

# ALICE IN THE CROSSCURRENTS:

## COVID AND FINANCIAL HARDSHIP IN BROWARD COUNTY



# Meet ALICE

Asset Limited, Income Constrained, Employed

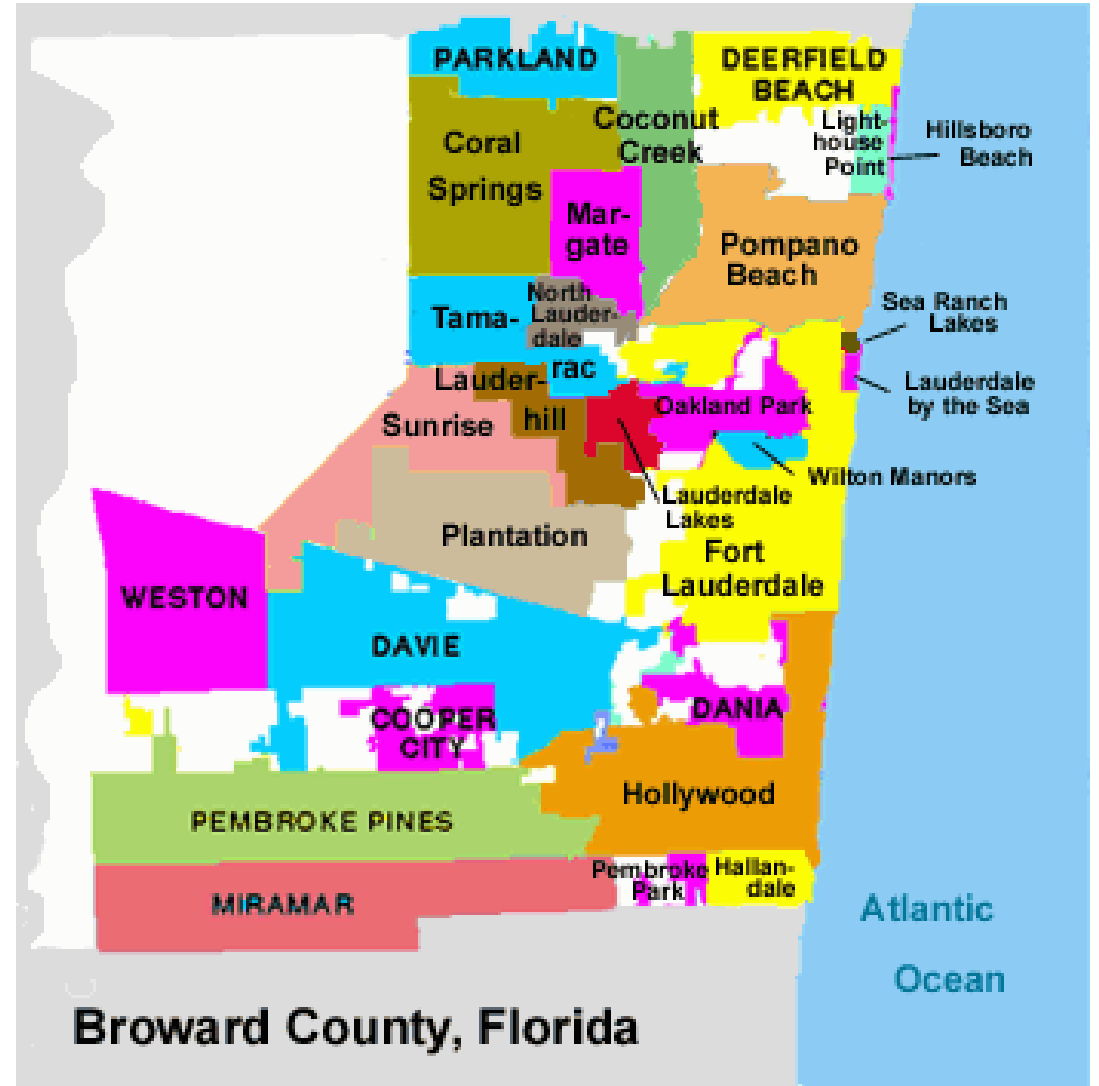
- Income above the Federal Poverty Level, below the cost of basics in the county where they live (Household Survival Budget)
- Working, often in essential jobs
- Little or no savings — for emergencies or future investments



This is a companion to the 2023 ALICE Report for Florida, available at [UnitedForALICE.org/Florida](https://UnitedForALICE.org/Florida)

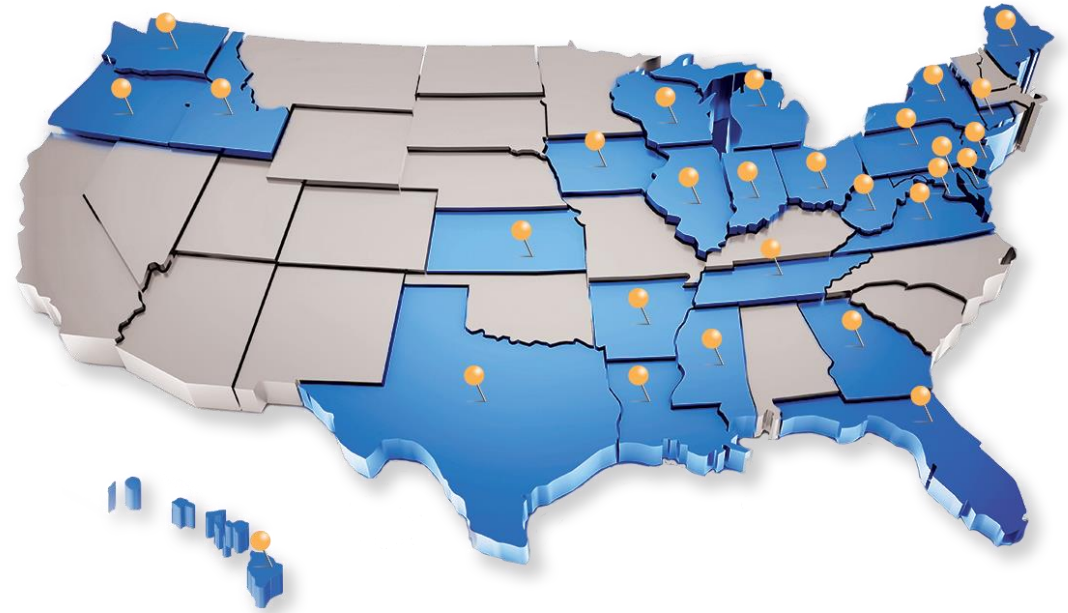
This research was conducted by United For ALICE, a center of innovation, research, and action around financial hardship.

To learn more about United Way of Broward County, visit [UnitedWayBroward.org](https://UnitedWayBroward.org)



# United For ALICE

- Founded and powered by United Way of Northern New Jersey
- Driver of innovation for ALICE households since 2009
- Comprehensive measures of financial hardship
- Data for all 3,000+ counties in U.S.
- ALICE partners convene, advocate, and innovate for ALICE in local communities



[UnitedForALICE.org](http://UnitedForALICE.org)



