

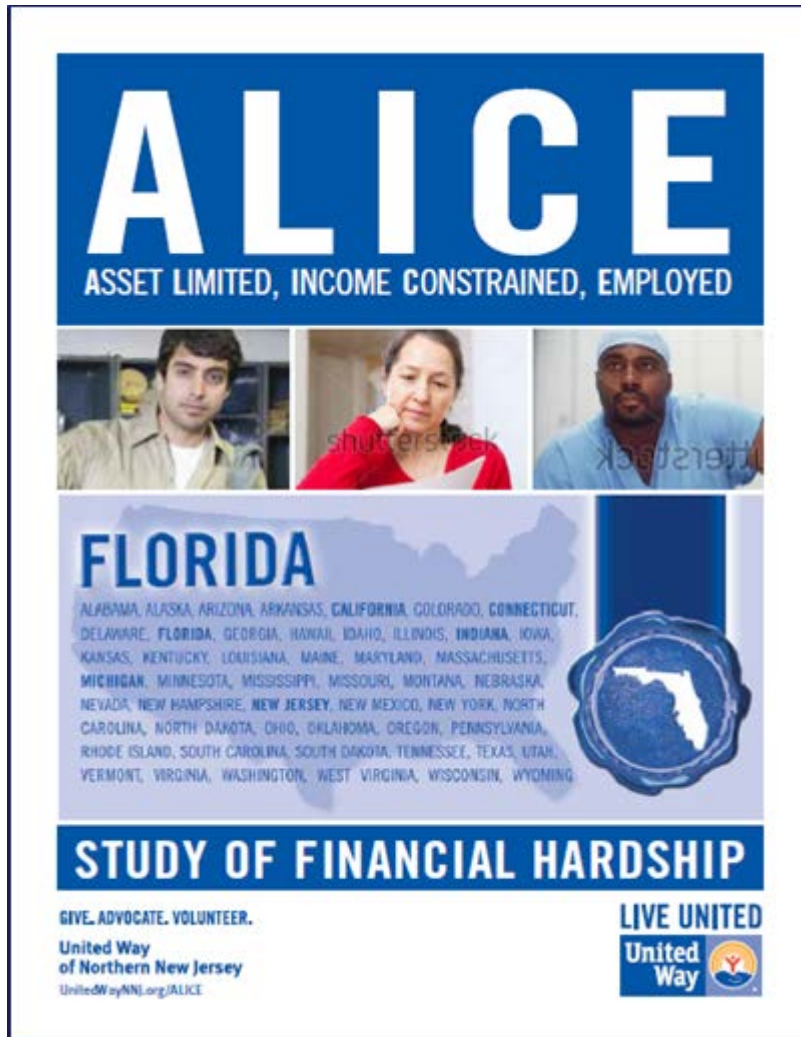
# UNITED WAY 2017 ALICE Report

DRIVING CHANGE TOGETHER



United Way of Florida

# ALICE Threshold: Survival Budget



**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

**STUDY OF FINANCIAL HARDSHIP**

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Housing – below average size and cost including utilities

Childcare – the cheapest legal home-based childcare

Food – careful purchasing and preparation with no eating out

Transportation – Gas, insurance and basic maintenance only

Healthcare – basic out-of-pocket costs with no insurance premiums

Miscellaneous – minor cost overruns and other essentials (e.g. phone, higher utilities cost)

Taxes – Social Security, Medicare and Income taxes and credits

# Household Survival Budget is approximately \$38,000 below the Average Household Stability Budget.



## Florida Average – 2015

2 ADULTS, 1 INFANT, 1 PRESCHOOLER

	Survival	Stability	Percent Difference
<b>Monthly Costs</b>			
Housing	\$842	\$1,213	44%
Child Care	\$1,015	\$1,300	28%
Food	\$547	\$1,047	91%
Transportation	\$653	\$1,185	81%
Health Care	\$628	\$1,002	60%
Cell Phone	N/A	\$99	N/A
Savings	N/A	\$455	N/A
Miscellaneous	\$408	\$455	12%
Taxes	\$395	\$913	131%
<b>Monthly Total</b>	<b>\$4,488</b>	<b>\$7,670</b>	<b>71%</b>
<b>ANNUAL TOTAL</b>	<b>\$53,856</b>	<b>\$92,034</b>	<b>71%</b>
<i>Hourly Wage*</i>	\$26.93	\$46.02	71%

