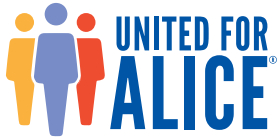


ALICE IN FLORIDA: A FINANCIAL HARDSHIP STUDY

LIVE UNITED



2020 FLORIDA REPORT



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Learn more about ALICE in Florida: www.uwof.org/alice

Special thanks to the following United Way staff for their help with the development of the 2020 ALICE Report for Florida:

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Acknowledgements

United Way of Florida thanks our sponsors, partners, and community stakeholders throughout the state for their support and commitment to this 2020 ALICE Report for Florida. It is our hope that this Report will help raise awareness of the 46% of households in the state who are **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. Our goal is to inform and inspire policy and action to improve the lives of ALICE families.

To learn more about how you can get involved in advocating and creating change for ALICE in Florida, contact: [Rick Owen, rick@uwof.org](mailto:Rick.Owen@uwof.org)

To access the ALICE data and resources for Florida, go to UnitedForALICE.org/Florida

THE ALICE RESEARCH TEAM

ALICE Reports provide high-quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the ALICE Report for Florida, our team of researchers collaborated with a Research Advisory Committee composed of experts from across the state. In addition, every two years, United For ALICE undertakes a full review of the ALICE Methodology, in which Research Advisory Committee members from each of our partner states participate. This collaborative model ensures each report presents unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Learn more about the ALICE Research Team on our website at UnitedForALICE.org/research-team

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ALICE: A GRASSROOTS MOVEMENT

This body of research provides a framework, language, and tools to measure and understand the struggles of a population called **ALICE** — an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE represents the growing number of households in our communities that do not earn enough to afford basic necessities. Partnering with United Ways, foundations, academic institutions, corporations, and other state organizations, this research initiative provides data to stimulate meaningful discussion, attract new partners, and ultimately inform strategies for positive change.

Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, this work has grown from a pilot in Morris County, New Jersey to 21 states and more than 648 United Ways. Together, United For ALICE partners can evaluate current initiatives and discover innovative approaches to improve life for ALICE and the wider community. To access reports from all states, visit UnitedForALICE.org

WHAT'S NEW IN ALICE RESEARCH

Every two years, United For ALICE undertakes a full review of the ALICE Methodology to ensure that the ALICE measures are transparent, replicable, and current in order to accurately reflect how much income families need to live and work in the modern economy. In 2019, more than 40 external experts – drawn from the Research Advisory Committees across our United For ALICE partner states – participated in the review process. A full description of the Methodology and sources is available at UnitedForALICE.org/Methodology

This Report includes the following improvements:

More local variation: The ALICE budgets for housing, food, transportation, health care, and taxes incorporate more local data. For housing, we differentiate counties within Metropolitan Statistical Areas using American Community Survey gross rent estimates. For food, the U.S. Department of Agriculture's Thrifty Food Plan is adjusted at the county level using Feeding America's cost-of-meal data. For transportation, auto insurance is added to new miles-traveled data (discussed in the next paragraph) to reflect different driving costs by state. For health care, out-of-pocket costs are provided by census region. And taxes now systematically include local income tax, using data from the Tax Foundation.

Better reflection of household composition: Transportation and health care budgets now better reflect costs for different household members. The transportation budget for driving a car uses the Federal Highway Administration's miles-traveled data, sorted by age and gender, and AAA's cost-per-mile for a small or medium-sized car. The health care budget reflects employer-sponsored health insurance (the most common form, covering 49% of Americans¹), using the employee's contribution, plus out-of-pocket expenditures by age and income, from the Agency for Healthcare Research and Quality Medical Expenditure Panel Survey.

More variations by household size: The median household size in the U.S. is three people for households headed by a person under age 65 and two people for households headed by seniors (65+).² Reflecting this reality, the Household Survival Budgets are presented in new variations, including a Senior Survival Budget. The website provides data to create budgets for households with any combination of adults and children. The ALICE Threshold has also been adjusted to incorporate the most common modern household compositions. These new budget variations are included in the County Profile and Household Budget pages on UnitedForALICE.org/Florida

New ALICE measures:

- The **Senior Survival Budget** more accurately represents household costs for people age 65 and over. Housing and technology remain constant; however, some costs are lower – transportation, food, and health insurance premiums (due to Medicare) – while others are higher, especially out-of-pocket health costs. Because over 90% of seniors have at least one chronic condition, the Senior Survival Budget includes the additional cost of treating the average of the five most common chronic diseases.
- The **ALICE Essentials Index** is a standardized measure of the change over time in the costs of essential household goods and services, calculated for both urban and rural areas. It can be used as a companion to the Bureau of Labor Statistics' (BLS) Consumer Price Index, which covers a broader range of goods and services that families at all income levels buy regularly.

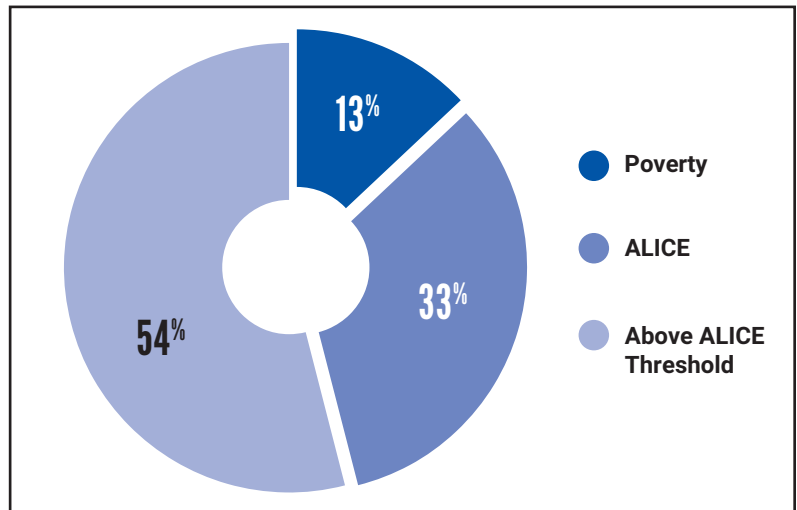
Data Notes: The data are estimates; some are geographic averages, others are one- or five-year averages depending on population size. Change-over-time ranges start with 2007, before the Great Recession, then measure change every two years from 2010 to 2018. County-level data remains the primary focus, as state averages mask significant differences between counties. For example, the share of households below the ALICE Threshold in Florida ranges from 32% in Santa Rosa County to more than 65% in sparsely populated Liberty and Desoto counties. Many percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. The methodological improvements included in this Report have been applied to previous years to allow for accurate year-over-year comparisons. This means that some numbers and percentages at the state and county level will not match those reported in previous ALICE Reports for Florida.

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ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

Over the last decade, Florida has shown steady economic improvements according to traditional measures. Unemployment in the state and across the U.S. has fallen to historic lows, GDP has grown, and wages have risen slightly. Yet in 2018, eight years after the end of the Great Recession, 46% of Florida's 7,792,605 households still struggled to make ends meet. And while 13% of these households were living below the Federal Poverty Level (FPL), another 33%— more than twice as many — were **ALICE** households: **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed. These households earned above the FPL, but not enough to afford basic household necessities.



This Report provides new data and tools that explain the persistent level of hardship faced by ALICE households, revealing aspects of the Florida economy not tracked by traditional economic measures. The Report highlights three critical trends:

- **The cost of living is increasing for ALICE households.** The cost of household essentials (housing, child care, food, transportation, health care, and technology) is increasing faster than the cost of other goods and services. The ALICE Essentials Index, a new tool that measures change over time in the cost of essentials, increased at an average rate of 3.4% annually nationwide over the past decade, while the official rate of inflation was 1.8%.
- **Worker vulnerability is increasing while wages stagnate in ALICE jobs.** Economic reports nationwide show a decrease in the number of people who are unemployed. However, low unemployment conceals three trends that expose ALICE workers to greater risk: growth in the number of low-wage jobs, minimal increases in wages, and more fluctuations in job hours, schedules, and benefits that make it harder to budget and plan. This vulnerability is reflected in the record number of Florida workers — 50% — who were paid by the hour in 2018.
- **The number of ALICE households is increasing in Florida as a result of rising costs and stagnant wages.** There are more ALICE households than households in poverty, and the number of ALICE households is increasing at a faster rate. The FPL, with its minimal and universal estimate of the cost of living, far underestimates the number of households that cannot afford to live and work in the modern economy. In Florida, the percentage of households that were ALICE rose from 22% in 2007 to 33% in 2018. By contrast, those in poverty fluctuated at around 13% throughout the period.

This Report provides critical measures that assess Florida's economy from four perspectives: They track financial hardship over time and across demographic groups; quantify the basic cost of living in Florida; assess job trends; and identify gaps in assistance and community resources. These measures also debunk assumptions and stereotypes about low-income workers and families. ALICE households are as diverse as the general population, composed of people of all ages, genders, races, and ethnicities, and they live in all counties in Florida — urban, suburban, and rural.

The Report concludes with an analysis of the economic benefits if all households had income above the ALICE Threshold. Not only would there be a significant positive impact on families and their communities, but the state economy would also benefit. In fact, the added value to the Florida GDP would be approximately \$244 billion.

This Report and its measures are tools to help stakeholders ask the right questions, reduce vulnerabilities, remove obstacles to advancement, identify gaps in community resources, build a stronger workforce, and implement programs and policies that help put financial stability within reach for ALICE households, ultimately strengthening the Florida economy overall.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households with income above the Federal Poverty Level but below the basic cost of living. A household consists of all the people who occupy a housing unit. In this Report, households do not include those living in group quarters such as a dorm, nursing home, or prison.

The **Household Survival Budget** estimates the actual bare-minimum costs of basic necessities (housing, child care, food, transportation, health care, and a basic smartphone plan) in Florida, adjusted for different counties and household types.

The **Senior Survival Budget** incorporates specific cost estimates for seniors for food, transportation, and health care, reflecting key differences in household expenses by age.

The **Household Stability Budget** calculates the costs of supporting and sustaining an economically viable household over time, including a contingency for savings.

The **ALICE Threshold** is the average income that a household needs to afford the basic necessities defined by the Household Survival Budget for each county in Florida. Households **Below the ALICE Threshold** include both ALICE and poverty-level households.

The **ALICE Essentials Index** is a measure of the average change over time in the costs of the essential goods and services that households need to live and work in the modern economy – housing, child care, food, transportation, health care, and a smartphone plan.

ALICE ONLINE

Visit UnitedForALICE.org for more details about ALICE in Florida, including...

