



United Way ALICE Report: Florida

Education

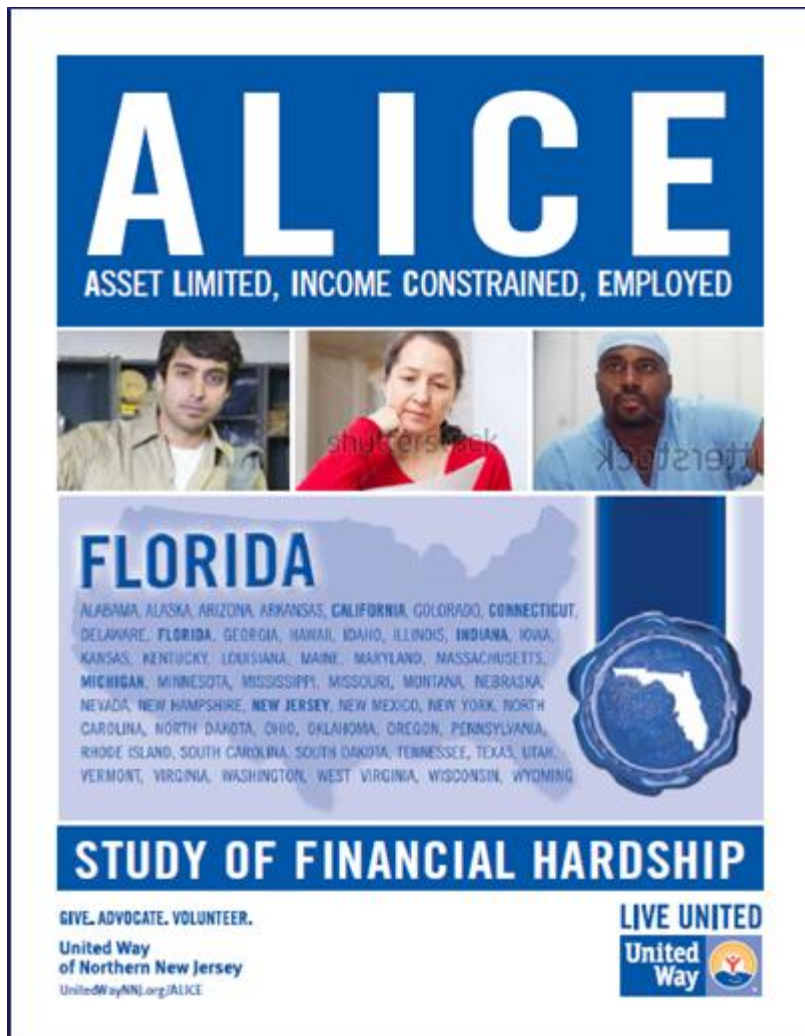
Financial stress, student mobility, poor nutrition, untreated medical issues all reduce student performance.

Income/financial stability

Lack of education reduces earning potential and medical debt is the leading cause of bankruptcy.

Health

College graduates live longer and healthier while those who cannot afford preventative care are vulnerable to more debt and diseases.



Report Includes

- Household Survival Budget
- ALICE Threshold
- Demographic Changes in Florida
- Job Counts and Average Wages
- Health and Education Trends
- County Level Data
- Economic Viability Dashboard
- Housing Cost Burden by County
- Family Sustainability vs Survival
- Strategies to Assist ALICE

ALICE Population: Floor and Ceiling

Housing – The housing budget is based on HUD’s Fair Market Rent (40th percentile of gross rents) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more; utilities are include.

Childcare – The child care budget is based on the average annual cost of care in Registered Family Child Care Homes (the least expensive child care option).

Food – The food budget is based on the Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture Food Plans; no eating out and careful purchasing.

Transportation – The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics’ Consumer Expenditure Survey (CES).

ALICE Population: Floor and Ceiling

Healthcare – The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and states, Florida’s counties were matched with the most local level.

Miscellaneous – The Miscellaneous category includes 10 percent of the total to cover cost overruns and other essentials. (e.g. higher utilities cost, medical costs, fewer sales on food items, telephone)

Taxes – The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. Federal taxes include income tax using standard deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit, for each household type.

