

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

Fiscal Years	2015	2016	2017	2018	2019
Capital Expenditures	_____	_____	_____	_____	_____
Operating Costs	_____	_____	_____	_____	_____
External Revenues	_____	_____	_____	_____	_____
Program Income (County)	_____	_____	_____	_____	_____
In-Kind Match (County)	_____	_____	_____	_____	_____
NET FISCAL IMPACT	_____*	_____	_____	_____	_____
No. ADDITIONAL FTE POSITIONS (Cumulative)	_____	_____	_____	_____	_____

Is Item Included In Current Budget? Yes _____ No _____
 Budget Account No.: Fund _____ Department _____ Unit _____
 Object _____ Reporting Category _____

B. Recommended Sources of Funds/Summary of Fiscal Impact:

* This is a workshop with no requested board action, therefore there is no fiscal impact associated with this item.

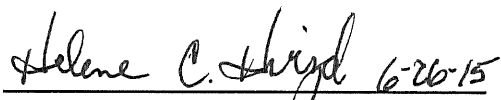
C. Departmental Fiscal Review:

III. REVIEW COMMENTS

A. OFMB Fiscal and/or Contract Dev. and Control Comments:

 KO AR COFMB AD AKD 6/24 6/24 6/24 6/24	 Contract Dev. and Control 6-25-15 B Wheeler
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B. Legal Sufficiency:


 Assistant County Attorney 6-26-15

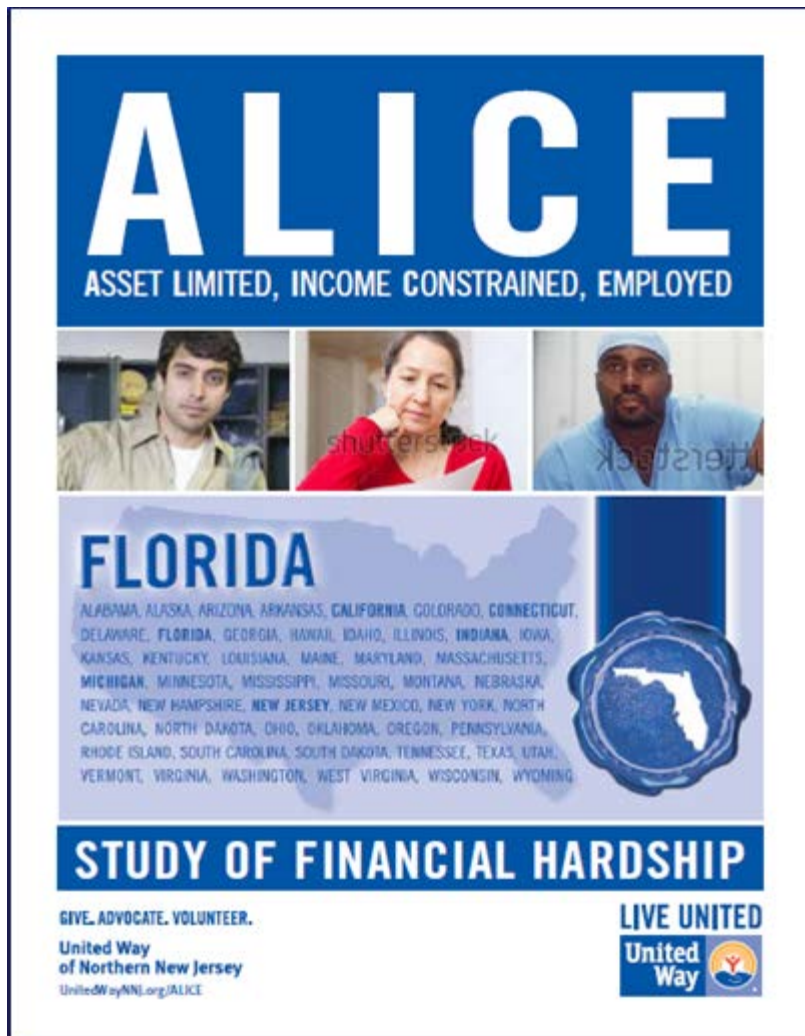
C. Other Department Review:

 Department Director

REVISED 9/03
 ADM FORM 01
 (THIS SUMMARY IS NOT TO BE USED AS A BASIS FOR PAYMENT.)



United Way ALICE Report: Florida



ALICE
ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

FLORIDA

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, CONNECTICUT, DELAWARE, FLORIDA, GEORGIA, HAWAII, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NEW JERSEY, NEW MEXICO, NEW YORK, NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, VIRGINIA, WASHINGTON, WEST VIRGINIA, WISCONSIN, WYOMING

STUDY OF FINANCIAL HARDSHIP

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United Way

Report Includes

- Household Survival Budget
- ALICE Threshold
- Demographic Changes in Florida
- Job Counts and Average Wages
- Health and Education Trends
- County Level Data
- Economic Viability Dashboard
- Housing Cost Burden by County
- Family Sustainability vs Survival
- Strategies to Assist ALICE

ALICE Threshold: Survival Budget

Housing – below average size and cost including utilities (e.g. a one-bedroom apartment for a head of household with a child)

Childcare – the cheapest legal home-based childcare

Food – no eating out along with careful purchasing and preparation

Transportation – Gas, insurance and basic repairs and no lease or car payments

Healthcare – basic out-of-pocket costs (co-pays, prescriptions etc) with no insurance premiums included

Miscellaneous –10% of the total for cost overruns and other essentials (e.g. phone, higher utilities cost, medical costs, fewer grocery sales)

Taxes – The tax budget includes federal income taxes and credits as well as Social Security and Medicare taxes.

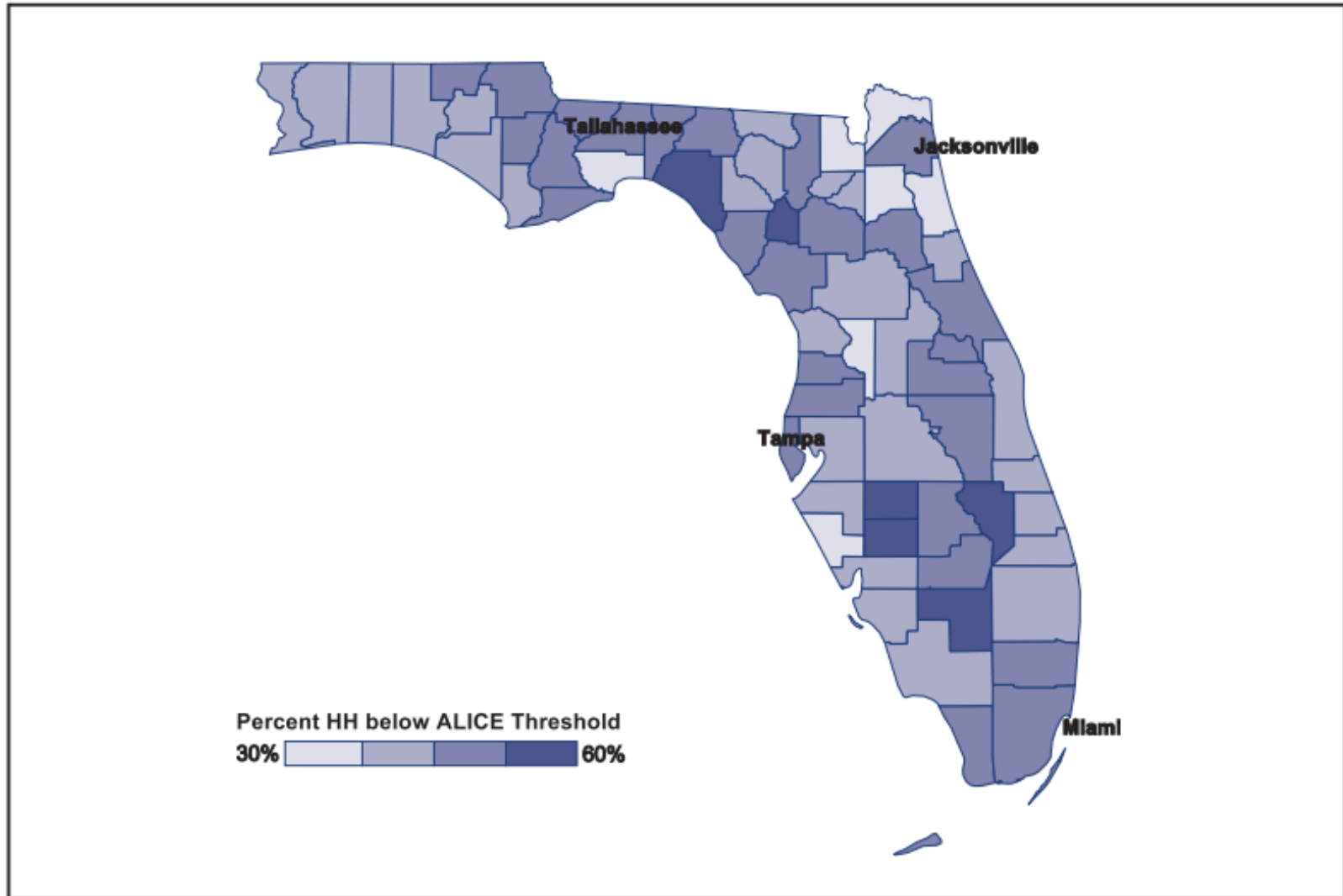
Household SURVIVAL Budget, Palm Beach County, Florida, 2012