Interactive maps with data at the state, county, municipal, zip code, and congressional district levels

Demographic data highlighting ALICE households by age, race/ethnicity, and household type

Jobs graphs with more details about where ALICE works

County Profiles with detailed data about ALICE households in each county in Florida

Data spreadsheet, an Excel file with the ALICE data and geo.id codes

Methodology Overview that provides a full outline of the sources and methodology used in the Report and online

Research Advisory Committee Overview detailing the members and role of this critical group

Additional Reports, including *The Consequences of Insufficient Household Income* (2017)

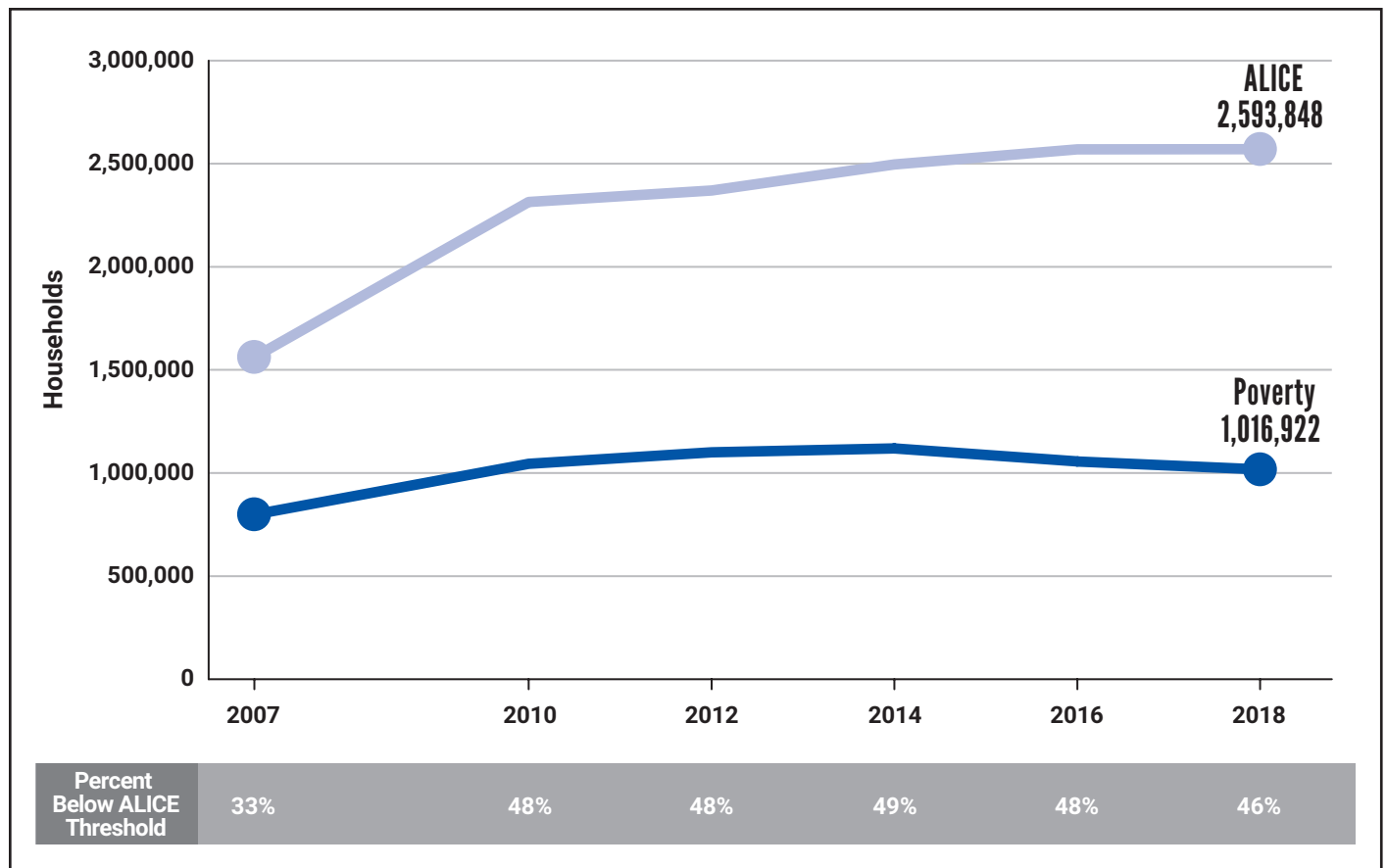
More about United For ALICE, including our partners, press coverage, learning communities, etc.

WHO IS ALICE?

With income above the FPL but below a basic survival threshold – defined as the ALICE Threshold – ALICE households earn too much to qualify as “poor” but are still unable to make ends meet. They often work as cashiers, nursing assistants, office clerks, servers, laborers, and security guards. These types of jobs are vital to keeping Florida’s economy running smoothly, but they do not provide adequate wages to cover the basics of housing, child care, food, transportation, health care, and technology for these ALICE workers and their families.

Between 2007 and 2018 – and particularly from 2010 to 2018 – the number of Florida households in poverty remained relatively flat, comprising approximately 13% of all households. The total number of households in the state increased by 10%, to a total of 7,792,605 households in 2018. Yet the number of ALICE households in Florida increased significantly more, and their percentage of all households rose from 22% in 2007 to 33% in 2018. Overall, the percentage of households living below the ALICE Threshold (ALICE and poverty-level households combined), increased from 33% in 2007 to a peak of 49% in 2014, then landed at 46% in 2018 (Figure 1).

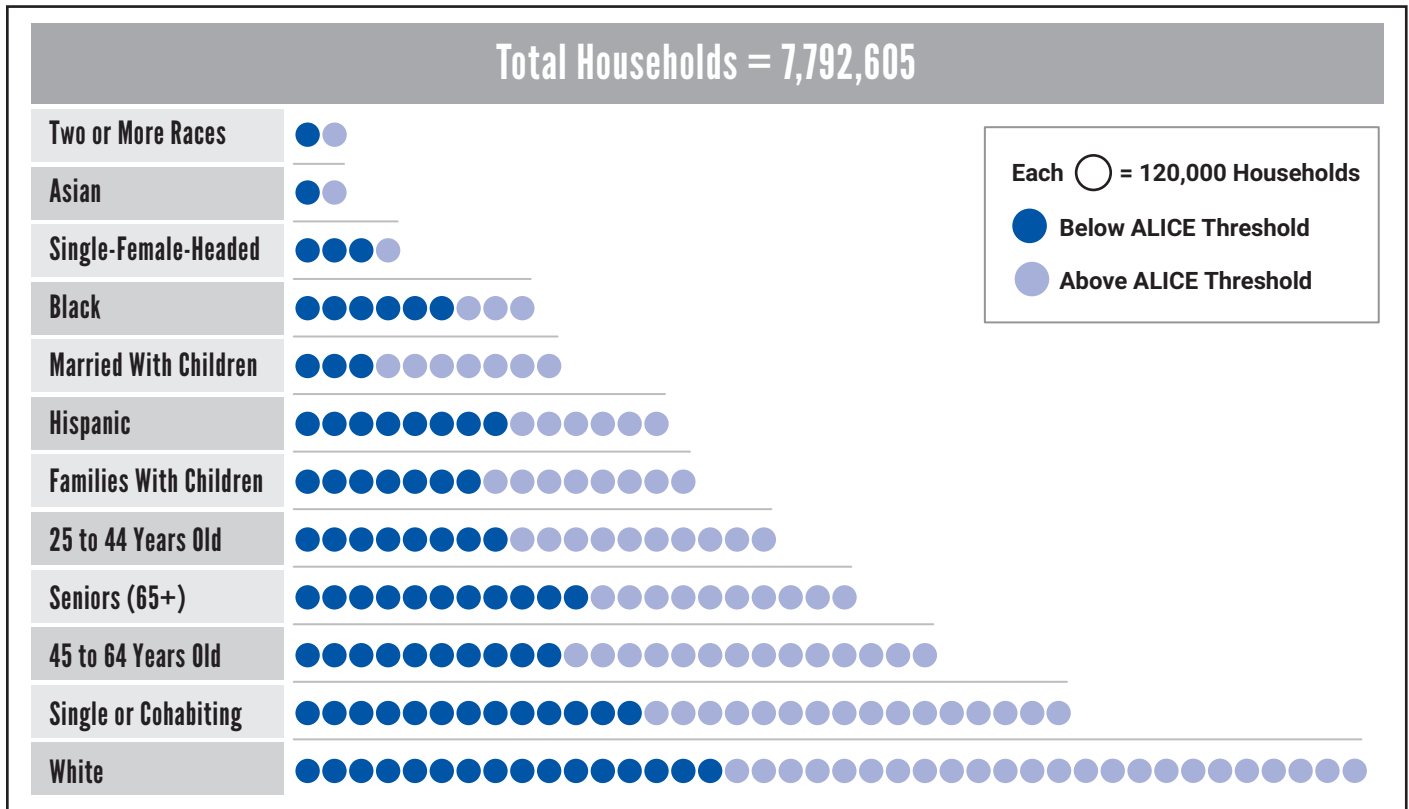
Figure 1.
Households by Income, Florida, 2007-2018



Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018

ALICE households live in every county in Florida – urban, suburban, and rural – and they include people of all genders, ages, and races/ethnicities, across all household types. Figure 2 shows that the largest numbers of households below the ALICE Threshold are in the largest demographic groups in Florida – namely, households headed by someone in their prime working years (age 25-64), White households, seniors, and single or cohabiting households (without children or seniors). Among families with children – another of the state’s biggest groups – married-parent families were the largest subgroup and accounted for 40% of families with children below the ALICE Threshold.

Figure 2.
Household Types by Income, Largest Groups, Florida, 2018

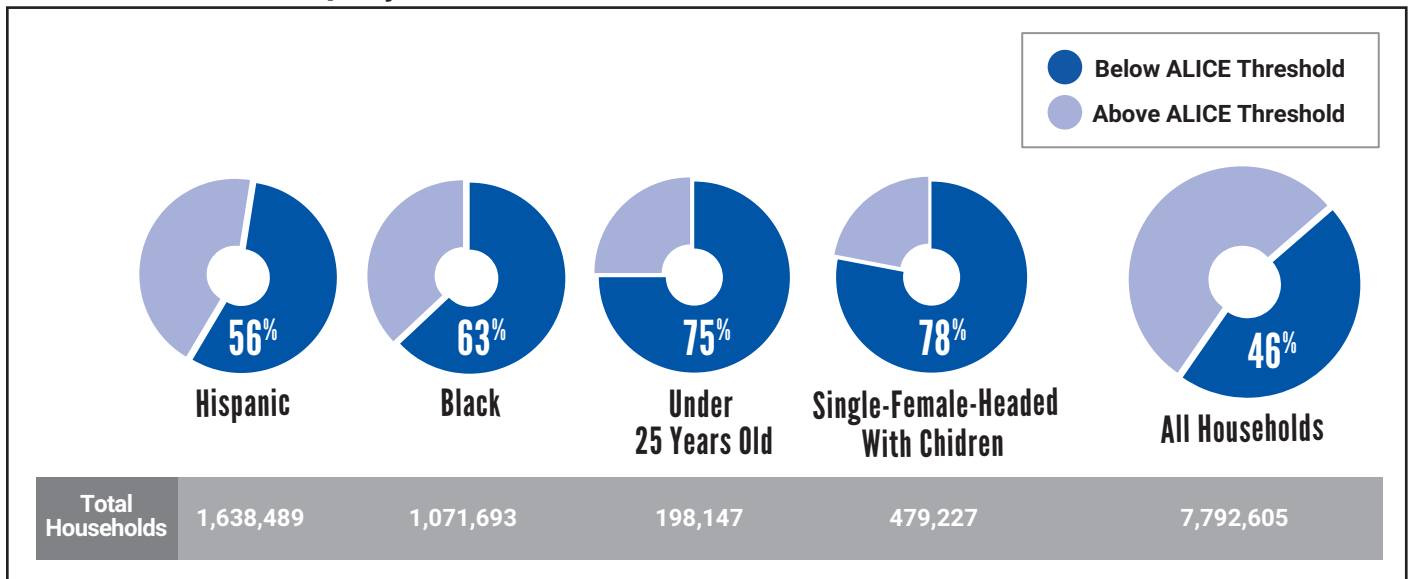


Note: Categories shown in figure are overlapping.

Sources: ALICE Threshold, 2018; American Community Survey, 2018

Another way to examine the data is to look at the proportion of each group that is below the ALICE Threshold. Overall, 46% of households in Florida had income below the ALICE Threshold in 2018. But many smaller groups had a disproportionately high percentage of families below the ALICE Threshold, including Black and Hispanic households, young households (headed by someone under age 25), and single-parent households (Figure 3).

