

ALICE IN THE CROSSCURRENTS



COVID AND FINANCIAL HARDSHIP IN FLORIDA

2023 Report | UnitedForALICE.org



United Way of Florida

ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in the Crosscurrents: COVID and Financial Hardship in Florida is brought to you by [United Way of Florida](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for **ALICE (Asset Limited, Income Constrained, Employed)** households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across Florida share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households. The grassroots ALICE movement, developed by United Way of Northern New Jersey, has spread to 27 states and the District of Columbia. Learn more about the ALICE movement [here](#).

To create the ALICE Reports, our [team of researchers](#) works with [Research Advisory Committees](#) composed of experts from our partner states. This work is guided by our rigorous [methodology](#), which is updated biennially with experts from across our Research Advisory Committees.

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United For ALICE partners with [United Way of Florida](#) to bring this research to Florida.



United Way of Florida

To learn more about how you can get involved in advocating and creating change for ALICE in Florida, contact: Melissa Nelson at melissa@uwof.org.

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



TABLE OF CONTENTS

- ALICE Research in a Time of Change 1
- The ALICE Household Survival Budget 2
- ALICE In Florida: Executive Summary 4
- The Competing Forces of the COVID Economy 6
- The Impact of the COVID Economy on:
 - ALICE Demographics and Equity 7
 - Work and Wages 11
 - Pandemic Assistance 14
 - Savings and Assets 17
- Beyond 2021: Economic Challenges Ahead for ALICE 19
- County Comparison: Income Status, 2021 23
- National Comparison: Income Status, 2021 26
- Next Steps 27

ALICE RESEARCH IN A TIME OF CHANGE

This ALICE Report provides the first look at the extent of financial hardship in Florida using ALICE metrics since the COVID-19 pandemic began. The pandemic has disrupted longstanding patterns of how and where people live, work, study, save, and spend their time. And the story of ALICE and the pandemic is still unfolding as this Report is being written, amid an ongoing health crisis and an economic and public policy landscape that continues to shift. In a time of change, United For ALICE remains committed to providing the most up-to-date local data possible on financial hardship in Florida and across the U.S.

Two pillars of the ALICE measures are household costs and income. The **Household Survival Budget** calculates the cost of household essentials for each county in Florida and relies on a wide range of sources for the budget items of housing, child care, food, transportation, health care, and a smartphone plan, plus taxes.

For household income, the ALICE measures rely on the U.S. Census Bureau's American Community Survey (ACS). The ACS experienced such significant [disruption in data collection](#) in 2020 that the Census Bureau released only experimental estimates, which are not included in our analysis. By 2021, standard Census data collection had resumed.

Household costs are compared to household income to determine if households are **below the ALICE Threshold**. This includes both households in **Poverty**, with income below the Federal Poverty Level (FPL), and those that are **ALICE**, with income above the FPL but below the cost of basics.

Our standard ALICE data is based on the ACS — both [household tabulated data](#) and individual data from

KEY TERMS

- **ALICE: Asset Limited, Income Constrained, Employed** — households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford housing, child care, food, transportation, health care, and a smartphone plan, plus taxes. Calculated for all U.S. states and counties.
- **Below ALICE Threshold:** Includes people in poverty-level and ALICE households combined.

the [Public Use Microdata Sample](#) (PUMS) records. In addition, this Report includes our analysis of two surveys that capture the experiences of a nationally representative sample of households during the pandemic:

- [Federal Reserve Board's Survey of Household Economics and Decisionmaking](#) (SHED), October, 2019; November, 2020; and November, 2021
- [U.S. Census Bureau's COVID-19 Household Pulse Survey \(Household Pulse Survey\)](#), August 19–August 31, 2020; September 14–November 14, 2022; and December 9–December 19, 2022

Learn more about our methodology at: UnitedForALICE.org/Methodology

Data Notes: The data used in this Report are estimates; some are geographic averages, others are one- or five-year averages depending on population size. 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 ALICE Household Survival Budget is the foundation of the ALICE research. This budget calculates the bare-minimum cost of the household basics needed to live and work in the modern economy by household composition, in every county.

When compared to the more accurate cost of living included in the Household Survival Budget, the Federal Poverty Level (FPL) is drastically inadequate. Unlike the ALICE budgets, the FPL is not based on the cost of contemporary household necessities, and except for Alaska and Hawai'i, it is not adjusted to reflect cost-of-living differences across the U.S. Nor does it adjust for different ages of household members. The FPL is increased annually based on the Bureau of Labor Statistics' (BLS) Consumer Price Index (CPI), and those increases are the same for all U.S. households of a given size. By contrast, the actual household costs in the Survival Budget have increased at slightly different rates depending on location, household size, and household composition.

Yet despite its inadequacies, the FPL continues to be the standard for determining the number and proportion of people living in poverty in the U.S. **With the FPL as the primary way for policymakers and local stakeholders to gauge the extent of financial hardship in their communities, a huge portion of struggling U.S. households go unrecognized.**









Across Florida, for all household sizes and in all locations, the FPL is well below the Household Survival Budget. In 2021, the FPL was \$26,500 for a family of four. In contrast, Figure 1 shows that the average cost of living for a family of four in Florida was \$66,324, considerably higher than the FPL, and average household costs for a single adult were also substantially higher. Cost increases in the Household Survival Budget were driven by housing, food, and health care. Increases were mitigated by child tax credits in 2021 for families with children.

Figure 1. ALICE Household Survival Budget and Federal Poverty Level, Florida, 2021

| | Federal Poverty Level <i>Census income thresholds that vary by household size but not geography to determine who is in poverty</i> | ALICE Household Survival Budget <i>The cost of the essentials needed to live and work in the modern economy, by household type and location</i> |
|----------------------------------|--|---|
| Family of Four | | |
| Monthly Total | \$2,208 | \$5,527 |
| Annual Total | \$26,500 | \$66,324 |
| Percent Change, 2019–2021 | 3% | 7% |
| Single Adult | | |
| Monthly Total | \$1,073 | \$2,362 |
| Annual Total | \$12,880 | \$28,344 |
| Percent Change, 2019–2021 | 3% | 12% |

Note: Percent change is pre-tax.

Sources: ALICE Household Survival Budget, 2021; Assistant Secretary for Planning and Evaluation (ASPE), HHS poverty guidelines for 2021, U.S. Department of Health and Human Services

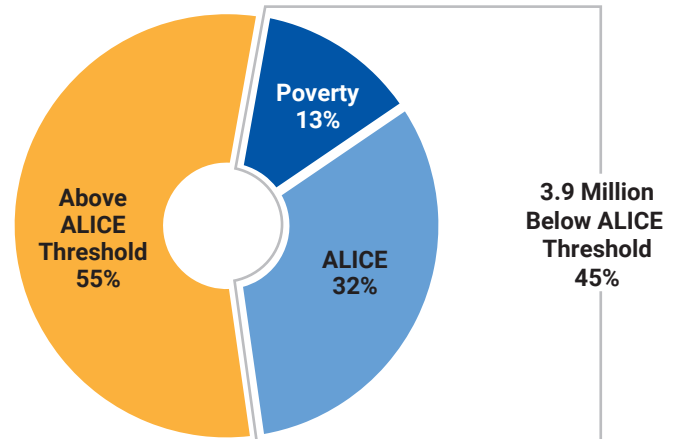
| ALICE Household Survival Budget | | Average Monthly Costs, Florida, 2021 | |
|--|---|--|---|
| | Description, Update, and Sources | One Adult | Family of Four |
|  Housing | <p>Rent: Fair Market Rent (40th percentile) for an efficiency, one-bedroom, or two-bedroom apartment (based on family size), adjusted in metro areas using the American Community Survey (ACS) – minus utilities</p> <p>Utilities: As captured by the Community Expenditure Survey (CEX)</p> <p>Update: Costs of rent and utilities are now shown separately.</p> <p>Sources: ACS metro housing costs and U.S. Department of Housing and Urban Development (rent); CEX (utilities)</p> | \$645 rent + \$154 utilities | \$767 rent + \$292 utilities |
|  Child Care | <p>Cost for registered Family Child Care Homes for infants (0–2 years), preschool-age (3–4), and school-age children (5–12)</p> <p>Source: Florida Division of Early Learning, 2021</p> | \$ - | \$1,256 |
|  Food | <p>USDA Thrifty Food Plan by age with county variation from Feeding America</p> <p>Update: A change in legislation requires the USDA Thrifty Food Plans to reflect the cost for resource-constrained households to purchase a healthy, practical diet, starting in 2021, increasing costs from prior years.</p> <p>Sources: Feeding America; U.S. Department of Agriculture (USDA)</p> | \$444 | \$1,211 |
|  Transportation | <p>Operating costs for a car (average daily miles by age, cost per mile, license, fees, and insurance), or public transportation where viable</p> <p>Update: The decline in public transportation use during the pandemic reduced the average expenditure, yet the cost for workers who had to use it to commute remained the same. To reflect this, the budget uses 2019 average CEX spending.</p> <p>Sources: AAA, Federal Highway Administration, The Zebra (car); CEX (public transportation)</p> | \$359 | \$836 |
|  Health Care | <p>Health insurance premiums based on employer-sponsored plans plus out-of-pocket costs for households with \$40,000–\$69,000 annual income by age, weighted with the poor-health multiplier. For the senior budget, cost of Medicare Part A and B, out-of-pocket costs, plus average out-of-pocket spending for the top five chronic diseases as reported by CMS.</p> <p>Sources: Centers for Medicare and Medicaid Services (CMS); CEX (health); Medical Expenditure Panel Survey (MEPS)</p> | \$224 | \$854 |
|  Technology | <p>Smartphone plan with 10GB of data for each adult in a household</p> <p>Update: Costs were upgraded from a 5GB to a 10GB monthly data plan to reflect the increased need for internet access.</p> <p>Source: Consumer Reports</p> | \$75 | \$110 |
|  Miscellaneous | <p>Cost overruns estimated at 10% of the budget, excluding taxes, to cover one-time unanticipated costs within the other categories</p> | \$190 | \$533 |
|  Taxes | <p>Federal, state, and local taxes owed on the amount of income to cover the Survival Budget, as well as tax credits, including the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC)</p> <p>Update: Due to the significant effect of the expanded tax credits in 2021, total taxes before credits and the credits are both listed.</p> <p>Sources: Internal Revenue Service; Tax Foundation</p> | \$271 | \$870 Tax before CTC and CDCTC \$-1,202 CTC and CDCTC |
| Monthly Total | | \$2,362 | \$5,527 |

To see the Household Survival Budget for other household compositions at the state and county levels, go to UnitedForALICE.org/Household-Budgets/Florida.

