

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

2017
UPDATE



Winter 2017

STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.

United Way of Florida

UnitedWayALICE.org/Florida



EXECUTIVE SUMMARY

This United Way ALICE Report provides the most comprehensive look at Floridians who are struggling financially: 44 percent of households in Florida could not afford basic needs such as housing, child care, food, health care, and transportation in 2015. Many households are living below the Federal Poverty Level (FPL), but an even greater number of households are what United Way calls **ALICE** – an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed. ALICE households have incomes above the FPL, but still struggle to afford basic household necessities. The number of ALICE and poverty-level households increased steadily from 2007 to 2012, but while households in poverty fell slightly from 2012 to 2015, the percent of ALICE households continued to rise.

This Report focuses on what has changed in Florida since the first United Way ALICE Report was published three years ago. It updates the cost of basic needs in the **Household Survival Budget** for each county in Florida, and the number of households earning below this amount – **the ALICE Threshold**. It delves deeper into county and municipal data, as well as ALICE and poverty households by race, ethnicity, age, and household type to reveal variations in hardship that are often masked by state averages. Finally this Report highlights emerging trends that will be important to ALICE in the future.

The data reveal an ongoing struggle for ALICE households and the obstacles to achieving financial stability.

- **Struggling Households:** Of Florida's 7.5 million households, 14.5 percent lived in poverty in 2015 and another 29.5 percent were ALICE. Combined, 44 percent had income below the ALICE Threshold, or 3.3 million, up from 2.6 million in 2007.
- **Basic Cost of Living:** The cost of basic household expenses increased steadily in every county in Florida between 2007 and 2015. The average budget rose by 19 percent, more than the national rate of inflation of 14 percent during that time period. In 2015, the average annual Household Survival Budget for a Florida family of four (two adults with one infant and one preschooler) ranged from \$44,028 in Putnam County to \$68,952 in Monroe County – compared to the U.S. family poverty rate of \$24,250.
- **Low-wage Jobs:** Low-wage jobs continued to dominate the landscape in Florida with 67 percent of all jobs in the state paying less than \$20 per hour – a wage that is almost enough to afford the family Household Survival Budget. However, three-quarters of these jobs pay less than \$15 per hour.
- **Assistance for ALICE:** Since 2012, the amount needed to bring all ALICE households to financial stability has grown faster than wages and government spending. Notably, health care spending increased by 17 percent, accounting for 55 percent of all public and nonprofit spending on ALICE and poverty-level households. Because services and funds are not typically transferable from one area of need to another, there are large gaps between spending and need in many categories. For example, the gap to meet housing needs is 47 percent and the gap to meet child care is 51 percent.
- **Emerging trends:** Several trends could change the economic landscape for ALICE families:
 - The Florida population is aging, and many seniors do not have the resources they need to support themselves.
 - Differences by race and ethnicity persist, creating challenges for many ALICE families, as well as for immigrants in Florida.
 - Low-wage jobs are projected to grow faster than higher-wage jobs over the next decade.
 - Technology is changing the workplace, adding some jobs, replacing many others, while also changing where people work, the hours they work, and the skills that are required. Technology creates opportunities as well as challenges for ALICE workers.

Using the best available information on those who are struggling, this Report offers an enhanced set of tools for stakeholders to measure the real challenges ALICE households face in trying to make ends meet. This information is presented to inform the discussion around programmatic and policy solutions for these households and their communities now and for the future. The lack of accurate information about the number of people who are “poor” and struggling distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equity, transparency, and fairness in the allocation of resources based on an outdated FPL.

**Additional data, methodology, and ALICE reports are available in the Exhibits and at www.UnitedWayALICE.org.*

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

The Household Survival Budget calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in Florida, adjusted for different counties and household types.

The ALICE Threshold is the average income that a household needs to afford the basic necessities defined by the Household Survival Budget for each county in Florida. (Unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

The Household Stability Budget is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category and a cell phone category, and is adjusted for different counties and household types.

The ALICE Income Assessment is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

The Economic Viability Dashboard is comprised of three Indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each county in the state.

