

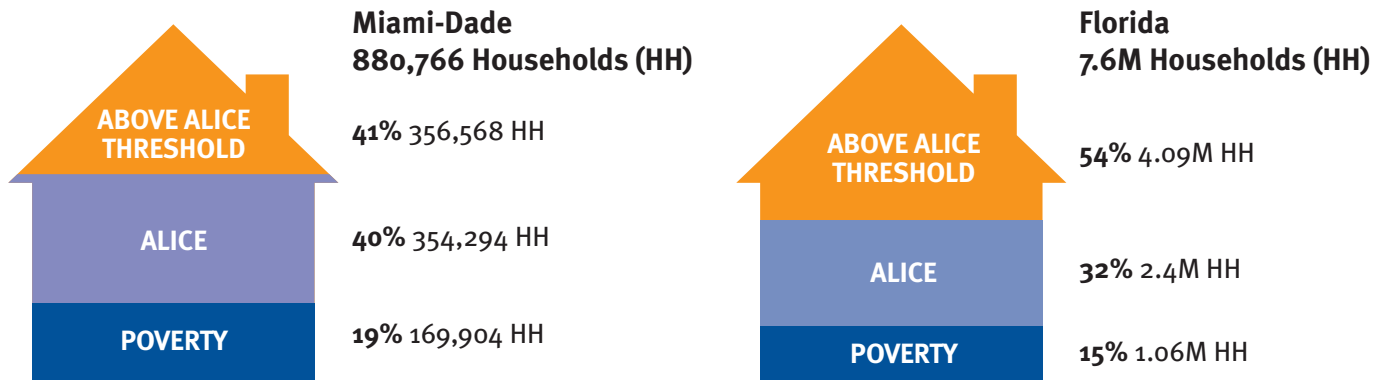
THE 2018 UNITED WAY ALICE REPORT

Study of financial hardship



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.

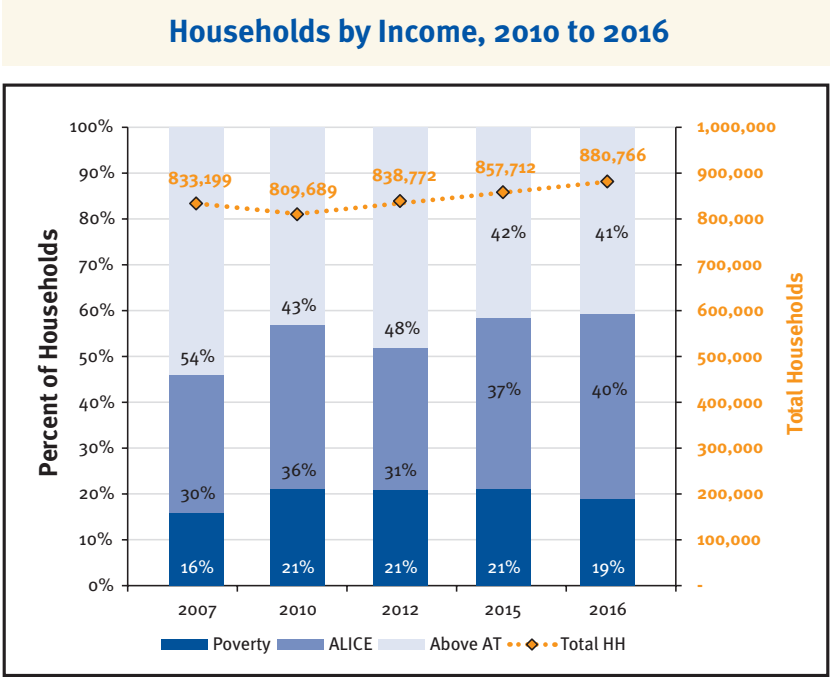
Traditional measures of poverty do not capture the magnitude of people who are struggling financially – and that's where the ALICE Report steps in.



ALICE IN MIAMI-DADE COUNTY

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.



What does it cost to afford basic necessities in Miami-Dade?

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.

HOUSEHOLD SURVIVAL BUDGET, MIAMI-DADE COUNTY		
Monthly Costs	Single Adult	2 Adults, 1 Infant, 1 Preschooler
Housing	\$774	\$1,250
Child Care	\$-	\$920
Food	\$164	\$542
Transportation	\$419	\$837
Health Care	\$164	\$598
Technology	\$55	\$75
Miscellaneous	\$185	\$465
Taxes	\$275	\$427
Monthly Total	\$2,036	\$5,114
ANNUAL TOTAL	\$24,432	\$61,638
Hourly Wage	\$12.22	\$30.68