ALICE IN FLORIDA: EXECUTIVE SUMMARY

The number of households in financial hardship in Florida continues to be undercounted in official measures. According to the FPL, 13% of households in Florida (1.1 million) were in poverty in 2021. Yet [United For ALICE](#) data shows that another 32% (2.7 million households) – more than twice as many – were **ALICE (Asset Limited, Income Constrained, Employed)**. ALICE households earn above the FPL, but not enough to afford the basics in the communities where they live.

The reality is that of the 8.5 million households in Florida, 3.9 million – 45% – had income below the [ALICE Threshold of Financial Survival](#) in 2021. These included both households in poverty and ALICE households.



The crux of the problem is a mismatch between earnings and the cost of basics. For example, 54% of cashiers (one of the most common occupations in Florida) were below the ALICE Threshold in 2021. These workers earned a median hourly wage of \$11.06 – not even enough to cover the **ALICE Household Survival Budget** for one worker employed full time (\$14.17 per hour), much less for a family with children, even with two adults working (combined full-time wage of \$33.16 per hour). Between 2019 and 2021, the cost of basics increased across Florida and remained well above the FPL. For a family of four in 2021, the FPL was \$26,500 while the ALICE Household Survival Budget was \$66,324. Between 2019 and 2021, the average annual costs (excluding taxes) increased 12% for a single adult, 11% for a single senior, and 7% for a family of four.

| ALICE Household Survival Budget, Florida Average, 2021 | | | |
|--|-----------------|-----------------|-----------------------------------|
| | Single Adult | Single Senior | 2 Adults, 1 Infant, 1 Preschooler |
| Monthly Costs | | | |
| Housing – Rent | \$645 | \$645 | \$767 |
| Housing – Utilities | \$154 | \$154 | \$292 |
| Child Care | - | - | \$1,256 |
| Food | \$444 | \$410 | \$1,211 |
| Transportation | \$359 | \$312 | \$836 |
| Health Care | \$224 | \$531 | \$854 |
| Technology | \$75 | \$75 | \$110 |
| Miscellaneous | \$190 | \$213 | \$533 |
| Tax Before Credits | \$271 | \$319 | \$870 |
| Monthly Total | \$2,362 | \$2,659 | \$6,729 |
| ANNUAL TOTAL Before Credits | \$28,344 | \$31,908 | \$80,748 |
| Tax Credits (CTC and CDCTC) | - | - | (\$14,424) |
| ANNUAL TOTAL with Credits | \$28,344 | \$31,908 | \$66,324 |
| Full-Time Hourly Wage | \$14.17 | \$15.95 | \$33.16 |

Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Percent change is pre-tax. Full-time hourly wage represents the wage needed at 40 hours per week to support the annual total, with credits. For the family of four, this represents the combined wage needed for two workers. Many households incur higher costs, especially for housing, as units may not be available at Fair Market Rent. To view ALICE Household Survival Budgets for all counties and for any household composition, visit [UnitedForALICE.org/Household-Budgets/Florida](https://www.unitedforalice.org/Household-Budgets/Florida)

Sources: AAA, 2021; Agency for Healthcare Research and Quality, 2021; American Community Survey, 2021; Bureau of Labor Statistics, 2021—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2021—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2021—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2021—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2021; Federal Highway Administration, 2017; Feeding America, 2022; Florida Division of Early Learning, 2021; Fowler, 2021; Internal Revenue Service, 2021; Internal Revenue Service—FICA, 2021; Medicare.gov; Scarboro, 2021; Tax Foundation, 2021; The Zebra, 2022; U.S. Department of Agriculture, 2021—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2021—Fair Market Rents; Walczak, 2021.

This Report details the impact of competing economic forces and public policy interventions during the pandemic on ALICE households in Florida in 2021. It also presents research showing that the impact of the pandemic on financial security continued beyond 2021.

Key findings include:

- **Financial hardship over time:** ALICE households are especially vulnerable to national economic disruptions. The number of ALICE households in Florida increased substantially after the Great Recession (2007–2010) and continued to gradually increase in the decade that followed – never returning to pre-Recession levels – while the number of households in poverty gradually decreased. Then the pandemic hit. Both the number of ALICE households and households in poverty increased between 2019 and 2021; combined, the number of households below the ALICE Threshold increased by 6%. During the same period, the total number of households in Florida also grew (up 8%), as did the number of households above the ALICE Threshold (up 10%). As a result, the share of households below the ALICE Threshold remained relatively unchanged (46% in 2019 and 45% in 2021), despite the increase in households struggling to make ends meet.
- **Demographics:** There are households below the ALICE Threshold across all demographic groups. However, disparities exist in the rates of financial hardship due to [persistent racism](#), [ageism](#), [gender discrimination](#), and [geographic barriers](#) that limit many families’ access to resources and opportunities for financial stability. For example, by race/ethnicity, 59% of Black, 52% of both American Indian/Alaska Native and Native Hawaiian/Pacific Islander, and 51% of Hispanic households were below the ALICE Threshold in Florida in 2021, compared to 40% of White and 38% of Asian households. By age of householder, the youngest (under age 25) and oldest (age 65+) households faced the highest rates of hardship. And by household composition, single-parent families with children were more likely to be below the Threshold

than married-parent households or single/cohabiting households without children.

- **Work and wages:** Of the 20 most common occupations in Florida in 2021, 70% paid less than \$20 per hour. Most of these saw an increase in the median wage; for example, the median wage for retail salespeople increased by 18% to \$13.46 per hour statewide in 2021. But given that wages had stagnated for a decade, many top jobs still had a substantial percentage of workers who lived below the ALICE Threshold in 2021.
- **Pandemic assistance:** Public assistance programs were temporarily expanded in 2021, but not enough to bring most households below the ALICE Threshold to financial stability. In Florida, a family of four with two parents working full time in two of the most common occupations (retail salesperson and cashier) could not afford the Household Survival Budget in 2021, even with the expanded Child Tax Credit, the Child and Dependent Care Tax Credit, and the Economic Impact Payments.
- **Savings and assets:** While emergency savings rates were increasing on average in Florida, rates differed by income. According to SHED, only 34% of households below the ALICE Threshold had emergency savings or “rainy day” funds in October 2019 compared to 72% of households above the Threshold. By November 2021, the emergency savings rate increased for both groups (to 45% for those below the Threshold and to 80% for those above), yet a substantial gap remained. There was also a gap in retirement savings: 34% of households below the Threshold had retirement savings in 2021, compared to 57% of those above.
- **Beyond 2021:** With pandemic assistance waning while significant challenges remain, there are warning signs that the economic situation for households below the ALICE Threshold has worsened since 2021, including sustained high levels of food insufficiency, continued difficulty paying bills, medical debt, and feelings of anxiety and depression.

THE COMPETING FORCES OF THE COVID ECONOMY

Competing forces have made it difficult to predict the net impact of the pandemic on financial stability. When the pandemic hit, businesses, child care providers, schools, and community services closed, some permanently. The [loss of jobs and wages was not experienced equally](#); those who could work remotely fared better than those who were required to be on-site. Initially, costs for many basics declined, but disruptions to the [supply chain and higher wages](#) to retain workers then [pushed prices up](#) – by 7.5% annually across the U.S. in 2021, compared to less than 3% annually in the [prior 10 years](#) – straining ALICE households even more.

