

Presentation to Metropolitan Washington Council of Governments

July 28, 2023







WHO IS ALICE?

- We serve our region's Asset Limited, Income Constrained, Employed (ALICE) individuals and their families, working collaboratively toward a brighter future.
- □ ALICE households earn above the Federal Poverty Level, yet they are not eligible for assistance and cannot afford the basic household necessities, including housing, childcare, food, transportation, and health care.
- □ Nearly 500,000 households in our region are ALICE.
- ☐ Over 650,000 households live below the ALICE Threshold of Financial Survival.
- □ ALICE households are disproportionately communities of color.







WHY FOCUS ON ALICE?

- ✓ ALICE households earn above the Federal Poverty Level, yet they are not eligible for assistance and **cannot afford the basic household necessities**, including housing, childcare, food, transportation, and health care.
- ✓ Nearly 500,000 households in our region are ALICE.
- ✓ Prevention strategy to keep more individuals for falling below the Federal Poverty Level.



Economic and social fallout from the global financial crisis and the resultant headwinds to global growth and employment have heightened attention to rising income inequality.

Lack of income mobility and opportunity are reflective of persistent disadvantages to ALICE households. ALICE Households tend to have worse health and education outcomes. Growing number of ALICE households present significant implications for regional growth and macroeconomic stability Large number of ALICE individuals negatively impacts workforce needs and extends economic instability.





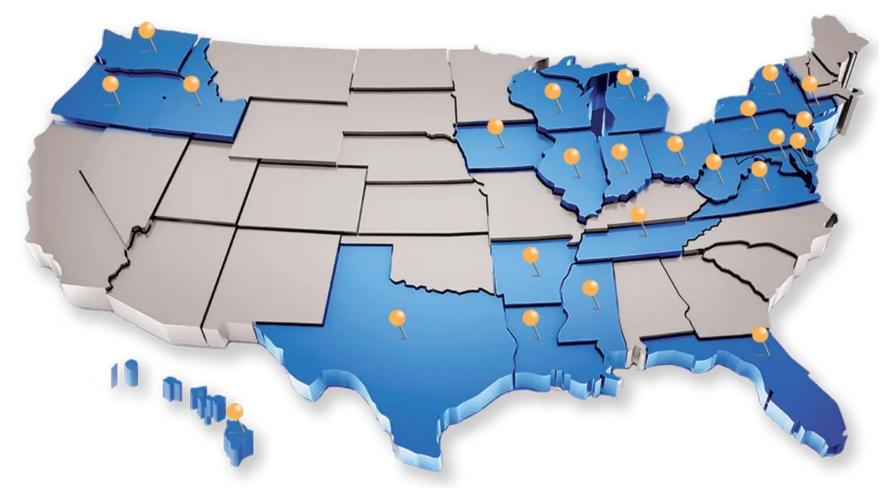
ALICE Lives Here





ALICE IS A MOVEMENT

United For ALICE has grown to include partners in half of the U.S. states — and counting:







Federal Poverty Level + ALICE Population = Under ALICE Threshold



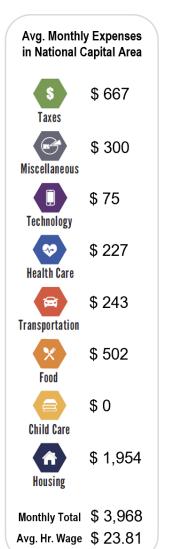
- Nationwide, 16.2M households are at or below the FPL and another 36.3M are ALICE.
- In the NCA, 176,774 live below the FPL, an additional 487,967 are ALICE (almost 3x more!), equaling 664,711 households (33% of NCA population) living under the ALICE Threshold.

