

# ALICE<sup>®</sup>

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



## FLORIDA

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, **CONNECTICUT**, DELAWARE, **FLORIDA**, GEORGIA, HAWAII, **IDAHO**, ILLINOIS, **INDIANA**, IOWA, KANSAS, KENTUCKY, **LOUISIANA**, MAINE, **MARYLAND**, MASSACHUSETTS, **MICHIGAN**, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, **NEW JERSEY**, NEW MEXICO, **NEW YORK**, NORTH CAROLINA, NORTH DAKOTA, **OHIO**, OKLAHOMA, **OREGON**, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, **VIRGINIA**, **WASHINGTON**, WEST VIRGINIA, **WISCONSIN**, WYOMING

**2017  
UPDATE**



Winter 2017

## STUDY OF FINANCIAL HARDSHIP

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United Way of Florida

[UnitedWayALICE.org/Florida](http://UnitedWayALICE.org/Florida)

**LIVE UNITED**



# ALICE IN BROWARD COUNTY

**Population:** 1,896,425 | **Number of Households:** 673,870  
**Median Household Income:** \$53,926 (state average: \$49,426)  
**Florida Underemployment Rate for 2015:** 11.5%  
**Households Below ALICE Threshold:** 296,943 (44%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Broward County

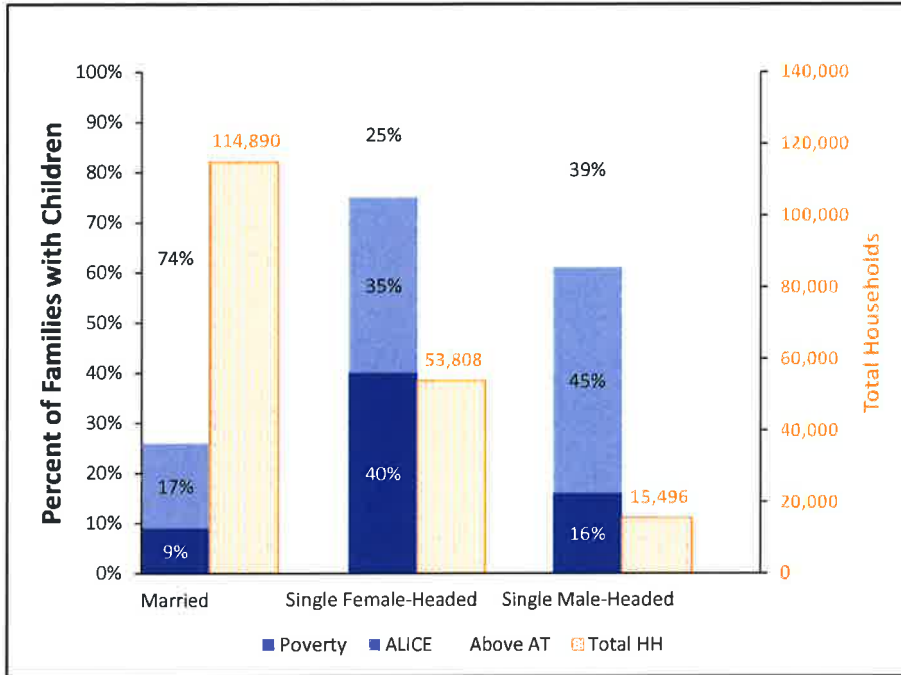
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$764	\$1,263
Child Care	\$—	\$1,100
Food	\$165	\$547
Transportation	\$419	\$837
Health Care	\$133	\$506
Miscellaneous	\$173	\$469
Taxes	\$247	\$440
<b>Monthly Total</b>	<b>\$1,901</b>	<b>\$5,162</b>
<b>ANNUAL TOTAL</b>	<b>\$22,812</b>	<b>\$61,944</b>
<b>POVERTY ANNUAL TOTAL</b>	<b>\$11,770</b>	<b>\$24,250</b>

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Broward County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