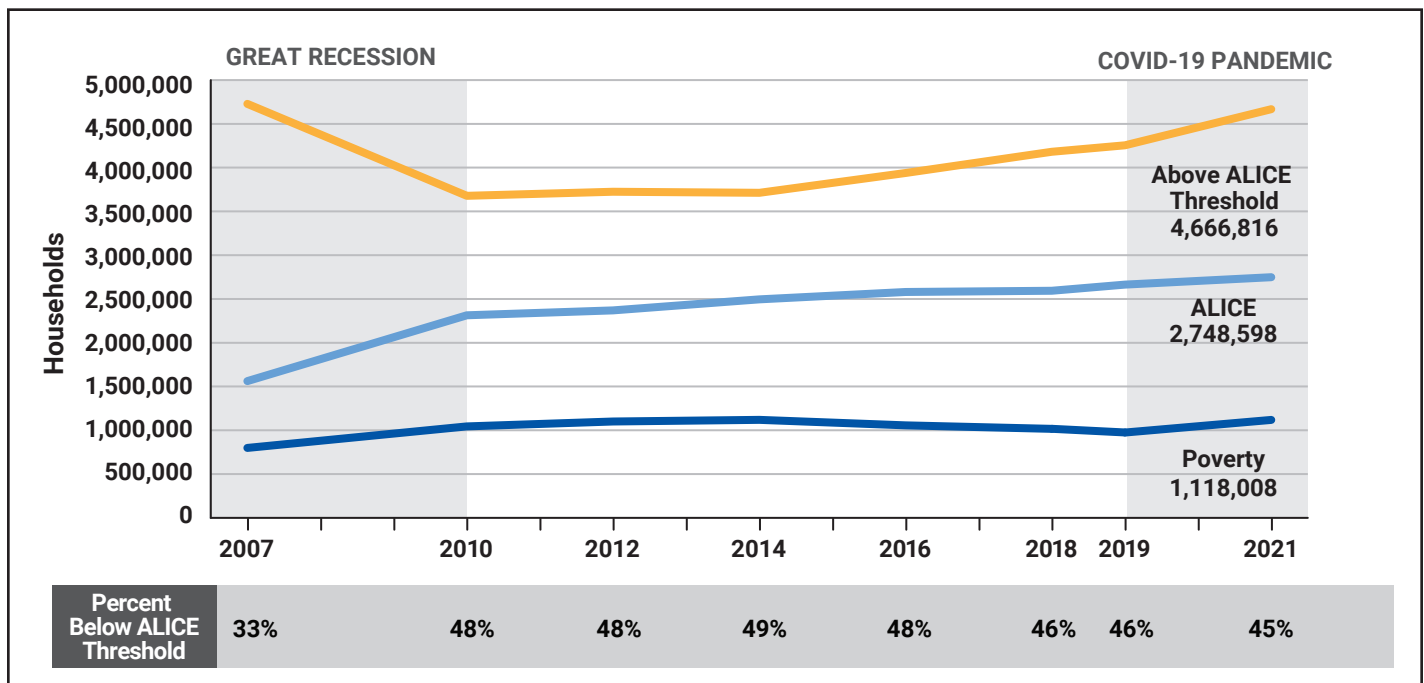
Yet other forces provided economic benefits for many below the ALICE Threshold. In 2021, [average weekly wages](#) across all industries were up 7.9% in Florida from 2020, and up 5.6% nationally (the second-fastest national increase in the past two decades). In addition, [emergency pandemic measures](#) and [economic policies](#) provided critical support for ALICE families, including housing assistance, expanded unemployment insurance, stimulus

checks, enhanced tax credits, and a nationwide eviction moratorium. Those measures made a difference helping to mitigate – but not prevent – the economic impact of the pandemic.

Rates of financial hardship in Florida have shifted over time (Figure 2). During the last major economic disruption – the Great Recession – the percentage of Florida households below the ALICE Threshold increased from 33% in 2007 to 48% in 2010. In the decade that followed, the number of ALICE households continued to rise – never returning to pre-Recession levels – while the number of households in poverty gradually declined.

Between 2019 and 2021, the total number of households in Florida grew (up 8%), as did the number of households above the ALICE Threshold (up 6%). As a result, the share of households below the ALICE Threshold remained relatively steady (46% in 2019 and 45% in 2021), despite the increase in households struggling to make ends meet since the start of the pandemic.

Figure 2. Households by Income, Florida, 2007–2021



Sources: ALICE Threshold, 2007–2021; U.S. Census Bureau, American Community Survey, 2007–2021

THE IMPACT OF THE COVID ECONOMY ON... ALICE DEMOGRAPHICS AND EQUITY

While the overall number of Florida households that were struggling financially increased from 2019 to 2021, the impact of competing forces played out differently across demographic groups (Figure 3). In many cases, the pandemic exposed and exacerbated disparities and vulnerabilities that have long existed in our society, with substantial differences in rates of hardship by race/ethnicity, age, and household composition.

In Florida in 2021, Black households, young households, and single-parent households had the highest rates below the ALICE Threshold. Asian and White households, working-age households, and married-parent households had the lowest rates below the Threshold.

Rates of financial hardship differed substantially between groups, a result of [persistent racism](#), [ageism](#), [gender discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability:

- In 2021, the largest number of households below the ALICE Threshold in Florida were White (2,017,140), making up 40% of White households. And while the number of struggling households was lower for other groups, the percentage of those households was higher (except for Asian households). For example, 51% (982,274) of Hispanic households, 52% each of American Indian/Alaska Native (9,838) and Native Hawaiian/Pacific Islander households (1,921), and 59% (671,412) of Black households were below the Threshold.

- By age of householder, the youngest and the oldest households had the highest rates of hardship, with 71% of households headed by someone under age 25 and 53% of senior households (headed by someone age 65+) living below the Threshold in Florida. By comparison, 42% of households headed by people age 25–44 and 39% of households headed by those age 45–64 were below the Threshold.
- By household composition, single parents were most likely to be below the ALICE Threshold, with 60% of single-male-headed households and 77% of single-female-headed households struggling to make ends meet. Rates of financial hardship were much lower for married-parent households (25%) and single/cohabiting households without children (42%).
- By location, households in Florida's predominantly rural counties had a higher rate of financial hardship than households in predominantly urban counties (52% vs. 45%).

Figure 3 paints a clear picture of the rates of hardship for different demographic groups compared to the Florida average. For all households in the state, 13% were in poverty and 32% were ALICE in 2021.

Figure 3. Household Financial Status and Key Demographics, Florida, 2021

| | Total | Below ALICE Threshold | ■ Poverty ■ ALICE ■ Above ALICE Theshold | | |
|--|------------------|-----------------------|---|------------|------------|
| ALL HOUSEHOLDS | 8,533,422 | 3,866,606 | 13% | 32% | 55% |
| AGE | | | | | |
| Under 25 Years | 230,072 | 163,177 | 33% | 38% | 29% |
| 25 to 44 Years | 2,466,707 | 1,037,516 | 14% | 28% | 58% |
| 45 to 64 Years | 3,102,796 | 1,220,731 | 12% | 28% | 61% |
| Seniors (65+) | 2,733,847 | 1,445,182 | 13% | 40% | 47% |
| RACE/ETHNICITY | | | | | |
| American Indian/ Alaska Native | 18,892 | 9,838 | 14% | 38% | 48% |
| Asian | 193,040 | 72,791 | 9% | 29% | 62% |
| Black | 1,130,432 | 671,412 | 16% | 44% | 41% |
| Hispanic | 1,912,883 | 982,274 | 11% | 40% | 49% |
| Native Hawaiian/ Pacific Islander | 3,667 | 1,921 | 11% | 41% | 48% |
| Two or More Races | 1,197,880 | 595,776 | 11% | 39% | 50% |
| White | 4,981,869 | 2,017,140 | 9% | 32% | 60% |
| HOUSEHOLD TYPE | | | | | |
| Married With Children | 1,255,072 | 310,422 | 8% | 17% | 75% |
| Single-Female- Headed With Children | 516,811 | 398,803 | 37% | 40% | 23% |
| Single-Male-Headed With Children | 175,261 | 104,626 | 18% | 41% | 40% |
| Single or Cohabiting, Under 65, no Children | 3,852,431 | 1,607,573 | 12% | 30% | 58% |
| URBAN/RURAL | | | | | |
| Rural | 193,329 | 101,432 | 18% | 35% | 48% |
| Urban | 8,340,093 | 3,765,174 | 13% | 32% | 55% |

Note: The groups shown in this figure overlap across categories. Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Report, the American Indian/Alaska Native, Asian, Black, Native Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy. Counties are defined as rural or urban based on the USDA's designation of metropolitan or non-metropolitan at the census tract level. Counties with 50% or more of the population in metropolitan tracts are designated as urban; those with 50% or more of the population in non-metropolitan tracts are designated as rural.

Sources: ALICE Threshold, 2019 and 2021; American Community Survey, 2019 and 2021

Changes in Population and Financial Hardship (2019–2021)

In the decade preceding the pandemic, population growth in the U.S. had started to slow due to a decrease in the number of births and international migration, and an increase in deaths associated with the aging population. The pandemic [exacerbated the national slowdown](#), and in 2021 population growth in the U.S. reached a [historic low](#) due to a sharp increase in COVID-related deaths, postponement of having children, and more restrictive policies on immigration.

The pandemic also affected domestic migration, which contributed to population shifts nationally and in Florida. Between 2020 and 2021, the percentage of the [population that moved](#) from one residence to another within the U.S. dropped from 9.3% to 8.4%. However, the rates differed by location; notably, Florida experienced large in-migration, while other states lost population. People moved for a [variety of reasons](#), which included relocating to places where the cost of living was lower (especially for [housing and taxes](#)), and/or to less [densely populated](#) locations.

In Florida, the pandemic also impacted where people lived, who they lived with, and the demographics of households.

Location: In Florida from 2019 to 2021, all five of the largest counties (by total households) experienced an increase in total households — by 5% in Palm Beach County, 6% in both Miami-Dade and Broward counties, 7% in Hillsborough County, and 12% in Orange County.

Each of these counties also experienced an increase in the number of households below the ALICE Threshold: Hillsborough and Miami-Dade counties by 3%, Broward and Palm Beach counties by 6%, and Orange County by 15%. (See additional county-level data [on the ALICE website](#) and in the “County Comparison” section of this Report.)

Overall, the number of households in predominantly rural counties increased in Florida (up 2%), as did the number of households in predominantly urban counties (up 8%). The rate of financial hardship was higher in rural counties (52%) than in urban counties (45%).

Age: Rates of financial hardship improved for all household types except seniors. Continuing the trend of the last decade, the number of senior households overall increased by 6% from 2019 to 2021 in Florida. The rate of hardship for seniors grew from 48% below the ALICE Threshold in 2019 to 53% in 2021. However, for other groups, while the share of households below the Threshold decreased, the number of households below the Threshold increased. For households headed by someone age 25–44, the percentage of households below the Threshold decreased from 45% in 2019 to 42% in 2021, while the number of these households increased 4%. For young households (headed by someone under age 25), the share below the Threshold decreased from 75% to 71%, yet the number of these households increased a substantial 16%.

Household composition: Between 2019 and 2021, all household compositions saw a decrease in the share of households below the ALICE Threshold, and households with children headed by married parents or single males also experienced a decrease in the number of households

URBAN AND RURAL CHANGE IN FLORIDA (2019–2021)

- 2% increase in total number of households in rural counties
- 8% increase in total number of households in urban counties

below the Threshold (down 5% each). In contrast, single-female-headed households with children and single or cohabiting households without children each saw an increase in the number of households below the Threshold (up 6% and 2%, respectively).

