



ALICE IN THE **CROSSCURRENTS**

COVID AND FINANCIAL HARDSHIP IN MIAMI-DADE COUNTY

2023 ALICE REPORT



unitedwaymiami.org/ALICE



Symeria T. Hudson
President and CEO

Through the 2023 ALICE Report, we have been able to collect extensive data and analyze how it is affecting households financially, from nationwide to statewide to right here in Miami-Dade County. Nearly half a million Miami-Dade County households are financially insecure and unable to afford the basics.

Many of these families are defined as ALICE (Asset Limited, Income Constrained, Employed), which means they earn above the Federal Poverty Level, yet struggle to cover basic needs. ALICE families are hardworking members of the community who are employed yet can't keep up with the rising cost of living. These are our childcare workers, home health aides and cashiers – and they are struggling to make ends meet.

According to the newly released data, the Household Survival Budget is \$76,284, which reflects the estimated minimum cost for a family of four to live and work in our county. Currently, the median income for a household in Miami-Dade is far less at \$59,044. Almost 60 percent of Miami-Dade County adults were employed in 2021, yet 55 percent of workers are paid by the hour, meaning they are more likely to have fluctuations in income and less likely to receive benefits.

United Way Miami is pivoting to become an answer. We are focused on providing opportunities and services that will give residents a chance to expand their skills and land industry-leading jobs through our innovative fund, UpSkill Miami. Through strategic partnerships, United Way Miami will continue to find ways to collaborate and tackle the complex issues many of our community faces.

The ALICE data shows there is more work to be done. We encourage you to take action after reading the report by sharing this valuable data to amplify our collective efforts and raise awareness of the crucial work we do to support Miami-Dade County's ALICE families. By joining forces, we can set ALICE families on an upward trajectory that will last for the generations that follow. Together, let's continue building a stronger Miami for all.

With hope,
Symeria Hudson
President and CEO, United Way Miami

INTRODUCTION: WHO IS ALICE?



ALICE: **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE refers to the hardworking members of our community who are employed yet can't keep up with the rising cost of living. They earn above the federal poverty level, yet struggle to cover basic needs, including housing, childcare, food, transportation, health care and necessary technology. These households are either in or one emergency away from falling into poverty, with little to no savings. They are our childcare workers, home health aides and cashiers – and they are struggling to make ends meet in record numbers.



Through the development of the ALICE measurements and publishing of ALICE reports, we are able to analyze data, recognize patterns and begin to formulate solutions at local, state and national levels. The grassroots ALICE movement, led by United Way of Northern New Jersey, has spread to 27 states and includes United Ways, corporations and nonprofits. The goal is financial stability for all those gainfully employed. The latest ALICE Reports can be viewed at unitedwaymiami.org/ALICE.



