 TO 64 YEARS	26%
SENIORS (65+)	49%

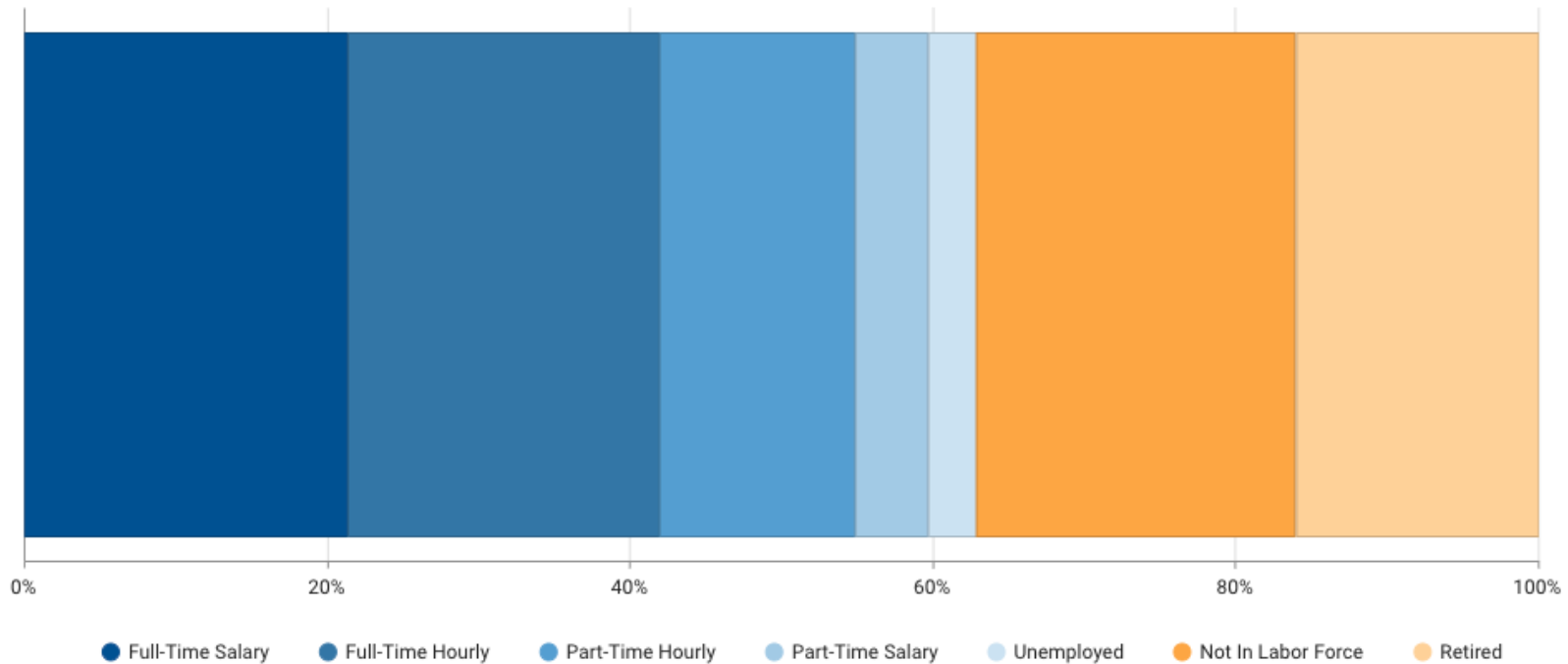
THE COSTS OF BASICS

The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2021, household costs in every county in New York were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

MONTHLY COSTS & CREDITS	SINGLE ADULTS	ONE ADULT, ONE CHILD	ONE ADULT, ONE IN CHILD CARE	TWO ADULTS	TWO ADULTS TWO CHILDREN	TWO ADULTS, TWO IN CHILD CARE	SINGLE SENIOR	TWO SENIORS
HOUSING RENT	\$934	\$921	\$921	\$921	\$1,175	\$1,175	\$934	\$921
HOUSING UTILITIES	\$154	\$239	\$239	\$239	\$292	\$292	\$154	\$239
CHILD CARE	\$0	\$391	\$1,042	\$0	\$781	\$2,167	\$0	\$0
FOOD	\$495	\$839	\$753	\$907	\$1,479	\$1,349	\$457	\$837
TRANSP-ORTATION	\$358	\$456	\$456	\$535	\$835	\$835	\$311	\$441
HEALTH CARE	\$226	\$522	\$522	\$522	\$784	\$784	\$541	\$1,081
TECHNOLOGY	\$75	\$75	\$75	\$110	\$110	\$110	\$75	\$110
MISC	\$224	\$344	\$401	\$323	\$546	\$671	\$247	\$363
TAX PAYMENTS	\$432	\$704	\$865	\$516	\$1,139	\$1,494	\$497	\$827
TAX CREDITS	\$0	(\$645)	(\$932)	\$0	(\$1,455)	(\$1,865)	\$0	\$0
MONTHLY TOTAL	\$2,898	\$3,846	\$4,342	\$4,073	\$5,686	\$7,012	\$3,216	\$4,819
ANNUAL TOTAL	\$34,776	\$46,152	\$52,104	\$48,876	\$68,232	\$84,144	\$38,592	\$57,828
HOURLY WAGE	\$17.39	\$23.08	\$26.05	\$24.44	\$34.12	\$42.07	\$19.30	\$28.91

