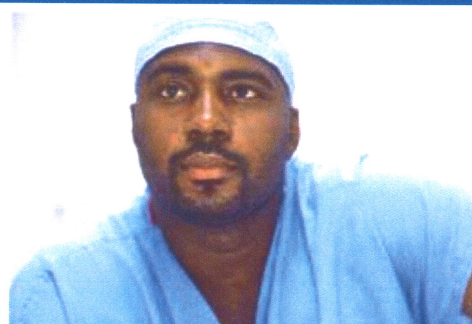
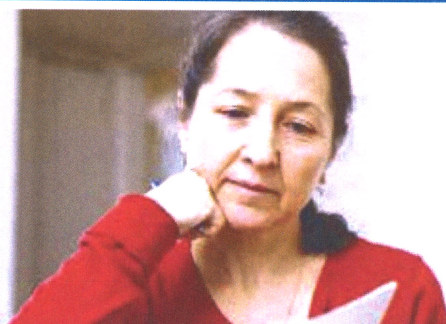
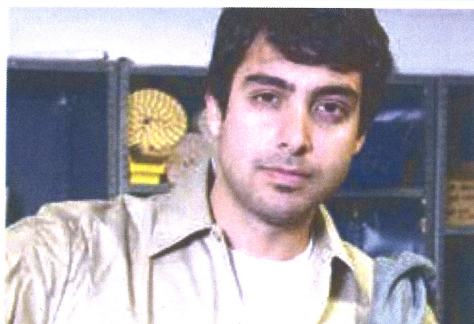


ALICE[®]

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

GIVE. ADVOCATE. VOLUNTEER.

United Way of Florida

UnitedWayALICE.org/Florida

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EXECUTIVE SUMMARY

This United Way ALICE Report provides the most comprehensive look at Floridians who are struggling financially: 44 percent of households in Florida could not afford basic needs such as housing, child care, food, health care, and transportation in 2015. Many households are living below the Federal Poverty Level (FPL), but an even greater number of households are what United Way calls **ALICE** – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE households have incomes above the FPL, but still struggle to afford basic household necessities. The number of ALICE and poverty-level households increased steadily from 2007 to 2012, but while households in poverty fell slightly from 2012 to 2015, the percent of ALICE households continued to rise.

This Report focuses on what has changed in Florida since the first United Way ALICE Report was published three years ago. It updates the cost of basic needs in the **Household Survival Budget** for each county in Florida, and the number of households earning below this amount – **the ALICE Threshold**. It delves deeper into county and municipal data, as well as ALICE and poverty households by race, ethnicity, age, and household type to reveal variations in hardship that are often masked by state averages. Finally this Report highlights emerging trends that will be important to ALICE in the future.

The data reveal an ongoing struggle for ALICE households and the obstacles to achieving financial stability.

- **Struggling Households:** Of Florida's 7.5 million households, 14.5 percent lived in poverty in 2015 and another 29.5 percent were ALICE. Combined, 44 percent had income below the ALICE Threshold, or 3.3 million, up from 2.6 million in 2007.
- **Basic Cost of Living:** The cost of basic household expenses increased steadily in every county in Florida between 2007 and 2015. The average budget rose by 19 percent, more than the national rate of inflation of 14 percent during that time period. In 2015, the average annual Household Survival Budget for a Florida family of four (two adults with one infant and one preschooler) ranged from \$44,028 in Putnam County to \$68,952 in Monroe County – compared to the U.S. family poverty rate of \$24,250.
- **Low-wage Jobs:** Low-wage jobs continued to dominate the landscape in Florida with 67 percent of all jobs in the state paying less than \$20 per hour – a wage that is almost enough to afford the family Household Survival Budget. However, three-quarters of these jobs pay less than \$15 per hour.
- **Assistance for ALICE:** Since 2012, the amount needed to bring all ALICE households to financial stability has grown faster than wages and government spending. Notably, health care spending increased by 17 percent, accounting for 55 percent of all public and nonprofit spending on ALICE and poverty-level households. Because services and funds are not typically transferable from one area of need to another, there are large gaps between spending and need in many categories. For example, the gap to meet housing needs is 47 percent and the gap to meet child care is 51 percent.
- **Emerging trends:** Several trends could change the economic landscape for ALICE families:
 - The Florida population is aging, and many seniors do not have the resources they need to support themselves.
 - Differences by race and ethnicity persist, creating challenges for many ALICE families, as well as for immigrants in Florida.
 - Low-wage jobs are projected to grow faster than higher-wage jobs over the next decade.
 - Technology is changing the workplace, adding some jobs, replacing many others, while also changing where people work, the hours they work, and the skills that are required. Technology creates opportunities as well as challenges for ALICE workers.

