

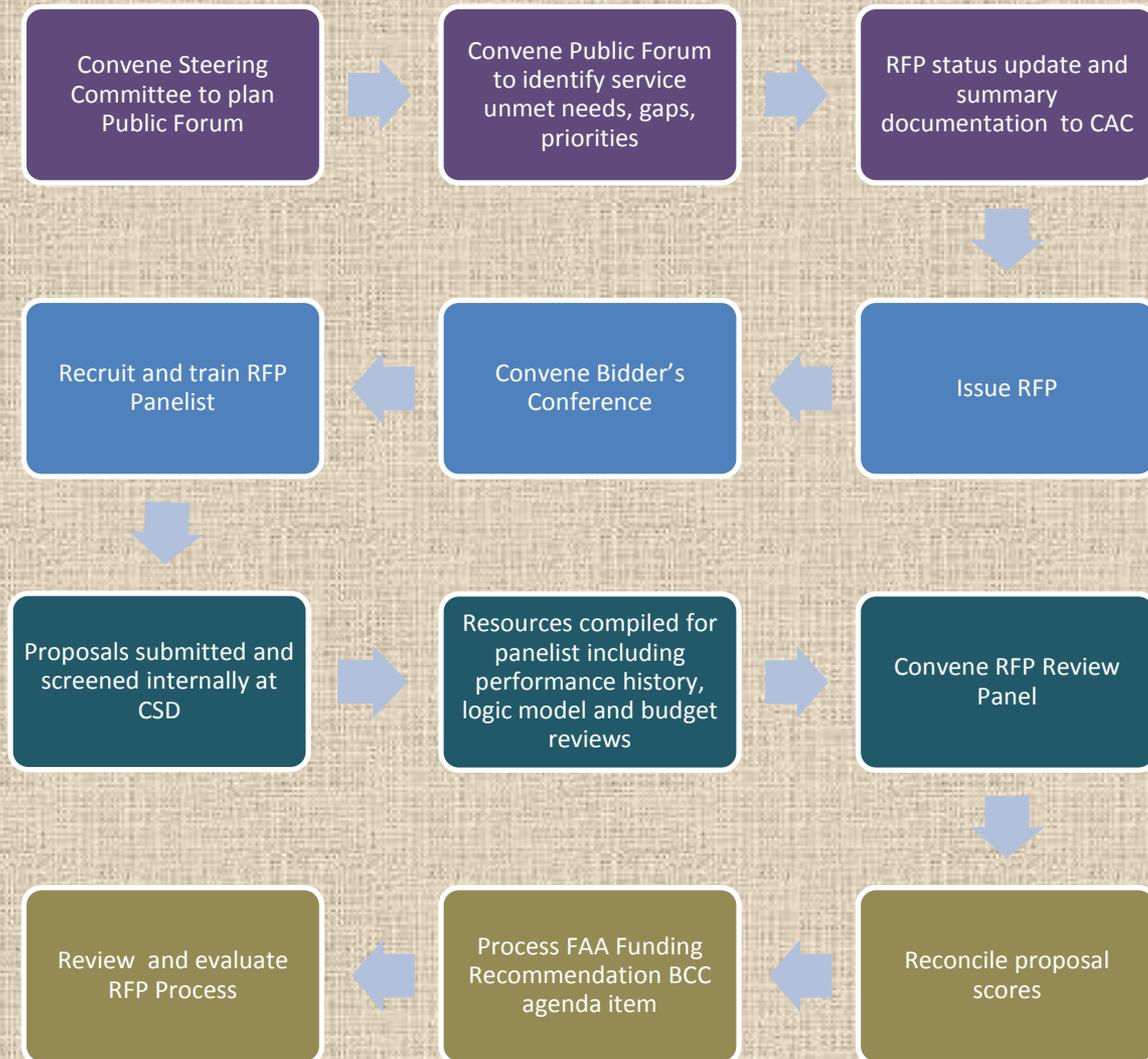
ECONOMIC STABILITY/POVERTY PUBLIC FORUM

MAYME FREDERICK BUILDING
1440 DR. MARTIN LUTHER KING JR. BLVD
WEST PALM BEACH, FL 33404

WEDNESDAY, FEBRUARY 17TH, 2016

2:00PM – 5:00PM

FAA RFP Process



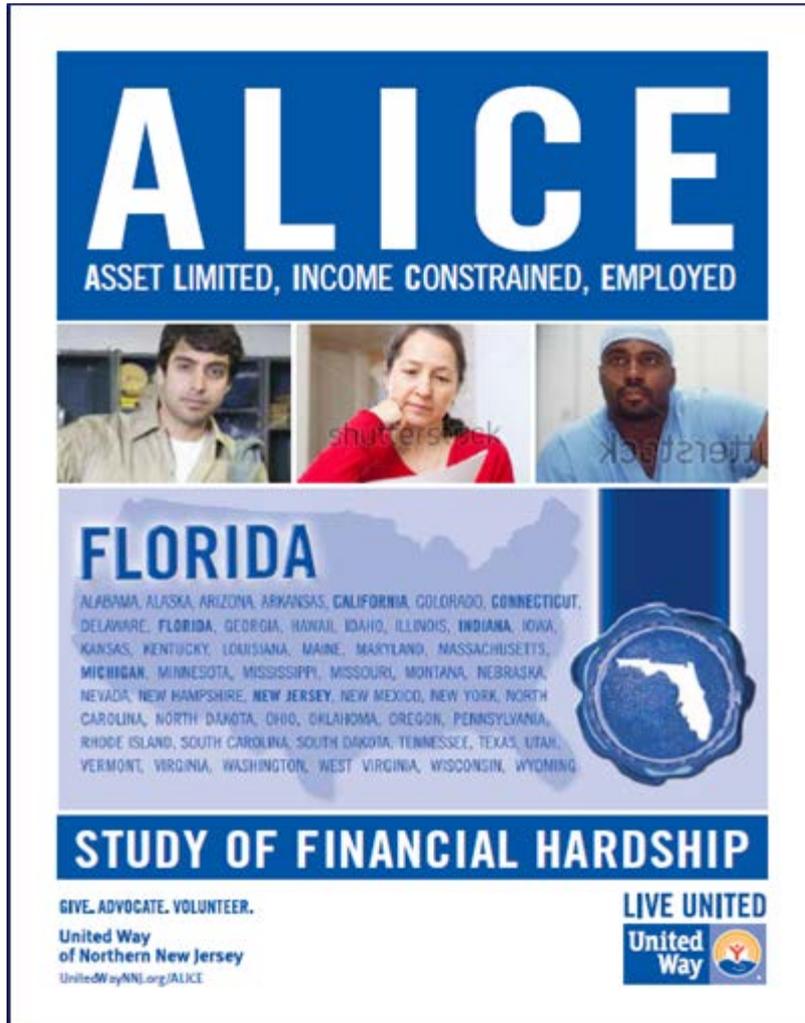
FAA Funded Economic Stability/Poverty Services

Agency	Program	Funding FY15/16	Funding FY 14/15	Outcome FY14/15	Estimated # to Serve	Indicator	% Achieved Outcome
Adopt-A-Family	Service Enriched Housing	\$61,200	\$60,000	Low income families will deposit money into an escrow savings account each month to prepare for self sufficiency and/or home ownership.	25	70%	69%
CCMO/Families First	Project Connect Collaborative	\$47,133	\$46,209	Families will maintain permanent housing.	20	80%	85%
Farmworker's Coordinating Council	Family Preservation & Economic Stabilization	\$153,353	\$150,346	Clients will demonstrate increased financial literacy.	75	85%	88%
United Way	VITA	\$24,480	\$24,000	Increase disposable income amongst low-income residents.	5,479	100%	100%
Total		\$286,166	\$280,555				



United Way ALICE Report: Florida

ALICE Threshold: Survival Budget



ALICE
ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

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

STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.
United Way
of Northern New Jersey
UnitedWayNNJ.org/ALICE