Figure 3.
Select Household Groups by Income, Florida, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

TRENDS: HOUSEHOLD DEMOGRAPHICS

A growing number of households live on the edge of the ALICE Threshold. For these households, even a small increase in the cost of housing or a decrease in work hours can mean the difference between being financially stable and being ALICE — or between being ALICE and falling into poverty. **In Florida, 14% of households are on the cusp of the ALICE Threshold**, with earnings in the Census income bracket above or below it.³ This matters not only for families, but also for the Florida economy: Small increases in regular bills like rent, food, or gasoline, a decrease in wages or hours worked, or an unexpected emergency — such as a factory closing or a natural disaster — could destabilize a large number of households.

Florida is increasingly diverse. Florida is one of the fastest-growing states in the country, and the fourth most populous. While all of the state's racial and ethnic groups grew between 2010 and 2018, the trajectories for growth and financial hardship differed. The largest group, White households, increased by 3%, with a larger proportion of seniors than in other racial/ethnic groups; the next largest groups included more international migrants and people in their prime working years. Hispanic households increased by 30%, Black households by 13%, and the smallest group, Asian households, by 24%. These groups had different trajectories for those below the ALICE Threshold: While White households saw a 2% drop in the number of households below the ALICE Threshold, all others experienced an increase: Black households by 13%, Hispanic households by 26%, and Asian households by 29%.⁴

Florida's household structure continues to change. Married-parent families with children are no longer the most common household. In 2018, single or cohabiting adults under age 65 with no children under age 18 made up the largest proportion of households in Florida (45%), as well as the largest share of households below the ALICE Threshold (43%). The number of cohabiting adults more than doubled nationally between 1996 and 2017, and these partners tend to have higher levels of education and be more racially diverse today than cohabiting adults were 20 years ago.⁵

Baby boomers and millennials, the two largest population bubbles, are getting older. This natural aging of the population is increasing the number of seniors as more boomers pass age 65, and that trend is amplified by the large number of seniors who migrate to Florida in retirement. In addition, the proportion of both college-age students and families with children is falling as millennials have passed traditional college age, are having fewer children, and are waiting longer than previous generations to have them.⁶

Among seniors, there are three trends. The White population in Florida is older than other racial/ethnic groups and will continue to account for an increasing share of the senior population. Having lived through a decade of financial challenges since the Great Recession, more Florida seniors will become ALICE. And seniors make up a larger portion of households in rural areas, where they will continue to face additional challenges in access to transportation, health care, and caregiving.⁷

Inequality in income and wealth will continue to rise as wage growth in high-wage jobs greatly outpaces wage growth at the lower end. Nationwide, from the late 1940s to the early 1970s, incomes across the income distribution grew at nearly the same pace. Then, beginning in the 1970s, income disparities began to widen: The average income for the top 1% increased over five times more than that of the middle 60% and over three times more than that of the bottom fifth, from 1979 to 2016.⁸ The gap in wealth (savings and assets) is even greater. Unable to save, ALICE families do not have the means to build assets, let alone catch up to those who already have assets (especially those who have been building assets for generations). ALICE families also tend to experience more barriers that, when compounded, create an even bigger wealth gap. These include issues like lower pay for women, racial/ethnic discrimination in homeownership, and student loan debt.⁹

THE COST OF LIVING IN FLORIDA

Traditional economic measures systematically underestimate the actual cost of basic needs and their rate of increase over time, concealing important aspects of the local and national economy. To better capture the reality of how much households need to live and work in the modern economy in each county in Florida, this Report includes the **ALICE Household Budgets**. In addition, the Report includes the **ALICE Essentials Index**, a standardized national measure that captures change over time in the cost of household essentials that ALICE households purchase. Together, these tools provide a more accurate estimate of the cost of living and a clearer way to track change over time.

THE ALICE HOUSEHOLD BUDGETS

United For ALICE provides three basic budgets for all counties in Florida. Each budget can be calculated for various household types.

- The **ALICE Household Survival Budget** is an estimate of the minimal total cost of household essentials — housing, child care, food, transportation, health care, and technology, plus taxes and a miscellaneous contingency fund equal to 10% of the budget. It does not include savings, auto repairs, cable service, travel, laundry costs, or amenities such as holiday gifts or dinner at a restaurant that many families take for granted.
- The **Senior Survival Budget**, new to this Report, adjusts the Household Survival Budget to reflect the fact that seniors have lower food costs than younger adults, travel fewer miles for work and family responsibilities, and have increasing health needs and out-of-pocket health care expenses.
- For comparison to a more sustainable budget, the **ALICE Household Stability Budget** estimates the higher costs of maintaining a viable household over time, and it is the only ALICE budget to include a savings category, equal to 10% of the budget.

The actual cost of household basics in every county in Florida is well above the FPL for all household sizes and types. For a single adult, the FPL was \$12,140 per year in 2018, but the average Household Survival Budget in Florida was \$24,600 per year.¹⁰ The average Senior Survival Budget totaled \$27,348 per year, primarily due to increased health costs. (Despite having Medicare, seniors have greater out-of-pocket health care costs, largely due to increased spending on chronic health issues like heart disease and diabetes.) And all budgets were significantly lower than the Household Stability Budget, which reached \$47,232 per year for a single adult (Figure 4).

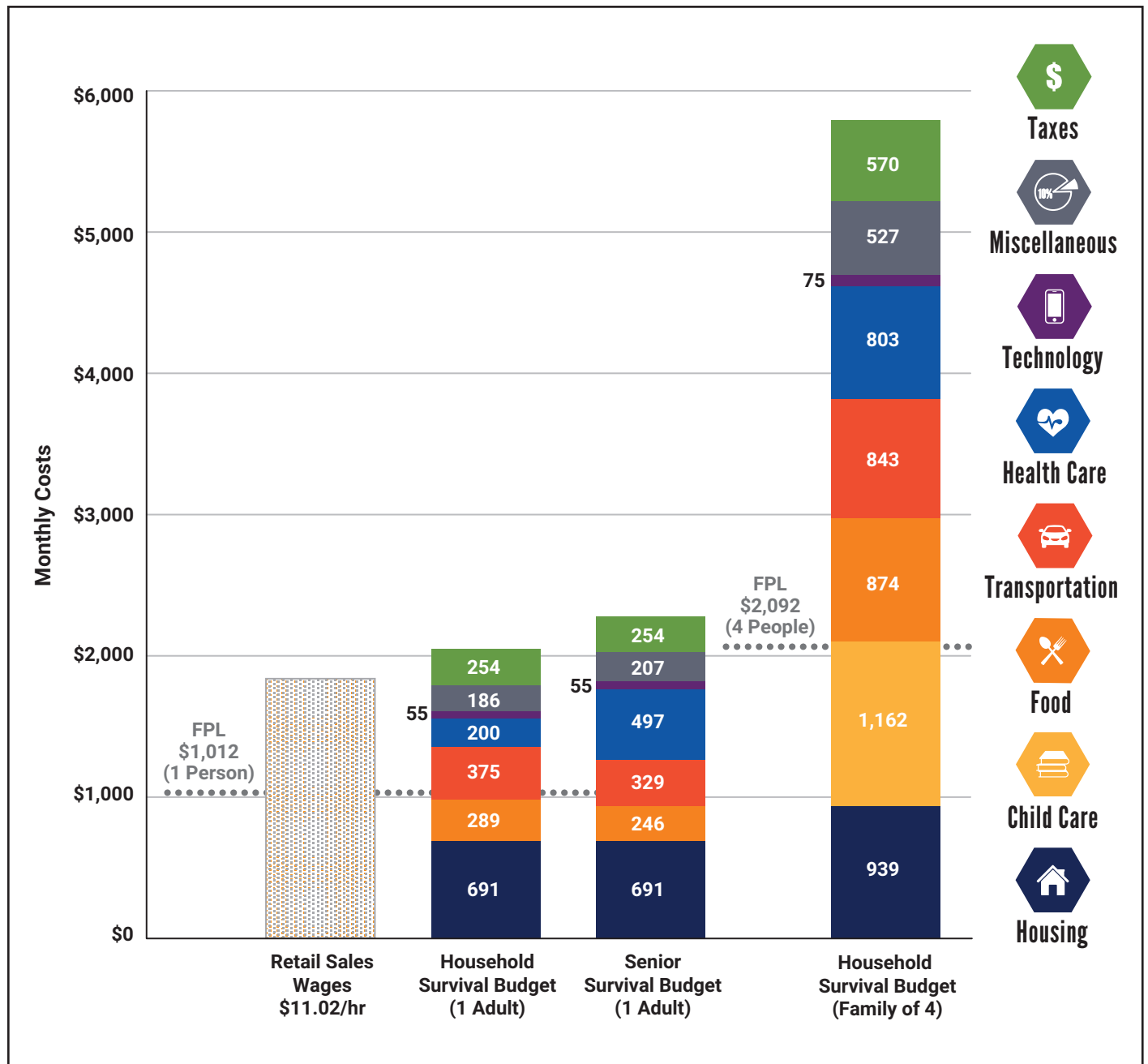
The gaps are even larger for families. The FPL for a four-person family was \$25,100 in 2018, while the Household Survival Budget for a family with two adults, an infant, and a four-year-old was \$69,516.¹¹

The hourly wages needed to support these budgets were \$12.30 for the single adult Survival Budget; \$13.67 for the Senior Survival Budget; and \$34.76 for one worker or \$17.38 each for two workers for the Survival Budget for a family of four. To put these wages in perspective, the median hourly wage for the most common occupation in Florida, retail sales, was \$11.02 in 2018, or \$22,040 if full time, year-round — not enough to support any of the ALICE budgets.

Public assistance programs are based on the FPL, but the FPL is not enough for a household to cover even its most minimal costs, as shown by the comparison to the Household Survival Budget in Figure 4. This means that assistance programs serve far fewer households than actually need assistance.

To see the details of each ALICE budget for different household types, visit UnitedForALICE.org/Florida

Figure 4.
Monthly Budget Comparison, Florida, 2018



Note: The FPL is a total; there is no breakdown of how that amount is allocated by budget category.