	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, 2 Children	Two Adults, 2 Child Care
Housing	\$823	\$964	\$964	\$964	\$1,138	\$1,138
Childcare	0	0	\$413	\$625	\$825	\$1,146
Food	\$176	\$365	\$355	\$301	\$609	\$531
Transportation	\$327	\$655	\$409	\$409	\$655	\$655
Healthcare	\$72	\$143	\$179	\$179	\$287	\$287
Miscellaneous	\$159	\$210	\$252	\$269	\$370	\$397
Tax	\$192	\$221	\$200	\$210	\$191	\$212
Monthly Total	\$1,749	\$2,312	\$2,789	\$2,957	\$4,075	\$4,365
Annual Total	\$20,987	\$27,748	\$33,462	\$35,485	\$48,902	\$52,379

Note: One childcare refers to an infant; two childcare refers to one infant and one 4 year old.
For an additional infant add 16 percent; for an additional 4 year old add 6 percent; and for an additional child add 11 percent.

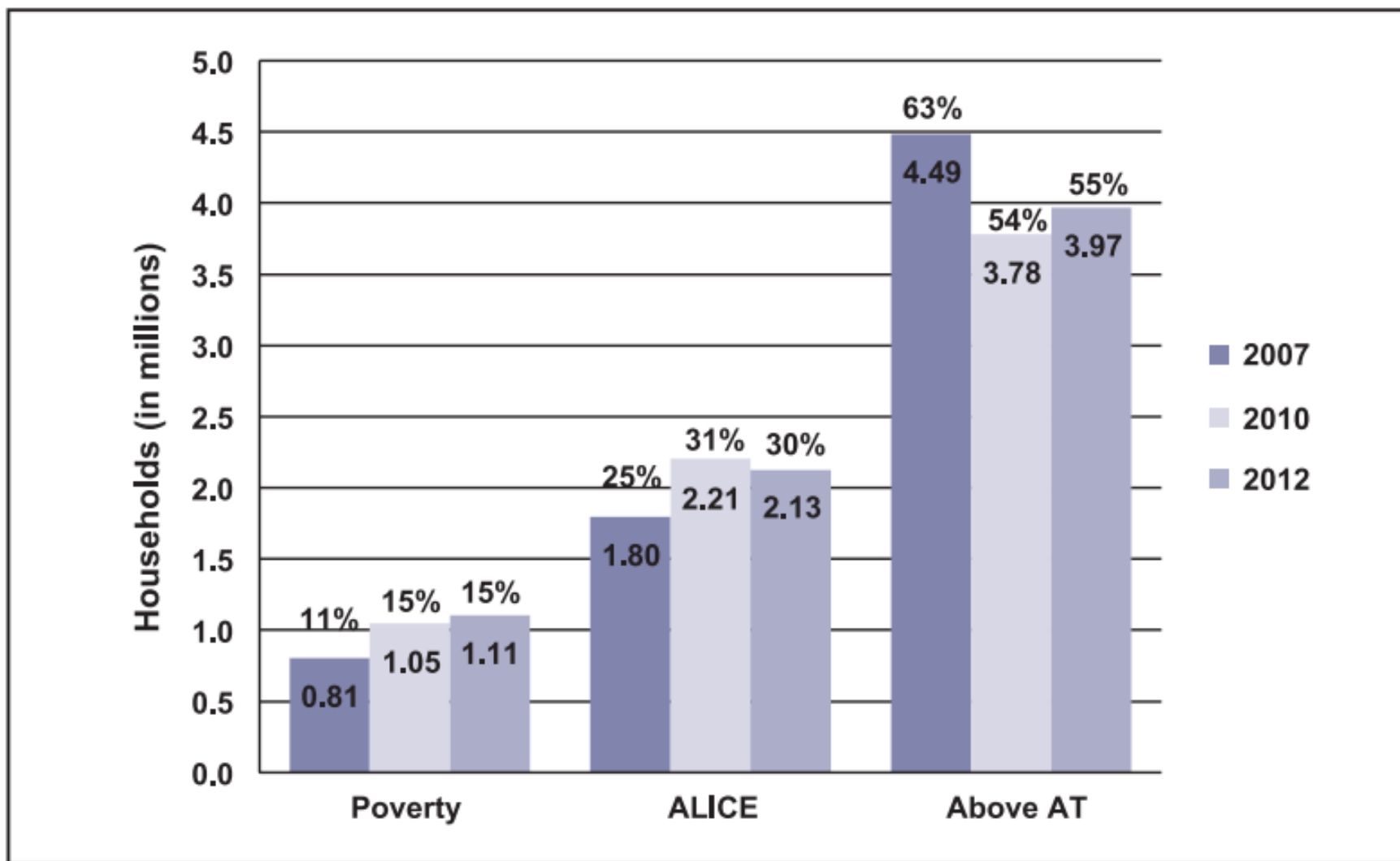
Sources: HUD, NACARRA, USDA, BLS, IRS and state treasury.

Households below a County's Threshold



Source: American Community Survey, 2012, and the ALICE Threshold

Florida Households by Income 2007-2012



Source: American Community Survey, 2012, and the ALICE Threshold

Key Findings

- “E” is for Employed
- 45% of Florida households and at least 30% in each county fall below the ALICE Threshold
- 69% of Florida’s jobs make less than \$20 an hour
- More than 50% of Palm Beach’s renters are extremely cost burdened
- ALICE impacts every race/ethnicity in Palm Beach County

Broward County, 2012		
Town	Total HH	% ALICE & Poverty
Broadview Park CDP	2,013	59%
Coconut Creek	22,256	44%
Cooper	9,833	20%
Coral Springs-Margate CCD	78,175	46%
Dania Beach	12,636	54%
Davie	32,376	39%
Davie CCD	66,420	31%
Deerfield Beach	32,174	56%
Fort Lauderdale	71,474	47%
Hollandale Beach	18,100	61%
Hollywood	56,265	51%
Lauderdale Lakes	11,791	64%
Lauderdale-by-the-Sea	3,862	41%
Lauderhill	23,926	60%
Margate	21,065	50%
Miramar	36,767	35%
North Lauderdale	12,132	56%
Oakland Park	17,413	53%
Parkland	7,416	19%
Pembroke Park	2,454	72%
Pembroke Pines	56,039	37%
Plantation	33,623	34%
Pompano Beach	41,211	55%
Roosevelt Gardens CDP	779	58%
Southwest Ranches	2,271	21%
Sunrise	31,419	47%
Tamarac	27,273	52%
Washington Park CDP	471	61%
West Park	4,035	56%
Wellton	20,518	23%
Willon Manors	9,827	48%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN BROWARD COUNTY

Population: 1,815,137 | Number of Households: 663,905
 Median Household Income: \$49,793 (state average: \$45,040)
 Florida Underemployment Rate for 2012: 16%
 Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the U.S. poverty level, but less than the cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The Economic Viability Dashboard evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).