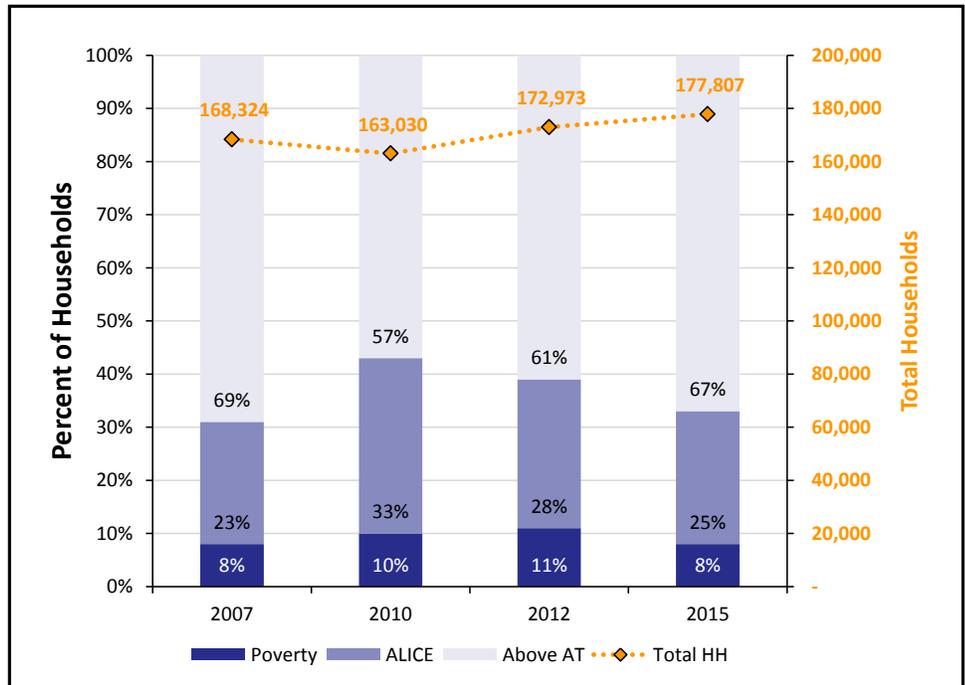
ALICE IN SARASOTA COUNTY

Population: 405,549 | **Number of Households:** 177,807
Median Household Income: \$56,286 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 59,332 (33%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Sarasota County

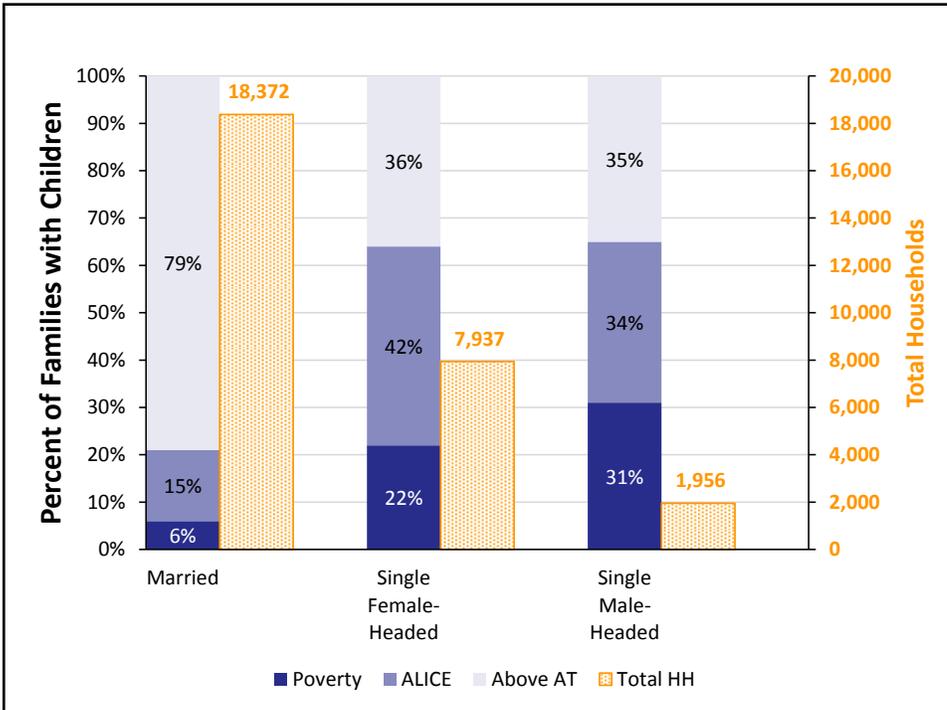
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$675	\$960
Child Care	\$-	\$1,153
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$153	\$428
Taxes	\$202	\$344
Monthly Total	\$1,682	\$4,710
ANNUAL TOTAL	\$20,184	\$56,520
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Sarasota County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

