UNITED WAY of FLORIDA
CAPITOL DAYS
2025 SESSION

CONSENSUS LEGISLATIVE AGENDA

Why we're here and what we're advocating for.

EDUCATION

Identify and support legislation that allows Florida's working families access to quality childcare and early learning. Invest in childcare and early learning to improve reading and math literacy. Act to decrease disparities in 3rd grade reading levels which vary across Florida and are significant for Hispanic and black students and those experiencing poverty.

- **SUPPORT** legislation to expand income eligibility for childcare and early learning subsidies to more working families.

VETERANS

Enhance outreach efforts and invest in programs and initiatives designed to engage veterans and connect them with vital supports. This includes funding additional VSO positions, innovating outreach strategies, and providing additional funding to help advertise and promote free services. Outreach initiatives must account for populations that are harder to reach, such as young veterans and female veterans. Female veterans are often unaware that they are eligible for certain benefits and specialized programs.

- **ADVOCATE** for legislation designed to strengthen outreach efforts to Florida's veterans–specifically female veterans and hard-to reach-populations–and help ensure that they are able to access the benefits they are entitled to.

BEHAVIORAL HEALTH

Continue making preemptive investments in behavioral health services, as the Legislature has done previously, to address Florida's growing population and the resulting demand. Increase access to trained behavioral health professionals in dedicated mental health settings. This is essential to effectively address the growing demand. While primary care providers play a critical role in general health, behavioral health care should not be primarily managed in these settings.

- **SUPPORT** legislation that increases transparency and data availability on Florida's behavioral health investments and their outcomes.
- **SUPPORT** legislation that integrates behavioral health into pediatric primary care and educational settings, including through telemedicine.

ECONOMIC MOBILITY

Inflation is hitting **ALICE** harder. Housing costs remain high. One in eight Floridians is facing hunger. One in five children in Florida face hunger.

- **SUPPORT** reforms that promote the development of diverse and robust housing options, specifically focusing on those that help lower-to moderate income households.
- **SUPPORT** efforts to preserve existing affordable housing stock, including initiatives that will allow seniors to age in place.
- **SUPPORT** efforts to ensure **ALICE** families have access to high quality fresh food products.

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MEET ALICE

In Florida, **ALICE** keeps our state's economic engine humming. **ALICE**, an acronym for Asset Limited, Income Constrained, Employed - the key word is "employed" - gives a name to **33 percent** of our state's population. These hard workers do not earn enough to support their own families and are regularly forced to make tough choices like deciding between quality childcare or paying the rent, which have long-term consequences not only for their families, but for all Florida's residents.

WE KNOW ALICE

While **ALICE** households exist across all demographic groups, the pandemic exposed and widened gaps in rates of hardship by race/ethnicity, age, and household composition.

In Florida, white households are more likely to live below the **ALICE** Threshold, however the percentage is higher in households for other groups. Florida's youngest and the oldest households have the highest rates of hardship with 71% of households headed by someone under age 25 and 53% of senior households living below the threshold.

ALICE AT WORK

Full-time salaried work brings greater financial stability, yet a large (and growing) number of workers are paid hourly. Workers who are paid by the hour are more likely to have fluctuations in income due to frequent schedule changes and variable hours, and they are less likely to receive benefits, such as health insurance, paid time off, family leave, or retirement benefits.

In addition, a historically high number of workers are out of the labor force. This has helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees. Many workers are out of the labor force due to retirement; other reasons include school, health issues/disability, and family caregiving responsibilities.

ALICE IS IMPACTED BY INFLATION

The annual **ALICE** Household Survival Budget composed on only the basic costs needed to live and work in Florida, rose by 12% for a single adult, by 11% for a senior citizen, and by 7% for a family of four with two small children in the most recent report. With the increasingly high rate of inflation, things continue to get worse for many.

Traditional economic measures underestimate the actual cost of basics. To better capture the reality of household costs in each Florida county, United For **ALICE** provides budgets that are tailored by location and household type.

