

## Life on the edge: one crisis away

Connecticut is pulling out of the devastating recession that began in 2008, with thousands of jobs added every month and the unemployment rate dropping to a six-year low of 6.4 percent.

But a comprehensive study released Sunday by the United Way agencies in the state indicates the recession's effects persist. A startling 35 percent of the population in one of the wealthiest states in the country is just a crisis away from financial disaster.

Poverty, comprising 10 percent of that number, has been well documented previously and many programs are in place to help, though perhaps not enough.

The United Way report reveals that a significant part of the population is working, but struggling.

The agency calls this group ALICE, for Asset Limited, Income Constrained Employed. They are in every Connecticut community. They do not qualify for federal programs, but are living on the edge.

The study found that a family of four, with two adults, one infant and one pre-kindergarten child needs an annual income of \$64,889. That simply is beyond many people, though they may be hard-working.

More than half -- 51 percent -- of all jobs in the state pay under \$20 an hour, which amounts to \$40,000 a year, well below what is needed for stability.

Nearly 70,000 jobs have been created in the state since January, 2011, but they do not replace the high-skilled manufacturing jobs that paid well and now are lost.

Connecticut, with a high median income, is the image of wealth. But look closer, as the United Way did, and a troubling picture emerges of a vast struggling lower middle class. A total of 332,817 households are in the ALICE population, and they are in every town and city, working jobs such as office clerks, nursing and teaching assistants, retail sales, food preparation or janitors.

Even in Greenwich, one of the wealthiest towns in the state, the ALICE households total 12 percent, with another 5 percent in poverty. The study scaled the "survival budget" for each locale, factoring in housing, child care, food, transportation, health care, taxes and miscellaneous; nothing for savings or emergencies.

Many towns in greater Fairfield County are near or above the state average of 35 percent. In Bridgeport they are 55 percent. The scope is staggering.

The "struggles affect the overall social and economic viability of our communities." So for practical, as well as moral, reasons solutions must be explored.

The 16 United Way agencies in Connecticut, including the United Way of Western Connecticut, the [Greenwich United Way](#) and the United Way of Coastal Connecticut, took a valuable step by documenting the situation and raising awareness. The agencies show the power of communication between communities. If nothing else, there needs to be a coordinated effort between non-profits to ensure consistency in addressing this growing population of people living on the edge.

Individually, much can be done to help many. Support food pantries, donate to Operation Fuel through a utility company, volunteer talents such as tax preparation or financial budget coaching. Help one person at a time -- a Bethel businessman paid for the car repair of an employee so she could continue working.

Remove the stigma of asking for help.

The United Ways have done a public service by documenting the number of households living on the narrow edge. One crisis away, their troubles are our own.

Be informed: Read the full United Way ALICE report for Connecticut at <http://ALICE.CTUnitedWay.org/MeetALICE/UWWCT>. For services, call the United Way hotline at 211.