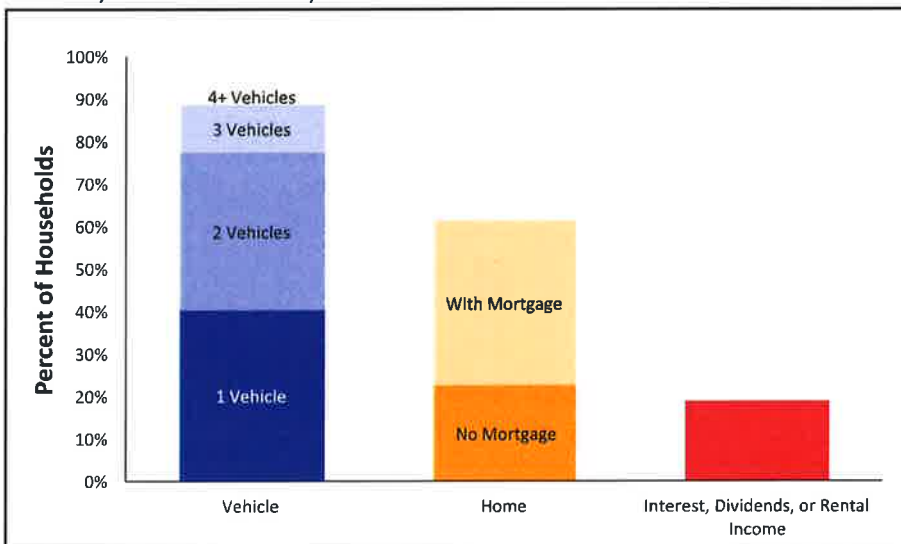
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Broward County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Broward County, 2015		
Town	Total HH	% ALICE & Poverty
Boulevard Gardens CDP	495	46%
Broadview Park CDP	2,039	52%
Coconut Creek	22,113	43%
Cooper City	10,727	22%
Coral Springs	40,825	35%
Coral Springs-Margate CCD	77,842	47%
Dania Beach	12,202	56%
Davie	36,504	39%
Davie CCD	69,286	33%
Deerfield Beach	31,863	51%
Deerfield Beach CCD	66,918	41%
Fort Lauderdale	73,817	46%
Fort Lauderdale CCD	120,691	51%
Franklin Park CDP	334	90%
Hallandale Beach	18,025	61%
Hallandale Beach CCD	22,002	62%
Hillsboro Beach	927	34%
Hollywood	56,104	52%
Hollywood CCD	72,079	51%
Lauderdale Lakes	10,999	69%
Lauderdale-by-the-Sea	3,869	39%
Lauderhill	23,525	60%
Lighthouse Point	4,932	31%
Margate	20,651	53%
Miramar	40,203	33%
Miramar-Pembroke Pines CCD	96,006	38%
North Lauderdale	11,913	58%
Oakland Park	16,837	54%
Parkland	8,240	14%
Pembroke Park	2,482	72%
Pembroke Pines	56,409	35%
Plantation	33,712	32%
Plantation CCD	100,420	48%
Pompano Beach	40,375	54%
Pompano Beach CCD	45,040	56%
Roosevelt Gardens CDP	752	56%
Sea Ranch Lakes	263	20%
Southwest Ranches	2,177	24%
Sunrise	30,856	41%
Tamarac	27,242	54%
Washington Park CDP	384	65%
West Park	4,156	60%
Weston	21,259	24%
Wilton Manors	6,474	46%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.