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CAPITOL DAYS
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CHILDCARE & EARLY LEARNING

SUPPORT legislation to expand income eligibility for childcare and early learning subsidies to more working families

BACKGROUND:

According to the Florida Policy Institute in July 2024 and the newly released report from The Annie E. Casey Foundation, the 2023 KIDS COUNT® Data Book, when comparing the fifty states in four areas of child well-being, Florida ranks 31st out of 50. Although our state continues to make strides to address affordability and accessibility of childcare, more is needed as these costs continue to be one of the most significant expenses for households with children under the **ALICE** Household Survival Budget.

With lingering effects of the COVID-19 pandemic including provider shortages and limited access to affordable care, parents are left with fewer options. According to the October 2023 Household Pulse Survey, Florida families below the **ALICE** Threshold reported the following as their most common responses when childcare was unavailable, unaffordable, or closed: reducing work hours (39%), supervising children while working (25%), or taking unpaid leave (22%)., **ALICE** Report Florida - 2024

WHAT CAN BE DONE:

- **Identify and support legislation** that allows Florida's working families access to quality childcare and early learning.
- **Invest in childcare and early learning** to improve reading and math literacy. Only 55% of students across the state are reading at or above the 3rd grade level. Only 56% of students in grades 3-8 scored on grade level or above in their Mathematics FAST Assessment in 2024.
- **Act to decrease disparities in 3rd grade reading levels** which vary across Florida and are significant for Hispanic and black students and those experiencing poverty. Statistics from the 2024 state assessment showed that 47% of economically disadvantaged students were proficient in third grade reading, whereas 65% of non-economically disadvantaged students were proficient, scoring a Level 3 or above. Hispanic and black students highlight an ethnic disparity, the 3rd grade reading score is 13% lower in black students and 5% lower in Hispanic students.

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CHILDCARE & EARLY LEARNING, CONT.

WHY IT IS IMPORTANT:

Childcare is essential to healthy children and to a healthy economy and challenges result in a multibillion-dollar loss to Florida's economy. According to the Florida Chamber report, Untapped Potential in FL, $911 million in tax revenue is annually missed due to childcare issues. Childcare related absenteeism and employee turnover cost employers $4.47 billion per year. In total, childcare issues result in an estimated $5.38 billion loss annually for Florida's economy.

Businesses need talent. With nearly 381,000 open jobs and a projected 1.42 million new net jobs needed by 2030 in Florida, childcare is critical to both the recruitment and retention of our workforce and is needed to support and develop sustainable talent for a healthy state economy.

Students who thrive academically are less likely to be chronically absent. The Florida Department of Education defines chronic absenteeism - missing 10% or more of the school year for any reason - as a leading factor contributing to poor academic performance.

UNITED WAY of FLORIDA
CAPITOL DAYS
2025 SESSION

ECONOMIC MOBILITY

Housing & Food Insecurity

HOUSING

SUPPORT reforms that promote the development of diverse and robust housing options, specifically focusing on those that help low to moderate income households.

·**SUPPORT** efforts to preserve existing affordable housing stock, including initiatives that will allow seniors to age in place.

BACKGROUND:

During the 2023 Session, the Florida Legislature approved the "Live Local Act" (LLA), which dedicated record funding to affordable housing; required local governments to automatically approve certain, affordable multifamily and mixed-use projects; and established multiple tax incentives to promote development. The LLA was further amended in 2024.

While the LLA was a major step forward, challenges remain. These include adherence to the LLA's expedited approval provisions. Part of the 2024 tax package also allows jurisdictions to opt out of a key tax exemption if they do not have a deficit of affordable units–based on aggregated regional data that may not be reflective of local need. Additionally, the LLA does not address the need for housing types beyond large multifamily developments.

The Legislature has an opportunity this session to build upon the LLA and further promote affordability and housing attainment for all Floridians.

WHAT CAN BE DONE:

- **Reduce local zoning and land use barriers**. Zoning and land use restrictions at the local level often inhibit the development of "missing middle" housing like duplexes and multiplexes – which fill the gap between single-family homes and larger multifamily developments – or alternative housing types like accessory dwelling units (ADUs). In some communities, zoning regimes also discourage urban infill development, which would allow for increased density in areas typically nearer to employment centers, transit hubs and other key infrastructure. By easing these restrictions, **ALICE** families can gain access to additional housing options, which will improve affordability and quality of life.

