

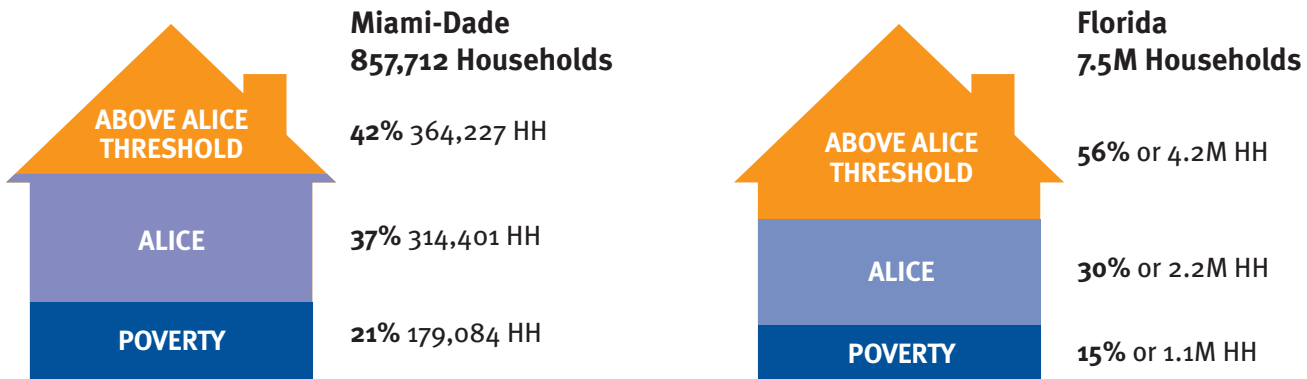
THE 2017 UNITED WAY ALICE REPORT

Study of financial hardship



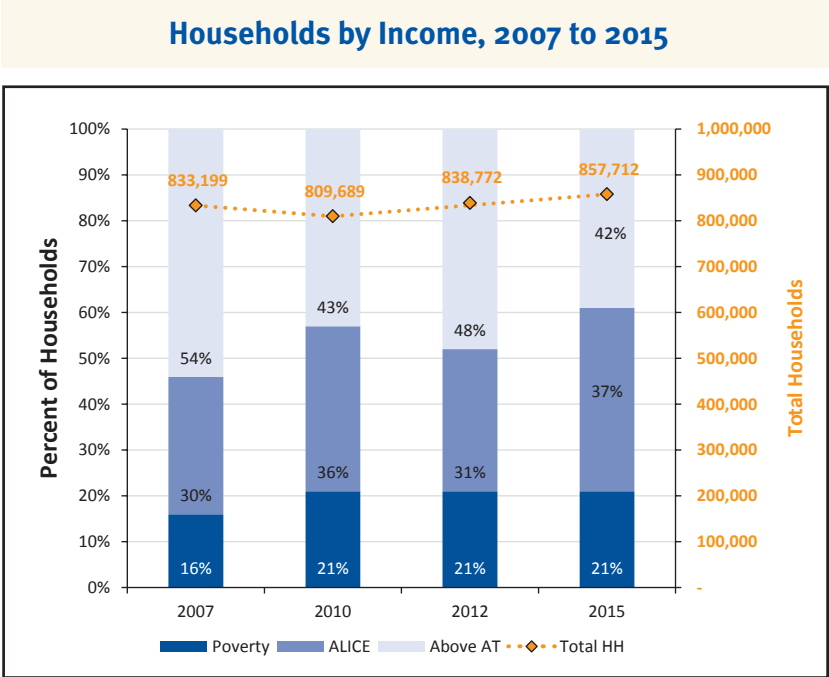
The **United Way ALICE® Report** continues to shine a spotlight on a large population of residents who work, yet have little or no savings, and are one emergency from falling into poverty. The report establishes an income threshold per county based on a family’s “Household Survival Budget,” a bare-minimum monthly budget to cover basic necessities: housing, child care, food, health care and transportation.

The population identified in the report as ALICE (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed) is comprised of people who work and earn more than the Federal Poverty Level, but can not consistently cover the cost of living.



ALICE IN MIAMI-DADE COUNTY

In Miami-Dade, 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). Using 2015 data, the ALICE Report states that 58% of Miami-Dade households are either in poverty or are barely making ends meet.



