



From Surviving to Thriving

*A Cost of Living Workshop to Determine Solutions
to Support Working Families*

Workshop Report and Recommendations

Children's Board of Hillsborough County
ONEhillsborough Initiative
December 29, 2023

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Executive Summary

Hillsborough County families struggle to pay for basic needs because of the high cost of living. Approximately 45% of the county's families are living on incomes below the ALICE (Asset Limited, Income Constrained, Employed) threshold to cover basic living expenses. In addition, well intended assistance programs often disincentive increasing income. Families that increase their incomes often find themselves in a worse financial position because of a disproportionate reduction in benefits.



The November 17, 2023 workshop objective was to determine feasible **solutions** for helping these **working families** not just survive, but to thrive under the **high cost of living** in Hillsborough County.

We researched solutions designed to help move families out of poverty. We identified the seven solutions below which have been implemented across the country:

1. *Education Programs*
2. *Living Wage Practices*
3. *Comprehensive Collaboration Systems*
4. *Policies related to TANF, childcare and housing*
5. *Guaranteed or Supplemental Income*
6. *Wealth and Asset Building*
7. *Decriminalization of Poverty*

Descriptions and references related to each solution are in the appendix.

We invited experts from business, community, education, government and social services organizations to discuss and determine the feasibility of these curated solutions for Hillsborough County families. To help prepare for the discussion, participants received summaries of the solutions a week prior to the workshop.

The three-hour event started with representatives from the Children's Board of Hillsborough County (CBHC), the Junior League of Tampa, United Way Suncoast and CareerSource Tampa Bay presenting background information on the needs of Hillsborough County families. Following the presentations, experienced facilitators led five separate small group discussions, each focused on two of the curated solutions. Each group was comprised of participants from diverse sectors and experiences. The event concluded with a large group facilitated discussion of key takeaways and actions that could reasonably be accomplished in the short term.

The Children's Board of Hillsborough County ONEhillsborough Initiative team is the lead group for bringing together strategic partners to develop and implement a plan based on the results of the workshop. The team is already working on related and supporting activities. This report which contains recommendations based on the workshop and the continuing work of the ONEhillsborough Initiative, is the next step in identifying and putting into action solutions to help Hillsborough County working families move from surviving to thriving.

Presenters

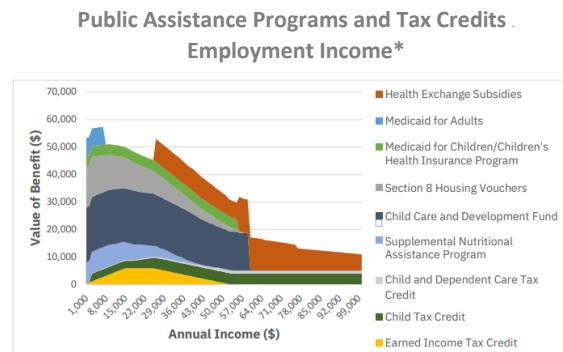
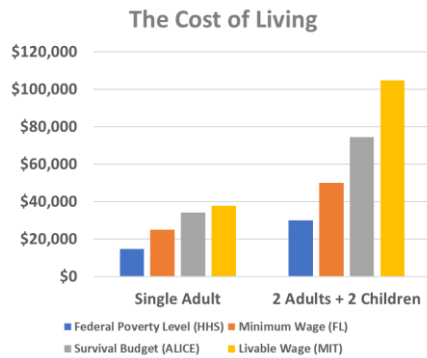
Name	Position	Topic
Robin DeLaVergne	Board Chair, Children's Board of Hillsborough County	Objective for the Day – Cost of Living and the Benefits Gap
Amber Smith and Lauren Watts	The Junior League of Tampa	The Needs of Hillsborough County Working Families
Doug Griesenauer	Vice President, Community Impact United Way Suncoast	United Way ALICE Report for Hillsborough & Pinellas
Dr. Byron Clayton	Senior Vice President and Chief of Sector Partnerships, CareerSource Tampa Bay	Improving Job Quality: A Win-Win for Employers and Working Families
The Honorable Edwin Narain	Board Member, Children's Board of Hillsborough County	Closing Remarks