Household SURVIVAL Budget, Broward County, Florida, 2012

	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, 2 Children	Two Adults, 2 Child Care
Housing	\$883	\$988	\$988	\$988	\$1,187	\$1,187
Childcare	\$-	\$-	\$413	\$604	\$825	\$1,117
Food	\$176	\$365	\$355	\$301	\$609	\$531
Transportation	\$327	\$655	\$409	\$409	\$655	\$655
Healthcare	\$72	\$143	\$179	\$179	\$287	\$287
Miscellaneous	\$167	\$400	\$255	\$269	\$376	\$399
Tax	\$209	\$225	\$202	\$211	\$199	\$217
Monthly Total	\$1,833	\$2,531	\$2,815	\$2,962	\$4,137	\$4,393
Annual Total	\$21,996	\$30,372	\$33,782	\$35,538	\$49,645	\$52,712

Household type for one childcare reflects the cost of an infant, two child care reflects the cost of one infant and one 4 year old. To calculate households with an additional infant add 16 percent; for an additional 4 year old add 14 percent; and for an additional child add 11 percent.

Sources: HUD, NACARRA, USDA, BLS, IRS and state treasury.

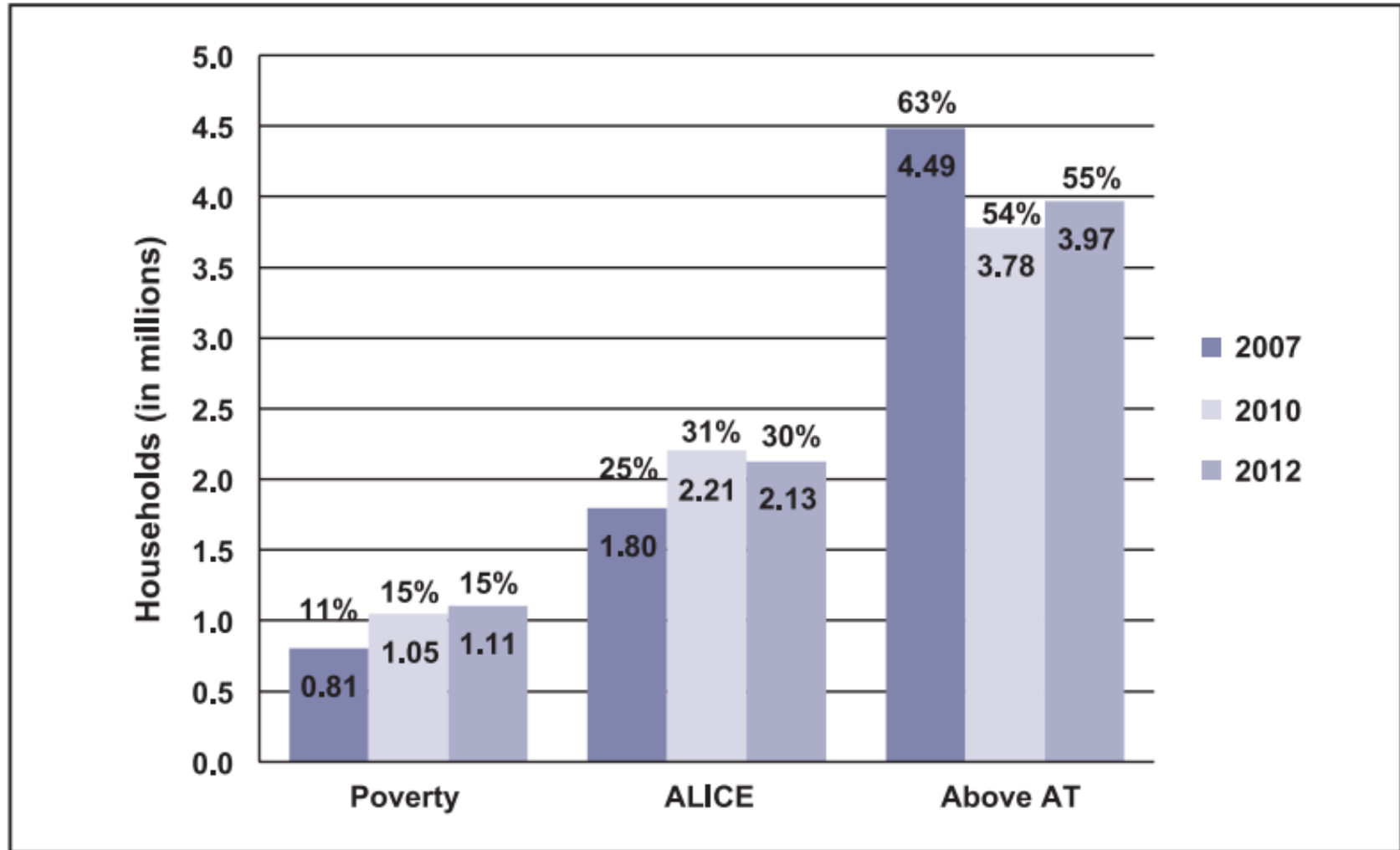
Household SURVIVAL Budget, Miami-Dade County, Florida, 2012

