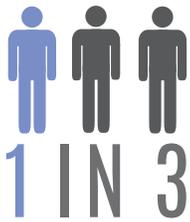


THE PULSE

ALICE - ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

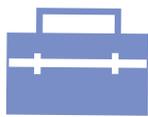
Checking our pulse is essential in monitoring our Vital Signs. The Pulse highlights a specific indicator of human well-being that is contained in United Way of Central Oklahoma's Vital Signs report or is being noticed through United Way's work in the community.

The federal poverty level paints an incomplete picture of financial hardship in central Oklahoma.¹ **ALICE families** earn more than the Federal Poverty Level but less than the basic cost of living in their area. They live paycheck to paycheck and often have to juggle between which basic necessities they can afford at a given time. **Because they are on the brink of poverty, experiencing a crisis would likely send them over the edge and into financial crisis.**²



WORKING CENTRAL OKLAHOMA FAMILIES **STRUGGLE TO MAKE ENDS MEET** EVERY MONTH.¹

75%

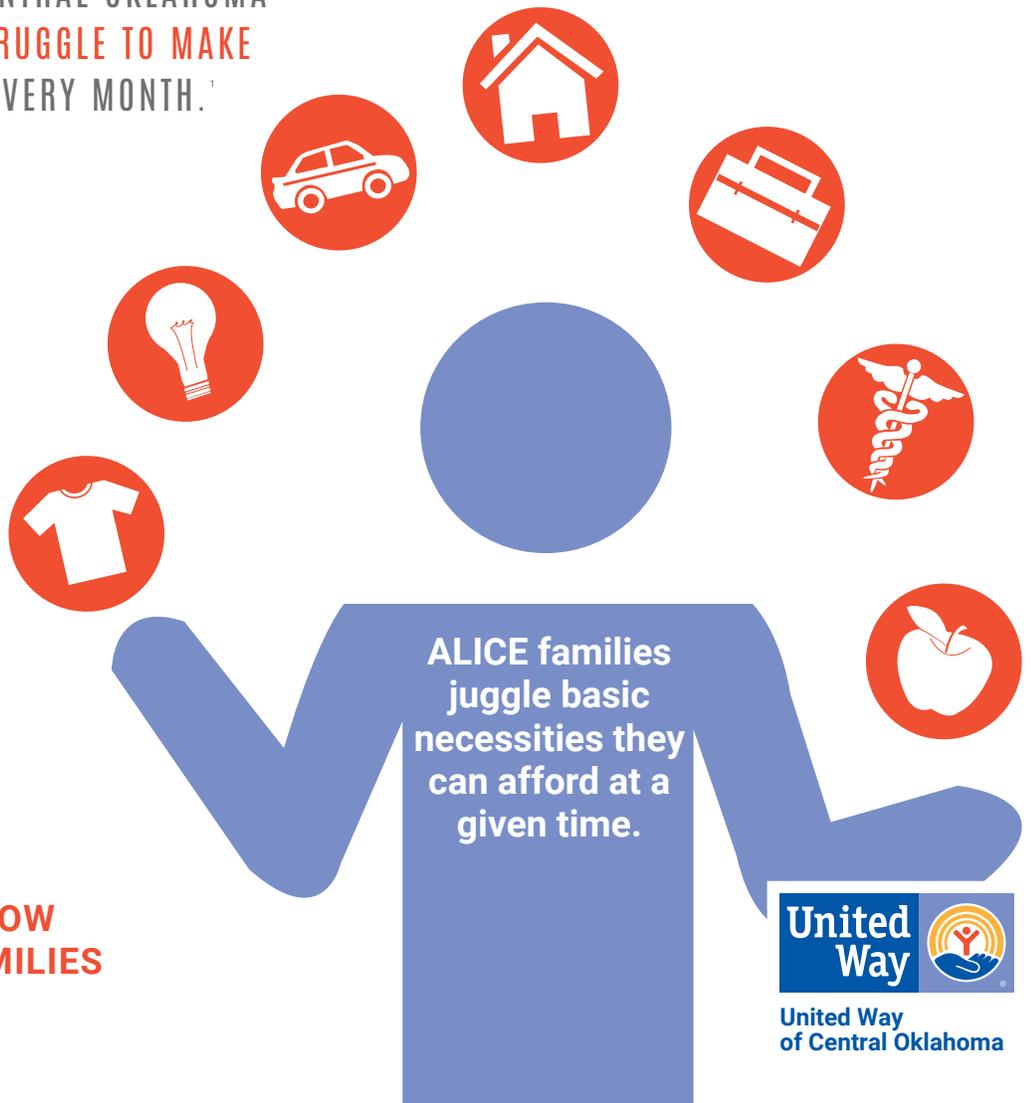


OF LOW-INCOME FAMILIES IN OKLAHOMA WORK.³

OKLAHOMA HAS THE

12TH

HIGHEST RATE OF LOW INCOME WORKING FAMILIES IN THE NATION³



ALICE families juggle basic necessities they can afford at a given time.



LIVING, POVERTY AND MINIMUM WAGES FOR OKLAHOMA, CANADIAN AND LOGAN COUNTIES, 2018³



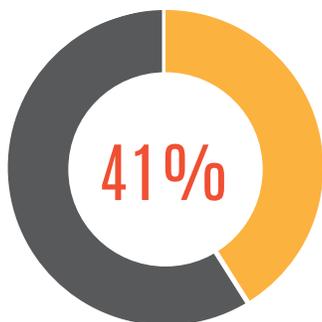
PERCENT OF SINGLE-PARENT AND MARRIED-COUPLE FAMILIES BY COUNTY, 2016⁵

	OKLAHOMA COUNTY	CANADIAN COUNTY	LOGAN COUNTY
SINGLE-PARENT	39%	27%	21%