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

44% face poverty



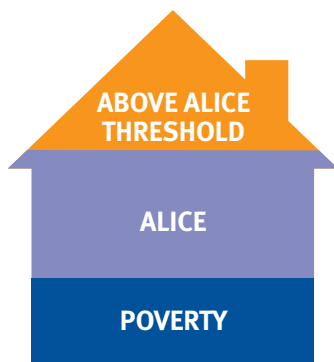
21,377 single male-headed HH

27% above ALICE threshold

47% ALICE

26% 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



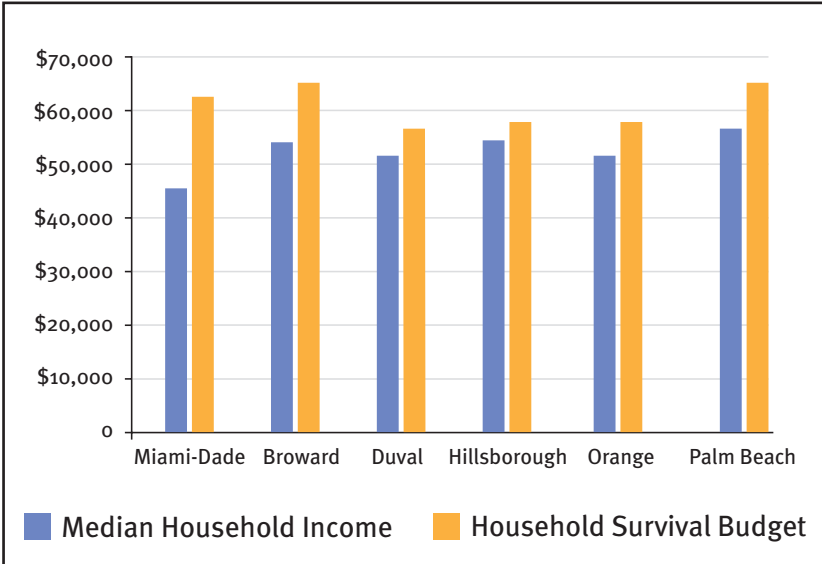
Florida has 2.4M HH headed by 65+

54% or 1.28M HH

35% about 830,000 HH

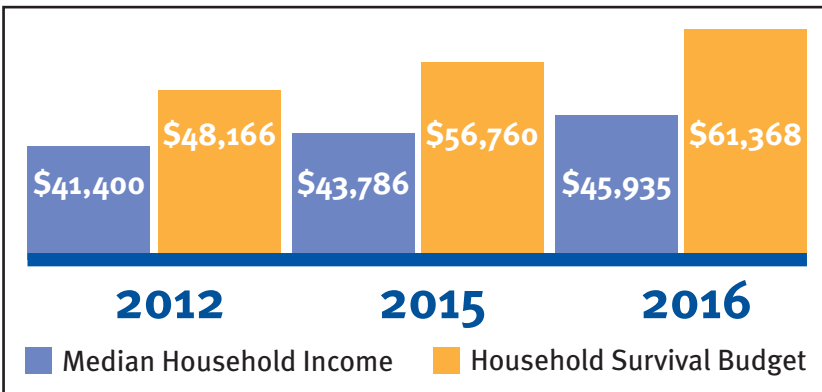
12% about 280,000 HH

Comparing the most populated counties: Miami-Dade, Broward, Duval, Hillsborough, Orange and Palm Beach



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.

Miami-Dade Median Household Income VS Household Survival Budget



AREAS WITH MOST ALICE & POVERTY HOUSEHOLDS			
Name	Total HH	ALICE & Poverty HH	% ALICE & Poverty
Aventura	18,875	9,525	50%
Brownsville CDP	5,108	4,441	87%
Coral Gables	17,980	6,103	34%
Coral Terrace CDP	7,352	4,060	55%
Country Club CDP	16,393	10,778	66%
Cutler Bay	12,999	5,377	41%
Doral	15,799	6,462	41
Fountainbleau CDP	18,719	12,210	65%
Golden Glades CDP	9,425	6,625	70%
Hialeah	75,222	58,620	78%
Homestead	19,201	12,545	65%
Ives Estates CDP	6,933	4,149	60%
Kendale Lakes CDP	17,858	9,980	56%
Kendall CDP	28,831	13,725	48%
Kendall West CDP	11,479	7,225	63%
Leisure City CDP	6,707	5,083	76%
Miami	172,748	120,594	70%
Miami Beach	44,963	23,887	53%
Miami Gardens	33,174	22,109	67%
North Miami	18,394	12,954	70%
North Miami Beach	14,189	9,837	69%
Ojus CDP	6,787	4,063	60%
Opa-locka	5,123	4,498	88%
South Miami Heights CDP	10,503	7,149	68%
Sunny Isles Beach	10,434	5,613	54%
Sweetwater	5,622	4,071	72%
Tamiami CDP	16,199	9,215	57%
The Hammocks CDP	15,712	7,421	47%
University Park CDP	7,596	4,648	61%
West Little River CDP	9,094	6,512	72%
Westchester CDP	9,024	5,173	57%



WHAT IS UNITED WAY DOING?

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