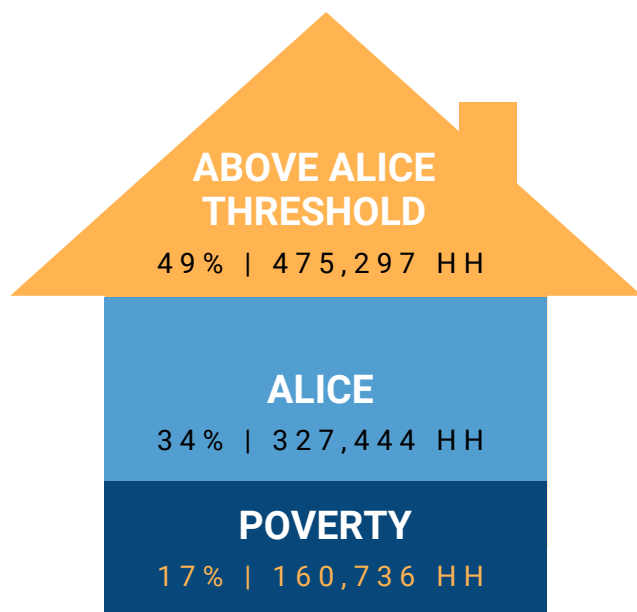
ALICE IN MIAMI-DADE COUNTY



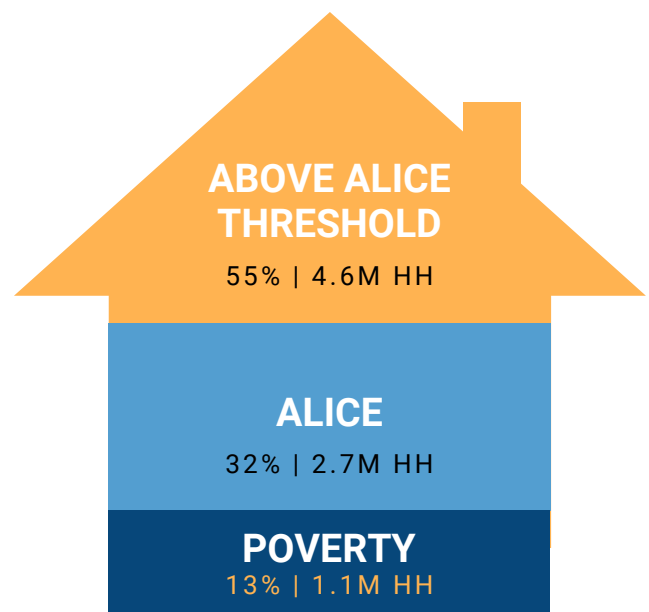
Nearly half a million - 488,180 - Miami-Dade County households are either in or one emergency away from falling into poverty. 34 percent of these households qualify as ALICE, with an additional 17 percent below the Federal Poverty Line (FPL).

While the overall percentage of ALICE households and those in poverty has decreased slightly since 2018 (from 54 to 51 percent), this illustrates how, as Miami-Dade County's population grows, so do the total number of ALICE households, as well as those below the poverty line.

Notably, the largest population increase is among people earning above the ALICE Threshold, which in turn causes the local cost of living to increase. The combination of younger, lower-income residents moving to more affordable housing markets, paired with the influx of higher-income residents from elsewhere is certainly shifting the numbers and growing the baseline of financially unstable households.



MIAMI-DADE HOUSEHOLDS: 963,477



FLORIDA HOUSEHOLDS: 8,533,422

Miami-Dade County households experience a high level of financial hardship among all Florida counties, with total numbers of both ALICE households and households in poverty higher than the state averages in both of these categories.

WORK AND WAGES

\$76,284

**Household
Survival Budget**

\$59,044

**Median
Household Income**

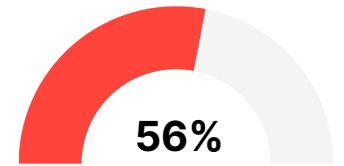
The Household Survival Budget is \$76,284, which reflects the estimated minimum cost for a family of four to live and work in Miami-Dade. Currently, the median income for a household in Miami-Dade is far less at \$59,044.

\$63,062

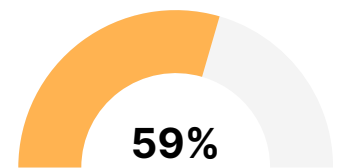
**Florida Median
Household Income**

\$59,044

**Miami-Dade Median
Household Income**



**FLORIDA LABOR FORCE
PARTICIPATION RATE**



**MIAMI-DADE LABOR
FORCE PARTICIPATION
RATE**

Almost 60 percent of Miami-Dade County adult residents were employed (either full time or part time) during 2021. However, a significant portion – 55 percent – of both full and part-time workers are paid by the hour. These workers are more likely to have fluctuations in income and less likely to receive benefits.

While Miami-Dade County's Labor Force Participation Rate is higher than Florida's average (56 percent), the county's Median Household Income is \$4,018 less.