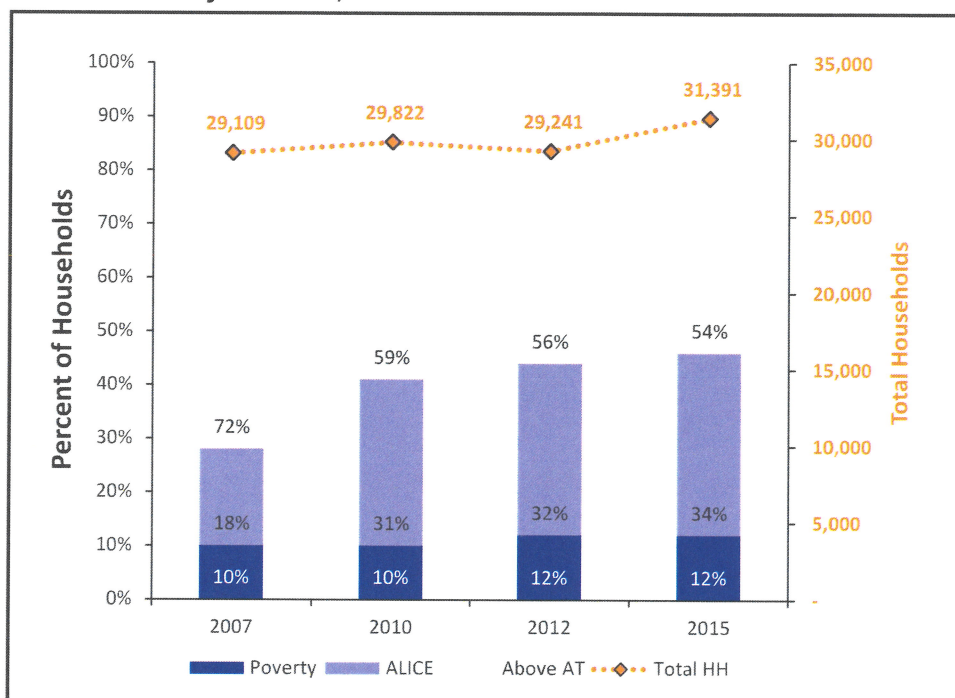
ALICE IN MONROE COUNTY

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
Monthly Costs		
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
Monthly Total	\$2,434	\$5,746
ANNUAL TOTAL	\$29,208	\$68,952
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

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.

