



# FROM *STRUGGLE* TO STRENGTH

Financial Stability for Our  
Community's Working  
Families

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TOOTH FINANCIAL

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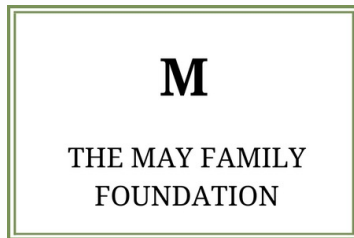
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# PRESENTING SPONSOR



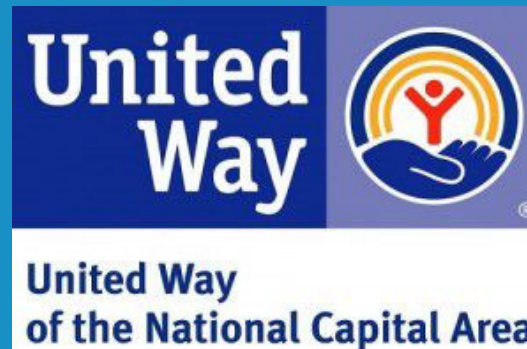
**BACKFLOW**  
**TECHNOLOGY, LLC**

# ALICE Lives Here: A New Lens in Measuring Financial Hardship



**Scott Mengebier**

Director of Research and Evaluation



# ALICE

*Lives Here*



A New Lens in Measuring Financial Hardship

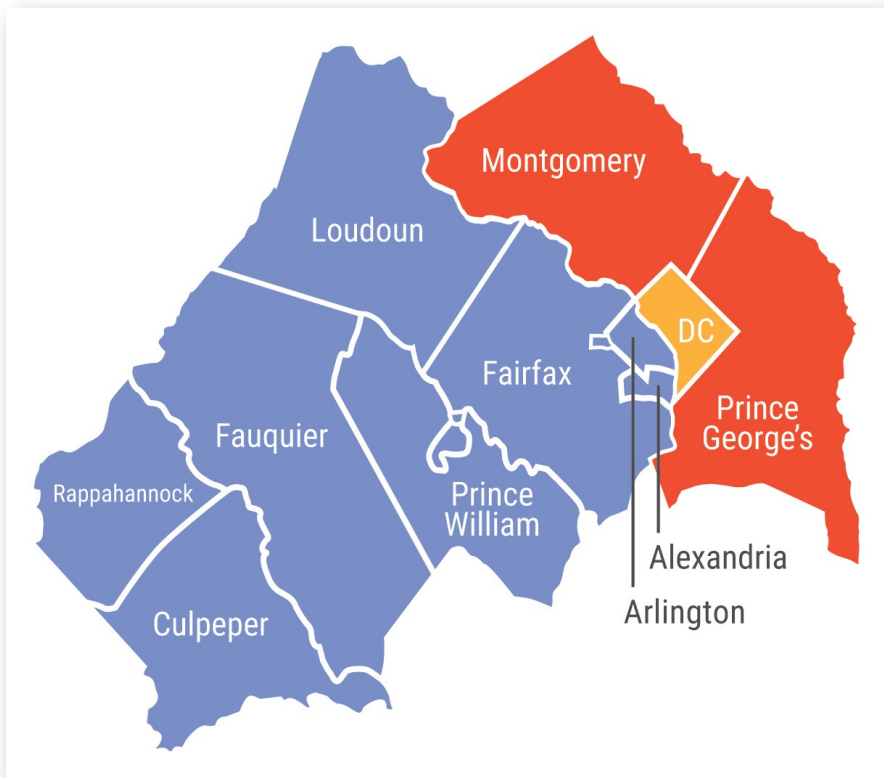
*Scott Mengebier, Director of Research and Evaluation  
United Way of the National Capital Area  
June 11<sup>th</sup>, 2024*

WHEN NONE ARE IGNORED,  
ALL WILL THRIVE.





United Way of the  
National Capital Area



**Poverty isn't simply** the condition of not having enough money.

It's the condition of **not having enough choice** and being taken advantage of because of that.

- Matthew Desmond

*"Why Poverty Persists in America", New York Times: March 2023*

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## Measuring Financial Hardship

Households living below the FPL (2022)	%
Washington DC	15%
Prince George's County, MD	11%
Montgomery County, MD	8%
Alexandria City, VA	10%
Other jurisdictions in Northern Virginia	6-8%

**Asset-Limited,  
Income-Constrained,  
Employed (ALICE)**

**Housing is now unaffordable for a record half of all U.S. renters, study finds**

 **WAMU 88.5** (01/25/2024)  
AMERICAN UNIVERSITY RADIO

**Half of Black D.C. residents lack easy access to health care, analysis shows**

*The Washington Post* (01/03/2024)

**In Some Northern Virginia Neighborhoods, Poverty Has Worsened Even As Region Prospers**

 (11/27/2023)

Prince William students end the year with nearly \$350K in school meal debt

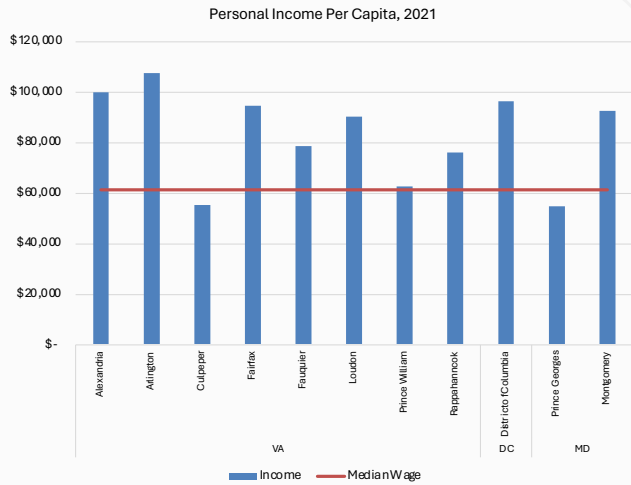
 *Prince William Times* (05/17/2023)

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# Who is ALICE?