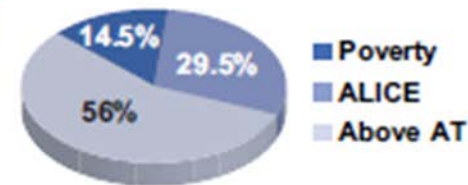
## AT-A-GLANCE: FLORIDA, 2015

Point-in-Time Data

Population: 20,271,272 | Number of Counties: 67 | Number of Households: 7,458,155

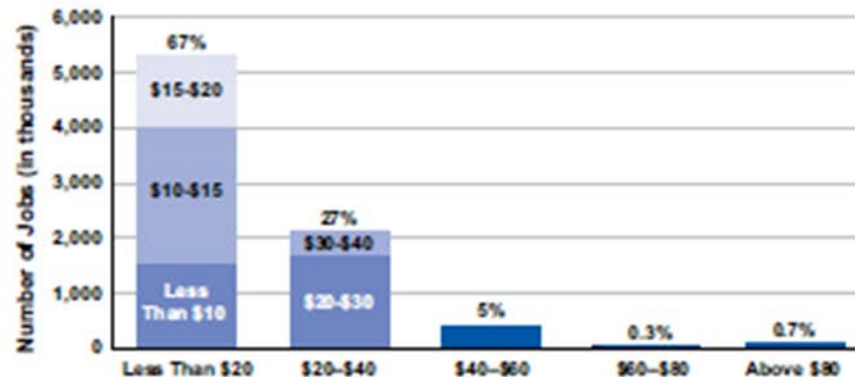
### How many households are struggling?

ALICE, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the Federal Poverty Level (FPL), but less than what it costs to survive (the ALICE Threshold) for the state. Of Florida's 7.5 million households, 14.5 percent earn below the FPL and another 29.5 percent are ALICE, well above the 2007 level.



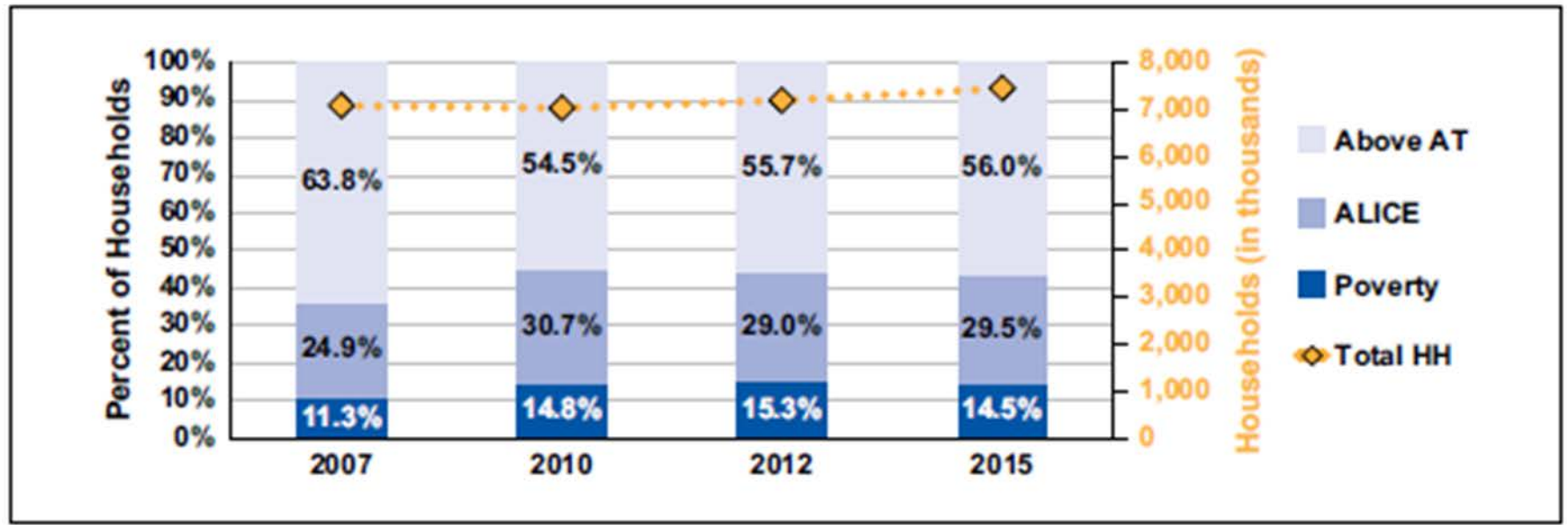
### How much does ALICE earn?