MARRIED COUPLE	61%	73%	79%



AVERAGE NUMBER OF PERSONS IN FAMILIES BY COUNTY, 2016⁶

	OKLAHOMA COUNTY	CANADIAN COUNTY	LOGAN COUNTY
SINGLE-PARENT	3	4	4
MARRIED COUPLE	3	3	3



OF CHILDREN ARE PART OF AN ALICE FAMILY.³

PERCENT OF FAMILIES BY INCOME IN 2016 – THRESHOLDS SET FOR 1 ADULT AND 2 CHILDREN^{*1,4,7}



	POVERTY	ALICE	LIVING WAGE
OKLAHOMA COUNTY	13%	22%	65%
CANADIAN COUNTY	6%	17%	77%
LOGAN COUNTY	10%	21%	69%

3 OUT OF 10 JOBS IN OKLAHOMA DO NOT PAY A LIVING WAGE.³

TYPICAL ANNUAL SALARIES IN 2018 FOR VARIOUS PROFESSIONS IN CENTRAL OKLAHOMA⁴

FOOD PREPARATION & SERVICE	\$19,362
SALES	\$24,897
HEALTHCARE SUPPORT	\$25,397
TRANSPORTATION	\$31,816
PRODUCTION	\$34,030
EDUCATION	\$38,397
COMMUNITY & SOCIAL SERVICE	\$38,817
CONSTRUCTION	\$39,001

Community & social service – social workers
Education – preschool teachers and child care workers
Healthcare support – home health aide, nurse assistant, Orderly
Food preparation & service – restaurant cook, wait staff, dishwasher, host/hostess
Sales – retail clerk, cashier
Construction – laborer, plumbing assistant, carpet installers, roofer
Production – foundry worker, meat plant worker, assemblers, fabricators
Transportation – bus driver

Minimum wage (\$15,600 combined annual income for one adult with year round, full-time employment) sets a threshold our community is not willing to let a family slip past. However, it fails to approximate the basic expenses of central Oklahoma families in 2018 (\$57,533, one adult with two children).