What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Broward County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$883	\$1,138
Child care	\$0	\$1,146
Food	\$176	\$531
Transportation	\$327	\$655
Health care	\$72	\$287
Miscellaneous	\$167	\$399
Taxes	\$209	\$217
Monthly total	\$1,833	\$4,365
ANNUAL TOTAL	\$21,996	\$52,379
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN PALM BEACH COUNTY

Population: 1,356,545 | Number of Households: 522,201
 Median Household Income: \$51,278 (state average: \$45,040)
 Florida Underemployment Rate for 2012: 16%
 Gini Coefficient (zero = equality; one = inequality): 0.51 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The Economic Viability Dashboard evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).



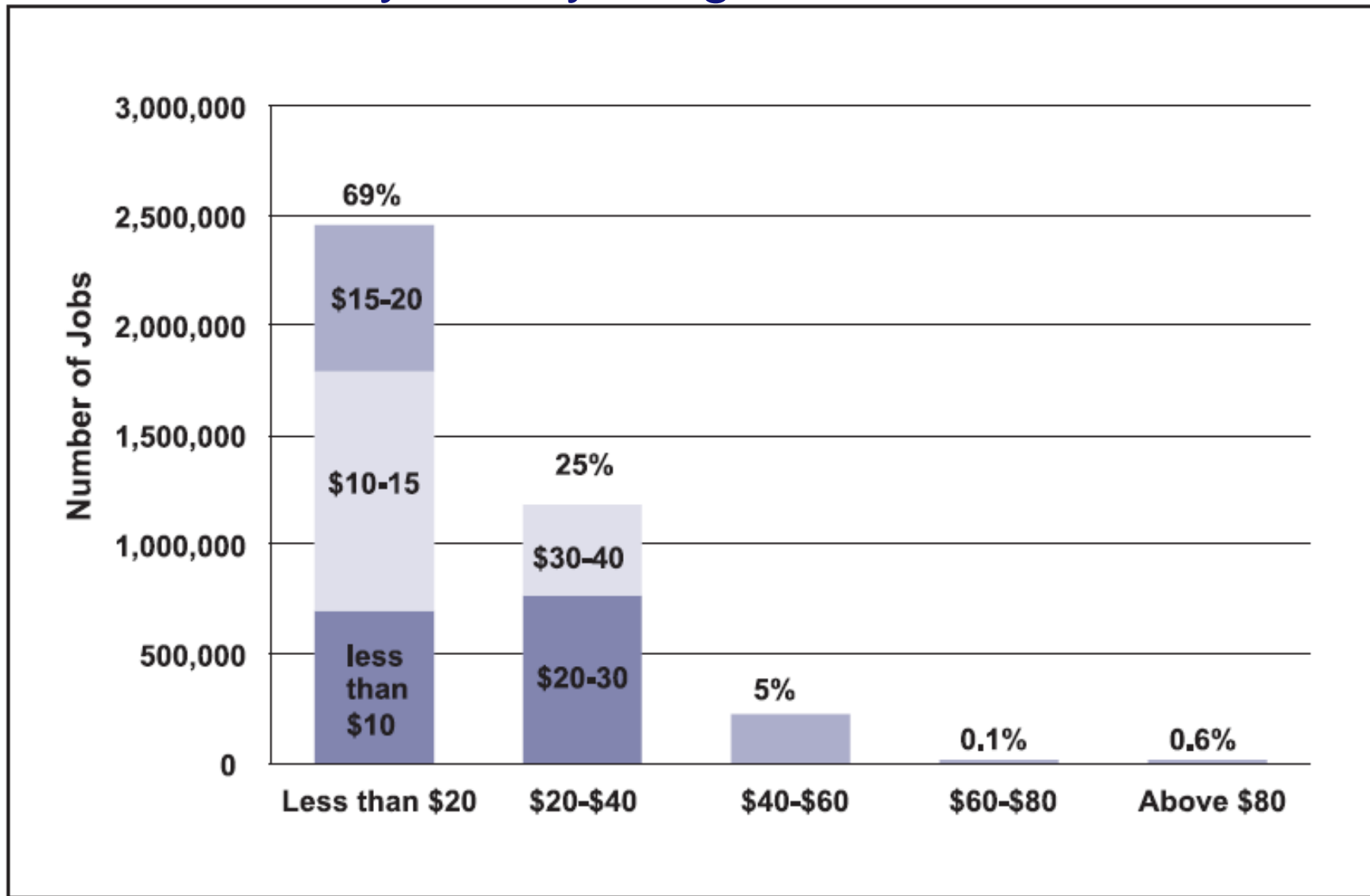
What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Palm Beach County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$823	\$1,138
Child care	\$0	\$1,146
Food	\$176	\$531
Transportation	\$327	\$655
Health care	\$72	\$287
Miscellaneous	\$159	\$397
Taxes	\$192	\$212
Monthly total	\$1,749	\$4,365
ANNUAL TOTAL	\$20,987	\$52,379
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Florida Jobs by Hourly Wage