What does it cost to afford basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households 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.

When the five basic needs are accounted for, the Household Survival Budget for a family of four in Miami-Dade is \$56,760 per year; for a single person that amount is \$22,488.

HOUSEHOLD SURVIVAL BUDGET, MIAMI-DADE COUNTY		
Monthly Costs	Single Adult	2 Adults, 1 Infant, 1 Preschooler
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

The 2015 ALICE Report looks more closely at families with children – those who are married, single mother and single father households (HH).



145,738 married HH

56% above ALICE threshold

31% are ALICE

13% are in poverty



73,262 single female-headed HH

12% above ALICE threshold

36% are ALICE

52% are in poverty



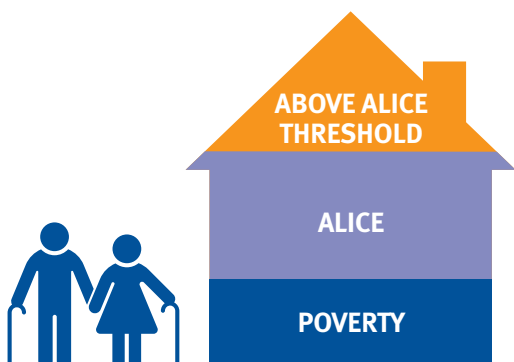
21,377 single male-headed HH

22% above ALICE threshold

52% are ALICE

26% are in poverty

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



Miami-Dade has 202,456 HH headed by 65+

38% or 77,478 HH

37% or 73,929 HH

25% or 51,049 HH



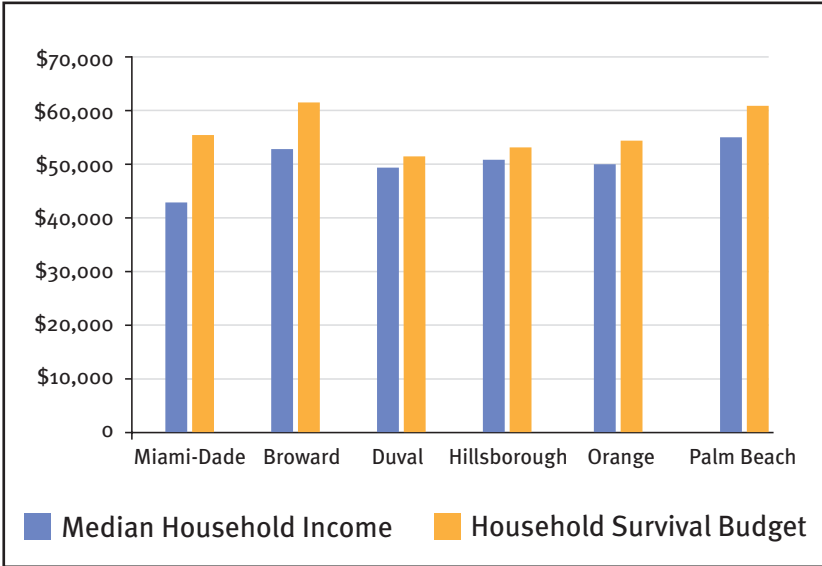
Florida has 2.2M HH headed by 65+

57% or 1.27M HH

31% or 690,829 HH

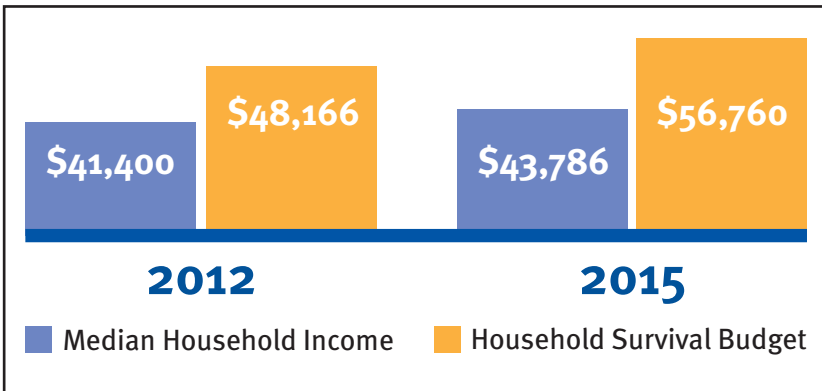
12% or 263,059 HH

Comparing the top six counties: Miami-Dade, Broward, Duval, Hillsborough, Orange and Palm Beach



Miami-Dade County's median household income is the lowest of the six counties, \$43,786 compared to: \$53,926 (B); \$49,554 (Duval); \$51,725 (Hills); \$50,720 (Orange); and \$56,664 (PB).

