



WHO IS ALICE?

United Way ALICE Report



Understanding the Dynamics and Challenges of Paycheck-to-Paycheck "ALICE" Residents in the Keys

WHO IS ALICE?

ASSET LIMITED



ALICE has no safety net
in times of crisis

INCOME CONSTRAINED



ALICE's income falls
short of essentials

EMPLOYED



ALICE is working, yet
not earning enough

ALICE Threshold: **Survival** Budget

Household Survival Budget, Monroe County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	↓ \$1,147	↓ \$1,452
Housing – Utilities	\$154	\$292
Child Care	–	\$1,250
Food	↑ \$601	↑ \$1,638
Transportation	\$359	\$836
Health Care	\$224	\$854
Technology	\$75	\$110
Miscellaneous	\$256	\$643
Tax Payments	\$413	\$1,110
Tax Credits	\$0	-\$1,225
Monthly Total	\$3,229	\$6,960
ANNUAL TOTAL	\$38,748	\$83,520
Hourly Wage*	\$19.37	\$41.76

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

Survival Threshold in Monroe County

\$83,520

for a family of 4

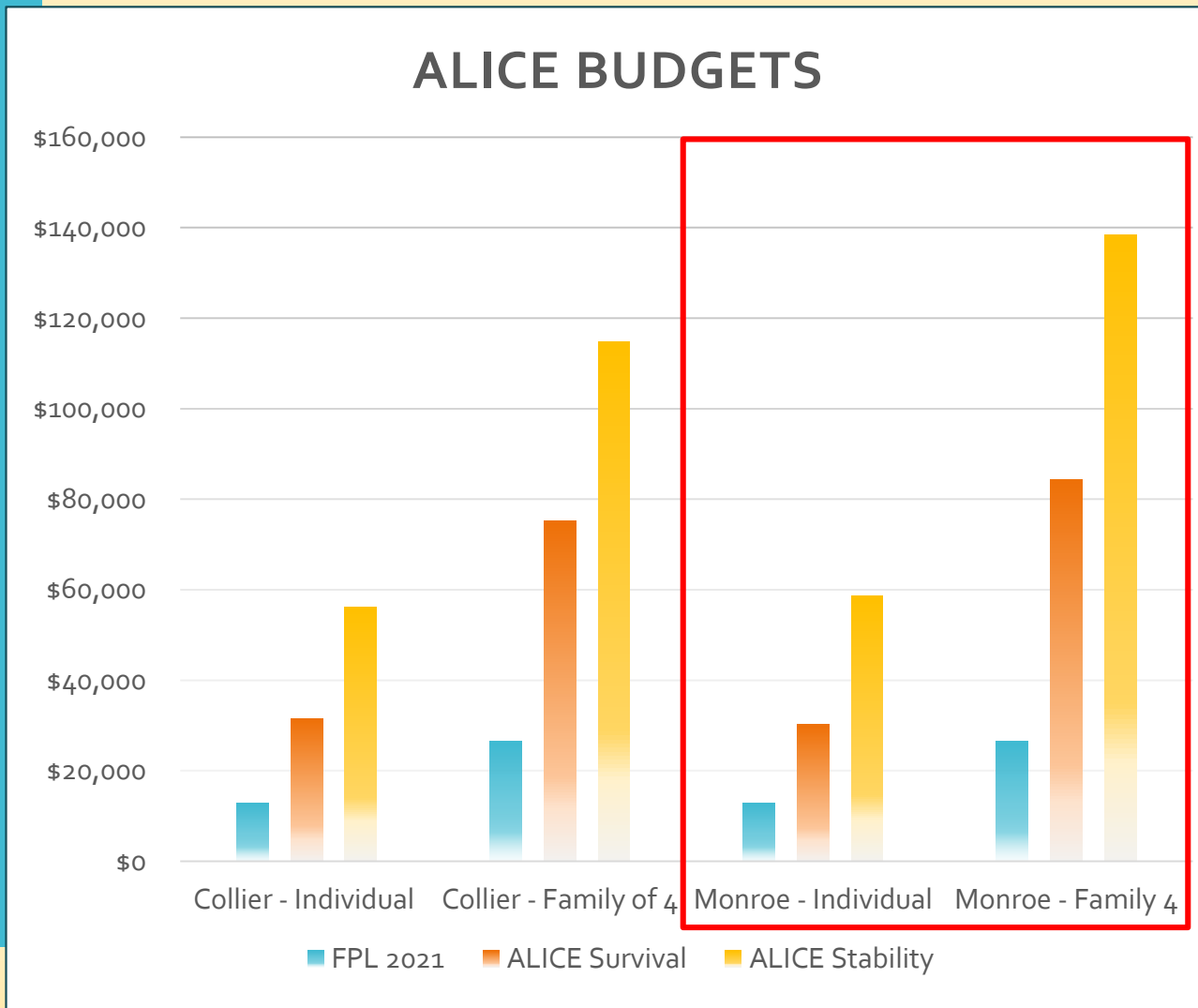
\$38,748

for an individual

Federal Poverty Level - a Fraction of the ALICE Budget

Family of 4
 FPL
 \$26,500
 ALICE Survival
 \$83,520
 ALICE Stability
 \$142,176

Individual
 FPL
 \$12,880
 ALICE Survival
 \$38,748
 ALICE Stability
 \$63,216



ALICE : By the Numbers

ALICE IN MONROE COUNTY

2021 Point-in-Time Data

Population: 82,170 • Number of Households: 36,078 (10% change from 2019)

Median Household Income: \$68,563 (state average: \$63,062)

Labor Force Participation Rate: 63.4% (state average: 59.1%)

ALICE Households: 33% (state average: 32%) • Households in Poverty: 10% (state average: 13%)



- **43% of Monroe's households are ALICE- they do not earn enough to afford life's necessities**
- **This is an increase from 37% in 2018**

ALICE: by Location in Monroe County



Monroe County, 2021

Town	Total Households	% ALICE & Poverty
Key West CCD	14,316	41%
Lower Keys CCD	5,096	35%
Middle Keys CCD	4,888	45%