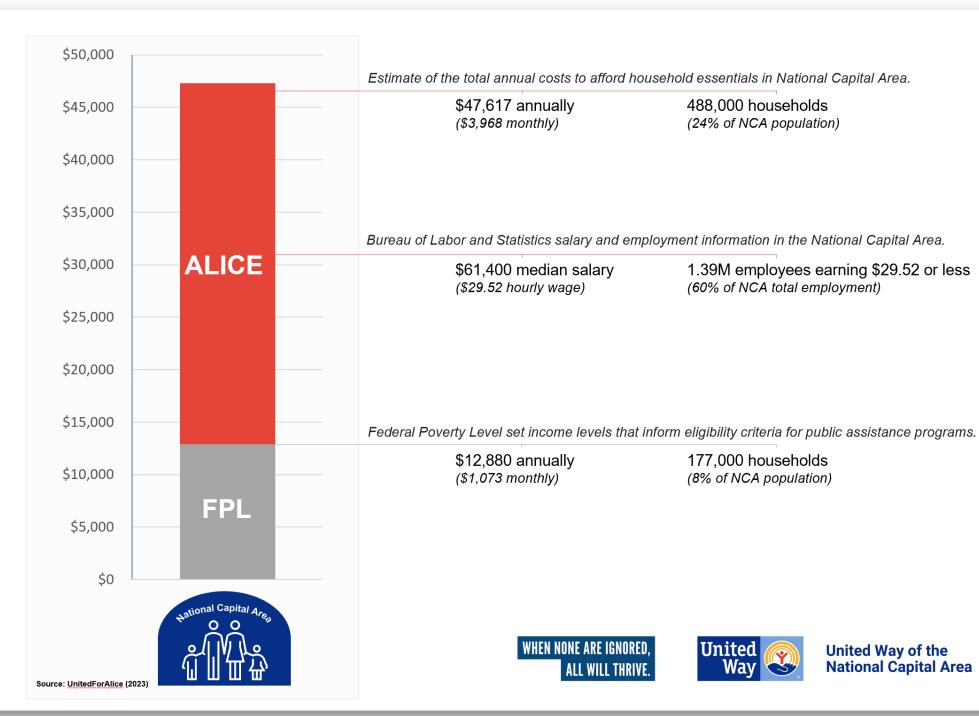




ALICE Single Adult

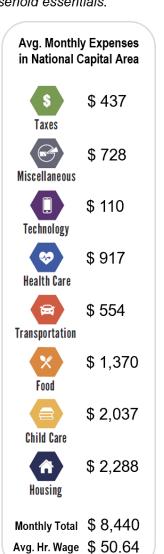
ALICE Survival Household Budget estimates minimal total cost of household essentials.

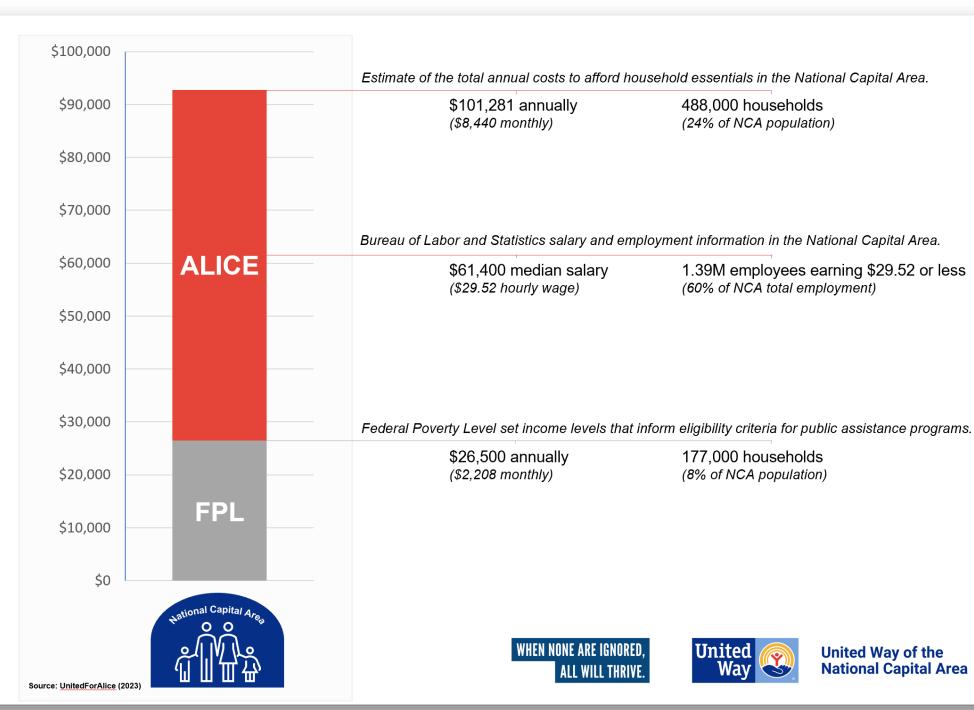




ALICE Family of Four

ALICE Survival Household Budget estimates minimal total cost of household essentials.





ALICE IN THE NATIONAL CAPITAL AREA

Households living under ALICE Threshold:

☐ Struggle to afford a healthy, practical diet – even when receiving SNAP benefits

63% of 137K households in the NCA receiving SNAP benefits are ALICE.

SHB food expenses for a family of four: \$1,562 monthly.

Max. SNAP benefit for a family of four is \$939, average amount is \$684.

☐ More likely to be under-insured and vulnerable to unexpected medical expenses

19% of NCA households under ALICE Threshold paid out-of-pocket for major medical expense. 28% increase of DC households under ALICE Threshold missed, delayed or skipped child's well-being visit.

