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Fall 2015, Rev. September 2016

STUDY OF FINANCIAL HARDSHIP

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United Ways of the
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The following companies are major funders and supporters of the United Way *ALICE Project*.

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NOTE: In addition to the corporate sponsorships, this Report was made possible by the United Ways noted above.

LETTER TO THE COMMUNITY



Dear Pacific Northwesterners,

A traveler through the Pacific Northwest can't help but be struck by three things: the vibrancy of our cities; the beauty of our coastlines, forests, deserts and mountains; and the enormous differences between the two as places to live, work, and raise families.

The Great Recession and the last five years of recovery have affected urban and rural Washington, Oregon and Idaho in radically different ways. Yet amid all this variety, one population is expanding across all three states: ALICE. What many people don't know is just how many of us are or know ALICE. **This United Way ALICE Report for the Pacific Northwest shows that one-third of our population struggles every month to afford basic necessities.**

This is a huge number, and it continues to grow. ALICE individuals and families live in every county in the Pacific Northwest and almost all our cities and towns. ALICE is the cashiers, auto mechanics, home health aides and day care teachers we see every day – workers who keep all of our local economies, and our families' lives, running, but who aren't always sure that they can put food on their own tables. And ALICE's struggles affect not just ALICE individuals and households, but our communities as a whole.

Our region is already a national leader on issues that affect ALICE families, including early learning and health care. What the ALICE Report for the Pacific Northwest now offers us is data that we can use to both track where we've been and set goals for the future.

The key is prevention – finding ways to keep people from falling off the edge, either into ALICE or from ALICE into poverty. The Report allows us to look upstream and think about populations that are teetering on that edge. Because the fact is that no matter how hard ALICE families work, they can't catch up: they live one emergency – one medical bill, one car accident, one job loss – away from crisis.

This isn't always an easy place to live. Maintaining homes and property on the West Coast is often tougher and more expensive than in dry, sunny climates. We also deal with the constant threat of natural disasters like annual wildfires, flooding, earthquakes and volcanoes.

But for me, a hallmark of the Pacific Northwest is our collaborative spirit. People here come together around hardship, and they make things happen. In fact, as we figure things out for each other, we often lead the way for the rest of the country. We take pride in the fact that cutting-edge, national trends in policy and human services often originate right here.

Several times in my life I have struggled as ALICE: when I served in the Army, living on a low monthly salary; during a year in Americorps/VISTA on a small stipend, with Food Stamps making up some of the difference; in years working at jobs with low wages and no benefits, including a decade without access to dental care. Also, I have multiple family members who are ALICE today.

Now, I am driven by the desire to make sure my own daughter has the ability to succeed. I want to build a level playing field for her and all of her friends, to be sure that her generation has the opportunity to achieve their full potential. Our goal, and the goal of the United Way *ALICE Project*, is to bring the American Dream back to people – that dream that is so prevalent in our thoughts, hopes and dreams, but increasingly difficult to achieve. By putting a clearer lens on the ALICE population, by learning how to give people more and better opportunities to build stability for themselves and their families, we take another step toward restoring that dream.

I hope that you'll join me in taking inspiration from this Report, and I hope that we can move ahead together to improve life for every resident of the Pacific Northwest.

Sincerely,

A handwritten signature in blue ink that reads "Jim Cooper". The signature is fluid and cursive, written in a professional but personal style.

Jim Cooper, President and CEO, United Ways of the Pacific Northwest

THE UNITED WAY *ALICE* PROJECT

The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of the growing number of households in our communities who do not earn enough to afford basic necessities, a population called ALICE. This national research initiative partners with state United Way organizations, such as United Ways of the Pacific Northwest, to deliver research-based data that can stimulate meaningful discussion, attract new partners, and ultimately inform strategies that affect positive change.

