

# ALICE - Income



## What does it cost to live in the Pacific Northwest? The Household Budget: Survival vs. Stability

### Survival

The Household Survival Budget estimates the cost of the five basic household necessities: housing, child care, food, transportation, and health care. The Household Survival Budget is a bare-minimum budget, not a “get-ahead” budget. (2013 ALICE report data below)

The survival budget does not allow for any savings, leaving families vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue.

The average annual Household Survival Budget for a four-person family living in Whatcom County is \$57,672. The U.S. poverty level is \$24,300 per year for the same sized family.

The Household Survival Budget for a family of 4 living in Whatcom County requires an hourly wage (@ 40 hours per week) of at least \$28.84 for one parent or \$14.42 for each parent.

Child care represents a family’s greatest expense. It costs an average of \$1,223 per month for 2 children in registered home-based care and \$1,441 for 2 kids in a licensed, accredited child care in the state of Washington.

The average annual Household Survival Budget for a single adult in Whatcom County is \$18,396. The Federal poverty line for a single adult is currently set at \$11,770.

### Stability

The Household Stability Budget measures income needed to support & sustain an economically viable household, and includes a 10% savings plan. Financially stable families are able to prepare for unexpected expenses, focus on education, maintain healthier lifestyles, and contribute more to the economy and community. (2013 ALICE report data below)

The Household Stability Budget for a family of 4 is \$105,060 in Whatcom County, nearly double the Survival Budget. These families are better able save and give back!

To afford the Household Stability Budget for a two-parent family in Whatcom County, one working parent would need to earn nearly \$50 an hour. Two working parents would each need to earn about \$25 per hour.

More than half of all jobs in the Pacific Northwest pay less than \$20 an hour. Most pay between \$10 and \$15 an hour.

Your gift to United Way helps working families with:

- Safe and stable housing
- Food and hygiene
- Increased job skills and much, much more!



Who is ALICE?



ASSET LIMITED

ALICE has no safety net in times of crisis.



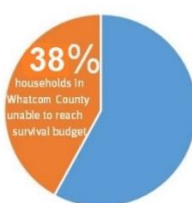
INCOME CONSTRAINED

ALICE's income falls short of Essentials.



EMPLOYED

ALICE is working, yet is financially vulnerable.



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