

ALICE IN THE CROSSCURRENTS

2024
UPDATE

AN UPDATE ON FINANCIAL HARDSHIP IN NEW YORK

In 2022, financial hardship in New York continued to be shaped by the conflicting economic forces of the pandemic, and remained substantially undercounted by official measures.

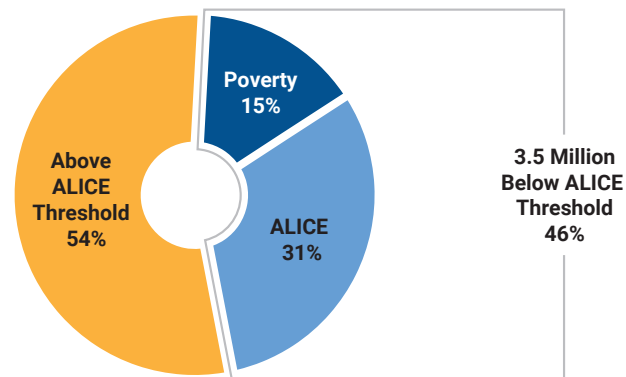
These powerful crosscurrents – COVID-19, inflation, wage growth, and the expansion and expiration of [pandemic public assistance](#) – impacted how many New York households were below the [ALICE Threshold of Financial Survival](#).

Between 2021 and 2022, the number of households in poverty in New York increased by 50,135 (to 15% of all households) and the number of ALICE households increased by 132,395 (to 31% of all households), continuing a more than decade-long trend in the growth of this population. **In 2022, of the 7,758,644 households in New York, 3,547,620 – 46% – were below the ALICE Threshold.**

The percentage of households below the ALICE Threshold continued to vary by region in 2022: 55% in New York City Counties (Bronx, Kings, New York, Queens, and Richmond); 35% in the counties surrounding New York City (Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester); and 41% across the rest of the state (all remaining counties).

With the latest data from the [American Community Survey](#) (2022), the [U.S. Census Bureau's Household Pulse Survey](#) (2023), and the [Federal Reserve Board's Survey of Household Economics and Decisionmaking](#) (SHED) (2022), this Update highlights the conflicting forces that continue to present opportunities for, and barriers to, financial stability in New York.

Total Households in New York = 7.8 Million



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 Household Survival Budget:** Reflects the minimum costs of household necessities in New York (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs, calculated for all U.S. counties
- **Below ALICE Threshold:** Includes households in poverty and ALICE households combined
- **ALICE Essentials Index:** A measure of the average change over time in the costs of essential goods and services



United Way
of New York State

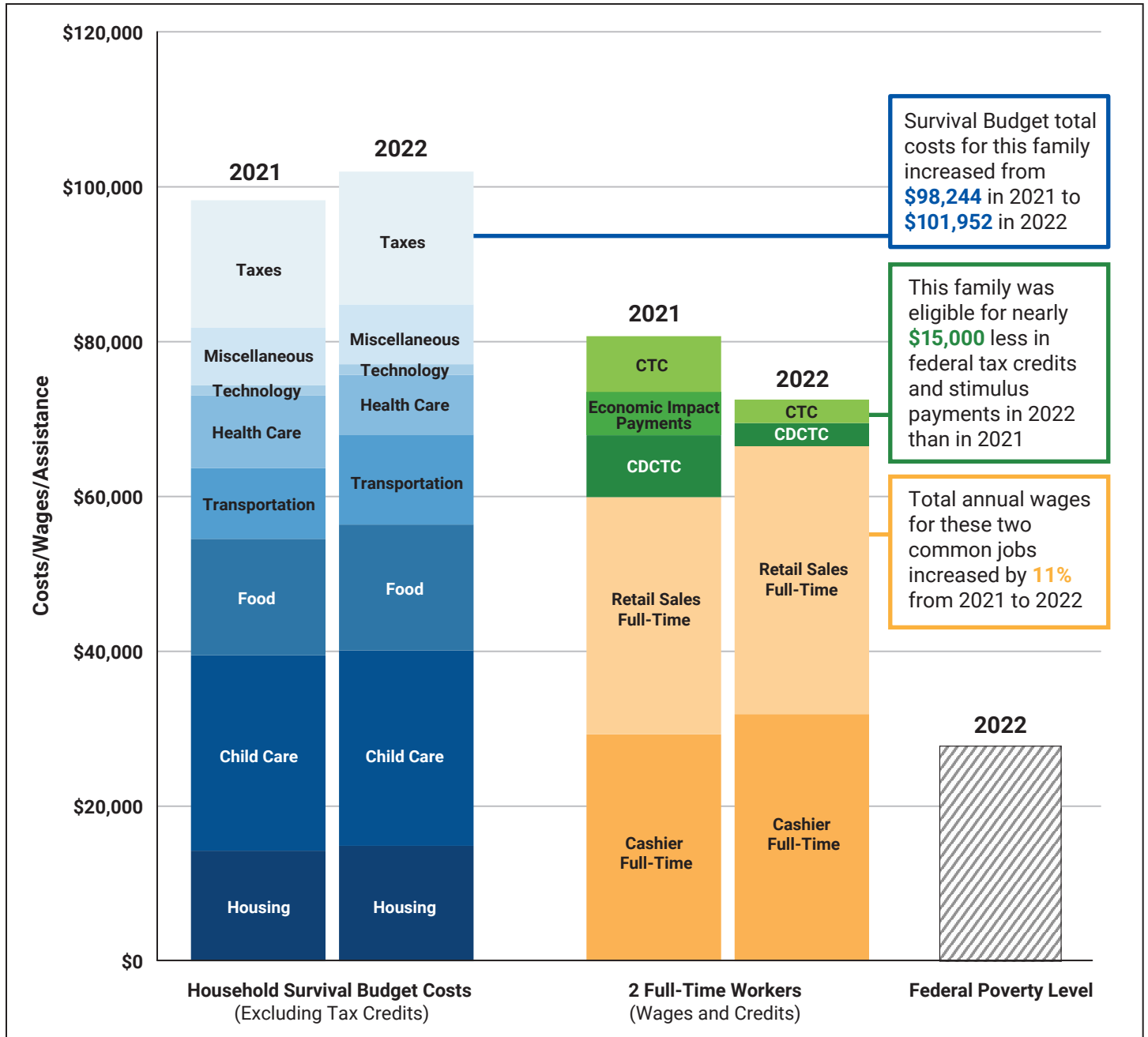
HOUSEHOLD COSTS, PUBLIC ASSISTANCE, AND WAGES