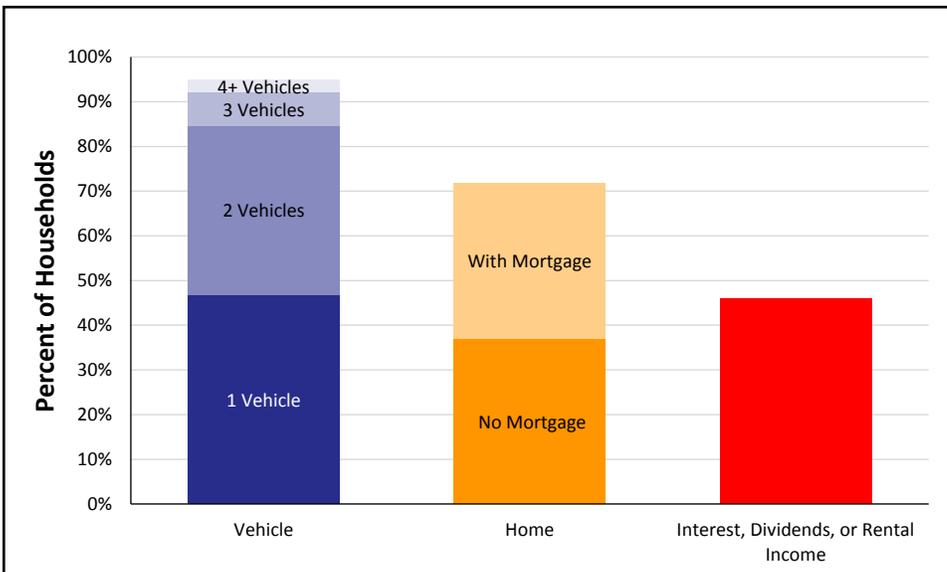
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Sarasota County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Sarasota County, 2015		
Town	Total HH	% ALICE & Poverty
Bee Ridge CDP	4,453	35%
Desoto Lakes CDP	1,341	34%
Englewood CCD	5,786	43%
Englewood CDP	7,496	44%
Fruitville CDP	5,716	36%
Gulf Gate Estates CDP	5,287	48%
Gulf Gate Estates-Osprey CCD	14,190	34%
Interior County CCD	15,196	30%
Kensington Park CDP	1,500	51%
Lake Sarasota CDP	1,635	31%
Laurel CDP	4,389	38%
Longboat Key CCD	2,489	24%
Nokomis CDP	1,414	47%
North Port	22,580	38%
North Port CCD	24,971	38%
North Sarasota CDP	3,087	56%
Osprey CDP	2,916	25%
Plantation CDP	2,734	28%
Ridge Wood Heights CDP	2,050	40%
Sarasota	23,461	48%
Sarasota CCD	79,818	40%
Sarasota Springs CDP	6,098	37%
Siesta Key CDP	2,983	26%
South Gate Ridge CDP	2,528	40%
South Sarasota CDP	2,418	40%
South Venice CDP	6,252	44%
Southgate CDP	3,366	48%
The Meadows CDP	2,184	28%
Vamo CDP	2,519	36%
Venice	11,524	38%
Venice CCD	32,735	40%
Venice Gardens CDP	3,367	37%
Warm Mineral Springs CDP	2,571	41%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