Source: Bureau of Labor Statistics, 2012

Housing Data by County, Florida, 2012



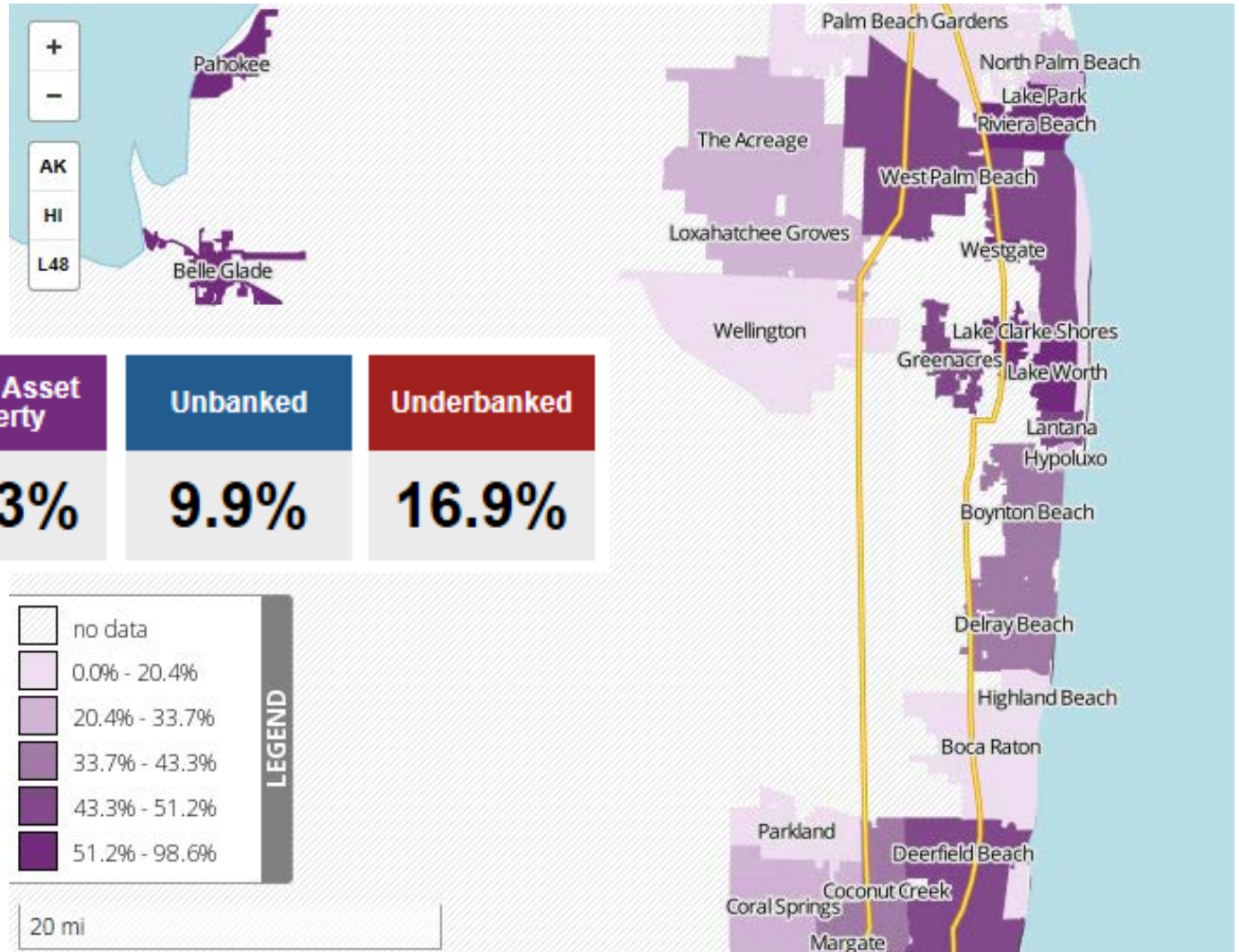
County	Owner Occupied Units			Renter Occupied Units				Source
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: % Owners Pay > 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: % Renters Pay > 35% of Income	Gap in Rental Stock Affordable for All HHs < ALICE Threshold	American Community Survey
Bay County	41,100	34%	21%	27,553	67%	45%	9,033	1 year
Bradford County	6,592	41%	22%	2,236	64%	45%	1,424	3 year
Brevard County	158,941	37%	24%	59,153	66%	45%	19,890	1 year
Broward County	435,558	40%	33%	228,347	63%	50%	87,477	1 year
Collier County	91,797	36%	26%	31,917	63%	48%	11,546	1 year
Duval County	195,162	38%	25%	133,063	70%	50%	48,340	1 year
Hillsborough	277,248	34%	24%	200,011	67%	48%	68,953	1 year
Lake County	85,825	47%	21%	29,201	73%	55%	12,516	1 year
Leon County	58,847	26%	19%	50,068	76%	56%	21,200	1 year
Levy County	12,861	39%	22%	3,319	77%	51%	1,520	3 year
Manatee County	89,862	40%	22%	40,520	67%	47%	14,871	1 year
Miami-Dade	455,142	42%	37%	383,630	71%	56%	163,033	1 year
Monroe County	17,696	37%	35%	11,545	54%	58%	6,273	1 year
Okaloosa County	46,720	30%	23%	28,379	62%	42%	9,414	1 year
Orange County	235,855	39%	29%	188,132	69%	49%	65,525	1 year
Osceola County	55,553	47%	33%	35,269	71%	51%	13,982	1 year
Palm Beach County	365,137	38%	30%	157,064	63%	50%	63,868	1 year
Pasco County	135,211	42%	21%	45,401	65%	47%	17,101	1 year
Pinellas County	260,451	35%	25%	144,405	64%	46%	46,164	1 year
Polk County	151,595	28%	21%	71,912	55%	44%	14,160	1 year
Santa Rosa County	42,802	28%	17%	15,534	57%	33%	4,326	1 year
Sarasota County	127,954	42%	25%	45,019	63%	45%	16,593	1 year
Volusia County	139,167	44%	26%	58,432	70%	52%	22,840	1 year

ALICE Report: Impact Issues

- Transportation – urban and rural issues
- Childcare – access and cost
- Healthcare – insurance, access, costs, debt
- Financial Access – credit, payday lending, check cashing
- Demographic Shifts – aging, immigration

Corporation for Enterprise Development

Assets and Opportunity Scorecard



Asset Poverty	Liquid Asset Poverty	Unbanked	Underbanked
18.7%	38.3%	9.9%	16.9%

Awareness: know better → do better

- VITA / MyFreeTaxes.com
- LifeBridge - \$50,000 free term life insurance
- KidCare – not just for ‘the poor’
- Summer feeding for ALL kids
- Free help with FAFSA, student loans, financial education, credit reports etc

Access: build off of our strengths



Business & Industry Analysis

Enter your business information and gauges show how much of your competition you are outperforming.

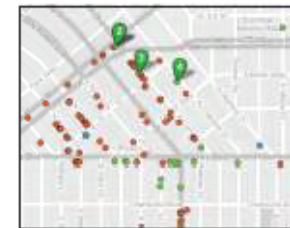
Charts and maps show you how you compare to those businesses near you.



Competitive Intelligence

SizeUp creates geo-visual lists of prospective customers and suppliers, and identifies locations of competitors.

Determine areas with many potential customers but little competition.



Advertising Analysis

Assess the market conditions in your area.

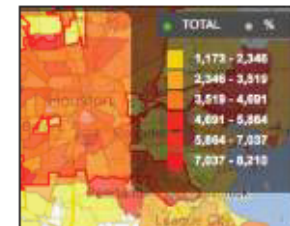
Use advanced filters to find the best places to advertise.



Demographic Analysis

Interactively map demographic, labor force, and consumer expenditure data for your area.

Tailor your analysis to a place, around an address, or a custom boundary. Download or share your reports.



Increase the Availability of Affordable Homes



Improve Residential Energy Efficiency



Meet the Housing Needs of Older Adults



Make Homes More Resistant to Natural Disasters



Prevent Foreclosures and Stabilize Neighborhoods



Promote Sustainable and Equitable Development



Goal: Increase the Availability of Affordable Homes

Policies in this section are grouped into six categories, each reflecting a role that state and local governments can play to increase the availability of affordable homes. Select a category to view the policies and learn more.

Quick Links

[Learn More About the Policy Toolbox](#)
[Key State Roles](#)
[All Roles & Policies](#)
[Clickable Map of Examples by State](#)
[Visit the Minnesota Toolbox](#)

Expand Development Opportunities



Increase the supply of sites for the development of affordable homes.

Reduce Red Tape



Remove regulatory barriers that constrict the supply of housing available for working families.

Capitalize on Market Activity



Use the momentum of the marketplace to increase the supply of affordable homes.

Generate Capital



Leverage additional financial resources to bring homes within reach of working families.

Preserve and Recycle Resources



Preserve affordable homes as community resources now and into the future.

Help Residents Succeed



Help renters and homeowners make informed decisions and stay stably housed.

Goal: Increase the Availability of Affordable Homes

Role: Expand Development Opportunities

In most communities in which homes are out of reach of working families, land is quite expensive. By making publicly-owned land and abandoned or tax-delinquent properties available for the development of affordable homes, local governments can neutralize this obstacle. Governments can also expand the supply of sites for affordable homes through changes in zoning rules that make new areas available for residential development or increase the number of homes that can be built in existing residential areas.

Quick Links

[Learn More About the Policy Toolbox](#)
[All Roles & Policies](#)
[Key State Roles](#)

Click on the policies below to learn more about ways to implement this strategy.

Make Publicly-Owned Land Available for Affordable Homes



State and local governments can help to expand development opportunities and increase the supply of affordable homes by making suitable publicly-owned land available for housing development.

Facilitate the Reuse of Abandoned, Vacant, and Tax-Delinquent Properties



Through community development and housing policies that encourage conversion of vacant properties into affordable homes, communities can reduce blight and increase housing opportunities for working families.

Expand the Supply of Homes through Rezonings



Localities have expanded the supply of new homes by rezoning land for residential use and increasing, in appropriate locations, the number of homes that can be developed per acre.

Building A Strategy

Create a Successful Housing Strategy and Tailor It to Your Community

[Click here to view the complete text of this section](#)

Overview



Learn what a comprehensive housing strategy is and why it is important.