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%

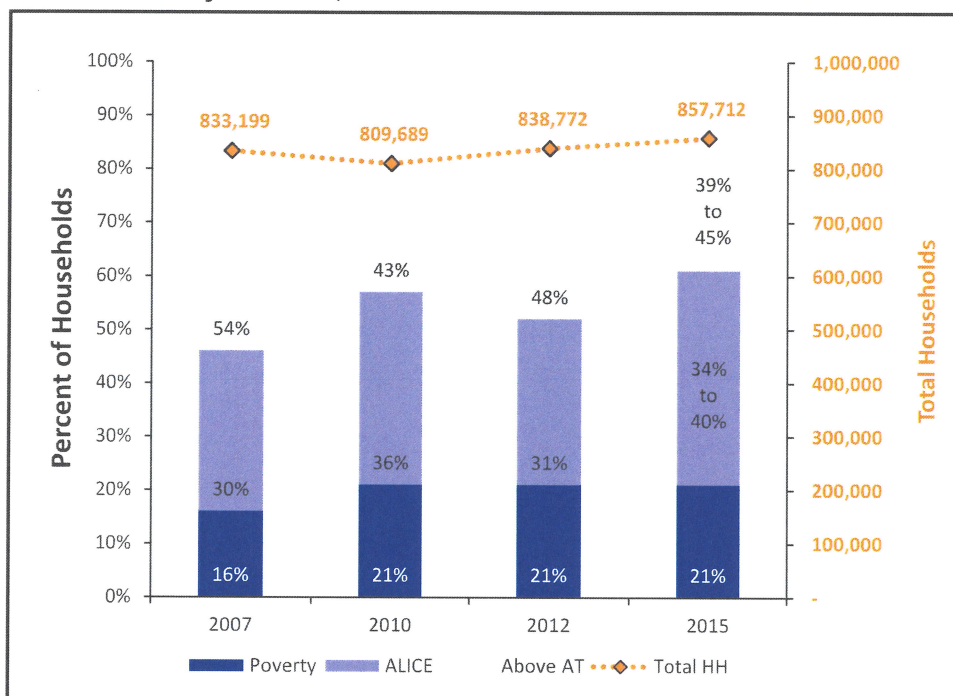
Households Below ALICE Threshold: 467,160 to 519,810 (55% to 61%)

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
Monthly Costs		
Housing	\$745	\$1,162
Child Care	\$–	\$900
Food	\$165	\$547
Transportation	\$419	\$837
Health Care	\$133	\$506
Miscellaneous	\$170	\$430
Taxes	\$242	\$348
Monthly Total	\$1,874	\$4,730
ANNUAL TOTAL	\$22,488	\$56,760
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

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.

ALICE IN BROWARD COUNTY

Population: 1,896,425 | **Number of Households:** 673,870

Median Household Income: \$53,926 (state average: \$49,426)

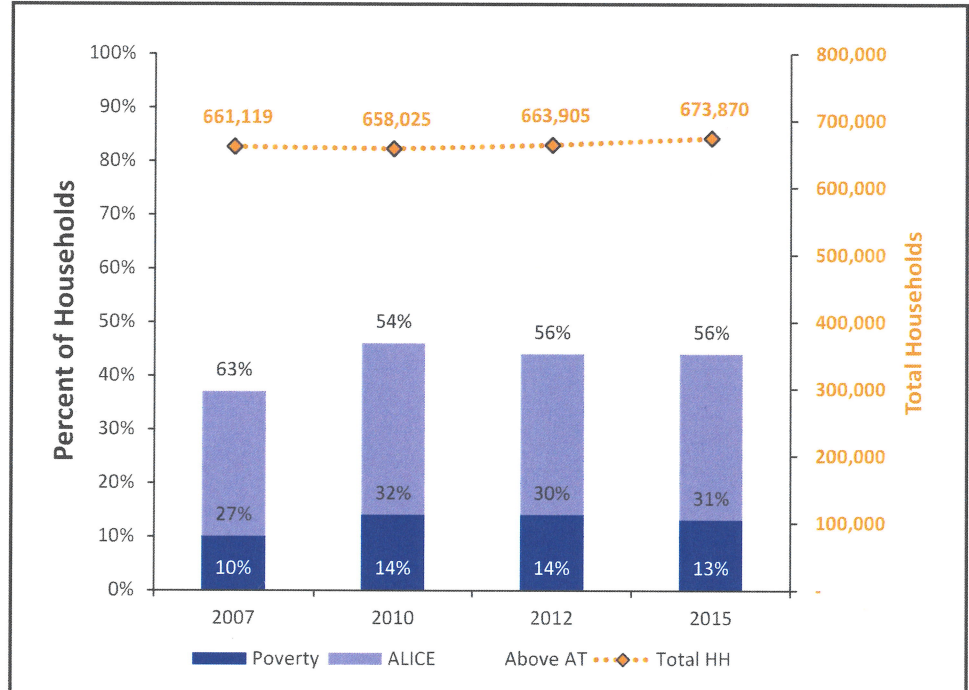
Florida Underemployment Rate for 2015: 11.5%

Households Below ALICE Threshold: 296,943 (44%)

How many households are struggling?

