

39% OF ROCK ISLAND COUNTY

27% OF SCOTT COUNTY

RESIDENTS STRUGGLE TO PAY FOR THEIR BASIC NEEDS

WHY ARE THERE SO MANY ALICE HOUSEHOLDS?

- Low wage jobs dominate the local economy.
- The basic cost of living outpaces wages.
- Jobs are not located near housing that is affordable.
- Public and private assistance helps, but doesn't achieve financial stability.

CONSEQUENCES

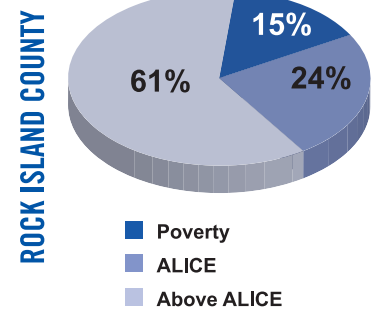
- When ALICE households cannot make ends meet, they are forced to make difficult choices such as forgoing health care, accredited child care, healthy food, or car insurance.
- This threatens their health, safety, and future – and they reduce productivity and raise insurance premiums and taxes for everyone.

THE FEDERAL POVERTY LEVEL IS NOT AN ACCURATE PORTRAYAL OF FINANCIAL NEED

- The Federal Poverty Level is the same across the country; it has never been adjusted to account for the cost-of-living differences from one area to another.
- The methodology for determining the Federal Poverty Level has not been updated to account for the changing cost of basic household needs – housing, child care, food, transportation, and health care.

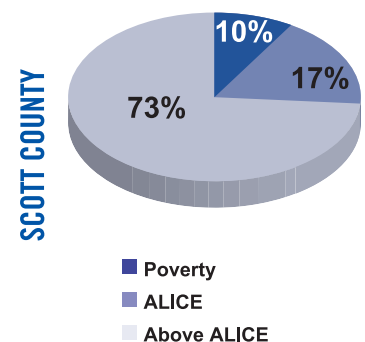
Household Survival Budget – Rock Island County, IL – 2014		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$431	\$683
Child Care	\$ –	\$1,344
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$133	\$442
Taxes	\$223	\$574
Monthly Total	\$1,461	\$4,865
ANNUAL TOTAL	\$17,532	\$58,380
Hourly Wage	\$8.77	\$29.19

How many households are struggling?



ROCK ISLAND COUNTY

Household Survival Budget – Scott County, IA – 2014		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$431	\$683
Child Care	\$ –	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$129	\$366
Taxes	\$190	\$378
Monthly Total	\$1,424	\$4,027
ANNUAL TOTAL	\$17,088	\$48,324
Hourly Wage	\$8.54	\$24.16



SCOTT COUNTY

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2014; American Community Survey, 1-year estimate.

A STARTLING TRUTH:

FOR ONE-THIRD OF THE U.S. POPULATION,
THE STRUGGLE TO COVER BASIC NEEDS IS A DAILY BURDEN.

ALICE

an acronym for **A**sset **L**imited,
Income **C**onstrained, **E**mployed

With the cost of living higher than most wages pay, ALICE families work hard and earn above the Federal Poverty Level, but not enough to afford a basic household budget of housing, child care, food, transportation, and health care.

WHO IS ALICE?

- Men and women, young and old, of all races and ethnicities, living in rural, urban, and suburban areas
- Individuals who get up each day to go to work but **aren't sure if they'll be able to put dinner on the table each night**
- With low wages and no savings, these **hard-working individuals have no ability to meet their current needs, or to adequately prepare for the future**
- Families are **particularly vulnerable to financial shocks** like job loss, unexpected medical expenses, and natural disasters
- Families are **forced to make impossible choices, such as deciding between quality child care or paying rent**