THE LABOR LANDSCAPE

A small portion of adults (16 years and older) in Dutchess County were unemployed and a large number were working in 2021. However, a significant portion of both full and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits.



Notes: Data for hourly full and part-time jobs is only available at the national level; these national rates have been applied to the workforce at the county-level to calculate the breakdown shown in this figure. Because the labor status figure sums county-level data (some using 1-year estimates and some using 5-year estimates), the state percentage may differ slightly from those shown at the state level. Full-time represents 35 hours per week or more at one or more jobs for 48 weeks per year.

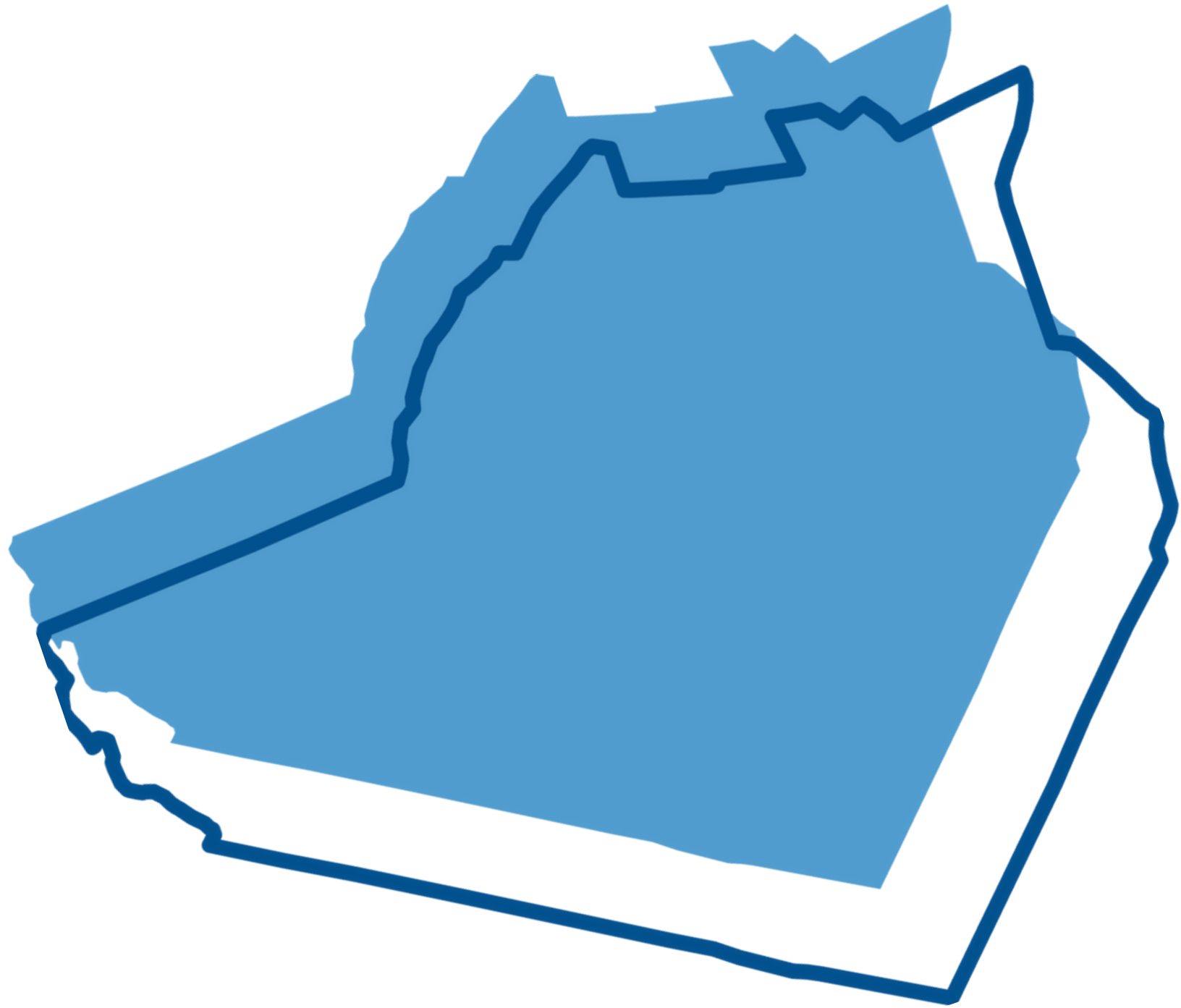
Source: American Community Survey, 2021; Federal Reserve Bank of St. Louis, 2021

STATS BY TOWN

There is significant variation in the number of households who live below the ALICE Threshold within the county.

