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# The 2017 United Way ALICE Report

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## STUDY OF FINANCIAL HARDSHIP

To view or download the full report [Click Here](#).

The updated **United Way ALICE Report** continues to shine a spotlight on a large population of residents who work, yet have little or no savings, and are one emergency from falling into poverty. The population identified in the report as **ALICE (Asset Limited, Income Constrained, Employed)** is comprised of people who work, earn more than the Federal Poverty Level, but can barely cover the basics: housing, child care, food, health care and transportation.

The report establishes an income threshold based on a **Household Survival Budget**, a bare bones minimum monthly budget to meet basic needs in each county. The report states that 29.5 percent of Florida's working households are struggling to make ends meet, and another 14.5 percent earn less than the Federal Poverty Level. Combined, 44 percent or 3.3 million households out of the total 7.5 million households continue to struggle.

The ALICE Report uses income data from the American Community Survey (ACS). The Household Survival Budget for the average **Miami-Dade County**



*Read: Friday, February 24, 2017 – Front page – Miami Herald story*

The updated ALICE Report recommends both **short and long-term** to help ALICE families and strengthen communities. Florida United Ways work with a myriad of partners and invest more than \$100 million every year to empower ALICE families through education,

household is around \$56,000, but the ACS only provides data for families that make \$50,000 or \$60,000. Since the average budget is near the middle of these two income levels, we created a range to avoid over or understating ALICE in our community. The range of ALICE Households in Miami-Dade is 34% to 40%, with a much truer number being closer to 37% ALICE. This, coupled with 21% of households that are in poverty, leaves 58% of households in Miami-Dade struggling to make ends meet.

financial stability and health programs. Funds are raised and invested locally to help those in crisis and prevent families, seniors, veterans and other important, yet vulnerable members of the community from falling into poverty.

Florida United Ways have joined United Ways in 14 other states, covering 40% of the US population, to provide statewide ALICE Reports. The methodology for the updated report was improved by using county-level average household sizes, instead of statewide averages, and incorporating the costs associated with the Affordable Care Act.

To see what United Way of Miami-Dade is doing to help [click here](#)

## ALICE in Miami-Dade County

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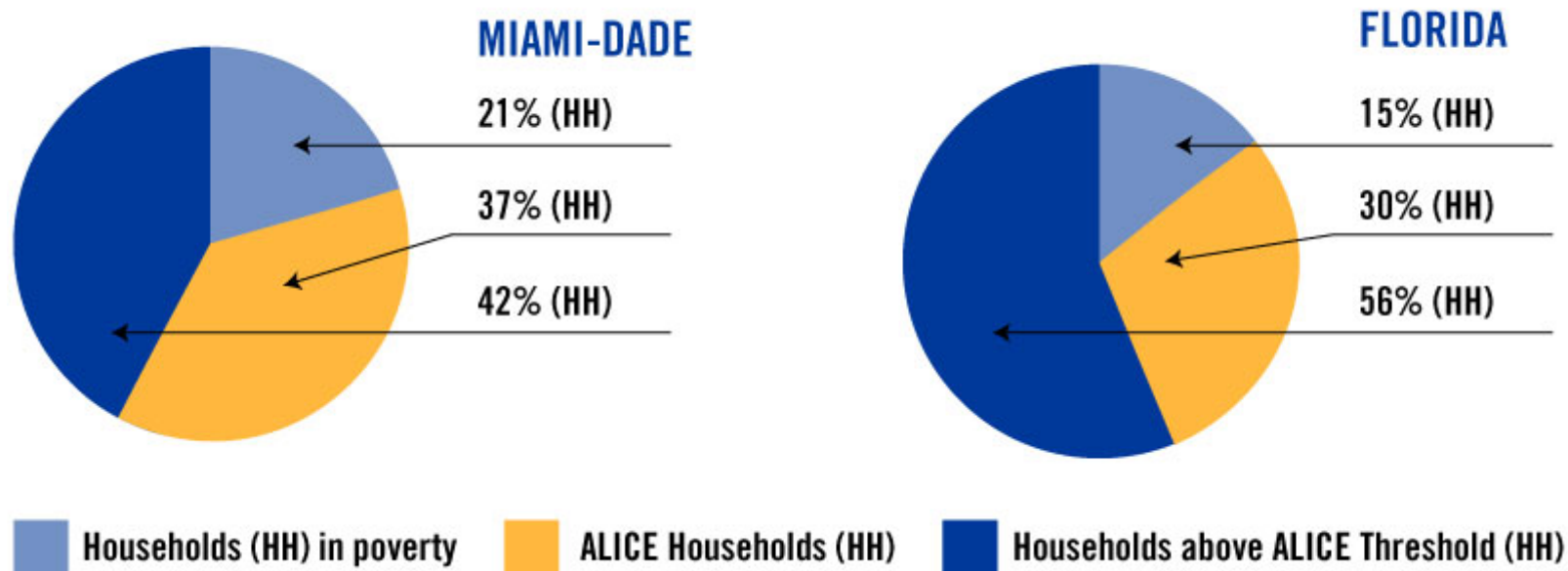
**Population:** 2,693,117 | **Number of Households:** 857,712 (up by almost 19,000)