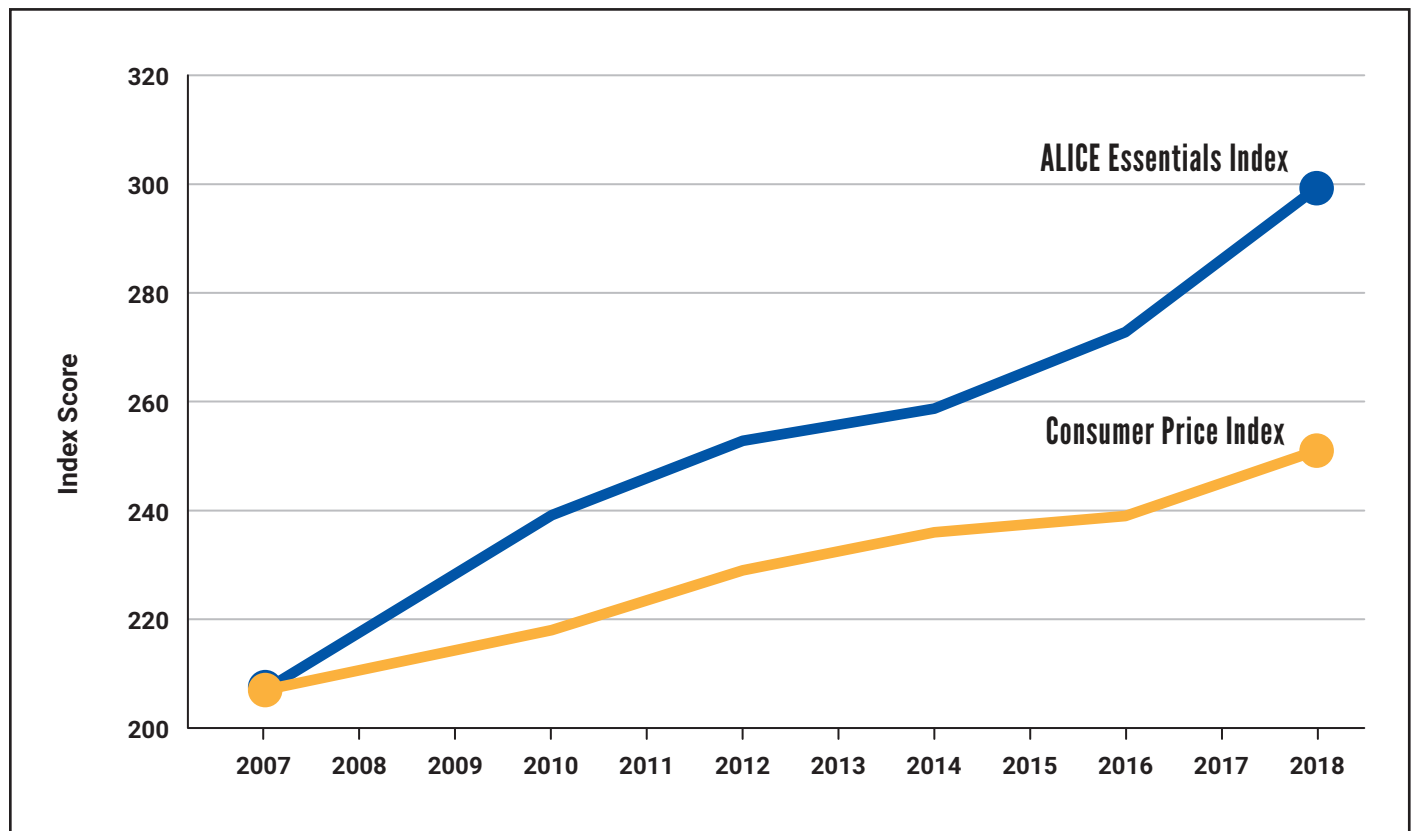
Sources: AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2019; Federal Highway Administration, 2017; Florida Department of Education, 2017; Fowler, 2019; Internal Revenue Service, 2020; Gundersen, Dewey, Kato, Crumbaugh, and Strayer, 2019; The Zebra, 2018; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; U.S. Department of Agriculture, 2018—Official USDA Food Plans. For more details, see the Methodology Overview at [UnitedForALICE.org/Methodology](https://www.unitedforalice.org/methodology)

THE ALICE ESSENTIALS INDEX

Based on items in the Household Survival Budget, the ALICE Essentials Index measures the change over time in the costs of household essentials – a much narrower definition than the more common rate of inflation based on the BLS Consumer Price Index (CPI). While the CPI covers a large group of goods and services that urban consumers buy regularly (housing, food and beverages, transportation, medical care, apparel, recreation, education, and communication services), the ALICE Essentials Index includes only essential household items (housing, child care, food, transportation, health care, and a smartphone plan). The ALICE Essentials Index is also calculated for both urban and rural areas, while the CPI only tracks inflation based on a select number of metropolitan (urban) counties.¹²

Across the country, the ALICE Essentials Index has increased faster than the CPI over the last decade (Figure 5). From 2007 to 2018, the average annual rate of increase was 3.3% in urban areas and 3.4% in rural areas, while the CPI increased 1.8%.¹³ This difference is primarily due to the fact that the costs of basics, especially housing and health care, have increased, while the costs of other items – notably manufactured goods, from apparel to cars – have remained relatively flat. And while basic household goods were 18% to 22% less expensive in rural areas than in urban areas, those costs increased at nearly the same rate in both areas during this period.

Figure 5.
Consumer Price Index and ALICE Essentials Index, United States, 2007-2018



Sources: ALICE Essentials Index, 2007-2018; Bureau of Labor Statistics—Consumer Price Index, 2007-2018

The difference between these two cost-of-living measures is more than an academic question. The CPI is used to measure inflation and monitor monetary policy. It also determines the rate at which a wide range of government program levels and benefits are increased, including Social Security, veterans' and Federal Civil Service retirees' benefits, government assistance programs, the FPL, and income tax brackets and credits like the Earned Income Tax Credit (EITC).¹⁴ But the ALICE Essentials Index shows that from 2007 to 2018, the CPI considerably underestimated the increase in the cost of living across the country.

TRENDS: COST OF LIVING

The cost of living for ALICE is growing significantly in both urban and rural areas, often driven by the cost of housing. In Florida, rising costs in urban areas are due to rapid population growth and increasing demand for low-cost, urban rental units (especially among millennials and seniors). This is especially pronounced in metropolitan areas with high-end resorts and retirement communities, such as The Villages, Cape Coral-Fort Myers, Orlando, and New Smyrna Beach. This trend will continue as affordable housing becomes harder to find. And while the overall cost of living in rural America is lower than in metro areas, expenses — especially housing — are rising at similar rates. Nationwide, households that are severely rent burdened (with rent accounting for more than 50% of their income) are projected to grow by at least 11%, to 13.1 million households, by 2025.¹⁵

Commuting times will continue to increase, as will demand for alternative transportation options. High housing costs and urban sprawl push workers farther from their jobs, increasing commute times with a negative impact on health, job retention, and productivity. With these pressures, as well as minimal public transportation infrastructure and the cost of owning and maintaining a car, there will be increased demand in Florida to explore new public transportation options (e.g., trains and buses, rideshares, and self-driving vehicles).¹⁶

The child care industry will face new challenges, and so will parents. As the number of families with children starts to decrease (it fell 1% in Florida from 2010 to 2018), it will be harder for child care centers to stay in business, making child care harder to find and more expensive, especially in less populated areas. Since single-parent families are still more likely to be below the ALICE Threshold, they will also struggle to afford quality child care. Compounding this issue is the fact that low-paid child care workers are ALICE as well (with a median hourly wage of \$10.51 in Florida).¹⁷ The overall trend, then, is toward fewer families with children but more who are struggling.

“Households headed by adults under the age of 25 are more likely to be below the ALICE Threshold compared to other age groups in Florida, and they often struggle to put food on the table.”

Food insecurity is increasing among young adults and seniors. Households headed by adults under the age of 25 are more likely to be below the ALICE Threshold compared to other age groups in Florida, and they often struggle to put food on the table. For example, reports consistently find higher rates of food insecurity among college students. There is also growing food insecurity at the other end of the age spectrum, with a projected 8 million food-insecure seniors nationwide by 2050. Compared to other seniors, food-insecure seniors are more than twice as likely to have depression, 91% more likely to have asthma, 66% more likely to have had a heart attack, and 57% more likely to have congestive heart failure. Public benefits help but do not eliminate the need for emergency assistance measures, such as food pantries.¹⁸

Gaps in health based on demographic, environmental, and socioeconomic factors will continue to grow. Volatility in health insurance availability and coverage, increasing out-of-pocket costs — even for those with employer-sponsored programs — and shortages of health care providers (especially in rural areas) make it harder for many families to get the health care they need.¹⁹ In terms of access and affordability, prevention and treatment, and the disparity in care between rich and poor patients, Florida ranked 49th — the third-lowest score — in the Commonwealth Fund’s 2018 survey of state health systems.²⁰ These disparities will grow with new but expensive advances in medicine, compounded exposure to environmental hazards for many low-income households, and a persistent context of discrimination and institutionalized racism in Florida and across the country.²¹

Natural disasters will continue to raise costs for ALICE households. Florida's greatest hazard is flooding, and the state is becoming more vulnerable with the increase in extreme weather events, especially hurricanes. The impact of both natural and human-made disasters is felt more by ALICE and poverty-level communities, in part because affordable homes are often located in vulnerable areas, but also because ALICE workers rely on other resources that are affected, including crops, business facilities, utilities, and transportation.²² With an increase in extreme weather, more housing units will be impacted, and many ALICE families will not be able to fully repair their homes or will see increased rents as landlords pass along repair costs. In addition, when ALICE workers can't work due to disaster impacts, they suffer lost wages; and since many of their jobs are in building and repair, recovery can be delayed for whole communities. These costs are all added to the increased risk of physical harm ALICE families face if they cannot afford to flee an oncoming natural disaster.²³

Financial instability will mean additional costs for ALICE households. The costs of financial instability are cumulative and intensify over time. Skimping on essentials, from food to health care, leads to greater long-term problems (see United For ALICE's 2017 Report *The Consequences of Insufficient Household Income*). Failure to pay bills on time leads to fees, penalties, and low credit scores, which in turn increase interest rates, insurance rates, and costs for other financial transactions (from check-cashing fees to payday cards).²⁴ Unexpected expenses can intensify these impacts. In 2017, only 51% of Florida households had set aside any money in the past 12 months that could be used for unexpected expenses or emergencies such as illness or the loss of a job — a rate actually above the national rate of 42%. And without enough income to cover current and unexpected expenses, ALICE households cannot save for future expenses like education, retirement, or a down payment on a house.²⁵

THE CHANGING LANDSCAPE OF WORK IN FLORIDA

ALICE workers play an essential role in Florida's economy but have not benefited from many of the state's recent economic gains — a reality that is not captured by traditional economic measures. In many ways, the Florida economy is booming: GDP and population growth are above the national average, and unemployment is low.²⁶ This section breaks down labor force data in new ways, and in so doing highlights the challenges ALICE workers face: the declining power of wages to keep up with the cost of living, greater dependence on hourly wages, a historically high number of adults out of the labor force, and increased economic risk for workers.