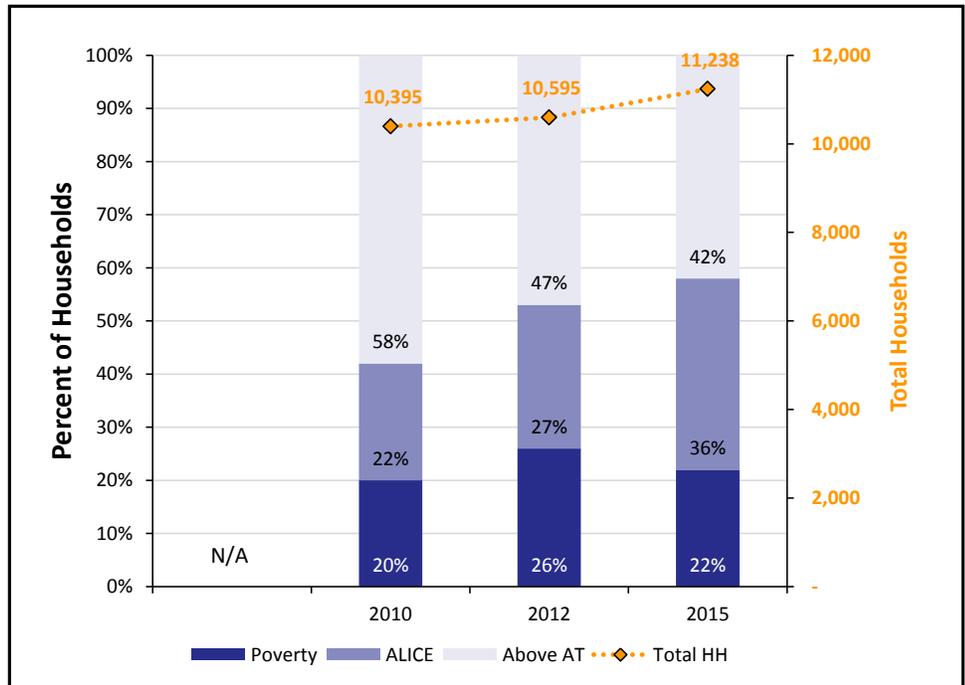
ALICE IN DESOTO COUNTY

Population: 34,957 | **Number of Households:** 11,238
Median Household Income: \$35,165 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 6,535 (58%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, DeSoto County

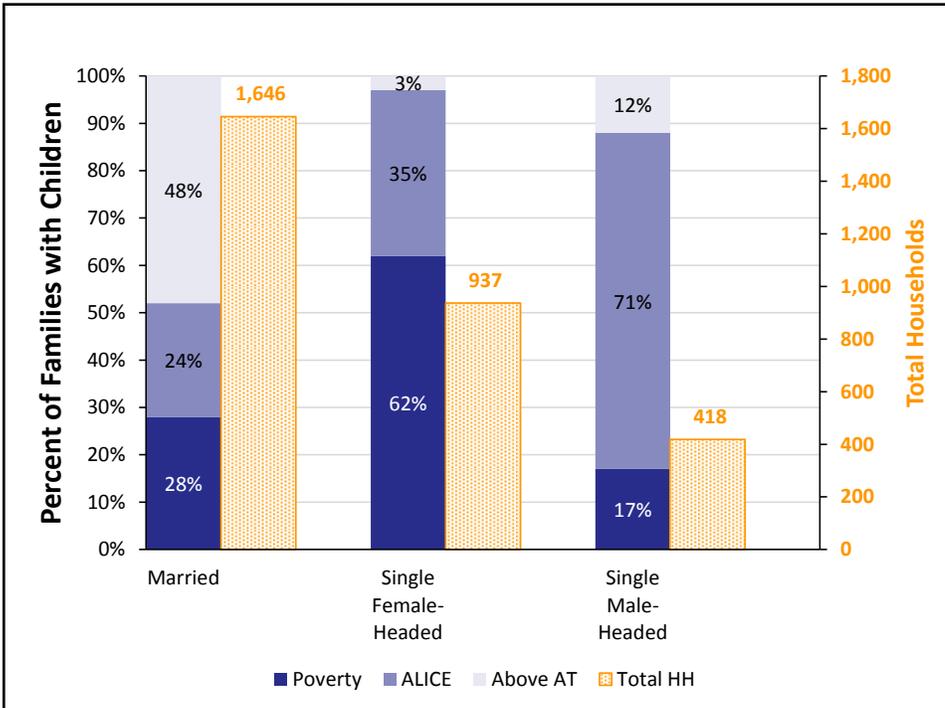
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$532	\$658
Child Care	\$-	\$1,033
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$135	\$373
Taxes	\$170	\$215
Monthly Total	\$1,489	\$4,104
ANNUAL TOTAL	\$17,868	\$49,248
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more DeSoto County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

