

2016 FLORIDA UNITED WAYS CONSENSUS LEGISLATIVE AGENDA

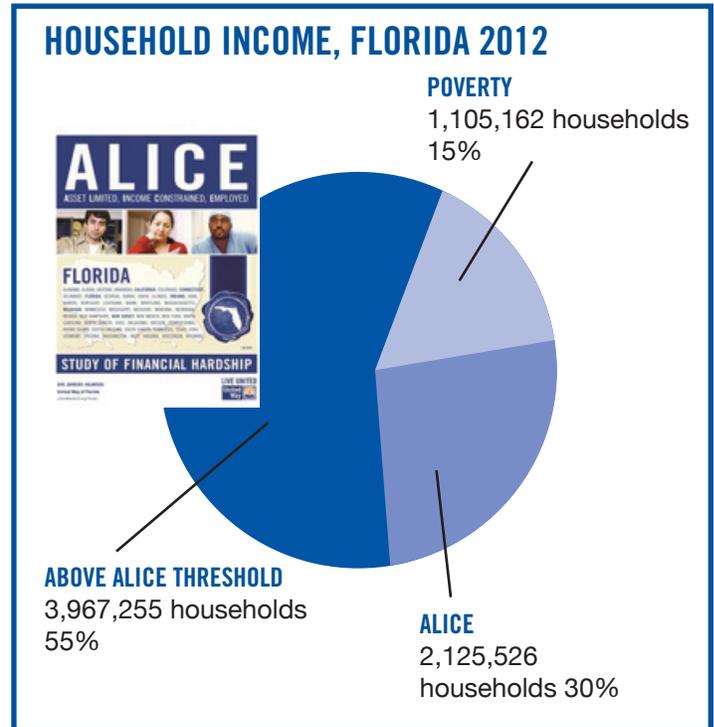
ALICE: ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

Last year, Florida's United Ways released a report on ALICE (Asset Limited, Income Constrained, Employed) documenting the true scope of financial hardship in Florida. It found that while 15 percent of Florida households fall beneath the poverty line, an additional 30 percent experience severe financial strain despite being active in the labor force.

ALICE households are often just one emergency away from falling into poverty.

United Way's policy agenda calls attention to the challenges ALICE families - our friends, neighbors, co-workers and family members - face in Florida.

Drawing from research in the ALICE Report and from the work of nonprofit, business, and government leaders, Florida's United Ways developed a consensus legislative agenda for the 2016 Florida Legislature to help working families and individuals who struggle to pay for their basic necessities.



FINANCIAL STABILITY

The average EITC tax refund is worth almost **half the annual food budget** of an ALICE family.

EDUCATION

Throughout Florida the least expensive **childcare costs more than rent** for a 2-bedroom apartment

HEALTH

38% of ALICE households go without health care just to make ends meet.

2016 FLORIDA UNITED WAYS CONSENSUS LEGISLATIVE AGENDA

Policy Recommendations



FINANCIAL STABILITY

INVEST \$1.2 million in state funding to expand the capacity of free tax preparation and financial education programs.



EDUCATION

LINK School Readiness provider payments to early learning quality standards and the actual cost of providing quality care.

INCREASE School Readiness funding by \$30 million.

RESTORE funding for Florida's Voluntary Prekindergarten program to the pre-recession (2007) level of \$2,677 per child.

EXPAND access to early detection and treatment of developmental delays and disabilities by appropriating \$4 million to Help Me Grow.



HEALTH

APPROPRIATE \$1.1 million in state funds to eliminate the KidCare five-year waiting eligibility requirement for lawfully residing immigrant children.

MAXIMIZE home- and community-based services for older adults to reduce nursing home costs.

REMOVE barriers to technologies that reduce costs and increase access to healthcare.

ADOPT a bipartisan 'Florida plan' to expand health coverage for uninsured Floridians.



