MAKING CHOICES PLACEMAT ALICE SIMULATION 2025-26.

QUICK GUIDE

INSTRUCTIONS

1. Make copies of the “simulation sheet,” place one sheet every other seat (keep a few extras)
2. Hand every other person a bag with 15 “coin” chips.
3. **Tell participants:** *“These chips represent your monthly budget.”*
4. Walk with an ALICE family script

EXAMPLES OF CAMPAIGN MATERIALS (PRINTED OR DIGITAL) TO SHARE AT SIMULATION

Employee Giving Campaign brochure (trifold or PDF)
Campaign video - link:
Guide to Services brochure (printed or PDF)
Impact one-pager (PDF)
What Your Money Buys (PDF)

We’re here.

United Way Miami

Walk with an ALICE family

WHO IS ALICE?

ALICE: Asset Limited, Income Constrained, Employed

__ALICE__ refers to the hardworking members of our community who are either in poverty or one emergency away from falling into poverty. Many __ALICE__ families earn above the Federal Poverty Level, which means they often don't qualify for assistance, even as they struggle to cover the basic costs of housing, childcare, food, transportation, health care, technology and taxes. They are our childcare workers, home health aides, janitors and maintenance workers and they are struggling to make ends meet in record numbers.

We invite you to experience the everyday reality that happens in many of these households in our community.

INTRODUCE ALICE REPORT FINDINGS AND ALICE FAMILIES

The **ALICE** report is a national initiative that uses data and research to highlight the struggles of **ALICE** households and others facing financial hardship. What began as a local study in new jersey has grown into a grassroots movement in over two-thirds of U.S. States. The **ALICE** movement unites united ways, nonprofits, corporations, and foundations to advocate for solutions, influence policy, and promote financial stability nationwide.

The 2025 ALICE Report states:

- More than **500,000** Miami-Dade County households are either in or one emergency away from falling into poverty.
- The ALICE Threshold is the lowest income level a household needs to cover essential expenses. In Miami-Dade, **54%** of households earn less than the **ALICE** Threshold.
- The median household income in Miami-Dade is **$72,311**, well below the **$89,844** needed for a family of four to meet basic costs.

INTRODUCE THE SIMULATION

Before we begin this simulation represents challenges faced in many **ALICE** households, even if it's not your exact situation. For the purpose of this exercise, you may make changes you couldn't normally, such as moving mid-month or switching your health plan mid-year.

Today I want to introduce you to Kayla and her family. Kayla has two children, ages 5 and 10, and dreams of one day seeing them graduate from college, an experience she did not have

- Kayla is a retail employee, and her husband is a building maintenance engineer. Both have full-time jobs and together take home about **$5,000** every month.
- The family has a limited budget and only **15** simulation chips to spend every month.
    - Review your options in each category and plan your budget carefully, keeping in mind you have two children.
    - Selecting an option for "Savings" is optional, but all other categories require a choice.

Please make these decisions and complete the simulation in about 5 minutes (or longer in a big group), even though in real life these are far heavier decisions that require much more thought.

BEGIN THE SIMULATION

- Start the timer for 5 minutes
- While they are working, you (the moderator) can bring up some of the conversations you are hearing to emphasize that these are realistic conversations many of us have at home.
- Give a 2-minute warning; then a 1-minute warning. Ask them to finish up.
- **If time permits, ask them how they felt, and what tough decisions were made.**

AFTER TIMER STOPS

Thank you for working on your budgets to make these choices. We wanted to let you know that…

- *The first column represents a budget under the Federal Poverty Level for a family of four making around **$30,000** per year.*
- *The first column represents a budget under the Federal Poverty Level for a family of four making around **$30,000** per year.*
- *The second is the ALICE survival budget for a family of four, which the 2025 ALICE Report says is at least **$89,884** for a family with two young children in Miami-Dade.*
- *The third is a budget of about **$100,000,** which allows a family of four with two young children to live comfortably while saving for emergencies, retirement, college, and more.*

LIFE HAPPENS: EMERGENCY SCENARIO(S)

Once you've set your monthly budget, ask: What happens when we're busy making plans? For **ALICE** households, the answer is often: life happens. A car breaks down, work hours are cut, or a medical bill arrives.