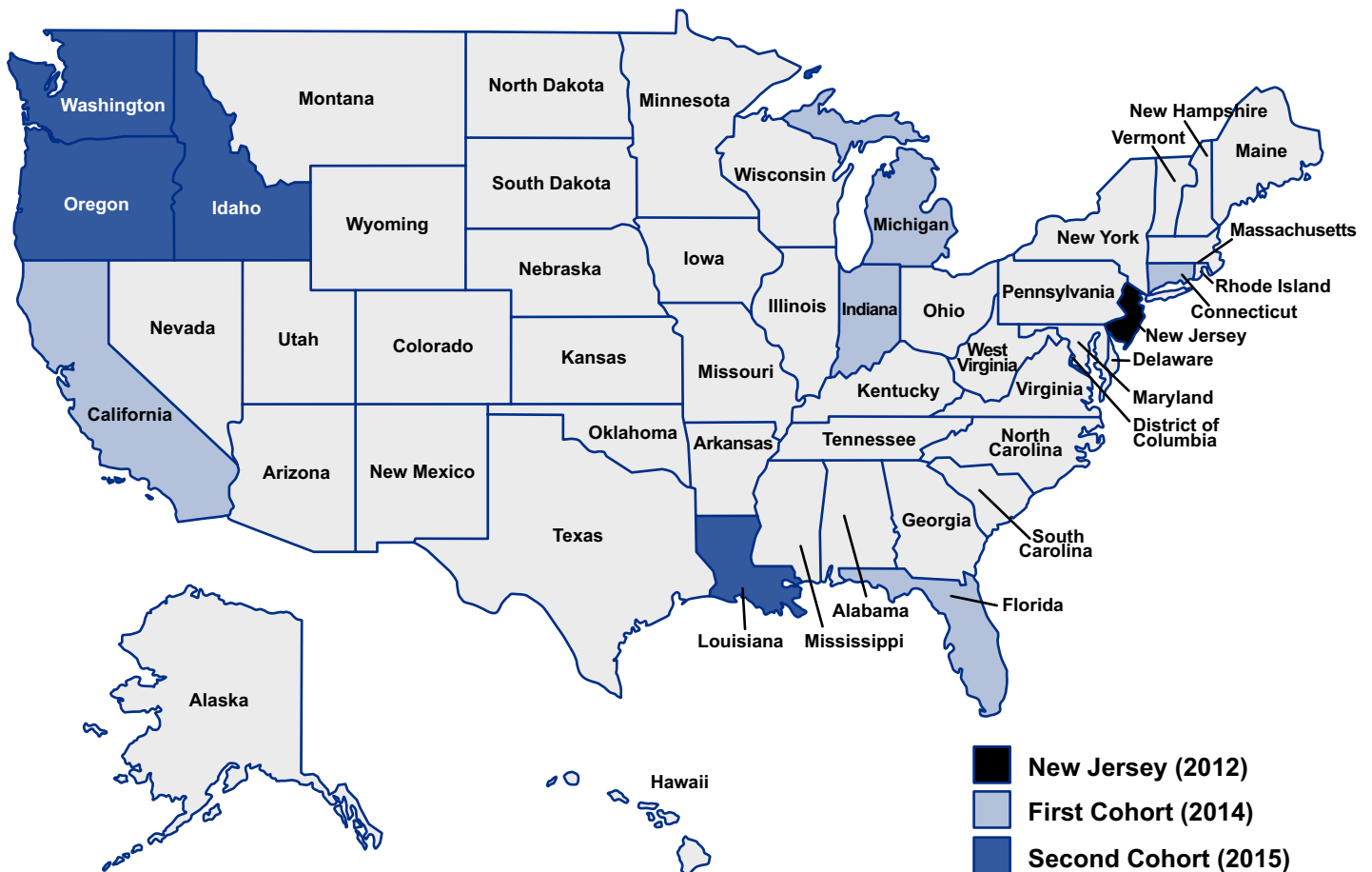
Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with United Way ALICE Reports in ten states and more on the way.

