



ALICE is an acronym to help understand people in our community who are "Asset-Limited, Income-Constrained, Employed."

The ALICE Report studies those who work hard but, due to the high costs of living and other factors beyond their control, don't earn enough to survive financially and live paycheck to paycheck. ALICE workers are the backbone of our community, working in retail, healthcare, education, emergency services, hospitality....everywhere.

For more details on the **2018 ALICE Report** (based on 2016 data), go to KeysUnitedWay.org/ALICE.

A Glimpse into the 12,734 ALICE Households in our Community...

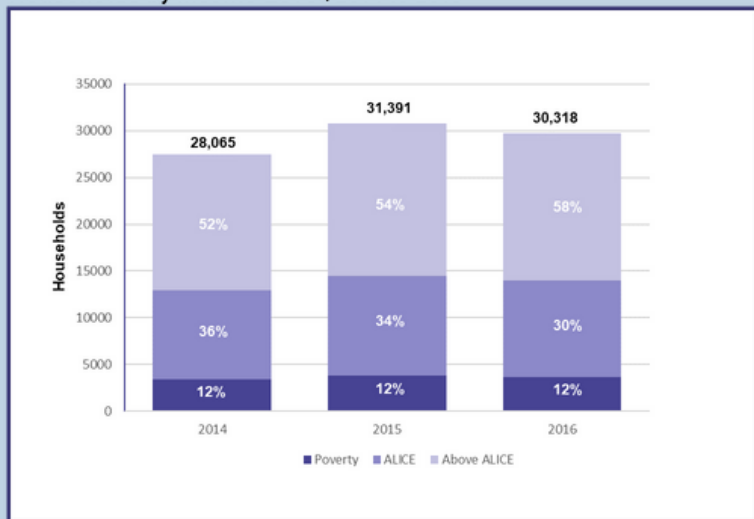
Alice is a single mother living in the Keys, working full-time with a monthly income of \$3,700. She was living in a one bedroom apartment until her two teenage sons came to live with her. The deposit costs for a larger apartment were more than she could afford on top of the extra cost of feeding & clothing two teenage boys, so she sought help from a local UWFK partner nonprofit and her family is now secure. Although Alice has a good job, the high cost of living and unexpected life events left her financially vulnerable. She is grateful for programs that empower working families to stay in Monroe County.

ALICE is our friend. Our neighbor. Our community.

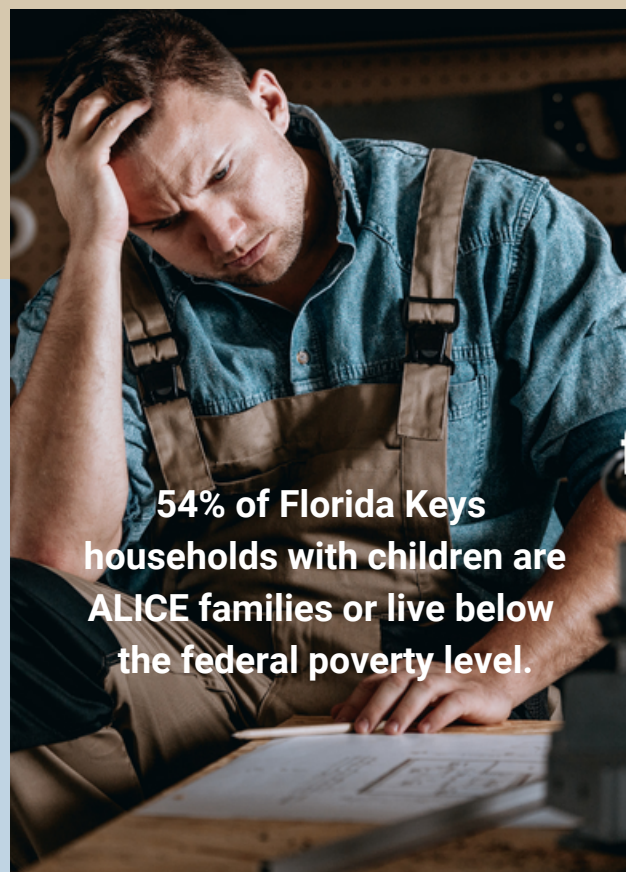
Here's the good news...

The percentage of ALICE and poverty households combined decreased from 48% to 46% to 42% between 2014 and 2016.

Households by Income Level, 2014 to 2016



Results based on data collected prior to Hurricane Irma. ALICE Report statistics showing the effects of the storm on struggling residents are not yet available.



54% of Florida Keys households with children are ALICE families or live below the federal poverty level.



Here's reality for many...

- Monroe County again has the most expensive ALICE survival threshold budget in Florida.
- Monroe County's budget is largely driven by the high cost of housing. Housing accounts for 44% of a single person's monthly budget, at \$999.
- State-wide, wages have not increased to compensate for the rising cost of living. 67% of jobs pay less than \$20/hr, yet \$27/hr is needed to cover the basics costs of living in Florida.
- Stock Island has the highest percentage of combined ALICE and poverty level families in Monroe County at 63%, followed by Tavernier at 54% and Marathon at 53%.
- In 2019, demand at local food pantries is still 15% higher than prior to Hurricane Irma.