COUNTY SUBDIVISION	TOTAL HOUSEHOLDS	% BELOW ALICE THRESHOLD
AMENIA	1,492	46%
BEACON	5,577	37%
BEEKMAN	4,140	25%
CLINTON	1,574	36%
DOVER	3,385	43%
EAST FISHKILL	9,667	19%
FISHKILL	9,349	35%
HYDE PARK	7,842	37%
LAGRANGE	5,629	22%
MILAN	1,049	32%
NORTH EAST	1,290	41%
PAWLING	2,985	27%
PINE PLAINS	879	41%
PLEASANT VALLEY	3,921	39%
POUGHKEEPSIE, CITY OF	13,815	58%
POUGHKEEPSIE, TOWN OF	16,400	38%
RED HOOK	3,447	29%
RHINEBECK	3,394	37%
STANFORD	1,495	32%
UNION VALE	1,619	29%
WAPPINGER	10,699	30%
WASHINGTON	2,087	40%

THE STATE OF ORANGE COUNTY



2021 POINT-IN-TIME DATA

POPULATION: 404,525

NUMBER OF HOUSEHOLDS: 137,561 (5% change from 2019)

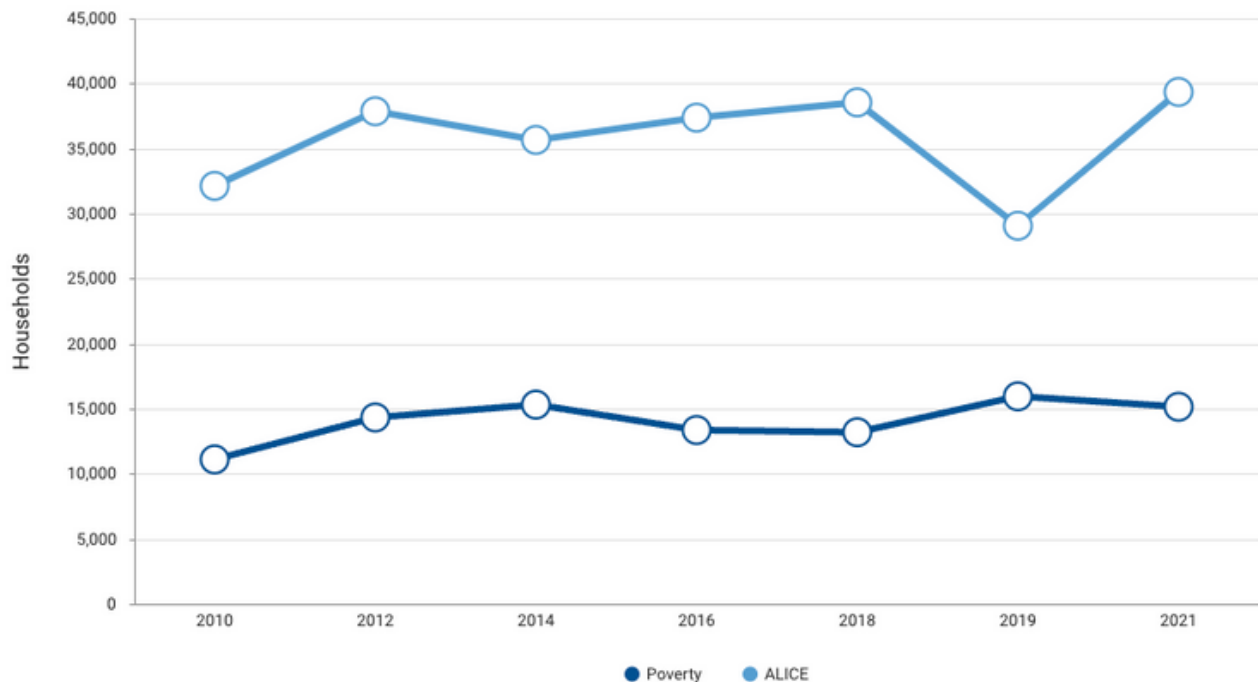
MEDIAN HOUSEHOLD INCOME: \$90,405 (state average: \$74,314)

LABOR FORCE PARTICIPATION RATE: 64% (state average: 63%)

ALICE HOUSEHOLDS: 29% (state average 30%)