☐ Parents cannot afford all the materials to prepare their children for the next school year

Across the National Capital Area, 48% of students enrolled in K-12 schools are economically disadvantaged. 30% of households under ALICE Threshold said their child are not eating enough because they cannot afford enough food.

□ Black and brown households are more likely to be ALICE than White households

ALICE population reveals <u>3x the rate</u> of financial hardship for Black/AA populations than the FPL. ALICE population reveals <u>6x the rate</u> of financial hardship for Hispanic populations than the FPL.



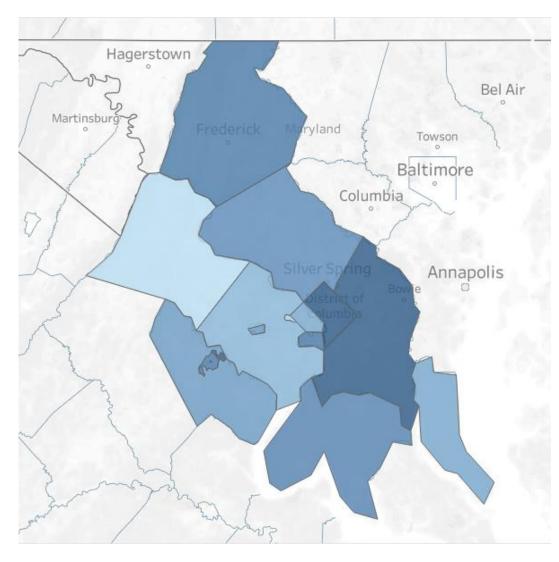


ALICE x State of the Commute 2022





ALICE IN THE METROPOLITAN WASHINGTON COUNCIL OF GOVERNMENTS' REGION



% Households Below the ALICE Threshold
18.75% 42.34%

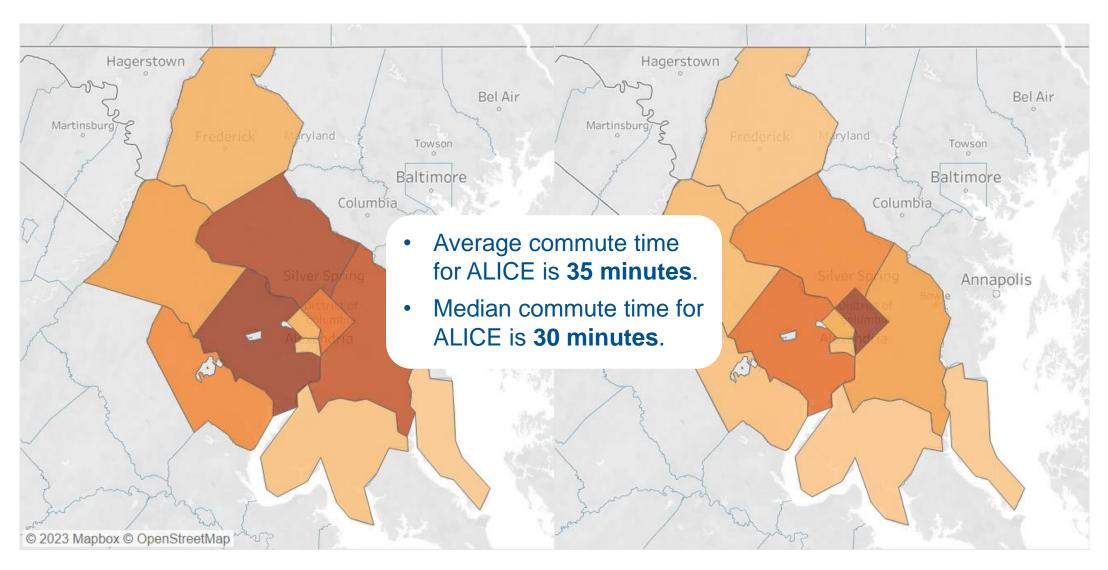
- Washington, DC 135,314 households below ALICE Threshold
- Prince George's County, MD 144,632
- Manassas Park City, VA 2,112
- Alexandria City, VA 26,370
- Frederick County, MD 4,946
- Charles County, MD 37,055
- Montgomery County, MD 126,077
- Fairfax City, VA 2,781
- Prince William County, VA 46,215
- Arlington County, VA 30,410
- Calvert County, MD 9,134
- Fairfax County, VA 104,198
- Falls Church City, VA 1,185
- Loudoun County, VA 26,606 households below ALICE Threshold