# Research Advisory Committee for Florida

**Kyle Baltuch**, M.S., *Florida Chamber Foundation*

**Jennifer Bencie**, M.D., M.S.A., *Florida Department of Health — Manatee County*

**Wis Benoit**, M.S.P., *Florida Housing Coalition*

**Brittany Birken**, Ph.D., *Federal Reserve Bank of Atlanta*

**Dale Brill**, Ph.D., *Habitat for Humanity Greater Orlando & Osceola County*

**Holly Bullard**, M.P.P., *Florida Policy Institute*

**Melissa Clements**, Ph.D., *The Children's Forum*

**Mazi Ferguson**, M.B.A., *University of South Florida*

**Liana Fernandez Fox**, Ph.D., *Hillsborough Community College - Professor Emerita*

**Shira Fowlkes**, M.P.H., *Children's Services Council of Broward County*

**Nicole Gislason**, *University of West Florida*

**Nancy Hardt**, M.D., *University of Florida - Professor Emerita*

**Maria D. Ilcheva**, Ph.D., *The Metropolitan Center, Florida International University*

**Lisa Mathews**, *Florida Blue Foundation*

**Jennifer Allen McFarren**, *Navy Federal Credit Union*

**Jerry Murphy**, Ph.D., J.D., C.F.M., *University of Florida*

**Ashon Nesbitt**, M.U.R.P., M.S., *Florida Housing Coalition*

**Robin Perry**, Ph.D., *Florida A&M University*

**Emma Stewart**, *Florida Blue*

**Sandra Stone**, Ph.D., *University of South Florida, Sarasota-Manatee*

**Sue Woltanski**, M.D., *Monroe County School District*

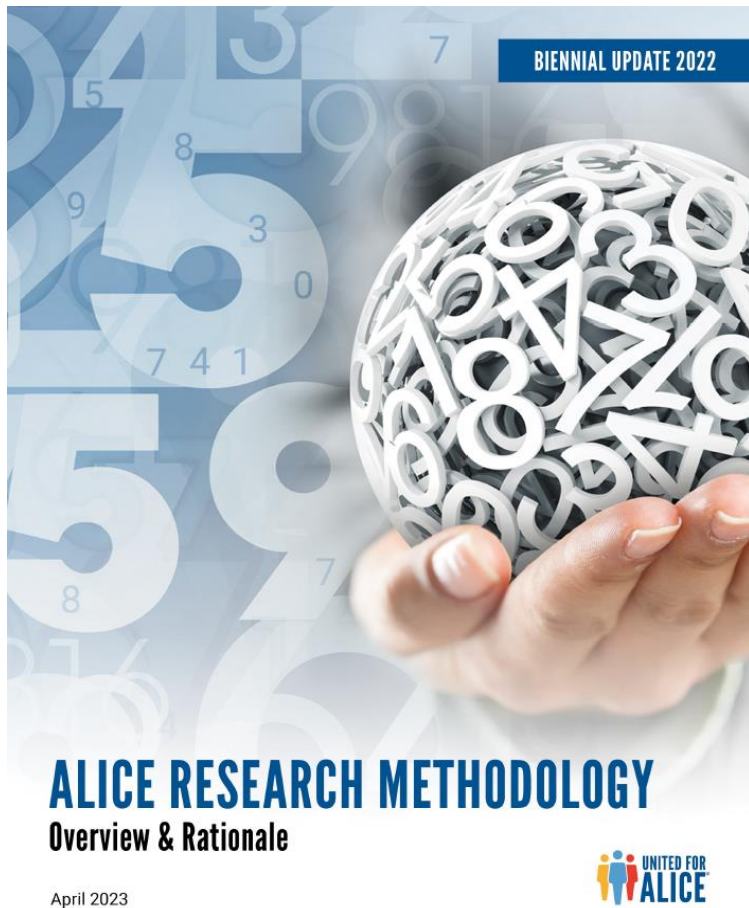


# Table of Contents/Agenda

- Key Terms & Methodology
- Data Notes
- ALICE Household Survival Budget
- Basic Costs in Broward County
- Cost of Living Varies Across Florida
- Competing Forces of 2021
- ALICE Over Time
- Financial Hardship by County
- State Comparison
- National Comparison
- Demographics, Broward County
- Working Hard, Yet Struggling
- Labor Landscape
- Pandemic Assistance
- Warning Signs
- Next Steps
- ALICE in Action in Broward County



# Key Terms and Methodology



## KEY TERMS

**Household Survival Budget:** The bare-minimum costs of basic necessities (housing, child care, food, transportation, health care, and a smartphone plan).

**ALICE Threshold:** The average income needed to afford the Household Survival Budget. Households below the ALICE Threshold include both ALICE and poverty-level households.

**ALICE:** Households with income above the Federal Poverty Level but below the basic cost of living.

**Poverty:** Households earning below the Federal Poverty Level

**Total Households:** The number of households as reported by the American Community Survey.

Visit [UnitedForALICE.org/Methodology](https://UnitedForALICE.org/Methodology) to learn more



# Data Notes

- American Community Survey estimates
- Counties are the building blocks  
(one- or five-year averages depending on population size)
- State and national are summations - ALICE households totals may differ slightly from reported totals
- Percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%.
- ALICE analysis includes all households, regardless of work status, as employment is fluid and most households have members who are working, have worked, or are looking for work.





# The ALICE Household Survival Budget

The Household Survival Budget reflects the minimum cost to live and work in the modern economy. This budget is the basis for determining whether households are above or below the ALICE Threshold by county.

Housing



Child Care



Food



Transportation



Technology



Health Care



Taxes



Miscellaneous



[UnitedForALICE.org/Household-Budgets/Florida](https://UnitedForALICE.org/Household-Budgets/Florida)



# Basic Costs in Broward County

**ALICE Household Survival Budget, Broward County, Florida, 2021**

Monthly Costs and Credits	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Senior	Two Seniors
Housing - Rent	\$905	\$959	\$959	\$959	\$1,218	\$1,218	\$905	\$959
Housing - Utilities	\$154	\$239	\$239	\$239	\$292	\$292	\$154	\$239
Child Care	\$0	\$266	\$708	\$0	\$531	\$1,542	\$0	\$0
Food	\$481	\$815	\$732	\$882	\$1,437	\$1,311	\$444	\$814
Transportation	\$359	\$457	\$457	\$536	\$836	\$836	\$312	\$442
Health Care	\$224	\$539	\$539	\$539	\$854	\$854	\$591	\$1,182
Technology	\$75	\$75	\$75	\$110	\$110	\$110	\$75	\$110
Miscellaneous	\$220	\$335	\$371	\$327	\$528	\$616	\$248	\$375
Tax Payments	\$335	\$514	\$592	\$427	\$860	\$1,051	\$396	\$669
Tax Credits	\$0	(\$383)	(\$633)	\$0	(\$766)	(\$1,267)	\$0	\$0
Monthly Total	\$2,753	\$3,816	\$4,039	\$4,019	\$5,900	\$6,563	\$3,125	\$4,790
<b>ANNUAL TOTAL</b>	<b>\$33,036</b>	<b>\$45,792</b>	<b>\$48,468</b>	<b>\$48,228</b>	<b>\$70,800</b>	<b>\$78,756</b>	<b>\$37,500</b>	<b>\$57,480</b>
Hourly Wage	\$16.52	\$22.90	\$24.23	\$24.11	\$35.40	\$39.38	\$18.75	\$28.74

**1 BR/1 BA = \$2,100**

**Single Adult Annual Budget = \$45,000**

**3 BR/2 BA = \$3,000**

**Two Adults, Two Children Annual Budget = \$90,000**

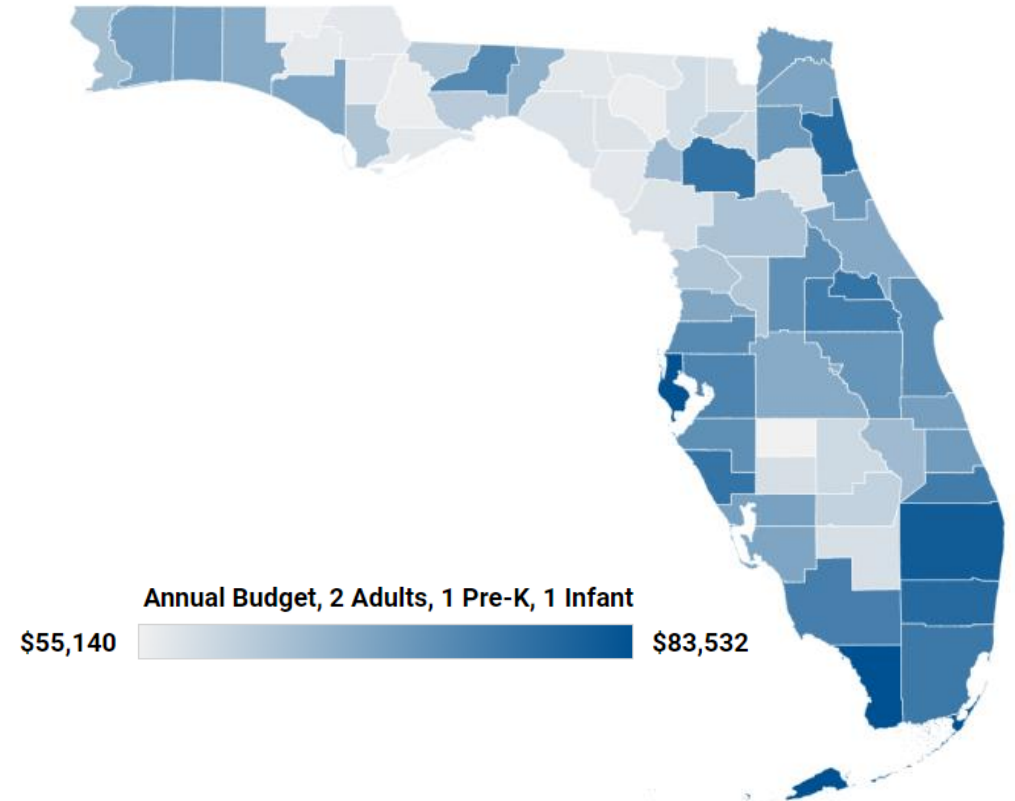
**Annual Median Income Broward County = \$65,000**



# Cost of Living Varies Across Florida

The annual total for the Household Survival Budget for a family of four with two adults, an infant and a preschooler ranged from **\$55,140** in Hardee County to **\$83,532** in Monroe County.

Across Florida, between 2019 and 2021, **costs increased** 12% for a single adult, 11% for a single senior, and 7% for a family of four.