Race/ethnicity: This Report is not able to accurately capture change over time by race/ethnicity in the total number or share of households below the ALICE Threshold. Starting in 2020, the U.S. Census Bureau changed how it asks about and codes [data on race and Hispanic origin](#). These changes help the Census and ACS provide a more complete picture of the U.S. population, especially for people who self-identify as multiracial or multiethnic. But as a result, the [Census urges caution](#) when comparing race data between years before and after 2020. For example, in Florida, the huge increase in the Census count of people of [Two or More Races](#) (also referred to now as Multiracial) — an increase of 795%

from 2019 to 2021 — is a combination of actual growth in this population and improvements to Census questions and coding. (Note: The number of Multiracial households below the ALICE Threshold increased at a similarly high rate, by 761%).

Immigration: The pandemic not only imposed new barriers to international migration but also had a significant impact on immigrant communities across the U.S. According to the [Migration Policy Institute](#), as a result of immigration center processing delays and bans on international travel, the number of visas issued in the U.S. dropped by half between 2019 and 2020. In Florida in 2021, 21% of the population were immigrants, the same as in 2019, with the largest number of immigrants originating from Colombia, Cuba, and Haiti. The counties with the largest number of immigrants included Broward, Miami-Dade, and Palm Beach.

ALICE DATA ONLINE

Visit UnitedForALICE.org/Florida to see interactive maps and data on:

- Financial hardship over time at the state and county levels
- State and county ALICE demographics
- ALICE household budgets
- The labor landscape in Florida

THE IMPACT OF THE COVID ECONOMY ON... WORK AND WAGES

Overall, in 2021, the labor market was rebounding from the record-breaking unemployment and [drop in total employment](#) that occurred at the start of the pandemic. The unemployment rate was 4.5% in Florida in 2021, still higher than pre-pandemic, yet a stark contrast to the unemployment rate in April 2020, at the start of the pandemic (13.2%). In addition, [average weekly wages](#) across all industries in Florida increased 7.9% from 2020 to 2021. This was driven by increased demand for [essential workers](#), as well as by "[The Great Resignation](#)" — while some workers left the labor force, over time many more changed jobs to find better pay and work-life balance.

It was also a unique year for low-wage jobs and workers. In 2021, low-wage workers across the country experienced [faster wage growth than middle- and high-wage workers](#), although from a much lower starting point. Research from [Opportunity Insights](#) shows that the number of low-wage jobs fell in Florida: In December 2021, there were 18.2% fewer jobs paying less than \$29,000 per year than at the start of the pandemic — some became higher-paying jobs, others went away altogether.

[State Unemployment Insurance](#) (UI) helps individuals who lost jobs — before, during, and after the pandemic. In 2021, \$743 million was paid to individuals under Florida's regular unemployment insurance program, and an

additional \$140,300 was paid in Extended Unemployment Benefits, available during periods of specified high unemployment.

During the pandemic, these standard UI benefits were expanded by the [Cares Act, the American Rescue Plan, and the Continued Assistance Act](#), which included [four temporary programs](#). The most utilized was the Federal Pandemic Unemployment Compensation (FPUC) program, which provided a \$300 weekly supplement to all UI benefits (down from the \$600 weekly supplement included in the original 2020 authorization). Additional programs extended the weeks of eligibility for people who exhausted regular UI benefits, and expanded eligibility to people who were not otherwise eligible for UI benefits (including workers who were self-employed, independent contractors, or gig economy workers). Nationally, these temporary UI measures enacted in response to the COVID-19 pandemic ended in September 2021; however, [Florida opted out of two programs](#) (Federal Pandemic Unemployment Compensation and Mixed Earner Unemployment Compensation) ahead of the national expiration, in June 2021.

For low-wage workers, the increases in wages and UI benefits were important developments during the pandemic. But they are only part of the story; ALICE workers still faced significant challenges:

THE ALICE ECONOMIC VIABILITY DASHBOARD — COMING FALL 2023

The Economic Viability Dashboard (EVD) will provide key data on the local economic conditions that matter most to ALICE households: Housing Affordability, Job Opportunities, and Community Resources. The EVD mapping, profile, and comparison features will help stakeholders identify the gaps that ALICE workers and families face in reaching financial stability. Then, the Action Toolkit puts that data to use by quantifying gaps and pairing them with promising solutions.

- Better pay and work opportunities were helpful, but not enough to recoup years of being squeezed by the increasing cost of basics, especially for those who struggled to secure full-time employment. As documented in the [ALICE Essentials Index](#), the cost of essential goods had already been outpacing wages for more than a decade, stretching ALICE workers' household income even further.
- Many frontline and essential jobs became [hazardous and difficult](#) during the pandemic. In addition to increased exposure to COVID-19, many workers were required to work more days and hours, skip lunch and breaks, stand for hours, and work while sick. Others were [gig workers](#), forced to work more hours to fill income gaps. Without protective gear, health insurance, or even sick days, there were [increases in mortality](#) compared with previous years, especially for food- and agriculture-sector workers.
- Underemployment became an increasing problem. Many workers were unable to work full time due to family responsibilities, being in school or training, ill health or disability, or child care problems. Others were working part time because their hours had been reduced; still others were unable to find full-time jobs. In 2021 in Florida the [underemployment rate](#) that captures these workers was 8.7%, nearly twice as high as the traditional unemployment rate (4.5%), and higher than before the pandemic (7.1% in 2019).
- Many older workers were also forced to [retire earlier than planned](#). Nationally, according to SHED in November 2021, 25% of adults who retired within the year prior to the survey, and 15% of those who reported that they retired one to two years earlier, said factors related to COVID-19 contributed to when they retired.
- Nationally, those most impacted by [unemployment, job disruption](#), and hazardous and difficult working conditions were [immigrants](#) and workers who were American Indian/Alaska Native, Black, Hispanic, Native Hawaiian/Pacific Islander, or of Two or More Races.

Wages for the Most Common Occupations

In 2021, the impact of the pandemic on workers' wages and wage gains did not translate uniformly across all jobs and sectors in terms of the share of households that were still left below the ALICE Threshold.

Of the 20 most common occupations in Florida in 2021, 70% paid less than \$20 per hour. Most of these saw an increase in the median wage; for example, the median wage for retail salespeople increased by 18% to \$13.46 per hour statewide in 2021. But given that wages had stagnated for a decade, many top jobs still had a substantial percentage of workers who lived below the ALICE Threshold in 2021 (Figure 4). The wage to cover the ALICE Household Survival Budget for a single adult was \$14.17 per hour working full time, or for a family with two adults and two children, a combined wage of \$33.16 per hour.

While there were ALICE workers in all sectors in Florida, of the top occupations, those with the highest percentage of workers below the ALICE Threshold in 2021 were cook; cashier; fast food/counter worker; stocker/order filler; and waiter/waitress.

CHILD CARE WORKERS

The pandemic brought to the forefront the crisis in child care availability and cost. For families with two children in care, child care is often the most expensive item in their budget, even more expensive than housing. Child care workers are the workforce behind the workforce, yet many struggle to make ends meet for their own families: With a median hourly wage of \$12.80 in Florida in 2021, 53% were below the ALICE Threshold. And with staffing and demand fluctuations, many child care providers went out of business during the pandemic. Lack of care remains an [obstacle for working parents](#).

Figure 4. Top Occupations, Employment, Wages, and Percentage Below ALICE Threshold, Florida, 2021

| Occupation | Total Employment (BLS) | Median Hourly Wage (BLS) | Percent Median Wage Change From 2019 (BLS) | Percent Workers Below ALICE Threshold (ACS PUMS) |
|--|-------------------------------|---------------------------------|---|---|
| Retail Salespersons | 293,350 | \$13.46 | 18% | 33% |
| Customer Service Representatives | 251,640 | \$17.35 | 11% | 39% |
| Cashiers | 204,640 | \$11.06 | 4% | 54% |
| Registered Nurses | 187,920 | \$36.06 | 14% | 12% |
| Office Clerks | 187,590 | \$17.48 | 15% | 33% |
| Driver/Sales Workers and Truck Drivers | 183,430 | \$17.98 | 10% | 39% |
| Fast Food and Counter Workers | 178,960 | \$10.66 | 11% | 47% |
| Stockers and Order Fillers | 177,600 | \$14.22 | 15% | 46% |
| Cooks | 177,590 | \$13.23 | 6% | 55% |
| Waiters and Waitresses | 170,290 | \$10.72 | 12% | 46% |
| General and Operations Managers | 167,050 | \$37.82 | -7% | 13% |
| Laborers and Movers, Hand | 120,910 | \$14.39 | 10% | 45% |
| Secretaries and Administrative Assistants | 113,450 | \$17.79 | 7% | 28% |
| Office And Administrative Support Supervisors | 102,620 | \$28.90 | 16% | 18% |
| Maintenance and Repair Workers | 100,480 | \$17.93 | 7% | 26% |
| Elementary and Middle School Teachers | 96,690 | \$29.10 | 12% | 18% |
| Bookkeeping, Accounting, and Auditing Clerks | 92,730 | \$18.54 | 0% | 23% |
| Sales Representatives, Wholesale and Manufacturing | 91,730 | \$28.34 | 7% | 14% |
| Sales Representatives of Services | 89,710 | \$25.50 | 11% | 20% |
| Security Guards and Gambling Surveillance Officers | 83,480 | \$13.86 | 13% | 39% |

Sources: ALICE Threshold, 2021; Bureau of Labor Statistics—Occupational Employment Statistics, 2021; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2021

To see more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit UnitedForALICE.org/Labor-Force/Florida

THE IMPACT OF THE COVID ECONOMY ON... PANDEMIC ASSISTANCE

A prominent feature of the federal government’s response to the COVID-19 pandemic was a range of direct assistance programs, including:

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

While ALICE households generally earn too much to qualify for traditional forms of public assistance like the Supplemental Nutrition Assistance Program (SNAP) or Temporary Assistance for Needy Families (TANF), almost all ALICE households qualified for the Economic Impact Payments, and ALICE families with children were eligible for the expanded CTC and CDCTC.

