

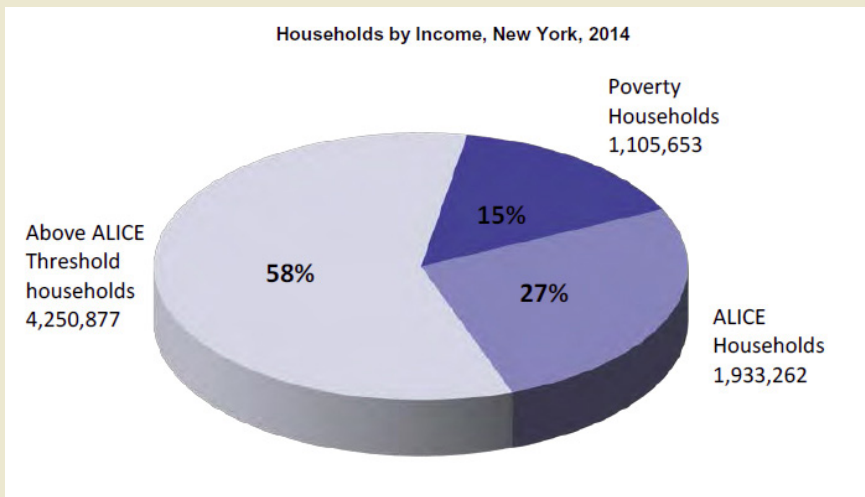


ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

On many levels, New York is an affluent state – one with high median incomes, quality schools, and prosperous corporations. But look a little more closely at almost any New York community and you will find that within this affluence, a growing number of people are barely getting by.

The United Way ALICE Project is more than an in-depth study - It is a multi-state grassroots movement that ignites a dialogue about the financial hardship of all people who earn less than the true cost of living. ALICE is critical to the fabric of our community and includes health aides, security guards, teaching assistants and other professionals who struggle to support their families.

Households by Income, New York, 2014



- Poverty: 1,105,653 households
- ALICE: 1,933,262 households
- Above ALICE Threshold: 4,250,877 households

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

REASONS WHY ALICE EXISTS

High Cost of Living

Based on the Household Survival Budget, more than one in three New York households can't afford the basics of housing, food, health care, child care, and transportation.

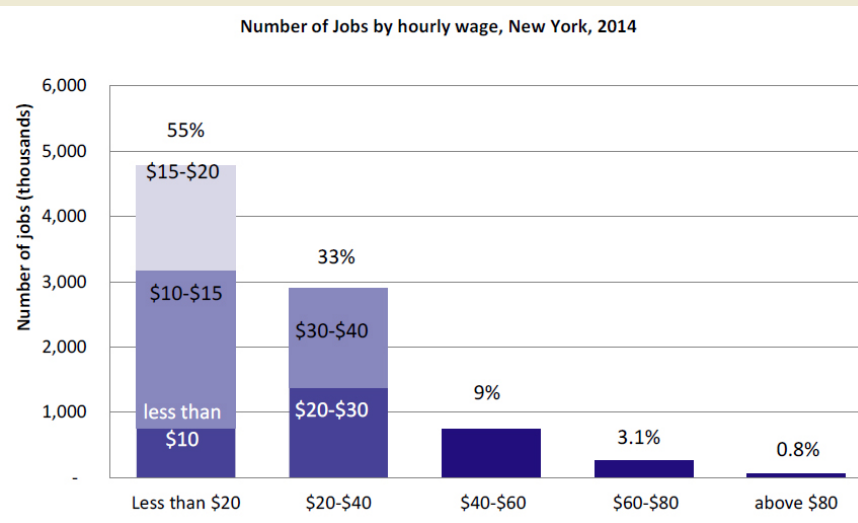
According to this new measure, using the thriftiest official standards, it takes an average of \$59,604 for a family of four (two adults, an infant, and a preschooler) to afford the basics – more than double the U.S. poverty rate of \$23,850. The Household Survival Budget for a single adult is \$20,496, also more than double the U.S. poverty rate of \$11,670.

