

UNITED WAY OF CENTRAL AND NORTHEASTERN CONNECTICUT



Number of Households = 405,108 | Below ALICE Threshold = 156,725/39%

Connecticut United Ways

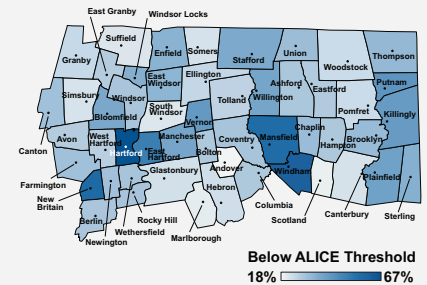
Meet ALICE

ALICE is an acronym for Asset Limited, Income Constrained, Employed – representing the growing number of single adults and families who earn less than the basic costs of living (Below the ALICE Threshold).

Town	Total Households	% Below ALICE Threshold
Andover	1,178	18%
Ashford	1,762	29%
Avon	7,398	27%
Berlin	8,105	29%
Bloomfield	8,802	37%
Bolton	1,868	28%
Brooklyn	2,807	32%
Canterbury	2,138	22%
Canton	4,232	30%
Chaplin	893	32%
Columbia	2,216	28%
Coventry	4,780	29%
East Granby	1,896	27%
East Hartford	19,647	51%
East Windsor	4,916	34%
Eastford	630	28%
Ellington	6,714	25%
Enfield	16,588	34%
Farmington	10,986	31%
Glastonbury	14,078	23%

Town	Total Households	% Below ALICE Threshold
Granby	4,247	24%
Hampton	690	29%
Hartford	46,879	67%
Hebron	3,603	23%
Killingly	7,099	41%
Manchester	24,952	38%
Mansfield	6,482	57%
Marlborough	2,142	20%
New Britain	28,261	58%
Newington	12,575	30%
Plainfield	6,045	39%
Pomfret	1,690	24%
Putnam	3,756	43%
Rocky Hill	8,894	30%
Scotland	591	19%
Simsbury	9,110	22%
Somers	3,340	22%
South Windsor	9,926	21%
Stafford	4,747	37%

Town	Total Households	% Below ALICE Threshold
Sterling	1,255	35%
Suffield	5,209	21%
Thompson	3,802	33%
Tolland	5,411	26%
Union	413	31%
Vernon	13,695	42%
West Hartford	25,805	27%
Wethersfield	11,411	29%
Willington	2,542	38%
Windham	8,862	62%
Windsor	11,278	29%
Windsor Locks	5,357	35%
Woodstock	3,405	24%
United Way of Central and Northeastern Connecticut	405,108	39%
Connecticut	1,397,324	39%



The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the modern economy. It does not include savings for emergencies or future goals like college or retirement.

The Household Survival Budget is calculated at the county level, based on 2021 data, and varies by household composition. In 2021, the cost of basics increased in Connecticut and remained well above the Federal Poverty Level (FPL) of \$26,500 for a family of four and \$12,800 for a single adult, respectively.

Averages and outdated measures, like the Federal Poverty Level, often obscure the true extent of financial hardship for Connecticut households.

When prices increase faster than wages and other sources of income, as we have seen in the last two years, purchasing power decreases and households struggle to make ends meet. This is especially challenging for ALICE households.

**Hourly wage needed, for one worker or for a total of two workers, to cover the Household Survival Budget working full-time (40 hrs per week, 50 weeks per year).

***Pandemic-related enhanced Federal benefits: Child Tax Credit (CTC) and Child and Dependent Care Tax Credit (CDCTC). These enhancements have since expired.

Household Survival Budget, 2021*

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$719	\$965
Utilities	\$154	\$292
Child Care	-	\$1,910
Food	\$489	\$1,334
Transportation	\$357	\$834
Health Care	\$241	\$815
Technology	\$75	\$110
Miscellaneous	\$204	\$626
Taxes	\$395	\$1,383
Monthly Total	\$2,634	\$8,269
Annual Total before Credits	\$31,608	\$99,228
Full-Time Hourly Wage**	\$15.80	\$49.61
Federal Tax Credits (CTC and CDCTC)***		(\$15,204)
Monthly Total with credits	\$2,634	\$7,002
Annual Total with Credits	\$31,608	\$84,024
Full-Time Hourly Wage with Credits**	\$18.67	\$42.01

*United For ALICE. (2023). "ALICE in the Crosscurrents: COVID and Financial Hardship in Connecticut." UnitedForALICE.org/Connecticut

UWCT Inflation Projections


The ALICE Essentials Index, which measures change over time in the cost of household essentials, projects an 18.2% increase statewide in basic costs from 2021 to 2023 (before taxes). For households in the United Way of Central and Northeastern Connecticut region, depending on available tax credits, this could be as high as \$37,300 for a single individual and \$117,000 for a family of four.