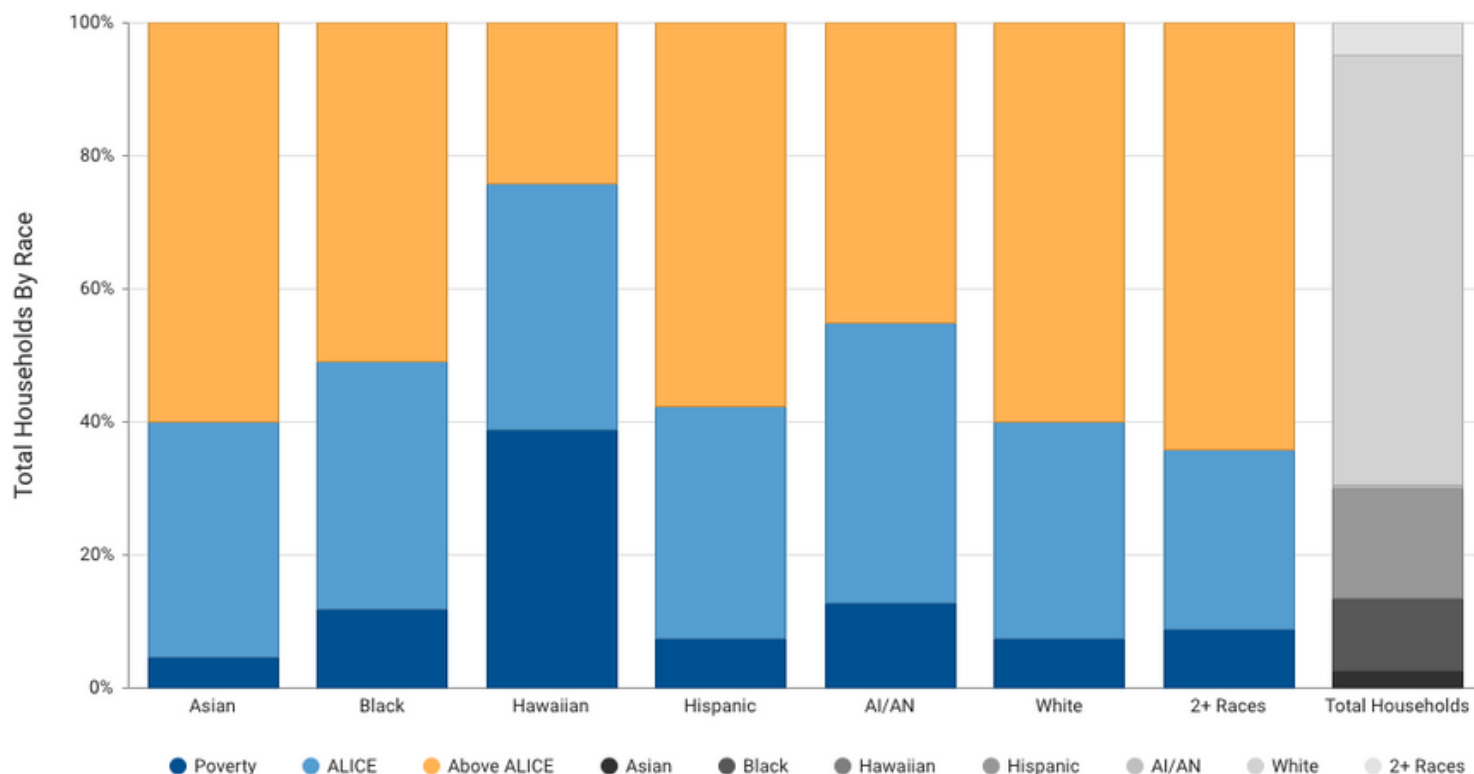
HOUSEHOLDS IN POVERTY: 11% (state average 14%)

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 45,019 households in Orange County were below the ALICE Threshold; by 2021 that number had changed to 54,500.



ECONOMICS OF EQUALITY IN ORANGE COUNTY

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.



GROUP	% BELOW ALICE THRESHOLD
SINGLE OR COHABITING (NO CHILDREN)	37%
MARRIED (WITH CHILDREN)	27%
SINGLE-FEMALE-HEADED (WITH CHILDREN)	69%
SINGLE-MALE-HEADED (WITH CHILDREN)	58%