Figure 5 shows an example of the impact of pandemic assistance on a household’s ability to meet the cost of basics in 2021. The figure shows a family of four in Florida with two parents working full time in two of the most common occupations, retail salesperson and cashier (median wages of \$13.46 and \$11.06 per hour, respectively). This family could not afford the Household Survival Budget in 2021, even with the temporarily expanded credits and payments available to them: the CTC (\$3,600 for each child under age 6), the CDCTC (\$4,000 per child in child care), and the Economic Impact Payments (\$2,800 for married couples plus \$1,400 for each child). With both parents working full time, they were not eligible for [Treasury Emergency Rental Assistance](#) (ERA). This family’s annual income fell short of expenses for of the Household Survival Budget by \$8,959, or 12%.

If both parents worked part time (20 hours per week), they could receive ERA to cover their rent, as well as [SNAP](#) and the [Earned Income Tax Credit](#) (EITC), but they would still fall short in meeting the Survival Budget by \$11,606, or 17%.

Additional actions taken by the state of Florida in response to the pandemic can be found in the National Conference of State Legislatures’ [State Action on Coronavirus Database](#).

Pandemic Timeline

2020 State Annual [COVID-19 Deaths](#): 21,544

March 2020 – [National Emergency Declared](#)

Emergency Pandemic Unemployment Insurance (UI) benefits (including [PUA](#), [PEUC](#), [FPUC](#), and [MEUC](#))

States required to keep [Medicaid beneficiaries enrolled](#)

April 2020 – [Economic Impact Payments](#) of up to \$1,200 per adult for eligible individuals and \$500 per qualifying child

December 2020 – [First COVID-19 vaccinations](#) receive emergency use authorization from FDA

[Economic Impact Payments](#) of up to \$600 per adult for eligible individuals and up to \$600 per qualifying child

2021 State Annual [COVID-19 Deaths](#): 40,794

January to November 2021 – [Emergency rental assistance](#) provided on average \$4,345 to low-income households to pay rent or utility bills

March 2021 – [Economic Impact Payments](#) of up to \$1,400 for eligible individuals

July to December 2021 – [Child Tax Credit payments](#) (up to \$300 month per child); temporary [expansion of CTC ended](#) nationally in December

September 2021 – National end of all [Emergency Pandemic UI benefits](#)

October 2021 – End of CDC’s [eviction moratorium](#)
CDC approves vaccinations for [children age 5-11](#)

2022 State Annual [COVID-19 Deaths](#): 21,571

June 2022 – CDC approves vaccinations for [children under 5 years old](#)

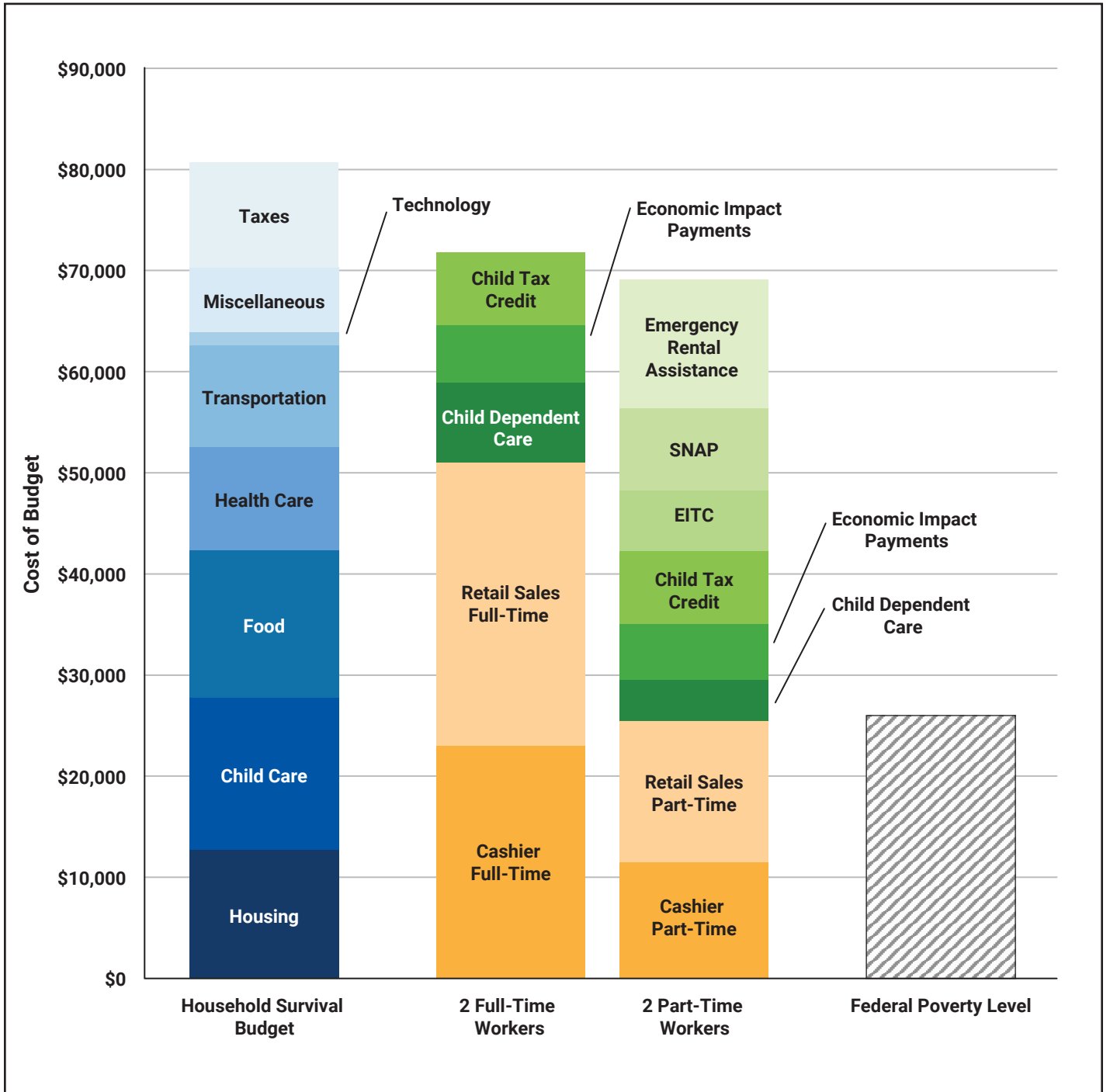
July 2022 – Federal rental assistance funds depleted in [many states](#)

December 2022 – Federal rental assistance funds depleted in [most states](#)

2023

May 11, 2023 – [Scheduled end](#) of the national emergency and public health emergency

Figure 5. Income and Expenses, Family of Four, Florida, 2021



Note: Full-time income is calculated based on 40 hours per week; part-time income is based on 20 hours per week.

Sources: ALICE Threshold, 2021; Bureau of Labor Statistics—Occupational Employment Statistics, 2021; Internal Revenue Service, tax credits – CTC, CDCTC, EITC, 2021; USDA, SNAP, 2021; U.S. Treasury, 2022

Participation in Assistance Programs

Traditional public assistance does not reach all people in households that are struggling financially. Due to [income and assets limits](#), most ALICE households are not able to participate in public assistance; and additional barriers, strict [program requirements](#), and [stigma](#) prevent even households in poverty from participating. In addition, income and asset limits for public assistance can create “[benefits cliffs](#)” that limit economic mobility. In Florida in 2021:

- With increased food insecurity during the pandemic, the federal [SNAP](#) provided an [emergency allotments option](#) starting in 2020, which increased the amount of SNAP payments by about \$90 per month per household. Yet because the income eligibility threshold for SNAP was 200% of the FPL in Florida, the reach of emergency and regular SNAP benefits was limited: 38% of households in poverty and 21% of ALICE households participated in 2021 based on ACS PUMS data. However, it is important to note that while not all financially insecure households are eligible for SNAP, the program reached [approximately 80% of eligible households](#) in Florida.
 - The percentage of households below the ALICE Threshold receiving direct cash assistance from programs like [TANF](#) was even smaller (5% of households in poverty and 4% of ALICE households).
 - Participation in [SSI](#) – an assistance program only available for people with disabilities and seniors with limited financial resources – was also minimal, with 8% of all households below the ALICE Threshold and 16% of households with a member with a disability below the Threshold participating.
- To address the increased demands for health care during the pandemic, the federal government provided additional funding to states for Medicare and prohibited states from adding eligibility restrictions or terminating [Medicaid coverage](#) during the public health emergency. In 2021, 38% of all households below the ALICE Threshold in Florida participated in CHIP or Medicaid.
 - Paying for housing expenses was the top concern of households below the ALICE Threshold, as reported in the 2021 ALICE Report, [The Pandemic Divide](#). The federal [Emergency Rental Assistance Program](#) was critical in stabilizing millions of households by paying for rent, utilities, and home energy costs. Yet because of the strict requirements to qualify, many households struggling to afford rent were not eligible. Requirements included qualifying for unemployment benefits, experiencing a reduction in income, and one or more household members being at risk of homelessness. In the fall of 2022, 13% of adult renters in Florida were not caught up on rent, according to the Household Pulse Survey.

In contrast, eligibility limits for the well-publicized stimulus payments and tax credits (Economic Impact Payments, CTC, and CDCTC) were well above those for traditional public assistance programs, making them available to most poverty-level and ALICE households.

However, even qualified households [experienced difficulties](#) getting their payments, especially those who were filing taxes for the first time, those without bank accounts or internet access, and families with mixed immigrant status or who were experiencing homelessness.