In Florida, 67 percent of jobs pay less than \$20 per hour, with three-quarters of those paying less than \$15 per hour. Another 27 percent of jobs pay between \$20 and \$40 per hour. Only 5 percent of jobs pay above \$40 per hour.



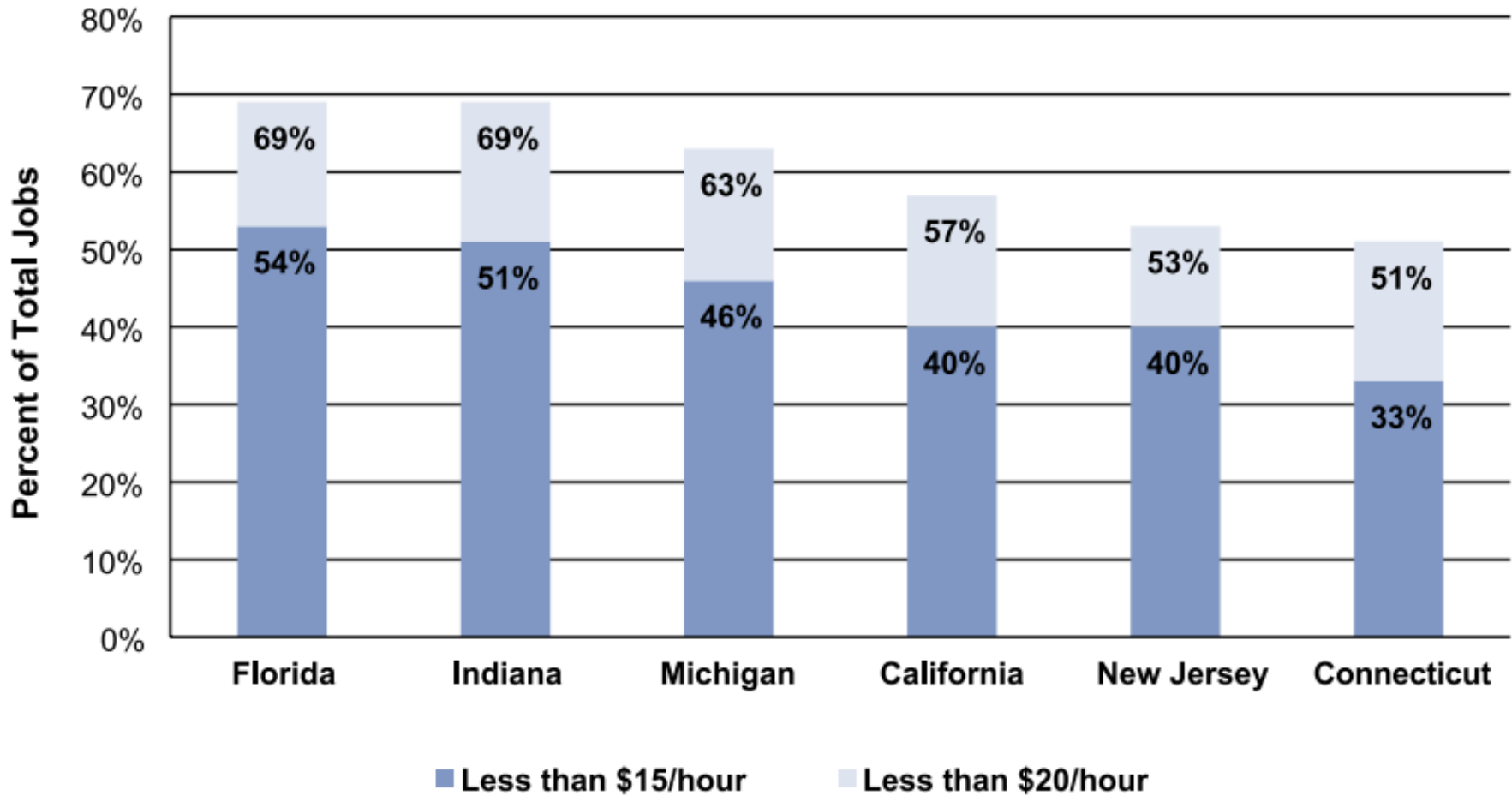
# Rates of poverty among Florida households remain high.