GROUP	% BELOW ALICE THRESHOLD
UNDER 25	86%
25 TO 44 YEARS	39%
45 TO 64 YEARS	30%
SENIORS (65+)	50%

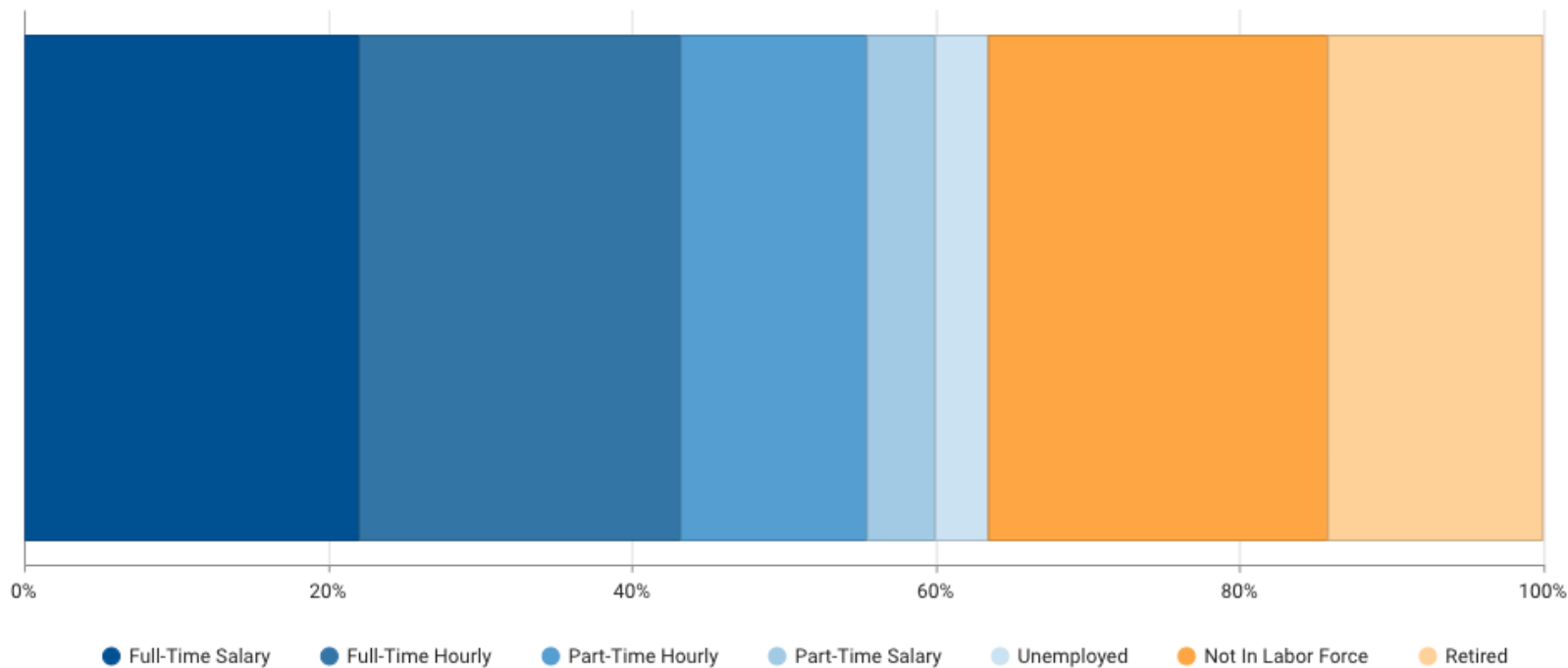
THE COSTS OF BASICS

The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2021, household costs in every county in New York were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

MONTHLY COSTS & CREDITS	SINGLE ADULTS	ONE ADULT, ONE CHILD	ONE ADULT, ONE IN CHILD CARE	TWO ADULTS	TWO ADULTS TWO CHILDREN	TWO ADULTS, TWO IN CHILD CARE	SINGLE SENIOR	TWO SENIORS
HOUSING RENT	\$974	\$964	\$964	\$964	\$1,229	\$1,229	\$974	\$964
HOUSING UTILITIES	\$154	\$239	\$239	\$239	\$292	\$292	\$154	\$239
CHILD CARE	\$0	\$391	\$1,042	\$0	\$781	\$2,167	\$0	\$0
FOOD	\$478	\$811	\$728	\$876	\$1,429	\$1,303	\$441	\$809
TRANSP-ORTATION	\$358	\$456	\$456	\$535	\$835	\$835	\$311	\$441
HEALTH CARE	\$226	\$522	\$522	\$522	\$784	\$784	\$565	\$1,130
TECHNOLOGY	\$75	\$75	\$75	\$110	\$110	\$110	\$75	\$110
MISC	\$227	\$346	\$403	\$325	\$546	\$672	\$252	\$369
TAX PAYMENTS	\$439	\$708	\$870	\$519	\$1,140	\$1,497	\$511	\$845
TAX CREDITS	\$0	(\$645)	(\$932)	\$0	(\$1,455)	(\$1,865)	\$0	\$0
MONTHLY TOTAL	\$2,931	\$3,867	\$4,367	\$4,090	\$5,691	\$7,024	\$3,283	\$4,907
ANNUAL TOTAL	\$35,172	\$46,404	\$52,404	\$49,080	\$68,292	\$84,288	\$39,396	\$58,884
HOURLY WAGE	\$17.59	\$23.20	\$26.20	\$24.54	\$34.15	\$42.14	\$19.70	\$29.44

THE LABOR LANDSCAPE

A small portion of adults (16 years and older) in Orange County were unemployed and a large number were working in 2021. However, a significant portion of both full and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits.