Setting Goals



Develop policy objectives that respond to the root causes of your housing challenges and set numerical targets to track progress.

Creating A Plan



Prepare a comprehensive housing strategy that addresses the many facets of your community's housing challenges.

Ingredients for Success



Discover helpful tips for putting together and executing your plan.

Housing Plan Profiles



Find out how other communities are addressing their affordable housing challenges.

Connections



Learn how housing can contribute to improved health and educational outcomes, reduced energy use, a cleaner environment, and improved quality of life.

BUILD AWARENESS

IMPROVE ACCESS

ADVOCATE FOR CHANGE

LIVE UNITED™



Conversation

ALICE

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



FLORIDA

ALABAMA, ALASKA, ARIZONA, ARKANSAS, **CALIFORNIA**, COLORADO, **CONNECTICUT**, DELAWARE, **FLORIDA**, GEORGIA, HAWAII, IDAHO, ILLINOIS, **INDIANA**, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, **MICHIGAN**, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, **NEW JERSEY**, NEW MEXICO, NEW YORK, NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, VIRGINIA, WASHINGTON, WEST VIRGINIA, WISCONSIN, WYOMING



Fall 2014

STUDY OF FINANCIAL HARDSHIP

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United Way of Florida

UnitedWayALICE.org/Florida



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EXECUTIVE SUMMARY

Across Florida, 45 percent of households struggle to afford the basic necessities of housing, child care, food, health care, and transportation.

“Florida faced difficult economic times during the Great Recession. Yet the official poverty rate of 15 percent obscures the true magnitude of financial instability in the state.”

It is well recognized that despite its growing economy, internationally renowned tourism, and wealthy retirees, Florida faced difficult economic times during the Great Recession. Yet the official poverty rate of 15 percent obscures the true magnitude of financial instability in the state. The official U.S. poverty rate, which was developed in 1965, has not been updated since 1974, and is not adjusted to reflect cost of living differences across the U.S. A lack of accurate measurements and even language to frame a discussion has made it difficult for states – including Florida – to identify the full extent of the economic challenges that so many of their residents face.

This Report presents four groundbreaking instruments that measure the size and condition of households struggling financially, and it introduces the term **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. The Report includes findings on households that earn below the ALICE Threshold, a level based on the actual cost of basic household necessities in each county in Florida. It outlines the role of ALICE households in the state economy, the public resources spent on households in crisis, and the implications of struggling households for the wider community.

Using the realistic measures of the financial survival threshold for each county in Florida, the Report reveals a far larger problem than previously identified. Florida has 1.1 million households with income below the Federal Poverty Level (FPL) but also has 2.1 million ALICE households, which have income above the FPL but below the ALICE Threshold. These numbers are staggering: **in total, 3.2 million households in Florida – fully 45 percent, triple the number previously thought – are struggling to support themselves.**

ALICE households are working households; they hold jobs, pay taxes, and provide services that are vital to the Florida economy in a variety of positions such as retail salespeople, customer service representatives, laborers and movers, and health care aides. The core issue is that these jobs do not pay enough to afford the basics of housing, child care, food, health care, and transportation. Moreover, the growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise.

There are serious consequences for both ALICE households and their communities when these households cannot afford the basic necessities. ALICE households are forced to make difficult choices such as skipping preventative health care, accredited child care, healthy food, or car insurance. These “savings” threaten their health, safety, and future – and they reduce Florida’s economic productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

MAJOR FINDINGS

Who is ALICE?

Forty-five percent of households in Florida struggle to afford basic household necessities. Based on the most recent data from 2012, 1.1 million households live in poverty and another 2.1 million are ALICE households. Between the two categories, 3.2 million households in Florida have income below the ALICE Threshold.

ALICE households exist in all age groups. ALICE exists even in households headed by someone in their prime earning years, 25 to 64 years old. In fact, this age group represents the largest segment of ALICE households, underscoring the fact that most jobs in Florida do not pay enough to allow families to afford the most basic household budget.

ALICE and poverty-level households are spread across all counties in Florida. All counties in Florida have at least 30 percent of households living below the ALICE Threshold. In addition, most cities or towns (87 percent) have more than 30 percent of households living below the ALICE Threshold. Florida's 12 largest cities – including Jacksonville, Miami, and Tampa – each have more than 37 percent of households with income below the ALICE Threshold.

ALICE households represent a cross-section of Florida's population. Contrary to some stereotypes, ALICE households have a wide range of demographic compositions. As in Florida's overall population, more than 79 percent of the state's ALICE households are White (U.S. Census terminology). However, due to wage discrepancies that disproportionately affect certain groups, it is not surprising to find female-headed households, Blacks, Hispanics, people living with a disability, and unskilled recent immigrants over-represented in the population living below the ALICE Threshold.

“All counties in Florida have more than 30 percent of households living below the ALICE Threshold.”

What is the gap between ALICE's household income and the cost of basic expenses?

ALICE households are working or have worked. However, ALICE and poverty-level households earn only 40 percent of the income needed to reach the ALICE Threshold for basic economic survival.

Public and private assistance is not enough to lift ALICE households to economic stability. The income of ALICE and poverty-level households in Florida is supplemented with \$39.5 billion in government, nonprofit, and health care resources. Despite this assistance, ALICE and poverty-level households remain 30 percent short of the income needed to reach the ALICE Threshold.

What causes the prevalence of ALICE households?

The cost of basic household expenses in Florida is more than most jobs can support. Florida's cost of living is beyond what most jobs in the state can provide to working households. The annual Household Survival Budget for the average Florida family of four is \$47,484 and for a single adult is \$18,624. These numbers highlight the inadequacy of the U.S. poverty rate as a measure of economic viability, at \$23,050 for a family and \$11,170 for

“Across the state, there are more than twice as many ALICE and poverty renters as there are rental units that they can afford.”

a single adult. The annual Household Stability Budget – one that enables not just survival, but self-sufficiency in Florida – is almost double the Household Survival Budget for a family of four at \$81,972 per year, and \$24,764 for a single adult.

Florida became less affordable from 2007 to 2012. Despite the Great Recession and the low rate of inflation, the cost of basic housing, child care, transportation, food, and health care in Florida increased by 13 percent during this 5-year period.

Economic conditions worsened for ALICE households from 2007 to 2012. The slight improvement in housing affordability and community support through the Great Recession was not enough to offset the huge decline in job opportunities as measured by the Economic Viability Dashboard, a new index that tracks these three economic measures. Two years after the end of the Recession, conditions have improved slightly but job opportunities have not nearly returned to 2007 levels. Finding both housing affordability and job opportunities in the same location remains a challenge for ALICE households.

Florida’s housing stock does not match current needs. Across the state, there are not enough rental units that are affordable: there are more than twice as many ALICE and poverty renters as there are rental units that they can afford. In addition, while there may be housing units where ALICE households can afford the mortgage, these households often lack sufficient resources for a down payment or do not qualify for a mortgage.

What are the consequences of insufficient income for ALICE families and their communities?

To manage their day-to-day survival, ALICE households often utilize short-term strategies that are detrimental in the long run. When ALICE households do not have enough income, they have to make difficult choices to reduce their expenses. For example, if a family cannot afford child care in an accredited facility, they may substitute with an overworked neighbor or an inexperienced relative, jeopardizing their child’s safety and learning opportunities. Other short-term strategies such as skipping preventative health care, home maintenance, or a bill payment may have long-term consequences such as poor health, fines, and larger bills in the future.

There are fewer families with children in Florida. Higher income is especially important for families with children because of their greater budget costs. Without job opportunities in the state, some families have moved, and others have delayed having children altogether. From 2007 to 2012, the number of married-couple families with children in Florida fell by 10 percent.