# Competing Forces in 2021

**JOB DISRUPTION** **MIGRATION**  
**WAGE INCREASES** **INFLATION**  
**PANDEMIC ASSISTANCE**



# Caught in the Crosscurrents of Competing Forces

**46%**

**Below ALICE Threshold  
in Broward County in 2021**

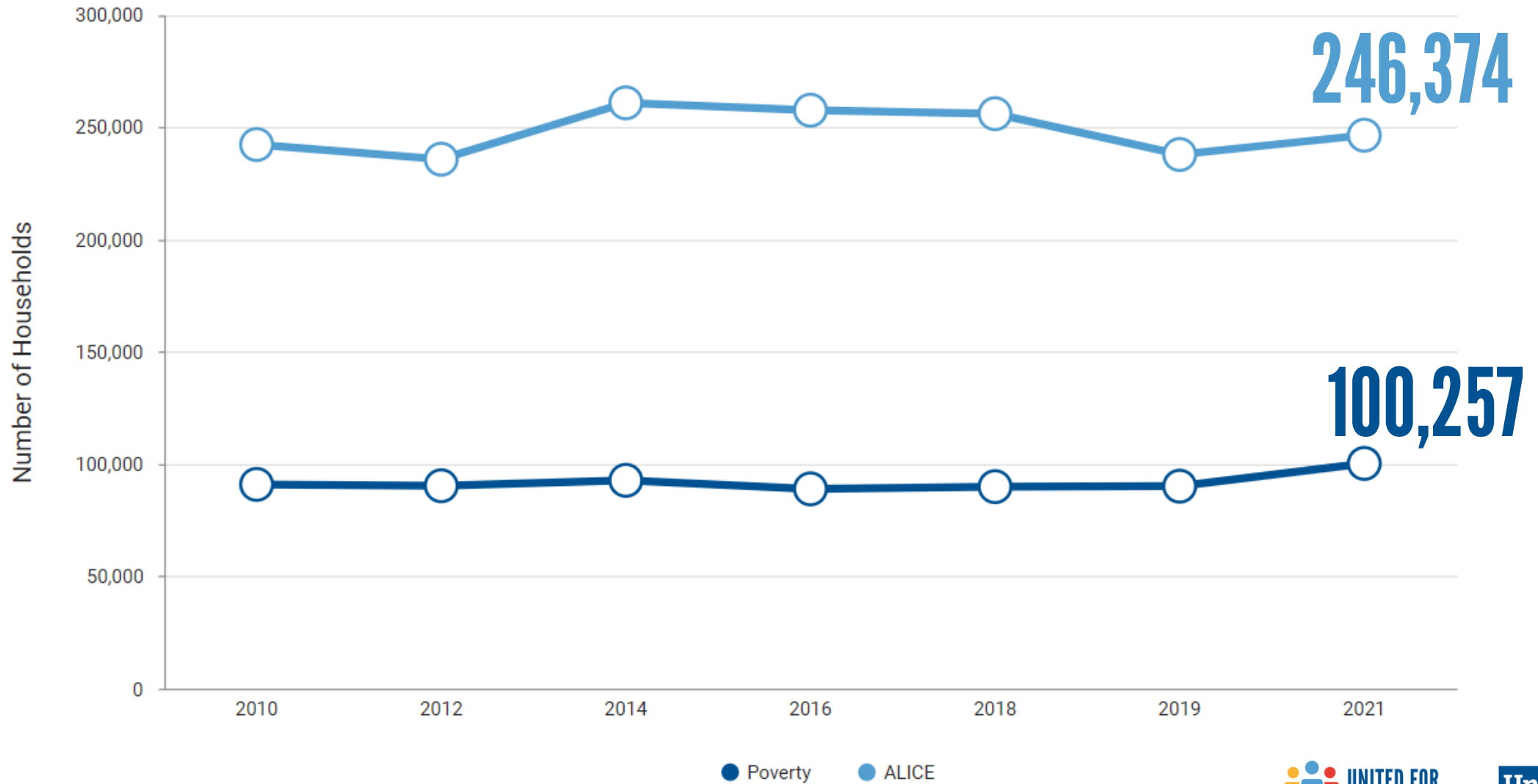
**Households Below  
the ALICE Threshold:**