**Median Household Income:** \$43,786 (state average: \$49,426)

**Poverty Households:** 179,084 (21%)

**ALICE Households:** 288,076 to 340,726 (34% to 40%)

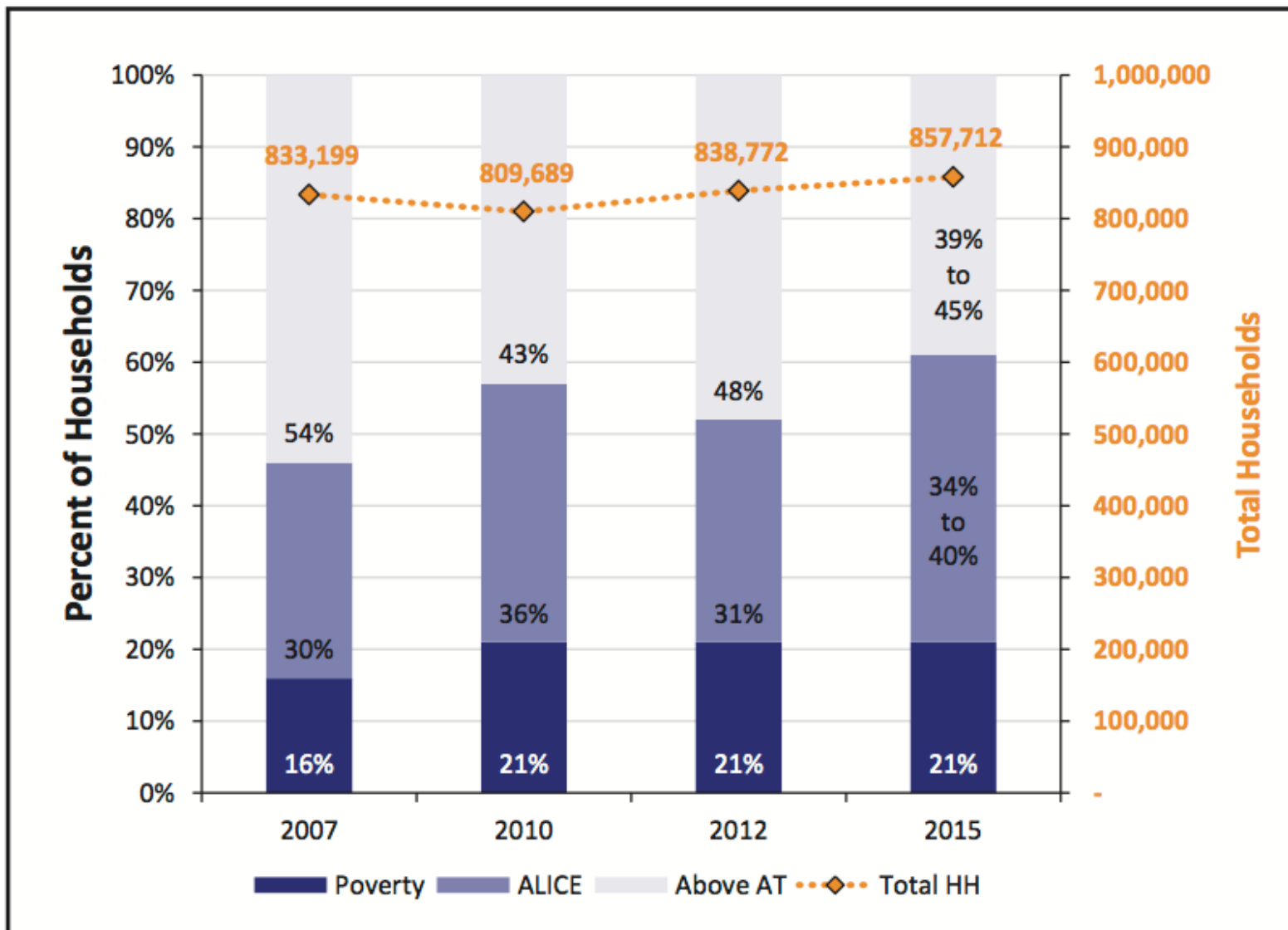
**Households Below ALICE Threshold:** 467,160 to 519,810 (55% to 61%)