As much as one-third of the population of the United States lives in an ALICE household. United Ways in the Pacific Northwest are proud to join the some 250 United Ways from the participating states to better understand the struggles of ALICE. The result is that ALICE is rapidly becoming part of the common vernacular, appearing in grant applications, in the media, and in public forums discussing financial hardship in communities across the country.

Together, United Ways, government agencies, nonprofits, and corporations have the opportunity to evaluate the current solutions and discover innovative approaches to give ALICE a voice, and to create changes that improve life for ALICE and the wider community.

To access reports from all ten states, visit UnitedWayALICE.org

States with United Way ALICE Reports



THE ALICE RESEARCH TEAM

The United Way *ALICE Project* provides high quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the United Way ALICE Report for the Pacific Northwest, a team of researchers collaborated with a Research Advisory Committee, composed of 17 representatives from across the region, who advised and contributed to our United Way ALICE Report. This collaborative model, practiced in each state, ensures each United Way ALICE Report presents unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Working closely with United Ways, the United Way *ALICE Project* seeks to equip communities with information to create innovative solutions.

Lead Researcher and National Director

Stephanie Hoopes, Ph.D. is the lead researcher and national director of the United Way *ALICE Project*. Dr. Hoopes' work focuses on the political economy of the United States and specifically on the circumstances of low-income households. Her research has garnered both state and national media attention. She began the United Way *ALICE Project* as a pilot study of the low-income community in affluent Morris County, New Jersey in 2009, and has overseen its expansion into a national initiative to more accurately measure financial hardship in states across the country. In 2015, Dr. Hoopes joined the staff at United Way of Northern New Jersey in order to grow this work in new and innovative ways as more and more states become involved.

Dr. Hoopes was an assistant professor at the School of Public Affairs and Administration (SPAA), Rutgers University-Newark, from 2011 to 2015, and director of Rutgers-Newark's New Jersey DataBank, which makes data available to citizens and policymakers on current issues in 20 policy areas, from 2011 to 2012. SPAA continues to support the United Way *ALICE Project* with access to research resources.

Dr. Hoopes has a Ph.D. from the London School of Economics, a master's degree from the University of North Carolina at Chapel Hill, and a bachelor's degree from Wellesley College.

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EXECUTIVE SUMMARY

In the Pacific Northwest, 1.6 million households – fully 35 percent — struggled to afford basic household necessities in 2013.

Who is ALICE?

With the cost of living higher than what most wages pay, **ALICE** families – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed — work hard and earn above the Federal Poverty Level (FPL), but not enough to afford a basic household budget of housing, child care, food, transportation, and health care. ALICE households include women and men, young and old, urban, suburban, and rural, and of all races and ethnicities, and they live in every county in the Pacific Northwest.

Who is struggling?

While the FPL reports that only 14 percent of Pacific Northwest households face financial hardship, the ALICE Threshold provides a clearer and more updated estimate. In 2013:

- In Idaho, 15 percent (87,233 households) lived in poverty, and 22 percent (130,397 households) were ALICE
- In Oregon, 15 percent (230,328 households) lived in poverty, and 23 percent (346,700 households) were ALICE
- In Washington, 13 percent (343,878 households) lived in poverty and 19 percent (510,342 households) were ALICE

Why are there so many ALICE households in the Pacific Northwest?

Low wage jobs dominate the local economy: More than half of all jobs in the Pacific Northwest pay less than \$20 per hour, with most paying between \$10 and \$15 per hour (\$15 per hour full time = \$30,000/year). These jobs — especially service jobs that pay below \$20 per hour and require only a high school education or less — will grow far faster than higher-wage jobs over the next decade.

The basic cost of living is high: The cost of basic household expenses in the Pacific Northwest is more than what most of the region's jobs can support. The average annual Household Survival Budget for a Pacific Northwest family of four (two adults with one infant and one preschooler) ranges from \$46,176 in Idaho to \$52,152 in Washington — double the U.S. family poverty rate of \$23,550.