What is ALICE's impact on YOU?

Living paycheck to paycheck leads to:

- increased absenteeism in the workplace
- reduced educational success
- greater burden on social services
- increased emergency health care
- higher insurance premiums

COMPARISON OF SURVIVAL AND STABILITY BUDGETS, 2016		
	Single	4 Person Family
Survival Budget Includes housing, childcare, food, transportation, health care, miscellaneous, technology, and taxes.	\$27,192	\$68,916
Stability Budget Includes savings and increased budget for housing, childcare, food, transportation, health care, miscellaneous, technology, and taxes.	\$42,228	\$119,628

When we work together, we can ALL be part of the solution

UWFK & our partners are...

- Providing access to quality early childhood education, so our youngest citizens build skills that have social and economic benefits for themselves, their parents, employers, and our community as a whole.
- Helping residents secure food to improve their ability to succeed at work and school, ensure proper child development and promote a less stressful household.
- Providing safety net services to help prevent homelessness and increase financial stability.
- Assisting with so much more to help all Keys residents succeed.



KeysUnitedWay.org
305-735-1929

What is raised in the Keys stays in the Keys!

As a Community, we can...

- Increase access to affordable housing
- Advocate for ALICE families in the Keys

As an Employer or Community Leader, you can...

- Provide short-term financial stability
- Increase wages to meet the cost of living
- Provide employee housing or other benefits to stabilize families

As an individual, you can...

- Support United Way of the Florida Keys
- Volunteer with a local nonprofit
- Encourage decision makers to consider ALICE as policy is created

Since Hurricane Irma, community support is needed more than ever.

With your help, we can all Live United!

ALICE IN MONROE COUNTY

2016 Point-in-Time Data

Population: 79,077 • **Number of Households:** 30,318

Median Household Income: \$65,717 (state average: \$50,860)

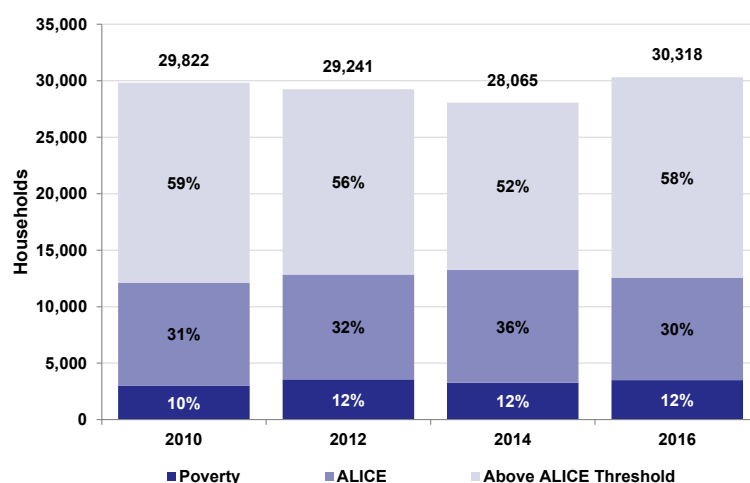
Unemployment Rate: 3.3% (state average: 6.0%)

ALICE Households: 30% (state average: 32%) • **Households in Poverty:** 12% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

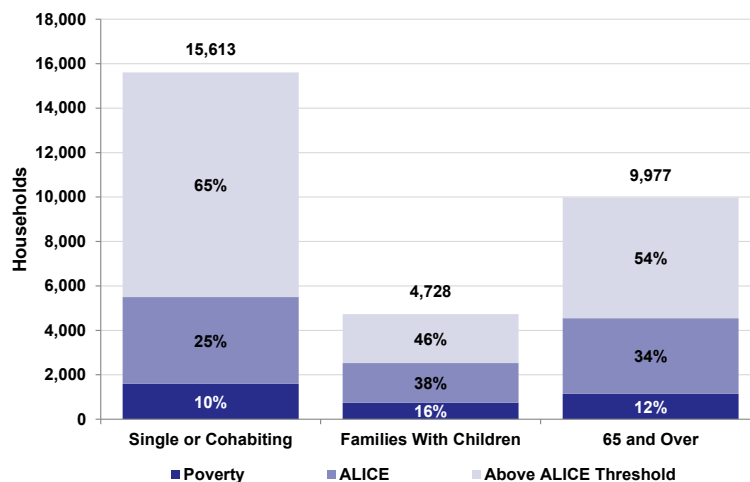
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