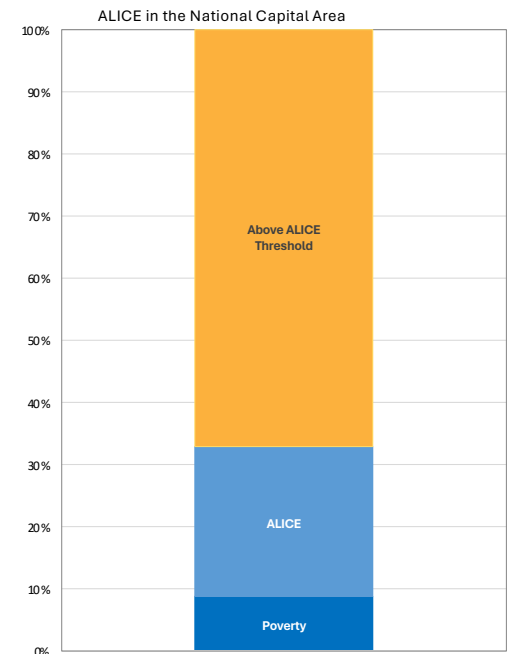
Income level

Vs.

Essential Household Costs

- Taxes
- Housing
- Child Care
- Technology
- Food
- Transportation
- Health Care
- Miscellaneous

# ALICE Threshold of Financial Survival



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# How do we identify ALICE?

## Survival Household Budget (SHB)



Taxes



Miscellaneous



Technology



Health Care



Transportation



Food



Child Care



Housing

## Household Composition



Single Adult



Two Adults



One Adult, One Child



Family of Four

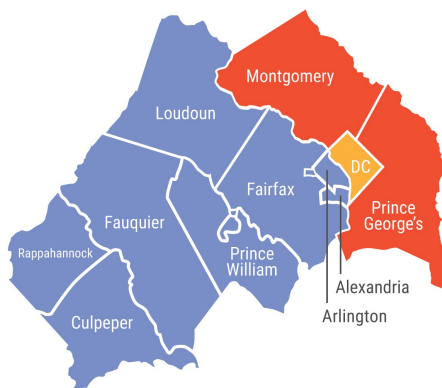


One Senior



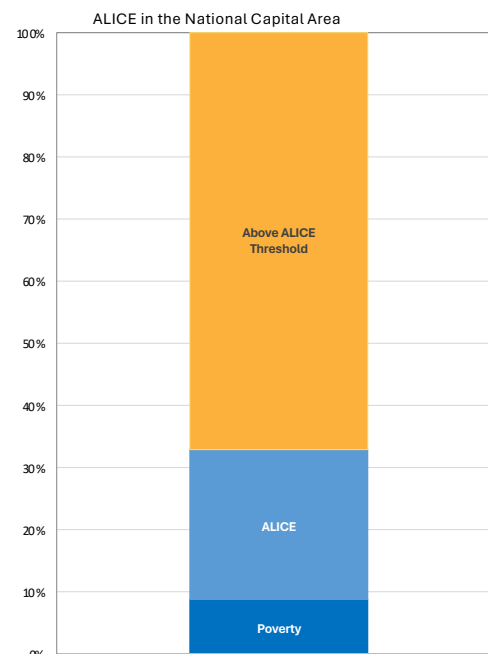
Two Seniors

## 11 Jurisdictions, One National Capital Area



- Integrated Regional View
- Sub-County Detail
- Disaggregated Demographics

# ALICE Threshold of Financial Survival



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ALL WILL THRIVE.



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# ALICE Single Adult

Survival Household Budget

## Avg. Monthly Expenses in National Capital Area

**\$ 670**

Taxes

**\$ 302**

Miscellaneous

**\$ 86**

Technology

**\$ 191**

Health Care

**\$ 274**

Transportation

**\$ 540**

Food

**\$ 0**

Child Care

**\$ 1,929**

Housing

**Monthly Total \$ 3,993**

**Avg. Hr. Wage \$ 23.05**

**\$47,915 annually**  
*(\$3,993 monthly)*

**\$13,590 annually**  
*(\$1,133 monthly)*



households

households

**WHEN NONE ARE IGNORED,  
ALL WILL THRIVE.**











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National Capital Area**

# ALICE Family of Four

Survival Household Budget

## Avg. Monthly Expenses in National Capital Area

 Taxes	\$ 1,370
 Miscellaneous	\$ 761
 Technology	\$ 116
 Health Care	\$ 755
 Transportation	\$ 666
 Food	\$ 1,472
 Child Care	\$ 2,355
 Housing	\$ 2,250

Monthly Total \$ 9,744  
 Avg. Hr. Wage \$ 56.22

\$116,934 annually  
 (\$9,744 monthly)

\$27,750 annually  
 (\$2,313 monthly)