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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
Monthly Costs		
Housing	\$764	\$1,263
Child Care	\$–	\$1,100
Food	\$165	\$547
Transportation	\$419	\$837
Health Care	\$133	\$506
Miscellaneous	\$173	\$469
Taxes	\$247	\$440
Monthly Total	\$1,901	\$5,162
ANNUAL TOTAL	\$22,812	\$61,944
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

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.

ALICE IN PALM BEACH COUNTY

Population: 1,422,789 | **Number of Households:** 545,780

Median Household Income: \$56,664 (state average: \$49,426)

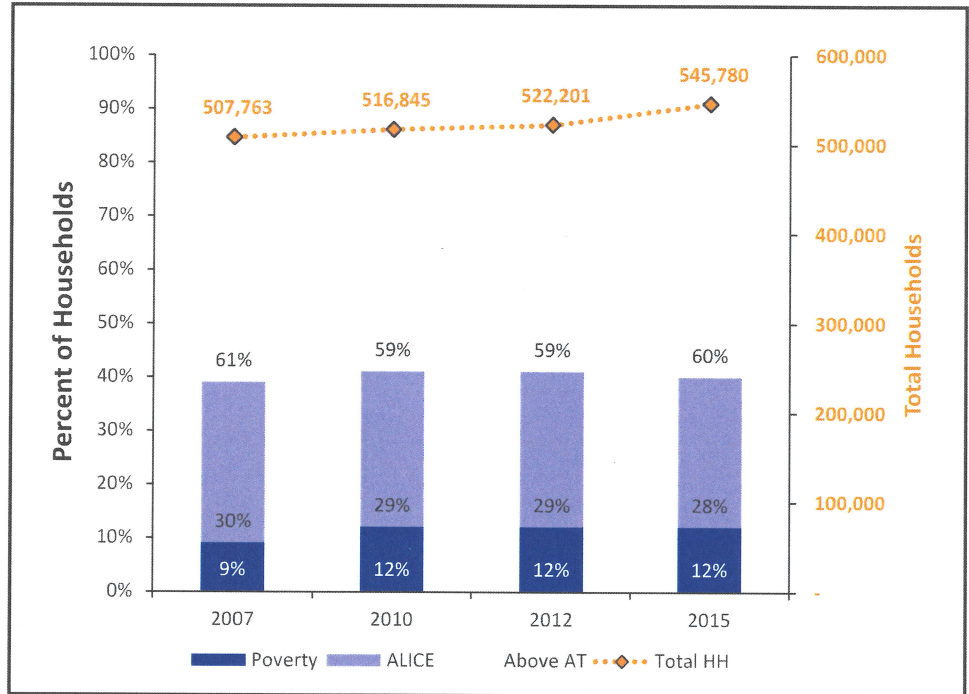
Florida Underemployment Rate for 2015: 11.5%

Households Below ALICE Threshold: 218,952 (40%)

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, Palm Beach County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$752	\$1,206
Child Care	\$–	\$1,147
Food	\$165	\$547
Transportation	\$419	\$837
Health Care	\$133	\$506
Miscellaneous	\$171	\$468
Taxes	\$244	\$437
Monthly Total	\$1,884	\$5,148
ANNUAL TOTAL	\$22,608	\$61,776
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

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.

