



United Way ALICE Report



ALICE: Asset Limited, Income Constrained, Employed (“Working Poor”)

“ALICE Report” is a partnership w/ United Ways throughout Florida and Rutgers University to understand the “working poor” in all 67 counties throughout the state of Florida

48% of year-round residents in the Keys do not make enough money to survive here.

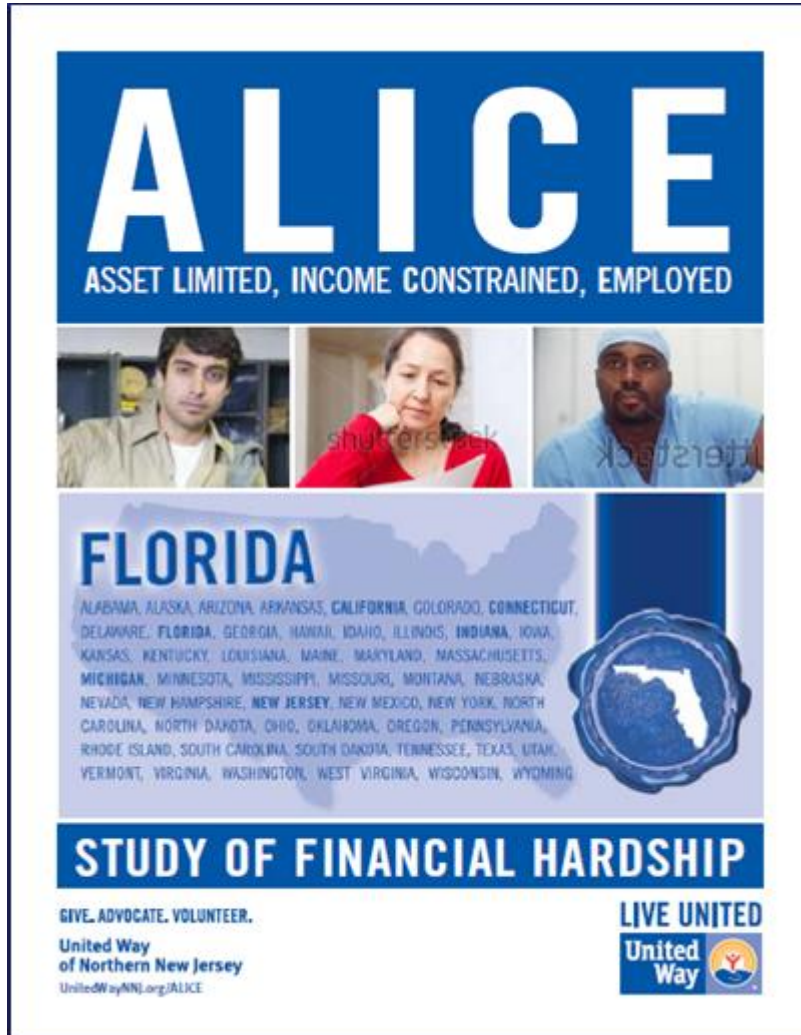
3 out of 5 children in the Florida Keys live in “ALICE” families

20% of children under the age of 5 live below the Poverty Line

Federal Poverty Line: \$24,250 for family of 4 (\$11,770 for single adult!)

- Same all over the country – no adjustment for differences in cost of living
- Originally developed in 1964 by Social Security Administration
- Based on dollar costs of U.S. Department of Agriculture’s “economy food”
- This is the formula and method still used today to calculate access to government benefits

ALICE Threshold: Survival Budget



ALICE
ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

FLORIDA

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, CONNECTICUT, DELAWARE, FLORIDA, GEORGIA, HAWAII, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NEW JERSEY, NEW MEXICO, NEW YORK, NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, VIRGINIA, WASHINGTON, WEST VIRGINIA, WISCONSIN, WYOMING

STUDY OF FINANCIAL HARDSHIP

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United Way
of Northern New Jersey
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Monroe County ALICE Threshold for Survival in 2017:

\$68,952 for family of 4

\$29,208 for a single adult

This Household Survival Budget reflects the bare minimum cost to live and work in the Florida Keys.