Financial hardship among New York households shifted from 2021 to 2022 based primarily on three factors:

- **Costs:** From 2021 to 2022, the ALICE Household Survival Budget for a single adult in New York increased from \$30,708 to \$32,820, well above the FPL of \$13,590. For a family of four with an infant and a preschooler, the budget (including tax credits) increased from \$75,864 to \$94,716, well above the FPL of \$27,750. Excluding tax credits, costs for a family of four totaled \$101,952 in 2022, up from \$98,244 in 2021. (More data on inflation is available in the [ALICE Essentials Index](#) June 2024 Update.)
- **Public assistance:** Pandemic assistance had the most pronounced effects on families with children. The Economic Impact Payments and the expansions of the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) helped many ALICE families through 2021. But this assistance was substantially reduced when the [2021 American Rescue Plan](#) expired, stimulus payments ended, and tax credits reverted to 2020 levels. In 2022, a family of four with an infant and a preschooler in New York was eligible for approximately \$15,000 less in maximum federal tax credits and stimulus payments than in 2021.
- **Wages:** As pandemic assistance wound down, wages increased for most low-wage jobs. For example, median retail sales wages in New York increased from \$14.72 per hour in 2021 to \$16.63 per hour in 2022.



Comparison of Costs, Public Assistance, and Wages, Family of Four, New York, 2021 and 2022



Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time income is calculated based on 40 hours per week.

Sources: ALICE Threshold, 2021 and 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2021 and 2022; Internal Revenue Service, tax credits—CTC, CDCTC, EITC, 2021 and 2022; U.S. Department of the Treasury, 2022 and 2023.

See page 13 for Household Survival Budget sources and visit UnitedForALICE.org/Household-Budgets/New-York to see the Household Survival Budget for all counties and for any household composition.

Across the country, between 2019 and 2022, [wages for the lowest-paid jobs increased](#) at a faster rate than at any point since 1979. This was in part due to a [tighter labor market](#) in which workers reevaluated their employment situation in the wake of the pandemic and inflation, and employers had to offer more competitive wages to attract and retain them. Minimum wage increases in some states also contributed to this effect. In New York, the minimum wage increased from \$11.80 per hour in 2019 to \$13.20 per hour in 2022, while the federal minimum wage remained at \$7.25 per hour.

While wage increases helped fill the gap when pandemic assistance ended, they were not enough to make up for years of falling behind. In 2022, of the 20 most common occupations in New York as reported by the Bureau of Labor Statistics (BLS), 55% still paid less than \$20 per hour. And of the workers in these 20 most common occupations, 39% were below the ALICE Threshold in 2022. Occupations with the largest share of ALICE workers included personal care aides, cooks, cashiers, fast food/counter workers, stocker/order fillers and waiters/waitresses.