With little or no safety net, emergencies force tough choices, often sacrificing one need to cover another. This means constantly reallocating limited coins, shifting money to meet urgent priorities. For **ALICE** families, financial stability relies on flexibility, quick decisions, and finding ways to weather challenges without falling further behind.

EMERGENCIES (Depending on time – choose one or more)

FIRST EMERGENCY

1. *Your partner recently received a significant pay cut at work, reducing your household income by **$400** per month. This loss of income requires you to adjust your family budget to make ends meet. To account for this change, one chip will be removed from your budget. Reallocate your budget*

SECOND EMERGENCY

2. *Your younger child is diagnosed with ADHD and needs to start taking a prescription medication to manage their symptoms. The cost of the medication is **$180** per month to cover the copay. One more chip will be removed from your budget. Reallocate your budget.*

THIRD EMERGENCY

3. *Your older child is struggling with math and reading comprehension, and the school recommends enrolling them in a specialized tutoring program to prevent them from falling further behind. The program costs **$100** per week, totaling **$400** a month. If you decide to invest in your child's education, remove one final chip from your budget.*

   By a show of hands, who has adjusted their budget to accommodate the tutoring program? I know that was a tough choice.

Ask them how they further adjusted their budgets in response to the challenges. Then point out that the back of the placemat can be flipped over to show how United Way Miami's impact connects to each budget category (e.g. Housing, Health Care, Savings, etc.)

END OF SIMULATION

For just a moment, you have experienced what it is like to be an ALICE family. Families who work hard every day, yet still face impossible choices between food, housing, child care, and health care.

With your support, United Way Miami eases these struggles by providing immediate assistance and creating long-term solutions that help families achieve stability and a brighter future.

United Way Miami is H.E.R.E. to help

*We connect people who need help with people who can help. We elevate lives through the **Core Four: H**ealth & Wellbeing, **E**ducation, **R**esilient Communities, **E**conomic Mobility.*

This work is only possible when we do it together. If you are already giving, thank you for making this impact possible. If you are not yet giving, we invite you to join us so more families can meet today's challenges and build stability for tomorrow.

Together, we can build a stronger Miami. Please connect with your United Way representative [or other designee, or go to ePledge, etc] to make your gift pledge.

Thank you. For more information about the ALICE Report and its findings, please visit unitedwaymiami.org/alice.

H

Health & Wellbeing

Our initiatives and partnerships offer access to health care, mental health support, family counseling, Rx discounts and more.

71,627 received life-changing health support

A few key highlights

382,541
screenings, tests, and assessments conducted through funded programs

36,185
mental health counseling sessions were provided

58,952
individuals received referrals and access to medical, behavioral, dental, and trauma recovery services

750K
over five years to expand mobile healthcare for under-served students through HealthConnect in our schools

E

Education

Our initiatives and partnerships provide early childhood education, youth mentorship, tutoring, and teacher professional development.

31,934 children & educators served

Snapshot of our work

23,008
youth and families supported through mentoring, therapy, and life skills programs

4,935
students received literacy and math support in summer and afterschool programs

8,994
young children received quality early education

932
early education professionals at **114** programs received **6,315** hours of professional learning

R

Resilient Communities

We work with partners on issues that impact the whole community, from disaster recovery to drowning prevention for young children to connecting thousands of callers to services and more.

116,142 community members supported

Highlights at a glance

96,747
calls answered by 2-1-1 staff connecting residents to community resources for social service assistance

$100K+
annual investment in drowning prevention for three years, joining multiple community partnerships

17,856
individuals received emergency food assistance

1,219
individuals received critical disaster relief, including those affected by home fires and severe flooding

E

Economic Mobility

We partner with local organizations to provide skill building, veteran job training, housing assistance, tax prep, financial coaching, student loan help, housing and homeless support services and more.

21,418 lives advanced through our programs

A glimpse at our impact

2,625
individuals improved their savings, credit, and overall money management

2,158
at-risk individuals were provided with support services and financial assistance to prevent homelessness, address housing instability, and access shelter

9,020
individuals received tools and resources to become financially resilient

6,638
unemployed or underemployed individuals participated in training and placement programs