

ALICE - The Consequences of Insufficient Household Income

	Impact on ALICE	Impact on Community
Housing		
Live in substandard housing	Inconvenience; health and safety risks; increased maintenance and utility costs	Stressed worker; absenteeism
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, education, etc.	Costs for homeless shelters, foster care system, health care
Child Care and Education		
Substandard	Safety and learning risks; health risks; limited future employment opportunity	Future burden on education system and other social services; less productive worker
None	One parent cannot work; forgoing immediate income and future promotions	Further burden on education system and other 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
Transportation		
Old car	Unreliable transportation; risk accidents; increased maintenance costs	Worker late/absent from job
No insurance/registration	Risk of fine; accident liability; license 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; burden on social services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for special transportation; greater burden on emergency vehicles
Health and Health Care		
Underinsured	Forgo preventative health care; more out-of-pocket expenses	Workers report to job sick; spread illness; less productive; absenteeism
No insurance	Forgo preventative health care; use Emergency Room for non-emergency care	Higher premiums for all; more expensive health costs
Income		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings	Tired or stressed worker; 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