Notes: Data for hourly full and part-time jobs is only available at the national level; these national rates have been applied to the workforce at the county-level to calculate the breakdown shown in this figure. Because the labor status figure sums county-level data (some using 1-year estimates and some using 5-year estimates), the state percentage may differ slightly from those shown at the state level. Full-time represents 35 hours per week or more at one or more jobs for 48 weeks per year.

Source: American Community Survey, 2021; Federal Reserve Bank of St. Louis, 2021

STATS BY TOWN

There is significant variation in the number of households who live below the ALICE Threshold within the county.

COUNTY SUBDIVISION	TOTAL HOUSEHOLDS	% BELOW ALICE THRESHOLD
BLOOMING	6,005	37%
CHESTER	4,364	31%
CORNWALL	4,890	30%
CRAWFORD	3,029	28%
DEERPARK	2,800	55%
GOSHEN	4,373	36%
GREENVILLE	1,581	18%
HAMPTONBURGH	1,735	38%
HIGHLANDS	3,251	35%
MIDDLETOWN	10,604	57%
MINISINK	1,491	32%
MONROE	6,883	27%
MONTGOMERY	8,330	43%
MOUNT HOPE	1,906	37%
NEW WINDSOR	9,899	41%
NEWBURGH, CITY OF	9,951	63%
NEWBURGH, TOWN OF	11,228	36%
PALM TREE	5,781	79%
PORT JERVIS	3,566	72%
TUXEDO	1,477	27%
WALLKILL	11,574	41%
WARWICK	11,739	31%
WAWAYANDA	2,670	36%
WOODBURY	3,753	28%

ALICE REPERCUSSIONS

FOOD INSUFFICIENCY

ALICE families experiencing food insufficiency are like canaries in the coal mine, indicating larger problems beyond food. Rates of food insufficiency have remained elevated since the beginning of the pandemic. In the August 2020 Household Pulse Survey, respondents below the ALICE Threshold in New York were far more likely to report that their household sometimes or often did not have enough food in the prior seven days than respondents above the Threshold (14% vs. 2%); by November 2022, the rates were even higher, and the gap remained (21% vs. 3%). Some demographic groups experienced higher than average food insufficiency. For example, 30% of respondents with disabilities below the Threshold and 31% of Hispanic respondents below the Threshold reported not having enough food, compared to 11% of all New York households.

For households with children in New York, rates were higher at the beginning of the pandemic but improved over time. In August 2020, 24% of respondents below the ALICE Threshold reported that often or sometimes their children were not eating enough because they couldn't afford enough food (compared to 4% of those above the Threshold); in November 2022, the rate decreased to 18% (compared to 3% of those above the Threshold).

With changes to the emergency pandemic food measures, including the ending of SNAP emergency allotments, many families will need to rely on the charitable food system that was designed for emergencies, but is increasingly an ongoing necessity.

	BELOW ALICE THRESHOLD	ABOVE ALICE THRESHOLD	STATE AVERAGE
BLACK	25%	7%	11%
HISPANIC	31%	10%	
FEMALE	23%	4%	
WITH A DISABILITY	30%	6%	
LGBT	21%	2%	

Questions: In the last seven days, which of these statements best describes the food eaten in your household?

Selected: Sometimes or often not enough

Notes: Black respondents are non-Hispanic; the Hispanic group includes respondents of Hispanic, Latino, or Spanish origin of any race; the "With a Disability" group includes respondents who have one or more vision, hearing, cognitive, mobility, or self-care difficulties; the "LGBT" group includes respondents who identify as gay or lesbian, bisexual, and/or transgender.

Sources: ALICE Threshold, 2021; U.S. Census Bureau, Household Pulse Survey, September 14, 2022–November 14, 2022, Phase 3.6

LEARNING LOSS

Following a year of widespread school closings and disrupted education, most students returned to in-person learning in the fall of 2021. The learning loss that accompanied remote learning has been widely reported. Not surprisingly, students in lower-income districts with fewer resources were hardest hit. Nationally, in 2021, 71% of parents below the Threshold said that their child was prepared for the academic year ahead, compared to 81% of parents above the Threshold. The National Center for Education Statistics (NCES) reported that nationally in 2022, scores for 9-year old students declined five points in reading and seven points in mathematics compared to 2020 — the largest average score decline in reading since 1990, and the first-ever score decline in mathematics. Drops were even larger for low-income students as well as for Black and Hispanic students.