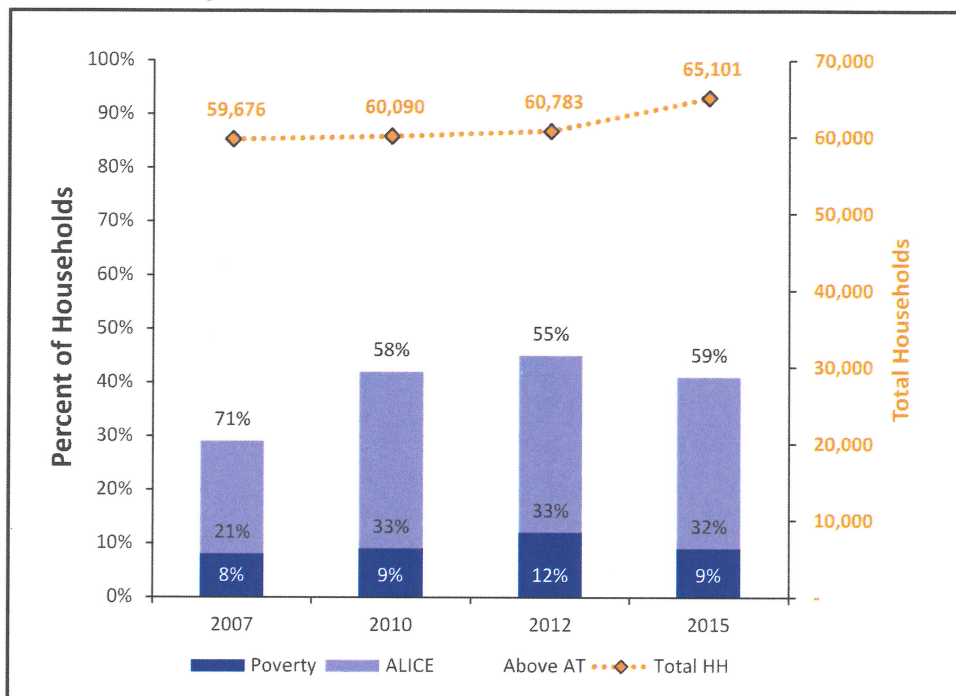
ALICE IN MARTIN COUNTY

Population: 156,283 | **Number of Households:** 65,101
Median Household Income: \$51,622 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 26,689 (41%)

How many households are struggling?

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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, Martin County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$684	\$939
Child Care	\$–	\$1,500
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$154	\$471
Taxes	\$205	\$443
Monthly Total	\$1,695	\$5,178
ANNUAL TOTAL	\$20,340	\$62,136
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

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.