ALICE households pay more for goods and services. ALICE households face higher expenses from both basic cost of living increases and the use of alternative financial products to finance routine and extraordinary expenses. Through the Great Recession, despite the low inflation and the decrease in cost of most goods and services, the cost of basic household necessities continued to rise. Without access to mainstream borrowing, many ALICE households in Florida resort to using riskier, more expensive financial options, such as “Buy Here Pay Here” car loans.

The whole community suffers when ALICE has insufficient income. When ALICE children are not ready for school, they add a burden to the educational system. When ALICE households cannot afford preventative health care, they are more likely to place future burdens on the health care system, increasing insurance premiums for all. When ALICE workers cannot afford an emergency, let alone invest in their neighborhood, communities may experience instability, higher taxes, or a decline in economic growth.

What challenges do ALICE households face in the future?

In line with the national trend, low-income jobs dominate the economy in Florida now and will continue to dominate in the future. As a result of changes in the job market over the last three decades, the Florida economy is now more dependent on low-paying service jobs than on higher-skilled and higher-paying jobs. Sixty-nine percent of all jobs in Florida pay less than \$20 per hour (\$40,000 per year if full time), and more than half (54 percent) pay less than \$15 per hour.

Occupations with projected job growth have low wages and require minimal education. The most projected new job openings are in service jobs with wages below \$20 per hour and requiring a high school education or less. These jobs – including retail salespeople, customer service representatives, food preparation workers, home care aides, laborers and movers, janitors, and groundskeepers – are projected to grow at double or triple the rate of medium- and high-skilled jobs over the next decade across Florida.

More seniors will become ALICE households. With an aging population that is ahead of the national curve, Florida already has a high percentage of seniors. And as more Floridians become seniors, many who used their savings and retirement to weather the economic downturn will also fall below the ALICE Threshold.

More ALICE households will become family caregivers. More than one-third of Florida's ALICE households currently include caregivers – family members caring for ill or elderly relatives. That number will increase as the population ages, adding additional burdens to their household budget in both direct costs and lost wages, and reducing future employment opportunities.

“Sixty-nine percent of all jobs in Florida pay less than \$20 per hour, and more than half (54 percent) pay less than \$15 per hour.”

What would improve the economic situation for ALICE households?

Public and private intervention can provide short-term financial stability.

Short-term intervention by family, employers, nonprofits, and government can mitigate crises for financially unstable households and possibly prevent an economic spiral downward. For example, providing a month's worth of food for a family may enable a father to repair a car transmission and get to work. If a family's primary earner cannot get to work, he might lose wages or even his job. Without regular income, the family cannot afford rent or mortgage payments and risks becoming homeless.

Increasing the amount of housing that ALICE can afford without being housing burdened would provide stability for many Florida families. The cost of housing is high in many parts of Florida, and the units that are affordable to ALICE households are often far from jobs or in disrepair. Structural changes that make quality affordable housing more available or locate it closer to job opportunities would ease the housing burden on many Florida families.

An improvement in income opportunities would enable ALICE households to afford basic necessities, build savings, and become financially independent. Reducing the number of ALICE households requires a significant increase in the wages of current jobs or in the number of medium- and high-skilled jobs in both the public and private sectors in Florida. Structural economic changes would significantly improve the prospects for ALICE and enable hardworking households to support themselves.

“Improving Florida’s economy and meeting ALICE’s challenges are linked: improvement for one would directly benefit the other.”

Improving Florida’s economy and meeting ALICE’s challenges are linked: improvement for one would directly benefit the other. The tools presented in this Report provide the means for Florida stakeholders – policy makers, community leaders, and business leaders – to better understand the magnitude and variety of households facing financial hardship. These tools, and the enhanced understanding that they provide, can make more effective change possible.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

The **Household Survival Budget** calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in Florida, adjusted for different counties and household types.

The **ALICE Threshold** is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in Florida. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

The **Household Stability Budget** is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category, and is adjusted for different counties and household types.

The **ALICE Income Assessment** is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a significant shortfall, or unfilled gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

Lastly, the **Economic Viability Dashboard** is comprised of three indices that evaluate the economic conditions that matter most to ALICE households – housing affordability, job opportunities, and community support. A Dashboard is provided for each county.

ALICE IN PALM BEACH COUNTY

Palm Beach County, 2012

Town	Total HH	% ALICE & Poverty
Belle Glade	5,661	68%
Belle Glade-Pahokee CCD	9,412	70%
Boca Raton	35,701	32%
Boynton Beach	28,647	47%
Cabana Colony CDP	803	43%
Canal Point CDP	126	72%
Delray Beach	26,883	42%
Greenacres	13,454	52%
Haverhill	667	45%
Highland Beach	1,935	19%
Hypoluxo	1,209	43%
Juno Ridge CDP	392	68%
Jupiter	23,324	30%
Lake Belvedere Estates CDP	889	41%
Lake Clarke Shores	1,410	26%
Lake Park	2,925	58%
Lake Worth	11,935	59%
Lantana	4,047	52%
Loxahatchee Groves	1,035	31%
Mangonia Park	592	76%
North Palm Beach	6,095	32%
Palm Beach Gardens	21,899	30%
Palm Springs	6,895	64%
Pine Air CDP	619	68%
Riviera Beach	12,169	55%
Royal Palm Beach	10,947	31%
Royal Palm Estates CDP	784	60%
Schall Circle CDP	456	55%
Seminole Manor CDP	838	55%
South Bay	664	70%
Sunshine Parkway CCD	68,314	29%
Watergate CDP	915	61%
Wellington	18,536	24%
West Palm Beach CCD	58,338	55%
Western Community CCD	9,159	25%
Westgate CDP	2,030	72%

Population: 1,356,545 | **Number of Households:** 522,201
Median Household Income: \$51,278 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.51 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
64,229 HH 12%	153,482 HH 29%		304,490 HH 58%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (32)	fair (54)	fair (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Palm Beach County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$823	\$1,138
Child care	\$0	\$1,146
Food	\$176	\$531
Transportation	\$327	\$655
Health care	\$72	\$287
Miscellaneous	\$159	\$397
Taxes	\$192	\$212
Monthly total	\$1,749	\$4,365
ANNUAL TOTAL	\$20,987	\$52,379
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

STATE OUTCOME PROFILE

The *Scorecard* ranks 54 outcome measures from best to worst; #1 is the most desirable, #51 is the least desirable. Data for an additional 12 measures are published but not ranked due to insufficient data at the state level. Issue area ranks are calculated by averaging the ranks of measures within the issue area; overall ranks are calculated by averaging all of the outcome measures ranks. Grades are given on a curve: states ranked 1-10 get As, ranked 11-20 get Bs, ranked 21-36 get Cs, ranked 37-47 get Ds and those ranked 48-51 get Fs.

Financial Assets & Income

ISSUE AREA RANK: 44

GRADE D

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Income Poverty Rate	15.4%	14.7%	34
Asset Poverty Rate	27.3%	25.4%	—
Asset Poverty by Race	2.2 x higher for HHs of color	2.2 x higher for HHs of color	—
Asset Poverty by Gender	1.0 - nearly equal for women & men	1.15 x higher for single women	—
Asset Poverty by Family Structure	1.4 x higher for 1-parent HHs	2.2 x higher for 1-parent HHs	—
Liquid Asset Poverty Rate	48.7%	43.5%	28
Liquid Asset Poverty by Race	1.7 x higher for HHs of color	1.7 x higher for HHs of color	—
Liquid Asset Poverty by Gender	1.02 x higher for single women	1.09 x higher for single women	—
Liquid Asset Poverty by Family Structure	1.5 x higher for 1-parent HHs	1.9 x higher for 1-parent HHs	—
Extreme Asset Poverty Rate	19.4%	17.0%	—
Net Worth	\$53,986	\$70,359	—
Unbanked Households	7.3%	8.2%	28
Underbanked Households	21.1%	20.1%	35
Households with Savings Accounts	66.3%	69.2%	39
Consumers with Subprime Credit	61.2%	56.3%	41
Borrowers 90+ Days Overdue	5.26%	3.63%	51
Average Credit Card Debt	\$11,130	\$10,221	38
Bankruptcy Rate (per 1,000 people)	4.1	3.7	34