BEHIND ON RENT PAYMENTS

According to the Household Pulse Survey, renter households below the ALICE Threshold in New York were more likely to report that they were not caught up on rent payments than those above the Threshold. In August 2020, 24% of renters below the Threshold and 11% of renters above the Threshold were not caught up; by November 2022, those rates rose to 26% for renters below the Threshold and remained at 11% above the Threshold. Renters who fall behind on rent are at greater risk for eviction, especially since the federal moratorium on evictions and foreclosures and state-level bans have now expired, and funding for rental assistance is running out. As a result, eviction filings are on the rise and are likely to increase in the near-term.

STRUGGLING TO PAY BILLS

During the height of the pandemic, in August 2020, 51% of households below the ALICE Threshold in New York said it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments and medical expenses, according to the Household Pulse Survey. That rate increased to 63% by November 2022. These rates were both much higher than for respondents above the Threshold (18% in August 2020 and 24% in November 2022).

FACING LACK OF SAVINGS AND MEDICAL DEBT

By the end of 2021, many ALICE families were struggling to save and were facing medical debt, making them more vulnerable to an emergency in the future. Only 40% of respondents to the SHED survey had set aside emergency savings or rainy day funds that would cover their expenses for three months in the event of sickness, job loss, economic downturn or another emergency. In addition, 14% of respondents below the Threshold had incurred an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance.

PHYSICAL HEALTH

A September 2020 national survey found that 36% of adults (age 18 to 64) delayed or missed health care services, including dental care, primary care or specialist visits, preventive health screenings and medical tests. For those with one or more chronic conditions, a mental health condition or lower income, the likelihood of postponing or forgoing care was even higher. Parents also postponed care for their children. In the fall of 2021, New York households below the ALICE Threshold were more likely to report that they missed, delayed, or skipped their child's preventive check-up in the last 12 months than households above the Threshold (36% vs. 21%). These delays, especially when coupled with preexisting conditions, can contribute to more serious conditions in the future.

According to the November 2022 Household Pulse Survey, New York respondents below the ALICE Threshold were also more likely to report having symptoms of long COVID (such as fatigue, "brain fog," difficulty breathing, heart palpitations, dizziness or changes to taste/smell) lasting three months or longer that they did not have prior to having COVID-19 than respondents above the Threshold (34% vs. 22%).

MENTAL HEALTH

With these sustained challenges, it is not surprising that people below the ALICE Threshold in New York were more likely to report feeling depressed or anxious than those above the Threshold. According to the Household Pulse Survey, in August 2020, 20% of respondents below the Threshold and 16% above the Threshold reported feeling nervous, anxious or on edge nearly every day over the last two weeks. By November 2022, the rate remained steady for those below the Threshold and improved for those above (20% and 12%, respectively). Respondents below the Threshold were also more likely to report feeling down, depressed or hopeless at both timepoints (13% in 2020 and 14% in 2022) than respondents above the Threshold (7% in 2020 and 5% in 2022). Some demographic groups experienced substantially higher rates of feeling anxious than the state average.

The lack of mental health resources during the pandemic has been widely recognized, and awareness is increasing, especially with the launch of the Nationwide Suicide and Crisis Lifeline (988). But there remains a severe shortage of mental health resources, especially for low-income families, and mental health providers struggle to meet increased demand.

FEELING NERVOUS, ANXIOUS, OR ON EDGE

	BELOW ALICE THRESHOLD	ABOVE ALICE THRESHOLD	STATE AVERAGE
BLACK	20%	10%	16%
HISPANIC	21%	8%	
FEMALE	22%	16%	
WITH A DISABILITY	47%	33%	
LGBT	40%	16%	

Questions: Over the last two weeks, how often have you been bothered by feeling nervous, anxious, or on edge?

Selected: Nearly every day

Notes: Black respondents are non-Hispanic; the Hispanic group includes respondents of Hispanic, Latino, or Spanish origin of any race; the "With a Disability" group includes respondents who have one or more vision, hearing, cognitive, mobility, or self-care difficulties; the "LGBT" group includes respondents who identify as gay or lesbian, bisexual, and/or transgender.

Sources: ALICE Threshold, 2021; U.S. Census Bureau, Household Pulse Survey, September 14, 2022–November 14, 2022, Phase 3.6

THE REALITY OF ALICE

The strength of the New York economy is inextricably tied to the financial stability of all residents. As the pandemic has shown, ALICE workers are critical to the smooth running of the economy, during times of crisis and beyond. And, in turn, the stability of ALICE families depends on their being able to fully participate in that economy. Leaving ALICE behind in the recovery sets households and the larger economy up for greater vulnerability to the next economic disruption.