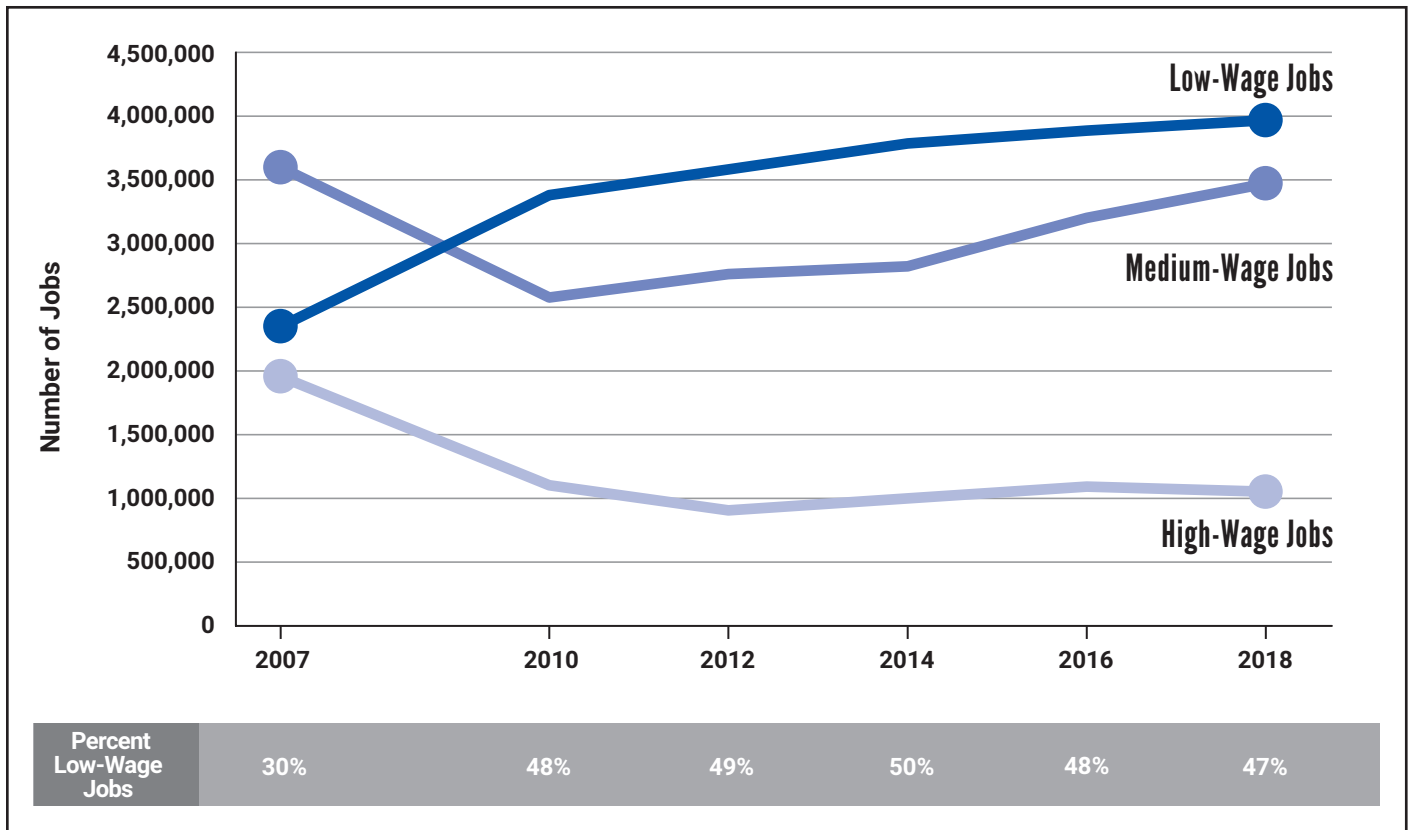
With the nation's fourth largest economy and a near-record-low unemployment rate, Florida appeared to have a robust economic profile in 2018, with only 3% of adults actively looking but unable to find work and employment growth of 16%. Yet the state economy was dominated by low-wage jobs that could not keep up with the increase in the cost of the basic household budget (Figure 6). For example, growth in the state's tourism and agriculture sectors relies on low-wage jobs. In fact, the accommodation and food services industry is one of the largest but has the lowest average annual wage; similarly, in health care, the expansion in health services has largely been in low-wage health care jobs. Aviation and aerospace, construction, and financial services have been bright spots but are a small part of the state's overall employment, and the manufacturing sector has been rebounding slowly, with small levels of job gains.²⁷

“ALICE workers play an essential role in Florida's economy but have not benefited from many of the state's recent economic gains — a reality that is not captured by traditional economic measures.”

Figure 6 illustrates the following trends in wages compared to the cost of living over time in Florida:

- Low-wage jobs (dark-blue line) are defined as those paying less than the wage needed for two workers to afford the family Household Survival Budget (which includes costs for two adults, an infant, and a four-year-old). In 2007, this was less than \$11.93 per hour; by 2018, the wage required had increased to \$17.38 per hour. The number of low-wage jobs increased by 69% during that period and accounted for the largest number of jobs in Florida in 2018. This shows that even with two earners working full-time, it is not only possible, but common for households to fall below the ALICE Threshold.
- Medium-wage jobs (medium-blue line) allow two workers to afford a family Household Survival Budget. In 2007, these were jobs that paid between \$11.93 and \$23.86 per hour per worker; by 2018, wages for these jobs had risen to between \$17.38 and \$34.76 per hour per worker. The number of medium-wage jobs decreased by 4% during that period.
- High-wage jobs (light-blue line) allow one worker to afford a family Household Survival Budget. In 2007, the wage required was \$23.86 per hour or more; by 2018, the wage required had increased to \$34.76 per hour. The number of high-wage jobs decreased by 46% during that period.²⁸

Figure 6.
Number of Jobs by Wage Level, Florida, 2007-2018



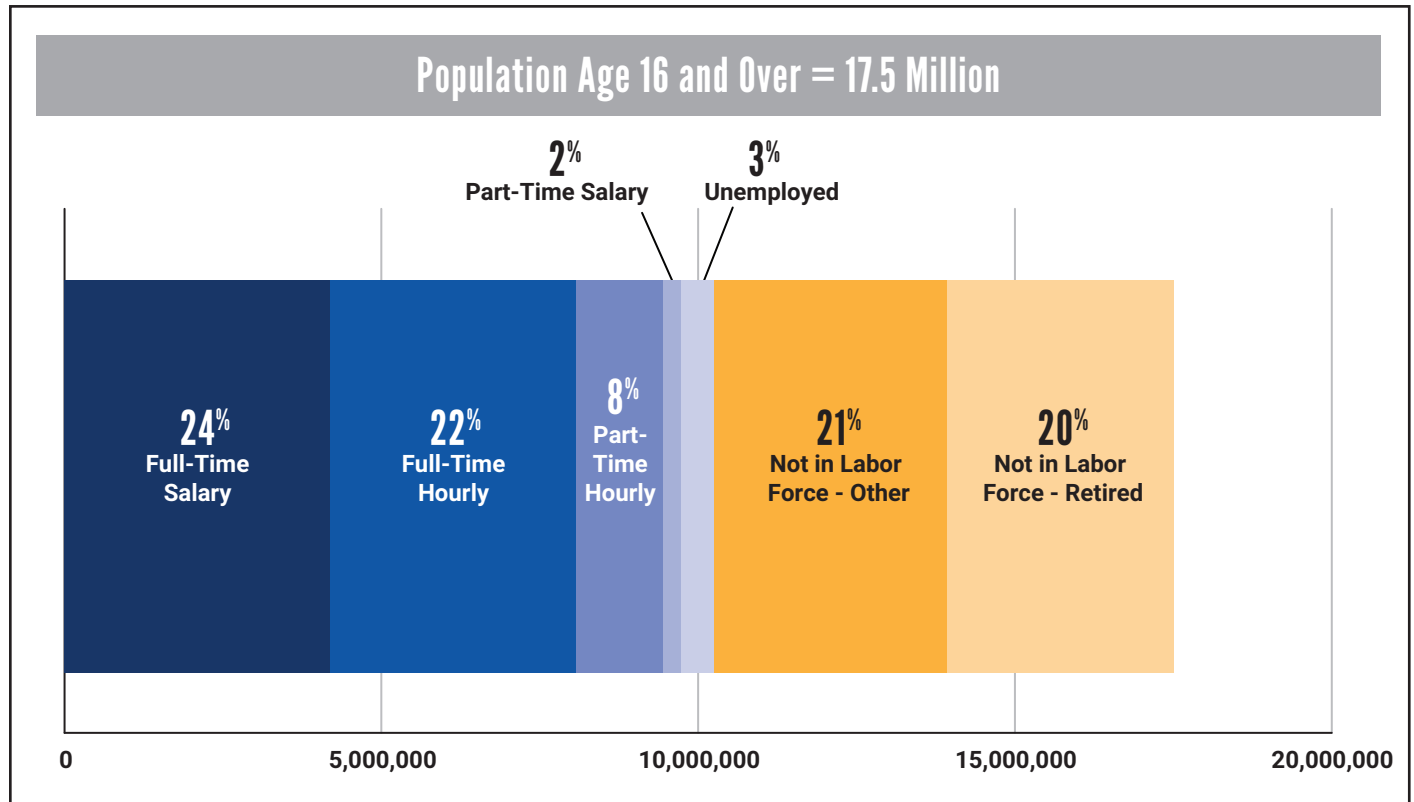
Note: Wage levels are defined by their relation to the Household Survival Budget. Dark blue = Job cannot support family Household Survival Budget with two earners. Medium blue = Job supports family Household Survival Budget with two earners. Light blue = Job supports family Household Survival Budget with one earner.

Sources: Bureau of Labor Statistics, Labor Force Statistics, 2007-2018—Occupational Employment Statistics; Household Survival Budget, 2007-2018

THE NEW LABOR FORCE

A 2018 overview of the labor status of Florida’s 17.5 million working-age adults (people age 16 and over) shows that 56% of adults were working (blue bars in Figure 7), yet more than half of them were workers who were paid hourly. In addition, 41% of adults were outside the labor force (gold bars), the largest number since 1984²⁹ (Figure 7).

Figure 7.
Labor Status, Population Age 16 and Over, Florida, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total Florida workforce to calculate the breakdown shown in this figure. Full-time represents 35 hours per week or more at one or more jobs for 48 weeks per year.

Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Though the majority of adults in Florida were working in 2018 and most households had at least one worker, only 24% of adults had the security of a full-time job with a salary. The rest were paid hourly and/or worked part time.³⁰

Hourly Work and the Gig Economy

Employers’ increasing reliance on hourly workers is typically associated with freelance “gig economy” jobs (like rideshare driving or on-demand delivery), but even traditional jobs are now more likely to be paid by the hour, especially in retail, health care, food service, and construction.³¹ These workers are more likely to have fluctuations in income, with frequent schedule changes and variation in the number of hours available for work each week/month. They are also less likely to receive benefits, such as health insurance, paid time off, family leave, or retirement benefits, especially if they work fewer than 30 hours per week at a single job.³²

Hourly workers are more likely to have multiple sources of income. Traditional measures of employment have focused on the number of jobs held by a worker; for example, BLS estimates that only 5% of workers held two or more jobs in 2018.³³ However, in the modern economy, where many workers have their own small business, are consultants, or are contingent, temporary, freelance, or contract workers, a worker may have many sources of income that are not necessarily considered a “job.” Nearly half (45%) of working adults report having a side gig outside of their primary job.³⁴

In comparison with hourly workers, salaried workers are paid an annual amount at regular pay periods, and usually receive benefits. Nationally, employers spent an average of 31% of compensation on benefits in 2018; not providing these represents significant savings to the employer. As a result, even traditional jobs are morphing as employers shift the financial risk of changes in supply and demand to employees.³⁵ While this is true throughout the economy, it is especially concentrated in lower-wage positions — the jobs most accessible to ALICE.

Who is Out of the Labor Force?

Of adults 16 years and older in Florida, 20% were out of the labor force because they were retired and another 21% were out of the labor force for other reasons (gold bars in Figure 7). This totals 41% of adults outside the labor force, one of the highest rates in the country.³⁶

Many of those out of the labor force have stopped looking for work for a variety of reasons, such as scheduling, transportation, or child care issues. They are not included in the state’s low unemployment rate, which only counts adults actively looking for work. In this economy, those out of the labor force have proven to be a large reserve of potential workers able to be drawn back into the labor force with only slightly higher wages — in effect, keeping wages low. In previous periods of low unemployment, employers have had to offer much higher wages to attract workers back into the labor force or away from other businesses.³⁷

One of the largest groups of adults traditionally out of the labor force is retirees (age 65 and over and not working). In Florida in 2018, they accounted for an unusually high percentage of the population over age 16 — 20% — in part due to the baby boomer generation aging into retirement. This number does not include the increasing number of seniors who are still working; in 2018, 18% of seniors in Florida were still in the labor force.³⁸

Those under 65 and not working accounted for another 21% of the population over age 16, and they were out of the labor force for a variety of reasons, the two most common being:

- **School:** Nationally, 77% of high school students and 52% of college students did not work in 2018. At these rates, non-working students in Florida would account for one-third (33%) of working-age adults out of the workforce.³⁹
- **Health:** Adults with one or more health issues — an illness or disability that makes it difficult to get to work, perform some job functions, or work long hours — accounted for 20% of those out of the labor force in Florida in 2018.⁴⁰

The remainder of adults were out of the labor force for other reasons, including family caregiving responsibilities or limited access to transportation or child care.⁴¹ For women 25 to 54 years old, the most common reason for not working in 2018 was in-home responsibilities — caring for children, but also, as the population of Florida ages, caring for an aging parent or a family member with a disability or chronic health issue.⁴²

ALICE Jobs: Maintaining the Economy

While national conversations about work often focus on the economic importance of the “innovation” sector and its high-paying jobs, the reality is that the smooth functioning of the national and Florida economies relies on a much larger number of occupations that build and repair the infrastructure and educate and care for the workforce. The workers in these jobs are described as “Maintainers” by technology scholars Lee Vinsel and Andrew Russell, and they are primarily ALICE.⁴³ To better understand where ALICE works, we elaborate on Vinsel and Russell’s concept by breaking down all occupations in Florida into two occupational categories, each with two job types: the lower-paying Maintainer occupations, composed of Infrastructor and Nurturer jobs; and the higher-paying Innovator occupations, composed of Adaptor and Inventor jobs.