EDUCATION

Florida's United Ways urge the 2016 Florida Legislature to provide access to high quality early learning programs for all children

BACKGROUND

Last year, Florida's United Ways released a report documenting the true scope of financial hardship for Florida's ALICE (Asset Limited, Income Constrained, Employed) families. The following policy recommendations for the 2016 Florida Legislative Session are drawn from the ALICE Report and from the work of nonprofit, business, and government leaders.

The foundation for communication, critical thinking, problem solving and teamwork - skills that employers cite as critical to workplace success - is developed by age five. Early language abilities, measured at age three, are directly related to later reading abilities, and children in low-income families are at greatest risk. Quality early learning, early detection and treatment of childhood developmental and behavioral challenges are essential to successful outcomes for children. And affordable childcare is essential for low-income working parents to maintain employment and become financially self-sufficient, increasing state tax collections and economic productivity.

School Readiness: Nearly 10,000 small and large private businesses provide affordable childcare to Florida's low-income working families through the School Readiness program, which serves more than 225,000 children. Thousands more eligible Florida families don't get these services due to insufficient state resources. Inadequate or non-existent statewide standards and low reimbursement rates mean many School Readiness programs are of low quality, further contributing to the achievement gap.

Voluntary Prekindergarten: Florida's prekindergarten (VPK) program is available to all 4-year olds and VPK access is among the highest in the country. However, the program meets only 3 of 10 national quality standards. Current per-child funding of \$2,437 is less than it was five years ago and far below the 2013 national average of \$4,026 per child.

Help Me Grow: Early childhood is the optimal time for detection and treatment of children with developmental or behavioral concerns. 'Help Me Grow' links families through a centralized call center (2-1-1) with local resources and programs to quickly and effectively address parents' concerns about their young children's health, development, behavior and learning.

PROPOSED CHANGES

LINK school readiness provider payments to early learning quality standards and the actual cost of providing quality care.

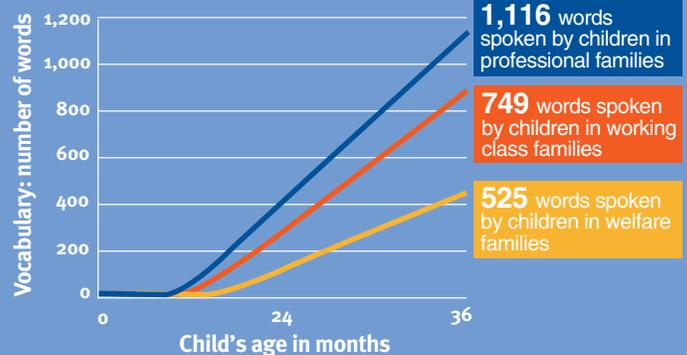
INCREASE funding for the School Readiness program by \$30 million

RESTORE funding for Florida's Voluntary rekindergarten (VPK) program to the pre-recession (2007) level of \$2,677 per student.

EXPAND access to early detection and treatment of developmental delays and disabilities by appropriating \$4 million to Help Me Grow.

THE ACHIEVEMENT GAP STARTS EARLY

Children in low income families speak and hear far fewer words than children in affluent families.



For additional information, please contact
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Florida's United Ways urge the 2016 Florida Legislature to expand access to affordable health care for all Floridians

BACKGROUND:

Last year, Florida's United Ways released a report documenting the true scope of financial hardship for Florida's ALICE (Asset Limited, Income Constrained, Employed) families. The following policy recommendations for the 2016 Florida Legislative Session are drawn from the ALICE Report and from the work of nonprofit, business, and government leaders.

Access to affordable healthcare is a critical need for working families, and fundamental to children's ability to succeed in school. Ensuring that people have the opportunity to access healthcare, achieve optimal health and live healthfully are core to United Way's mission and community focus.