# How many households are struggling?

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# Households by Income, 2007 to 2015



**ALICE**, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the

U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

The ALICE Report uses income data from the American Community Survey (ACS). The Household Survival Budget for the average **Miami-Dade County** household is around \$56,000, but the ACS only provides data for families that make \$50,000 or \$60,000. Since the average budget is near the middle of these two income levels, we created a range to avoid over or understating ALICE in our community. The range of ALICE Households in Miami-Dade is 34% to 40%, with a much truer number being closer to 37% ALICE.\* This, coupled with 21% of households that are in poverty, leaves 58% of households in Miami-Dade struggling to make ends meet.

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

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This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Miami-Dade County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$745	\$1,162
Child Care	\$-	\$900
Food	\$165	\$547
Transportation	\$419	\$837
Health Care	\$133	\$506
Miscellaneous	\$170	\$430
Taxes	\$242	\$348
<b>Monthly Total</b>	<b>\$1,874</b>	<b>\$4,730</b>
<b>ANNUAL TOTAL</b>	<b>\$22,488</b>	<b>\$56,760</b>
<b>POVERTY ANNUAL TOTAL</b>	<b>\$11,770</b>	<b>\$24,250</b>

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

Miami-Dade County 2015					
Town	Total HH	BAT Range	Town	Total HH	BAT Range
Aventura	18,701	42% to 47%	Kendall CDP	26,911	36% to 43%
Bal Harbour	1,521	49% to 50%	Fountainebleau CDP	18,175	57% to 65%
Bay Harbor Islands	2,604	41% to 47%	Kendale Lakes CDP	17,936	50% to 57%
Biscayne Park	1,156	40% to 42%	Tamiami CDP	16,085	52% to 58%
Coral Gables	17,954	30% to 34%	The Hammocks CDP	15,687	40% to 48%
Cutter Bay	12,848	39% to 45%	S. Miami Heights CDP	10,503	62% to 68%
Doral	15,038	34% to 41%	Westchester CDP	9,175	53% to 58%
El Portal	883	48% to 53%	Golden Glades CDP	9,118	63% to 70%
Florida City	2,794	83% to 86%	West Little River CDP	8,935	65% to 71%
Hialeah	71,124	71% to 76%	University Park CDP	7,496	55% to 60%
Hialeah Gardens	6,254	56% to 61%	Ives Estates CDP	6,908	51% to 60%
Homestead	19,154	59% to 66%	Princeton CDP	6,598	50% to 56%
Key Biscayne	4,570	24% to 28%	Leisure City CDP	6,478	66% to 73%
Medley	356	82% to 84%	Sunset CDP	5,185	36% to 42%
Miami Beach	43,400	48% to 55%	Brownsville CDP	4,890	81% to 86%
Miami	171,720	66% to 72%	Olympia Heights CDP	3,985	41% to 46%
Miami Gardens	29,814	62% to 68%	Westview CDP	2,965	68% to 72%
Miami Lakes	9,794	37% to 44%	West Perrine CDP	2,899	61% to 65%
Miami Shores	3,250	23% to 25%	Goulds CDP	2,756	71% to 75%
Miami Springs	4,923	46% to 53%	Naranja CDP	2,706	76% to 82%
North Bay Village	3,219	50% to 58%	Richmond Heights CDP	2,569	60% to 70%
North Miami Beach	14,150	61% to 68%			
North Miami	18,302	64% to 70%			
Opa-locka	5,247	86% to 91%			
Palmetto Bay	7,318	23% to 27%			
Pincrest	5,980	21% to 25%			
South Miami	4,221	43% to 48%			
Sunny Isles Beach	10,855	51% to 55%			
Surfside	2,220	32% to 34%			
Sweetwater	5,533	68% to 74%			
Virginia Gardens	937	49% to 57%			
West Miami	2,034	59% to 63%			

# What is United Way doing to help?

The report underscores United Way’s mission of bringing people and institutions together to collectively build a strong, viable community. We focus on strengthening education, financial stability and health because we know

