



ALICE[®] TOOLKIT

POLICYMAKERS



Asset Limited, Income Constrained, Employed

ADVOCACY FOR ALICE

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, and it represents the growing number of families unable to afford the basics of housing, childcare, food, transportation, healthcare, and technology. These workers often struggle to keep their households from financial ruin while they keep our local communities running.

Policymakers face difficulties balancing and addressing the many challenges their working constituents face. However, local and state governments have more opportunities than virtually any other entity to reduce the burdens that ALICE encounters daily. This toolkit contains information and niche resources to help policymakers address the unique needs of ALICE families. United Way offers this information to highlight our commitment to working with policymakers to overcome the barriers within our communities and to advocates working to support ALICE.

IT STARTS WITH STAKEHOLDERS

- **Residents** — Developing an integrated strategy and consulting with community members on how to better message and engage citizens can increase participation and the impact on residents.
- **Employees** — These stakeholders have many of the same needs as the residents they serve, yet do not get the same attention and support as a constituency. The Employer Toolkit for ALICE has many resources for governments to help stabilize their workforce.
- **Businesses and Organizations** — These stakeholders are consumers and potential partners who can provide community support. Collaboration allows staff and elected officials to achieve common goals.



TOOLS

Workforce Development

Education — Pell Grants can help graduating high school seniors and adults access millions of dollars to pursue higher education. Helping people file taxes and their FAFSAs are concrete ways to help the workforce be able to afford to develop new skills.

Skills Development — CareerSource Florida offers free placement services, help with internships, and programs that include on-the-job training. These services can create tangible savings for businesses and residents.

Growth — CareerEdge is a Florida-based national program that provides best practices for how nonprofit and for-profit businesses can cooperate to build and stabilize a workforce in high-growth industries.

Expungement — Many people have criminal records for a variety of reasons which can make getting a job or home incredibly difficult. The Florida Department of Law Enforcement can help seal or expunge records, and free help could be available through Legal Aid.

Housing

Housing Tools — The HousingCounts.org toolbox provides six categories of strategies that highlight what roles state and local governments can play to ensure the availability of a full range of housing choices.

Renter Protection — Legal Aid groups can help prevent evictions and ensure landlords keep homes safe.

Homestead Exemption — Florida homeowners are entitled to a homestead tax exemption of at least \$50,000 for their primary residence. Local cities or counties may offer additional exemptions for seniors, Veterans, or people who are permanently disabled.

Utilities — The Low-Income Home Energy Assistance Program (LIHEAP) can assist customers in paying their utilities. The program has three categories of assistance: home energy assistance, crisis assistance, and weather-related or supply shortage energy crisis assistance.

Business Development

Platinum Certification – This recognition designates cities that have met certain permitting and process standards. Time is money, and one of the fastest ways to discourage investment in your community is when it takes more time to start a business.

Workforce Stabilization – Financial stress reduces a workforce's productivity. As unemployment and underemployment rates drop, turnover and related costs increase; stabilizing workforces provides meaningful support to businesses and the workers' families.

Health and Wellness

KidCare – All Florida children who are legal residents are eligible for health insurance coverage through KidCare. The premiums are determined on a sliding scale that is based on income.

Flexible/Health Spending Accounts – These options provide employees with a way to manage healthcare costs while saving 10% to 25% in taxes. Pre-tax HSAs can be used for medical expenses during the year.

Prescription Drugs – Prescription discount cards like FamilyWize can help reduce out-of-pocket expenses. Its online tool can determine cost and discount options before going to the pharmacy.

Transportation

Public Transportation – Bus passes are often available at a discount through employers. Van and carpooling programs can be privately coordinated and are often subsidized by regional commuter services which also provide emergency rides home, carpool matching services and "schoolpool" for parents with kids.

Credit – Bad or no credit increases the cost of insurance and often makes car or home purchases unaffordable. Supporting ways to build credit can help manage transportation and other life costs. Groups like Capital Good Fund and some local credit unions provide credit to individuals with poor credit to get reliable vehicles at less expensive rates rather than a 'buy-here-pay-here' model.

Employers – Initiating conversations with local employers about their employees' transportation needs can lead to innovative private transportation options or highlight partners that can help justify improvements to public transportation.