DEFINITIONS

Maintainer Occupations:

Infrastructors build and maintain the physical economy (construction, maintenance, management, administration, manufacturing, agriculture, mining, transportation, retail).

Nurturers care for and educate the workforce (health and education, food service, arts, tourism, hospitality).

Innovator Occupations:

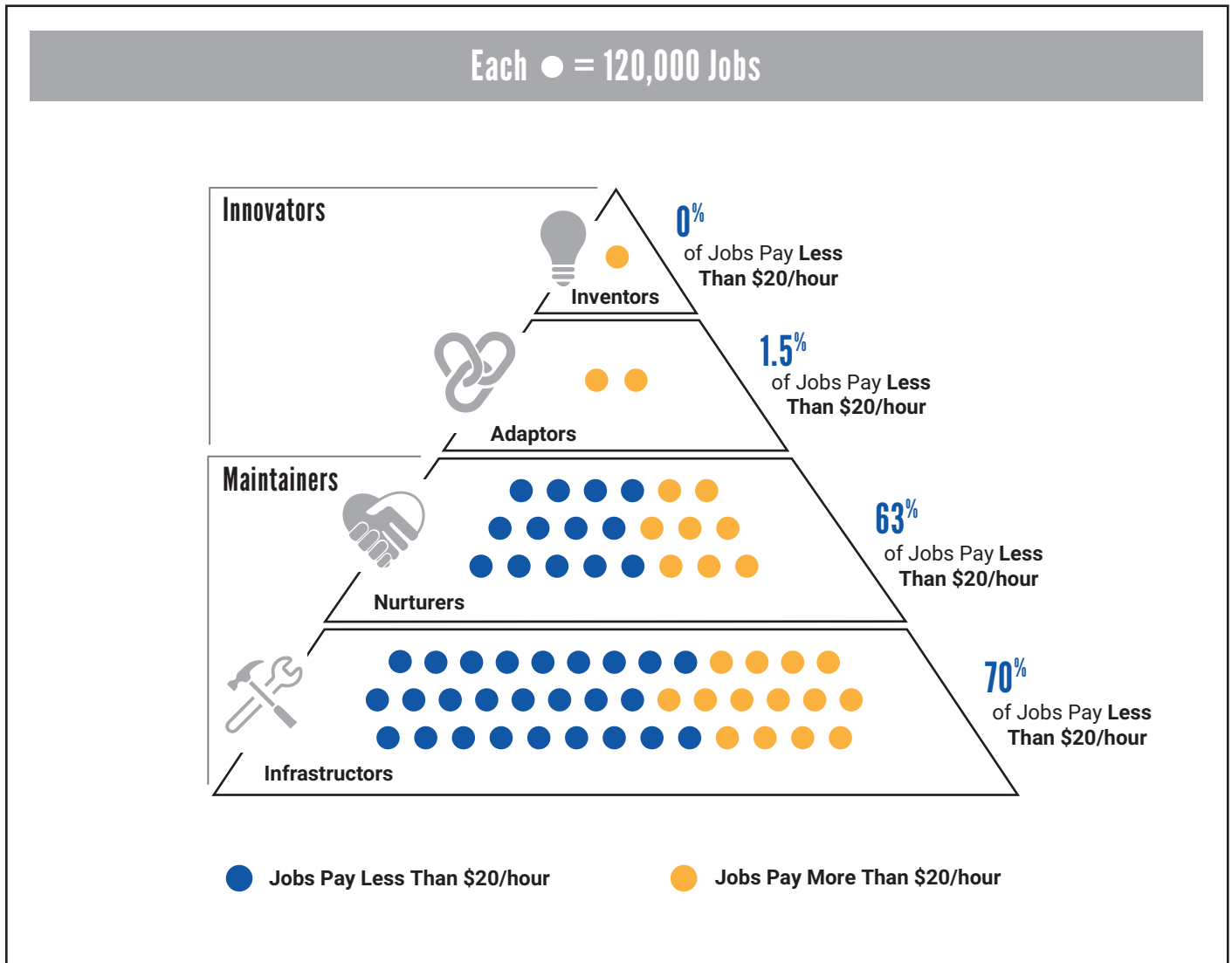
Adaptors implement existing tools or processes in new ways, responding to opportunities and changing circumstances (managers, industrial and organizational psychologists, analysts, designers, technicians, and even policymakers).

Inventors devise new processes, appliances, machines, or ideas. Before World War II, most inventors were independent entrepreneurs. Today, they are most likely engineers and scientists working in research & development, and, in some cases, higher education.

The largest employment sectors in Florida are Maintainer occupations. The single largest industry in 2018, with 1.8 million employees, was trade, transportation, and utilities, which is comprised of Infrastructor jobs. The next largest – professional and business services and education and health services, with 1.4 million employees each – are primarily comprised of Nurturer jobs. All these industries have large shares of ALICE workers.⁴⁴ There are far fewer jobs in Innovator occupations (Adaptors and Inventors).

When stacked together, Florida’s occupations form a pyramid that reveals the critical role of Maintainer jobs – the jobs most accessible to ALICE – in the state economy (Figure 8). The majority of Maintainer jobs (70% of Infrastructor jobs and 63% of Nurturer jobs) pay less than \$20 per hour – a wage that, if full time, year-round, provides an annual salary of \$40,000, which is \$29,516 less than the family Household Survival Budget of \$69,516. By comparison, almost all Adaptor and Inventor occupations pay more than \$20 per hour.

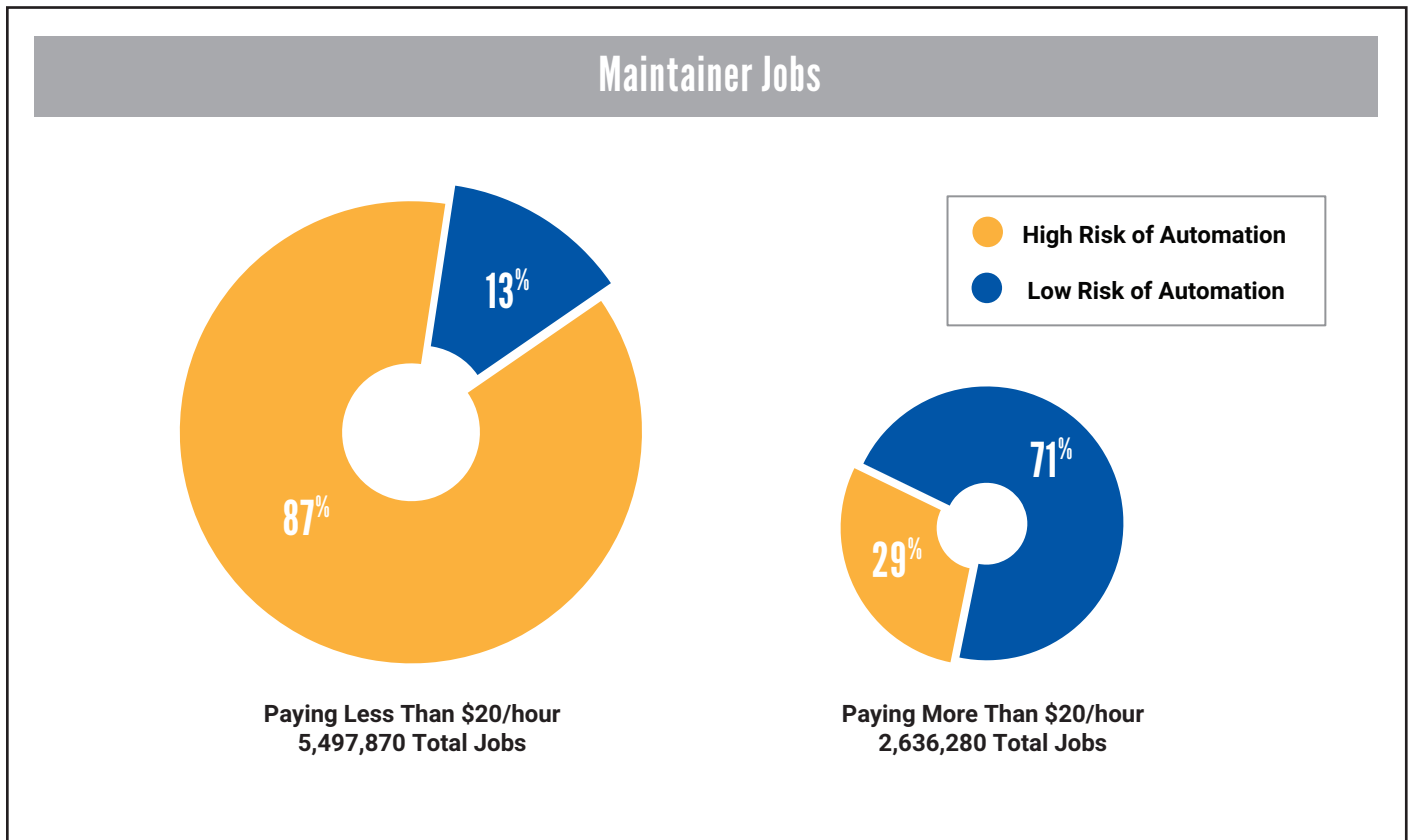
Figure 8.
Occupations by Wage and Type, Florida, 2018



Source: Bureau of Labor Statistics, Labor Force Statistics, 2018—Occupational Employment Statistics

The precarious nature of ALICE workers' jobs is reinforced by the powerful relationship between low wages and the high risk of jobs becoming automated (defined as having a greater than 50% chance of being replaced by technology in the next decade). Jobs that pay less than \$20 per hour are more likely to be replaced by technology compared to higher-paying jobs. This is especially true for Maintainer occupations, where most jobs pay less than \$20 per hour and 87% of these low-paying jobs are at a high risk of automation. By comparison, only 29% of Maintainer jobs that pay more than \$20 per hour are at that level of risk (Figure 9).