**2019: 327,904**

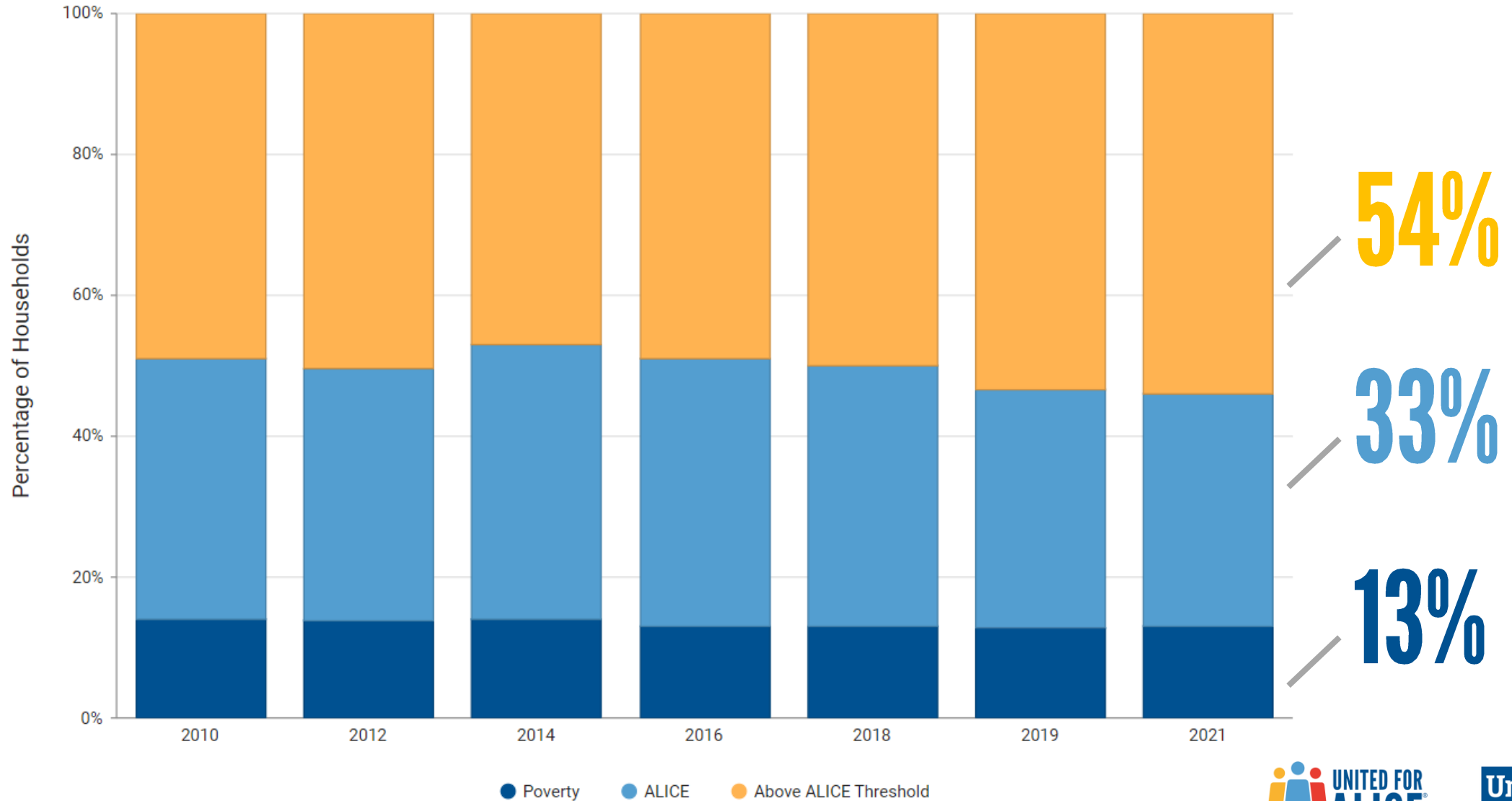
**2021: 346,631**



# Number of Households, Broward County, 2010-2021



# Percentage of Households, Broward County, 2010-2021



# Financial Hardship, Surrounding Counties

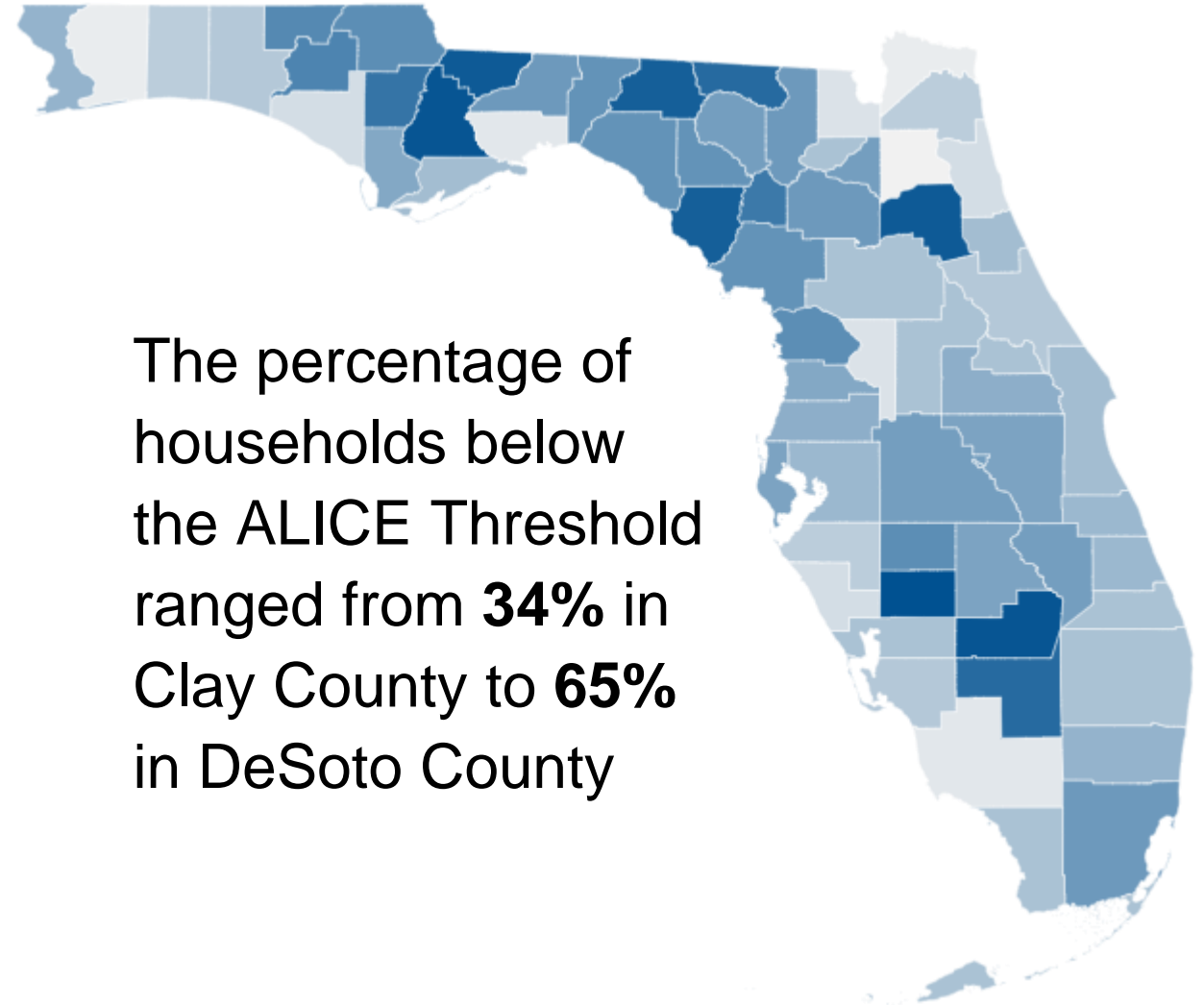
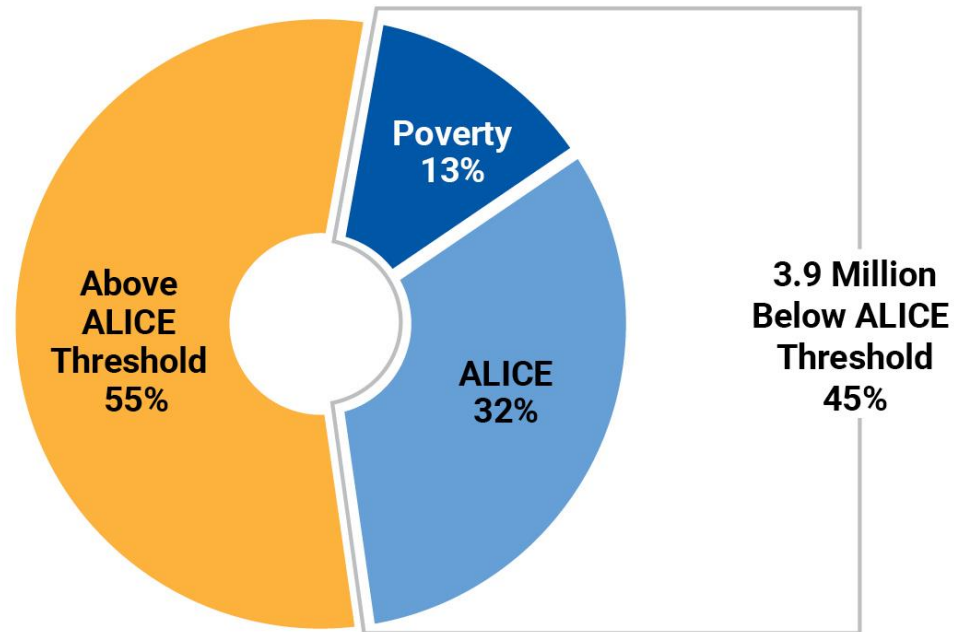
COUNTY	TOTAL HOUSEHOLDS	PERCENT BELOW ALICE THRESHOLD
<b>Broward County</b>	<b>747,715</b>	<b>46%</b>
Collier County	163,943	36%
Hendry County	12,821	60%
Miami-Dade County	963,477	51%
Palm Beach County	595,447	43%





# State Comparison

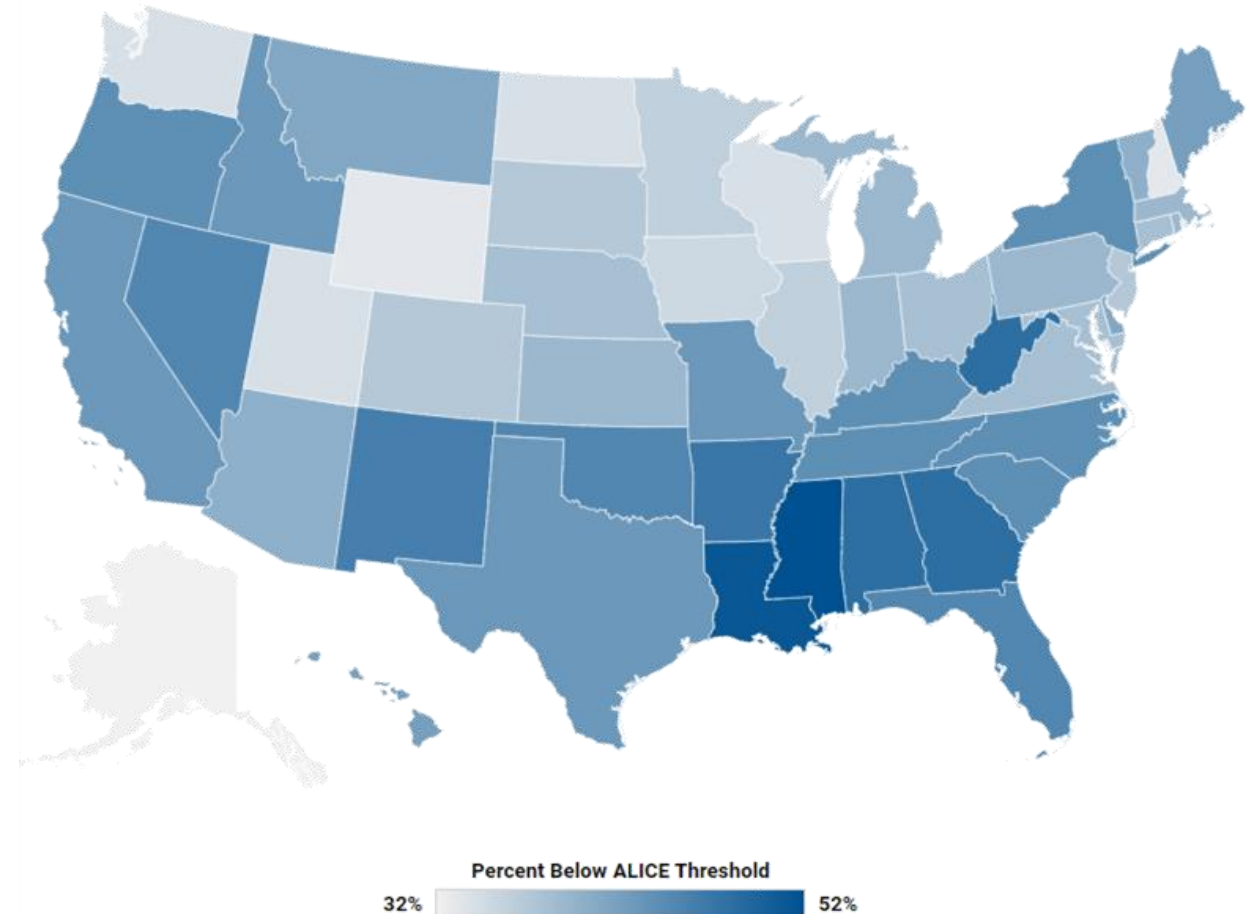
## Florida, 2021



The percentage of households below the ALICE Threshold ranged from **34%** in Clay County to **65%** in DeSoto County

