

A.L.I.C.E. in Lane County – 2018

Asset limited, income constrained, employed

Presentation for Healthy Democracy

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A.L.I.C.E. Primer

(Asset Limited Income Constrained, Employed)

- Framework to measure and understand the struggles of a population (working poor/people living paycheck to paycheck)
- Pilot project in 2009 in New Jersey
- Researcher from Rutgers University (Dr. Halpin)
- UWPNW – partnership in 2015 (collaboratively)
- Why is it important? Creates a better understanding of individual and family financial stability and informs our strategies

Household Survival Budget

Housing: HUD's Fair Market Rent (40th percentile)

Child Care: Registered Family Child Care Homes

Food: Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) Food Plans – with regional variation

Transportation: Car expenses include gas and motor oil and other vehicle maintenance expenses from Consumer Expenditure Survey (CES).

Health Care: nominal out-of-pocket health care spending, medical services, prescription drugs from Consumer Expenditure Survey (CES).

Technology: smart phone using Consumer Reports "Best Low-Cost Cell-Phone Plans"

Miscellaneous: 10 percent of the total (including taxes) to cover cost overruns.

ALICE SURVIVAL BUDGET - Lane County 2018

	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults, Two in Child Care	Single Senior	Two Seniors
Housing	\$623	\$727	\$967	\$967	\$623	\$727
Child Care	\$0	\$0	\$390	\$1,095	\$0	\$0
Food	\$282	\$585	\$977	\$853	\$240	\$499
Transportation	\$356	\$527	\$824	\$824	\$310	\$436
Health Care	\$156	\$446	\$803	\$803	\$477	\$955
Technology	\$55	\$75	\$75	\$75	\$55	\$75
Miscellaneous	\$183	\$295	\$482	\$562	\$208	\$329
Taxes	\$358	\$585	\$782	\$998	\$378	\$595
Monthly Total	\$2,013	\$3,240	\$5,300	\$6,177	\$2,291	\$3,616
Annual Total	\$24,156	\$38,880	\$63,600	\$74,124	\$27,492	\$43,392
Hourly Wage	\$12.08	\$19.44	\$31.80	\$37.06	\$13.75	\$21.70

ALICE Household Stability Budget, Lane County, Oregon, 2018

	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults, Two in Child Care
Housing	\$909	\$1,209	\$1,292	\$1,292
Child Care	\$0	\$0	\$611	\$1,630
Food	\$584	\$1,185	\$2,115	\$1,855
Transportation	\$817	\$1,015	\$1,336	\$1,336
Health Care	\$136	\$376	\$684	\$684
Technology	\$125	\$145	\$145	\$145
Miscellaneous	\$342	\$514	\$828	\$944
Savings	\$342	\$514	\$828	\$944
Taxes	\$853	\$1,214	\$2,100	\$2,500
Monthly Total	\$4,108	\$6,172	\$9,939	\$11,330
Annual Total	\$49,296	\$74,064	\$119,268	\$135,960
Hourly Wage	\$24.65	\$37.03	\$59.63	\$67.98

Current Research in PNW - key ALICE issue areas

Housing

Childcare

Food

Transportation

Healthcare

Income

Assets

Employment

Government assistance

Families – different compositions

Immigration

Disability

Veterans

Education, student ALICE

Voters

Future projections