

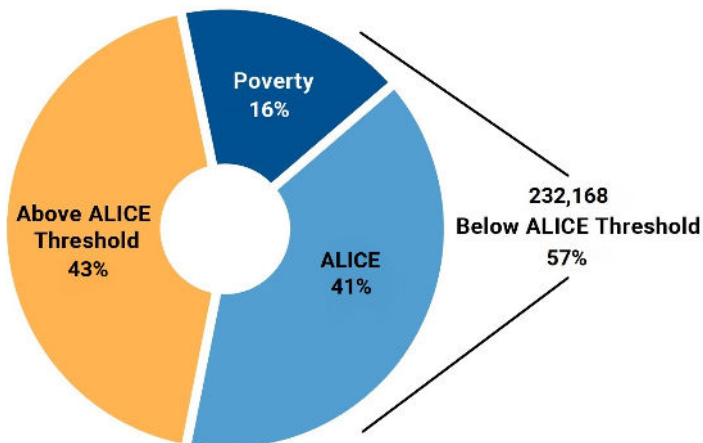
## CHILDREN IN FINANCIAL HARDSHIP: BROWARD COUNTY, FLORIDA

The number of children growing up in financial hardship in Broward County, Florida has been systematically undercounted. For decades, policymakers and community stakeholders have relied on the outdated Federal Poverty Level (FPL) to understand the extent of financial hardship in their communities. According to the FPL, 16% of children in Broward County (64,128) lived in poverty in 2019. Yet United For ALICE data shows that another 41% (168,040) – more than twice as many – were also growing up in hardship, in households that earned above the FPL but not enough to afford the basics in the communities where they lived.

The reality is that more than 232,000 children in Broward County – 57% of all children in the county – lived in a household with income below the [ALICE Threshold of Financial Survival](#) in 2019. These households included families in poverty as well as those who were **ALICE**: Asset Limited, Income Constrained, Employed. ALICE households don't earn enough to afford the essentials of housing, child care, food, transportation, health care, a smartphone plan, and taxes – the basics needed to live and work in the modern economy. There are children below the ALICE Threshold in [communities across the county \(PUMAs\)](#), at rates ranging from 25% in Weston, Pembroke Pines (Northwest), and Southwest Ranches to 83% in Lauderhill and Lauderdale Lakes.

### Children by Household, Broward County, FL, 2019

Number of Children in Broward County = 409,521



*Note: This research uses the U.S. Census Bureau's American Community Survey Public Use Microdata Samples (PUMS) and focuses on children, whose ALICE status is determined by their household's income compared to local cost of living. The data does not include children who are unhoused or living in group quarters. In this brief, percentages are rounded to whole numbers for ease of reading, which may result in percentages totaling 99% or 101%. All numbers are presented in the [ALICE Children Data Dashboard](#).*

Sources: ALICE Threshold, 2019; U.S. Census Bureau, American Community Survey, PUMS, 2019



### KEY FINDINGS

- More than half (57%) of children in Broward County lived in households experiencing financial hardship in 2019. While 16% were below the FPL, an additional 41% – more than twice as many – were ALICE.
- Though there are children below the ALICE Threshold across all demographic groups, 74% of Black, 63% of Asian, and 54% of Hispanic children in Broward County lived in households with income below the ALICE Threshold in 2019, compared to 36% of White children.
- Having working parents or guardians does not guarantee financial stability: 41% of children in Broward County in households with two adults in the labor force were still below the ALICE Threshold in 2019.
- Children below the ALICE Threshold often lack access to resources ranging from stable housing and public assistance to education and broadband services. More than 144,000 children below the ALICE Threshold in Broward County did not participate in SNAP, and over 54,000 had no high-speed internet access at home in 2019.

# WHO ARE ALICE CHILDREN?

Children below the ALICE Threshold are those under age 18 living in households with income below the basic cost of living for their communities. In 2019, 15% of children below the ALICE Threshold in Broward County were infants (0–2 years), 12% were preschool-age (3–4 years), and 73% were school-age (5–17 years). Children in Broward County’s struggling households are from all demographic groups; they include children born in the U.S. and abroad, of all abilities and races/ethnicities, living with parents or guardians who are married or single, working or not working.