DEMOGRAPHICS AND EQUITY HOUSEHOLDS IN HARDSHIP

Most Hardship

- Single-Female-Headed (with children)
- Under 25 years old
- Single-Male-Headed (with children)

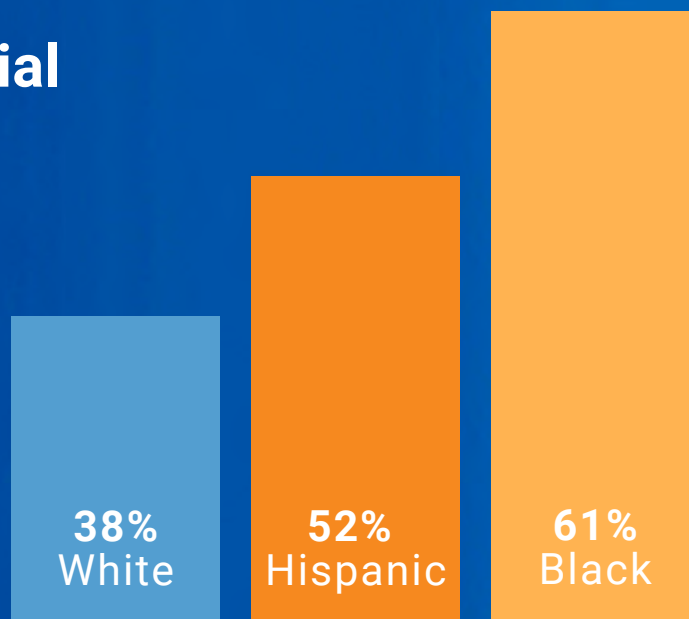
- 25 to 44 years old
- 45 to 64 years old
- Married (with children)

Lowest Hardship



Racial Disparities in Financial Hardship

61 percent of Black and 52 percent of Hispanic households were below the ALICE Threshold and unable to afford basics in 2021, compared to 38 percent of White households.



FINANCIAL HARDSHIP BY LOCATION IN MIAMI-DADE COUNTY

Of Census-Designated Places - the following have the highest percentage of households below the ALICE Threshold.

- Homestead Base CDP, Florida - 100% of population
- Gladeview CDP, Florida - 78% of population
- Medley town, Florida - 78% of population
- Opa-locka city, Florida - 78% of population
- Brownsville CDP, Florida - 73% of population

Of Sub-Division - the following have the most households below the ALICE Threshold.

- Homestead CCD - 58% of population
- Miami CCD - 57% of population
- Hialeah CCD - 56% of population
- Miami Gardens CCD - 56% of population
- Miami Beach CCD - 50% of population

HOW UNITED WAY MIAMI IS EMPOWERING ALICE FAMILIES FOR FUTURE SUCCESS!

UNITED WAY MIAMI supports ALICE families through an extensive range of programs addressing immediate needs and providing resources for long-term financial resilience. Investment in nearly 100 community programs and support for 14 additional initiatives and direct services drive the proven pillars of success: education, financial stability and health.

United Way Miami offers immediate solutions like food assistance, housing, daycare, healthcare and financial support to keep families from falling into poverty. The organization empowers families for the long haul by giving the youngest residents high-quality early education and helping families become financially stable. United Way Miami is all about upskilling residents to land jobs that are in demand and lead to economic mobility. Through a wide array of programs and services, the goal is to uplift families and build a thriving, resilient community.

Last year alone...

- ✓ United Way Miami provided training and placement services to more than 6,300 unemployed and under-employed individuals.
- ✓ Our early education programs trained close to 900 educators and served children throughout 120 high-quality school programs, including more than 5,900 children.
- ✓ Our health programs provided more than 22,500 people with access to care, including screenings, to improve their physical, mental and emotional needs.
- ✓ Our financial stability programs provided emergency shelter and food assistance to 63,000 individuals.



EDUCATION

Helping children and youth achieve their full potential

FINANCIAL STABILITY

Empowering people to take control of their financial future and thrive

HERE'S HOW WE MADE A DIFFERENCE

5,879 young children received quality early education	8,296 students received school-age education resources needed for success	5,150 students received tutoring and post-secondary prep	145,322 individuals served in financial stability	6,328 unemployed and underemployed individuals participated in training and placement programs	63,450 individuals received emergency shelter and food assistance
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United Way Center for Excellence in Early Education (CFE)

- **896** early education professionals at **120** programs received **4,314** hours of training
- **124** children served at the Center's demonstration school

Early Head Start-Child Care Partnership (EHS-CCP)

- **520** children received free high-quality education programs at **19** early care sites

Connecting Assessment with Intentional Teaching (CAIT)

- **423** early education professionals at **63** programs received **3,817** hours of professional training

United Way EDEN Place (Educate. Develop. Empower. Nurture.)