Figure 1.  
Household Income, Florida, 2007 to 2015

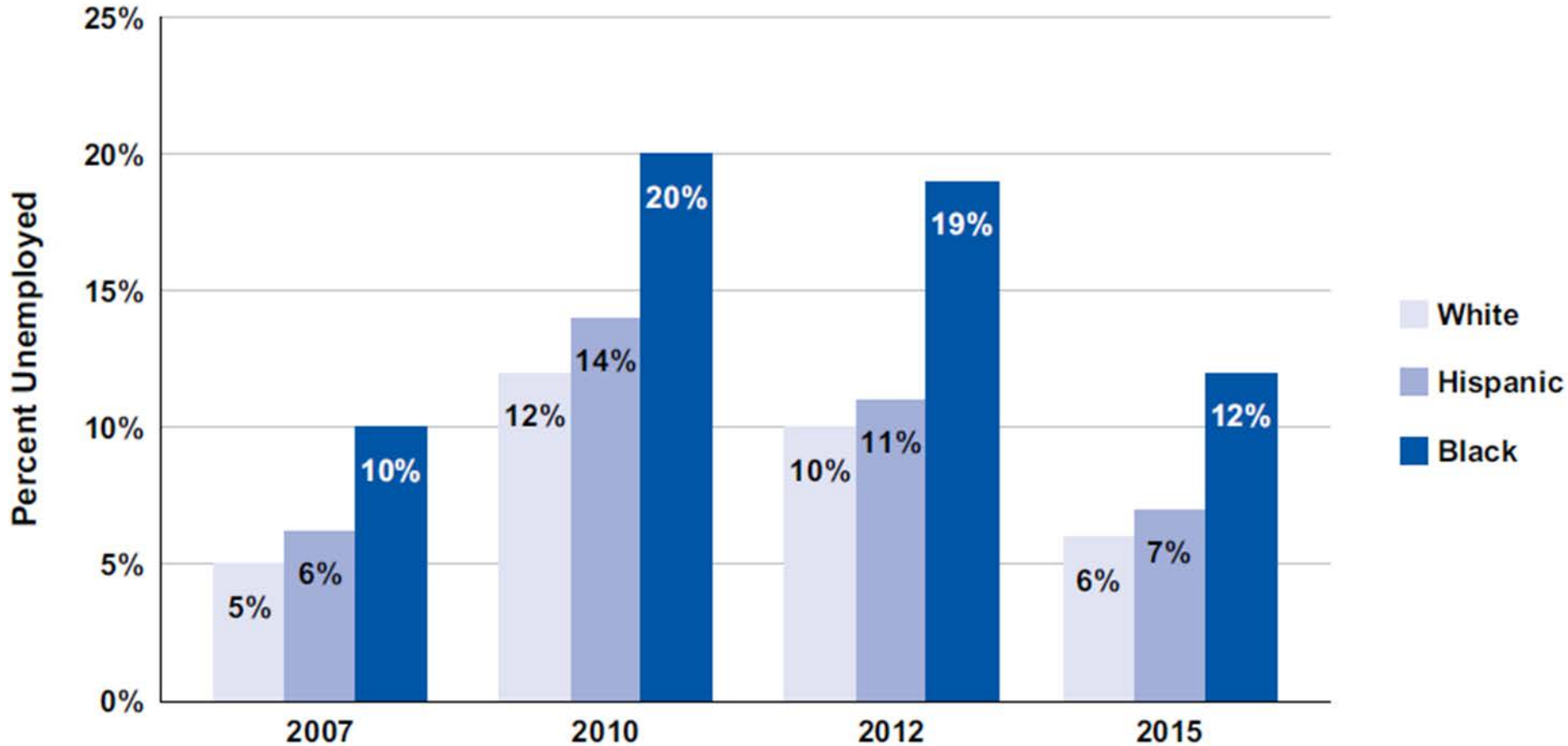


Source: American Community Survey, 2007-2015, and the ALICE Threshold, 2007-2015; see Exhibit VII and