LIVE UNITED
United
Way 

Housing – below average size and cost including utilities

Childcare – the cheapest legal home-based childcare

Food – careful purchasing and preparation with no eating out

Transportation – Gas, insurance and basic maintenance only

Healthcare – basic out-of-pocket costs with no insurance premiums

Miscellaneous – minor cost overruns and other essentials (e.g. phone, higher utilities cost)

Taxes – Social Security, Medicare and Income taxes and credits

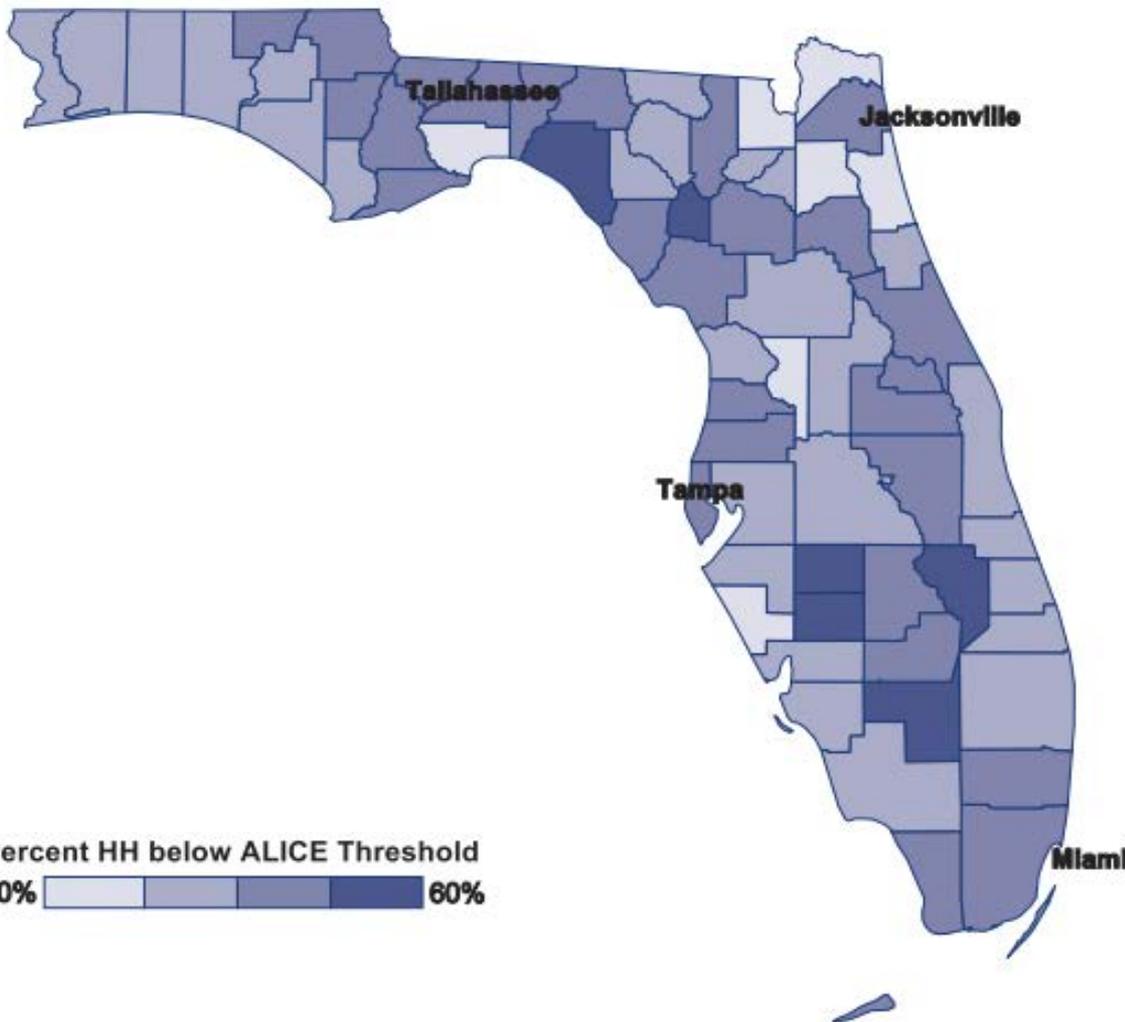
Household SURVIVAL Budget, Palm Beach County, Florida, 2012

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

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

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

Households below a County's Threshold



ALICE IN PALM BEACH COUNTY

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

How many households are struggling?