Labor Characteristics of Most Common Occupations, New York, 2019–2022

Most Common Occupations	Total Employment, 2022 (BLS)	Percent of Workers Below ALICE Threshold, 2022 (ACS PUMS)	Median Hourly Wage, 2022 (BLS)	Percent Change in Wage, 2019–2022 (BLS)
Personal Care Aides	504,160	58%	\$16.19	21%
Retail Salespersons	232,460	39%	\$16.63	28%
General and Operations Managers	212,710	12%	\$59.57	-6%
Registered Nurses	190,470	13%	\$48.25	15%
Fast Food and Counter Workers	183,270	50%	\$15.70	24%
Cashiers	180,670	53%	\$18.99	55%
Customer Service Representatives	145,480	39%	\$21.49	15%
Driver/Sales Workers and Truck Drivers	145,040	41%	\$21.10	8%
Office Clerks, General	141,250	38%	\$19.00	14%
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	139,270	30%	\$22.15	12%
Elementary and Middle School Teachers	139,240	15%	\$40.44	4%
Maintenance and Repair Workers, General	138,080	33%	\$23.52	12%
Teaching Assistants	135,660	46%	\$19.74	27%
Stockers and Order Fillers	133,490	47%	\$17.45	31%
Accountants and Auditors	118,870	11%	\$47.64	14%
Security Guards and Gambling Surveillance Officers	115,310	39%	\$18.85	15%
Waiters and Waitresses	106,270	47%	\$17.77	20%
Laborers and Movers, Hand	96,980	45%	\$17.99	19%
Bookkeeping, Accounting, and Auditing Clerks	94,450	28%	\$23.67	8%
Cooks	83,070	54%	\$18.17	24%

Note: BLS = Bureau of Labor Statistics; ACS PUMS = American Community Survey Public Use Microdata Sample. Occupation titles and percent of workers below the ALICE Threshold come from ACS PUMS. ALICE Threshold status is determined by comparing workers' household income to the Household Survival Budget for their household composition and location. Employment and wage numbers are from BLS and are matched to the closest PUMS occupation title (which are generally broader than those in BLS).

Sources: ALICE Threshold, 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2022; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2022

To see the most common occupations for workers below the ALICE Threshold in your community, visit UnitedForALICE.org/ALICE-EVD. For more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit UnitedForALICE.org/Labor-Force/New-York.

Financial Hardship Over Time

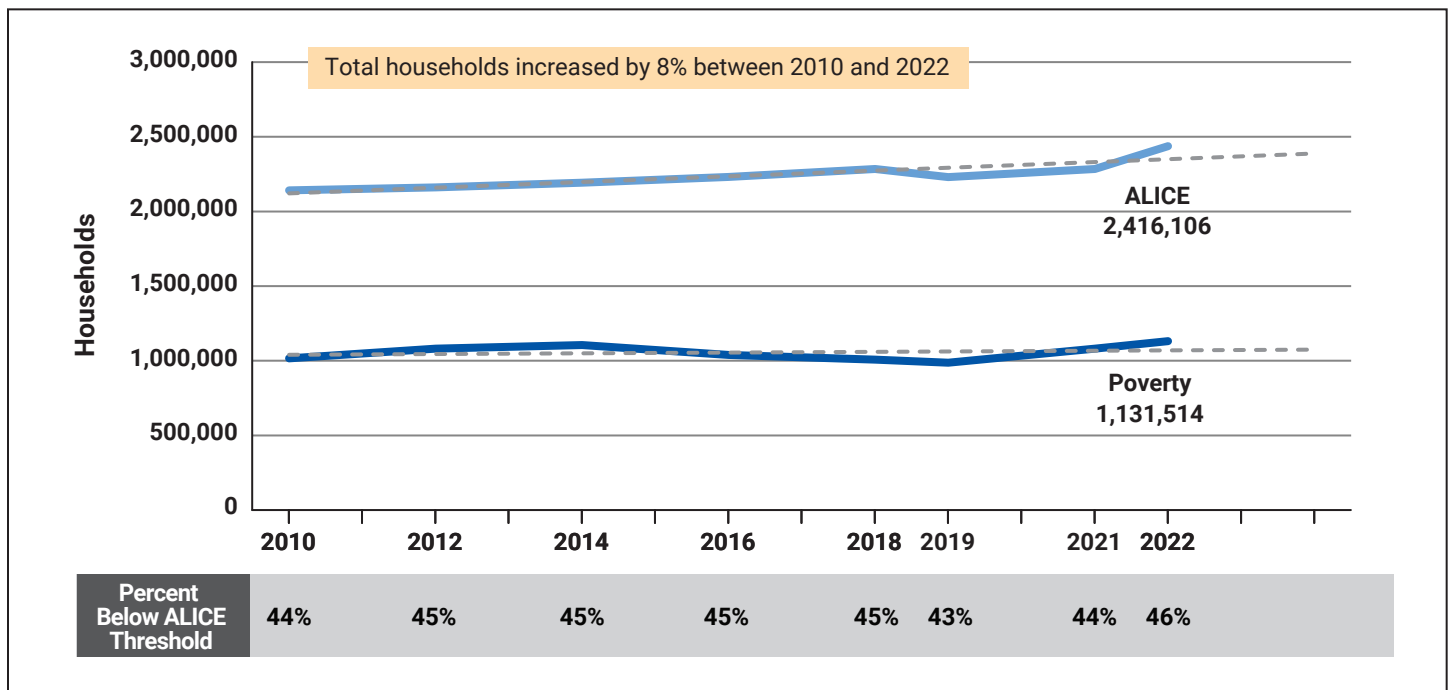
Despite some ups and downs in rates of financial hardship since the end of the Great Recession (2010–2022), the trend is clear: **The number of ALICE households in New York has continued to rise.** During this period, the total number of households in the state increased by 8%, households in poverty increased by 11%, and the number of ALICE households increased by 13%. By 2022, 15% (1,131,514) of all households were below the FPL, and 31% (2,416,106) of all households were ALICE – a combined 46% (3,547,620) of households struggling to make ends meet.