ALICE Methodology for details

# Florida: overly blessed with 'entry level' jobs



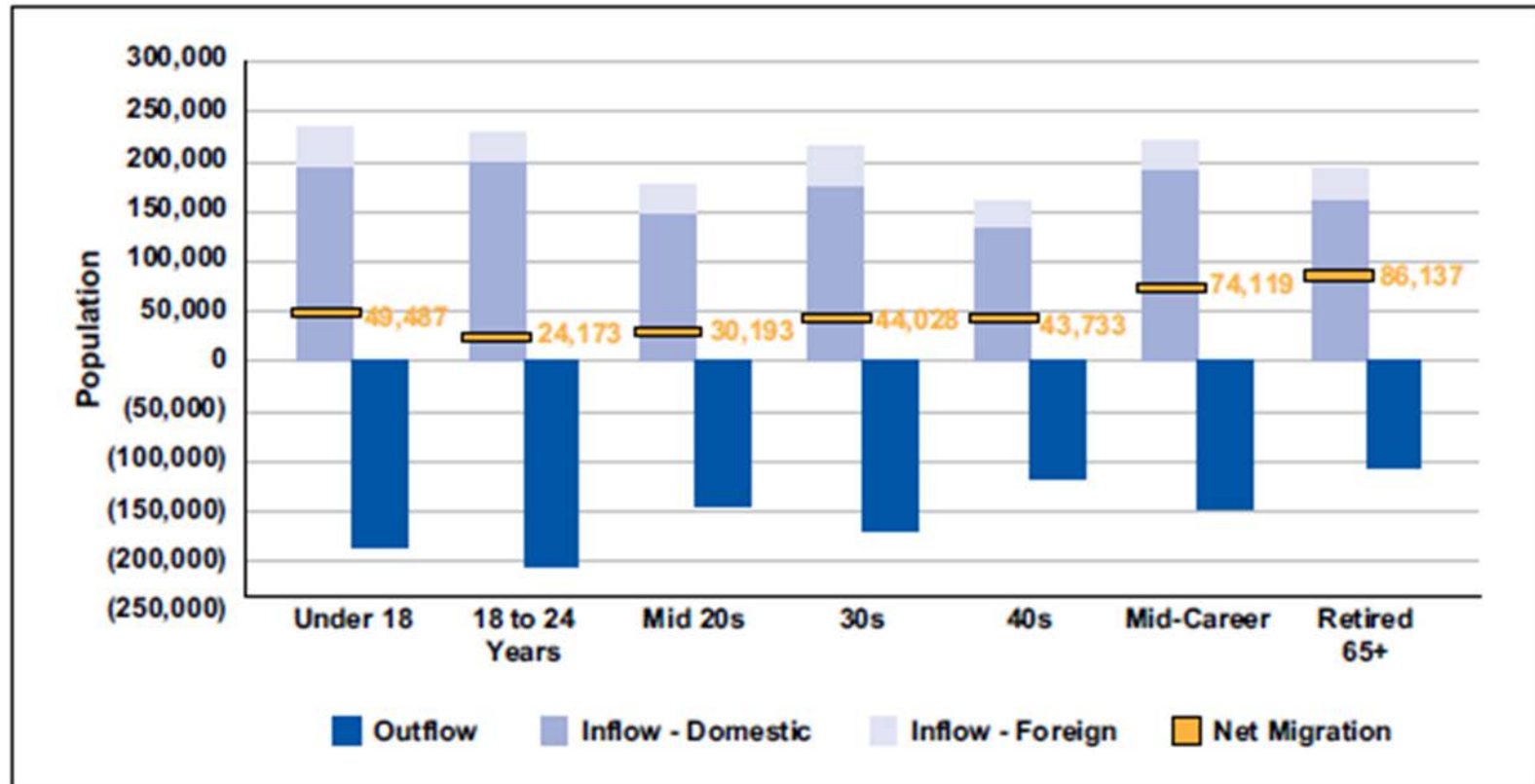
# Black families consistently experience a higher rate of unemployment.