households

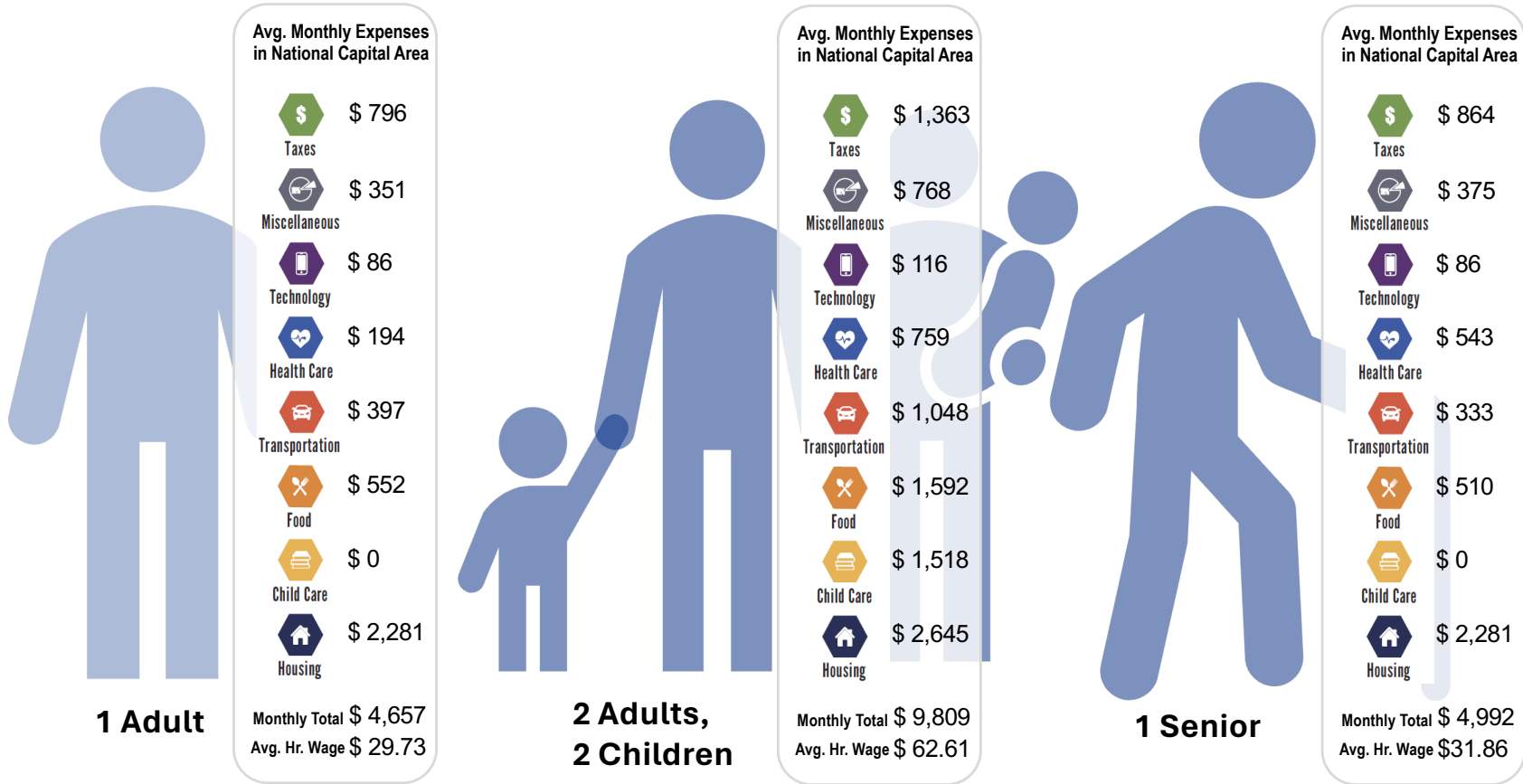
households

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# Survival Household Budget, Loudoun County



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ALL WILL THRIVE.



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## Survival Household Budget (vs) VA Benefits Programs

Monthly Income Thresholds				
ALICE Household	Survival Household Budget	SNAP	Medicaid	EITC
1 Adult	\$4,657	\$2,430	\$1,732	\$1,519
2 Adults, 2 Children	\$9,809	\$5,000	\$3,848	\$5,120
1 Senior	\$4,992	\$2,430	\$1,004	\$1,519

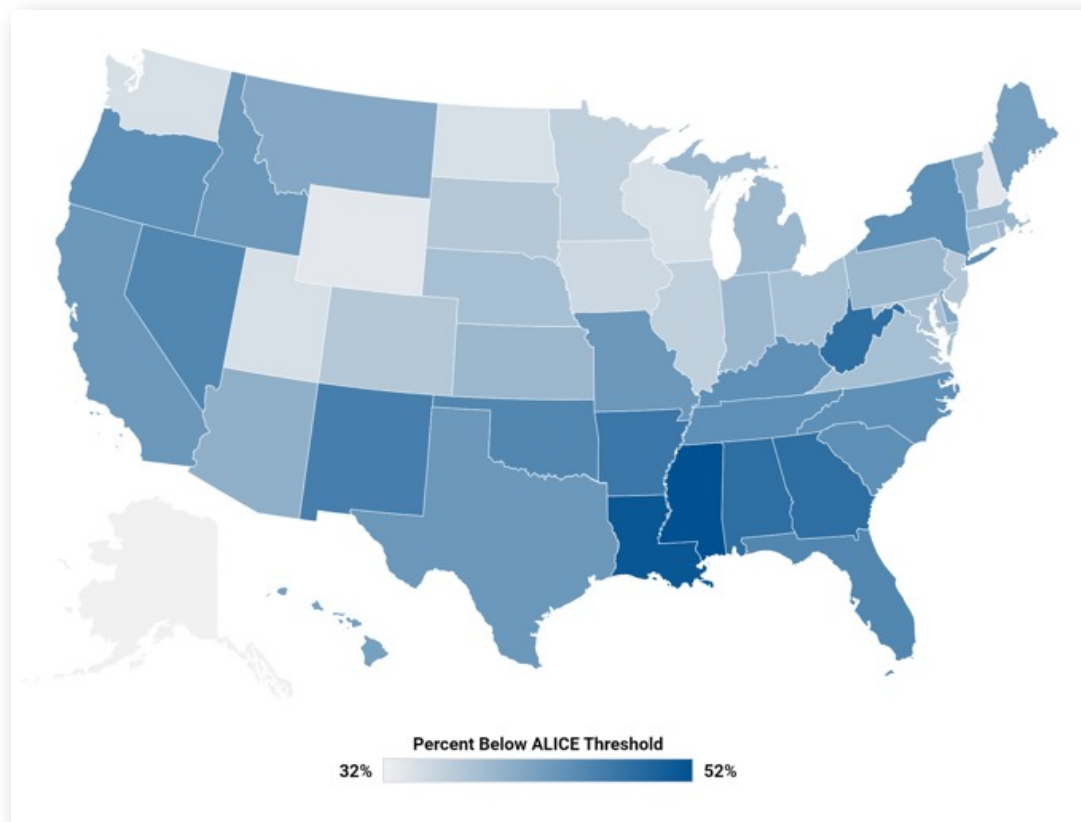
Sources: [Benefits.gov](https://www.benefits.gov); [CoverVA](#), 2024

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ALL WILL THRIVE.



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## Where is ALICE?