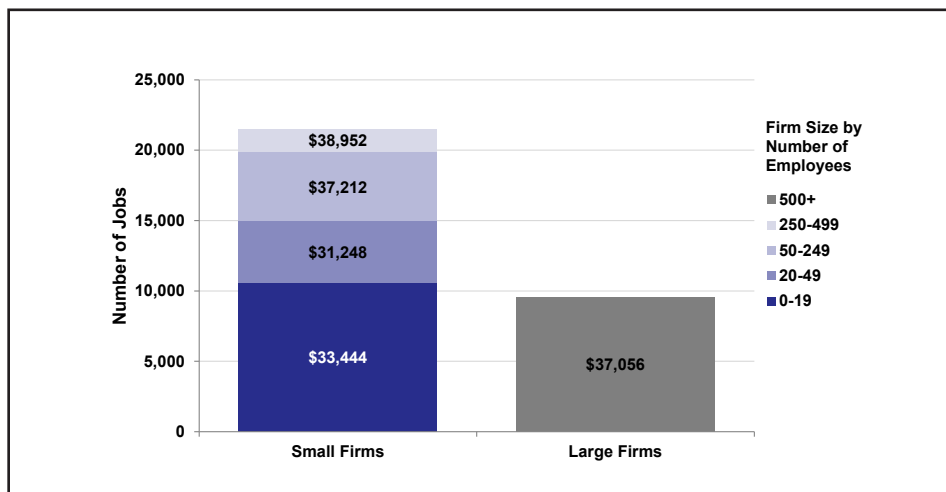
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Monroe County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$999	\$1,473
Child Care	\$—	\$1,200
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$206	\$522
Taxes	\$324	\$561
Monthly Total	\$2,266	\$5,743
ANNUAL TOTAL	\$27,192	\$68,916
Hourly Wage	\$13.60	\$34.46

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Monroe County, 2016		
Town	Total HH	% ALICE & Poverty
Big Coppitt Key CDP	1,033	43%
Big Pine Key CDP	2,040	49%
Cudjoe Key CDP	931	44%
Duck Key CDP	310	42%
Islamorada	2,636	43%
Key Colony Beach	366	29%
Key Largo CDP	4,125	46%
Key West	9,653	49%
Key West CCD	12,377	49%
Lower Keys CCD	5,180	41%
Marathon	3,186	53%
Middle Keys CCD	3,986	49%
North Key Largo CDP	423	22%
Stock Island CDP	1,274	63%
Tavernier CDP	794	54%
Upper Keys CCD	8,002	45%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

MONROE COUNTY, FL, 2016

ALICE HOUSEHOLD SURVIVAL BUDGET

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$999	\$1,100	\$1,100	\$1,100	\$1,473	\$1,473
Child Care	\$—	\$—	\$150	\$600	\$300	\$1,200
Food	\$164	\$372	\$309	\$258	\$621	\$542
Transportation	\$322	\$403	\$403	\$403	\$644	\$644
Health Care	\$196	\$392	\$461	\$345	\$726	\$726
Miscellaneous	\$206	\$272	\$274	\$326	\$415	\$522
Technology	\$55	\$75	\$55	\$55	\$75	\$75
Taxes	\$324	\$380	\$259	\$381	\$310	\$561
Monthly Total	\$2,266	\$2,994	\$3,011	\$3,468	\$4,564	\$5,743
Annual Total	\$27,192	\$35,928	\$36,132	\$41,616	\$54,768	\$68,916
Hourly Wage	\$13.60	\$17.96	\$18.07	\$20.81	\$27.38	\$34.46

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 13 percent; for an additional 4-year-old, by 13 percent; and for a school-age child, by 4 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Office of Early Learning, 2016.

ALICE HOUSEHOLD STABILITY BUDGET

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$1,375	\$1,841	\$1,841	\$1,841	\$2,181	\$2,181
Child Care	\$—	\$—	\$188	\$760	\$375	\$1,294
Food	\$318	\$685	\$598	\$490	\$1,204	\$1,039
Transportation	\$370	\$740	\$740	\$740	\$1,184	\$1,184
Health Care	\$257	\$584	\$812	\$812	\$1,020	\$1,020
Miscellaneous	\$243	\$398	\$429	\$475	\$609	\$685
Savings	\$243	\$398	\$429	\$475	\$609	\$685
Technology	\$109	\$129	\$109	\$109	\$129	\$129
Taxes	\$604	\$914	\$812	\$909	\$1,427	\$1,752
Monthly Total	\$3,519	\$5,689	\$5,958	\$6,611	\$8,738	\$9,969
Annual Total	\$42,228	\$68,268	\$71,496	\$79,332	\$104,856	\$119,628
Hourly Wage	\$21.11	\$34.13	\$35.75	\$39.67	\$52.43	\$59.81

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 11 percent; for an additional 4-year-old, by 8 percent; and for a school-age child, by 4 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Office of Early Learning, 2016.

Reference: UnitedWayALICE.org

The United Way ALICE Project is a collaboration of United Ways in Connecticut, Florida, Hawai'i, Idaho, Indiana, Iowa, Louisiana, Maryland, Michigan, New Jersey, New York, Ohio, Oregon, Texas, Virginia, Washington, and Wisconsin.