Narrowing the focus to the period around the COVID-19 pandemic, the rate of financial hardship in New York

increased from 43% of households below the ALICE Threshold in 2019 to 46% in 2022. The number of households below the Threshold in New York reached a new high in 2022, climbing to 3,547,620 households, up from 3,216,435 in 2019.

This consistent trend – a growing number of households that are struggling financially, often ineligible for public assistance, and undercounted by official measures – represents a major vulnerability in our economic system. It also suggests that overall social and economic policies are falling short in addressing the root causes of financial instability.

Households by Income, New York, 2010–2022



Note: The gray dashed trend lines in this figure highlight the general direction of the point-in-time data for the years shown. These lines indicate whether the numbers of ALICE and Poverty-Level households have been generally increasing, decreasing, or remaining flat. The ALICE trend line is statistically significant at $p=0.001$; however, the Poverty trend line is not statistically significant, and caution should be used when making predictions.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

To see additional data on financial hardship over time in New York, visit UnitedForALICE.org/New-York.

SPOTLIGHT ON ALICE DEMOGRAPHICS

Families With Children

While recent attention has focused on the rising [Supplemental Poverty Rate](#) for children following the expansion and reversal of Child Tax Credits during and after the pandemic, longer-term trends — specifically, the decline in total families with children — tell a more nuanced story.

The total number of households with children in New York has declined (down 11% from 2010 to 2022). This trend is driven by married-parent households, which fell in number from 1,379,743 in 2010 to 1,247,821 in 2022 (down 10%), and single-female-headed households, which fell from 566,911 in 2010 to 464,252 in 2022 (down 18%). At the same time, the number of single-male-headed households increased slightly, from 149,814 in 2010 to 152,037 in 2022 (up 1%).

Over the past decade, the percent change in rates of financial hardship in New York households with children varied by household type. Single-female-headed households exhibited the biggest percent decrease in ALICE households yet continue to have the largest share of households below the ALICE Threshold. In 2022, 40% of families with children in New York were below the ALICE Threshold. And longstanding disparities in financial hardship by household type remained: 75% of single-female-headed families and 61% of single-male-headed families were below the ALICE Threshold in 2022, compared to 24% of married-parent families.

Households With Children, New York

	Married-Parent	Single-Female-Headed	Single-Male-Headed
Percent Change 2010 to 2022			
Total Households	▼ Decreased 10%	▼ Decreased 18%	▲ Increased 1%
Households in Poverty	▼ Decreased 26%	▼ Decreased 24%	▲ Increased 4%
ALICE Households	▲ Increased 4%	▼ Decreased 12%	▼ Decreased 1%
Percent Below ALICE Threshold, 2022	24%	75%	61%

Note: Poverty rates for families with children differ from rates for individual children, in part due to different surveys and in part because there are often multiple children in a single household, which can accentuate swings.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

THE COST OF CHILD CARE

Child care remains one of the highest Survival Budget costs for households with children, and the [child care system](#) is still feeling the impact of the COVID-19 pandemic. Provider shortages and lack of affordable care present fewer options and increase challenges for parents. In a [2022 survey](#) of New York parents of children under age five, 41% of respondents reported that child care issues affected their ability to attend work, school, or another commitment two or more times in the last 30 days. According to the October 2023 Household Pulse Survey, when families in the [Middle Atlantic Census Region](#) (which includes New York) were asked what they did when child care was closed, unavailable, or unaffordable, the most common responses for respondents below the ALICE Threshold were to take unpaid leave (34%), to cut work hours (30%), or to supervise one or more children while working (24%).