THE IMPACT OF THE COVID ECONOMY ON... SAVINGS AND ASSETS

It has been widely reported that U.S. household [savings increased](#) during the pandemic. Yet analysis of the data from the Federal Reserve SHED reveals that the national average conceals different experiences by state and even more so by income level in terms of “rainy day” funds and retirement assets.

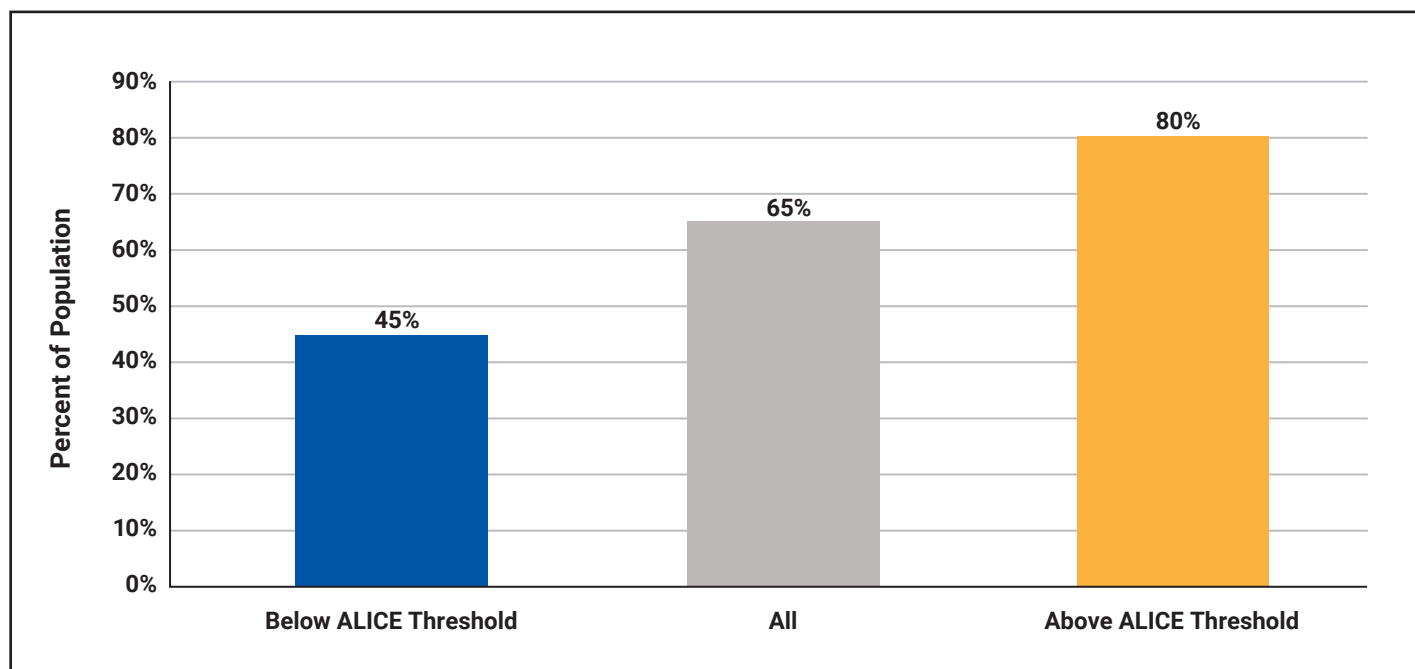
Rainy Day Funds

One of the best-known questions in the SHED survey asks whether respondents had set aside emergency savings or “rainy day” funds that would cover their expenses for three months in case of sickness, job loss, economic

downturn, or other emergencies. In October 2019, 55% of Florida respondents reported having these funds; by November 2020, that share had increased to 60%, and by November 2021 it was 65% (Figure 6).

Yet only 34% of respondents below the Threshold in Florida reported having rainy day funds in October 2019, although the rate for these households continued to increase over time, to 38% by November 2020, and to 45% by November 2021. This rate was higher for those above the Threshold, and also increased over time, from 72% in October 2019, to 77% in November 2020, and to 80% in November 2021.

Figure 6. Funds to Cover Three Months’ Expenses by the ALICE Threshold, Florida, 2021



Question: Have you set aside emergency or rainy day funds that would cover your expenses for three months in the case of sickness, job loss, economic downturn, or other emergencies?

Sources: ALICE Threshold, 2021; Federal Reserve Board, Survey of Household Economics and Decisionmaking (SHED), November 2021

Nationally, there were also substantial gaps by income and race/ethnicity in rainy day funds (this data is not available at the state level, but it is likely these disparities were mirrored in Florida). In 2021, White and Hispanic respondents below the ALICE Threshold had higher rates of emergency savings (42% and 41%, respectively) than Black respondents below the Threshold (32%). Rates were higher overall for respondents above the Threshold, yet gaps remained (77% for White, 71% for Hispanic, and 64% for Black respondents). Each of these racial/ethnic groups made gains during the pandemic, with Hispanic respondents both above and below the Threshold showing the largest increase in emergency savings. From October 2019 to November 2021, the percentage of Hispanic respondents below the Threshold with rainy day funds increased from 28% to 41%, and the percentage of Hispanic respondents above the Threshold with these funds increased from 57% to 71%.

Retirement Assets

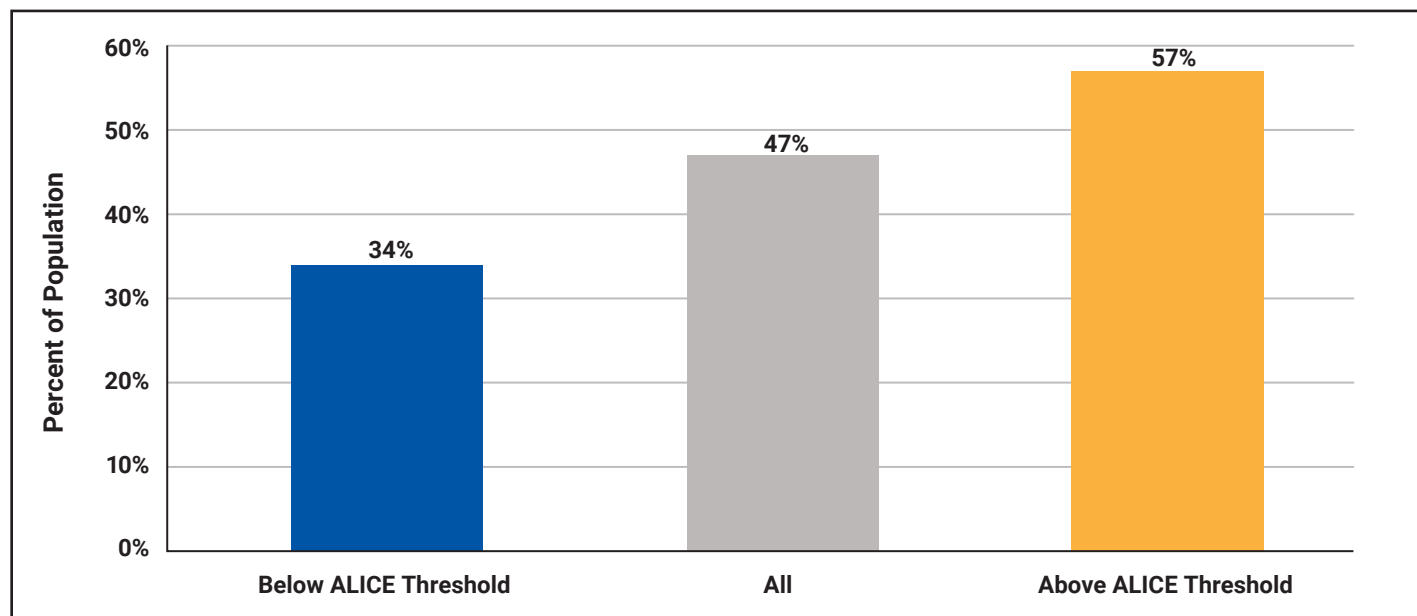
In Florida, having retirement assets was less common than having emergency savings. [Retirement assets](#) include 401(k)s, IRAs, pensions, or business or real estate

holdings that provide income in retirement. Overall, 46% of Florida respondents reported having these funds in October 2019 and the rate remained relatively unchanged through November 2021. However, this average conceals a widening disparity in retirement assets between households above and below the ALICE Threshold in Florida (Figure 7).

Prior to the pandemic, in October 2019, 35% of respondents below the Threshold in Florida had retirement assets, according to SHED. The rate dropped slightly to 34% by November 2021. In October 2019, 54% of respondents above the Threshold in Florida had retirement assets; the rate increased to 57% by November 2021.

The [CARES Act](#) reduced penalties for early withdrawals from retirement accounts, thus making it easier for households to access retirement funds. Overall, 9% of non-retired adults in Florida tapped their retirement savings in 2021, according to SHED. And according to a [national retirement survey](#), the majority of loans or hardship withdrawals in 2022 were taken by low-income households.

Figure 7. Retirement Assets by the ALICE Threshold, Florida, 2021



Question: Do you currently have each of the following types of retirement savings? Selected at least one: 401(k); IRA; pension; savings outside a retirement account, business, or real estate holding that will provide income in retirement; other retirement savings

Sources: ALICE Threshold, 2021; Federal Reserve Board, Survey of Household Economics and Decisionmaking (SHED), November 2021

BEYOND 2021: ECONOMIC CHALLENGES AHEAD FOR ALICE

The pandemic timeline shows a contracting economy in 2020 followed by a strong policy response in 2021. The government’s broad [pandemic response was effective](#) in preventing the kind of surge in financial hardship that was experienced during the Great Recession.