## Race/Ethnicity and Nativity

In 2019, the largest number of children below the ALICE Threshold in Broward County were found in the largest racial/ethnic populations: Children below the Threshold were predominantly Black (102,163), Hispanic (75,150), and White (35,719). By percentage, Black, Asian, and Hispanic children had the highest rates of financial hardship — a result of [persistent discrimination and systemic barriers](#) that limit their families’ access to resources and opportunities for financial stability. In 2019, 74% of Black, 63% of Asian, and 54% of Hispanic children in Florida lived in households below the ALICE Threshold, compared to 36% of White children.

Nativity and English-speaking ability also have an impact. Of the 38,154 children in Broward County who were born outside the U.S. (9% of children in the county, and higher than the state average), 70% were below the ALICE Threshold in 2019, compared to 55% for those born in the U.S. Rates were even higher for children living in a family with limited English-speaking ability, with 84% below the ALICE Threshold.

## Disability Status

In 2019, there were 20,482 children with a disability in Broward County — 5% of all children in the county. However, this is likely an underestimate as the number of [children being served under the Individuals with Disabilities Education Act](#) in the state is substantially higher. Children with a disability were more likely to live in households below the ALICE Threshold (66%) than those without a disability (56%). The most common disability, impacting 14,851 children age 5 and older, was a cognitive difficulty due to a physical, mental, or emotional issue — having trouble remembering, concentrating, or making decisions.

Having a household member with a disability affects everyone in the family. In 2019 there were 72,718 children in Florida living in a household where someone had a disability, and 63% were below the ALICE Threshold. When a parent or guardian had a disability, children were slightly more likely to be below the ALICE Threshold, at 65%.

## 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. While the FPL for a family of four in 2019 was \$25,750, the average bare-minimum cost of living for a family in Broward County according to the ALICE Household Survival Budget was over \$80,000.
- **ALICE Threshold:** Derived from the Household Survival Budget, the average income that a household needs to afford housing, child care, food, transportation, health care, and a smartphone plan, plus taxes. Calculated for various household types for every U.S. state and county.
- **Below ALICE Threshold:** Includes children in both poverty-level and ALICE households combined.

## ALICE Children Data Dashboard

Visit the ALICE Children Data Dashboard, to explore data on children living in hardship by:

- State, regional, and local geographies
- Demographic categories including children’s age, race/ethnicity, disability, and nativity
- Household characteristics like work status and living arrangements
- Children’s access to key resources

Visit [UnitedForALICE.org/Focus-Children](https://UnitedForALICE.org/Focus-Children)

## Living Arrangements

ALICE children live in all kinds of households – with married or unmarried parents, single parents, grandparents, or guardians. Children are more likely to be below the ALICE Threshold when their families have fewer adults and/or adults with lower earning potential due to systemic [racism](#) and [gender](#) and [age discrimination](#).

Most children in Broward County (93%) lived with at least one of their parents (biological or adoptive) in 2019: 58% lived in a household with both parents and 35% in a household with one parent. The largest number of children below the ALICE Threshold were in married-couple households (107,807), followed by single-female-headed households (104,463). By percentage, financial hardship with highest among single-female-headed households (77%), unmarried couple households (64%), and single male-headed households (55%).

In 2019, 17% of children in Broward County (68,795) lived in a home with a grandparent. Children living with grandparents were less likely to be in poverty as those living without a grandparent (11% vs. 17%), but they were more likely to be ALICE (47% vs. 40%).



In addition, there were 28,377 children in Broward County living in households without their parents in 2019. Two percent of these children in the county (517) were in [foster care](#) (compared to 6% statewide). But many more children who lived without their parents were in [arrangements outside of the formal system](#), including households headed by a grandparent or other relatives (51,697), or by nonrelatives (3,681).

Two out of three children (67%) living without their parents in Broward County were below the ALICE Threshold, higher than the national rate (62%). At the state-level, the largest number of children below the Threshold living without their parents were Black. And a higher percentage of Asian, Black, and Hispanic children living without their parents were below the Threshold (at 80%, 77%, and 75%, respectively) compared to those who were White (54%).