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

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

What are the economic conditions?

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

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

What does it cost to afford the basic necessities?

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

Household Survival Budget, Palm Beach County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$823	\$1,138
Child care	\$0	\$1,148
Food	\$176	\$531
Transportation	\$327	\$655
Health care	\$72	\$287
Miscellaneous	\$159	\$397
Taxes	\$192	\$212
Monthly total	\$1,749	\$4,365
ANNUAL TOTAL	\$20,887	\$52,379
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

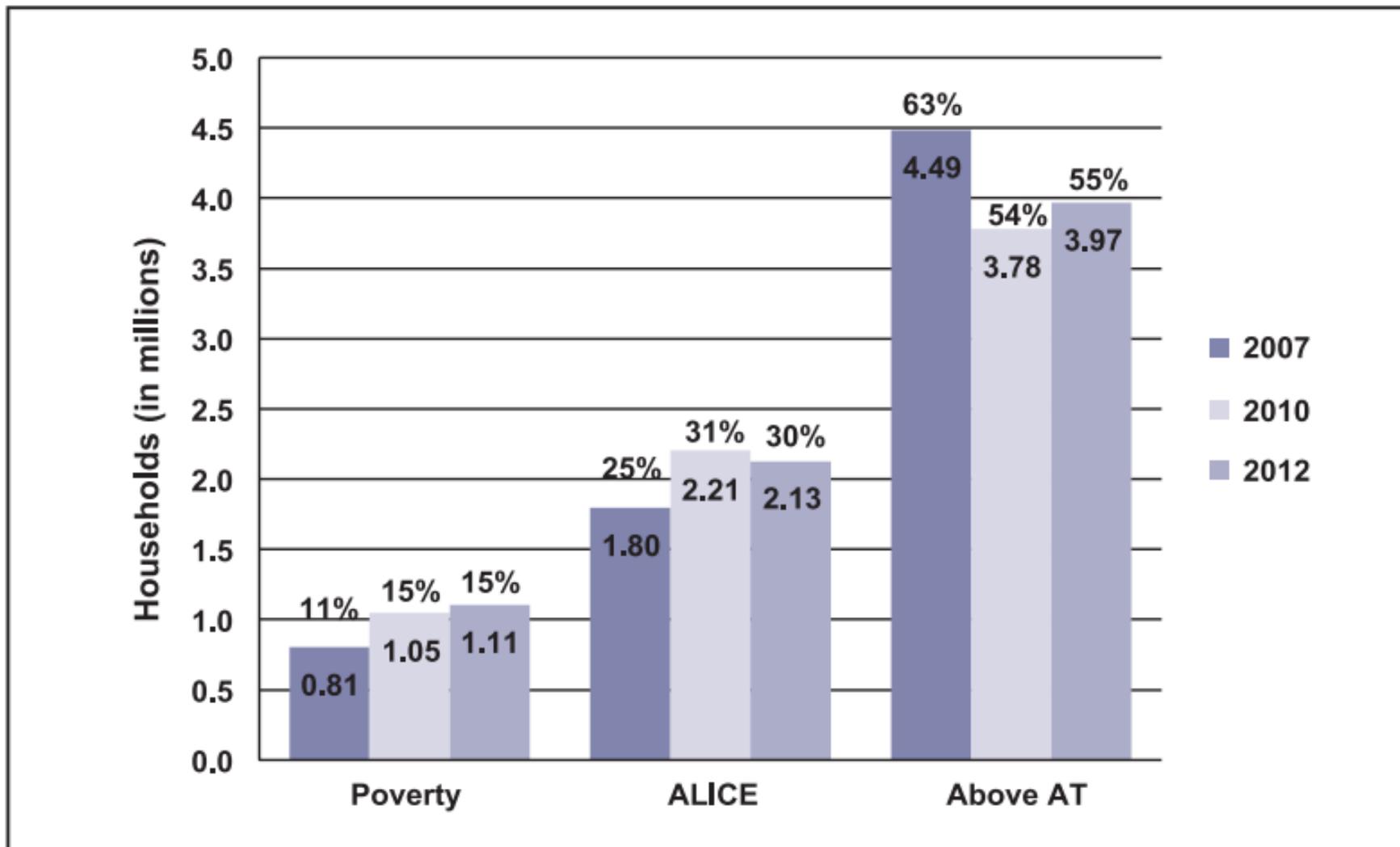
Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Palm Beach County, 2012