Upper Keys CCD	9,329	44%

ALICE: Facing Statewide Challenges

FLORIDA

#11*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,591**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,302** monthly or **\$63,622** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$30.59
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	\$11.00
Average Renter Wage	\$22.52
2-Bedroom Housing Wage	\$30.59
Number of Renter Households	2,736,789
Percent Renters	34%

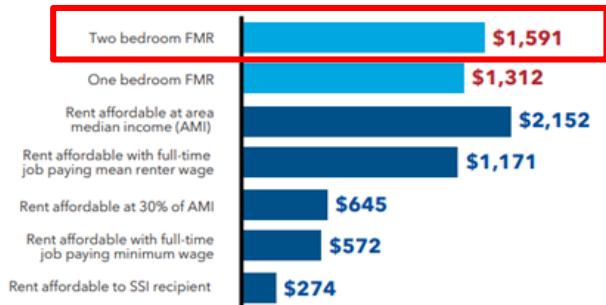
111
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

92
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.8
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.3
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Monroe County	\$38.90
Miami-Miami Beach-Kendall HMFA	\$36.98
West Palm Beach-Boca Raton HMFA	\$36.17
Fort Lauderdale HMFA	\$35.52
Naples-Immokalee-Marcos Island MSA	\$34.52



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Impacts at a local level: Housing Affordability- A Crisis in the Keys



Zillow

Save Share Hide More

\$4,500/mo | 1 bd | 1 ba | 316 sqft

409 Margaret St, # 201-A, Key West, FL 33040

Apartment for rent

List your rental on Zillow



Zillow

Save Share Hide More

\$5,000/mo | 2 bd | 1 ba | 630 sqft

1009 Varela St, Key West, FL 33040

House for rent

List your rental on Zillow

Current Rental Rates – Apartment and Home

Reality Check: ALICE in the Keys



ALICE – Living in paradise?



- Monroe County has the highest average cost per meal in the state of Florida at \$4.85
- \$6.5 million annual food budget shortfall in Monroe County

So, what does this mean?



**Given this complex aggregation of issues,
how does the ALICE population – the
backbone of our community - survive?
*And what are we as a community
doing to help?!***

Thank You

GIVE. ADVOCATE. VOLUNTEER.
LIVE UNITED



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