# National Comparison

- In every state, at least one-third of households could not afford the basics in 2021
- Range from 32% below the ALICE Threshold in AK to 52% in MS
- Below ALICE Threshold by region:
  - Midwest: 37%
  - Northeast: 39%
  - West: 40%
  - South: 45%



# Demographics, Broward County

## Highest % Hardship

**Black (54%) and AI/AN (49%)**

**Under 25 (62%) and 65+ (61%)**

**Single-parent (74% female; 63% male)**

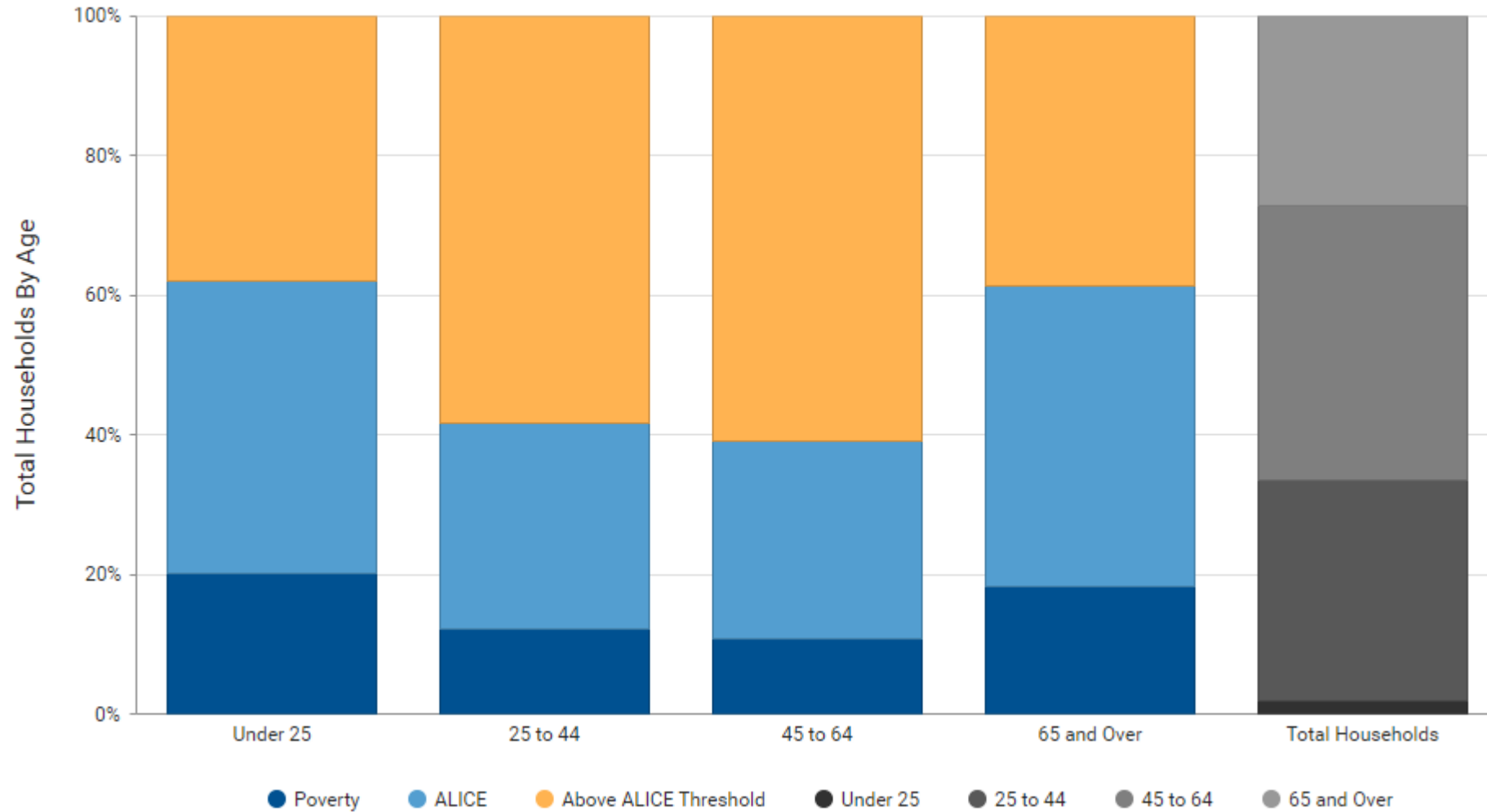