Households Headed by People Age 65 and Over

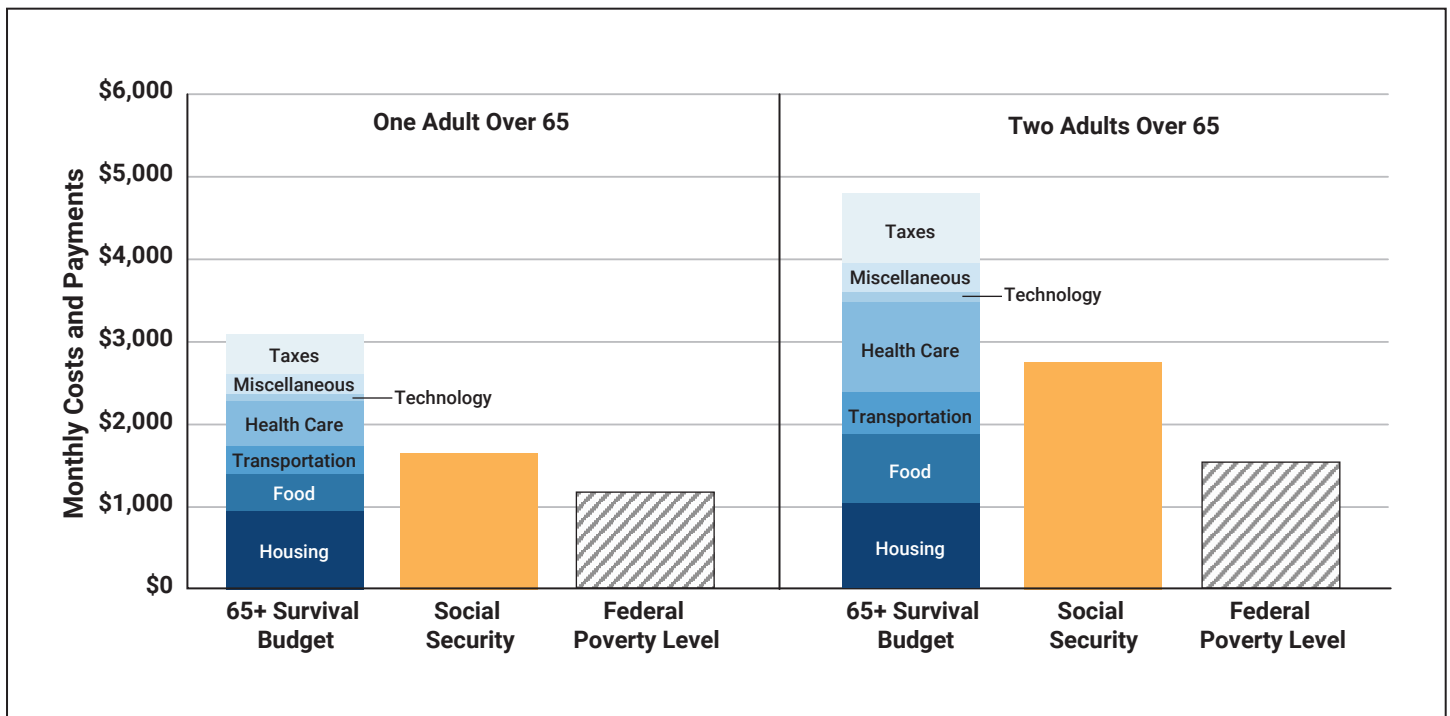
With the [aging of the Baby Boomer generation](#), households headed by people age 65 and over are the fastest-growing group in New York (up 38% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE Threshold (up 33% during the same period).

In 2022, 56% of New York’s 65+ households were below the ALICE Threshold (1,231,368). While Social Security helps [reduce the poverty rate for households headed by older adults](#) (15% in New York in 2022), benefits have not been enough to help bring older adults to financial stability.

As a result, for more than a decade, a substantial number of these households have been ALICE (41% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in New York were \$1,431 more than the [average Social Security payment](#) of \$1,657.

With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, nearly 1,096,500 people age 65 and over living below the ALICE Threshold in New York did not have retirement savings beyond Social Security in 2022, and nearly 178,000 were working.

Monthly ALICE 65+ Survival Budget Total, Average Monthly Social Security Payments, and the Federal Poverty Level, New York, 2022



Note: See page 13 for a breakdown of monthly ALICE 65+ Survival Budget costs.