This is already happening, at the same time that the frequency and severity of natural disasters continue to increase. In places that experienced natural disasters in 2021 and 2022 — such as Hurricane Ian in Florida; wildfires in California, Idaho, and Utah; flooding in Kentucky and Missouri; and tornadoes in the southern U.S. — ALICE families faced higher risks. For example, following Hurricane Ian in September 2022 in Florida, according to the Household Pulse Survey (December 2022), respondents below the ALICE Threshold were more likely than households above the Threshold to be displaced from their home (9% vs. 6%). One month after the storm, respondents below the Threshold were at least three times more likely to be experiencing a shortage of food (39% vs. 13%) and drinkable water (42% vs. 12%).

The pandemic has highlighted the ability of government policymakers and business managers to respond to changing conditions quickly. The 2021 ALICE data may surprise some readers who were expecting much worse. But 2021 was a unique year — and these warning signs are both a call to action and a challenge to complacency. We ignore our essential workers at our economy's and our communities' peril.



OUR RESPONSE

HEALTH

Increase access to healthy food for families in our community.

EDUCATION

Develop opportunities for lifelong learning to increase skill-based development.

EDUCATION

Increase opportunities for positive youth development and literacy services.

FINANCIAL STABILITY

Improve access to resources to alleviate short-term financial crises in order to increase local families' economic position.

VETERANS

Increase opportunities for positive youth
Program staff and volunteers will increase access to affordable housing and legal services for veterans and their families.

"I am a single mother, living paycheck to paycheck. The food program has helped me and my family a great deal especially during the holiday break. It allowed me to provide a beautiful turkey dinner on the table with all the fixings. Times are really hard especially with the food prices going up and having to put my children's favorite snacks back on the shelf is stressful. The program has given us so much I truly appreciate the food program."

-Ana

1,664 SQUARE MILES SERVED



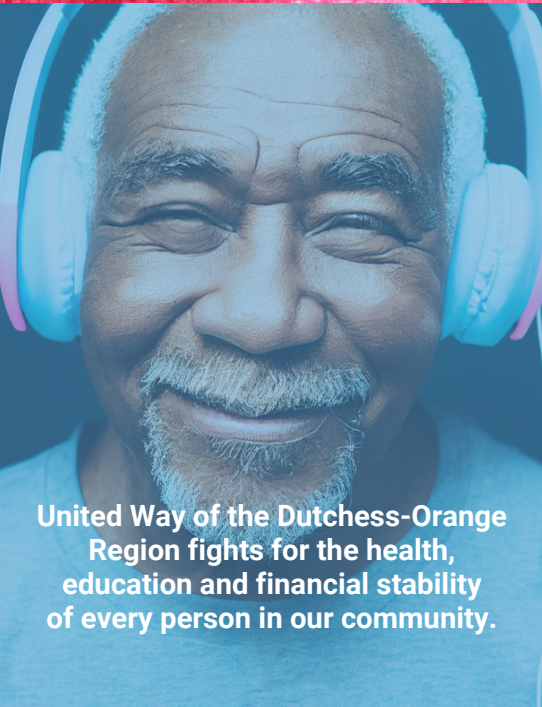
United Way of the
Dutchess-Orange Region

Food Access
Housing
Suicide Prevention
Violence Prevention
Mental Health
Substance Abuse
After School
Tutoring
Workforce Development
Crisis Intervention
Veterans Support

131,991
INDIVIDUALS BENEFIT

4,933
VOLUNTEERS

\$12,215,005
INVESTMENT & LEVERAGE IN
DUTCHESS & ORANGE COUNTIES



United Way of the Dutchess-Orange
Region fights for the health,
education and financial stability
of every person in our community.

15,982
INDIVIDUALS HELPED THROUGH
211 CONFIDENTIAL HELPLINE

7,982
INDIVIDUALS BENEFITED FROM
PRESCRIPTION SAVINGS CARDS

4,218
INDIVIDUALS RECEIVED
FREE TAX PREPARATION



SKIPPING ONE COFFEE RUN
A WEEK CAN PROVIDE A
MEAL FOR A FAMILY OF FOUR.



More Information and full report: www.unitedforalice.org

All Data and Research in Document: Copyright 2009–2023 United Way of Northern New Jersey

I HAVE TO CHOOSE
BETWEEN MEDICATION
AND HEALTHY FOOD
I AM NOT ABLE TO
AFFORD TO PAY
FOR MY CAR AND HOUSE
I CAN'T PAY FOR MY
MEDICAL BILLS AND MY
CHILDREN ARE HUNGRY
DO I GIVE UP MY
INSURANCE TO PAY
FOR GROCERIES

United Way of the
Dutchess-Orange Region