Household Survival Budget, Monthly Costs, New York Average, 2014

| | SINGLE ADULT | 2 ADULTS, 1 INFANT, 1 PRESCHOOLER | 2007 – 2012 PERCENT INCREASE |
|---------------------|-----------------|---|------------------------------------|
| Housing | \$668 | \$919 | 17% |
| Child Care | \$0 | \$1,364 | 9% |
| Food | \$202 | \$612 | 20% |
| Transportation | \$330 | \$653 | 1% |
| Health Care | \$141 | \$564 | 56% |
| Taxes | \$155 | \$452 | 16% |
| Miscellaneous | \$212 | \$404 | 28% |
| Monthly Total | \$1,708 | \$4,967 | 16% |
| ANNUAL TOTAL | \$20,496 | \$59,604 | 16% |
| Hourly Wage | \$10.25/hour | \$29.80/hour | 16% |

Source: HUD; National Association of Child Care Resource and Referral Agencies; USDA; IRS

Number of Jobs by Hourly Wage, New York, 2014



Lack of High-Paying Jobs

More than half of all jobs in New York pay less than \$20/hour (or \$40,000/year if full-time) which is about two-thirds of the Household Survival Budget for a family of four.

ALICE families face a variety of challenges: low-wage jobs located far from their homes (with the attendant rise in commuting costs); financial barriers that limit access to lowcost community banking services; and having few or no assets to cushion the cost of an unexpected health emergency or caregiving need.

ALICE NEEDS YOUR HELP

We all have a vested interest in improving conditions for ALICE. When ALICE can't afford the basics, the costs are high both for these families and for the wider community.



Cayuga County, 2014

| Town | Total HH | % ALICE & Poverty |
|----------------------|----------|-------------------|
| Auburn (P) | 11,119 | 53% |
| Aurelius (SD) | 1,133 | 30% |
| Aurora (P) | 146 | 23% |
| Brutus (SD) | 1,882 | 38% |
| Cato (P) | 238 | 49% |
| Cato (SD) | 1,006 | 29% |
| Cayuga (P) | 216 | 32% |
| Conquest (SD) | 612 | 40% |
| Fair Haven (P) | 332 | 40% |
| Fleming (SD) | 1,069 | 27% |
| Genoa (SD) | 732 | 34% |
| Ira (SD) | 838 | 31% |
| Ledyard (SD) | 578 | 26% |
| Locke (SD) | 719 | 31% |
| Melrose Park CDP (P) | 802 | 20% |
| Mentz (SD) | 965 | 48% |
| Montezuma (SD) | 471 | 43% |
| Moravia (P) | 594 | 38% |
| Moravia (SD) | 1,075 | 34% |
| Niles (SD) | 471 | 27% |
| Owasco (SD) | 1,506 | 23% |
| Port Byron (P) | 494 | 48% |
| Scipio (SD) | 650 | 23% |
| Sempronius (SD) | 363 | 34% |
| Sennett (SD) | 1,222 | 18% |
| Springport (SD) | 941 | 27% |
| Sterling (SD) | 1,245 | 39% |
| Summerhill (SD) | 404 | 31% |
| Throop (SD) | 748 | 21% |
| Union Springs (P) | 475 | 36% |
| Venice (SD) | 485 | 36% |
| Victory (SD) | 673 | 44% |
| Weedsport (P) | 791 | 31% |

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

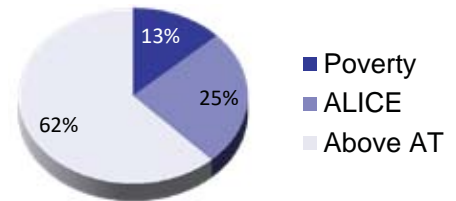
ALICE IN CAYUGA COUNTY

2014 Point-in-Time Data

Population: 78,823 | **Number of Households:** 31,290
Median Household Income: \$53,780 (state average: \$58,878)
Unemployment Rate: 6.5% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability
good (60)

Job Opportunities
good (59)

Community Resources
good (63)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Cayuga County

| | SINGLE ADULT | 2 ADULTS, 1 INFANT, 1 PRESCHOOLER |
|---------------------|-----------------|-----------------------------------|
| Housing | \$551 | \$746 |
| Child Care | \$- | \$1,208 |
| Food | \$202 | \$612 |
| Transportation | \$369 | \$738 |
| Health Care | \$143 | \$573 |
| Miscellaneous | \$152 | \$439 |
| Taxes | \$255 | \$514 |
| Monthly Total | \$1,672 | \$4,830 |
| ANNUAL TOTAL | \$20,064 | \$57,960 |
| Hourly Wage | \$10.03 | \$28.98 |

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.