Jobs are not located near housing that is affordable: Through the Great Recession, both housing affordability and job opportunities dropped steeply. Housing continued to decline slightly from 2010 to 2013 and job opportunities on average stayed flat, so it remains difficult for ALICE households in the Pacific Northwest to find both housing affordability and job opportunities in the same county.

Public and private assistance helps, but doesn't achieve financial stability: Assistance provides essential support for households below the ALICE Threshold but cannot lift all households to economic stability. Government, nonprofit, and health care organizations spend \$24 billion on services for ALICE and poverty-level households in the region to supplement their income, but even that total is still 20 percent short of lifting all households in the Pacific Northwest above the ALICE Threshold.

What are the consequences, and what would improve the economic situation for ALICE households?

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. These “savings” threaten their health, safety, and future – and they reduce productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

Effective change: While short-term strategies can make conditions less severe, only structural economic changes will significantly improve the prospects for ALICE and enable hardworking households to support themselves. Strengthening the Pacific Northwest economy and meeting ALICE’s challenges are linked: improvement for one would directly benefit the other. The ALICE tools can help policy makers, community leaders, and business leaders to better understand the magnitude and variety of households facing financial hardship, and to create more effective change.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

The **Household Survival Budget** calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in the Pacific Northwest, adjusted for different counties and household types.

The **ALICE Threshold** is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in the Pacific Northwest. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

The **Household Stability Budget** is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category, and is adjusted for different counties and household types.

The **ALICE Income Assessment** is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a significant shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

The **Economic Viability Dashboard** is comprised of three Indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each county in the region.

Consequences of Households Living Below the ALICE Threshold in the Pacific Northwest

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing	Inconvenience; health and safety risks; increased maintenance costs	Worker stressed, late, and/or absent from job — less productive
Move farther away from job	Longer commute; costs increase; less time for other activities	More traffic on road; workers late to job
Homeless	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard child care	Safety and learning risks; health risks; limited future employment opportunity	Future burden on education and social services; less productive worker
No child care	One parent cannot work; forgoing immediate income and future promotions	Further burden on education system and other social services
Substandard public education	Learning risks; limited earning potential/ mobility; limited career opportunity	Stressed parents; future burden on social services
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; future burden on health care system
Not enough	Poor daily functioning	Even less productive; future burden on social services and health care system
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
No insurance/registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Less time for other activities; more costly	More traffic on road; workers late to job; greater burden on road maintenance services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater burden on emergency vehicles
HEALTH AND HEALTH CARE		
Underinsured	Forgo preventative health care; more out-of-pocket expense	Workers report to job sick; spread illness; less productive; absenteeism
No insurance	Forgo preventative health care; use Emergency Department for non-emergency care	Higher insurance premiums for all to fill the gap; more expensive health costs
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal Savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crisis; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – Pacific Northwest, 2015

Idaho Counties, 2013		
County	Total HH	% ALICE & Poverty
Ada	155,434	32%
Adams	1,707	40%
Bannock	30,265	38%
Bear Lake	2,442	33%
Benewah	3,888	40%
Bingham	15,005	36%
Blaine	9,205	35%
Boise	2,994	39%
Bonner	17,160	38%
Bonneville	36,806	34%
Boundary	4,144	43%
Butte	1,022	42%
Camas	464	42%
Canyon	65,923	42%
Caribou	2,644	36%
Cassia	7,542	42%
Clark	304	53%
Clearwater	3,545	40%
Custer	1,870	39%
Elmore	9,737	36%
Franklin	4,150	43%
Fremont	4,549	39%
Gem	6,323	39%
Gooding	5,552	45%
Idaho	6,534	40%
Jefferson	8,038	35%
Jerome	7,808	43%
Kootenai	55,836	33%
Latah	14,960	43%
Lemhi	3,832	46%
Lewis	1,660	47%
Lincoln	1,617	48%
Madison	10,569	59%
Minidoka	7,033	41%
Nez Perce	15,910	33%
Oneida	1,579	47%
Owyhee	3,911	62%
Payette	7,968	40%
Power	2,568	48%
Shoshone	5,714	39%
Teton	3,583	45%
Twin Falls	28,811	38%
Valley	3,519	34%
Washington	3,938	46%