# Florida's population is steadily increasing, especially within the 65+ community.

Figure 32.

Population Inflows and Outflows, Florida, 2015

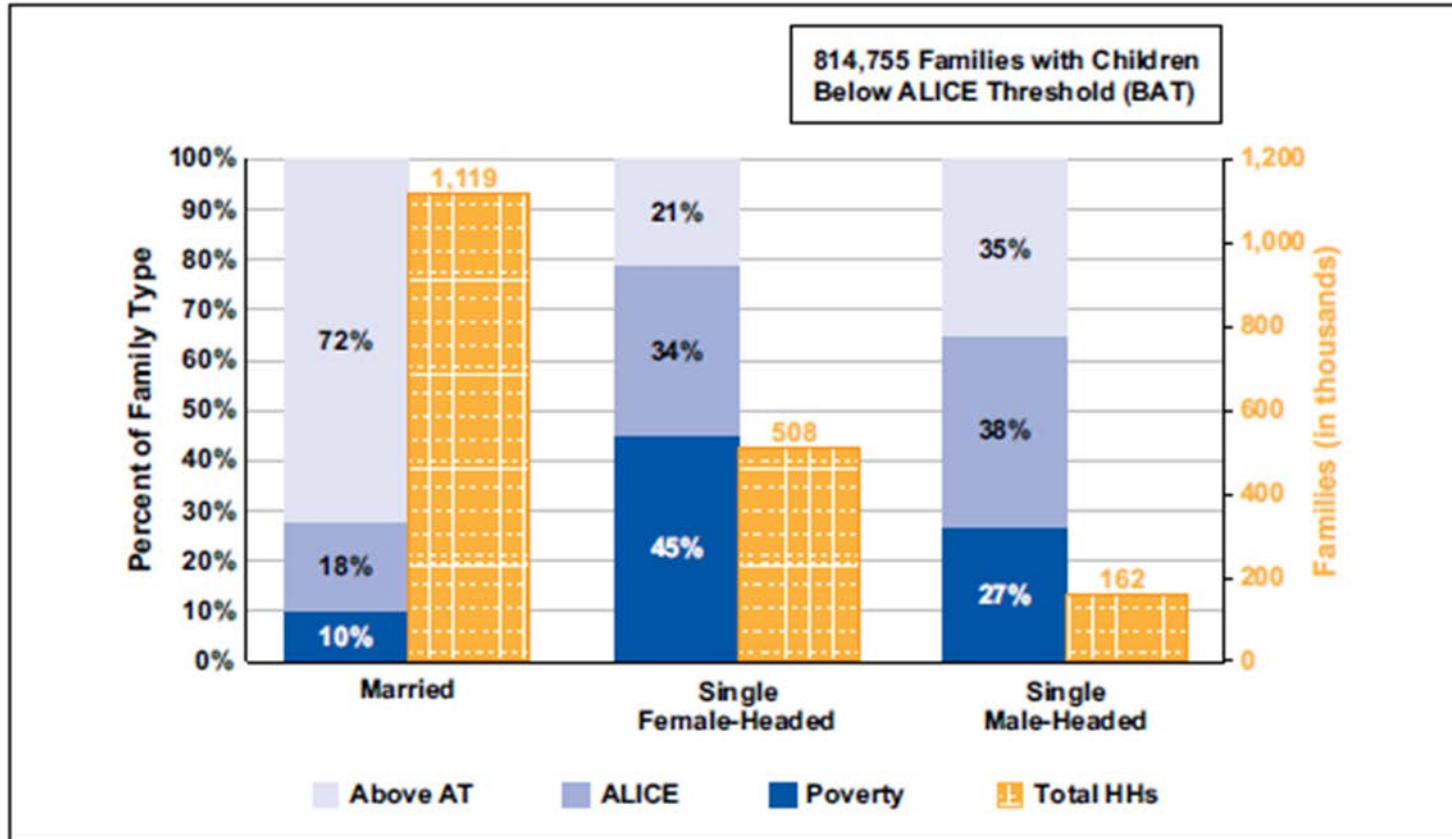