Sources: ALICE 65+ Survival Budget, 2022 (see the ALICE [Methodology](#) for details); Social Security Administration, 2022

Black, Hispanic, and Indigenous Households

Rates of financial hardship differ substantially by race/ethnicity in New York due to [persistent systemic racism](#), [discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability. In 2022, 61% of Black, 61% of Hispanic, 61% of American Indian/Alaska Native, and 60% of Native Hawaiian/Pacific Islander households, as well as 54% of households headed by someone of Two or More Races, were below the ALICE Threshold in New York, compared to 47% of Asian and 38% of White households. The challenges of the pandemic also disproportionately impacted Black and Hispanic households, especially with regard to employment and health.

- **Employment:** Black and Hispanic workers were more likely than White workers to experience [disruptions in employment](#) during the pandemic. And gaps in employment persisted, especially for Black workers (age 16+) below the ALICE Threshold, with 14% not currently working but looking for work in 2022 — higher than the rate for all New York workers below the ALICE Threshold (10%) and much higher than for all workers above the Threshold (3%).
- **Health:** Policies adopted during the pandemic (2019 to 2022) prohibited disenrollment in Medicaid and enhanced Marketplace subsidies, leading [to health insurance coverage gains](#). Yet disparities by race/ethnicity persist and may widen with the unwinding of Medicaid enrollment. In New York, 10.6 of American Indian/Alaska Native, 9.7% of Hispanic, 5.0 of Asian, and 4.9% of Black people were [uninsured in 2022](#), compared to 3.0% of White people. In 2022, White people in New York were more likely to have insurance through their employer (60.1%), compared to 53.7% of Asian, 47.9% of Black, 44.7% of Hispanic, and 43.2% of American Indian/Alaska Native people in the state.



Household Financial Status and Key Demographics, New York, 2022

	Total	Below ALICE Threshold	■ Poverty ■ ALICE ■ Above ALICE Threshold		
ALL HOUSEHOLDS	7,758,644	3,547,620	15%	31%	54%
AGE					
Under 25 Years	241,189	166,948	34%	35%	31%
25 to 44 Years	2,455,541	984,478	14%	26%	60%
45 to 64 Years	2,857,332	1,164,826	13%	28%	59%
65 Years and Over	2,204,582	1,231,368	15%	41%	44%
RACE/ETHNICITY					
American Indian/ Alaska Native	30,225	18,318	14%	46%	39%
Asian	606,443	284,294	11%	36%	53%
Black	1,071,085	658,522	18%	44%	39%
Hispanic	1,258,451	769,835	17%	45%	39%
Native Hawaiian/ Pacific Islander	2,944	1,767	11%	49%	40%
Two or More Races	580,422	311,852	14%	39%	46%
White	4,544,209	1,711,270	8%	30%	62%
HOUSEHOLD TYPE					
Married With Children	1,247,821	305,040	7%	17%	76%
Single-Female- Headed With Children	464,252	350,346	40%	35%	25%
Single-Male-Headed With Children	152,037	92,235	25%	35%	39%
Single or Cohabiting, Under 65, no Children	3,689,952	1,568,631	13%	30%	57%
REGION					
Counties Surrounding NYC	1,737,309	610,795	8%	27%	65%
New York City	3,373,039	1,845,526	18%	36%	45%
Rest of State	2,648,296	1,091,299	14%	27%	59%

Note: The groups shown in this figure are based on head of household and 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 Update, 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.

Sources: ALICE Threshold, 2022; American Community Survey, 2022

ALICE REMAINS IN THE CROSSCURRENTS

Many ALICE households face [ongoing distress](#) because they have not recovered from the Great Recession, debt accumulation, a job loss, or other major challenges. Many are working hard and still struggling to find safe housing, quality child care, nutritious food, accessible health care, and reliable transportation that they can afford. Rising wages and pandemic assistance mitigated some of the financial impact of business disruptions, a health crisis, and rising inflation that characterized the past few years. Yet 46% of households in New York were still struggling in 2022 – [ranking](#) New York 43rd among all states and the District of Columbia in financial hardship (with 1st representing the lowest rate of hardship). Insights from the Federal Reserve SHED and the Household Pulse Survey help explain why:



Inflation is Hitting ALICE Harder

- **The cost of basics** is increasing faster than the overall rate of inflation, as reported by the [ALICE Essentials Index](#). And it continues to be as difficult for ALICE to keep up with bills in 2023 as it was at the height of the pandemic. According to the Household Pulse Survey, 50% of households below the ALICE Threshold in New York reported that it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses in October 2023, on par with 51% in August 2020.
- **Housing costs** are on the rise in many parts of the state, and the impact is greater for those who were already struggling financially. According to the SHED, in 2022, 44% of households living below the ALICE Threshold in the New York reported that their rent or mortgage had increased in the prior 12 months (compared to 26% of households above the Threshold).