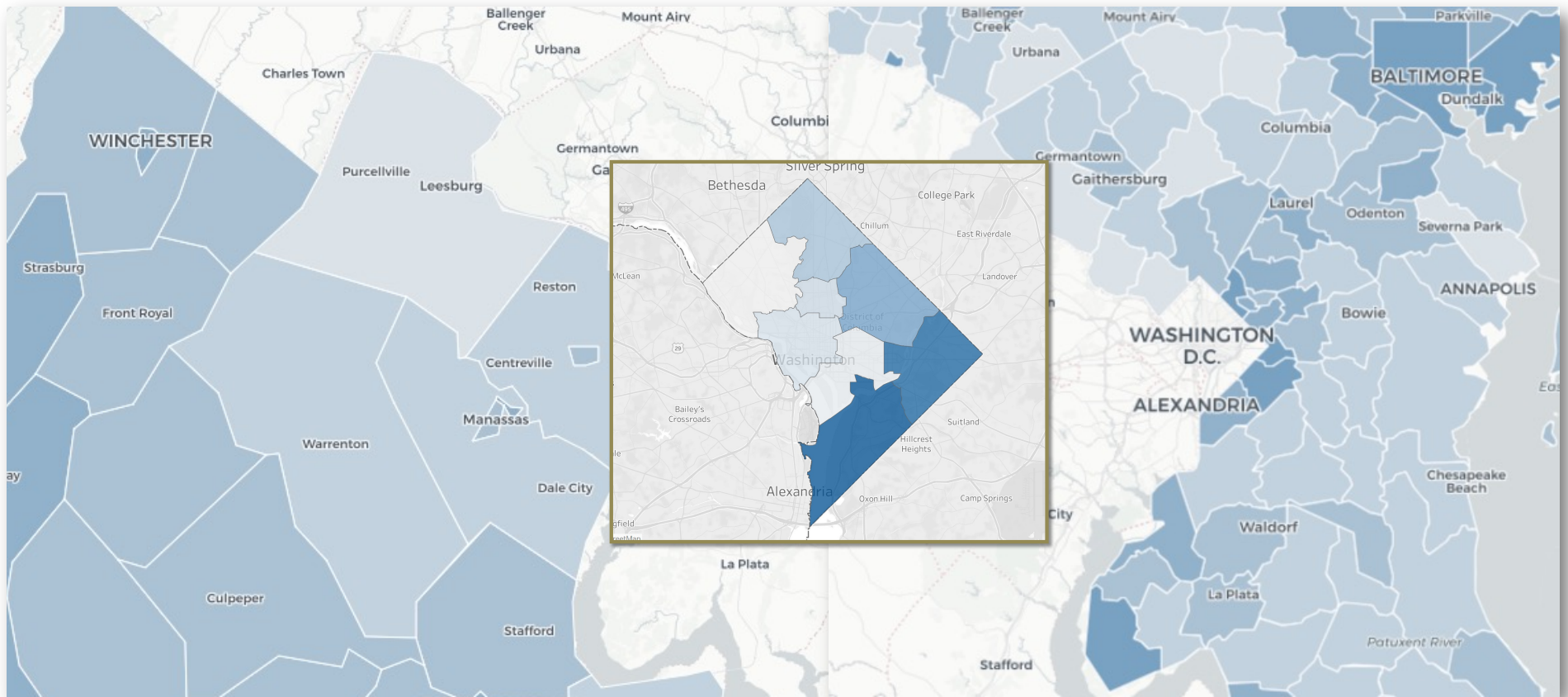
WHEN NONE ARE IGNORED,  
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# Where is ALICE?

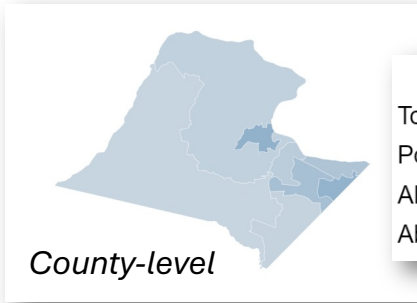


WHEN NONE ARE IGNORED,  
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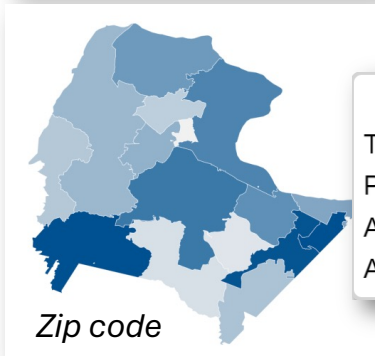


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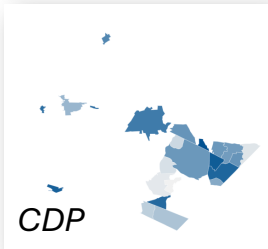
# ALICE in Loudoun County



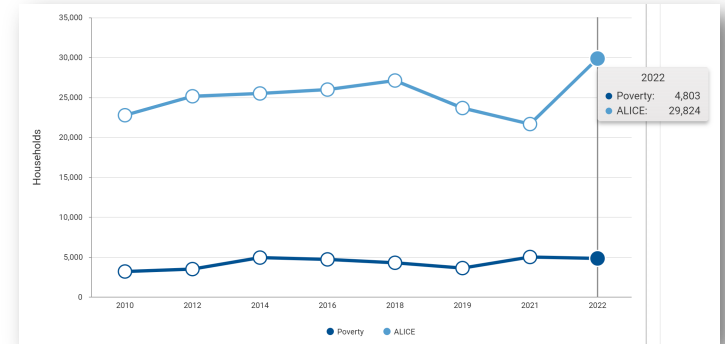
Loudoun County, Virginia	
Total Households:	143,195
Poverty (%):	3%
ALICE (%):	21%
Above ALICE Threshold (%):	76%



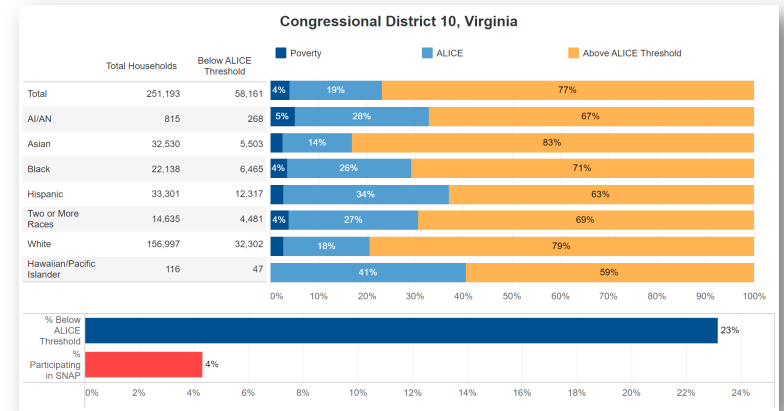
ZCTA5 20164, Virginia	
Total Households:	12,671
Poverty (%):	7%
ALICE (%):	32%
Above ALICE Threshold (%):	61%



Belmont CDP, Virginia	
Total Households:	3,132
Poverty (%):	2%
ALICE (%):	13%
Above ALICE Threshold (%):	85%



Change in ALICE pop. over time



Legislative district demographic detail

WHEN NONE ARE IGNORED,  
ALL WILL THRIVE.

