



For Immediate Release

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Central Florida ALICE Households Facing Financial Hardship Increased by More Than 33,000 Throughout Pandemic

Although 386,000 households still struggle, significant migration into the tri-county area improved community financial stability percentages.

ORLANDO, FL (July 24, 2023) – The number of Central Florida households unable to afford basic needs increased during the first two years of the COVID-19 pandemic, reflecting a total of **386,077 households** throughout Orange, Seminole and Osceola counties. Outlined in the new [ALICE in the Crosscurrents: COVID and Financial Hardship in Florida](#) report from Heart of Florida United Way and its research partner United for ALICE, this is up from 347,000 in 2018 and 353,000 in 2019. However, significant in-migration to the area decreased the overall percentage of households struggling to afford basic needs – 50% in 2019 to **47% in 2021**.

This number includes the 110,250 Central Florida households living in poverty, as well as another **275,827 families** defined as **ALICE (Asset Limited, Income Constrained, Employed)**, earning above the Federal Poverty Level but less than what's needed to survive with the escalating cost of living in Central Florida. ALICE families have been overlooked and undercounted by traditional poverty measures. ALICE is the nation's retail employees, childcare workers, home health aides and cashiers deemed essential workers during the pandemic – those working low-wage jobs, with little or no savings and one emergency from poverty.

The [new report](#) shows that the *percentage* of ALICE households in Florida remained relatively stable between 2019 (46%) and 2021 (45%) – however the *total number* of households increased by more than 227,000. Florida experienced a large in-migration, while other states lost population. In Florida, from 2019 to 2022, all five of the largest counties (by total households) experienced an increase in total households, which included Orange County (12%). Osceola and Seminole counties also experienced significant in-migration at 20% and 4% respectively.

In the tri-county region, the number of ALICE households increased by 20,793 from 2018 to 2021. In contrast, there were 17,494 more households in poverty.

Florida remained 44th in financial hardship among all 50 states, with one of the nation's highest percentages of households struggling to make ends meet in 2021.

“Through the pandemic, people were moving to Central Florida at a significant rate,” stated Jeff Hayward, President & CEO of Heart of Florida United Way. “However, with more than one quarter of our population being ALICE, we can only expect this number to increase as ALICE reports are released in the years to come. This latest report reflects numbers during the pandemic. Since then, our area has experienced two hurricanes and inflation – that more than one emergency away from living in poverty continued to descend upon us post-pandemic.”

Hayward continued, “This is why Heart of Florida United Way exists. We put a safety net in place for struggling families, whether it’s through 211 or someone in the case management program who requires more in-depth assistance. But we need the help of community partners to help our residents in need. We cannot do this work alone.”

The report finds while job disruptions and inflation delivered significant financial distress, a combination of pandemic supports and rising wages did help to blunt what could have been a deeper financial crisis. However, as some benefits are peeled back, and inflation persists, signs of greater financial stress are on the horizon.

“A positive change during the pandemic was that tax credits, stimulus payments and rental assistance were available for ALICE households and provided strong relief,” said Stephanie Hoopes, Ph.D., United For ALICE National Director. “However, as some of these supports come to an end, growing food insufficiency and other indicators reveal continued stress. Ignoring these warning signs places ALICE, our economy, and the well-being of our communities at great risk.”

According to the report, for a family of four with an infant and a preschooler, the annual **ALICE Household Survival Budget**, which is the basic cost needed to live and work in Central Florida, was \$74,576 in 2021. HFUW believes this to be an unrealistically conservative figure, with a more realistic annual budget for the same family being closer to \$86,000. Two people in Central Florida making minimum wage would have to work more than three full-time jobs in order to make ends meet – or 130 hours per week combined every week of the year.

Inflation of basic essentials continues to squeeze ALICE families. According to the [ALICE Essentials Index](#) in Florida, the increasing price of basic essentials (housing, childcare, food, transportation, health care and smartphone plan) outpaces the rate of increase for the national Consumer Price Index (CPI), which measures a much larger basket of goods. ALICE Essentials Index increased 3.3% average annually from 2007 to 2023, whereas national CPI increased 2.5% annually. For context, the median wage for a common occupation in Florida, a retail salesperson, increased 1.9% annually from 2007 to 2022.

Additional key findings from [ALICE in the Crosscurrents: COVID and Financial Hardship in Florida](#) can be found in the accompanying fact sheet. To read a copy of the report and find county-by-county and town-level data on the size and demographics of ALICE as well as the community conditions and costs faced by ALICE households, visit www.UnitedForALICE.org/Florida

[About Heart of Florida United Way:](#)

Heart of Florida United Way (HFUW) is Central Florida's most comprehensive health and human services charity and the largest provider of funds to the region's most critical health and human service programs. In 2019-20, it raised and managed more than \$34.7 million in total resources, including \$29.5 million raised for the Community Fund that invests in dozens of vitally important programs in the community throughout Orange, Osceola and Seminole counties. HFUW fights for the health, education and financial stability of every person in Central Florida. It operates United Way 211, Central Florida's information and assistance, crisis, suicide and referral helpline; Volunteer Resource Center and the Ryan White program, which administers nearly \$3.2 million to provide HIV/AIDS services and referrals. HFUW impacts more than 400,000 individuals annually through its direct service and funded programs. United Way partners with local businesses, government, other charities to increase awareness of local health and human service issues and to inspire hope, provide options and create possibilities for people in need. Visit www.HFUW.org for more information, or call (407) 835-0900. Follow us on Facebook at Heart of Florida United Way and on Twitter and Instagram @hfuw.

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