	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, 2 Children	Two Adults, 2 Child Care
Housing	\$819	\$927	\$927	\$927	\$1,125	\$1,125
Childcare	\$-	\$-	\$354	\$508	\$708	\$908
Food	\$176	\$365	\$355	\$301	\$609	\$531
Transportation	\$327	\$655	\$409	\$409	\$655	\$655
Healthcare	\$72	\$143	\$179	\$179	\$287	\$287
Miscellaneous	\$158	\$372	\$239	\$249	\$351	\$365
Tax	\$191	\$209	\$161	\$168	\$131	\$143
Monthly Total	\$1,743	\$2,425	\$2,635	\$2,742	\$3,866	\$4,014
Annual Total	\$20,920	\$29,105	\$31,624	\$32,901	\$46,390	\$48,166

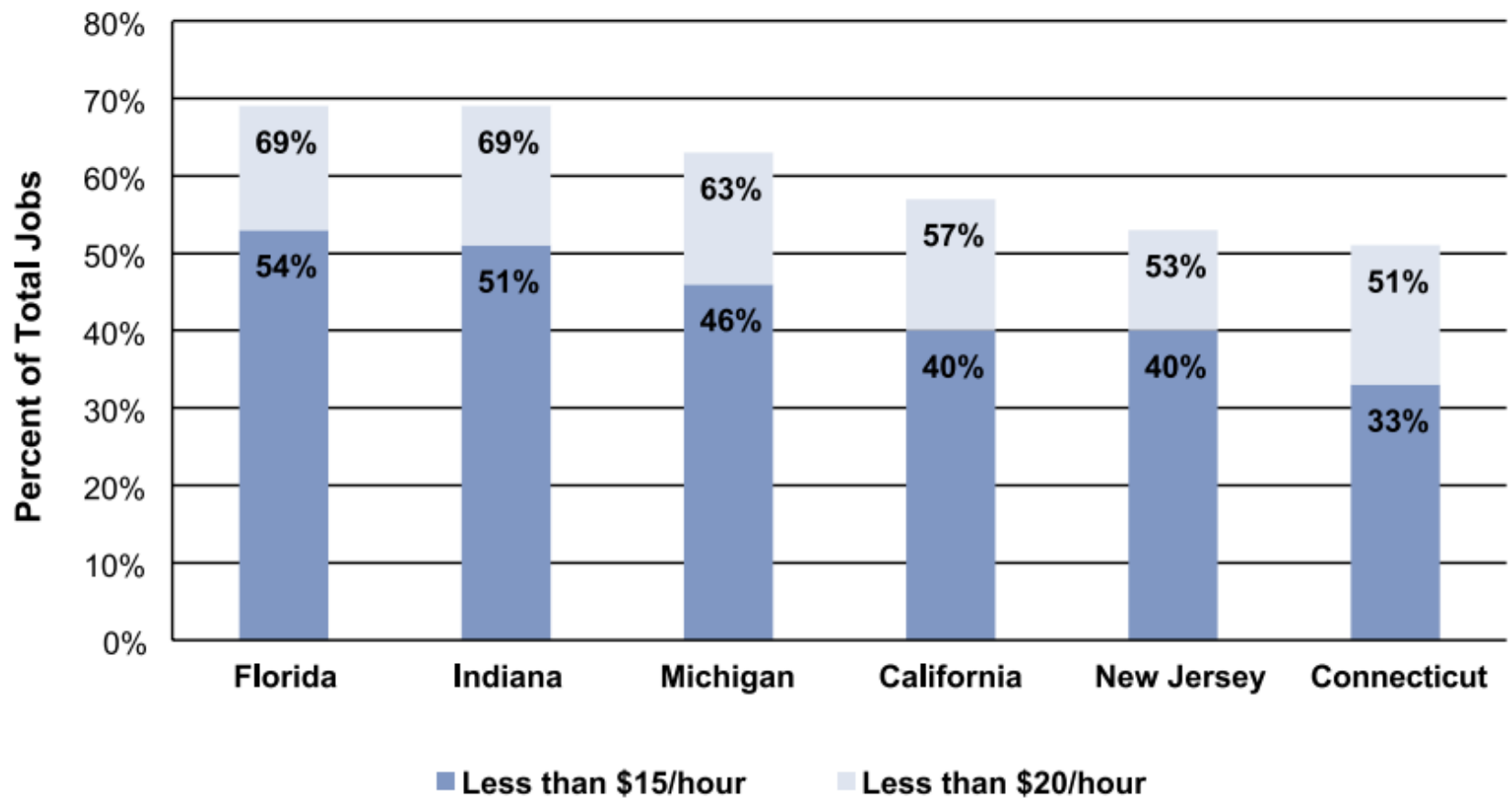
Household type for one childcare reflects the cost of an infant, two child care reflects the cost of one infant and one 4 year old. To calculate households with an additional infant add 15 percent; for an additional 4 year old add 12 percent; and for an additional child add 11 percent.

