The 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 report establishes an income threshold per county based on a family’s “Household Survival Budget,” a bare-minimum monthly budget to cover basic necessities: housing, child care, food, health care and transportation.

The population identified in the report as ALICE (Asset Limited, Income Constrained, Employed) is comprised of people who work and earn more than the Federal Poverty Level, but can not consistently cover the cost of living.

In Miami-Dade, the percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). Using 2015 data, the ALICE Report states that 58% of Miami-Dade households are either in poverty or are barely making ends meet.

**ALICE IN MIAMI-DADE COUNTY**

- **Miami-Dade**
  - 857,712 Households
  - **42%** 364,227 HH
  - **37%** 314,401 HH
  - **21%** 179,084 HH

- **Florida**
  - 7.5M Households
  - **56%** or 4.2M HH
  - **30%** or 2.2M HH
  - **15%** or 1.1M HH

![Households by Income, 2007 to 2015](chart.png)
What does it cost to afford basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

When the five basic needs are accounted for, the Household Survival Budget for a family of four in Miami-Dade is $56,760 per year; for a single person that amount is $22,488.

<table>
<thead>
<tr>
<th>Monthly Costs</th>
<th>Single Adult</th>
<th>2 Adults, 1 Infant, 1 Preschooler</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$745</td>
<td>$1,162</td>
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<tr>
<td>Child Care</td>
<td>$–</td>
<td>$900</td>
</tr>
<tr>
<td>Food</td>
<td>$165</td>
<td>$547</td>
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<tr>
<td>Transportation</td>
<td>$419</td>
<td>$837</td>
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<tr>
<td>Health Care</td>
<td>$133</td>
<td>$506</td>
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<tr>
<td>Miscellaneous</td>
<td>$170</td>
<td>$430</td>
</tr>
<tr>
<td>Taxes</td>
<td>$242</td>
<td>$348</td>
</tr>
<tr>
<td><strong>Monthly Total</strong></td>
<td><strong>$1,874</strong></td>
<td><strong>$4,730</strong></td>
</tr>
<tr>
<td><strong>Annual Total</strong></td>
<td><strong>$22,488</strong></td>
<td><strong>$56,760</strong></td>
</tr>
<tr>
<td><strong>Poverty Annual Total</strong></td>
<td><strong>$11,770</strong></td>
<td><strong>$24,250</strong></td>
</tr>
</tbody>
</table>

The 2015 ALICE Report looks more closely at families with children – those who are married, single mother and single father households (HH).

- **145,738** married HH
  - 56% above ALICE threshold
  - 31% are ALICE
  - 13% are in poverty

- **73,262** single female-headed HH
  - 12% above ALICE threshold
  - 36% are ALICE
  - 52% are in poverty

- **21,377** single male-headed HH
  - 22% above ALICE threshold
  - 52% are ALICE
  - 26% are in poverty

Miami-Dade has more households headed by people who are 65+ than any other county.

- **Miami-Dade** has 202,456 HH headed by 65+
  - 38% or 77,478 HH
  - 37% or 73,929 HH
  - 25% or 51,049 HH

- **Florida** has 2.2M HH headed by 65+
  - 57% or 1.27M HH
  - 31% or 690,829 HH
  - 12% or 263,059 HH
Miami-Dade County's median household income is the lowest of the six counties, $43,786 compared to: $53,926 (B); $49,554 (Duval); $51,725 (Hills); $50,720 (Orange); and $56,664 (PB).
We serve and advocate for ALICE families. 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.

Among the many efforts underway to help ALICE families, here are a few key ways:

- In 2009, we opened the United Way Center for Financial Stability, operated by Branches, to provide working families with comprehensive financial services, employment assistance, credit counseling and debt management. Since then, 16,335 people learned how to budget, better manage and save money.

- Along with numerous partners, we play a significant role in coordinating the Volunteer Income Tax Assistance (VITA) program, which provides free tax services to ALICE families and helps them access important tax credits. Last year, 9,845 tax returns were filed through VITA, resulting in $11.5 million in tax refunds. Visit MiamiFreetaxes.org for more information.

- Our legislative agenda this year is framed around the needs of ALICE families and includes: expanding tax and financial education programs for working families; increasing funding for quality early education programs and other supporting services; and providing additional health care services for Florida's children and older adults.

- Through our partnership with FamilyWize, we have helped Miami-Dade residents save more than $12 million on prescription medications.

- New initiatives like Mission United further empower ALICE families by helping veterans find meaningful employment and access community services.

- We invest in 120 programs in Miami-Dade focused on improving the education, financial stability and health of our residents.

- We support the growing population of older adults. In addition to investing in programs that offer case management, congregate meals and home-based services, we are working with a number of local partners on the Age-Friendly Initiative, an effort to improve living conditions for seniors.

For more information, visit unitedwaymiami.org/ALICE or email media@unitedwaymiami.org