that children do better in school and in life when they have access to quality education; people are more financially secure when they have the skills set to land and keep good jobs, and have access to affordable, quality health care.

- ☑ The United Way Center for Excellence in Early Education is at the forefront of elevating the quality of early care and education with a focus on neighborhoods of greatest need. Through a five-year, \$22.5 million federal Early Head Start grant, we are reaching 320 infants and toddlers, along with their families, teachers and administrators in high-need communities, including Liberty City, Little Havana, Florida City and Coconut Grove, among others. We are providing comprehensive services at 16 early care and education centers and family childcare homes – not only to the children and families, but also to teachers and the small business owners who are at the helm of their early education centers and are bettering their skills through our efforts.
- ☑ The United Way Centers for Financial Stability, operated by Branches, continues to lead the way in financial coaching and tax preparations, offering working families, ALICE families, comprehensive financial services, employment
- ☑ United Way launched three new initiatives to empower ALICE families, including: Mission United, focused on helping veterans re-acclimate to civilian life; EDEN Place, an educational family resource center, powered by Overtown Youth Center, to help parents and guardians better understand their children's schooling and options available to help them succeed; and Youth Institute, a year-long student program focused on empowering at-risk local youth, 14 to 18-years-old, to become successful in their careers, life-long community advocates, global citizens and agents of change.
- ☑ In 2016, IRS-certified volunteers in Florida, working at 733 tax preparation sites, coordinated by United Way and dozens of its partners, filed 225,000 tax returns that helped ALICE families, the elderly and disabled claim over \$232 million in tax refunds, including important tax This year, all United Ways in Florida are advocating during the 2017 Florida Legislative Session for more funding to expand this program.



assistance, credit counseling and debt management, among other services. Last year, 3,497 people learned how to budget and better manage and save money.

- ✓ Miami-Dade residents have saved more than \$12 million on prescription medications through United Way's partnership with FamilyWize.
- ✓ United Way invests in almost 120 programs in Miami-Dade to ensure that young children get off to a good start in school and in life, youth receive academic and social support to graduate high school, residents have access to health care and lead healthy lifestyles, families in crisis get back on their feet and pave a path to financial stability and older adults remain healthy and independent.

- ✓ Successfully advocated, in partnership with others, to lift the five year enrollment ban for children of legally residing immigrants to enroll in the state's health insurance program for children.
- ✓ Successfully advocated for funding to support quality incentives for school readiness providers, including professional development for teachers and provider reimbursement.

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