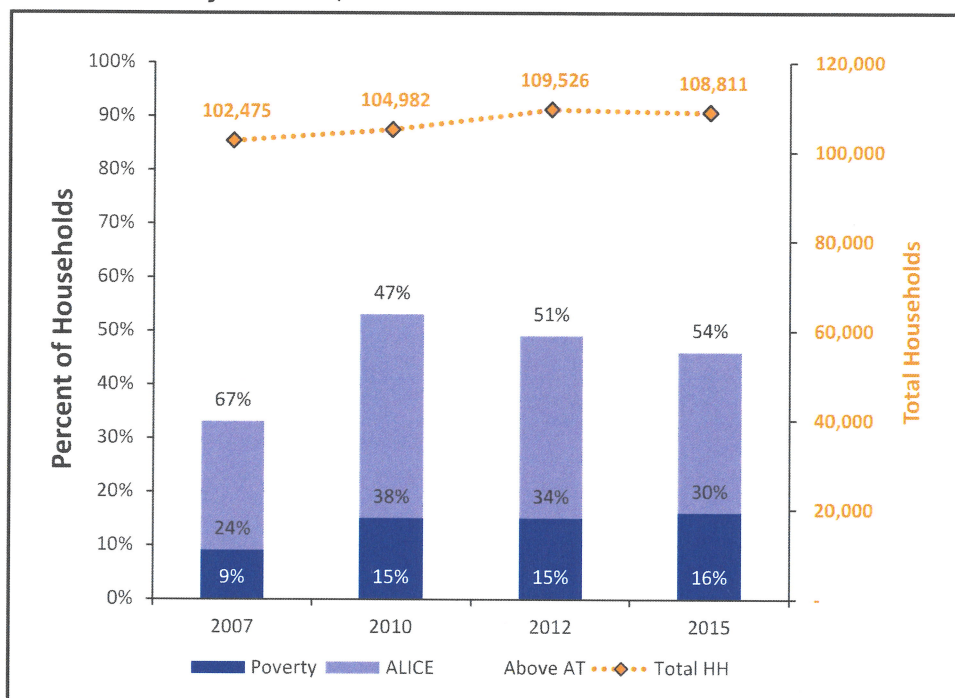
ALICE IN ST. LUCIE COUNTY

Population: 298,563 | **Number of Households:** 108,811
Median Household Income: \$45,905 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 50,645 (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, St. Lucie County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$684	\$939
Child Care	\$–	\$1,020
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$154	\$408
Taxes	\$205	\$296
Monthly Total	\$1,695	\$4,488
ANNUAL TOTAL	\$20,340	\$53,856
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

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.

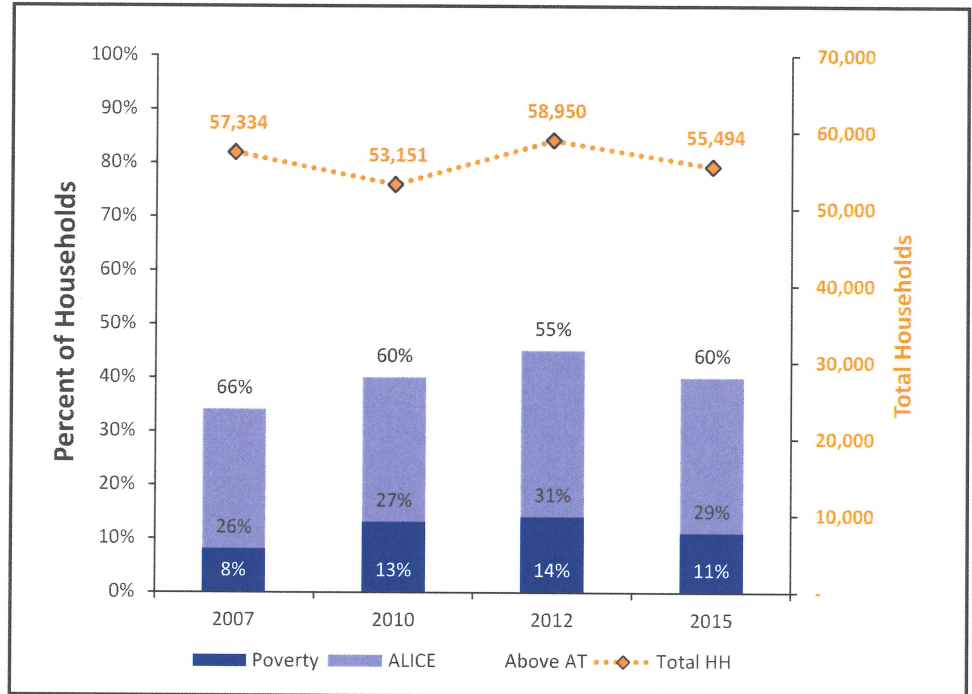
ALICE IN INDIAN RIVER COUNTY

Population: 147,919 | **Number of Households:** 55,494
Median Household Income: \$49,379 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 22,005 (40%)

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, Indian River County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$532	\$821
Child Care	\$–	\$940
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$135	\$382
Taxes	\$170	\$236
Monthly Total	\$1,489	\$4,204
ANNUAL TOTAL	\$17,868	\$50,448
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

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.