Miami-Dade Median Household Income VS Household Survival Budget



MIAMI-DADE COUNTY, 2015

Towns	Total HH	% ALICE & Poverty
Aventura	18,701	45%
Bal Harbour	1,521	49%
Bay Harbor Islands	2,604	44%
Biscayne Park	1,156	41%
Coral Gables	17,954	32%
Cutler Bay	12,848	42%
Doral	15,038	38%
El Portal	883	51%
Florida City	2,794	85%
Hialeah	71,124	74%
Hialeah Gardens	6,254	59%
Homestead	19,154	63%
Key Biscayne	4,570	26%
Medley	356	83%
Miami Beach	43,400	52%
Miami	171,720	69%
Miami Gardens	29,814	65%
Miami Lakes	9,794	41%
Miami Shores	3,250	24%
Miami Springs	4,923	49%
North Bay Village	3,219	54%
North Miami Beach	14,150	65%
North Miami	18,302	67%
Opa-locka	5,247	89%
Palmetto Bay	7,318	25%
Pinecrest	5,980	23%
South Miami	4,221	46%
Sunny Isles Beach	10,855	53%
Surfside	2,220	33%
Sweetwater	5,533	71%
Virginia Gardens	937	53%
West Miami	2,034	61%
Census Designated Places	Total HH	% ALICE & Poverty
Kendall CDP	26,911	40%
Fountainebleau CDP	18,175	61%
Kendale Lakes CDP	17,936	54%
Tamiami CDP	16,085	55%
The Hammocks CDP	15,687	44%
S. Miami Heights CDP	10,503	66%
Westchester CDP	9,175	56%
Golden Glades CDP	9,118	67%
West Little River CDP	8,935	69%
University Park CDP	8,935	57%
Ives Estates CDP	6,908	56%
Princeton CDP	6,598	53%
Leisure City CDP	6,478	70%
Sunset CDP	5,185	39%
Brownsville CDP	4,890	84%
Olympia Heights CDP	3,985	44%
Westview CDP	2,965	70%
West Perrine CDP	2,899	63%
Goulds CDP	2,756	73%
Naranja CDP	2,706	79%
Richmond Heights CDP	2,569	65%

WHAT IS UNITED WAY DOING?

We serve and advocate for ALICE families. We focus on strengthening education, financial stability and health, because we know that children do better in school and in life when they have access to quality education; people are more financially secure when they have the skills 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 a few key ways:

- In 2009, we opened the United Way Center for Financial Stability, operated by Branches, to provide working families with comprehensive financial services, employment assistance, credit counseling and debt management. Since then, 16,335 people learned how to budget, better manage and save money.
- Along with numerous partners, we play a significant role in coordinating the Volunteer Income Tax Assistance (VITA) program, which provides free tax services to ALICE families and helps them access important tax credits. Last year, 9,845 tax returns were filed through VITA, resulting in \$11.5 million in tax refunds. Visit MiamiFreetaxes.org for more information.
- Our legislative agenda this year is framed around the needs of ALICE families and includes: expanding tax and financial education programs for working families; increasing funding for quality early education programs and other supporting services; and providing additional health care services for Florida's children and older adults.
- Through our partnership with FamilyWize, we have helped Miami-Dade residents save more than \$12 million on prescription medications.
- New initiatives like Mission United further empower ALICE families by helping veterans find meaningful employment and access community services.
- We invest in 120 programs in Miami-Dade focused on improving the education, financial stability and health of our residents.
- We support the growing population of older adults. In addition to investing in programs that offer case management, congregate meals and home-based services, we are working with a number of local partners on the Age-Friendly Initiative, an effort to improve living conditions for seniors.

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



United Way of Miami-Dade