Town	Total HH	% ALICE & Poverty
Belle Glade	5,661	68%
Belle Glade-Pahokee CDP	9,412	70%
Bokeelia	35,701	32%
Boynton Beach	28,647	47%
Colonia Country CDP	803	43%
Canal Point CDP	126	72%
Delray Beach	26,883	42%
Greenacres	13,454	52%
Hawthorn	667	49%
Highland Beach	1,935	19%
Hypolito	1,209	43%
Juno Ridge CDP	392	68%
Jupiter	23,524	30%
Lake Baldwin Estates CDP	869	41%
Lake Clarke Shores	1,410	26%
Lake Park	2,325	58%
Lake Worth	11,935	59%
Lantana	4,047	52%
Luxemburg Orchards	1,238	31%
Margate Park	592	76%
North Palm Beach	5,095	32%
Palm Beach Gardens	21,899	30%
Palm Springs	6,895	64%
Pine Ae CDP	619	68%
Riviera Beach	12,169	55%
Royal Palm Beach	10,947	31%
Royal Palm Estates CDP	781	60%
Sabell Creek CDP	455	55%
Seminole Manor CDP	838	55%
South Bay	664	70%
Sunshine Parkway CDP	58,214	28%
Watergate CDP	915	61%
Wellington	18,536	24%
West Palm Beach CDP	88,338	55%
Western Community CDP	9,159	26%
Westgate CDP	2,030	72%

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

Florida Households by Income 2007-2012



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

Income Change Post Recession

Persons Below Poverty Level		
	2012	2013
Palm Beach	14.0%	14.9%
Pinellas	13.1%	15.0%
Broward	13.5%	15.1%
Hillsborough	16.5%	16.8%
Duval	15.8%	17.1%
Orange	16.3%	18.4%
Miami-Dade	19.1%	21.0%
State of Florida	15.6%	17.0%

Source: American Community Survey

Key Findings

- “E” is for Employed
- 45% of Florida households and at least 30% in each county fall below the ALICE Threshold
- 69% of Florida’s jobs make less than \$20 an hour and half of all jobs in Palm Beach pay less than \$15.03 an hour
- More than 50% of Palm Beach’s renters are extremely cost burdened
- ALICE impacts every race/ethnicity in Palm Beach County

ALICE in South Florida

County	Owner Occupied Units			Renter Occupied Units			
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: % Owners Pay > 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: % Renters Pay > 35% of Income	Gap in Rental Stock Affordable for All HHs < ALICE Threshold
Palm Beach County	365,137	38%	30%	157,064	63%	50%	63,868

County	Total HHs	HHs below ALICE Threshold	Percent HH below AT – Race/Ethnicity				Percent HH below AT – Age
			Asian	Black	Hispanic	White	
Broward County	663,905	309,833	37%	60%	49%	42%	52%
Miami-Dade County	838,772	418,920	37%	62%	54%	47%	54%
Monroe County	29,241	14,221	59%	73%	64%	47%	38%
Palm Beach County	522,201	217,711	34%	63%	59%	38%	36%



BUILD AWARENESS

IMPROVE ACCESS

ADVOCATE FOR CHANGE

Awareness: know better → do better

- VITA / MyFreeTaxes.com
- LifeBridge - \$50,000 free term life insurance
- KidCare – not just for ‘the poor’
- Summer feeding for ALL kids
- Free help with FAFSA, student loans, financial education, credit reports etc
- FamilyWize - \$1,143,822 saved in PBC in 2015



Access and Advocacy Ideas

- Targets for investing
- Payday lending relief
- Credit building
- Silo busting and integrated solutions
- Business engagement