ALICE Threshold: Survival Budget

Housing: Federal HUD “Fair Market Rental” and utilities (no phone) =
\$1635/ month for 2 bedroom 2 bath rental

*Monroe County had a 37% drop in “affordable” housing stock from
2007 - 2015

Childcare – Cheapest legal (licensed) home-based childcare according to
Florida Department of Children and Families = \$1200/ month

Food – USDA “Thrifty Food Plan,” requires careful purchasing and
preparation with no eating out = \$547/ month

Transportation – Gas, insurance and basic maintenance only based on
Bureau of Labor Statistics data = \$644/ month

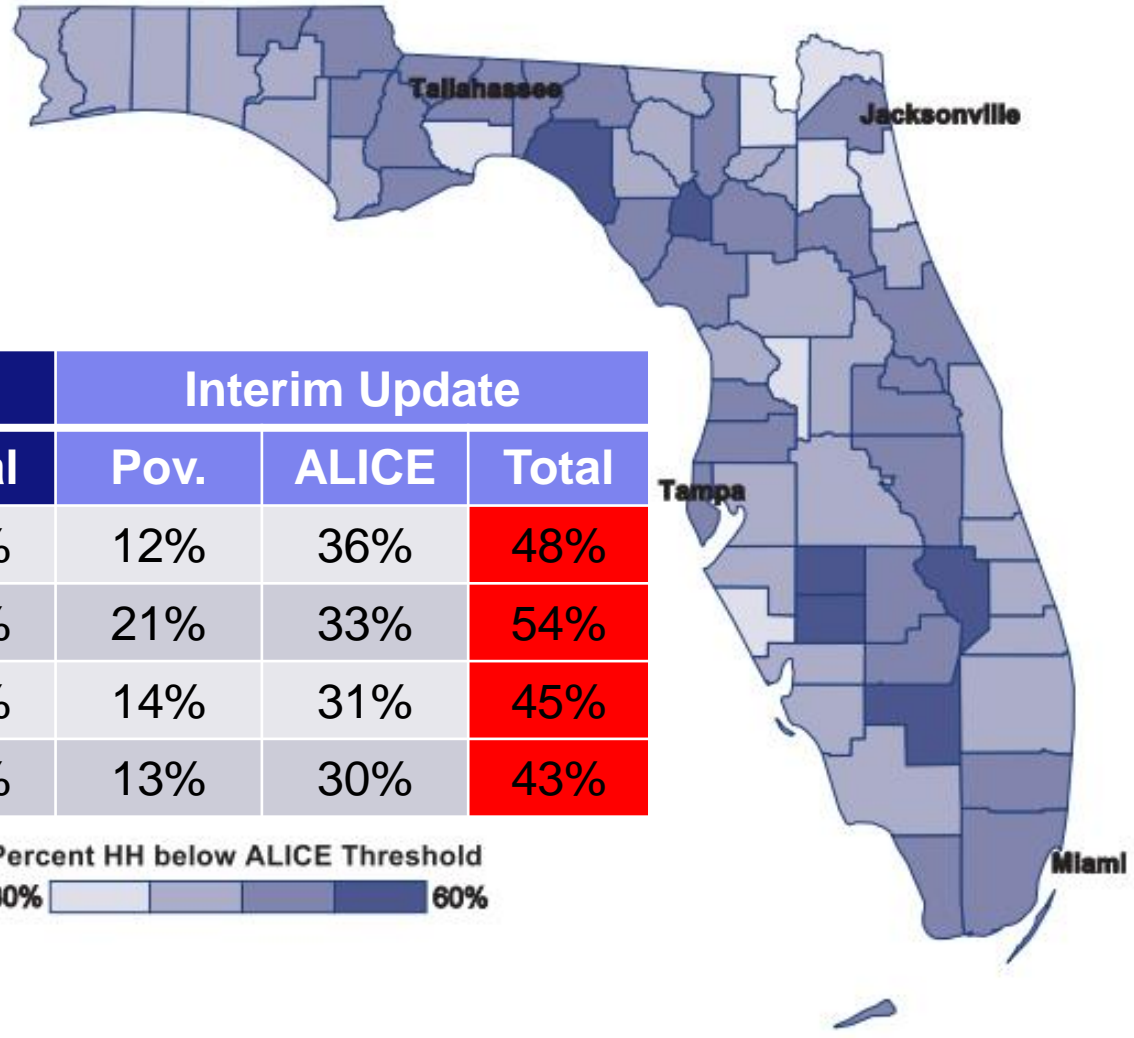
Healthcare – basic out-of-pocket costs with no insurance = \$634/ month

Miscellaneous – minor cost overruns and other essentials (e.g. phone,
higher utilities cost) = \$522/ month

Taxes – Social Security, Medicare and Income taxes and credits = \$5746/
month

**ALICE Threshold in Monroe
County = \$68,952 for family of 4**

Households below a County's Threshold



County	2014 Report			Interim Update		
	Pov.	ALICE	Total	Pov.	ALICE	Total
Monroe	12%	32%	44%	12%	36%	48%
Miami	21%	31%	52%	21%	33%	54%
Broward	14%	30%	44%	14%	31%	45%
Palm Bch	12%	29%	41%	13%	30%	43%

Percent HH below ALICE Threshold
 30%  60%

Key Questions:

- How does ALICE Survive?
- How does ALICE affect our entire Community?
- What can be done to help?
- What is United Way of the Florida Keys doing to help?