## Lowest % Hardship

**Asian (38%) and White (42%)**

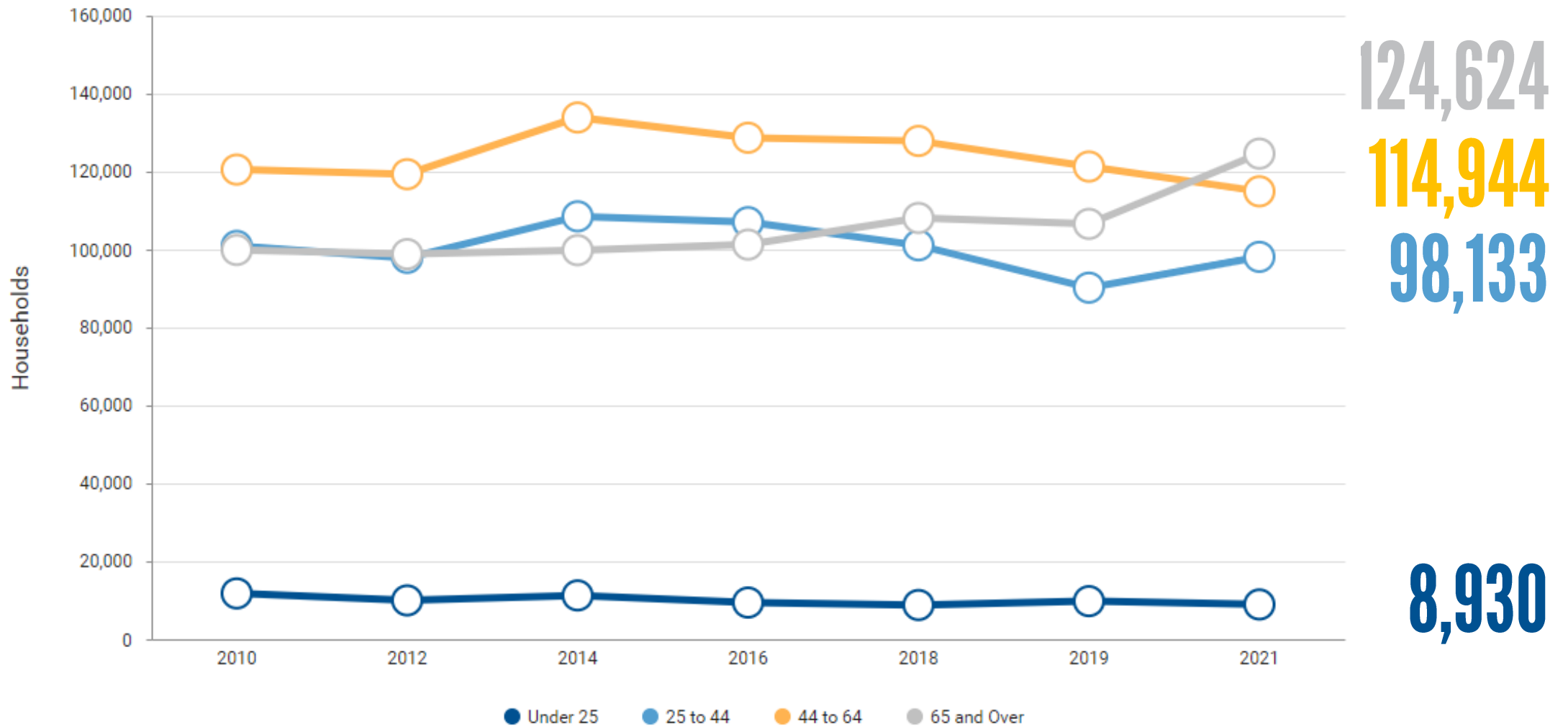
**Age 45 to 64 (39%)**

**Married-parent (25%)**

# Households by Age of Householder, Broward County, 2021

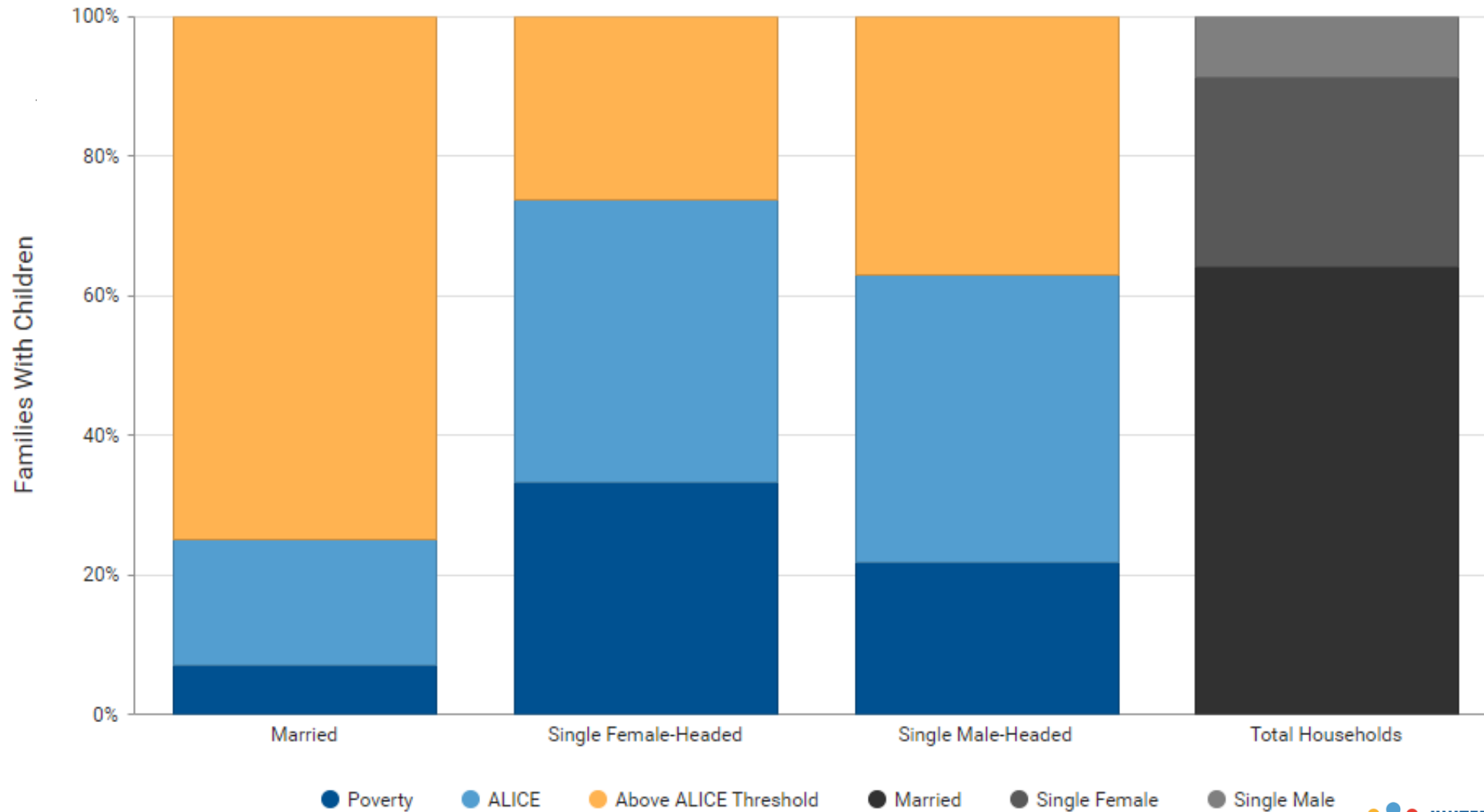


# Households Below ALICE Threshold by Age of Householder, Broward County, 2010-2021



United Way of Broward County

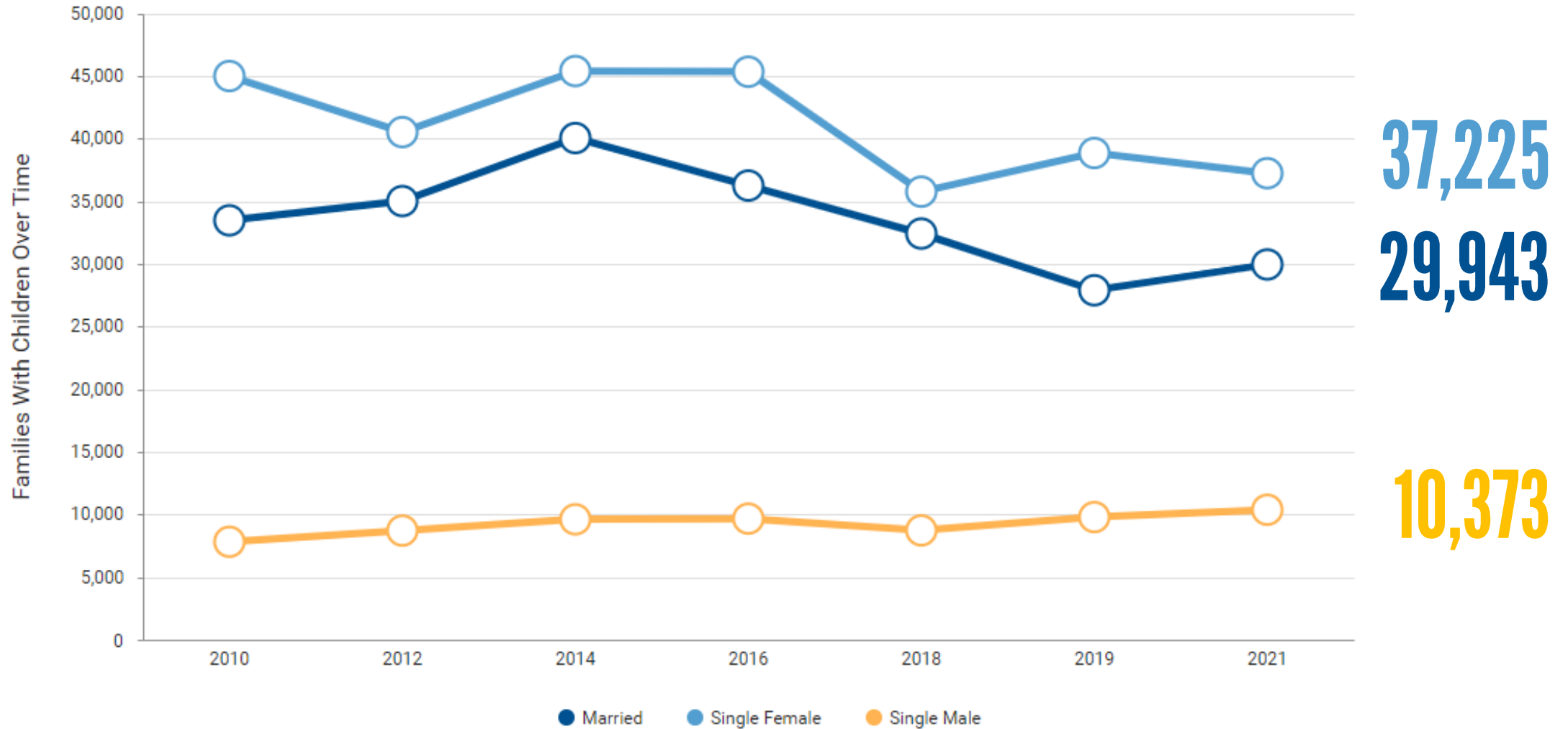
# Families With Children, Broward County, 2021