But 45% of households were still living below the ALICE Threshold in Florida in 2021. With COVID-19 continuing but pandemic relief benefits expiring, [initial data from 2022](#) suggests that the economic situation has in fact gotten worse for ALICE, which in turn puts the wider economy at risk.

An analysis of recent surveys reveals that households below the ALICE Threshold are still facing food insufficiency, difficulty paying bills, medical debt, and feelings of anxiety and depression. These challenges were first reported in [The Pandemic Divide](#), and are updated here with the most recent data from SHED (through November 2021) and the Household Pulse Survey (through December 2022).

These surveys also provide an alarming look at the breakdown of pandemic experiences by race/ethnicity, sex, sexual orientation and gender identity, and disability status. The differences here are even starker than when looking at income alone, giving credence to concerns that the pandemic is exacerbating racial and other inequities across all facets of life.

Warning signs:

! **Food insufficiency:** ALICE families experiencing food insufficiency are a canary in the coal mine, indicating larger problems beyond food. Rates of food insufficiency have [remained elevated](#) since the beginning of the pandemic. In the August 2020 Household Pulse Survey, respondents below the ALICE Threshold in Florida were far more likely to report that their household sometimes or often did not have enough food in the prior seven days than respondents above the Threshold (24% vs. 5%); by November 2022, the rates were slightly lower, but still elevated for those below the Threshold (18%

Figure 8. Food Insufficiency, Above and Below the ALICE Threshold, Florida, 2022

| Food Insufficiency | | | |
|--------------------|-----------------------|-----------------------|---------------|
| | Below ALICE Threshold | Above ALICE Threshold | State Average |
| Black | 29% | 6% | 11% |
| Hispanic | 22% | 6% | |
| Female | 22% | 3% | |
| With a Disability | 22% | 12% | |
| LGBT | 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

vs. 3%). Some demographic groups experienced higher than average food insufficiency (Figure 8). For example, 29% of Black respondents below the Threshold and 22% of respondents with disabilities below the Threshold reported not having enough food, compared to 11% of all Florida households.

For households with children in Florida, rates of food insufficiency increased through 2022. In August 2020, respondents below the ALICE Threshold were more likely than respondents above the Threshold to report that often or sometimes their children were not eating enough because they couldn't afford enough food (21% vs. 5%); in November 2022, those rates were higher (25% and 6%, respectively).

With changes to the emergency pandemic food measures, including the [ending of SNAP emergency allotments](#), many families will need to rely on the charitable food system that was designed for emergencies, but is increasingly [an ongoing necessity](#).

! Learning loss: Following a year of widespread school closings and disrupted education, most students returned to in-person learning in the fall of 2021. The [learning loss](#) that accompanied remote learning has been widely reported. Not surprisingly, students in lower-income districts with fewer resources were hardest hit. In Florida, in 2021, 73% of parents below the Threshold said that their child was prepared for the academic year ahead, compared to 81% of parents above the Threshold. [The National Center for Education Statistics](#) (NCES) reported that nationally in 2022, scores for 9-year-old students declined five points in reading and seven points in mathematics compared to 2020 – the largest average score decline in reading since 1990, and the first-ever score decline in mathematics. Drops were even larger for low-income students as well as for Black and Hispanic students.

! Behind on rent payments: According to the Household Pulse Survey, renter households below the ALICE Threshold in Florida were more likely than those above the Threshold to report that they

were not caught up on rent payments. In August 2020, 28% of renters below the Threshold and 11% of renters above the Threshold were not caught up. By November 2022, those rates improved, yet 16% of renters below the Threshold were still behind on rent. Renters who fall behind on rent are at greater risk for eviction, especially since the federal moratorium on [evictions and foreclosures](#) and [state-level bans](#) have now expired, and funding for rental assistance is running out. As a result, [eviction filings are on the rise](#) and are likely to [increase in the near term](#).

! Struggling to pay bills: During the height of the pandemic, in August 2020, 54% of households below the ALICE Threshold in Florida said it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses, according to the Household Pulse Survey. That rate increased to 63% by November 2022. These rates were much higher than for respondents above the Threshold (22% in August 2020 and 26% in November 2022).

! Lack of savings, increased debt: By the end of 2021, many ALICE families were struggling to save and were facing medical debt, making them more vulnerable to an emergency in the future. Only, 45% of respondents to the SHED survey below the ALICE Threshold in Florida had set aside emergency savings or rainy-day funds that would cover their expenses for three months in the event of sickness, job loss, economic downturn, or another emergency. In addition, 25% of respondents below the Threshold had incurred an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance.

! Physical health: A [September 2020 national survey](#) found that 36% of adults (age 18 to 64) delayed or missed health care services, including dental care, primary care, or specialist visits; preventive health screenings; and medical tests. For those with one or more chronic conditions, a mental health condition, or a lower income, the likelihood of postponing or forgoing care was even higher. Parents also postponed care for their

children. In the fall of 2021, Florida households below the ALICE Threshold were more likely to report that they missed, delayed, or skipped their [child's preventive check-up](#) in the last 12 months than households above the Threshold (41% vs. 26%). These delays, especially when coupled with preexisting conditions, can contribute to [more serious conditions in the future](#).

According to the November 2022 Household Pulse Survey, Florida respondents below the ALICE Threshold were also more likely to report having symptoms of long COVID (such as fatigue, "brain fog," difficulty breathing, heart palpitations, dizziness, or changes to taste/smell) lasting three months or longer that they did not have prior to having COVID-19 than respondents above the Threshold (31% vs. 25%).

! **Mental health:** With these sustained challenges, it's not surprising that people below the ALICE Threshold in Florida were more likely to report feeling depressed or anxious than those above the Threshold. According to the Household Pulse

Survey, in August 2020, 24% of respondents below the Threshold and 16% above the Threshold reported feeling nervous, anxious, or on edge nearly every day over the prior two weeks. These rates improved slightly as of November 2022, but were still high (20% and 13%, respectively). Respondents below the Threshold were also more likely to report feeling down, depressed, or hopeless at both timepoints (14% in 2020 and 16% in 2022) than respondents above the Threshold (9% in 2020 and 6% in 2022). Some demographic groups experienced substantially higher rates of feeling anxious than the state average (Figure 9).

The lack of mental health resources during the pandemic has been [widely recognized](#), and awareness is increasing, especially with the launch of the [Nationwide Suicide and Crisis Lifeline](#) (988). But there remains a severe [shortage of mental health resources](#), especially for low-income families, and mental health providers struggle to meet [increased demand](#).

Figure 9. Feeling Anxious, Above and Below the ALICE Threshold, Florida, 2022

| Feeling Nervous, Anxious, or on Edge | | | |
|--------------------------------------|-----------------------|-----------------------|---------------|
| | Below ALICE Threshold | Above ALICE Threshold | State Average |
| Black | 18% | 5% | 17% |
| Hispanic | 18% | 17% | |
| Female | 22% | 15% | |
| With a Disability | 39% | 28% | |
| LGBT | 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

From Warnings to Reality: ALICE Today

The strength of the Florida economy is inextricably tied to the financial stability of all residents. As the pandemic has shown, ALICE workers are critical to the smooth running of the economy, during times of crisis and beyond. And, in turn, the stability of ALICE families depends on their being able to fully participate in that economy. Leaving ALICE behind in the recovery sets households and the larger economy up for greater vulnerability to the next economic disruption.

This is already happening, at the same time that the frequency and severity of [natural disasters](#) continue to increase. In places that experienced natural disasters in 2021 and 2022 – such as Hurricane Ian in Florida; wildfires in California, Idaho, and Utah; flooding in

Kentucky and Missouri; and tornadoes in the southern U.S. – ALICE families faced [higher risks](#). A striking example is the differential impact of [Hurricane Ian in September 2022](#) in Florida. According to the Household Pulse Survey (December 2022), respondents below the ALICE Threshold in Florida were more likely than households above the Threshold to be displaced from their home (9% vs. 6%). One month after the storm, respondents below the Threshold were much more likely to be experiencing a shortage of food (39% vs. 13%) and drinkable water (42% vs. 12%).

The pandemic has highlighted the ability of government policymakers and business managers to respond to changing conditions quickly. The 2021 ALICE data may surprise some readers who were expecting much worse. But 2021 was a unique year – and these warning signs are both a call to action and a challenge to complacency. We ignore our essential workers at our economy's and our communities' peril.



COUNTY COMPARISON: INCOME STATUS, 2021

| Florida Counties, 2021 | | | Percent Change, 2019–2021 | |
|------------------------|------------|-------------------|---------------------------|-------------------|
| County | Households | % ALICE + Poverty | # of Households | # ALICE + Poverty |
| Alachua | 108,189 | 51% | 5% | -2% |
| Baker | 8,532 | 37% | -2% | -13% |
| Bay | 79,532 | 38% | 15% | 17% |
| Bradford | 8,967 | 50% | -2% | -1% |
| Brevard | 254,314 | 44% | 11% | 8% |
| Broward | 747,715 | 46% | 6% | 6% |
| Calhoun | 4,495 | 58% | 0% | -7% |
| Charlotte | 88,988 | 43% | 16% | 4% |
| Citrus | 68,269 | 53% | 6% | 24% |
| Clay | 80,459 | 34% | 6% | 14% |
| Collier | 163,943 | 36% | 17% | -4% |
| Columbia | 25,728 | 51% | 2% | 4% |
| DeSoto | 12,207 | 65% | 1% | 1% |
| Dixie | 6,071 | 62% | -7% | -6% |
| Duval | 406,301 | 41% | 10% | 8% |
| Escambia | 126,980 | 46% | 5% | 6% |
| Flagler | 45,491 | 44% | 2% | -2% |
| Franklin | 4,559 | 44% | 3% | -9% |
| Gadsden | 15,769 | 63% | -8% | 5% |
| Gilchrist | 6,659 | 57% | 3% | 7% |
| Glades | 4,572 | 64% | -3% | 3% |
| Gulf | 5,519 | 48% | -4% | -7% |
| Hamilton | 4,208 | 60% | -4% | 6% |
| Hardee | 8,032 | 53% | 2% | -14% |
| Hendry | 12,821 | 60% | 2% | 0% |
| Hernando | 81,497 | 48% | 3% | 6% |
| Highlands | 46,166 | 49% | 6% | 15% |