- **Create and expand tax incentives**. Property tax exemptions for missing-middle housing will further encourage the development of these options for families. Expanding incentives created under the LLA to include rehabilitation, adaptive reuse of vacant or underutilized properties, and housing for veterans and other specific populations can provide additional tools for addressing local housing challenges. Clarifying opt-out provisions relating to existing LLA tax incentives is also necessary to ensure that these exemptions are available in areas with affordable housing shortages and projects can receive financing.

ECONOMIC MOBILITY

Housing & Food Insecurity

- **Review income eligibility thresholds.** Many of the provisions in the LLA are focused on promoting the development of multifamily projects with units affordable to individuals making up to 120% of the area median income (AMI). While these tools are certainly helpful in addressing local housing challenges in some areas of the state, they are less effective in other communities. Additional incentives focused on lower-income Floridians would help expand the impact of the legislation.

- **Streamline local development processes.** Often, development projects are rejected by local authorities due to pressure applied by organized NIMBY groups even when these projects adhere to all local codes and comprehensive plan requirements. Furthermore, protracted permitting timelines delay the delivery of product, and increase costs for consumers. By improving these processes in ways that balance local needs with neighborhood preservation and expedite the construction of housing, we can increase the availability and affordability of all housing types for **ALICE** families.

WHY IT IS IMPORTANT:

Inflation is hitting ALICE harder. The cost of basic needs is increasing faster than the overall rate of inflation, as reported by the **ALICE** Essentials Index. It is harder now for **ALICE** to keep up with bills than at the height of the pandemic. According to the Household Pulse Survey, 60% of households below the **ALICE** Threshold in Florida reported that it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses in October 2023, up from 54% in August 2020.

Housing costs remain high. Housing costs are on the rise in many parts of the state, and the impact is greater for those who were already struggling financially. According to the SHED, in 2022, 49% of households below the **ALICE** Threshold in Florida reported that their rent or mortgage had increased in the prior 12 months (compared to 35% of households above the Threshold).

UNITED WAY of FLORIDA
CAPITOL DAYS
2025 SESSION

ECONOMIC MOBILITY

Housing & Food Insecurity

FOOD INSECURITY

SUPPORT efforts to ensure **ALICE** families have access to high quality fresh food products.

BACKGROUND:

The U.S. Department of Agriculture (USDA) defines food insecurity as the lack of access to enough food for an active, healthy life for all household members, and limited or uncertain availability of nutritionally adequate foods. While it may seem surprising in a state and country with such vast agricultural resources, there are individuals in every county in the U.S. who struggle to access high-quality, healthy food.

This is especially true for **ALICE** (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed) families, who are often one emergency away from financial instability. For a four-member **ALICE** household, with an income above poverty but below the amount needed to afford essentials, food accounts for more than 30% of the household budget. That figure is even greater for families below the poverty threshold leaving little room for other expenses. Hunger also has cascading effects on overall health and well-being; the U.S. spends an estimated $160 billion on health care costs relating to food insecurity.

As one of the largest agricultural producers in the nation, Florida can harness its home-grown resources to help ensure that no family endures food insecurity or is forced to choose between food and other critical needs.

WHAT CAN BE DONE:

- **Support collaboration between agriculture and charitable food organizations.** Create incentives for Florida's agricultural producers to provide more fresh food products for charitable purposes simultaneously supporting Florida's farmers and helping alleviate hunger throughout the state.

- **Leverage opportunities for federal funding to address childhood hunger.** Florida has a chance to draw down additional funding to provide meals for children from low-income families during the summer.

WHY IT IS IMPORTANT:

One in eight Floridians is facing hunger. According to Feeding America, over 2.9 million Floridians are experiencing hunger. These individuals report needing an additional $2.3 million more per year to meet their food needs.

One in five children in Florida face hunger. Of the nearly 3 million Floridians who are food insecure, 819,940 are children.

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VETERANS

ADVOCATE for legislation designed to strengthen outreach efforts to Florida's veterans – specifically female veterans and hard-to-reach populations – to help ensure access to benefits to which they are entitled.

BACKGROUND:

The Sunshine State is home to the third-largest veteran population in the nation – 1.43 million in total as of 2023. Thanks to the leadership demonstrated by the Legislature and the Governor, Florida has made strides toward becoming one of the most veteran-friendly states in the country. Numerous pieces of legislation, signed into law in recent years, have established additional resources, supports and career development opportunities. Despite these efforts, many veterans continue to endure financial hardship.