Businesses & Jobs

ISSUE AREA RANK: 33

GRADE C

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Microenterprise Ownership Rate	20.8%	16.5%	1
Small Business Ownership Rate	1.23%	1.36%	47
Business Ownership by Race	1.1 x higher for white workers	1.5 x higher for white workers	2
Business Ownership by Gender	1.3 x higher for men	1.3 x higher for men	26
Business Value by Race	2.7 x higher for white bus. owners	2.6 x higher for white bus. owners	31
Business Value by Gender	2.4 x higher for men	2.6 x higher for men	10
Business Creation Rate (per 1,000 workers)	13.9	9.3	4
Private Loans to Small Business	\$842	\$1,155	49
Unemployment Rate	7.4%	7.6%	29
Unemployment by Race	1.6 x higher for workers of color	1.7 x higher for workers of color	16
Underemployment Rate	14.6%	14.1%	37
Low-Wage Jobs	25.8%	21.0%	38
Average Annual Pay	\$43,647	\$49,289	39
Retirement Plan Participation	34.0%	44.2%	49
Employers Offering Health Insurance	44.7%	50.1%	44

Housing & Homeownership

ISSUE AREA RANK: 38

GRADE D

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Homeownership Rate	65.6%	63.9%	34
Homeownership by Race	1.5 x higher for white HHs	1.6 x higher for white HHs	17
Homeownership by Income	1.8 x higher for top 20%	2.2 x higher for top 20%	2
Homeownership by Gender	1.05 x higher for single women	1.01 x higher for single women	—
Homeownership by Family Structure	1.8 x higher for 2-parent HHs	1.9 x higher for 2-parent HHs	15
Foreclosure Rate	10.58%	3.33%	51
Delinquent Mortgage Loans	2.96%	2.55%	39
High-Cost Mortgage Loans	2.73%	3.57%	23
Affordability of Homes (value/income)	3.3 x higher than median income	3.3 x higher than median income	27
Housing Cost Burden - Homeowners	43.2%	33.9%	48
Housing Cost Burden - Renters	58.6%	52.0%	51

Health Care

ISSUE AREA RANK: 49

GRADE F

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Uninsured Rate	24.2%	16.9%	49
Uninsured by Race	1.7 x higher for people of color	2 x higher for people of color	18
Uninsured by Income	3.4 x higher for poorest 20%	4.4 x higher for poorest 20%	8
Uninsured by Gender	1.2 x higher for men	1.2 x higher for men	23
Uninsured Low-Income Children	14.0%	10.0%	46
Uninsured Low-Income Parents	41.8%	35.0%	47
Employer-Provided Insurance Coverage	48.2%	57.4%	49
Employee Share of Premium	35.5%	27.4%	51
Out-of-Pocket Medical Expenses	16.8%	14.2%	—

Education

ISSUE AREA RANK: 21

GRADE C

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Early Childhood Education Enrollment	49.5%	27.6%	4
Math Proficiency - 8th Grade	30.8%	35.5%	36
Reading Proficiency - 8th Grade	33.3%	36.1%	32
High School Graduation Rate	75.0%	—	37
High School Degree	86.5%	86.4%	34
Two-Year College Degree	36.0%	37.1%	30
Four-Year College Degree	26.8%	29.1%	31
Four-Year Degree by Race	1.4 x higher for white adults	1.6 x higher for white adults	17
Four-Year Degree by Income	4.1 x higher for top 20%	5 x higher for top 20%	13
Four-Year Degree by Gender	1.06 x higher for men	1.0 - nearly equal for women & men	—
Average College Graduate Debt	\$22,873	\$29,400	11
College Graduates with Debt	51%	71%	6
Student Loan Default Rate	16.2%	14.7%	39

For a complete description of *Scorecard* measures and sources, including how the grades and ratings were assigned, go to <http://scorecard.cfed.org>.

— = "Not Available." Data or ranks are not available because insufficient or unreliable data exist for the state.

N.R. = "Not Ranked." These data are not ranked because the estimate or rank is too imprecise to say with confidence how the state compares to other states.

Palm Beach County, Florida, 2012

Household SURVIVAL Budget, Palm Beach County, Florida, 2012						
	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, 2 Children	Two Adults, 2 Child Care
Housing	\$823	\$964	\$964	\$964	\$1,138	\$1,138
Childcare	0	0	\$413	\$625	\$825	\$1,146
Food	\$176	\$365	\$355	\$301	\$609	\$531
Transportation	\$327	\$655	\$409	\$409	\$655	\$655
Healthcare	\$72	\$143	\$179	\$179	\$287	\$287
Miscellaneous	\$159	\$210	\$252	\$269	\$370	\$397
Tax	\$192	\$221	\$200	\$210	\$191	\$212
Monthly Total	\$1,749	\$2,312	\$2,789	\$2,957	\$4,075	\$4,365
Annual Total	\$20,987	\$27,748	\$33,462	\$35,485	\$48,902	\$52,379

Note: One childcare refers to an infant; two childcare refers to one infant and one 4 year old.
For an additional infant add 16 percent; for an additional 4 year old add 6 percent; and for an additional child add 11 percent.
Sources: HUD, NACARRA, USDA, BLS, IRS and state treasury.

Household STABILITY Budget, Palm Beach County, Florida, 2012						
	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, 2 Children	Two Adults, 2 Child Care
Housing	\$964	\$1,138	\$1,138	\$1,138	\$1,463	\$1,463
Childcare	0	0	\$500	\$813	\$1,000	\$1,413
Food	\$318	\$649	\$656	\$560	\$1,131	\$972
Transportation	\$269	\$538	\$538	\$538	\$860	\$860
Healthcare	\$169	\$374	\$704	\$704	\$811	\$811
Miscellaneous	\$172	\$270	\$354	\$375	\$527	\$552
Savings	\$172	\$270	\$354	\$375	\$527	\$552
Tax	\$174	\$169	\$298	\$297	\$615	\$698
Monthly Total	\$2,238	\$3,408	\$4,540	\$7,320	\$6,933	\$7,320
Annual Total	\$26,858	\$40,890	\$54,479	\$57,581	\$83,198	\$87,844

Note: One childcare refers to an infant; two childcare refers to one infant and one 4 year old.
For an additional infant add 28 percent; for an additional 4 year old add 3 percent; and for an additional child add 4 percent.
Sources: HUD, NACARRA, USDA, BLS, IRS and state treasury.

THE ALICE REPORT AND ITS PURPOSE

- ALICE refers to the population in our communities who are **Asset Limited, Income Constrained, Employed**. The *United Way ALICE Report: Florida*, conducted by Rutgers University, is the first statewide report to comprehensively illustrate the financial challenges of this population in each county.
- Researchers and policy makers know the federal poverty rate woefully underestimates the true scope of financial need in Florida yet they have struggled to identify a reliable alternative.
- Florida has surpassed New York as the 3rd largest state yet that growth is coupled with an increasing percentage of families sliding down into poverty.
- United Way relies on research to understand the cause and scope of this financial slide. This Report provides objective data that can be used for serious policy and program planning in every arena and every community in Florida.

KEY ALICE REPORT FINDINGS

- Nearly **1 in 3 Florida households** work hard, live above the Federal Poverty Limit and still cannot consistently afford the basics of housing, food, healthcare, childcare, and transportation.
- There are more than 3.2 million households in Florida who do not make enough to consistently afford the basics. This prevents them from saving to protect their family against an emergency.
- **45% of families across Florida** do not earn enough to consistently cover the basic living expenses highlighted by the ALICE Threshold and expenses such as housing are outpacing earnings.
- **Two thirds** of all jobs in FL pay **less than \$20 an hour** and most pay between \$10 and \$15 an hour. The jobs forecast shows that low-skill and low-paying jobs will dominate Florida's future if the economy continues on its current trajectory.
- There are systemic problems that will not be solved with a magic bullet – policymakers, academics, business and social service agencies need to work together to address long-term systemic change.