# ALICE IN MIAMI-DADE COUNTY

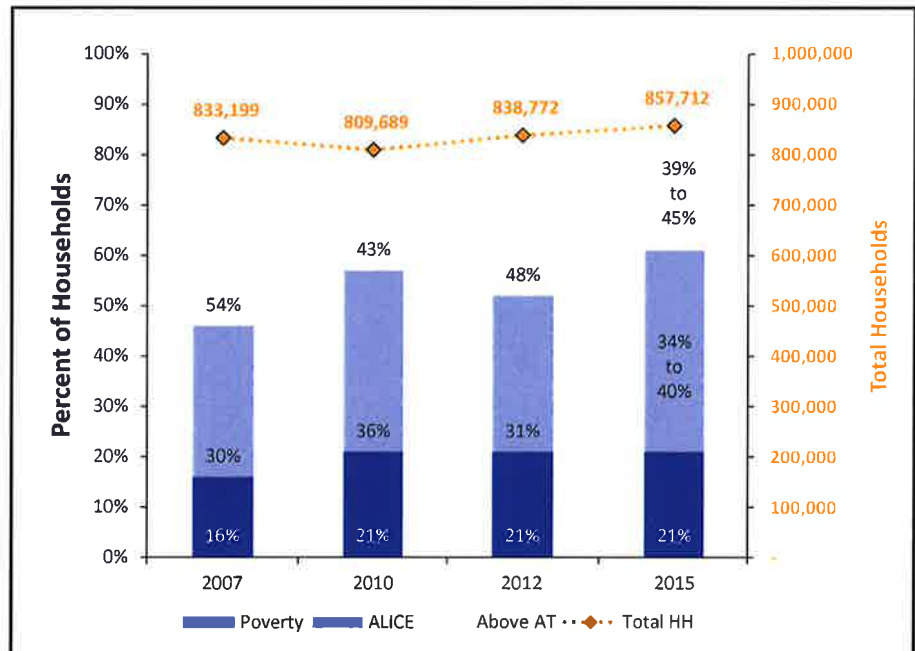
**Population:** 2,693,117 | **Number of Households:** 857,712  
**Median Household Income:** \$43,786 (state average: \$49,426)  
**Florida Underemployment Rate for 2015:** 11.5%  
**Households Below ALICE Threshold:** 467,160 to 519,810 (55% to 61%)

*Note: The ALICE Threshold methodology provides for Thresholds at US Census income breaks. With the under 65 Household Survival budget of \$56,753 and a 65 years and older budget of \$45,010, we provide a range of households using two thresholds: under 65 households with income below \$50,000 and below \$60,000, plus 65 year and older households at \$45,000.*

## How many households are struggling?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). In Miami-Dade, the increase in the ALICE Threshold was due to increasing household costs and increasing household size. These changes moved the Miami-Dade ALICE Threshold into a higher income bracket, for details see note above.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Miami-Dade County

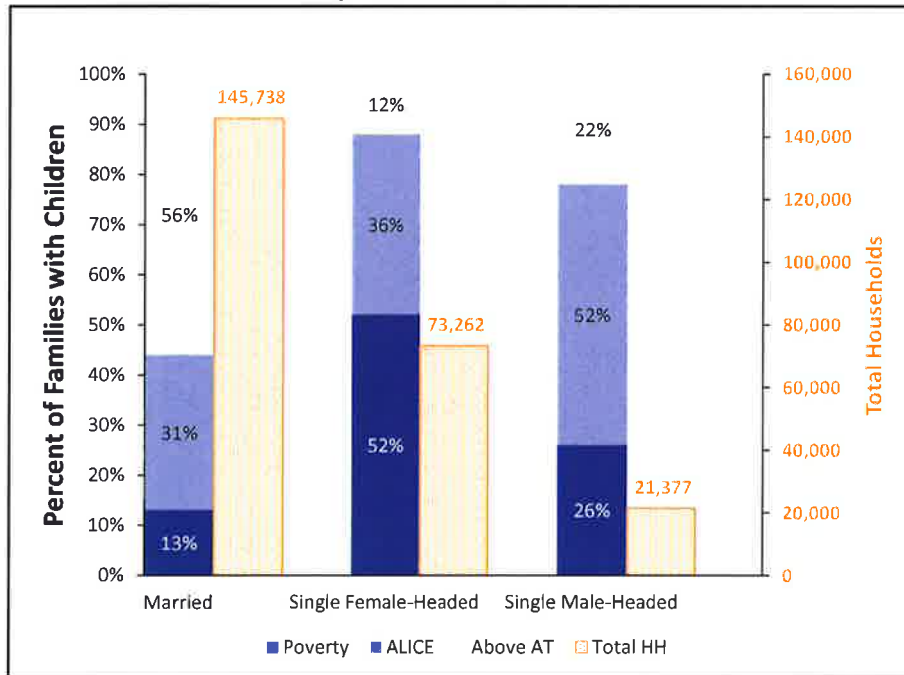
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$745	\$1,162
Child Care	\$—	\$900
Food	\$165	\$547
Transportation	\$419	\$837
Health Care	\$133	\$506
Miscellaneous	\$170	\$430
Taxes	\$242	\$348
<b>Monthly Total</b>	<b>\$1,874</b>	<b>\$4,730</b>
<b>ANNUAL TOTAL</b>	<b>\$22,488</b>	<b>\$56,760</b>
<b>POVERTY ANNUAL TOTAL</b>	<b>\$11,770</b>	<b>\$24,250</b>

*Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold, Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Miami-Dade County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

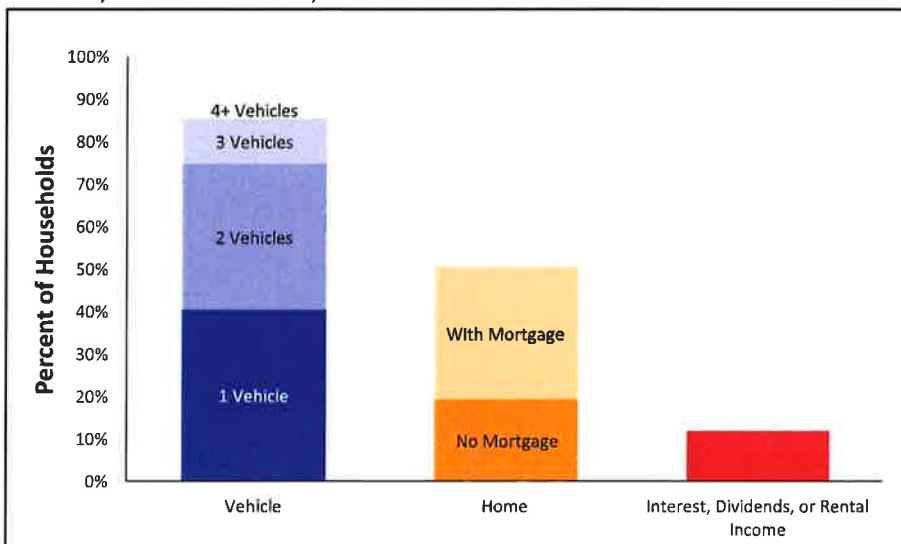
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Miami-Dade County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



### Miami-Dade County, 2015

Town	Total HH	BAT Range
Aventura	18,701	42% to 47%
Bal Harbour	1,521	49% to 50%
Bay Harbor Islands	2,604	41% to 47%
Biscayne Park	1,156	40% to 42%
Coral Gables	17,954	30% to 34%
Cutler Bay	12,848	39% to 45%
Doral	15,038	34% to 41%
El Portal	883	48% to 53%
Florida City	2,794	83% to 86%
Hialeah	71,124	71% to 76%
Hialeah Gardens	6,254	56% to 61%
Homestead	19,154	59% to 66%
Key Biscayne	4,570	24% to 28%
Medley	356	82% to 84%
Miami Beach	43,400	48% to 55%
Miami	171,720	66% to 72%
Miami Gardens	29,814	62% to 68%
Miami Lakes	9,794	37% to 44%
Miami Shores	3,250	23% to 25%
Miami Springs	4,923	46% to 53%
North Bay Village	3,219	50% to 58%
North Miami Beach	14,150	61% to 68%
North Miami	18,302	64% to 70%
Opa-locka	5,247	86% to 91%
Palmetto Bay	7,318	23% to 27%
Pinecrest	5,980	21% to 25%
South Miami	4,221	43% to 48%
Sunny Isles Beach	10,855	51% to 55%
Surfside	2,220	32% to 34%
Sweetwater	5,533	68% to 74%
Virginia Gardens	937	49% to 57%
West Miami	2,034	59% to 63%
Kendall CDP	26,911	36% to 43%
Fountainbleau CDP	18,175	57% to 65%
Kendall Lakes CDP	17,936	50% to 57%
Tamiami CDP	16,085	52% to 58%
The Hammocks CDP	15,687	40% to 48%
S. Miami Heights CDP	10,503	62% to 69%
Westchester CDP	9,175	53% to 58%
Golden Glades CDP	9,118	63% to 70%
West Little River CDP	8,935	65% to 71%
University Park CDP	7,496	55% to 60%
Ives Estates CDP	6,908	51% to 60%
Princeton CDP	6,598	50% to 56%
Leisure City CDP	6,478	66% to 73%
Sunset CDP	5,185	36% to 42%
Brownsville CDP	4,890	81% to 86%
Olympia Heights CDP	3,985	41% to 46%
Westview CDP	2,965	68% to 72%
West Perrine CDP	2,899	61% to 65%
Goulds CDP	2,756	71% to 75%
Naranja CDP	2,706	76% to 82%
Richmond Heights CDP	2,569	60% to 70%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