Sources: HUD, NACARRA, USDA, BLS, IRS and state treasury.

Households by Income, Florida, 2007 to 2012

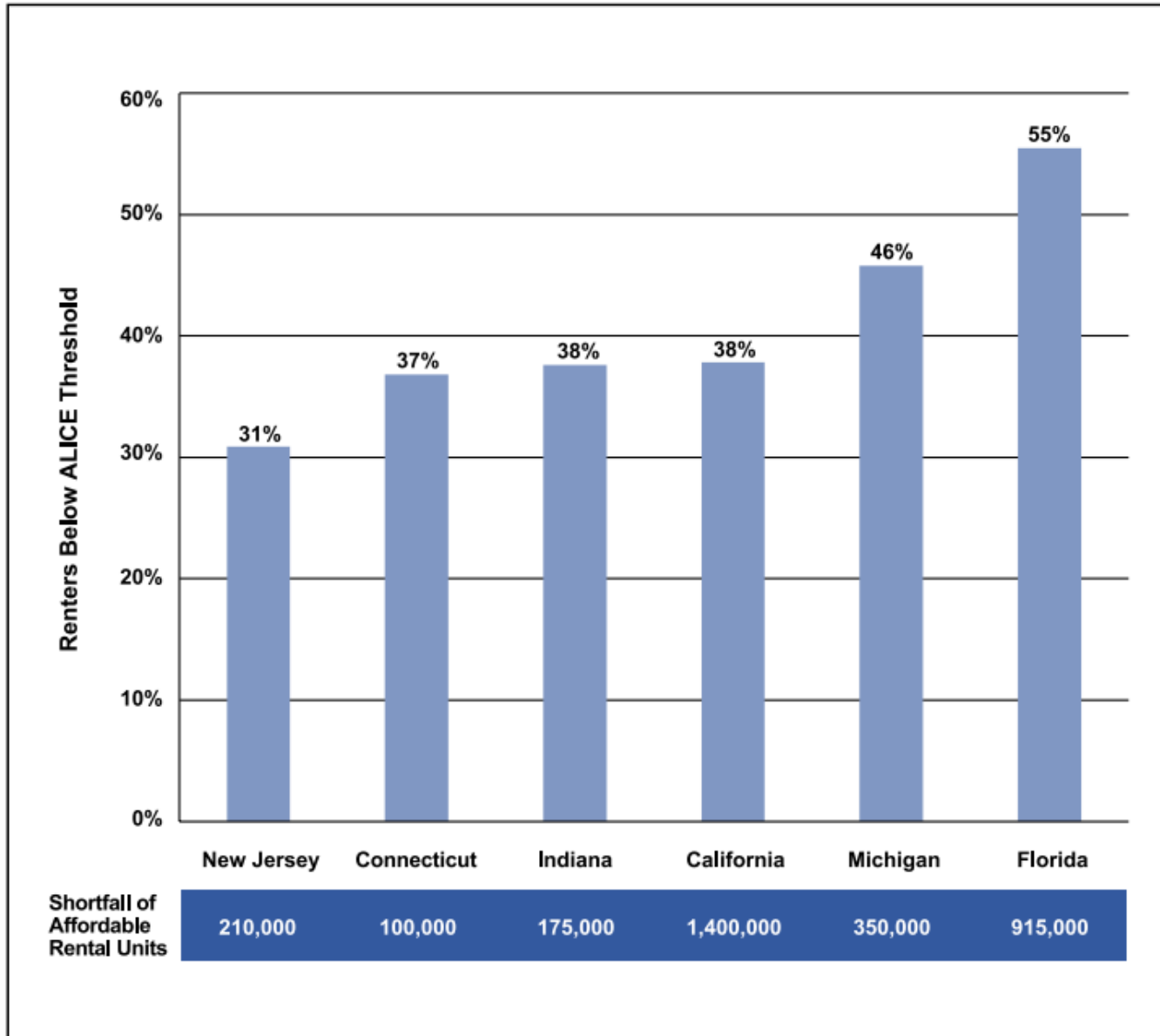


Source: American Community Survey, 2012, and the ALICE Threshold



Source: BLS, 2012; 2014 United Way ALICE Reports

Percent of Renters Below ALICE Threshold Without Affordable Housing

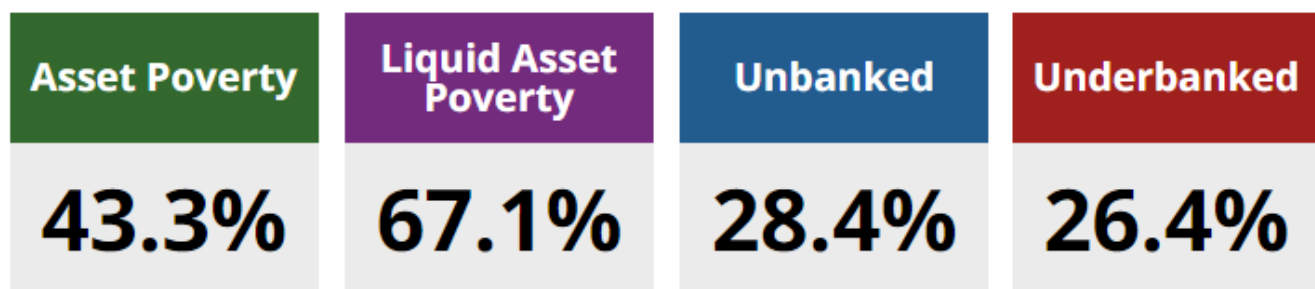


Source: American Community Survey, 2012, the ALICE Threshold; 2014 United Way ALICE Reports

Housing Data by County, Florida, 2012

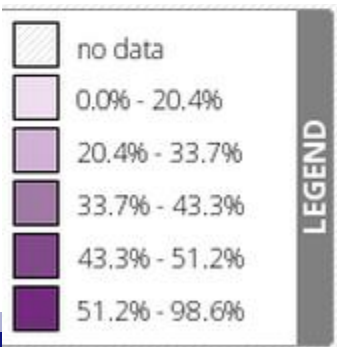
County	Owner Occupied Units			Renter Occupied Units				Source
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: % Owners Pay > 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: % Renters Pay > 35% of Income	Gap in Rental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

Estimates of Household Wealth and Financial Access In Miami, FL



Miami & Surrounding Areas

Geography	Asset Poverty	Liquid Asset Poverty	Unbanked	Underbanked
Miami	43.3%	67.1%	28.4%	26.4%
Miami-Dade County	30.7%	59.2%	10.5%	16.9%
Miami Metro	24.8%	48.9%	9.0%	22.3%
Florida	27.3%	48.7%	7.3%	21.1%
US	25.4%	43.5%	8.2%	20.1%



20 mi