ALICE POPULATION MATTERS

- **This is not a new population.** – We have always known hardworking people struggling to make ends meet.
- **Families are working hard and falling short.** – The Report sets an income threshold based on a Survival Budget. The health, safety and financial future of those below it are at risk every month.
- **Florida and our families need ALICE to succeed.** – ALICE educates our children, keeps us healthy and makes our quality of life possible. Our families, companies and economy cannot succeed if the number of hardworking families unable to afford the basics continues to grow.

SUPPORTING MESSAGES

- **ALICE report provides a lens to better see working families.** – The Report helps us see and understand ALICE in our family, neighborhood, workplace and constituencies.
- **ALICE population leads Florida in giving and caring.** – Research on financial donations and caregiving continue to show that lower income families give a larger percentage of their discretionary income and act as unpaid caregivers more often than their wealthier neighbors.
- **Florida companies care about ALICE.** – Through philanthropy and volunteering with United Way, business leaders continue to demonstrate their concern and commitment to the ALICE population.
- **United Way has long worked with the ALICE population to build better lives.** – The Report brings donors, volunteers, businesses and others together to create even stronger strategies for success.



County Administered ALICE Eligible Public Assistance Programs



Department of Economic Sustainability

Homebuyer Assistance

- First & Second Mortgages (SHIP, NSP)
- Purchase Assistance (SHIP)

Housing Development Programs

- New Construction (HOME, NSP)
- Acquisition & Rehabilitation (HOME, NSP)
- Impact Fee Assistance (PBC)
- CHDO Activities (HOME)
- Housing Mitigation/Hardening (DRI)

Housing Preservation

- Emergency Roof Repair (SHIP)
- Housing Rehabilitation (SHIP, CDBG)
- Foreclosure Prevention (SHIP)
- Utility Connection Assistance (SHIP)

Economic Development

- Business Financing (HUD, USDA, EDA)
- Business Incubators (CDBG)



Youth Services Department

Afterschool and Summer Programs

- Youth Empowerment Centers
- Academic & behavioral support services (Communities in Schools)
- Prime Time
- Leadership Academy Afterschool Program- Academic Enrichment (Urban Youth Impact)
- Academic & support services to youth released from secure detention (Gulfstream Goodwill)
- Afterschool Enrichment Program (Pahokee)
- Violence Prevention & Leadership Program (ASPIRA)

Food Assistance

- Summer Food Programs for youth

Employment Program

- Boys & Girls Club

Family Treatment Programs

- Highridge Residential Treatment Program
- Education & Training
- Youth & Family Counseling



Community Services Department

Ryan White

- Medical Services
- Health Insurance
- Medication
- Dental Services
- Home Health Services
- Substance Abuse Inpatient/Outpatient
- Case Management
- Mental Health
- Legal Services
- Emergency Financial Assistance
- Housing Services

Community Action

- Volunteer Income Tax Assistance (VITA)

Senior Services

- Community Care for the Elderly (CCE)
- Alzheimer's Disease Initiative (ADI)
- Home Care for the Elderly (HCE)
- Older Americans Act (OAA)
- RELIEF
- Senior Centers
- Adult Day Care

Human Services

- Rental Entry Assistance Program (REAP)
- Emergency Food & Shelter Program (EFSP)



Cooperative Extension Services

Resource Management

- Personal Money Management
- Reducing Debt
- Identity Theft & Fraud Prevention
- Personal Care e.g. Stress Reduction
- Summer Programs for Youth

4-H Programs

- Small Group Mentoring
- Adult Development Programs
- School Enrichment
Afterschool & Summer Programs
- Communitywide Programs

Nutrition, Food Buying & Preparation & Food Safety

- Expanded Food & Nutrition Education Program (EFNEP)
- Nutrition Driven (in collaboration with PBC Food Bank)
- Summer and Afterschool Programs for Youth
- Parent Meetings
- Programs for seniors

Department of Economic Sustainability

Homebuyer Assistance

First & Second Mortgages (SHIP, NSP) Homebuyers up to 120% AMI (\$78,720 for a household of 4)
Purchase Assistance (SHIP)

Housing Development Programs

New Construction (HOME, NSP) Homebuyers and renters up to 120% AMI
Acquisition & Rehabilitation (HOME, NSP) (\$78,720 for a household of 4)
Impact Fee Assistance (PBC)

CHDO Activities (HOME) Homebuyers and renters up to 80% AMI
Housing Mitigation/Hardening (DRI) (\$52,500 for a household of 4)

Housing Preservation

Emergency Roof Repair (SHIP)
Housing Rehabilitation (SHIP, CDBG) Homeowners up to 120% AMI (\$78,720 for a household of 4)
Foreclosure Prevention (SHIP)
Utility Connection Assistance (SHIP)

Economic Development

Business Financing (HUD, USDA, EDA) Job creation for up to 80% AMI (\$52,500 for a family of 4)
Business Incubators (CDBG)

Youth Services Department

Afterschool and Summer Programs

Youth Empowerment Centers Must live in low income neighborhood
Academic and behavioral support services (Communities in Schools) Youth must be a student in PBC school district
Prime Time Youth must reside in Palm Beach County
Leadership Academy Afterschool Program- Academic Enrichment (Urban Youth Impact) must reside in low income neighborhood
Academic and support services to youth who are released from secure detention (Gulfstream Goodwill) Must be at-risk youth or transitioning back into community from secure detention
Afterschool Enrichment Program (City of Pahokee) Youth must be enrolled in Palm Beach County School system
Violence Prevention and Leadership Program (ASPIRA) Youth must be enrolled in Palm Beach County School system

Food Assistance

Summer Food Programs for youth Must live in low income neighborhood

Employment Program

Boys and Girls Club Youth must be eligible for free/reduced lunch

Family Treatment Programs

Highridge Residential Treatment Program Youth must reside in Palm Beach County
Education and Training Youth must reside in Palm Beach County
Youth and Family Counseling Youth must reside in Palm Beach County

Community Services Department

Ryan White

Medical Services HIV+, At or below 400% FPL, No other payer source
Health Insurance HIV+, At or below 400% FPL, No other payer source
Medication HIV+, At or below 400% FPL, No other payer source

Dental Services	HIV+, At or below 400% FPL, No other payer source, Minimum of 24 visits annually
Home Health Services	HIV+, At or below 400% FPL, No other payer source
Substance Abuse Inpatient/Outpatient	HIV+, At or below 400% FPL, No other payer source, Evaluation by Certified Addiction Professional (CAP) determining outpatient treatment is necessary
Case Management	HIV+, At or below 400% FPL, No other payer source
Mental Health	HIV+, At or below 400% FPL, No other payer source
Legal Services	HIV+, At or below 400% FPL, No other payer source
Emergency Financial Assistance	HIV+, At or below 400% FPL, No other payer source, Up to 12 accesses/year for no more than a combined total of \$1,000 , Documented need based on income/expense ratio
Housing Services	HIV+, At or below 400% FPL, No other payer source, Up to 120 day of emergency housing
Community Action	
Volunteer Income Tax Assistance (VITA)	Less than \$52,000 per year
Senior Services	
Community Care for the Elderly (CCE)	Age 60 and older
Alzheimer's Disease Initiative (ADI)	Age 60 and older and have caregiver
Home Care for the Elderly (HCE)	Current Eligibility Standards for SSI
Older America Act (OAA)	Age 60 and older
RELIEF	Age 60 and older and have caregiver
Senior Centers	Age 55 and older
Adult Day Care	Adults with physical or cognitive change and need help with activities of daily living
Human Services	
Rental Entry Assistance Program (REAP)	At/Below 80% AMI
Emergency Food and Shelter Program (EFSP)	No income criteria - must have crisis