## Household Work Status

The largest driver of a child's financial stability is the employment status of household members. But having working parents or guardians does not guarantee financial stability. In 2019, most children in Broward County lived in a household with at least one worker (95%). Children in a household with a single parent or guardian were more likely to be struggling: With one adult working, 73% were below the ALICE Threshold.

Children living in households with two adults were more likely to be financially stable when both adults worked. If one out of two adults was working, 64% of children were below the ALICE Threshold. But even with two adults working, 41% of children were below the Threshold.

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# 83%

*of children with an adult working as a retail salesperson – one of the most common occupations in Broward County – were below the ALICE Threshold*

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While parents and guardians work in every industry and sector in Florida, children below the ALICE Threshold are concentrated in families where adults work in occupations with low median hourly wages. For example, in 2019, 83% of children with an adult working as a retail salesperson, earning a median wage of \$11.39 per hour, and 51% of children with adults working as customer service representatives (median wage of \$15.56 per hour), were below the Threshold. Even more striking, 98% of children with adults working as cashiers (median wage of \$10.58 per hour) were below the Threshold. Even among children with an adult working in a higher-wage job, such as a registered nurse (median wage of \$31.65 per hour), 29% were below the Threshold, as household expenses vary by household size, composition, and location.

In addition, 16% of 16- and 17-year-olds in Florida were in the labor force in 2019 (7,322). Of teens living in households with income below the ALICE Threshold, 15% were in the labor force, compared to 17% of those living in households above the Threshold. While these findings may seem counterintuitive, they are in line with [research](#) that shows youth in low-income households have fewer opportunities and resources needed to work than teens from families with higher incomes.

# Children by Household Financial Status and Key Demographics, Broward County, FL, 2019

	TOTAL	BELOW ALICE THRESHOLD	POVERTY	ALICE	ABOVE ALICE THRESHOLD
<b>ALL CHILDREN</b>	409,521	232,168	16%	41%	43%
<b>RACE/ETHNICITY</b>					
Hispanic	138,706	75,150	13%	41%	46%
Black	137,524	102,163	23%	51%	26%
White	98,503	35,719	9%	28%	64%
Two or More Races	16,608	8,436	20%	31%	49%
Asian	13,965	8,763	10%	53%	37%
<b>DISABILITY</b>					
Household Member With Disability	72,718	45,596	24%	38%	37%
Child With Disability	20,482	13,498	29%	36%	34%
<b>LIVING ARRANGMENTS</b>					
Married Couple	237,690	107,807	7%	38%	55%
Single-Female-Headed	135,504	104,463	32%	45%	23%
Grandparent Living With Grandchild	68,795	39,565	11%	47%	42%
Unmarried Couple	38,834	24,935	23%	42%	36%
Single-Male-Headed	34,094	19,203	11%	46%	44%
<b>WORKERS</b>					
Two Adults, Two Workers	133,049	54,218	6%	35%	59%
Two Adults, One Worker	88,742	56,722	15%	48%	36%
One Adult, One Worker	50,822	37,155	33%	41%	27%

Note: Percentages are rounded to whole numbers for ease of reading, which may result in percentages totaling 99% or 101%. The groups shown in this figure overlap across categories (Race/Ethnicity, Disability Status, Living Arrangements, and Workers). All racial categories except Two or More Races are for one race alone. The Hispanic group may include children of any race. "Grandparent Living With Grandchild" includes any arrangement where grandparents live with their grandchild, including where parents or other adults are present. For the Workers category, the number of workers is defined as "workers in the family over the last 12 months" from when the survey was conducted. View more on the [ALICE Children Data Dashboard](#).

Sources: ALICE Threshold, 2019; U.S. Census Bureau, American Community Survey, PUMS, 2019

# WHAT RESOURCES DO ALICE CHILDREN LACK?

Many ALICE families earn too much to be eligible for public assistance but still struggle to meet basic needs for their children. ALICE households are much more likely to lack stable housing, quality child care/early education, private health insurance, and home internet access, yet they still don't qualify for many public assistance programs. When these necessities are at risk, there are both [short- and long-term consequences](#) for children below the ALICE Threshold.

## Stable Housing

Housing instability has a profound impact on a family and child's overall well-being. Children in families without stable housing face greater risks for [poor physical health](#), [increased family stress](#), [social isolation](#), and [lower academic performance](#). Children living in rented housing units and cost-burdened households are more likely to go through the stress of moving — and ALICE children and children in poverty are more likely to live in both of these types of housing.