Figure 9.
Occupations by Type and Risk of Automation, Florida, 2018



Sources: Bureau of Labor Statistics, 2016—Occupational Employment Statistics; Frey & Osborne, 2013

There are also differences in salary and risk of automation based on the type of Maintainer job. Among Nurturer jobs, 63% of jobs that pay less than \$20 per hour are at risk of automation, while only 37% of those that pay more than \$20 per hour are at risk. Among Infrastructor jobs, the discrepancy is even greater: 70% of jobs that pay less than \$20 per hour are at risk of automation, compared with 30% of those that pay more than \$20 per hour.⁴⁵

TRENDS: THE LANDSCAPE OF WORK

Economic growth will be led by the non-traditional work and small businesses of the gig economy. As much as 94% of U.S. net employment growth in the last decade has come from alternative or contingent labor, according to a National Bureau of Economic Research report.⁴⁶ With an increasing number of workers who are contractors, work in small businesses, or rely on a combination of side gigs, the number of people experiencing gaps in income and going without benefits will also rise. Millennials are leading the way in this trend, with 48% nationally saying they earn income on the side (i.e., in addition to what they consider their primary employment), compared to 28% of baby boomers.⁴⁷ These arrangements are more volatile than traditional jobs, and workers bear the brunt of changes in demand, the price of materials, and transportation costs, as well as impacts related to cyberattacks, natural disasters, and economic downturns.⁴⁸

The rise of automation will require a workforce with more digital skills. Rather than being replaced outright, many jobs, across all job types, will require an increasing ability to incorporate new technologies, work with data, and make data-based decisions.⁴⁹ ALICE workers will need to gain new skills rapidly, and that will require more on-the-job training, more flexibility to change career paths, and different kinds of education providers.⁵⁰ The benefits of increased technology will include improved accuracy in areas like pharmaceutical pill dispensing, and reduced risk of injury for workers such as warehouse packers and long-distance drivers.⁵¹

The number of low-wage jobs will continue to increase, despite automation. Even though most jobs will change and evolve, a large portion will remain low-wage. For example, the wages in many Maintainer jobs are so low that it would be more expensive to automate them. Other low-wage jobs in areas like education and health care require employees to be on-site and are difficult to fully automate (although these workers will still have to learn to work with technology). From 2018 to 2026, the occupation with the predicted largest number of new jobs in Florida will be Food Preparation and Serving Workers; the median wage for these jobs in 2018 was \$9.42 per hour. Of the state's top 20 growth occupations, two-thirds (63%) will pay less than \$15 per hour, half (52%) will not require any formal educational credential at all, and one-quarter (25%) will require only a high school diploma.⁵²

Students will continue to be a significant part of the labor force. As more families face financial hardship and the cost of college continues to rise, more students will have to work while in school. Nationally, 20% of high school students, 41% of full-time college students, and 82% of part-time college students had a job in 2017.⁵³ What's more, despite many students being employed, 45% of college students who completed the largest annual survey of basic college needs reported having experienced food insecurity in the previous month, and 56% had experienced housing insecurity in the prior year.⁵⁴ And even with more students working, student debt will continue to increase as more students from lower-income families attend college and costs continue to rise. In 2018, 44% of Florida college students were in debt with an average loan of \$24,428, a 15% increase from 2010.⁵⁵

NEXT STEPS: DATA FOR ACTION

The ALICE data highlights significant problems in the Florida economy: stagnant wages, a rising cost of living, and 46% of the state’s households still struggling to get by. However, this data can also be used to generate solutions to these problems that help ALICE households and create equity across communities. The measures of cost of living, financial hardship, and changes in the labor force presented in this Report can help stakeholders ask the right questions and make data-driven decisions. This data can help policymakers and community organizations identify gaps in community resources, and it can guide businesses in finding additional ways to assist their workforce and increase productivity.

This section of the Report maps the ALICE data, showing gaps in resources to help direct assistance and fill immediate needs. When analyzed in relation to broader data on health, education, and social factors, these maps help focus solutions on underlying causes of hardship, and they also highlight areas of success.

IDENTIFYING GAPS

ALICE households often live in areas with limited community resources, making it even more difficult to make ends meet. The lack of some resources has immediate and direct costs. For example, without public transportation or nearby publicly funded preschools, ALICE families pay more for transportation and child care. Other costs, such as the consequences of limited access to health care providers, open space, or libraries, accumulate over time.

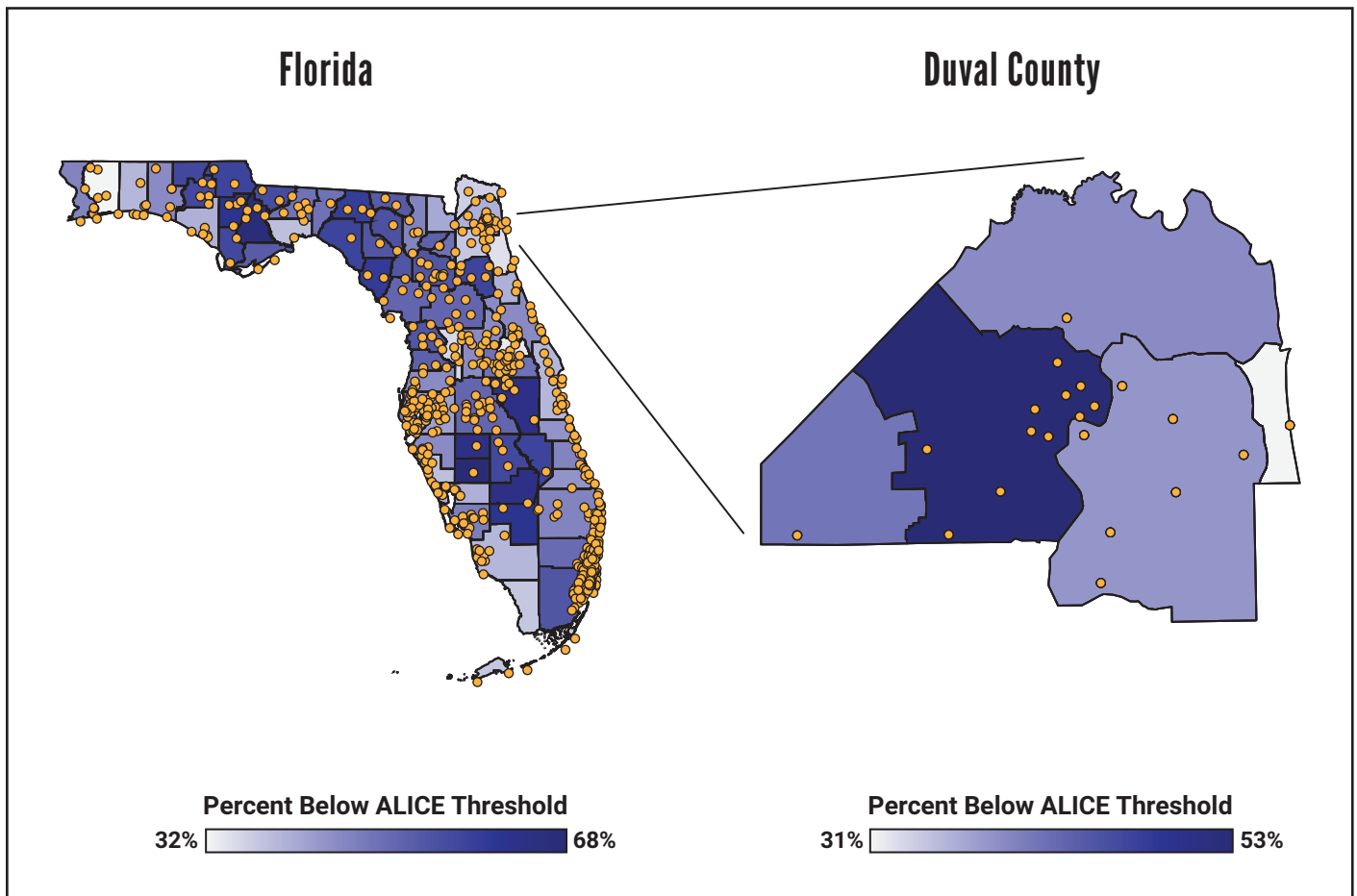
With the ALICE data tools, stakeholders can map where ALICE lives along with the location of community resources — such as public libraries or disaster-relief services — to identify gaps by town, zip code, or county (Figure 10). Questions that this data can help answer include the following:

Do ALICE households have access to libraries?

- Access to public libraries is especially important for ALICE families because libraries provide information on social services and job opportunities, free internet and computer access, and a range of free programs, community meetings, and even 3-D printers. After a natural disaster, libraries serve as second responders, providing electricity, internet access, charging stations, heat or air conditioning, and current information on recovery efforts.⁵⁶
- There are 545 libraries across Florida’s 67 counties, shown in gold dots in Figure 10 (and in an interactive feature on UnitedForALICE.org/Florida).⁵⁷ This data can help stakeholders identify where there are gaps in needed services (such as in areas with a high percentage of ALICE households but few or no libraries) and what type of intervention might be most helpful. For example, areas with a small population but a high percentage of ALICE households may benefit more from mobile library services than a new brick-and-mortar building, or library services (like free computers) could be offered in other public buildings.

Figure 10.

Library Locations and Households Below ALICE Threshold, Florida, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018; The Institute of Museum and Library Services. (2019)

Are the needs of ALICE households met after a disaster?

- The impact of natural and human-made disasters is often felt more acutely by ALICE workers and low-income communities. More affordable homes are often located in vulnerable areas. Droughts, floods, crop failures, violent weather, rising sea levels, and ocean acidification directly threaten the homes of ALICE families and the jobs where ALICE works. For example, Hurricane Irma had a significant impact on ALICE families: Those who lived in flood-prone areas suffered the financial cost of flood damage to their homes and cars, and ALICE workers (especially in tourism, hospitality, and agriculture) suffered lost wages.⁵⁸
- In addition, ALICE workers (especially those in Maintainer jobs) are critical to rebuilding communities after a disaster. When they can't work during these periods of recovery — because of relocation, injury, or caregiving responsibilities (e.g., due to closed schools or senior centers) — community resilience is negatively impacted overall, and ALICE households suffer lost wages.
- Mapping where ALICE households live in relation to disaster damage can help federal, state, and local governments target response and assistance, and help companies plan where to deploy their workforce and support. Because ALICE households and communities do not have the same resources as their wealthier counterparts, namely insurance or savings, they will need more assistance over a longer period of time to recover. Strategies will vary by rural or urban context, the quality of the housing stock, and the age composition of the community (with the young and the elderly more dependent on care).⁵⁹

UNDERSTANDING ALICE: HEALTH, EDUCATION, AND SOCIAL FACTORS

In most contexts, having a low income is associated with lower levels of education, higher rates of unemployment, and poorer health.⁶⁰ Communities that have been able to disrupt that association can provide important insights on how to change environments or policy to support ALICE households. By tracking where ALICE lives with other indicators, it is possible to identify counties that have overcome a challenge or bucked a trend. Stakeholders can then learn from these examples and adapt those solutions to their own areas.

Tracking relationships between ALICE households and other variables at the county level – in areas such as technology or health – can also help stakeholders ask important questions and target resources where they can have the greatest impact. To see interactive maps of socioeconomic indicators in Florida, visit our website: UnitedForALICE.org/Florida

Here are two possible questions:

Is internet access related to income?

- Access to digital technology has exploded over the last three decades: By 2017, 91% of U.S. adults owned a computing device and 81% had a broadband internet subscription. In Florida, 81% of households had access to the internet at home in 2018.⁶¹
- But access to technology still varies by income and geography. For many families, that lack of access translates directly to reduced job opportunities, educational opportunities, health care access, and financial tools. For example, low-income adults are more likely to use their phones to search and apply for jobs; nationally, 32% of smartphone users with income below \$30,000 have applied for a job on their phone, compared with 7% of smartphone users with income above \$75,000. Although smartphone technology is constantly improving, many tasks are still more difficult to complete on the small screen of a smartphone as opposed to a computer (e.g., word processing, filling out applications, editing spreadsheets), and many websites still do not have a mobile version, making navigation time-consuming and difficult, or sometimes impossible.⁶²
- This high usage of smartphones for a critical task indicates that many low-income households have limited access to the internet at home. In Florida, 27% of households with income below the ALICE Threshold do not have an internet subscription, compared with only 8% for households above the ALICE Threshold. Rates also vary widely by location: The counties with the lowest access rates and lowest income are in rural areas, where as many as half of households below the ALICE Threshold do not have an internet subscription.⁶³ Identifying these gaps can help businesses and government provide more resources to libraries, establish training centers, or target low-cost internet plans.⁶⁴

Are drug overdoses driven by income?