Local Governments – Engaging neighboring municipalities or the county on current and future transportation needs can lead to reciprocity among transit systems, coordination of resources, and innovative ideas on how to collaborate when addressing common issues.

FINANCIAL EDUCATION, SAVING AND CREDIT:

A financial stability framework can help ensure your community has all the products, programs, and policies to promote equitable opportunity. The Household Financial Security Framework by Corporation for Enterprise Development (CFED) is a great place to start if your community does not yet have one.

Credit Building – Credit impacts everything from the cost of car insurance to qualifying for an apartment. Having strong relationships with a nonprofit credit counseling agency and a credit-building partner (e.g. credit union, bank, Capital Good Fund) is essential to protecting and strengthening the financial well-being of your residents and employees.

Financial Literacy – Financial knowledge and skills can come through formal classes (provided by nonprofits and banks), peer support groups, or topical lunch and learns (provided by banks and other partners). Many institutions are integrating financial capacity work into existing programs, and examples of best practices can be found at www.prospertynow.org.

Payday Lenders – Zoning and signage ordinances can be used to constrain lenders, but a vibrant and viable alternative is essential (e.g. local credit union, Capital Good Fund). Consumers have many protections, and you can report any group not properly registered with the state or violating the rules. Contact the Florida Division of Consumer Finance to check on a lender or report it at 850-487-9687. One nonprofit credit counseling agency that can help to freeze and restructure loans is Debt Management Credit Counseling Corp.

Rent to Build Credit – Rent payments to the municipality can be reported to credit bureaus to build residents' credit. Convenient services are available through many nonprofit partners and the three main credit bureaus.

Life Insurance – LifeBridge by MassMutual provides \$50,000 in free term life insurance for parents or guardians who make \$10,000 to \$40,000 and from age 19 to age 42.

VITA Tax – IRS-certified volunteers will prepare taxes for free and ensure individuals get the largest refund for which they qualify. They may also be eligible for the Earned Income Tax Credit (EITC). Connect to free tax preparation through your local United Way or myfreetaxes.org.

Internet and Technology – EveryoneOn.org offers many ways to access low-cost internet and computers to help children and adults learn, find jobs, and become more successful. EveryoneOn.org is a great way for municipalities to develop a strategy to promote tech access.

Benefits Cliffs

Benefits cliffs occur when career advancement puts a family above the income eligibility threshold for public assistance programs, resulting in a loss of services that outweighs the cost of the wage increases.

FL CLIFF Dashboard – This tool for individuals, employers, and policymakers can calculate benefits cliffs thresholds and create a plan for economic self-sufficiency. The dashboard is hosted by CareerSource Florida and can be found at floridacliffdash.com.

Advancing Careers for Low-Income Families – Comprehensive information and tools that can help inform community and state efforts to identify solutions can be found at atlantafed.org.

US Chamber of Commerce – Full report on the impacts of benefits cliffs from the U.S. Chamber of Commerce can be found at USChamberFoundation.org.

Additional Resources – Research, videos, and white papers on benefits cliffs can be found at BenefitsCliffs.org.

Childcare

Florida Childcare Subsidy – Florida families face a gap in childcare affordability. The Federal Reserve Bank of Atlanta has studied this issue with potential considerations for addressing the cost of care as lower-income working families advance in their careers. More information can be found at atlantafed.org.

Food and Nutrition – Kids cafes, backpack feeding programs, and summer meals are just a few ways families can access food for their kids.

Emergency Services

Food Pantries – Many families that do not qualify for regular food benefits but still struggle at times are welcome to use a variety of community food banks designed to help anyone keep their family fed.

Financial Assistance – Many working families do not know they may qualify for help with food, utility bills etc. Some benefits like SNAP can provide monthly help with food and other programs like LIHEAP can help up to twice a year with utility bills. These and others can help overcome an emergency or lean time.

Call 211 for more information or resources.

LEVERAGING RESOURCES:

Some of the most important tools for policymakers are leveraging their stakeholders' relationships, opportunities, and knowledge. Organizations such as your local United Way and 211 can keep legislators connected to the wide range of resources available in communities and the issues constituents face daily.

Capital Investments – This resource has the most significant potential for economic impact, yet there are often limitations on hiring requirements and providing preference to local firms. Providing capacity building for local firms in advance of significant projects, requesting contractors to participate in local job fairs, or sharing resources with their employees are just a few ways to get more out of existing regulated projects.