Changes in Public Assistance Impact ALICE

- **Food assistance:** Increased need for food assistance was a hallmark of the pandemic. Food pantries experienced a substantial increase in [demand for services](#), and Supplemental Nutrition Assistance Program (SNAP) [eligibility criteria broadened and monthly payments increased](#) (through February 2023). In 2022, the need remained high, with one in six Americans (49 million) [receiving private charitable food assistance](#) – down from the height of the pandemic, but still up markedly from 40 million in 2019. In part due to the SNAP income eligibility level in New York (generally 150% to 200% of the FPL), public food assistance was not accessible to all households that were struggling financially: Only 50% of all New York households in poverty and 22% of all ALICE households participated in SNAP in 2022. Among all eligible people, estimated [SNAP participation rates were higher](#).
- **Rent:** With rising costs, the expiration of [pandemic rental assistance](#) and the end of both [state](#) and [federal](#) eviction bans, many New Yorkers continued to struggle to pay their rent. In 2022, 68% of New York households below the ALICE Threshold were rent burdened (paying more than 30% of their income on rent) and 44% were severely rent burdened (paying more than 50% of their income on rent). And according to the Household Pulse Survey, in October 2023, 24% of renter households below the ALICE Threshold in New York were behind on rent payments.

ALICE is Less Prepared for Crises and Retirement

- **ALICE struggles to save:** According to the SHED, the percentage of New York households below the ALICE Threshold with 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 increased during the pandemic, rising from 32% in 2019 to 42% in 2022; yet the rate remained considerably lower than for those above the Threshold (rising from 73% in 2019 to 77% in 2022).
- **ALICE faces unexpected medical expenses:** According to the SHED, 18% of respondents below the ALICE Threshold in New York incurred an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance in 2022, up from 14% in 2021. Medical debt generally reflects [poorer health](#) and lower rates of health care coverage, and can lead to [lower credit scores](#) and [additional financial hardship](#). Additionally, the [consequences of medical debt](#) are not experienced equally; those with lower incomes and people of color are more likely than their counterparts to be contacted by collection agencies and denied future care.
- **Financial hardship impedes retirement savings:** According to the SHED, in 2022, while 25% of all

non-retired adults and 36% of non-retired adults above the ALICE Threshold in New York reported that their retirement savings plan was currently on track, only 15% of those below the Threshold reported the same.
















- **Financial hardship takes a toll on mental health:** The negative impact of financial stress on mental health has been [well established](#). According to the Household Pulse Survey, 16% of respondents below the ALICE Threshold in New York reported feeling nervous, anxious, or on edge nearly every day over the prior two weeks in October 2023 – down slightly from 20% in August 2020, yet still higher than for those above the Threshold (10% in 2023).

This research shows a clear trend in our communities and our economy: Financial hardship is widespread, and it is not going away. The current system is not working for ALICE. The narrative in this Update helps make the case for innovative, cross-sector change in New York and across the U.S. The data, tools, and resources on the [United For ALICE](#) website can equip business, government, education, and nonprofit leaders to make data-informed decisions that address the root causes of financial hardship. Collaborative effort at all levels – local, state, and federal – will be needed to change the trajectory for ALICE households.



ALICE ONLINE

Visit UnitedForALICE.org to explore interactive data and resources. Click the icons below to get started.

 <p>Interactive Maps Data at the state, county, municipal, and ZIP-code levels</p>	 <p>ALICE Demographics Information about ALICE households by age, race/ethnicity, household type, and location</p>	 <p>County Reports An in-depth look at ALICE data, county by county</p>
 <p>Data Sheet Spreadsheet of ALICE data over time and by location</p>	 <p>ALICE Household Budgets ALICE Household Survival and Stability Budgets for the state and one or more counties</p>	 <p>ALICE Essentials Index Key data on the increase in the cost of household basics over time</p>
 <p>Legislative District Tool ALICE data by legislative district, including state upper and lower chambers and congressional districts</p>	 <p>National Overview National ALICE data and a comparison of financial hardship across U.S. states</p>	 <p>Economic Viability Dashboard Key data on the local economic conditions that matter most to ALICE households: Work, Housing, and Community Resources</p>
 <p>Research Advisory Committees Information about the members and role of these critical groups</p>	 <p>ALICE Methodology Overview of the sources and calculations used in the ALICE research</p>	 <p>Equity for ALICE Creating equity for ALICE by illustrating how structural racism and systemic barriers limit life outcomes, and working to remove those barriers so that all people can participate fully in all aspects of our social and economic systems</p>
 <p>ALICE Voices Are you ALICE? Use this tool to share your story</p>	 <p>ALICE in Action Programs, practices, and policy changes implemented by partners across the United For ALICE network</p>	 <p>ALICE Videos Videos that highlight the ALICE research and partner network</p>