Source: American Community Survey, 2015



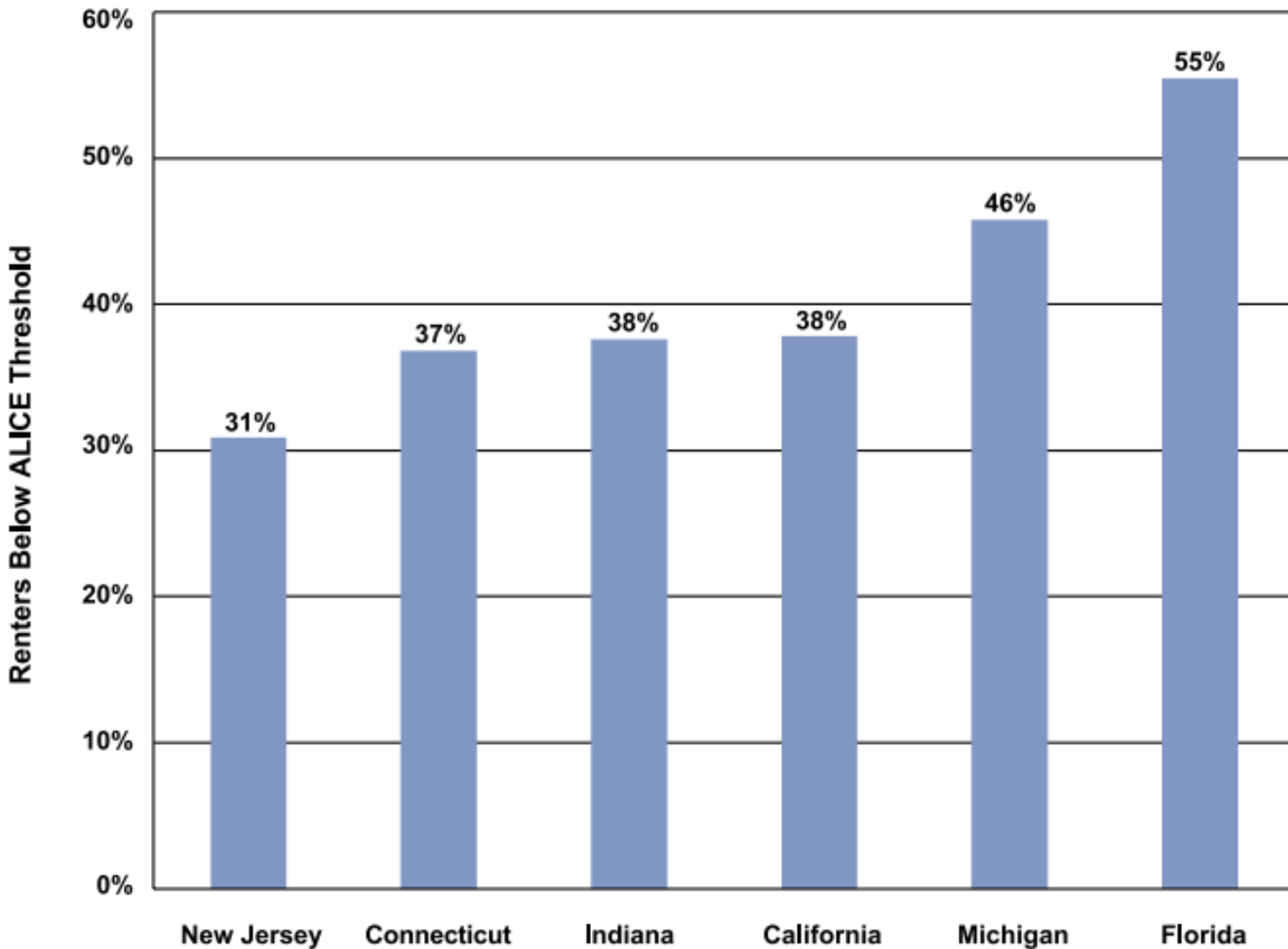
Single female family head of household experience higher levels of poverty than any other household type.