Hosts, Facilitators and Note Takers

Name	Position	Role
Rebecca Bacon	Executive Director, Children's Board of Hillsborough County	Host and Welcome
Genet Stewart	Director of Strategic Initiatives, ONEhillsborough Initiative, Children's Board of Hillsborough County	Host and Workshop Director
Brian Butler	President and CEO, Vistra Communications	Main Facilitator
Dr. Byron Clayton	Senior Vice President and Chief of Sector Partnerships, CareerSource Tampa Bay	Working Group Facilitator
Doug Griesenauer	Vice President, Community Impact United Way Suncoast	Working Group Facilitator
Kelsy Long	Vice President of Marketing, Vistra Communications	Working Group Facilitator
Dr. Meaza Morrison	Director of Accreditation and Education, Tampa Family Health Centers	Working Group Facilitator
Josh Talkington	Senior Vice President of Marketing and Communications, Vistra Communications	Working Group Facilitator
Daryl Clark, Marile Arce, Kas Tape, Tim Bennett, Tahira Roman, Allison MacGregor	Children's Board of Hillsborough County and Vistra Communications	Note Takers

Refreshment Sponsor: Morrison Advisory Consulting, LLC

The Challenge



Note: Family of four in Palm Beach County, Florida, with children aged two and three.
Source: Policy Rules Database (Ilin and Terry, 2021)

Working families are challenged by the high cost of living and by the benefits gap or “cliff” produced by a disproportionate reduction of benefits as families increase their incomes. Families with two adults and two children living in Hillsborough County need an annual income of nearly \$80,000 to meet the ALICE survival budget threshold. Nearly half of Hillsborough County families have incomes below this level.

Real needs of families are increasing. The Children’s Board Administrative Services Organization reports increased requests for baby items, food, rental assistance and emergency shelter. The Junior League of Tampa provides diapers and period supplies to those in need and over the last year has experienced 90% and 128% increases in distribution of these items, respectively.

Families are working to afford the necessities of life. According to the United Way Suncoast ALICE Report, nearly 1 million or 33% of employees in the top 20 occupations in the state live below the ALICE threshold. Employers can help working families raise their standard of living by improving job quality focusing on these areas:

- Wages & Benefits
- Career Training & Advancement
- Work-Life Balance
- Family Support
- Flexible Work Schedules
- Supplemental Wages



With an understanding of the needs of working families in Hillsborough County, the workshop participants focused on addressing solutions to these challenges.

*Data is not from Hillsborough County but is provided as a general example to graphically illustrate the “benefits cliff” or sharp drop in public assistance with increased income that exists across the country.

Key Takeaways and Recommendations

Solutions

Based on the working group conversations, the large group conversation and participants' written comments, the following solutions were identified as having the most potential to be impactful for Hillsborough County families.

- **Living Wage Practices** – Increasing wages to Hillsborough County's living wage level
- **Policies** – Changing policies related to TANF benefits and eligibility for TANF, childcare and housing assistance
- **Education Programs** – Recognizing and supporting early learning and K-12 teachers and capitalizing on the community's education resources
- **Comprehensive Collaboration Systems** – Developing nonprofit and government collaborative groups with aligned services and messaging to help working families more effectively

Additional solutions discussed as having a positive impact on working families were:

- Collaborating with employers to ensure they understand the cost of living challenges of employees, ALICE thresholds and job quality as it relates to the cost of living.
- Communicating with state legislators about returning transportation sales tax dollars to Hillsborough County.



Recommendations related to these solutions are below. Additional solutions raised as potentially helping working families but not discussed in this report were health and wellness, legal assistance, childcare, housing, job quality and employment benefits.

Although not the focus of the cost of living conversation or this report, the related elements and needs of Housing, Health and Wellness, Childcare and Transportation were raised and must be addressed by

appropriate lead organizations. These areas are part of the Social Determinants of Health, the foundation of the ONEhillsborough Initiative. Collaboration between ONEhillsborough with a focus on cost of living and the lead organizations of these areas is a recommendation in this report and should improve the quality of life for all.

Below are takeaways and recommendations for follow up actions from the workshop. To focus on changes with immediate positive impact on working families, the solutions are listed in the order of estimated least time, effort and cost to implement to most time, effort and cost to implement.

1. Legislation

- a. **Transportation Sales Tax Dollars** – Identify and engage lead organization to coordinate nonprofit efforts to communicate with state legislators requesting return of county transportation sales tax dollars.