ALICE RESEARCH & METHODOLOGY

The ALICE Household Survival Budget calculates the cost of household essentials for each county in New York and relies on a wide range of public data sources, listed below. For household income, the ALICE measures rely on the U.S. Census Bureau’s American Community Survey (ACS) – both household tabulated data and individual data from the Public Use Microdata Sample (PUMS) records. Household costs are compared to household income to determine if households are below the ALICE Threshold. The latest [ALICE Methodology](#) review was completed in the summer of 2023. Methodology enhancements include:

- **Health care costs:** A “poor health multiplier” is used to capture the additional costs lower-income households incur for being in poor or fair health. Based on the latest research, out-of-pocket costs in the health care line item are increased by 19% (a more conservative estimate than the 30% used in prior years).

- **Broadband added:** To reflect the finding that the majority of Americans now [have home broadband](#), basic broadband internet has been added to technology costs. The smartphone plan has been updated to include an unlimited (albeit less expensive than the previous 10GB version) smartphone plan for each adult in the household.
- **Determining ALICE status:** For 2021 data and years prior, the ALICE Threshold was rounded to the nearest ACS income bracket (e.g., Threshold of \$32,500 corresponded to bracket \$30,000–\$34,999; all households in that bracket were below the ALICE Threshold). Starting this year (2022 data), the Threshold is calculated in proportion to where it falls within the bracket (e.g., if Threshold is \$32,500, half of households in the bracket are below the Threshold).

ALICE Household Survival Budget, New York, 2022			
	Single Adult (Age 18–64)	Single Adult (Age 65+)	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs			
Housing – Rent	\$786	\$786	\$931
Housing – Utilities	\$163	\$163	\$310
Child Care	-	-	\$2,104
Food	\$497	\$459	\$1,354
Transportation	\$386	\$331	\$965
Health Care	\$200	\$548	\$643
Technology	\$86	\$86	\$116
Miscellaneous	\$212	\$237	\$642
Tax Before Credits	\$405	\$478	\$1,431
Monthly Total	\$2,735	\$3,088	\$8,496
ANNUAL TOTAL Before Tax Credits	\$32,820	\$37,056	\$101,952
Tax Credits (CTC and CDCTC)	\$0	\$0	(\$7,236)
ANNUAL TOTAL With Tax Credits	\$32,820	\$37,056	\$94,716
Full-Time Hourly Wage	\$16.41	\$18.53	\$47.36

Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time hourly wage represents the wage needed at 40 hours per week to support the annual total, with credits. For the family of four, this represents the combined wage needed for two workers. Many households incur higher costs, especially for housing, as units may not be available at Fair Market Rent.

Sources: AAA, 2022; Agency for Healthcare Research and Quality, 2022; American Community Survey, 2022; Bureau of Labor Statistics, 2022—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2022—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2023—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2020—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2023; Federal Reserve Bank of Atlanta—Policy Rules Database; Federal Highway Administration, 2017; Feeding America, 2023; Frank, 2022; Internal Revenue Service, 2022; Medicare.gov; New York State Office of Children and Family Services, 2022; The Zebra, 2022; U.S. Department of Agriculture, 2022—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2022—Fair Market Rents; USTelecom, 2022.

To view ALICE Household Survival Budgets for all counties and for any household composition, visit UnitedForALICE.org/Household-Budgets/New-York.

Data Notes: The income data used in this Update rely on ACS estimates. The ACS is based on a representative sample, rather than all housing units and people; therefore, these estimates have a [degree of uncertainty](#). Some data points are geographic averages, others are one- or five-year averages depending on population size (see the [Data Sheet](#) for details). Percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. ALICE analysis includes households regardless of work status, as employment is fluid and most households have members who are working, have worked, are out on disability, or are looking for work. ALICE analysis does not include people who are unhoused or living in group quarters.

ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in the Crosscurrents: An Update on Financial Hardship in New York is brought to you by [United Way of New York State](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for ALICE households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across New York share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households. The grassroots ALICE movement, developed by United Way of Northern New Jersey, has spread to 31 states and the District of Columbia. Learn more about the ALICE movement [here](#).

To create the ALICE Reports, our [team of researchers](#) works with [Research Advisory Committees](#) composed of experts from our partner states. This work is guided by our rigorous [methodology](#), which is updated biennially with experts from across our Research Advisory Committees.

United For ALICE partners with [United Way of New York State](#) to bring the ALICE research to New York, and this work is sponsored by the Civil Service Employees Association and NBT Bank:



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To learn more about how you can get involved in advocating and creating change for ALICE in New York, contact: **Hugh Parry** at parryh@uwnys.org

To access interactive ALICE data and resources for New York, go to UnitedForALICE.org/New-York.

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