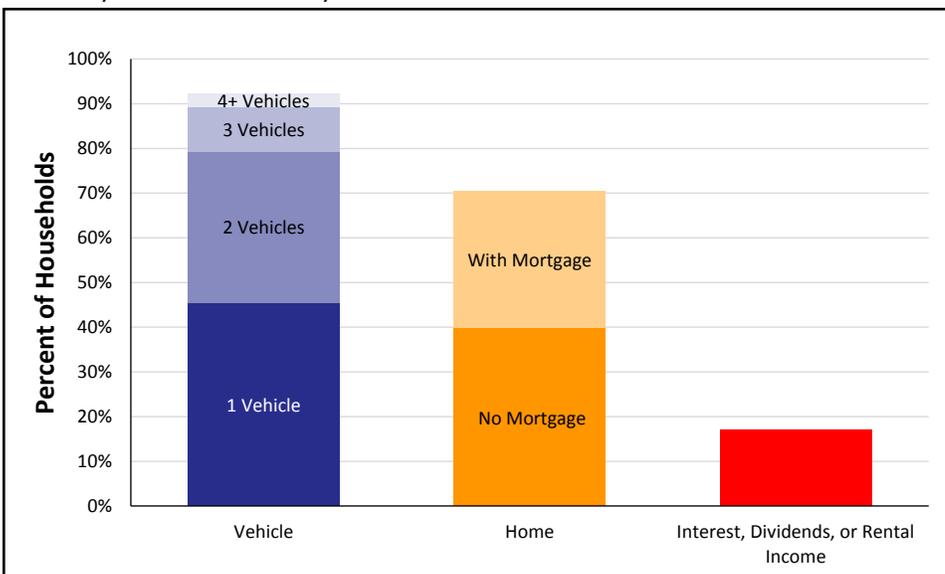


DeSoto County, 2015		
Town	Total HH	% ALICE & Poverty
Arcadia	2,527	64%
Arcadia East CCD	7,178	64%
Arcadia West CCD	4,060	49%
Southeast Arcadia CDP	2,336	71%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in DeSoto County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

WHY DID UNITED WAY UNDERTAKE THE ALICE STUDY?

Is there a need for this report since it uses data available from other public sources?

- The individual data sets speak to specific issues such as employment, changes in population or average food costs, however, they do not provide context and comparison.
- The formula to calculate the federal poverty level has not been updated since 1965 and does not differentiate between counties in the mainland US. This has resulted in it being a radically inadequate tool for measuring the true scope of financial need in the country.
- As a result, many government and social service agencies have relied on an inflated percentage of federal poverty (125%, 150%, 200%) as thresholds for establishing need.
- United Way sought a research-based model that provided standard local analysis to highlight the needs of our communities and inform public policy, business practices and community services.
- The ALICE report compiles and analyzes existing sources and presents the data in an integrated way, offering a more complete and clear picture of our communities' challenges and opportunities.

What's different about the ALICE report from other data reports?

Many of the other compelling reports including the MIT Living Wage Calculator or the EPI Family Budget Calculator create budgets where independent survival is possible. The ALICE Survival Budget creates a more conservative threshold tied to basic needs. Even with this more careful calculation it still highlights a significant population in every county in Florida. The more generous standards MIT and EPI use would exaggerate who is actually living on or over the edge; putting their families, employers and community at greater risk.

Why did United Way commission an updated 2017 Report?

- United Way is committed to understanding the communities we serve. For us to support the most effective and efficient long-lasting solutions we need to stay current on the challenges and opportunities our stakeholders face at the local, regional and national level.
- The Great Recession has both revealed and created a 'new normal' that is impacting communities, sectors and populations in different ways. United Ways seek to intelligently adapt to ensure we remain exceptional stewards of the resources and influence with which we are entrusted.
- An updated methodology using additional local data and incorporating the effects of the Affordable Care Act allowed even more nuanced understanding of local ALICE populations.

WHAT / WHO IS ALICE?

As a population ALICE is above the Federal Poverty Level yet still has a difficult time affording the basics of housing, food, health care, child care, and transportation, despite working. As a framework, ALICE is an opportunity to remove the stigmas/stereotypes that are attached to other terms, such as the working poor, and see these individuals as our family members, neighbors and friends.

Common ALICE characteristics?

- ALICE represents the hardworking, tax-paying individuals who get up every day to go to work like the rest of us, but who aren't sure how they will make ends meet.
- ALICE represents workers who provide invaluable services we all rely on in our daily lives.
- ALICE is living paycheck to paycheck, unable to set aside savings for an emergency and forced to make short-term choices that can result in long-term consequences. Do I get a payday loan to get the kids ready for school? Do I pay the utilities or pay rent? Do I buy my medications or put dinner on the table? Do I pay for car insurance? Do I live farther away from my job?