- b. **Cost of Living Policies** – Identify and engage lead organization to coordinate nonprofit messaging and champion legislative agenda to educate and inform local and state legislators.
2. **Comprehensive Collaboration Systems**
 - a. **Collaboration Partnership** – Identify and meet regularly with groups addressing **housing, health and wellness, childcare and transportation** to share information and coordinate efforts for systemic improvements.
 - b. **Services Databases** – Educate community members and organizations on the purpose and uses of the various databases such as 211, Find Help and Unite Us to facilitate connecting working families with the help they need.
3. **Education – Teacher Recognition** – To increase interest in the early learning and K-12 teaching professions, encourage treating and respecting these educators similar to first responders. Potential partners are CBHC, Hillsborough Education Foundation, Hillsborough Community College and Hillsborough County Public Schools. An organic and coordinated social media campaign to thank and recognize teachers while educating the public about their contributions could be the initial activity.
4. **Collaboration with Employers** – Help employers understand the challenges of their employees living under the ALICE threshold in a direct way rather than as a community issue.
 - a. **Information Sharing** – Coordinate with businesses and business groups to provide information about employees with incomes below the ALICE threshold, living wages and the benefits gap. Information shared with employers must be in their language and demonstrate the business case for any recommended changes.
 - b. **Simulators** – Encourage and facilitate employers participating in simulators such as re-integration after incarceration and poverty to help them understand the challenges faced by employees and those seeking employment.
5. **Education – Capitalize on the Community's Education Resources through Certifications and Higher Education Programs** – Collaborate with Tampa Bay Economic Prosperity Foundation (Tampa Bay EDC) to discuss expanding the CertUp program at Hillsborough Community College or with other education institutions to develop new comprehensive education programs similar to those in New York and Tennessee. These programs provide tuition and wrap around services for students to overcome the barriers to advancing their educations and career opportunities, such as transportation and childcare (see Appendix).
6. **Comprehensive Collaboration Systems – Asset Mapping** – Develop a comprehensive map of the resources and services available in communities across the county.
 - a. Research and consolidate existing asset maps and CBHC funded services.
 - b. Identify gaps in the existing asset maps and CBHC funded services.
 - c. Identify and share opportunity areas for community organizations to meet needs and for CBHC to cover identified gaps within the CBHC mission.

7. Collaboration with Employers – Services with Dignity

- a. Coordinate with human resources professionals to encourage employers to provide access to services and resources in a manner that maintains the dignity of the recipients. For example, offer nonprofit services in a manner similar to other employee benefits programs. United Way Suncoast is piloting a program offering financial wellness support through employers and could be a good partner to help develop this solution.
- b. Consult with local governments about offering “pop up” services at locations with large numbers of employees.

8. Living Wage Practices

- a. **Local Government** – Discuss with the city and the county their interest or actions related to paying and requiring contractors to pay a living wage. This may not be feasible as the state legislature has considered laws prohibiting local municipalities from passing living wage ordinances.
- b. **Private Employers** – Perhaps, most effective would be voluntary adoption of this practice by employers who understand the true cost of living in Hillsborough County. If employers recognize the plight of working families and evaluate their own business models, they may determine innovative ways to increase wages while maintaining profitability.

9. Policies – Research and determine feasibility of pursuing policy changes related to TANF benefits and eligibility guidelines for TANF, childcare and housing assistance.

- a. **TANF** – Florida’s unused TANF dollars may be used to fund innovative programs that help working families similar to Tennessee’s TANF grant program. (See Appendix)
- b. **Eligibility Guidelines** – Eligibility guidelines to receive TANF benefits, childcare assistance and housing preclude many families from receiving the help they need. This often results in unused funding and families still in need. To make changes in eligibility requirements, the experts in these areas should determine options for changes, evaluate the impact, garner support and negotiate changes with the appropriate decision makers.



10. Comprehensive Collaboration Systems – Services Database – Facilitate making a comprehensive services database available to families and nonprofits using an existing resource, customizing an existing resource or creating a new resource.

- a. Identify requirements and features of a suitable database.
- b. Evaluate existing products against these requirements and features (e.g., Unite Us, Find Help, 211).
- c. Determine the best solution that meets the requirements and features.
- d. Customize and/or Adopt.

11. Comprehensive Collaboration Systems – Comprehensive Service Delivery System – Explore developing comprehensive holistic collaboration systems of service delivery across the county.

- a. Evaluate existing programs in Tennessee and other areas for inspiration and ideas (TN TANF grant recipients – see Appendix).
- b. Identify a working group of potential participating organizations and agencies.
- c. Collaborate with these groups to develop and implement plan for system.