Among children below the ALICE Threshold in Broward County in 2019, 65% were in families who rented and 35% were in families who owned their home (vs. 23% and 77%, respectively, for households above the Threshold). The percentage of children below the Threshold in renter households in Broward County was higher than children below the Threshold in the state overall (65% vs. 57%). There were also gaps in homeownership by race and ethnicity both above and below the Threshold. Below the Threshold, families of Hispanic and Black children had the lowest homeownership rate (28% and 31%, respectively), while families of Asian children had the highest rate (80%). Above the Threshold, the homeownership rate for families of Black children was lowest at (72%), compared to Asian (91%) and White (84%) children.

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**67%**

*of children in renter households  
below the ALICE Threshold in Florida  
were rent burdened*

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Because housing is one of the most expensive items in the Household Survival Budget, it is not surprising that 67% of children in renter households below the ALICE Threshold in Broward County paid more than 35% of household income on rent (compared to 6% of children in renter households above the Threshold).

The highest rates of children below the Threshold living in rent burdened households — at more than 75% — were in southern Hollywood, eastern Pembroke Pines, Deerfield, northern Pompano Beach, and Lighthouse Point.

For all children — regardless of whether their family rented or owned — the longer they lived at their place of residence, the more likely they were to have higher income. Both above and below the ALICE Threshold, children in renter households were more likely to have moved in the past year, compared to those in owner households (28% vs. 9%).



## Education

Quality early-childhood programs have proven to be critical to [healthy child development](#), and to acquiring foundational skills required for a [successful transition to school](#) and [future academic achievement](#). Of all preschool-age children in Broward County, 63% were enrolled in preschool in 2019, higher than the state average (53%). Preschool enrollment rates also differed by household financial status: 60% of preschool-age children below the ALICE Threshold in Broward County were enrolled in preschool in 2019, compared to 69% of their peers above the Threshold.

# Health Insurance

Access to health insurance is critical to both [wellness](#) and [financial stability](#) for families below the ALICE Threshold and [especially children](#). While most children in Florida had health insurance in 2019 (90%, lower than the state rate of 93% and national rate of 95%), 11% of children below the ALICE Threshold did not have coverage. Children in families with income below the Threshold were also more likely to have public insurance (55%), while those above the Threshold were far more likely to have private insurance (78%).

Children: Florida	Below ALICE Threshold	Above ALICE Threshold
<b>No Insurance</b>	11% (26,333)	8% (14,285)
<b>Public Insurance</b>	55% (128,530)	14% (24,885)
<b>Private Insurance</b>	33% (77,305)	78% (138,183)

# Home Internet

The availability of internet access and devices for education has become increasingly essential for young people, yet the [digital divide](#) by income and race/ethnicity persists. In Broward County, 97% of children overall had home internet access in 2019, higher than the state rate (94%). However, children below the ALICE Threshold were less likely to have home internet access than those above the Threshold (95% vs. 99%) and considerably less likely to have high-speed internet, which is essential for work and online learning (77% vs. 93%).

More than

**54,000**

*children below the ALICE Threshold in Broward County did not have access to high-speed internet at home*

There were also differences in access by race/ethnicity, especially for high-speed internet: 26% and 25%, respectively, of Black and Hispanic children in households below the ALICE Threshold did not have high-speed internet access, compared to 16% of White children and 24% of Asian children in households below the Threshold.

By location, access also varied. The percentage of children below the ALICE Threshold with high-speed internet access ranged from 61% across southern Pompano Beach and northeastern Fort Lauderdale to 89% in Margate and Coconut Creek.

# Public Assistance

For a [variety of reasons](#), public assistance does not reach all children in households that are struggling. While most children in poverty are eligible, ALICE children live in households that often earn too much to qualify for assistance. For example, the income eligibility threshold in Florida for one of the most far-reaching public assistance programs, the [Supplemental Nutrition Assistance Program](#) (SNAP, formerly food stamps), is [200%](#) of the FPL. Even though all children in poverty should be covered by SNAP, in Broward County the program was utilized by 62% of children in poverty (39,870) and a mere 29% of children in ALICE households (48,227) in 2019. This left a gap of over 144,000 children whose families were struggling to make ends meet but not participating in SNAP.