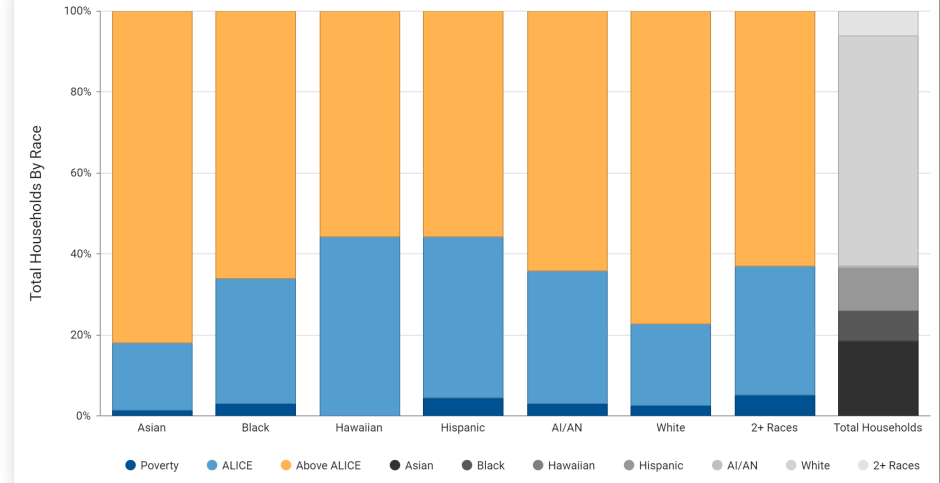


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# ALICE in Loudoun County

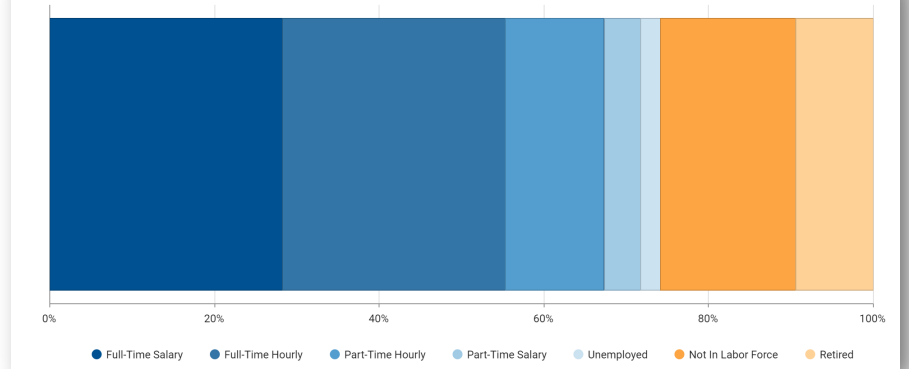
Group	% Below ALICE Threshold
Single or Cohabiting (no children)	24%
Married (with children)	12%
Single-Female-Headed (with children)	64%
Single-Male-Headed (with children)	39%

Households by Race/Ethnicity, Loudoun County, Virginia, 2022



Group	% Below ALICE Threshold
Under 25	79%
25 to 44 Years	23%
45 to 64 Years	18%
65 Years and Over	40%

Labor Status, Population 16 and Over, Loudoun County, Virginia, 2022



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ALL WILL THRIVE.



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## PRACTICE EQUITY.

### United Way NCA Programs and Strategy to Reduce ALICE

*Economic Security is impacted by Health, Education and Economic Opportunity*

#### Our Strategy



- Collaborative, **place-based**, and **multigenerational** approach
- Address **barriers based on disparities** and rooted in racial inequity
- Data-driven and integrated, **best practice solutions**
- **Results-based impact** to influence policy and transform systems

#### Program Areas of Focus



Education: **Middle and High School success**, and pathways to college, career and entrepreneurship



Health: Food insecurity, mental health intervention and disease prevention through **outreach, education, and coordinated referrals**



Economic Opportunity: Network of **5 Financial Empowerment Centers** that provide free financial resources, support and workforce development opportunities

# Applying ALICE to Action

- Informing Program Design
- Mapping Community Needs
- Advocating for Policy Change

## Economic Mobility Pilot Program in Northern Virginia



**\$750**  
Each Month for 15 Months

**FAIRFAX COUNTY ECONOMIC MOBILITY PILOT**

100 Fairfax County residents will be randomly selected to receive \$750 per month for 15 months to spend on whatever they choose.

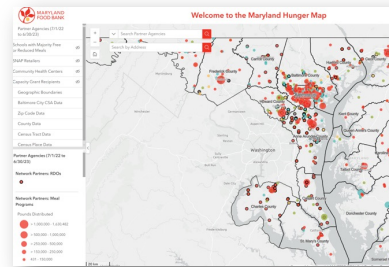
**ELIGIBLE RESIDENTS:**

- Are employed;
- Have at least one child aged 16 years or younger living in the household;
- Have a total household income that falls between 50% - 200% of the Federal Poverty Level (See chart for income range); and
- Reside in one of the following ZIP codes: 22031, 22033, 22034, 22036, 22037, 22038, 22041, 22042, 22043, 22044, 22046, 22047, 22048, 22051, 22052, 22053 or 22055.

HOUSEHOLD SIZE	INCOME RANGE
Family of 2	\$29,800-\$49,500
Family of 3	\$37,200-\$62,300
Family of 4	\$45,000-\$75,000
Family of 5	\$52,700-\$87,800
Family of 6	\$60,400-\$100,700
Family of 7	\$68,100-\$153,500
Family of 8	\$75,800-\$126,400

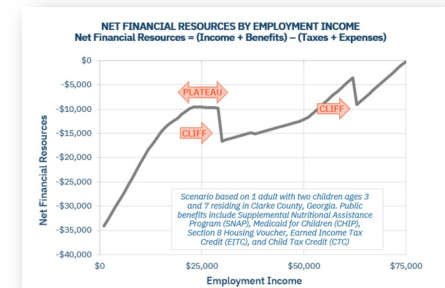
Apply online between September 23 through October 3, 2023

Scan the QR code to learn more!  
Visit <https://bit.ly/FairfaxEconomicMobility> or email us at [Cliffot@fairfaxcounty.gov](mailto:Cliffot@fairfaxcounty.gov)