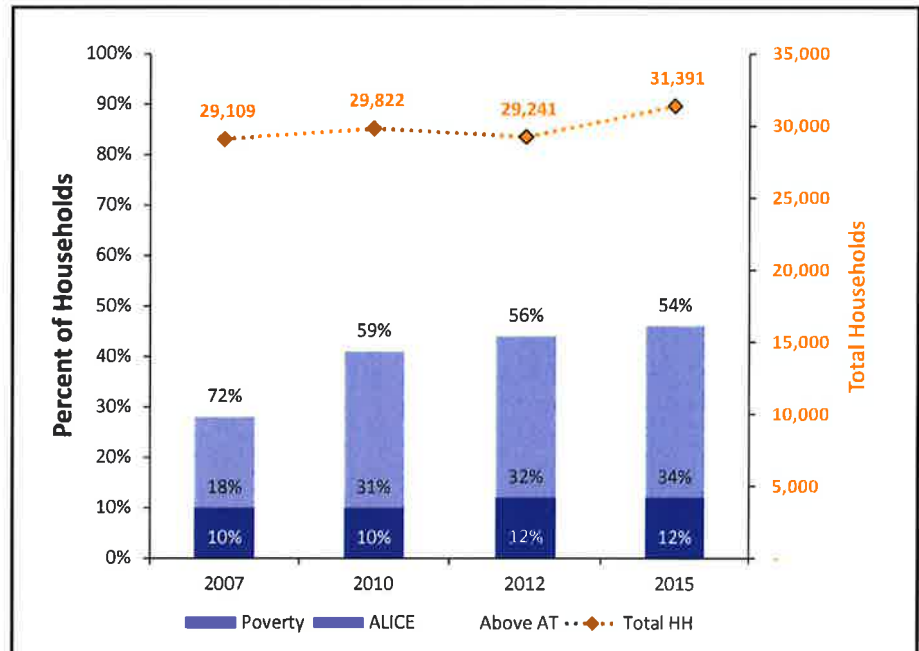
# ALICE IN MONROE COUNTY

**Population:** 77,482 | **Number of Households:** 31,391  
**Median Household Income:** \$61,020 (state average: \$49,426)  
**Florida Underemployment Rate for 2015:** 11.5%  
**Households Below ALICE Threshold:** 14,509 (46%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Monroe County