| Florida Counties, 2021 | | | Percent Change, 2019–2021 | |
|------------------------|------------|-------------------|---------------------------|-------------------|
| County | Households | % ALICE + Poverty | # of Households | # ALICE + Poverty |
| Hillsborough | 578,259 | 45% | 7% | 3% |
| Holmes | 6,995 | 54% | -1% | -2% |
| Indian River | 69,974 | 45% | 9% | 11% |
| Jackson | 16,859 | 53% | -2% | -7% |
| Jefferson | 5,394 | 52% | -7% | -3% |
| Lafayette | 2,486 | 52% | 14% | 6% |
| Lake | 156,435 | 43% | 12% | 5% |
| Lee | 320,466 | 42% | 12% | 13% |
| Leon | 121,423 | 51% | 4% | 1% |
| Levy | 17,248 | 52% | 5% | -6% |
| Liberty | 2,279 | 64% | -7% | -14% |
| Madison | 6,441 | 62% | -5% | 3% |
| Manatee | 163,520 | 41% | 13% | 16% |
| Marion | 157,348 | 43% | 8% | 2% |
| Martin | 69,719 | 43% | 7% | 25% |
| Miami-Dade | 963,477 | 51% | 6% | 3% |
| Monroe | 36,078 | 43% | 10% | 15% |
| Nassau | 34,691 | 35% | -1% | 4% |
| Okaloosa | 84,497 | 41% | 11% | 6% |
| Okeechobee | 14,794 | 50% | 6% | -11% |
| Orange | 512,496 | 47% | 12% | 15% |
| Osceola | 133,330 | 49% | 20% | -9% |
| Palm Beach | 595,447 | 43% | 5% | 6% |
| Pasco | 230,060 | 47% | 8% | 5% |
| Pinellas | 419,798 | 49% | 6% | 5% |
| Polk | 276,469 | 50% | 16% | 16% |
| Putnam | 29,765 | 63% | -4% | 20% |
| Santa Rosa | 67,534 | 35% | 2% | -16% |
| Sarasota | 204,018 | 38% | 9% | 4% |

| Florida Counties, 2021 | | | Percent Change, 2019–2021 | |
|------------------------|------------|-------------------|---------------------------|-------------------|
| County | Households | % ALICE + Poverty | # of Households | # ALICE + Poverty |
| Seminole | 188,239 | 43% | 4% | 10% |
| St. Johns | 109,147 | 38% | 15% | 45% |
| St. Lucie | 131,235 | 45% | 12% | 10% |
| Sumter | 61,441 | 37% | 9% | 14% |
| Suwannee | 15,098 | 50% | 1% | 2% |
| Taylor | 7,270 | 52% | -2% | -20% |
| Union | 4,064 | 43% | 3% | -9% |
| Volusia | 243,344 | 42% | 11% | 3% |
| Wakulla | 11,266 | 36% | 1% | -15% |
| Walton | 30,182 | 43% | 10% | 10% |
| Washington | 8,853 | 55% | 0% | -5% |

NATIONAL COMPARISON: INCOME STATUS, 2021

| STATE | RANK (1 = lowest % Below ALICE Threshold) | TOTAL Number of Households | Household Income Status | | |
|----------------------|--|-------------------------------|-------------------------|--------------------|------------------------------------|
| | | | % Households in Poverty | % ALICE Households | % Households Below ALICE Threshold |
| United States | — | 126,903,920 | 13% | 29% | 41% |
| Alabama | 48 | 1,951,995 | 16% | 32% | 48% |
| Alaska | 1 | 266,391 | 10% | 22% | 32% |
| Arizona | 24 | 2,813,110 | 12% | 28% | 40% |
| Arkansas | 46 | 1,176,614 | 16% | 31% | 47% |
| California | 35 | 13,420,382 | 12% | 31% | 43% |
| Colorado | 13 | 2,297,529 | 10% | 27% | 37% |
| Connecticut | 19 | 1,428,313 | 10% | 28% | 39% |
| Delaware | 27 | 395,656 | 12% | 29% | 41% |
| District of Columbia | 31 | 319,565 | 15% | 28% | 42% |
| Florida | 44 | 8,533,422 | 13% | 32% | 45% |
| Georgia | 47 | 3,954,813 | 14% | 34% | 47% |
| Hawai'i | 29 | 490,101 | 12% | 30% | 41% |
| Idaho | 34 | 681,926 | 11% | 32% | 43% |
| Illinois | 10 | 4,981,919 | 12% | 24% | 36% |
| Indiana | 21 | 2,656,794 | 12% | 27% | 39% |
| Iowa | 9 | 1,293,028 | 11% | 24% | 36% |
| Kansas | 20 | 1,153,270 | 12% | 27% | 39% |
| Kentucky | 38 | 1,767,504 | 16% | 28% | 44% |
| Louisiana | 50 | 1,776,260 | 19% | 32% | 51% |
| Maine | 30 | 583,562 | 12% | 30% | 42% |
| Maryland | 15 | 2,352,331 | 10% | 28% | 38% |
| Massachusetts | 25 | 2,756,295 | 11% | 28% | 40% |
| Michigan | 22 | 4,029,761 | 13% | 26% | 39% |
| Minnesota | 8 | 2,254,997 | 10% | 26% | 35% |
| Mississippi | 51 | 1,116,509 | 20% | 32% | 52% |
| Missouri | 36 | 2,459,987 | 13% | 30% | 43% |
| Montana | 28 | 443,529 | 12% | 29% | 41% |
| Nebraska | 17 | 781,693 | 11% | 27% | 39% |
| Nevada | 42 | 1,189,085 | 14% | 31% | 45% |
| New Hampshire | 2 | 548,727 | 8% | 25% | 33% |
| New Jersey | 12 | 3,495,628 | 11% | 26% | 37% |
| New Mexico | 45 | 821,310 | 17% | 29% | 47% |
| New York | 40 | 7,635,201 | 14% | 30% | 44% |
| North Carolina | 41 | 4,150,059 | 13% | 31% | 44% |
| North Dakota | 6 | 322,588 | 11% | 23% | 34% |
| Ohio | 16 | 4,820,453 | 13% | 25% | 38% |
| Oklahoma | 43 | 1,536,903 | 15% | 30% | 45% |
| Oregon | 39 | 1,697,608 | 12% | 32% | 44% |
| Pennsylvania | 23 | 5,229,253 | 12% | 27% | 39% |
| Rhode Island | 18 | 435,782 | 12% | 27% | 39% |
| South Carolina | 33 | 2,037,203 | 15% | 29% | 43% |
| South Dakota | 11 | 352,363 | 11% | 26% | 36% |
| Tennessee | 37 | 2,740,302 | 14% | 30% | 44% |
| Texas | 32 | 10,705,476 | 14% | 29% | 43% |
| Utah | 5 | 1,087,978 | 9% | 25% | 34% |
| Vermont | 26 | 265,098 | 11% | 29% | 40% |
| Virginia | 14 | 3,300,111 | 10% | 28% | 38% |
| Washington | 4 | 3,013,644 | 10% | 24% | 34% |
| West Virginia | 49 | 711,392 | 17% | 31% | 48% |
| Wisconsin | 7 | 2,436,961 | 11% | 23% | 34% |
| Wyoming | 3 | 233,539 | 11% | 22% | 34% |

NEXT STEPS

Capturing the true extent of financial hardship in Florida is critical for the appropriate allocation of funds for programs in areas such as education, health care, food access, housing, and employment. There is a lot more to be done to change the trajectory for households struggling to make ends meet. How can you help?

Learn more and help to raise awareness of the struggles ALICE households face with:

- The interactive [ALICE in Florida webpages](#), to dig deeper into:
 - » [County Reports](#)
 - » [Household budgets](#)
 - » [Maps with data for local geographies](#)
 - » [Demographics](#)
 - » [Labor force data](#)
 - » [ALICE data alongside additional Indicators of Well-Being](#)

Connect with stakeholders:

- [Contact your local United Way](#) for support and volunteer opportunities.
- Connect with members of the state [Research Advisory Committees](#) that support this work.
- Find your state and federal representatives and see ALICE household data by legislative district with our [ALICE Legislative District Tool](#).

Turn the ALICE data into action in your state, county, or community:

- Use the ALICE metrics to highlight the challenges ALICE households face, to inspire action and

generate innovative solutions that promote financial stability.

- Armed with the ALICE data, advocate for policy change, apply for grant funding, allocate funding for programs and services targeted to ALICE households, etc.
- Learn more on our [ALICE in Action](#) webpage about the programs, practices, and policies to improve access to affordable housing, high quality child care and education, healthy food, health care, transportation, workforce training, and more.
- Demonstrate potential financial challenges that ALICE workers face with interactive tools from the Federal Reserve Bank of Atlanta that incorporate the Household Survival Budget. These tools, which include the [Policy Rules Database](#) and the [Career Ladder Identifier and Financial Forecaster](#), map changes in benefits along a career path and identify potential benefits cliffs.

Be an ally and advocate for better data:

- Advocate for more accurate data collection by the [U.S. Census Bureau](#) for people who have been [historically undercounted](#), including (but not limited to) people with disabilities, people experiencing homelessness, people of color, individuals who identify as LGBTQ+, and people in low-income and hard-to-count geographic areas.
- Support the [implementation](#) of a single combined question for race and ethnicity. Census [research](#) shows this change will yield a more accurate portrait of how the U.S. population self-identifies, especially for people who self-identify as multiracial or multiethnic.

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