Maryland Food Bank Hunger Map

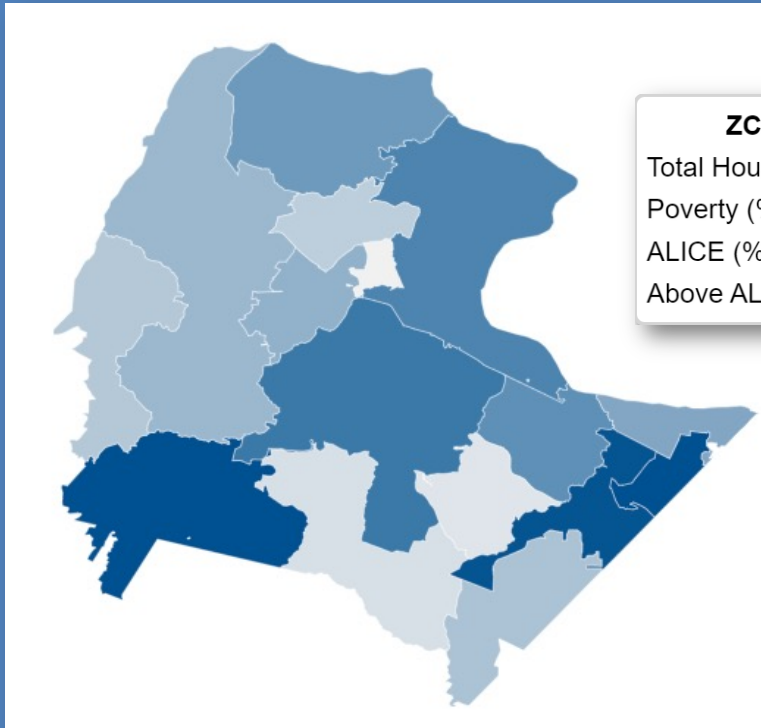
Federal Reserve Atlanta Calculating Benefits Cliff



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<b>ZCTA5 20164, Virginia</b>	
Total Households:	12,671
Poverty (%):	7%
ALICE (%):	32%
Above ALICE Threshold (%):	61%

Find out more about United Way NCA: 

Let's Connect!  
Linkedin →   
Email: [smengebier@uwnca.org](mailto:smengebier@uwnca.org)

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United Way of the  
National Capital Area

# ALICE Lives Here: A New Lens in Measuring Financial Hardship



**Scott Mengebier**

Director of Research and Evaluation





## A Deeper Dive: Local Needs Facing Our Families



**Jennifer Montgomery**

*President & CEO*  
Loudoun Hunger Relief



**Valerie Pisierra**

*Executive Director*  
Loudoun Cares



**Ryan Harrison**

*Assistant Director of Public  
Assistance & Supports Division*  
Loudoun County Department of  
Family Services



# ABOUT FOOD INSECURITY

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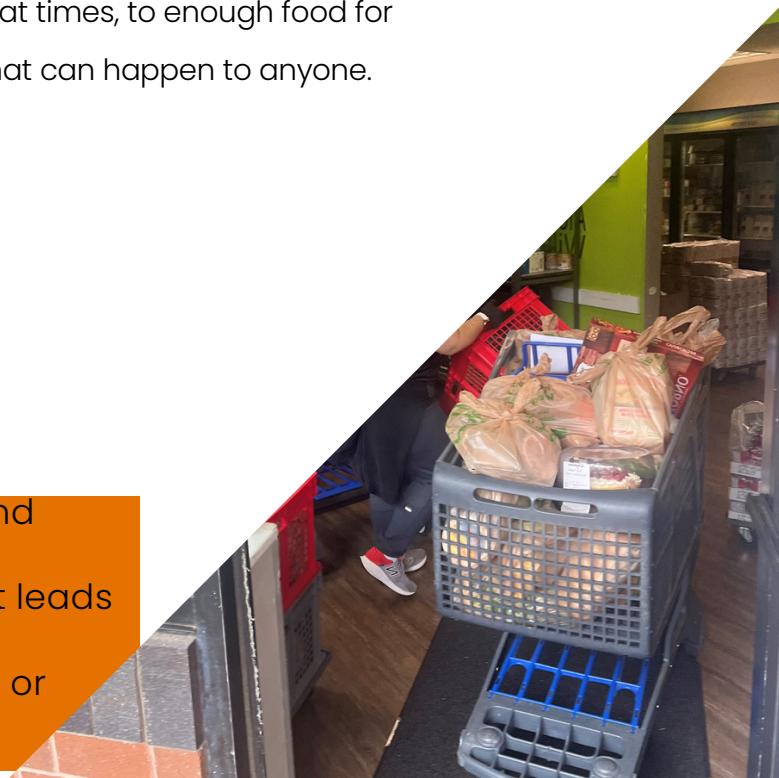
Food Insecurity is an official term from the USDA.

It's defined as a household's lack of access, at times, to enough food for an active, healthy life. It's a systemic issue that can happen to anyone.

## CAUSES OF FOOD INSECURITY:

- Poverty and Unemployment
- Lack of affordable housing
- Chronic Health Conditions
- Racism and discrimination

Even people with a steady income and access to affordable housing can experience a temporary setback that leads to food insecurity, including job loss, medical emergency, natural disaster or family crisis.



# BY THE NUMBERS



## Feeding America Map The Meal Gap

Annual study that looks at overall and child hunger down to the county level.

In Loudoun, the food insecurity rate climbed from **4.1%** in 2021 to **6.9%** in 2022.

This is potentially an additional **12,320** people experiencing food insecurity.

18,040  30,360

Approximately 65% of people facing hunger in Loudoun **DO NOT** qualify for SNAP benefits due to income thresholds.

# LOUDOUN COUNTY

## Fiscal Years (July-June) 2021-2024

According to Blue Ridge Area Food Bank\*:

- 31% More Food is Being Distributed
- 67% More Household Visits (duplicated)
- 62% More Individuals Served (duplicated)

## Who?

- 40% Increase in Adults 60+
- 49% Increase in Children 0-18

The National average cost per meal is \$3.99. In Loudoun, it's \$4.86; 22% higher than the national average. This means for individuals struggling to afford housing, utilities, transportation and other necessities, the additional burden of high food prices can have a significant impact on their household budget.



\*BRAFB has 12 Charitable Food Partners in Loudoun.