Consequently, many working poor adults must hold multiple jobs and seek assistance from the government and non-profit agencies in order to feed, clothe, house and provide medical care for themselves and their children. These actions drain

our system and can lead to adverse health outcomes for their children including poor physical and mental health, socioemotional development and educational achievement.⁴



ALICE workers commonly lack an education, job training, and trade skills. They hold the lowest-paying, most unstable jobs, which offer the fewest opportunities for employment advancements. They also lack resources – time, money and skills – to independently change their situation. Establishing an Oklahoma living wage that more closely matches the income needed to meet a family’s basic needs would enable the working poor to achieve financial independence as well as housing and food security. If employers then provided on-the-job training and apprenticeships to improve job skills and knowledge, ALICE workers could grow into higher skilled/wage jobs. Access to higher skilled/wage jobs would increase their resources for savings, investment and/or purchase of capital assets – home purchases, provisions for retirement – which build wealth and ensure long-term financial security.

SUPPORTING ALICE FAMILIES BENEFITS THE WHOLE COMMUNITY⁸

- **Savings** in public assistance such as public health budgets
 - **Increased economy** – increased sales tax revenue – estimated \$0.40 of each additional new dollar received by a low-wage resident would be re-spent locally
 - **Increased productivity** at work as well as decreased job turnover and absenteeism
 - **Job recruitment** is made easier and the quality of applicants improved
-

POLICY OPPORTUNITIES

State level policies addressing challenges ALICE workers face would increase financial stability for thousands of Oklahoma families.

- Strengthening postsecondary education and skills development for low-income working families by removing practical barriers; integrating educational and career opportunities; and connecting disadvantaged populations to educational systems.⁹
- Linking infrastructure and capital investments with jobs and training. On publicly funded projects, set employment hiring targets and job-quality standards - livable wages, health and sick-leave benefits, fair labor practices - as well as funding training and job readiness for low-wage individuals.⁹



The Pulse is a product of Vital Signs; Oklahoma's only broad-based community evaluation with more than two decades of trend data in five key areas important to our quality of life.

Interested in printed copies of our research publications or a presentation?

Contact United Way of Central Oklahoma's Community Impact Department at research@unitedwayokc.org or 405.236.8441.

NOTES AND CITATIONS

*Notes
The poverty threshold of \$20,780 is based on the federal poverty guideline for a family of three (1 adult and 2 children)⁷. Percentages for each county are calculated based on the estimated number of all family types (as defined by the American Community Survey as two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit) within each approximate income bracket regardless of number of individuals or children living together.

1. U.S. Census Bureau. Household income in the past 12 months (in 2016 inflation-adjusted dollars) 2012-2016 American Community Survey 5-Year Estimates. American FactFinder. [Online] 2018. https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_16_5YR_B19001&prodType=table.
2. United Way ALICE Project. ALICE: The Consequences of Insufficient Household Income 2017 Report. [Online] United Way of Northern New Jersey, 2017. http://www.unitedwaynj.org/documents/17UWALICE%20Report_NCR_12.19.17_Lowres.pdf.
3. Working Poor Families. State data snapshot: Oklahoma. Working Poor Families Project. [Online] 2016. <http://www.workingpoorfamilies.org/#>.
4. Massachusetts Institute of Technology. Oklahoma: Oklahoma, Canadian, and Logan counties. Living Wage Calculator. [Online] 2018. <http://livingwage.mit.edu/>.
5. U.S. Census Bureau. Family Type by Presence and Age of Own Children Under 18 years old: Table B11003 (1 year estimates). [Online] 2015.
6. -. Households and Families Table S1101 (5 year estimates, 2012-2016). [Online] 2016.
7. Office of the Assistant Secretary of Planning and Evaluation. Poverty Guidelines. U.S. Department of Health & Human Services. [Online] 2018. <https://aspe.hhs.gov/poverty-guidelines>.
8. Weiss, Keith E. A Review of Research Literature on Living Wage Legislation. The Value and Impact of Living Wage Legislation. [Online] 2002. <http://www.coj.net/city-council/docs/livingwagestudy.aspx>.
9. The Working Poor Families Project. Building a Foundation for Family Economic Success. [Online] 2009. http://www.workingpoorfamilies.org/pdfs/WPPF_State_Policy_Accomplishments11-02-09.pdf.

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