Figure 8.  
Families with Children by Income, Florida, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

# Renters Below ALICE Threshold Without Affordable Housing



County	Owner Occupied Units			Renter Occupied Units			
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: % Owners Pay > 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: % Renters Pay > 35% of Income	Gap in Rental Stock Affordable for All HHs < ALICE Threshold
<b>Bay County</b>	41,100	34%	21%	27,553	67%	45%	9,033
<b>Bradford County</b>	6,592	41%	22%	2,236	64%	45%	1,424
<b>Brevard County</b>	158,941	37%	24%	59,153	66%	45%	19,890
<b>Broward County</b>	435,558	40%	33%	228,347	63%	50%	87,477
<b>Collier County</b>	91,797	36%	26%	31,917	63%	48%	11,546
<b>Duval County</b>	195,162	38%	25%	133,063	70%	50%	48,340
<b>Hillsborough</b>	277,248	34%	24%	200,011	67%	48%	68,953
<b>Lake County</b>	85,825	47%	21%	29,201	73%	55%	12,516
<b>Leon County</b>	58,847	26%	19%	50,068	76%	56%	21,200
<b>Levy County</b>	12,861	39%	22%	3,319	77%	51%	1,520
<b>Manatee County</b>	89,862	40%	22%	40,520	67%	47%	14,871
<b>Miami-Dade</b>	455,142	42%	37%	383,630	71%	56%	163,033
<b>Monroe County</b>	17,696	37%	35%	11,545	54%	58%	6,273
<b>Okaloosa County</b>	46,720	30%	23%	28,379	62%	42%	9,414
<b>Orange County</b>	235,855	39%	29%	188,132	69%	49%	65,525
<b>Osceola County</b>	55,553	47%	33%	35,269	71%	51%	13,982
<b>Palm Beach County</b>	365,137	38%	30%	157,064	63%	50%	63,868
<b>Pasco County</b>	135,211	42%	21%	45,401	65%	47%	17,101
<b>Pinellas County</b>	260,451	35%	25%	144,405	64%	46%	46,164
<b>Polk County</b>	151,595	28%	21%	71,912	55%	44%	14,160
<b>Santa Rosa County</b>	42,802	28%	17%	15,534	57%	33%	4,326
<b>Sarasota County</b>	127,954	42%	25%	45,019	63%	45%	16,593
<b>Volusia County</b>	139,167	44%	26%	58,432	70%	52%	22,840



## Summary of Key Findings

- “E” is for Employed
- 44% of Florida households fall below the ALICE Threshold
- 67% of Florida’s jobs make less than \$20 an hour. Half of jobs pay less than \$13.68 an hour
- 31% of Florida households pay more than 50% of their income on housing
- ALICE impacts every race/ethnicity

**I am ALICE.**