Execution

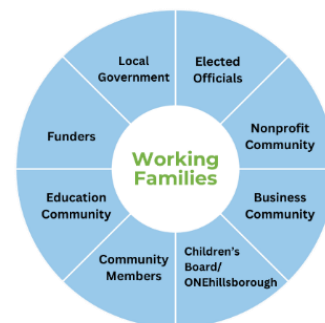
Below are recommendations for managing the implementation of the solutions above and accomplishing the desired results for working families.

1. **Prioritize and Organize** – Determine solutions to address and develop a priority for execution. For each solution to be addressed, form a working group of key stakeholders to develop and implement plans. These stakeholders should have knowledge of the area, decision makers, partners, potential funding streams and have the ability to effect change.
2. **Start Now** – Identify and begin working on some short-term solutions with immediate impact to begin helping families with urgent needs while developing long term plans, partnerships, funding streams and programs.
3. **Develop Synergies** – Combine the workshop results with the ONEhillsborough Initiative Social Determinants of Health focused plan which emphasizes using existing resources in the community.
4. **Consider CBHC Funding** – Identify solutions appropriate for CBHC funding. A few examples are below:
 - a. Analyze Children’s Board funded programs and identify gaps or areas of opportunity for meeting the needs of constituents within CBHC mission.
 - b. Pilot small scale collaboration systems by funding partnerships comprised of medium to large nonprofits and small community-based nonprofits providing services that address families’ cost of living and Social Determinants of Health related issues.
 - c. Develop and implement appropriate campaigns for specific solutions designed to reach key stakeholders and move them to action (e.g., services databases usage, teacher recognition, employer information sharing)

Conclusion

The workshop participants determined feasible **solutions** for helping **working families** not just survive, but to thrive under the **high cost of living** in Hillsborough County. This report summarizes key takeaways and associated recommendations for helping working families. This is just a starting point for making real change. Implementing any of these solutions requires collaboration and coordination of many partners.

“Alone, we can do so little; together, we can do so much.” Helen Keller



Appendix

Solutions Descriptions and References

The seven solutions we found during our research are:

1. Education Programs
2. Living Wage Practices
3. Comprehensive Collaboration Systems
4. Policies
5. Guaranteed or Supplemental Income
6. Wealth and Asset Building
7. Decriminalization of Poverty

Education Programs

Education often provides opportunities for higher paying jobs which can help families overcome the challenges of the high cost of living as well as other health and social issues.

University of Memphis – GROWWTH Academy (Growing Relational and Occupational Wealth in West Tennessee Households)

The University of Memphis received a \$25 million grant from the State of Tennessee to implement a pilot program to help 2,500 families achieve economic stability. The program is a collaboration between several university centers and community organizations and is designed to eliminate barriers to self-sufficiency. It includes:

- Workforce training
- Credential training programs
- Microbusiness development
- Wraparound services of
 - Childcare
 - Transportation
 - Family wellness support

Partners include a Care Advocacy Team, community organizations, workforce boards, employers and the University of Memphis. Businesses have committed to hiring Academy graduates.

<https://www.memphis.edu/growwth/about/index.php>

New York - The City University of New York Accelerated Study in Associate Program (ASAP)

This program has more than doubled the community college graduation rate by removing barriers to obtaining education. Key elements of this program include:

- Tuition waivers
- Textbook assistance
- Transportation cost assistance
- Alternative course scheduling in blocks so that working students can accommodate work schedules
- Identifying and advising students to pursue majors where an associate degree leads to higher paying jobs
- Comprehensive direct support services such as tutoring and career services

- Funding provided by City of New York, State of New York and multiple private foundation grants
- Program has expanded to multiple states

<https://www1.cuny.edu/sites/asap/about/#1676568951387-1c757297-1d70>

Housing Authority Work and Education Requirements

Many housing authorities have work or education requirements. Atlanta Housing requires all non-elderly, non-disabled adult household members to work or “participate in a combination of school, job-training and/or part-time employment for a minimum of 20 hours per week” and at least one adult household member must work a minimum of 20 hours per week. Atlanta Housing also offers programs and information on scholarships, digital inclusion, financial literacy and other areas. Tampa Housing Authority also offers scholarship information on its website.

<https://www.atlantahousing.org/housing-programs/participant-eligibility/>

<https://www.atlantahousing.org/programs/>

<https://www.tampaha.org/scholarships>

Living Wage Practices

Earning a living wage enables people to pay for life necessities like food, housing, transportation and healthcare without relying on government assistance.

Some municipalities have passed ordinances requiring pay higher than minimum wage for government contract workers or employees of organizations receiving government funds. Living wage laws are mainly in metropolitan areas such as San Francisco Bay Area, New York City and Washington, DC. Fewer southeastern areas have living wage laws.