Veterans Service Officers (VSOs) play a critical role in ensuring that veterans, especially for those struggling to make ends meet, are able to access earned state and federal benefits, including essential services like housing assistance and health care. VSOs also help save the state a considerable amount of money by reducing the burden on programs like Medicaid; according to the Florida Department of Veterans Affairs, state VSOs generate a return on investment of $63.00 for every $1 invested.

Florida has an opportunity to build upon the good work that has been done on behalf of its veterans and ensure that policies and investments are achieving their intended impact.

WHAT CAN BE DONE:

- ·**Enhance outreach efforts.** Invest in programs and initiatives designed to engage veterans and connect them with vital supports. This includes funding additional VSO positions, innovating outreach strategies, and providing additional funding to help advertise and promote free services.

- ·**Focus on hard-to-reach populations.** Outreach initiatives must account for populations that are harder to reach, such as young veterans and female veterans. Female veterans are often unaware that they are eligible for certain benefits and specialized programs.

WHY IT IS IMPORTANT:

Many veterans in Florida are struggling financially. In 2019, 6% of Florida's veteran population earned incomes below the Federal Poverty Level (FPL). Another 23% earned above the FPL, but below the **ALICE** threshold which is the amount necessary to afford basic expenses like rent, groceries and transportation costs.

Female veterans are a rapidly growing population. Florida is home to 168,000 female veterans–the second-largest number in the nation.

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BEHAVIORAL HEALTH

SUPPORT legislation that increases transparency and data availability on Florida's behavioral health investments and their outcomes.

·**SUPPORT** legislation that integrates behavioral health into pediatric primary care and educational settings, including through telemedicine.

United Ways in Florida are dedicated to advocating for **ALICE** (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed) families and individuals who are often one emergency away from disaster. These individuals experience significant stress due to financial instability with the constant threat of a crisis that can severely impact their emotional, behavioral, mental, and physical well-being. This ongoing strain affects their daily lives and overall quality of life. In response to these challenges, United Ways are actively supporting efforts to expand access to behavioral healthcare.

BACKGROUND:

Access to behavioral healthcare remains an ongoing challenge for both adults and children in Florida. A report from the Florida Chamber of Commerce highlights that 75% of children with mental health challenges who receive care do so in primary care settings, such as family doctors or pediatricians. Florida's population is projected to continue its rapid growth, with an estimated average of 319,109 new residents per year between April 1, 2024, and April 1, 2028. This population increase will further elevate the need for behavioral health services.

WHAT CAN BE DONE:

- **Continue making preemptive investments in behavioral health services**, as the Legislature has done previously, to address Florida's growing population and the resulting demand.

- **Increase access to trained behavioral health professionals in dedicated mental health settings.** This is essential to effectively address the growing demand. While primary care providers play a critical role in general health, behavioral health care should not be primarily managed in these settings.

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BEHAVIORAL HEALTH, CONT.

WHY IT IS IMPORTANT:

Financial hardship and the inability to meet basic needs significantly contribute to mental health stressors. A 2024 TIAA report reveals that 42% of adults nationally report money negatively impacting their mental health. ALICE families and individuals are regularly confronted with economic decisions that often create severe financial constraints.

The impact is not limited to adults; children also suffer from the effects of financial stress. The struggles of parents or caregivers often trickle down to children, affecting their access to basic needs and overall well-being. This stress can lead to academic and social difficulties, which extend beyond childhood into adolescence and adulthood. America's Health Rankings shows that Florida ranks 42nd in the nation for the number of mental health professionals (psychiatrists, psychologists, licensed clinical social workers, counselors, marriage and family therapists, and advanced practice nurses) per 100,000 population. Minority and marginalized young people are at a higher risk for mental health difficulties due to factors beyond their control.

According to the United States Department of Health and Human Services, mental health challenges are the leading cause of disability and poor life outcomes in young people. There have been significant increases in certain mental health disorders in youth, including depression, anxiety, and suicidal ideation. Many factors shape the mental health of young people, from individual to societal level forces. Although exacerbated by the pandemic, this trend was recognized earlier than 2020.