- **10,022** families of school-aged students received essential services such as access to technology and food/clothing donations
- **241** child development and academic advocacy workshops provided to parents
- **205** parent coaching sessions delivered

United Way Center for Financial Stability (CFS)

- **500** individuals received financial coaching
- **38-point** average credit score increase

Miami Tax Pros / Volunteer Income Tax Assistance (VITA)

- **6,582** returns filed in 2022
- **\$11 million+** refunded to Miami-Dade residents including Earned Income Tax Credits (EITC)

MISSION UNITED

- **1,680** connections with essential services and employment opportunities made for veterans and families

211 Miami

- **64,784** calls answered by 211 staff, connecting residents to community resources for social service assistance

HEALTH

Ensuring people have the opportunity to lead healthy lives

38,088

individuals accessed health and wellness services

31,943

screenings, tests and assessments conducted

524,969

individuals saved nearly than \$20 million through SingleCare® prescription care since partnership inception in 2007*

*May include multiple prescriptions filled per person.

Access to Care

- **22,689** people accessed care to improve their health
- **23,778** mental health counseling sessions provided
- **272** people enrolled in health coverage

Healthy Children

- **1,809** children engaged in healthy eating, fitness and play
- **352** youth engaged in fitness programs
- **977** students and **174** parents attended hands-on cooking classes at **10** schools sites

Healthy Older Adults

- **316,042** hours of in-home personal care provided for **4,883** home-bound older adults
- **155,047** hours of respite care provided for **766** family caregivers
- **315** older adults participated in fitness programs
- **1.6 million** free and nutritious meals served older adults

United Way Miami's Targeted Approach

UPSKILL MIAMI
New skills, new opportunities



United Way Miami is pivoting to be an answer by launching an innovative fund, UpSkill Miami. Residents will have a chance to expand their skills for jobs in industry-leading fields like healthcare, transportation and construction trades.

United Way Miami will partner with Baptist Health, Jackson Health System, Miami Dade College, United HomeCare and The CDL School during the first phase.

UpSkill Miami will launch with initial investments of \$2.5 million. Seed funding comes from a remarkable, historic investment from MacKenzie Scott's foundation.

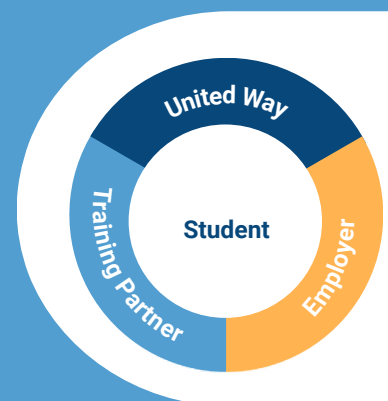
This impactful new innovation in workforce training will help transform the lives of so many Miami-Dade County residents.

Who is eligible to participate?

Individuals who live or work in Miami-Dade County and earn below \$35,000 or are currently unemployed.

The fund's target population is:

- People of color
- Female heads of household
- Veterans
- Youth ages 18-24 or those aging out of foster care



ALICE IN SUMMARY



Nearly half a million - **488,180** - Miami-Dade County households are either in or one emergency away from falling into poverty.



34 percent of these households qualify as ALICE, with an additional 17 percent below the Federal Poverty Line (FPL).



The current median income for a household in Miami-Dade County is **\$59,044**, far less than the **\$76,284** Household Survival Budget.



Racial disparities continue to persist in rates of financial hardship, with **61 percent** of Black and **52 percent** of Hispanic households below the ALICE Threshold, compared to **38 percent** of White households.



United Way Miami is pivoting to be an answer to the issues affecting ALICE households.



United Way Miami leads several initiatives and direct services that make a significant difference in the lives of ALICE families.



A transformative new fund, UpSkill Miami, will ensure residents of Miami-Dade County can expand their skills to land jobs in industry-leading fields.



United Way Miami is investing in specialized programs to uplift the ALICE population.

TOGETHER, WE CAN UPLIFT ALICE FAMILIES.

FIND OUT HOW AT
unitedwaymiami.org/getinvolved



unitedwaymiami.org/ALICE