- ALICE is vulnerable to just one emergency – one health incident, one car repair, one harsh storm. When that emergency occurs, ALICE may not be able to get to work, which has a domino effect. ALICE can quickly spiral into poverty. Meanwhile, our child loses that teacher who's built a rapport in the preschool class, our parent loses that home health aide who made sure they took their proper medications, and we lose the mechanic who made sure our cars run smoothly.
- When ALICE suffers, we all suffer and our local economies suffer. If ALICE can't afford the basics, that household cannot help to stimulate the economy with purchasing power. If ALICE falls into poverty, that puts a greater strain on local services. If ALICE cannot save for the future, we will all bear the cost.

What are some of the terms used by others that signal they are talking about ALICE (e.g. working poor, paycheck-to-paycheck, etc.)?

- Working poor
- Paycheck-to-paycheck
- Walking a financial tightrope
- Hand-to-mouth
- Barely making ends meet
- Scraping by
- Meager existence
- Needy
- 150% of poverty; 200% of poverty

WHAT DOES THE UPDATED ALICE REPORT SHOW?

- Unemployment has dropped tremendously but underemployment and the rate of those earning less than the ALICE Survival Budget has barely decreased in three years.
- Wages are improving but Florida still has a disproportionately high rate of low-wage jobs and when adjusted for inflation there has been no real improvement compared to wages in 2007.
- Families with children are more likely to be ALICE. Since 2007 the number of families headed by single women has held steady and those headed by single men has grown by five percent and both groups are virtually guaranteed to struggle in almost every county in Florida.
- At the state level the rate of ALICE and poverty have declined slightly (0.5 percent each), however, the actual number of those households has increased due to population growth.
- Each community and region is unique. Some Florida regions, such as the southeast, have seen costs far outpace earnings even as the Treasure Coast has improved as a whole. While the report reveals that every county has unique conditions and trends, virtually every one has higher rates and numbers of ALICE and poverty households than before the recession; often significantly higher.
- There are opportunities for individuals, employers, community groups as well as local and state government to create greater and more equitable economic growth. Some solutions are fast and free, while others require larger changes to address more systemic gaps and barriers.

WHAT IS UNITED WAY DOING FOR ALICE?

United Ways across Florida and the country are engaging businesses, community groups, government entities and concerned citizens in a dialogue about how to help everyone in our communities thrive. In Florida we are pursuing three overarching strategies:

- **Build Awareness** – The ALICE population is not new, but the ALICE Report documents their struggles in ways that often was sensed but left unquantified. The ALICE Report is an important tool for us all to consider as we define ourselves, our businesses and our economy. Helping leaders and organizations adopt more accurate and helpful frameworks for seeing and serving the community is essential.
- **Framing** – most Americans consider themselves middle class even when they are not financially stable because there is no positive alternative identifier. Words like 'poor' or 'struggling' often lack real context or meaning and often their use unintentionally creates judgement and separation.
- **People** – outdated perceptions and words also create caricatures of people who work hard but fall short so helping make ALICE relatable often unlocks people's natural compassion and good sense.

- Business Leaders – recognizing the challenges some employees face despite offering the wages and benefits you believe they can sustainably offer leaves many leaders conflicted. Even some of the best employers have employees that struggle and thankfully there are many opportunities to make that less common or damaging on the employee and the workplace.
- Policy Leaders – prevention is almost always more efficient and effective than cure. Understanding the ALICE population can help lead to more of the community sustainably meeting their own needs and contributing to economic and civic vitality.

Improve Access – Opportunities exist to help ALICE become more stable yet some are underutilized because of insufficient or incorrect information and others have more demand than their resources can support.

- Individuals – ALICE families often are ready to do all they can to help others yet are hesitant to seek help or do not know where to go for safe, affordable and effective help.
- United Ways – the report and ALICE framework help us to more strategically, equitably and effectively invest the funds we raise to stabilize and strengthen our local communities.
- Employers and Community Partners – there is a tremendous opportunity for employers, congregations, cities and others to share timely resources as well as reminders of where to go to find more.