# Loudoun Cares Assistance Programs

## As of June 10, 2024

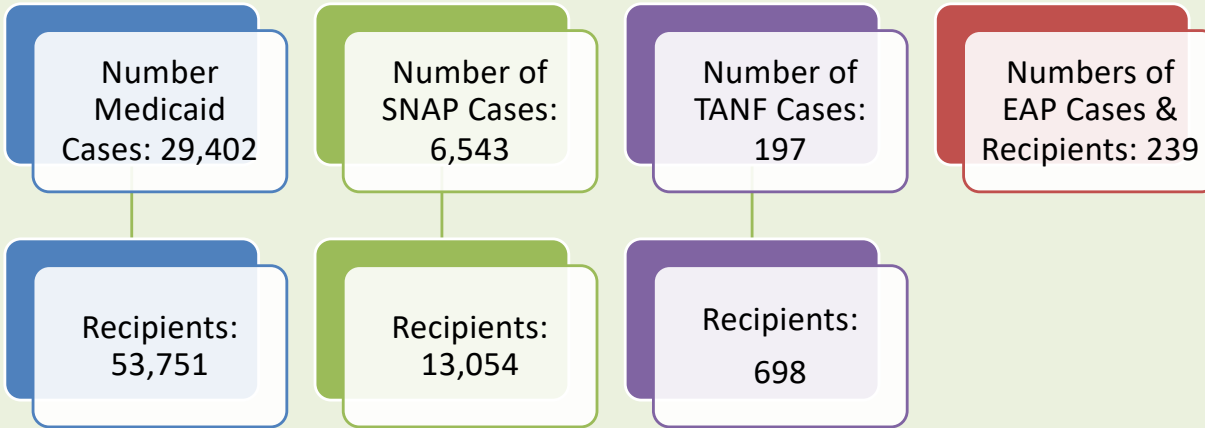
- 654 households completed pre-screenings since program opened May 15
- 47 evictions cases
- 47 needed utility only
- 567 households need rental assistance (34% need both rent & utility assistance)
- 70% are households under 40% AMI

## During Hyperthermia Eviction Program

- Helped 103 household avoid eviction
- Average assistance \$5,800
- Found on average 89% income goes to rent
- 10% of those helped are in eviction again



## Public Benefits Cases & Recipients



## LOUDOUN COUNTY DEPARTMENT OF FAMILY SERVICES

## PUBLIC BENEFITS & CONTINUUM OF CARE DATA

## Continuum of Care Data

### Yearly PIT Totals by Household (2022-2023)

- FY22:105
- FY23: 220
- FY24:303

### Total Shelter Participants (2022-2024)

- FY22:184
- FY23: 173
- FY24 (to date):160

## A Deeper Dive: Local Needs Facing Our Families



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*President & CEO*  
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*Executive Director*  
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*Assistant Director of Public  
Assistance & Supports Division*  
Loudoun County Department of  
Family Services

## A Case Study: ARISE Guaranteed Income Pilot

### **Brandi Yee**

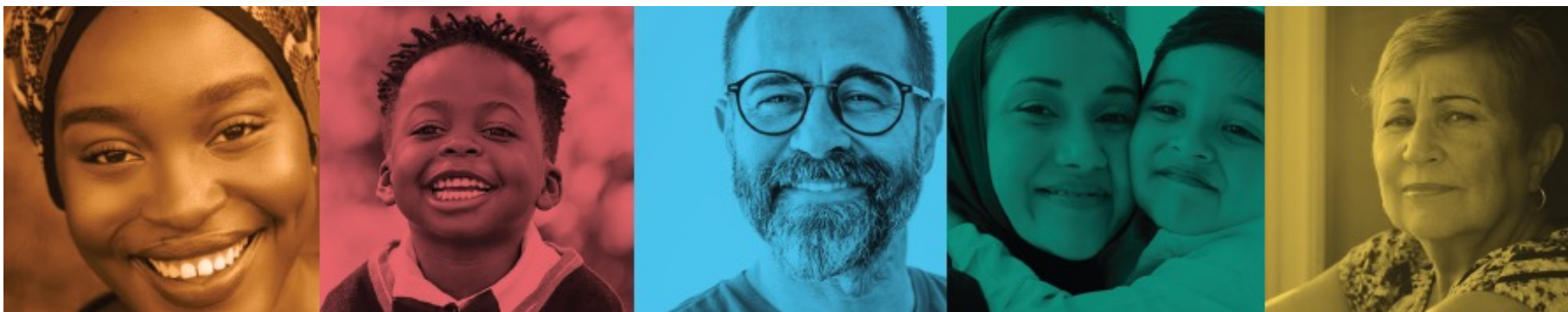
*Chief Program Officer  
ACT for Alexandria*



### **Julie Mullen**

*Economic Mobility  
Program Officer  
Center for  
Economic Support,  
City of Alexandria*





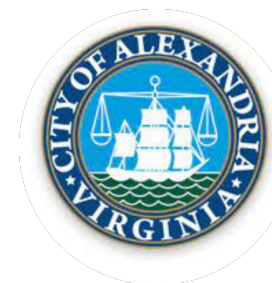
# Alexandria's Recurring Income for Success and Equity (ARISE) Project

## A Case Study: ARISE Guaranteed Income Pilot

Julie Mullen, DCHS, City of Alexandria

Brandi Yee, ACT for Alexandria

June 11, 2024







# Why Guaranteed Income in Alexandria?

- Guaranteed income, sometimes called guaranteed basic income or basic income, is a cash payment provided on a regular basis to members of a community with no strings attached and no work requirements
- It is intended to create an income floor below which no one can fall
- Supports three core principles for moving from poverty to economic mobility: Economic success, power and autonomy, and being valued in community
- Alexandria's 2022 Median Household Income (AMI) as designated by HUD was \$142,300; in 2021 it was \$129,000
- United Way's ALICE Index shows 27% of the city's population struggles to afford household essentials
- Alexandrians of color are overrepresented in homeless and poverty data and in low-paying jobs
- ALL Alexandria Resolution commits to the adoption of practices and policies centered on creating and ensuring racial and social equity.
- Opportunity to test a bold strategy to create a more inclusive and equitable safety net.