United Way ALICE Report: FL

	Regional Impact	Employee Impact	Client Impact
Awareness	<ul style="list-style-type: none"> -Need for economic diversification - Broward business opportunities 	<ul style="list-style-type: none"> -Differentiate 'poverty wages' from entry level jobs -Recognize scope and needs 	<ul style="list-style-type: none"> -Poverty vs ALICE -Economic engine or anchor -Size/scope of this situation
Access	<ul style="list-style-type: none"> -Workforce pipeline -Access to capital and technical assistance for entrepreneurs 	<ul style="list-style-type: none"> -Policies and support to stabilize workers (scheduling, childcare, financial services etc) 	<ul style="list-style-type: none"> -Improve client attraction and retention through streamlining info and access
Advocacy	<ul style="list-style-type: none"> -Drawing companies and industry sectors with higher skill and higher paying jobs - Addressing issues that constrain growth 	<ul style="list-style-type: none"> -Affordable housing -Quality education -Affordable quality childcare 	<ul style="list-style-type: none"> -Address issues that constrain consumer and business demand



UNIVERSITY OF
SOUTH CAROLINA
Arnold School of Public Health
Center for Research in Nutrition & Health Disparities



Hunger Relief Plan

Sponsored by United Way of Palm Beach County and Palm Beach County



Research Process:

Data Gathering & Public Engagement

- Hunger relief plans and best practices
- Data from multiple levels of analysis:
 - Palm Beach County
 - Florida
 - National
- Palm Beach County reports
- Conversations with experts
- Online survey of community stakeholders
 - 150 completed surveys
- Data collection in Palm Beach County
 - 21 one-on-one interviews with key stakeholders
 - 10 one-on-one interviews with clients
 - 10 focus groups

What Strengths Can Be Leveraged?

- Broad support, wide-ranging skills
- Enthusiasm and commitment to follow-up on the Hunger Relief Plan ideas and recommendations
- Agreement on the underlying causes of hunger
- Agriculture
- Affluence of the County



Palm Beach County was THE most responsive and engaged group FRAC has EVER encountered!

10 Goals:

1. All county residents will be aware of hunger in Palm Beach County and solutions at hand
2. Palm Beach County will advocate for the strengthening of public policies at all levels of government to systematically fight hunger and reduce food hardship
3. Hunger in the Glades will be reduced through intensive, focused outreach and attention
4. All Palm Beach County children will have access to the nutritious food they need to build healthy bodies and strong minds
5. Low-income older residents of Palm Beach County will have balanced, nutritious diets
6. Participation in SNAP will increase substantially to benefit more residents of Palm Beach County and SNAP benefits will be enhanced
7. All Palm Beach County residents will be able to access healthy, affordable food in their community
8. Food banks, pantries and other charitable agencies will partner to connect families to nutritious food and resources
9. All Palm Beach County families will have the knowledge to make the best possible healthy food choices
10. Low-income families in Palm Beach County will achieve higher incomes to purchase food and household crisis hunger will decrease

Stakeholder Recommendations

- **Hunger Relief Executive Position**
 - Newly created position co-funded by United Way of Palm Beach County, Palm Beach County, Quantum Foundation and an anonymous funder to oversee the implementation of the Hunger Relief Plan.
 - Energize and inspire stakeholders to make a measurable, collective impact on hunger in Palm Beach County.
- **Convene an active “Task Force”**
 - Hunger Relief Advisory Committee includes advocates, funders, and provider organizations. The purpose of the Hunger Relief Advisory Committee is to provide governance for the implementation of the Hunger Relief Plan for Palm Beach County.
 - Task Force also consists of four workgroups to implement Hunger Relief Plan strategies and tactics : 1) Childhood Hunger 2) Seniors 3) Glades 4) Infrastructure

Leadership and collaboration!

Hunger Relief Plan Taskforce



Florida
Department
of
Children and Families

Poverty Levels in Florida and Palm Beach County

Poverty	Florida	% of Population	Palm Beach County	% of Population
Persons and % Below 50% Poverty Level	1,458,753	7.6%	93,911	6.9%
Persons and % Below 100% Poverty Level	3,253,333	17.0%	201,663	14.9%
Persons and % Below 150% Poverty Level	5,307,439	27.8%	325,970	24.1%
Persons and % Below 185% Poverty Level	6,752,658	35.3%	431,839	31.9%
Persons and % Below 200% Poverty Level	7,333,279	38.3%	472,717	34.9%

Source: American Community Survey 2013 estimates.