Advocate for Change – Improved awareness and access can achieve a great deal, yet policies and practices based on inaccurate data and assumptions often do not achieve the intended purposes. A true understanding of the ALICE Report and population will eventually move from personal introspection to external action and cooperation. United Way is engaging its diverse stakeholders at the local and state level to identify the easiest as well as most impactful private and public system changes that can help everyone in our communities and state thrive.

WHAT CAN ALL OF US DO ABOUT/FOR ALICE?

It is essential that each of us recognize that ALICE is a real and significant population in our community. Real and widespread change will happen when we see ALICE and have an open dialogue about how, together, we can remove the barriers keeping ALICE from achieving financial security. United Way does not profess to have all the answers; there is no one magic bullet. However, United Way is uniquely positioned to engage all sectors in a non-partisan manner to bring about long-term change for ALICE.

Before any of us focus on what ‘others’ can or should do to address a particular issue we have a duty to consider what we personally can do to contribute to the conversation and solution. Please join United Ways across the state in our ceaseless work to Build Awareness, Improve Access and Advocate for Change. There are as many opportunities as there are individuals, businesses, congregations and communities in the state. United Ways continually are identifying solutions and opportunities and we welcome you to inform and utilize this work.

A MORE CONSTRUCTIVE CONVERSATION

If we have personal conversations, speak as a leader or inform as a journalist it is essential that we do not use or silently support old and inaccurate terms and perspectives. Changing our own tone when talking about ALICE and respectfully and graciously helping others do the same will lead to more accurate and constructive conversations and solutions.

“They are takers not givers... they are a drain”

- These individuals have jobs; many do not qualify for government services or support.
- Despite working, ALICE is not earning enough to make ends meet. This is not only demoralizing for ALICE, but destabilizing for our economy.

- ALICE holds jobs that are critical to the success of our communities – child care workers, home health aides, and office assistants – yet, they aren't sure if they'll be able to cover their basic needs.
- Many ALICE are forced to work multiple jobs to care for themselves and those they love.

“If they just knew how to manage their money better...”

- The household survival budget is a bare-minimum budget, not a get-ahead budget. Every line item in the budget is the most conservative estimate based on the cost of living in each county.
- The small miscellaneous category, 10 percent of all costs, covers overflow from the five basic categories; it is not enough to provide for clothes, cell phone, cable, or automotive or appliance repairs. It does not allow for dinner at a restaurant, tickets to the movies, or travel.
- There is no room in this budget for financial indulgences – holiday gifts, a vacation, new television, or a bedspread – something many households take for granted.
- This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair or health issue.
- As such, the household survival budget is just surviving.
- How many of us perfectly manage our money? When we are stressed and under pressure for longer periods do we make better or worse choices. ALICE often has the knowledge of how to make the most of what they have yet the pressures of life and the lack of a financial or emotional buffer force people to go from crisis to short-term solution and back to crisis.

“They're too poor to make a difference in the economy...”

- As such a large portion of the population (44 percent statewide), they have incredible buying power. They feed the local economy by paying for even the basics – food, housing, transportation, child care, health care, and taxes.
- While there is some relief for the elderly and lowest income earners, most ALICE households pay about 15 percent of their income in taxes.
- The conventional view may be that low-income households are takers, but the ALICE Report makes it clear that they contribute to the economy by working in jobs essential to the local economy.

Is more education, a potential solution for ALICE?

- Traditionally, education has been the best guarantee of higher income. The two are certainly correlated. However, short- and long-term factors may be changing the equation.
- For many ALICE households, going back for additional education means having to reduce hours or quit a part time job. Reducing income while adding tuition, books, transportation and additional child care costs is a daunting and often unmanageable situation for any of us and especially ALICE.
- Tuition has increased beyond the means of many Americans and the amount of student debt rose significantly over the last decade.
- The majority of new jobs are in the low-skill, low-wage arena and while there is growth of medium- and high-skilled jobs it is limited. As a result, Florida residents with student loans are significantly more likely to default than counterparts in other states.
- Bottom line, ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a guarantee of a self-sufficient income.

What the ALICE Report is NOT...:

- Simply an income problem.
- A political position, but a body of data that helps us understand the economic realities of this population.
- A stance on raising the minimum wage. This alone would not help ALICE rise above challenging circumstances
- A finger pointing – or finger wagging – to area businesses. The engine of local economics knows that in order for their business to thrive, their community has to as well.