- Several national studies have suggested that counties with the worst economic prospects have the highest rates of opioid prescriptions, opioid-related hospitalizations, and overall drug overdose deaths. Yet people of all incomes, geographies, ages, and races/ethnicities suffer from substance use disorders.⁶⁵ Opioid and other drug use has increased in Florida over the last decade, yet there is no significant correlation between where ALICE lives and rates of drug overdose deaths.⁶⁶
- Understanding that lack of a direct relationship can help planners and stakeholders see the more indirect, often more complex ways in which addiction and financial hardship interact. Although economic standing doesn't appear to be a greater risk for opioid addiction in Florida, the consequences of addiction hit low-income families harder. The impact of addiction and substance use disorders on families often means a decline in their financial position,

causing many families to become or remain ALICE. A family's income may be reduced if addiction reduces an adult's ability to work, and these families often have substantial health care costs. For example, addiction treatment ranges from \$1,176 to \$6,552 per month nationally. In addition, substance use disorders take a toll on the stability of families and marriages, on parenting, and on the physical and mental health of family members.⁶⁷ For all of these reasons, there can be huge value for community stakeholders in mapping where ALICE lives with drug-addiction rates to identify communities that have the greatest need but the fewest community resources to address addiction-related problems.⁶⁸

THE BENEFITS OF MOVING TOWARD EQUITY IN FLORIDA

A state economy cannot be considered “strong” when 3.6 million households — almost half of all households in the state — are struggling financially. The strength of the Florida economy is inextricably tied to the financial stability of its residents. If all households earned enough to meet their basic needs, not only would each family's hardship be eased, but the Florida economy would also benefit substantially.

To better understand the extent to which financial hardship is a drain on a state's economy, this section provides an estimate of the benefits of raising the income of all households to the ALICE Threshold. While lifting family income would be an enormous undertaking, the statewide benefits of doing so make a compelling case for pointing both policy and investment toward that goal.

The economic benefit to Florida of bringing all households to the ALICE Threshold would be approximately \$244 billion, meaning that the state GDP would grow by 23% (Figure 11). This is based on two categories of economic enhancement:

Earnings: The current GDP reflects earnings of \$89 billion by Florida's households below the ALICE Threshold. Bringing all households to the ALICE Threshold would have a two-fold impact:

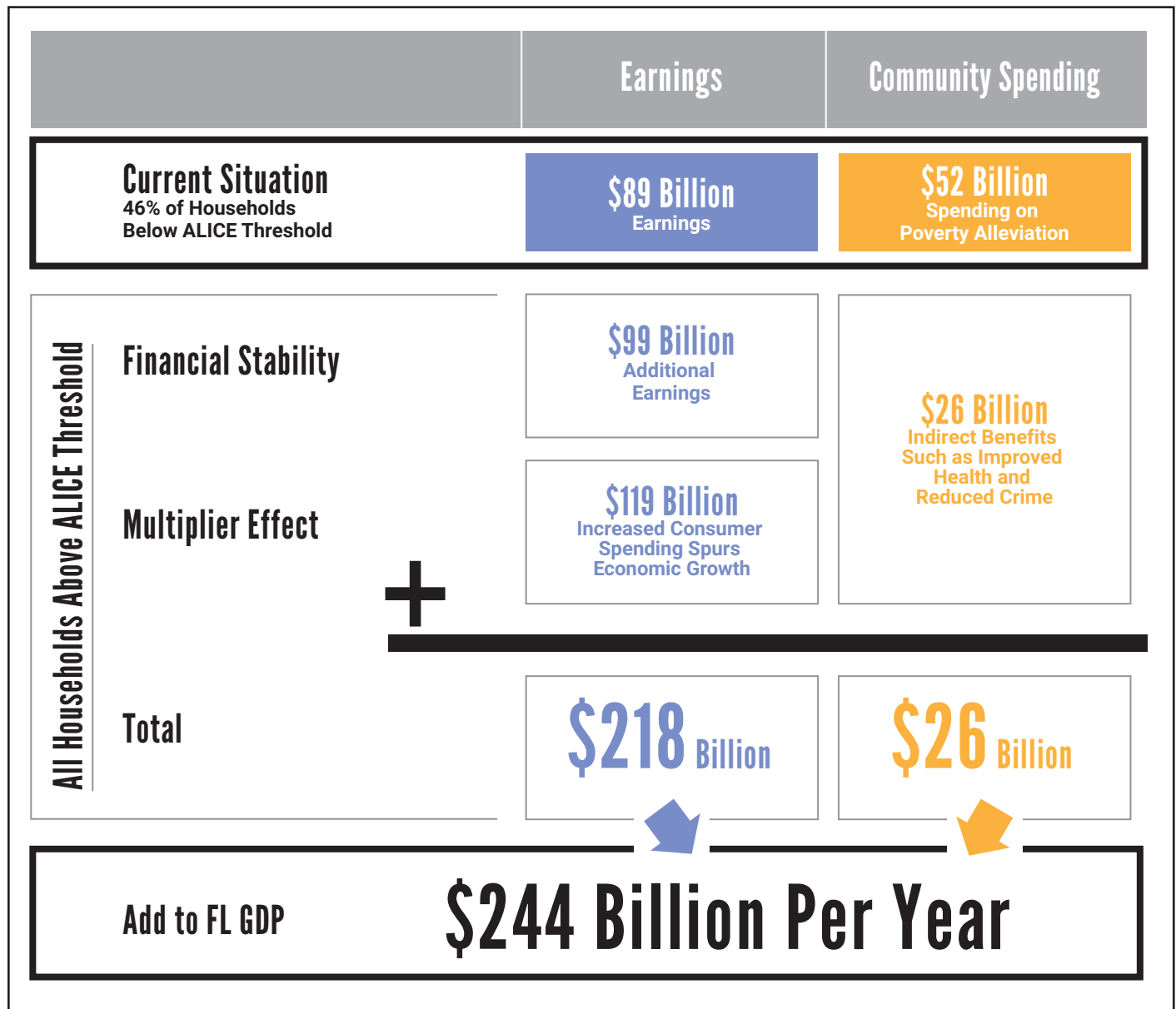
- **Additional earnings:** \$99 billion statewide.
- **Multiplier effect:** Studies show that almost all additional wages earned by low-wage workers are put back into the economy through increased consumer spending, which in turn spurs business growth.⁶⁹ Building on economic calculations used by Moody's Analytics, this estimate assumes an economic multiplier of 1.2, meaning that a \$1 increase in compensation to low-wage workers leads to a \$1.20 increase in economic activity. In Florida, this increased economic activity would be valued at \$119 billion.⁷⁰

Community spending: The current GDP reflects community spending of \$52 billion.⁷¹ When all households can meet their basic needs, this spending can be reallocated to projects and programs that help families and communities thrive, not just survive. Added value to the state GDP would come in the form of indirect benefits:

- **Indirect benefits:** Increased financial stability is associated with added indirect benefits such as improved health (and reduced health care expenditures), reduced crime and homelessness, and greater community engagement. Figure 11 uses the very conservative estimate of an added \$26 billion (or 2.5% of the state GDP, which is the estimated cost of childhood poverty alone).⁷² This is still far short of the total indirect benefits of bringing all households to the ALICE Threshold, as it does not include benefits for adults or the direct impact of redeploying private and nonprofit spending currently used to alleviate poverty.⁷³

Figure 11.

Economic Benefits of Raising All Households to the ALICE Threshold, Florida, 2018



Note: In states with income tax, additional tax revenues are included in this analysis. Florida does not have a state income tax and the items in the ALICE Household Survival Budget are not subject to sales tax.

Sources: ALICE Threshold, 2018; American Community Survey, 2018; National Association of State Budget Officers, 2019; Office of Management and Budget, 2019; U.S. Department of Agriculture—SNAP, 2019; Urban Institute. 2018

Benefits for Households and Local Communities

In addition to the economic benefits to the state if all households had income above the ALICE Threshold, there would be a significant number of positive changes for families and their communities. Our 2017 companion Report, *The Consequences of Insufficient Household Income*, outlines the tough choices ALICE and poverty-level families make when they do not have enough income to afford basic necessities, and how those decisions affect their broader communities. By contrast, Figure 12 outlines the improvements that all Florida families and their communities would experience if policies were implemented that moved all households above the ALICE Threshold.⁷⁴

Figure 12.
The Benefits of Sufficient Income

If households have sufficient income for...	Impact on ALICE	Impact on the Community
 Safe, Affordable Housing	Improved health through safer environments and decreased stress, improved educational performance and outcomes for children, greater stability for household members, a means to build wealth for homeowners	Less traffic, lower health care costs, better maintained housing stock, lower crime rates, less spending on homelessness/social services
 Quality Child Care and Education	Improved academic performance, higher lifetime earnings, higher graduation rates, improved job stability/access for parents, better health	Decreased racial/ethnic and socioeconomic performance gaps, decreased income disparities, high return on investment (especially for early childhood education)
 Adequate Food	Decreased food insecurity, improved health (especially for children and seniors), decreased likelihood of developmental delays and behavioral problems in school	Lower health care costs, improved workplace productivity, less spending on emergency food services
 Reliable Transportation	Improved access to job opportunities, school and child care, health care, retail markets, social services, and support systems (friends, family, faith communities)	Fewer high-emissions vehicles on the road, more diverse labor market, decreased income disparities
 Quality Health Care	Better mental and physical health (including increased life expectancy), improved access to preventative care, fewer missed days of work/school, decreased need for emergency services	Decreased health care spending, fewer communicable diseases, improved workplace productivity, decreased wealth-health gap
 Reliable Technology	Improved access to job opportunities, expanded access to health information and tele-health services, increased job and academic performance	Decreased “digital divide” in access to technology by income, increased opportunities for civic participation
 Savings	Ability to withstand emergencies without impacting long-term financial stability and greater asset accumulation over time (e.g., interest on savings; ability to invest in education, property, or finance a secure retirement)	Greater charitable contributions; less spending on emergency health, food, and senior services

Note: For sources, see Figure 12: Sources, following the Endnotes for this Report.

In addition to the benefits listed above, greater financial stability and having basic needs met can reduce the anxiety that comes from struggling to survive, and it leaves more time to spend with loved ones and to give back to the community – all of which contribute to happiness and improved life satisfaction.⁷⁵

Having money saves money: Having enough income means that households can build their credit scores and avoid late fees, predatory lending, and higher interest rates.⁷⁶ That, in turn, means that ALICE families have more resources to use to reduce risks (e.g., by purchasing insurance), stay healthy (e.g., by getting preventative health care), or save and invest in education or assets that could grow over time (e.g., buying a home or opening a small business). Instead of a downward cycle of accumulating fees, debt, and stress, families can have an upward cycle of savings and health that makes them even better able to be engaged in their communities and, in turn, enjoy a reasonable quality of life.

For communities, this leads to greater economic activity, greater tax revenue, lower levels of crime, and fewer demands on the social safety net, allowing more investment in vital infrastructure, schools, and health care.⁷⁷ Strengthening communities by strengthening ALICE families means a higher quality of life for all.

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FIGURE 12: SOURCES

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