The United Way ALICE Report makes the invisible visible by shining a light on the growing number of families struggling in Miami-Dade. It provides a holistic snapshot of financial insecurity at the state, county and municipal level. The population identified as ALICE (Asset Limited, Income Constrained, Employed) are hardworking members of the community who are employed, yet can't keep up with the rising cost of living.

Traditional measures of poverty do not capture the magnitude of people who are struggling financially – and that’s where the ALICE Report steps in.

Using 2016 point-in-time data, the ALICE Report finds 59% of Miami-Dade Households are either in, or one emergency away from, poverty. The percentage of households below the ALICE Threshold has grown over time, because families have not been able to keep step with the increasing cost of living.

Despite the overall improvement in employment and gains in median income, the economic recovery has been uneven as ALICE households continue to face challenges from reduced work hours, low wages, natural disasters and shortages in affordable and workforce housing.
A bare-minimum Household Survival Budget for a family of four with two small children is $61,368 per year; for a single person that amount is $24,432. This bare-minimum budget does not include any savings, leaving a household vulnerable to unexpected expenses.

ALICE families earn above the Federal Poverty Level - which is $24,300 for a family of four and $11,880 for a single adult - yet struggle to cover basic needs, including: housing, child care, food, transportation, health care and a necessary mobile phone for each adult.

<table>
<thead>
<tr>
<th>Monthly Costs</th>
<th>Single Adult</th>
<th>2 Adults, 1 Infant, 1 Preschooler</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$774</td>
<td>$1,250</td>
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<tr>
<td>Child Care</td>
<td>$-</td>
<td>$920</td>
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<tr>
<td>Food</td>
<td>$164</td>
<td>$542</td>
</tr>
<tr>
<td>Transportation</td>
<td>$419</td>
<td>$837</td>
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<td>Health Care</td>
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<td>$598</td>
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<td>Technology</td>
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<tr>
<td>Miscellaneous</td>
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<td>$465</td>
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<tr>
<td>Taxes</td>
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<td>$427</td>
</tr>
<tr>
<td>Monthly Total</td>
<td>$2,036</td>
<td>$5,114</td>
</tr>
<tr>
<td>ANNUAL TOTAL</td>
<td>$24,432</td>
<td>$61,638</td>
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<tr>
<td>Hourly Wage</td>
<td>$12.22</td>
<td>$30.68</td>
</tr>
</tbody>
</table>

>The 2018 ALICE Report looks closely at families with children

151,090 married HH
57% above ALICE threshold
29% ALICE
14% face poverty

76,567 single female-headed HH
16% above ALICE threshold
40% ALICE
56% face poverty

21,377 single male-headed HH
27% above ALICE threshold
47% ALICE
44% face poverty

Miami-Dade has more households headed by people who are 65+ than any other county

Miami-Dade has 217,800 HH headed by 65+
30% 65,340 HH
43% 93,654 HH
27% 58,806 HH

Florida has 2.4M HH headed by 65+
54% or 1.28M HH
35% about 830,000 HH
12% about 280,000 HH
Miami-Dade County’s Median Household Income is the lowest of the six most populated counties in FL, $45,935 compared to: $54,212 (B); $65,328 (PB); $54,588 (Hills); $51,335 (Orange); and $51,980 (Duval) – a difference of at least $5,400 per year.
We serve and advocate for ALICE families. We focus on strengthening education, financial stability and health, because we know children do better in school and in life when they have access to quality education; people are more financially secure when they have the skill set to land and keep good jobs, and have access to affordable, quality health care.

Among the many efforts underway to help ALICE families, here are few key ways:

- United Way works with local and national partners and other United Ways to advocate at the local, state and federal levels for policies that affect children and families.
  - All 30 United Ways in Florida are urging the 2019 Florida Legislature to increase access to affordable housing by passing SB 70 and utilizing Sadowski Housing Trust Funds only for their intended purposes.
  - Together, we are also advocating for an investment of $1.2 million in state funding to expand capacity of tax preparation programs to help more than 31,000 ALICE families in all 67 counties.

- United Way Center for Financial Stability provides financial coaching, free tax preparation services, employment assistance, credit counseling and debt management, among other services. Visit miamitaxpros.com to learn more about expert, free tax services.

- United Way partners with financial institutions and local government through Bank On Miami to help people access banking products that will help build their financial capability. Visit bankonmiami.org.

- United Way invests more than $1 million yearly to support older adults. In addition to investing in programs that offer case management, congregate meals and home-based services, we work with numerous partners on the Age Friendly Initiative, an effort to improve living conditions for seniors.

- Through a partnership with FamilyWize, Miami-Dade residents have saved $14.5 million on prescription medications, since 2008.

- Three United Way initiatives are empowering ALICE families: EDEN Place, a resource center for families powered by Overtown Youth Center; United Way Youth Institute, a year-long program to empower at-risk youth; and Mission United, a program to assist veterans as they return home. Veterans can access more information at missionunitedmiami.org.

- United Way Center for Excellence in Early Education is a national model for quality practices in early education. It contains both a demonstration school as well as community programming with a focus on neighborhoods of greatest need. Learn more at unitedwaycfe.org.

- United Way’s Early Head Start initiative serves 520 children in low-income communities through the provision of high quality services and mentoring at centers and family day care homes. The goal: ensure all children have access to quality programs, so they can have the best possible start in school and life.

For more information, visit unitedwaymiami.org/ALICE or email media@unitedwaymiami.org