AT-A-GLANCE: IDAHO

2013 Point-in-Time Data

Population: 1,612,136 | **Number of Counties:** 44 | **Number of Households:** 588,063

Median Household Income (state average): \$46,783

Unemployment Rate (state average): 7.2%

Gini Coefficient (zero = equality; one = inequality) (state average): 0.44

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the state (the ALICE Threshold). Combined, the number of poverty and ALICE households (37 percent) equals the total Idaho population struggling to afford basic needs.



Income Assessment for Idaho

The total annual income of poverty-level and ALICE households in Idaho is \$3.2 billion, which includes wages and Social Security. This is only 40.5 percent of the amount needed just to reach the ALICE Threshold of \$8 billion statewide. Government and non-profit assistance makes up an additional 36 percent, but that still leaves an Unfilled Gap of 23.8 percent, or \$1.9 billion.

Idaho ALICE Threshold	–	Earned Income and Assistance	=	Unfilled Gap
\$8 billion	–	\$6.1 billion	=	\$1.9 billion

What does it cost to afford the basic necessities?

This bare-minimum Household Survival 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 \$11,490 for a single adult and \$23,550 for a family of four.

Monthly Costs—Idaho Average—2013			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007–2013 PERCENT CHANGE
Housing	\$470	\$656	11%
Child Care	\$–	\$902	5%
Food	\$191	\$579	17%
Transportation	\$350	\$700	2%
Health Care	\$119	\$474	30%
Taxes	\$133	\$187	-1%
Miscellaneous	\$126	\$350	10%
Monthly Total	\$1,388	\$3,848	10%
ANNUAL TOTAL	\$16,660	\$46,176	10%
Hourly Wage	\$8.33	\$23.09	10%

Oregon Counties, 2013

County	Total HH	% ALICE & Poverty
Baker	7,120	42%
Benton	33,609	41%
Clackamas	150,382	30%
Clatsop	15,549	42%
Columbia	18,781	39%
Coos	25,814	47%
Crook	8,974	45%
Curry	10,413	41%
Deschutes	65,065	41%
Douglas	43,389	43%
Gilliam	883	29%
Grant	3,319	44%
Harney	3,113	40%
Hood River	8,174	40%
Jackson	82,983	45%
Jefferson	7,723	39%
Josephine	34,517	48%
Klamath	25,746	48%
Lake	3,566	46%
Lane	144,166	43%
Lincoln	20,458	42%
Linn	43,911	44%
Malheur	10,322	56%
Marion	114,077	43%
Morrow	3,741	40%
Multnomah	309,552	31%
Polk	28,097	39%
Sherman	827	35%
Tillamook	9,576	47%
Umatilla	26,943	37%
Union	10,179	41%
Wallowa	2,996	39%
Wasco	9,485	49%
Washington	203,665	33%
Wheeler	625	33%
Yamhill	35,454	40%

AT-A-GLANCE: OREGON

2013 Point-in-Time Data

Population: 3,930,065 | **Number of Counties:** 36 | **Number of Households:** 1,523,194

Median Household Income (state average): \$50,251

Unemployment Rate (state average): 9.2%

Gini Coefficient (zero = equality; one = inequality) (state average): 0.46

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the state (the ALICE Threshold). Combined, the number of poverty and ALICE households (38 percent) equals the total Oregon population struggling to afford basic needs.



Income Assessment for Oregon

The total annual income of poverty-level and ALICE households in Oregon is \$9.6 billion, which includes wages and Social Security. This is only 43 percent of the amount needed just to reach the ALICE Threshold of \$22.2 billion statewide. Government and nonprofit assistance makes up an additional 36 percent, but that still leaves an Unfilled Gap of 20.9 percent, or \$4.6 billion.