Learn more about our methodology at UnitedForALICE.org/Methodology.

WORKING HARD, NOT GETTING BY

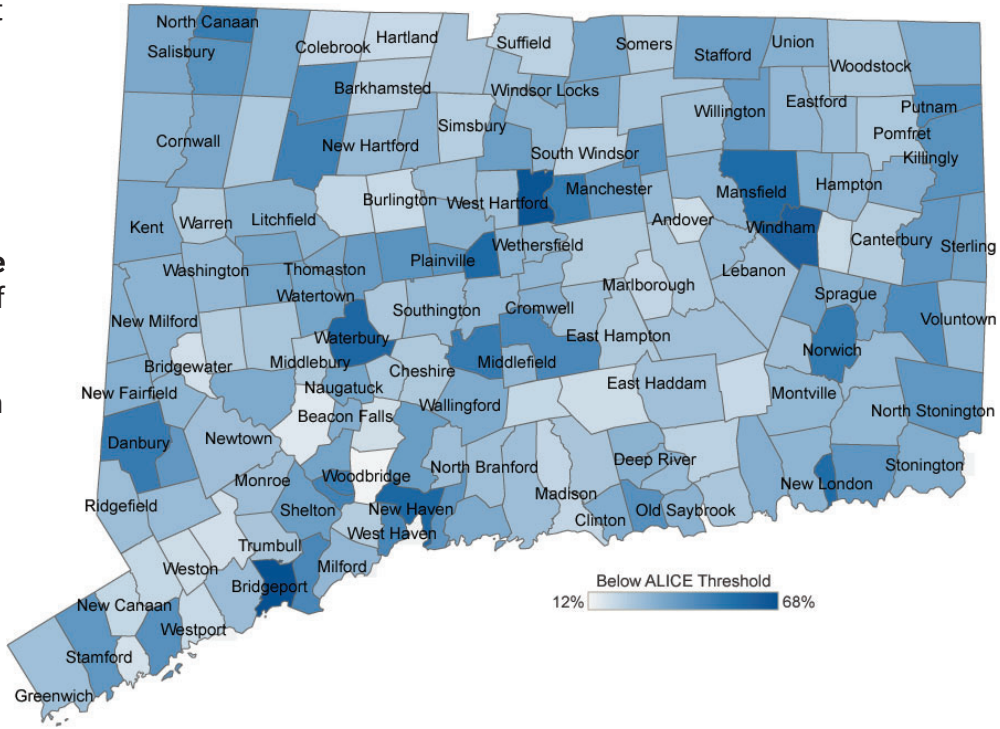
ALICE families live paycheck-to-paycheck, struggling to make ends meet. Every hour of every day, they must choose between keeping food on the table, paying rent, clothing their children or affording the high cost of needed medications. Despite working hard at the jobs available to them, they cannot always afford life's most basic necessities.

We lean on ALICE for support; yet, many ALICE households are one emergency away from a financial crisis, impacting their ability to feed their families, heat their homes, maintain their housing and ensure their medical care.



ALICE IN CONNECTICUT

The crux of the problem is a mismatch between earnings and the costs of basics. For example, 43% of cashiers (a common occupation in Connecticut) were below the ALICE Threshold in 2021. Earning a median wage of \$13.80/hour, these workers could not even afford a Household Survival Budget for one person employed full-time.



ALICE lives in every town and city in Connecticut.

Households below the ALICE Threshold cross all demographic groups. However, persistent disparities exist. In Connecticut for 2021:

- 57% of Hispanic and 54% of Black households were below the ALICE Threshold.
- 68% of single-female-headed households and 50% of single-male-headed households struggled to make ends meet.
- The youngest (under age 25) and oldest (age 65+) households faced the highest rates of hardship.

When households can't afford the basics, they are forced to make difficult choices and trade-offs every day – impossible decisions like whether to pay for prescriptions or keep enough food on the table.

Connecticut United Ways use their local presence to build stronger, more resilient and more equitable communities where everyone can thrive. We work to improve the health, education and economic mobility of every person in every community we serve. Find your local United Way at ctunitedway.org/ctuways.