WHERE ALICE LIVES

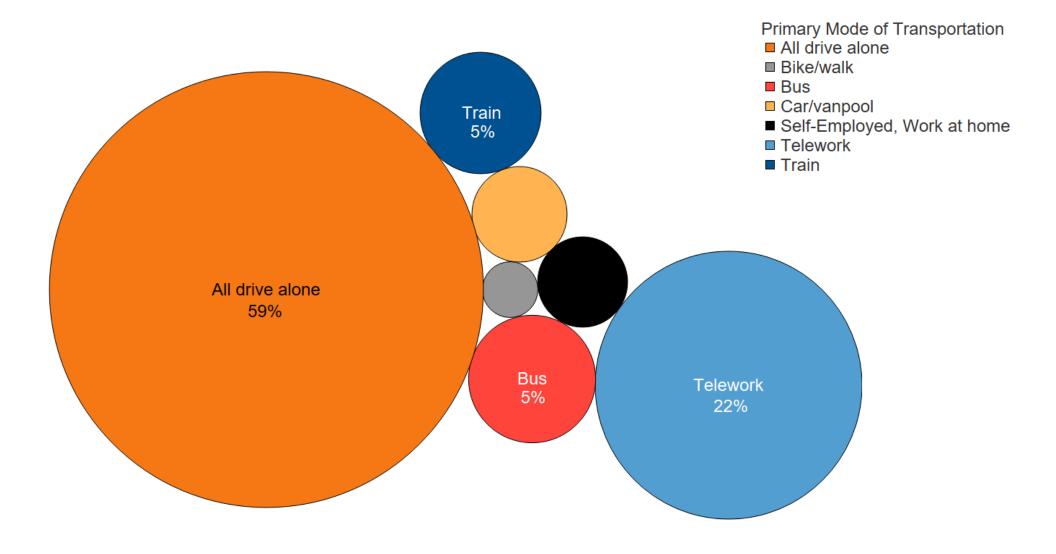
WHERE ALICE WORKS







HOW DOES ALICE COMMUTE?







ALICE COMMUTERS IN THE NCA & MWCOG REGION

Insights about ALICE from the data:

+1M ALICE live outside Washington, DC

ALICE: 18% (88,464) ALICE households live in DC vs. 82% (442,385) outside DC.

MWCOG: Work in DC -- 21% ALICE respondents, 18% living below FPL and 15% above ALICE threshold.

ALICE are less likely to have hybrid or remote jobs

Only 39% of ALICE respondents and 26% of respondents living below FPL work from home some or all workdays vs. 74% of those living above the ALICE Threshold.

... More likely to have longer commutes

32% of ALICE respondents and 37% of respondents living below FPL commute >30 minutes vs. only 27% of those living above the ALICE Threshold.

... More likely to commute using a car

59% of ALICE respondents and 48% of respondents living below FPL primarily drive to work vs. 36% of respondents living above the ALICE Threshold.





United Way NCA Programs





United Way NCA Programs and Strategy to Reduce ALICE

Economic Security is impacted by Health, Education and Economic Opportunity

Our Strategy -

- Collaborative placed-based strategies with community organizations as partners
- Address racial disparities and barriers.
- Data-driven, integrated, two-generation solutions.
- Results-based impact to influence policy and transforms systems.

Program Areas of focus -

- Health: Food insecurity, mental health intervention and disease prevention through outreach and education
- Education: Middle and high school success and transition to college and career
- **Economic Opportunity**: Powerful network of <u>5</u> Financial Empowerment Centers (**Prince George's Community College**, South County, Prince William, DC, and **Montgomery County**)





★ Deliver a multi-tiered disease prevention approach:

- logistical support
- outreach & education
- care coordination

for populations living with or at risk of chronic disease

- ★ Develop & expand mental health resources that are:
 - accessible
- trauma-informed

OUTCOMES

GOALS

- ▲ Access to & use of preventative health services
- ▲ Healthcare provider & community collaboration
- ▲ Awareness of healthcare resources

- ▼ Gaps in health & wellness services
- ▼ Comorbidities & health disparities











GOALS

★ Develop programs that serve the needs of students, schools & families in the community

- ★ Equip youth and young adults with the skills & technology to succeed in school and at work
- ★ Deliver food & supplies to fill the gaps in school-funded resources
- ★ Support initiatives that:
 - · reduce interpersonal conflict
 - promote positive-behavioral health

OUTCOMES

- Services & resources available to school partners
- Participation in STEM learning and SEL programs
- ▲ Post-secondary enrollment and completion
- ▼ Rate of absenteeism
- Rate of behavioral disruptions









GOALS

OUTCOMES

★ Remove barriers & provide access to financial services and information

- ★ Programs that support savings & tax benefits
- ▲ Financial stability, growth & behaviors
- ▲ Financial coaching & workforce development
- ▲ First & repeat use of free tax services
- Number of small-business & entrepreneurs

- ★ Community outreach to raise awareness of free financial services
- ★ Organize events to provide essential needs and services
 - Poverty rate
 - Unemployment rates
 - ▼ Need and use of public assistance









QUESTIONS





THANK YOU