Over

**144,000**

*children below the ALICE Threshold in Broward County were struggling but did not participate in SNAP*

# HOW HAVE FLORIDA CHILDREN FARED DURING THE PANDEMIC?

How a child starts in life impacts their long-term health, wellness, education, and career. Family financial stability is one of the strongest [predictors of current and future well-being](#). Financial instability not only contributes to current experiences of [stress, trauma and hardship](#), but it impedes a child's opportunity for [future success](#), including higher education, a higher income, and long-term asset building.

Even before the COVID-19 pandemic, children below the ALICE Threshold experienced the ripple effect of challenges related to their parents' work status, lack of income/savings, and family responsibilities. As shown in our recent report, [The Pandemic Divide](#), households below the Threshold suffered disproportionately during the pandemic, with vulnerabilities caused by longstanding racial inequities ensuring that Black and Hispanic households experienced the greatest hardship.

Expanding on [The Pandemic Divide](#), our analysis of the U.S. Census Bureau's most recent [Household Pulse Surveys](#) (July–October 2021) reveals that **children and households below the ALICE Threshold bear the brunt of the pandemic's physical and emotional toll\***:

- **Financial uncertainties:** Because households below the ALICE Threshold with children experienced loss of employment income and are unable to save, they remain less confident in their ability to make their next rent or mortgage payment on time. In Florida, almost four in ten families below the Threshold with children (39%) were slightly confident, not at all confident, or had deferred their payment, compared to 9% of those above the Threshold.
- **Food insufficiency:** Throughout the pandemic, families below the ALICE Threshold with children consistently struggled to afford food. As recently as the fall of 2021, 40% of Florida families below the Threshold with children reported that sometimes or often “children were not eating enough because we just couldn't afford enough food.” While this was less common in higher-income households, a substantial 22% of respondents above the Threshold also struggled to afford food for their children. Public assistance filled in only part of the gap. In the fall of 2021, almost half (47%) of students below the ALICE Threshold picked up or ate a free meal at school, received an EBT card to help buy groceries, or had free meals delivered, which means that just over half (53%) did not.
- **Interrupted learning:** The pandemic has disrupted student learning for two years, and children in households below the ALICE Threshold have been disproportionately affected. The most immediate way to compensate for disrupted K–12 schooling is to attend summer academic programs. In the summer of 2021, children below the Threshold were more likely to have attended such programs (23% vs. 15% above the Threshold), reinforcing the research that shows [children from low-income households are more likely to have experienced a loss of learning](#). Higher education was also impacted as many students [changed their plans to attend college](#), and those below the Threshold were more likely than those above to cancel plans to take classes (17% vs. 12%).
- **Delayed or missed health care:** Children below the ALICE Threshold were less likely to have had preventive health care; in the fall of 2021, 41% of Florida households below the Threshold with children had to miss, delay, or skip their child's preventive check-up in the last 12 months, compared to 26% of those above the Threshold. Forgoing or postponing care caused some children to go without routine vaccinations, screenings, and ongoing care for chronic health conditions.
- **The Child Tax Credit:** Forty percent of Florida households below the ALICE Threshold with children were still not receiving the advance Child Tax Credit in the fall of 2021, [for numerous reasons](#) such as a parent not having filed a recent tax return or a child not having a Social Security number. The immediate need for the additional income is evident from the ways Florida families who did receive the advance Child Tax Credit used it: Those below the ALICE Threshold were more likely to use it to pay off debt than those above the Threshold (54% vs. 31%), and they were less likely to save it (15% vs. 34%).

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## 40%

*of Florida households below the ALICE Threshold with children still had not received the advance Child Tax Credit in the fall of 2021*

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\* Note: Data in this section is for the state of Florida; data not available at the county-level.