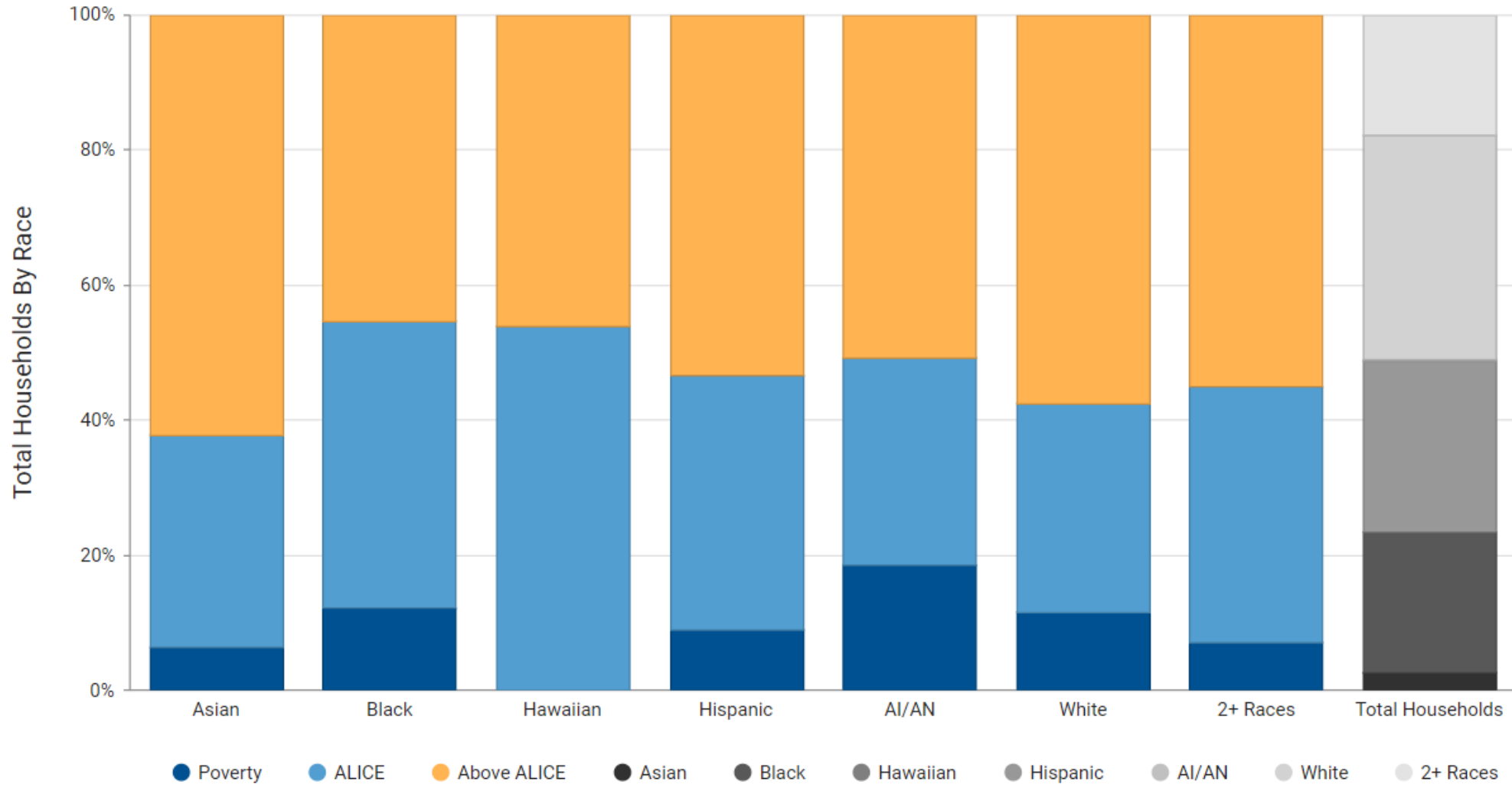
● Poverty ● ALICE ● Above ALICE Threshold ● Married ● Single Female ● Single Male



# Families With Children Below ALICE Threshold, Broward County, 2010-2021



# Households by Race/Ethnicity, Broward County, 2021





# Working Hard, Yet Struggling

**70% OF THE  
TOP 20 JOBS IN  
Florida**

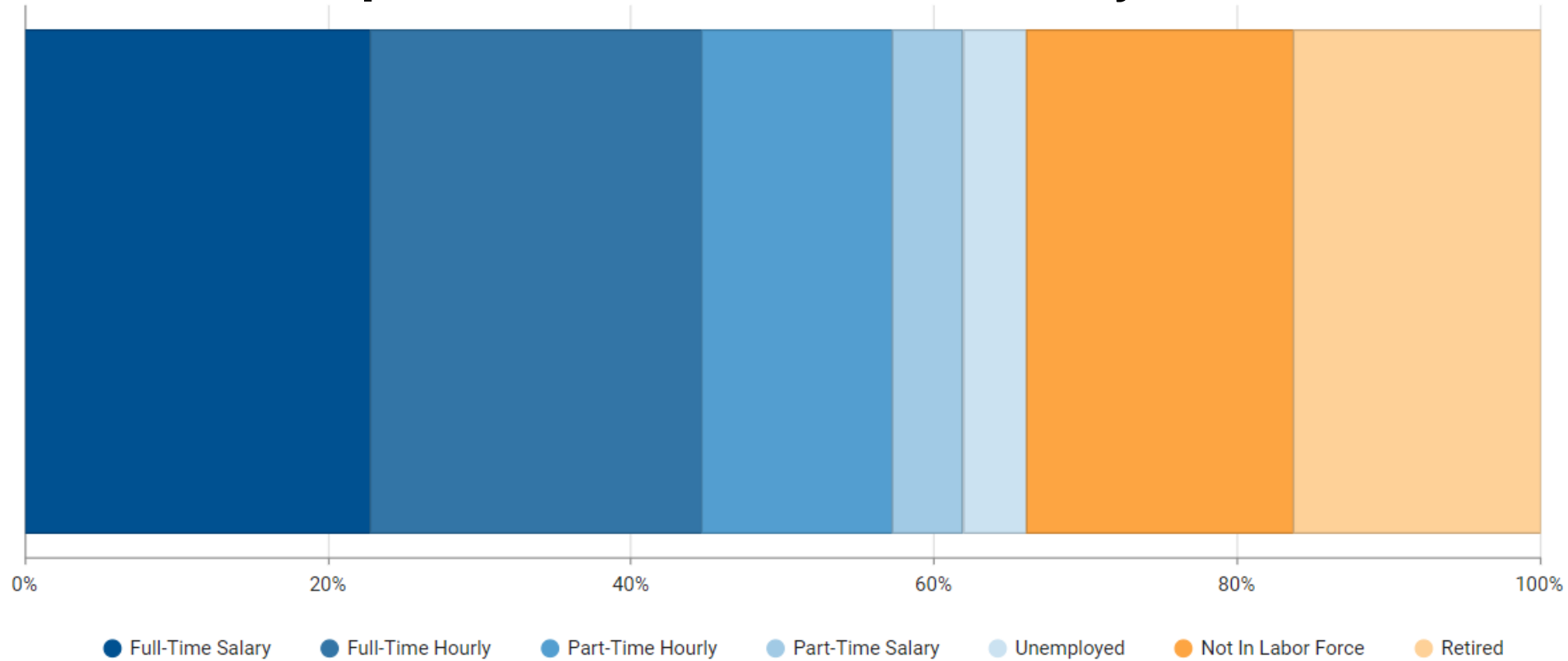
**STILL PAID LESS THAN  
\$20 PER HOUR**



For a common occupation in Florida (retail salesperson), the median wage increased by 18% to \$13.46 per hour in 2021, but 33% of the more than 293,300 retail workers were still below the ALICE Threshold