Cross-Promoting – This method is often a way to maximize existing relationships. Creating systems and a culture that promotes 'upselling' solutions can spur innovation and deploy more resources to bring more tax refunds to a community, increase child health insurance rates, reduce dependence on payday lending, etc.

Deposits – Various reserve and operating accounts often total in the millions, yet there is often little strategy with where those dollars are deposited. Many cities have found great success in evaluating if their current depository institution is responding to its community's business and consumer banking needs. Making evaluations and discussing improvements with them is often motivating if they are not doing an outstanding job. Moving deposits from unresponsive to responsive institutions can create economic vitality at little to no cost to a municipality.

Tax Preparation – This resource impacts virtually every resident and employee and is a tremendous tool to educate, engage and empower stakeholders. Asset and credit-building opportunities are made easier or even possible by a tax refund. Because health, education, employment, dependent care, and investing all come together in taxes, it has almost limitless leverage potential. Families may also qualify for the Earned Income Tax Credit. Calling 211 and logging on to www.MyFreeTaxes.com can help people across every US community access the highest quality and least expensive (free) tax preparation assistance.

**"When we work together, advocating for policy reform around issues like access to healthcare, education, and economic mobility, we harness the power needed to improve the lives of our friends, neighbors and co-workers – ALICE families – throughout Florida."
–Melissa Nelson, CEO, United Way of Florida**

2023 CONSENSUS LEGISLATIVE AGENDA



UNITED WAY OF FLORIDA



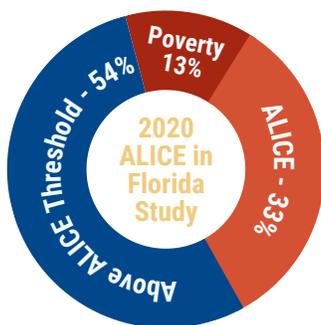
MEET ALICE.

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, with "employed" being the key word.

United Way's groundbreaking Florida ALICE Report spotlights the workers who collectively form the backbone of Florida's economy. These are workers we all rely on for everyday supports and services.

ALICE AND THE FISCAL CLIFF.

ALICE represents households that have incomes above the Federal Poverty Level, but struggle to afford basic needs, such as housing, food, healthcare, childcare, technology, and transportation.



ALICE FAMILIES ON THE BRINK.

ALICE families live on the brink of financial disaster every day, just one car breakdown, medical emergency, or other unanticipated expense away from falling into poverty. Pre-COVID, nearly half of Florida's households, 46%, were struggling to pay monthly bills.

ALICE AT WORK.

ALICE workers are essential to the fabric of our society and our economy. ALICE is behind integral jobs in our communities, from early learning educators to mechanics to hospitality workers; the success of our communities is tied to the financial stability of ALICE households.



The 2023 Florida United Ways Consensus Legislative Agenda is supported by a coalition of 28 United Ways serving Florida's 67 counties and provides policy makers opportunities to help ALICE become more financially stable and self-sufficient; improving the quality of life and economy for all.

2023 CONSENSUS LEGISLATIVE AGENDA



UNITED WAY OF FLORIDA | PUBLIC POLICY PRIORITIES



FINANCIAL STABILITY

INVEST \$1.2 million in state funding which, when combined with the \$1.8 million match by local United Ways in Florida, offers enhanced opportunity for free tax preparation:

- Extending services to underserved populations in the hardest-to-reach areas.
- Increasing capacity to file returns electronically.
- Improving quality and accuracy through increased recruitment and training of volunteers.



AFFORDABLE HOUSING

INCREASE overall funding for affordable housing programs, including SHIP and SAIL.

FOCUS resources on programs and initiatives that incentivize the construction of affordable rental units.

SUPPORT local governments and provide resources to help facilitate local solutions.

PASS legislation to promote eviction mitigation and allow for tenants to seal eviction records.



EXPAND ACCESS TO HEALTH CARE

ELIMINATE the fiscal cliff eligibility for Florida's child health insurance programs by adopting a tiered-premium structure aligned with increasing household wages.

INCREASE the income threshold to 300% of the Federal Poverty Level for children 0-4 and 250% for children 5-17.

FUND a pilot program testing the success of wraparound supports to assist families phasing out of state-funded programs.



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