Number of Residents on Public Assistance

Program	State of Florida December 2015	% of Population	Palm Beach County December 2015	% of Population
Food Assistance (SNAP)	3,740,856	18.8%	197,607	14.1%
Medicaid	3,424,924	17.2%	203,633	14.6%
Cash Assistance	84,138	0.4%	3,056	0.2%
Population	19,893,297 (State of Florida)		1,397,710 (Palm Beach County)	

Sources: Florida DCF and U.S. Census Bureau (July 2014)

2/22/2016

Public Assistance Benefits Palm Beach County

Program	December 2014 Clients	December 2015 Clients	Change from Last Year	Number of Households	Benefits	Average Benefit
Food Assistance (SNAP)	196,337	197,607	1,270↑	112,404	\$25,755,052	\$229.13
Medicaid	185,030	203,633	18,603↑	N/A	N/A	N/A
Cash Assistance	3,580	3,056	524↓	1,940	\$457,252	\$235.69

Sources: Florida Department of Children and Families

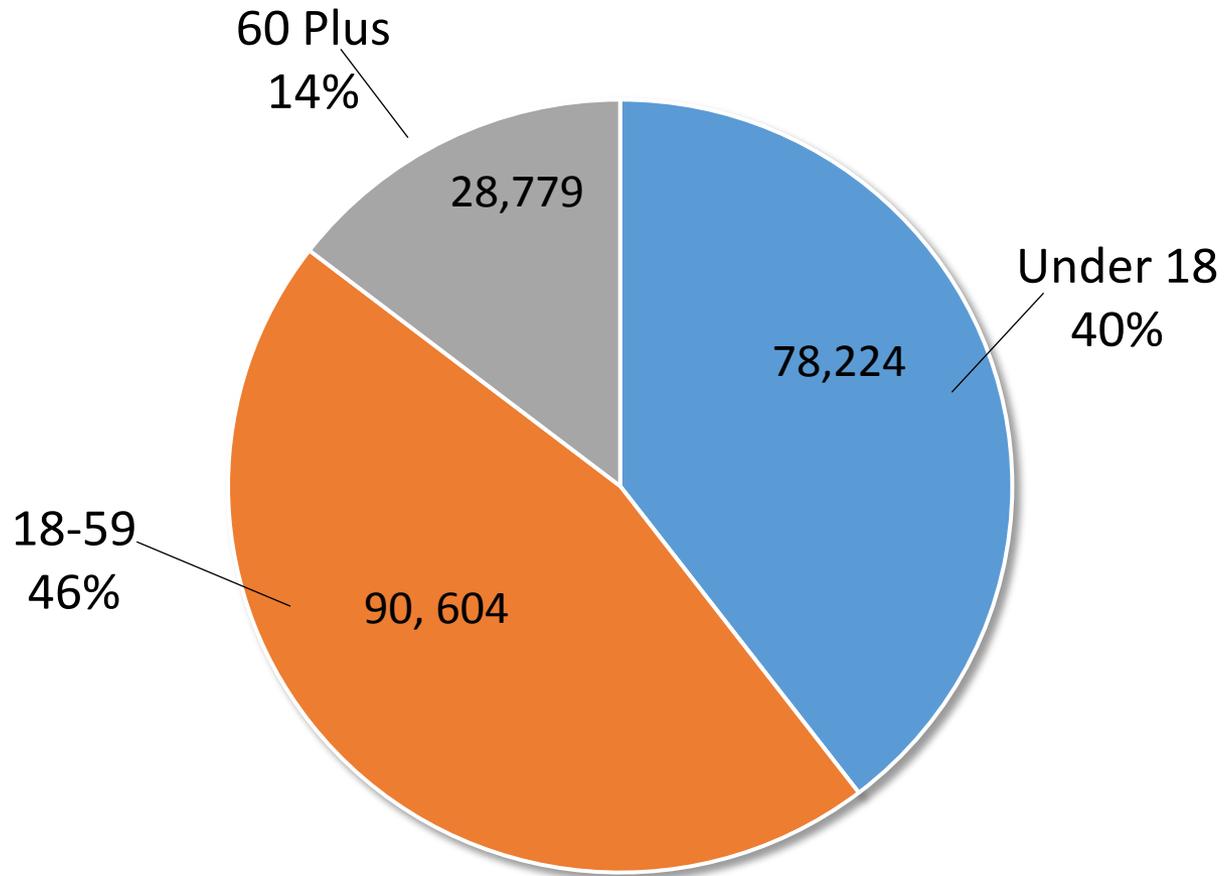
Palm Beach County SNAP Rank by Zip Code

SNAP Rank	Zip	Area	Population	SNAP Clients	% of Population	Medicaid Clients	Cash Assistance Clients
1	33415	Unincorporated - North of Greenacres	44,429	13,008	29.3%	13,737	179
2	33461	Palm Springs	41,250	12,561	30.5%	12,134	148
3	33463	Greenacres	56,864	12,066	21.2%	13,403	156
4	33407	West Palm Beach (Mangonia Park)	28,165	11,821	42.0%	10,076	290
5	33404	Riviera Beach	26,909	11,077	41.2%	8,978	270
6	33460	Lake Worth	31,330	9,904	31.6%	9,315	109
7	33435	Boynton Beach	33,336	8,163	24.5%	7,475	98
8	33430	Belle Glade	21,359	8,089	37.9%	6,822	238
9	33411	West Palm Beach (Golden Lakes, Royal Palm)	64,015	7,663	12.0%	8,903	116
10	33417	West Palm Beach (Cypress Lakes)	30,642	7,159	23.4%	7,006	93
19	33476	Pahokee	7,879	3,521	44.7%	2,856	130

Source: American Community Survey 2013 estimates.

2/22/2016

Palm Beach County SNAP Clients By Age



Florida Department of Children and Families

2/22/2016

Food Assistance Work Requirements for Able Bodied Adults Without Dependents (ABAWD)