# ARISE Pilot Overview

Alexandria Recurring Income for Success and Equity

\$3 million dollar budget | Funded by ARPA | Appropriated by City Council



\$500 monthly cash payment given directly to 170 individuals for 24 months



Eligibility Criteria: 18 years or older, City of Alexandria resident, household income at or below 50% AMI



Unconditional, no strings attached. Offers flexibility and autonomy



Supplements existing social safety support programs and services – rather than replaces



Participants have access to supportive services available to general public

# Key Community Partners



**MAYORS FOR A  
GUARANTEED  
INCOME**



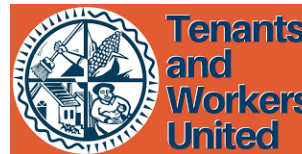
**FEDERAL  
RESERVE  
BANK  
of ATLANTA**



**MOCIFI**



**ACT for ALEXANDRIA**  
A COMMUNITY FOUNDATION



# Role of Partners in the Design Process

- Philanthropy
  - ACT for Alexandria
    - Community partner grants
    - Communication grant
    - Increased incentives to control group
    - ARISE outreach and application subgrants
  - Bruhn-Morris Family Foundation
    - Ideas42 Research
    - Research Extension



# Outreach Efforts



ተጨማሪ ያግኙ  
**\$500**  
 በወር

**የመልክቱ**  
**የአሌክሳንደሪያ ተደጋጋሚ ገበያ ለሰነድና አኩልነት (ARISE) ፕሮጀክት**  
 ብቁ የሆኑ ነዋሪዎች  
**ከጥቅምት 31 – ሕዳር 9, 2022 ዓ.ም**  
**በአንላይን ማመልከት ይችላሉ።**  
[alexandriava.gov/ARISE](http://alexandriava.gov/ARISE)  
 ተጨማሪ ይወቁ



Communication toolkit– based on focus groups, translated into Spanish, Amharic and Arabic; Coordinated with nonprofit and faith-based groups to access and utilize communication toolkit



DCHS mailing to residents living in Qualified Census Tracts; ARHA mailing to residents



Subgrants to Neighborhood Health, Tenants and Workers United and African Communities Together for outreach and application support



Fliers in ALIVE grocery bags, Dash buses, public libraries, Alexandria City Public Schools and posted around town



City of Alexandria website updates, press releases and webinars with live interpretation in Spanish and Amharic





## Application Numbers

status	Amharic	Arabic	English	Spanish	Total
Incomplete	215	73	6645	955	7888
complete	114	26	3155	854	4149
% incomplete	65%	74%	68%	53%	66%
% complete	35%	26%	32%	47%	34%
Total	329	99	9800	1809	12037

## Participant Demographics

### Race

**41.8% Black**  
**25% White**  
**13.5% Latinx**  
**8.2% Asian**  
**5.9% Two or more**  
**5.3% Other**

### Language Spoken at Home

**38.2% English**  
**29.4% Spanish**  
**15.3% Amharic**  
**6.5% Dari**  
**4.1% Arabic**  
**3.5% Pashto**  
**2.9% Other**

### Zip Code

**34.7% 22304**  
**20.6% 22305**  
**15.3% 22311**  
**12.9% 22312**  
**12.4% 22314**  
**2.9% 22302**  
**1.2% 22301**



# About the 170 Participants



**Average Household  
Size**

**2.8**



**Median  
Household  
Income**

**\$21,400**



**Average Age**

**43**



**Gender**

**68% Female  
32% Male**

# Participant Voices

““ The program has given me the freedom to take better care of myself through exercising and created room for me to think about the future and work towards that. ””

““ Now, I have the freedom to quit my second job. ARISE gave me the freedom to have time to think for tomorrow. My kids know me better now since I get to spend time with them. ””

““ I use the money from ARISE to buy healthy foods and buy clothes and shoes for my kids. It gave me a little bit of flexibility to get treats for my kids. ””

““ My kids do not have health insurance and ARISE helped me pay for their children's doctor's visits ””

**Top Spending Categories**  
Grocery stores 25%  
Restaurants 6%  
Wholesale clubs 6%

Participants also are also paying rent, car notes, and paying down debt



# Research and Evaluation

- Conducting a Randomized Controlled Trial (RCT) evaluation including 170 treatment group and 210 control group participants
- Abt Associates awarded contract through competitive RFP – COA is Abt’s eighth guaranteed income pilot evaluation
- Includes quantitative and qualitative analysis
- Community-based approach, Abt trains and mentors two, paid city residents as Research Fellows who are the “face” of the research to participants
- Research focuses on impact of \$500 unconditional cash on:
  - ✓ Physical and emotional well-being
  - ✓ Financial Stability
  - ✓ Housing and food security
  - ✓ Labor market participation
  - ✓ Sense of hope and mattering
  - ✓ Child outcomes



# Lessons Learned

- Relationships and trust are essential
- Partnerships lend credibility and shared ownership
- Compensate non-profits for intensive efforts
- Leading with equity takes an investment of time and resources
- Invest in a community-centered communications strategy



# Looking Ahead

- Plan and execute program extension and FY26 planning
- Narrative change work and continuing to learn from ARISE
- Formation of Economic Mobility Action Group
  - Defining stages of mobility and mapping community assets and resources along a mobility spectrum
  - Urban Institute technical assistance
- Looking at how we can decrease administrative burden and increase participant autonomy and choice
- Advocating at the state level for policy change

# Questions?

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RECIBA  
**\$500**  
EXTRA  
AL MES

PRESENTE SU  
SOLICITUD PARA

**el Proyecto de Ingresos recurrentes para el  
éxito y la equidad de Alexandria (ARISE)**

LOS RESIDENTES ELEGIBLES PUEDEN PRESENTAR SU SOLICITUD EN LÍNEA ENTRE EL  
**31 DE OCTUBRE Y EL 9 DE NOVIEMBRE DE 2022.**

OBTENGA MÁS INFORMACIÓN EN  
[ALEXANDRIAVA.GOV/ARISE](http://ALEXANDRIAVA.GOV/ARISE)

The advertisement features a collage of diverse people's faces in the top left. The text is primarily in orange and white on a dark blue background. The ARISE logo is a stylized 'Y' shape, and the City of Alexandria logo is a circular seal.

## A Case Study: ARISE Guaranteed Income Pilot

### **Brandi Yee**

*Chief Program Officer  
ACT for Alexandria*



### **Julie Mullen**

*Economic Mobility  
Program Officer  
Center for  
Economic Support,  
City of Alexandria*





# FROM *STRUGGLE* TO STRENGTH

Financial Stability for Our  
Community's Working  
Families



Save The Date!



# ROOTS & Legacies

Friday, November 15, 2024

6:00 p.m. - 10:00 p.m.

Shadow Creek  
Purcellville, VA

Cocktails - Dinner - Celebratory Awards - Auction







# FROM *STRUGGLE* TO STRENGTH

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