Access to Affordable Care: Florida KidCare is the state's health insurance program for uninsured children in low to moderate income families. Children insured through KidCare are more likely to receive preventive care and less likely to use more expensive emergency room visits (and hospital charity funds) for primary care. Removing the five-year waiting period for children of lawfully residing immigrants will extend coverage to an additional 22,000 children in Florida, at an estimated cost to the state of \$1.8 million.

Florida's fastest growing demographic group is seniors over 65. As our population ages Florida must maximize funding for home- and community-based services, such as 'Community Care for the Elderly', to provide support for older adults and reduce the cost burden for Florida families as well as taxpayers.

New technologies such as 'telehealth' increase access and reduce healthcare costs in rural or under-served areas affected by a shortage of physicians and healthcare professionals.

Expanded Health Coverage: Nearly one million

Floridians are without basic health coverage because they make too much to qualify for Medicaid and too little to afford coverage through the Health Exchanges. Extending health insurance to Floridians in the 'coverage gap' will provide access to affordable healthcare for thousands of working families. Coverage expansion contributes to economic growth and reduces the hidden tax of higher insurance rates.

PROPOSED CHANGES:

APPROPRIATE \$1.1 million in state funds to eliminate the KidCare five-year waiting eligibility requirement for lawfully residing immigrant children.

MAXIMIZE home-and community-based services for older adults to reduce nursing home costs.

REMOVE barriers to technologies that reduce costs and increase access to healthcare.

ADOPT a bipartisan 'Florida plan' to expand health coverage for uninsured Floridians.

CAUGHT IN THE COVERAGE GAP

Florida has the second highest uninsured rate in the United States.

For additional information, please contact
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FINANCIAL STABILITY

Florida's United Ways urge the 2016 Florida Legislature to invest \$1.2 million to expand access to free tax preparation and financial stability programs

BACKGROUND

Last year, Florida's United Ways released a report documenting the true scope of financial hardship for Florida's ALICE (Asset Limited, Income Constrained, Employed) families. The following policy recommendation for the 2016 Florida Legislative Session is drawn from the ALICE Report and from the work of nonprofit, business, and government leaders.

Helping ALICE families attain and maintain self-sufficiency is good for the economy and for families. Once a year, families that fall within the ALICE threshold are given an opportunity to use their tax refund to help them on the road to financial stability and prosperity.

Tax preparation assistance: Every year, thousands of IRS-certified volunteers working at over 733 tax preparation sites coordinated by AARP, Military, VITA and United Way mobilize to provide reliable tax preparation assistance to low-income individuals, families, the elderly and disabled to help them meet their tax obligations and get the best refunds for which they are eligible. In 2015, these coalitions and organizations filed over 219,000 returns that helped Floridians claim over \$232 million in tax refunds and saved low-income taxpayers an estimated \$17.6 million in tax preparations fees.

Floridians claimed \$5.1 billion in Earned Income Tax Credit (EITC) in 2014 but the IRS estimates that over 17 percent of eligible taxpayers don't claim the credits they have earned. This means more than \$1.1 billion in potential tax credits are being "left on the table" in Washington instead of providing much-needed asset growth, financial stability and economic stimulation to thousands of families throughout Florida.

By investing \$1.2 million to expand the capacity of free tax preparation and financial education programs, the

ONE OF 5 HOUSEHOLDS
Don't claim tax credits earned
leaving \$1.1 billion unclaimed

Legislature will help up to 41,000 working families save up to \$3.7 million in tax preparation fees, reduce the \$1.1 billion in EITC credit being left in Washington every year and generate up to \$1.8 million in new state sales tax revenue and at least \$300,000 in new county sales tax revenue through increased economic activity.

Financial education: Financial education programs can help ALICE families make good decisions about their refunds and help save money year-round. Surveys conducted at existing programs in Florida show that six months after participating in financial education classes, 30 percent of participants decreased their debt and 56 percent established a written budget.

PROPOSED CHANGES

INVEST \$1.2 million in state funding to expand the capacity of free tax preparation and financial education programs.

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