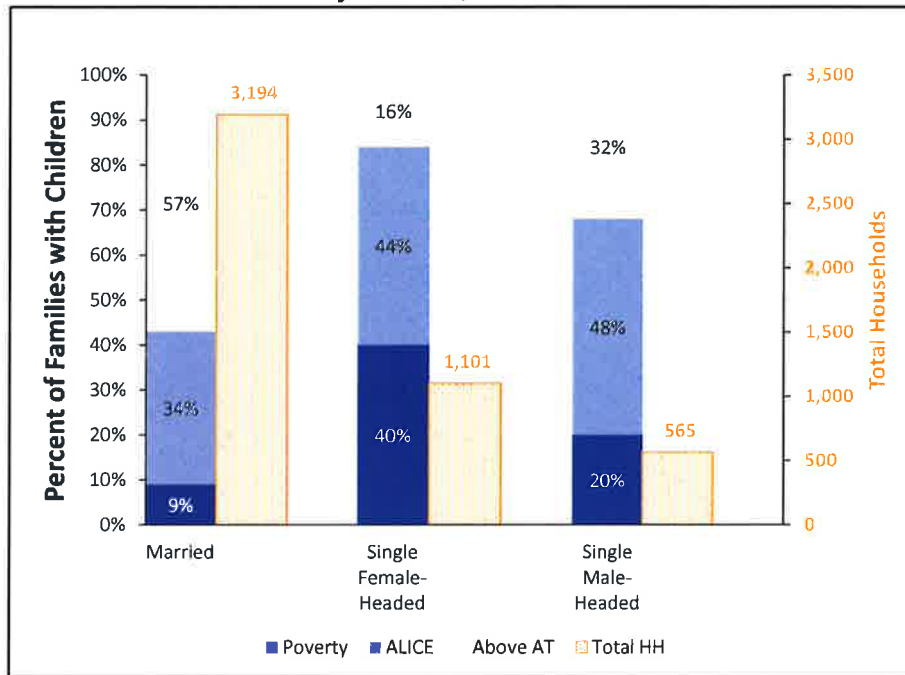
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,200	\$1,635
Child Care	\$—	\$1,200
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$221	\$522
Taxes	\$361	\$564
<b>Monthly Total</b>	<b>\$2,434</b>	<b>\$5,746</b>
<b>ANNUAL TOTAL</b>	<b>\$29,208</b>	<b>\$68,952</b>
<b>POVERTY ANNUAL TOTAL</b>	<b>\$11,770</b>	<b>\$24,250</b>

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Monroe County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

### Families with Children by Income, 2015

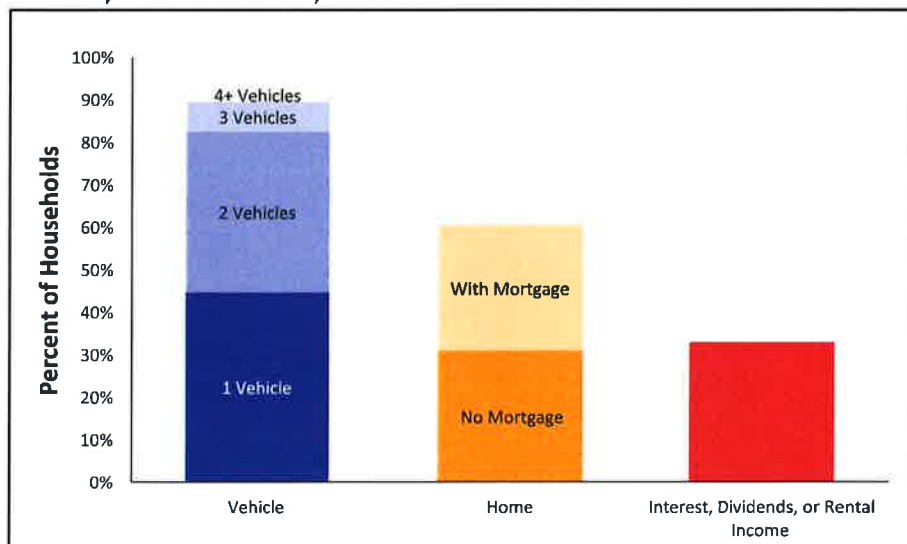


Monroe County, 2015		
Town	Total HH	% ALICE & Poverty
Big Copplitt Key CDP	880	45%
Big Pine Key CDP	1,922	49%
Cudjoe Key CDP	951	45%
Islamorada	2,613	47%
Key Colony Beach	391	31%
Key Largo CDP	4,207	49%
Key West	9,524	52%
Key West CCD	11,972	52%
Lower Keys CCD	4,976	44%
Marathon	3,003	56%
Middle Keys CCD	3,819	52%
North Key Largo CDP	401	23%
Stock Island CDP	1,162	66%
Tavernier CDP	897	54%
Upper Keys CCD	8,139	48%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Monroe County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



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