- Effective January 1, 2016, work requirements will be mandatory for individuals ages 18-49
- There are several criteria that excuse an individual from the work requirements
- If the person is not excused, they must meet the work requirement or their benefits will end
- Palm Beach County has **approximately** 18,000 clients identified as ABAWD
- Estimated average benefit for an ABAWD \$178 x 18,000= \$3,204,000 per month of food stamp benefits

**211 Palm Beach/Treasure Coast
Top 12 Problem Needs
All Ages
2014-2015**

PROBLEM/NEED	# OF CALLS	% OF TOTAL CALLS
1. Financial Assistance - Utility Assistance	9802	10.11%
2. Basic Needs - Food	7196	7.42%
3. Financial Assistance - Rent/Mortgage/Housing Assist.	6610	6.82%
4. Homeless Services	6607	6.81%
5. Mental Health - Personal/Interpersonal Problem	6248	6.44%
6. Basic Needs - Housing	4317	4.45%
7. Legal Assistance	4217	4.35%
8. Basic Needs - Shelter	4188	4.32%
9. Mental Health - Mental Health	3809	3.93%
10. Miscellaneous - Consumer	3784	3.90%
11. Mental Health/Personnel - Active/Frequent Caller	3638	3.75%
12. Health Medical - Health/Medical	3296	3.40%

Survey Questions

- Economic Stability/Poverty Needs
 - What do you consider are the top 5 service needs to increase economic stability and address poverty in Palm Beach County? What are the top 5 services that are needed and used?
- Economic Stability/Poverty Gaps
 - What do you consider are the top 5 service gaps to increase economic stability and address poverty in Palm Beach County? What are the top 5 services that residents need but cannot get?

Survey Questions

- Economic Stability/Poverty Priorities
 - With very limited funding what do you consider are the top 5 service priorities to increase economic stability and address poverty in Palm Beach County? What are the top 5 services that are the most important and critical in the context of very limited funds?