# ALICE IN FOCUS: CHILDREN – KEY INDICATORS BY PUMA, 2019

	TOTAL	Household Income Status			Rent Burden	Preschool	Internet	SNAP
Broward County Public Use Microdata Area	Number of Children	% Poverty	% ALICE	% Below ALICE Threshold	% Below ALICE Threshold Paying 35% or More on Rent	% Preschool-Age Enrolled in School	% Below ALICE Threshold with High-Speed Internet Access	% Below ALICE Threshold Participating in SNAP
<b>Broward County - All</b>	<b>409,521</b>	<b>16%</b>	<b>41%</b>	<b>43%</b>	<b>67%</b>	<b>63%</b>	<b>77%</b>	<b>38%</b>
Coral Springs & Parkland Cities	46,778	15%	25%	40%	75%	87%	86%	16%
Margate & Coconut Creek Cities	19,674	19%	27%	46%	73%	22%	89%	46%
Deerfield, Pompano Beach (North) & Lighthouse Point Cities	20,248	20%	41%	62%	87%	74%	68%	45%
Pompano Beach (South) & Fort Lauderdale (Northeast) Cities	16,225	25%	42%	67%	47%	31%	61%	41%
Tamarac, Oakland Park & North Lauderdale Cities	34,922	24%	52%	76%	71%	44%	72%	48%
Plantation & Sunrise Cities	31,556	14%	38%	52%	68%	38%	75%	19%
Lauderhill & Lauderdale Lakes Cities	29,756	27%	56%	83%	63%	63%	80%	51%
Fort Lauderdale City (Central)	28,130	24%	49%	73%	70%	78%	66%	46%
Hollywood (North) & Dania Beach (South) Cities	26,206	21%	40%	61%	65%	53%	78%	41%
Davie Town & Cooper City	32,573	7%	39%	46%	75%	45%	88%	49%
Weston, Pembroke Pines (Northwest) Cities & Southwest Ranches Town	33,797	4%	22%	25%	64%	100%	87%	1%
Miramar (West) & Pembroke Pines (Southwest) Cities	36,182	7%	37%	43%	49%	67%	86%	10%
Hollywood (South) & Pembroke Pines (East) Cities	25,730	14%	55%	68%	79%	72%	82%	56%
Miramar (East), Hallandale Beach & West Park Cities	27,744	10%	63%	73%	44%	46%	65%	39%



# NEXT STEPS

There's a lot more to be done to change the trajectory for ALICE children. Visit [UnitedForALICE.org](https://UnitedForALICE.org) to learn more, then share this data with stakeholders in your community.

## Learn more with:

- The [ALICE Children Data Dashboard](#), to dig deeper into related topics, demographics, and sub-state geographies
- The [Florida ALICE in Focus: Children Research Brief](#)
- [Resources related to children and financial hardship](#), including the references linked in this Research Brief, as well as additional resources that offer important context and even deeper analysis
- [The Pandemic Divide: An ALICE Analysis of National COVID Surveys](#) (2021) and other resources on the ALICE and COVID-19 webpage, to see the impacts of the pandemic on ALICE
- [On Uneven Ground: ALICE and Financial Hardship in the U.S.](#) (2020), to learn about the trends that contributed to a growing number of ALICE households even before the pandemic
- The [ALICE Wage Tool](#), to explore wage levels by geography and occupation

## Connect with stakeholders:

- [Contact your local United Way](#) for support and volunteer opportunities
- [See members of the committees that support this work](#), including the ALICE in Focus National Research Advisory Committee for Children, and the ALICE in Focus National Leadership Committee for Children
- Find your state and federal representatives and see ALICE household data by legislative district with our [ALICE Legislative District Tool](#)
- Advocate for more accurate data collection by the [U.S. Census Bureau](#) for children who have been [historically undercounted](#), including (but not limited to) young children, children of color, children with disabilities, and children in low-income households

**United For ALICE** is a driver of innovative research and action around financial hardship. The data and analysis are shared with United Ways, corporations, foundations, government, and nonprofits, to inform policy and promote positive change.

United For ALICE partners with [United Way of Broward County](#) to bring the ALICE research to Broward County, Florida.



United Way  
of Broward County

The **ALICE in Focus Series** utilizes ALICE measures – the Household Survival Budget and the ALICE Threshold – to analyze the U.S. Census Bureau's American Community Survey (ACS) Public Use Microdata Samples (PUMS). Each "Focus" in the series highlights a different demographic group. For more details about the methodology for the ALICE in Focus Series, go to [UnitedForALICE.org/Methodology](https://UnitedForALICE.org/Methodology).