



Are you an 'ALICE'?

Lindsay Owens Times Herald Feb 26, 2016

Five words. Asset limited, income constrained, employed. It doesn't always sink in until you read it a second time. What does that even mean? You may not immediately know, but I can almost guarantee we all know someone who fits the description. It may be a friend, a neighbor, a relative or even you.

With an income just above the federal poverty level but below the cost of the living, it can be a scary place where choices have to be made. Choices between paying bills and putting food on the table for your family. Choices between losing it all and giving your children everything.

You probably don't realize it. I know I didn't until just a few weeks ago, but there's a special name given to people who fall into this category. It's ALICE, an acronym for asset limited, income constrained, employed, but please don't be fooled. ALICE doesn't have to be female.

A few weeks ago United Way director Brenda Sobecki introduced me to ALICE and since then, it's consumed me. I'm a fixer and I wanted to help, but what I didn't realize was what I was about to discover, something that has made this very real and personal to me. You see, I WAS ALICE and I guess maybe now I'd like to think of myself as a recovering ALICE.

While I don't have children, what I did have was a large mound of student loan debt that quickly consumed nearly an entire paycheck at the beginning of each month with other bills still to pay. As many of you know, this isn't my only job. My family farms and sells a variety of plants and produce at area farmer's markets. In fact, that's how I paid for part of my college. That extra money in the summer months allowed me to get a little extra paid on my loans and other bills, but the winter months still left my bank account cold.

I was lucky enough to catch a bit of a break, and while my bank account isn't six figures, I feel like I can see the light at the end of the tunnel. Others are not always quite as lucky.

According to a report from the United Way, 17 percent of Daviess County households are considered ALICE's and 13 percent of the county's households are living in poverty.

But it's not just folks with minimum wage jobs who are struggling. Even a single person making \$9 an hour or an annual income of \$17,260 can feel the burden of having a bare-minimum budget that doesn't allow for any savings or extra money in case of an emergency. To put this in perspective, the U.S. poverty rate for a single person is \$11,170. For a family of four, poverty is considered \$23,050, but even with an annual income of nearly \$44,000, times can be tough.

And Daviess County is not alone. In Indiana, more than one in three Hoosiers can't afford basic housing, food, healthcare, child care, and transportation despite being employed. That one in three translates to 570,000 Indiana households, which is more than double the poverty rate. And these ALICE's work jobs that are crucial to communities. They are store clerks, office assistants, child care workers, repair shop workers, laborers and more who all worry about providing for their spouse, their children or themselves.

United Way agencies, through a series of new standardized measures, are trying to find solutions to a problem that unfortunately didn't happen overnight and can't be fixed with a snap of the fingers. It's going to take an effort from many to make a change. Lawmakers, schools, businesses and social service agencies all need to come together to make a long-term systematic change. That old saying, "It takes a village" I guess would be appropriate in this case, because that's exactly what it will take.

Please don't think this will be the last time you will hear about ALICE, because it's not. In the coming weeks, I'm hoping to find individuals in the community who may be willing to share their ALICE story with me for a special series called I am ALICE.

If you are an ALICE willing to share your story, email Lindsay at lowens@washtimesherald.com.