# The Labor Landscape is Challenging for ALICE

## Labor Status, Population 16 and Over, Broward County, 2021



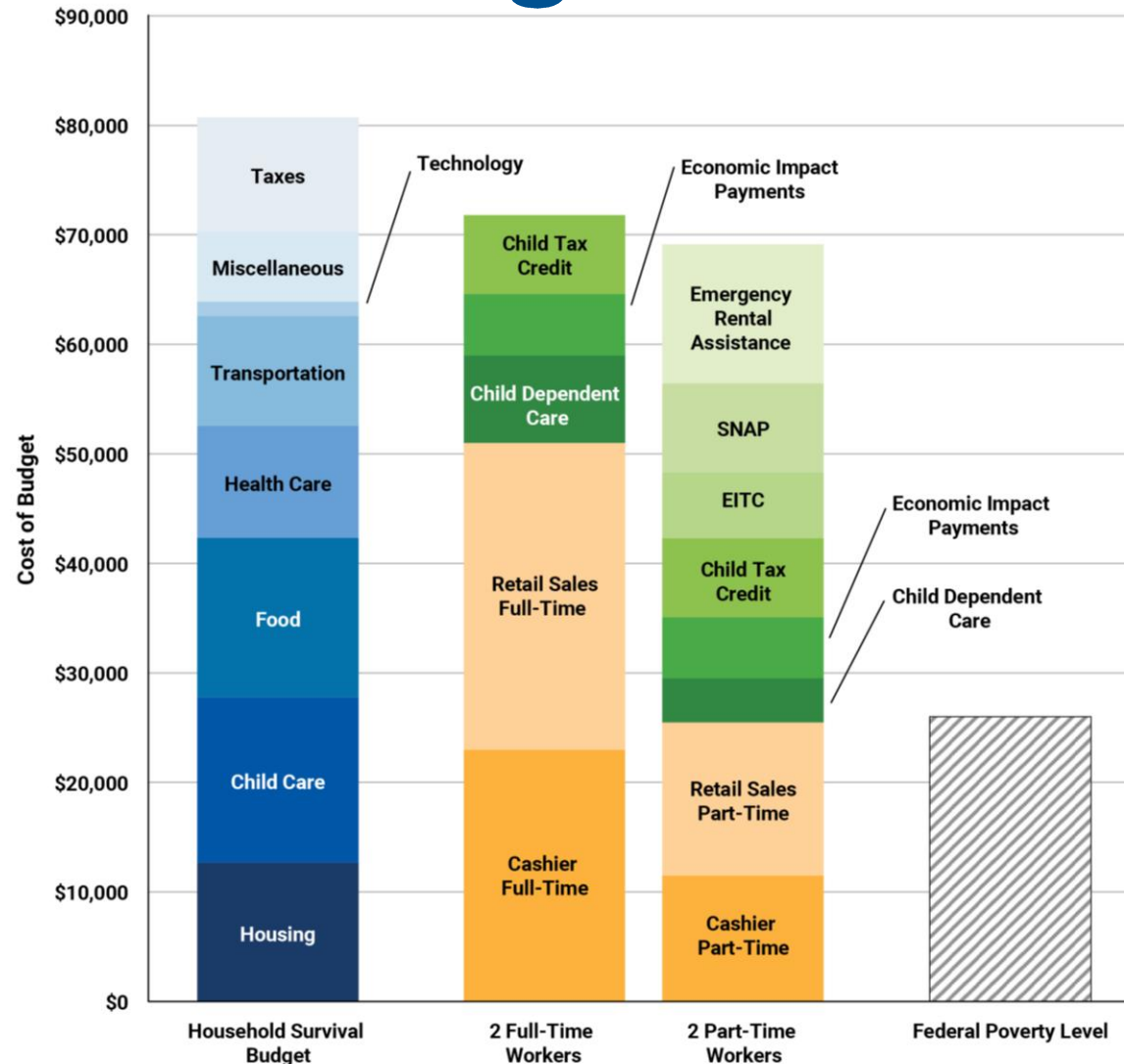
# Pandemic Assistance

A prominent feature of the federal government's response to the pandemic was a range of direct assistance programs, including:

- Economic Impact Payments (stimulus payments)
- The temporarily expanded Child Tax Credit (CTC) and Child and Dependent Care Tax Credit (CDCTC)
- Pandemic-specific unemployment insurance
- Emergency rental assistance



# Cushioning the Blow – But Was it Enough?



In Florida, a family of 4 with two parents working full time (retail sales/cashier) was not able to afford the Household Survival Budget, even with temporarily increased credits and payments.

With two full-time workers, they **fell short by \$8,959 or 12%**. With part-time workers, they fell short by **\$11,606 or 17%**.



# Warning Signs on the Horizon

Respondents below ALICE Threshold, Florida



**18% not have enough food**



**16% of renters behind on rent**



**20% nervous, anxious,  
or on edge every day**





# Food Insufficiency

Food Insufficiency			
	Below ALICE Threshold	Above ALICE Threshold	State Average
<b>Black</b>	29%	6%	11%
<b>Hispanic</b>	22%	6%	
<b>Female</b>	22%	3%	
<b>With a Disability</b>	22%	12%	
<b>LGBT</b>	23%	2%	

Question: In the last seven days, which of these statements best describes the food eaten in your household? Selected: Sometimes or often not enough

Note: Black respondents are non-Hispanic; the Hispanic group includes respondents of Hispanic, Latino, or Spanish origin of any race; the "With a Disability" group includes respondents who have one or more vision, hearing, cognitive, mobility, or self-care difficulties; the "LGBT" group includes respondents who identify as gay or lesbian, bisexual, and/or transgender.

Sources: ALICE Threshold, 2021; U.S. Census Bureau, Household Pulse Survey, September 14, 2022–November 14, 2022, Phase 3.6





# Nervous/Anxious

Feeling Nervous, Anxious, or on Edge			
	Below ALICE Threshold	Above ALICE Threshold	State Average
<b>Black</b>	18%	5%	17%
<b>Hispanic</b>	18%	17%	
<b>Female</b>	22%	15%	
<b>With a Disability</b>	39%	28%	
<b>LGBT</b>	26%	21%	

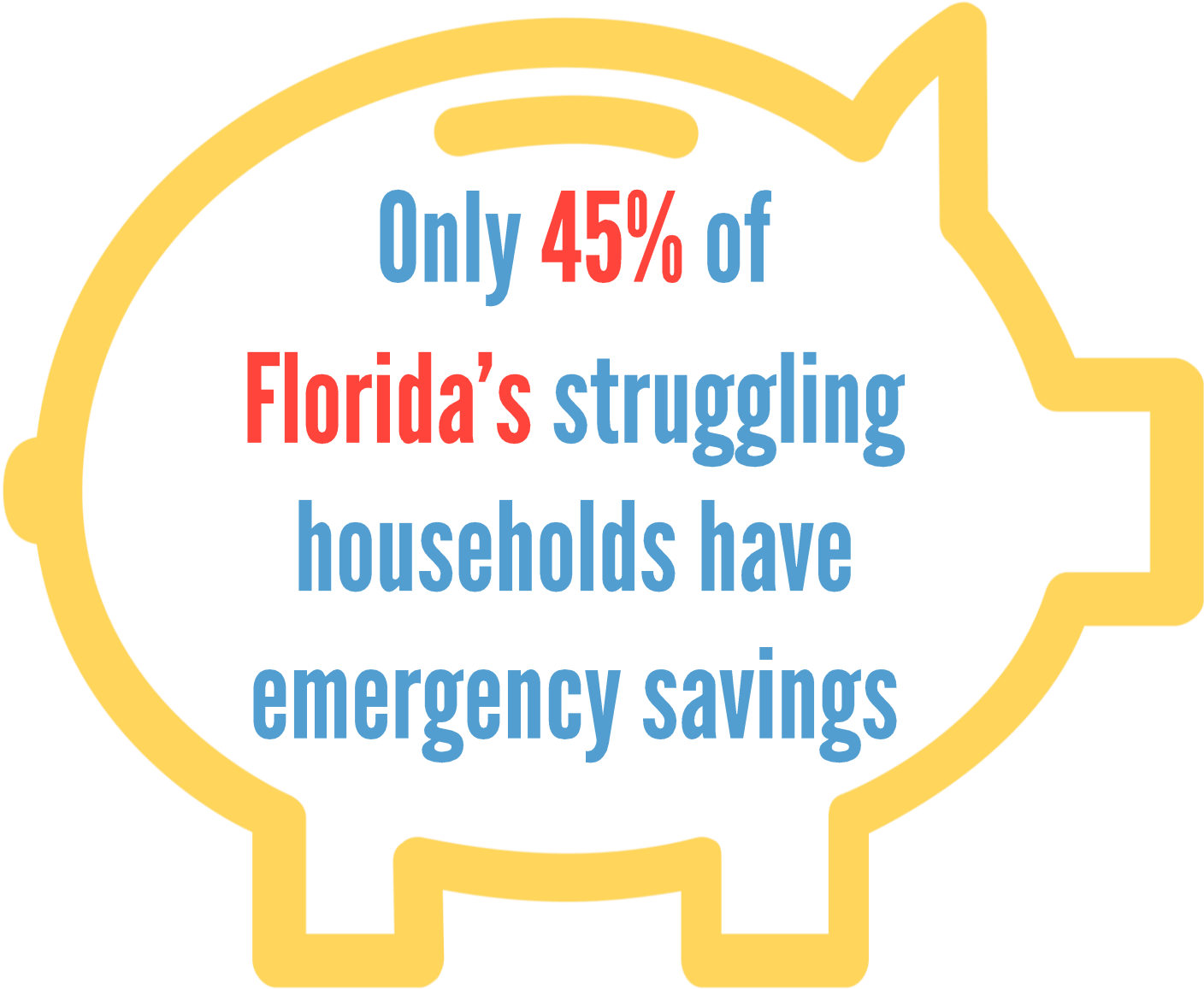
Question: Over the last two weeks, how often have you been bothered by feeling nervous, anxious, or on edge? Selected: Nearly every day

Note: Black respondents are non-Hispanic; the Hispanic group includes respondents of Hispanic, Latino, or Spanish origin of any race; the "With a Disability" group includes respondents who have one or more vision, hearing, cognitive, mobility, or self-care difficulties; the "LGBT" group includes respondents who identify as gay or lesbian, bisexual, and/or transgender.

Sources: ALICE Threshold, 2021; U.S. Census Bureau, Household Pulse Survey, September 14, 2022–November 14, 2022, Phase 3.6



# Warning Signs on the Horizon



Only **45%** of  
**Florida's** struggling  
households have  
emergency savings





# Next Steps

- Dig into national, state, and local data (county, ZIP code, etc.) on [UnitedForALICE.org](https://UnitedForALICE.org)
- See ALICE data by [Legislative District](#) and connect to your state and federal representatives
- Connect with [United Way of Broward County](#) for support and volunteer opportunities
- Use the [ALICE in Action Database](#) to learn more about the programs, practices, and policies that are partners are implementing to make a difference for ALICE households