Oregon ALICE Threshold – Earned Income and Assistance = Unfilled Gap

\$22.2 billion – \$17.6 billion = \$4.6 billion

What does it cost to afford the basic necessities?

This bare-minimum Household Survival 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 \$11,490 for a single adult and \$23,550 for a family of four.

Monthly Costs – Oregon Average – 2013

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007–2013 PERCENT CHANGE
Housing	\$492	\$732	13%
Child Care	\$–	\$934	4%
Food	\$191	\$579	17%
Transportation	\$342	\$683	1%
Health Care	\$119	\$474	25%
Taxes	\$238	\$445	-5%
Miscellaneous	\$138	\$385	8%
Monthly Total	\$1,520	\$4,233	8%
ANNUAL TOTAL	\$18,240	\$50,796	8%
Hourly Wage	\$9.12	\$25.40	8%

Washington Counties, 2013

County	Total HH	% ALICE & Poverty
Adams	5,738	47%
Asotin	9,270	37%
Benton	68,334	30%
Chelan	27,665	36%
Clallam	30,606	38%
Clark	158,778	33%
Columbia	1,651	38%
Cowlitz	38,483	34%
Douglas	14,138	34%
Ferry	2,951	49%
Franklin	24,434	42%
Garfield	970	30%
Grant	29,888	44%
Grays Harbor	26,815	42%
Island	32,990	32%
Jefferson	13,285	40%
King	819,434	25%
Kitsap	97,854	23%
Kittitas	16,409	43%
Klickitat	7,829	39%
Lewis	29,040	43%
Lincoln	4,457	34%
Mason	23,395	38%
Okanogan	16,231	41%
Pacific	9,165	42%
Pend Oreille	5,484	41%
Pierce	302,287	34%
San Juan	7,753	32%
Skagit	45,234	36%
Skamania	4,452	33%
Snohomish	270,616	33%
Spokane	186,456	37%
Stevens	17,586	34%
Thurston	99,815	35%
Wahkiakum	1,715	38%
Walla Walla	21,413	45%
Whatcom	78,330	41%
Whitman	17,340	52%
Yakima	79,742	46%

AT-A-GLANCE: WASHINGTON

2013 Point-in-Time Data

Population: 6,971,406 | **Number of Counties:** 39 | **Number of Households:** 2,648,033

Median Household Income (state average): \$58,405

Unemployment Rate (state average): 7.9%

Gini Coefficient (zero = equality; one = inequality) (state average): 0.46

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 state (the ALICE Threshold). Combined, the number of poverty and ALICE households (32 percent) equals the total Washington population struggling to afford basic needs.



Income Assessment for Washington

The total annual income of poverty-level and ALICE households in Washington is \$14.2 billion, which includes wages and Social Security. This is only 42 percent of the amount needed just to reach the ALICE Threshold of \$33.8 billion statewide. Government and nonprofit assistance makes up an additional 39.7 percent, but that still leaves an Unfilled Gap of 18.3 percent, or \$6.2 billion.

Washington ALICE Threshold – Earned Income and Assistance = Unfilled Gap

$$\text{\$33.8 billion} - \text{\$27.6 billion} = \text{\$6.2 billion}$$

What does it cost to afford the basic necessities?

This bare-minimum Household Survival 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 \$11,490 for a single adult and \$23,550 for a family of four.

Monthly Costs – Washington Average – 2013

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007–2013 PERCENT CHANGE
Housing	\$528	\$805	17%
Child Care	\$–	\$1,223	2%
Food	\$191	\$579	17%
Transportation	\$334	\$666	-4%
Health Care	\$119	\$473	27%
Taxes	\$137	\$205	-16%
Miscellaneous	\$131	\$395	8%
Monthly Total	\$1,440	\$4,346	7%
ANNUAL TOTAL	\$17,280	\$52,152	7%
Hourly Wage	\$8.64	\$26.08	7%

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