ALICE in South Florida

United Way
of Florida



County	Total HHs	HHs below ALICE Threshold	Percent HH below AT – Race/Ethnicity				Percent HH below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White		Seniors	ALICE Threshold – HH under 65 years
Broward County	663,905	309,833	37%	60%	49%	42%	52%	\$50,000	\$35,000
Miami-Dade County	838,772	418,920	37%	62%	54%	47%	54%	\$45,000	\$30,000
Monroe County	29,241	14,221	59%	73%	64%	47%	38%	\$60,000	\$35,000
Palm Beach County	522,201	217,711	34%	63%	59%	38%	36%	\$50,000	\$30,000

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Theshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Miami Beach, Miami-Dade County	90,579	43,115	17%	33%	50%	0.64	7%	74%	43%	53%	5 year estimate
Miami Gardens, Miami-Dade County	110,739	30,692	22%	30%	51%	0.47	21%	75%	49%	67%	5 year estimate
Miami Lakes, Miami-Dade County	30,016	9,680	10%	18%	72%	0.43	10%	73%	48%	61%	5 year estimate
Miami Springs, Miami-Dade County	13,909	4,925	9%	30%	61%	0.43	12%	77%	34%	58%	5 year estimate
Miami, Miami-Dade County	413,864	151,063	32%	33%	37%	0.57	14%	65%	43%	62%	5 year estimate

BUILD AWARENESS

IMPROVE ACCESS

ADVOCATE FOR CHANGE

LIVE UNITED™



Conversation