An example of a private employer adopting a living wage pay practice is Unilever, a British company and the largest producer of soap in the world. Unilever has established a Raise Living Standards goal with a commitment to ensuring everyone who directly provides goods and services to them will earn at least a living wage or income by 2030.

<https://www.epi.org/publication/bp170/>

<https://www.business.com/articles/small-business-living-wage/>

<https://www.unilever.com/planet-and-society/raise-living-standards/a-living-wage/>

<https://www.unilever.com/planet-and-society/raise-living-standards/strategy-and-goals/>

Comprehensive Collaboration Systems

Multiple government agencies and nonprofit organizations provide services helping families with various needs related to managing the high cost of living. These services are usually offered as independent actions, through small partnerships or as referrals. A Comprehensive Collaboration System includes a consortium of public and private organizations working together to serve families through innovative approaches of communicating, coordinating, information sharing, managing quality and ensuring families receive comprehensive assistance in a respectful and efficient way.

Family and Children's Services in Middle Tennessee

This collaboration network includes 12 primary partners following a process focused on Workforce Development and Clinical Therapy/Case Management to increase stability and reduce dependence on temporary assistance to families in need. An additional 140+ secondary partners address:

- Family Engagement
- Basic Needs
- Physical Health
- Family Planning
- Youth Student Supports

The program uses evidence-based interventions that positively impact the whole family for generational impact (2Gen) with a “no wrong door” approach which facilitates families receiving the help they need through a hub linked to all entry points.

<https://www.fcsnashville.org/family-childrens-service-to-receive-25-million-in-tanf-funds/>

ChanceTN - Tennessee Alliance for Economic Mobility

An alliance of 32 partners in seven middle Tennessee counties have implemented an innovative approach to help families with low incomes improve their economic mobility and wellbeing. The partners include nonprofits, government entities, education institution, faith-based organizations and economic development organizations.

- ChanceTN is designed to overcome the “benefits cliff.” As family incomes increase, benefits valued at more than the income are lost. This innovative program includes:
- Addressing the benefits cliff by providing transitional benefits paid directly to providers of food, childcare, housing and healthcare.
- Providing family-centered coaching with goal setting and progress tracking.
- Offering other services including financial counseling, wrap-around support navigation and education and employment training in high-wage, high-demand careers.

Policies

Poverty

Poverty guidelines issued by the Department of Health and Human Services are used to determine eligibility for certain Federal programs. The 2023 poverty guideline for a 4 person household is \$30,000. Programs providing support for childcare, housing, nutrition, workforce, legal services and others use a percentage (e.g., 125%, 150%, 185%) of the poverty guidelines to determine eligibility.

The US Census Bureau uses the Poverty Threshold to measure the number of people living in poverty. New York City developed the NYCgov Poverty Measure, an alternative measure that considers the cost of housing and government program benefits received. The US Census Bureau has adapted this measure and now also estimates poverty based on the Supplemental Poverty Measure.

<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

<https://www.nyc.gov/site/opportunity/poverty-in-nyc/poverty-measure.page>

Temporary Assistance for Needy Families (TANF)

TANF funds provide short-term assistance to help families with children meet basic needs. Each state determines its own program and eligibility rules. Some of the Florida eligibility rules generally limit cash

assistance to 4 years, gross income to 185% of the Federal Poverty level and assets to \$2,000. The maximum monthly payment to families with children is \$303.

To use \$700 billion in TANF reserve funds for the benefit of families, Tennessee developed the Tennessee Opportunity Pilot Program and awarded \$175 million to seven organizations for 3-year pilot programs. Two of the funded programs are described in the Comprehensive Collaboration Systems section of this document. According to the Center on Budget and Policy Priorities, as of 2021, Florida's unspent TANF funds totaled \$101 million. Each year states must use their own funds to cover at least 80% of its historical spending.

https://www.cbpp.org/sites/default/files/atoms/files/tanf_spending_fl.pdf

Funding Flexibility – US Department of Housing and Urban Development Moving to Work (MTW)

Housing Authorities participating in the MTW program have flexibility in using Federal funds for innovative programs designed specifically for their communities to address employment, self-sufficiency and increased housing choices for families with low incomes. Housing – Under certain circumstances, public housing authorities, including Atlanta, are given autonomy to use federal funds on locally designed solutions that use federal dollars more efficiently, help residents find employment and become self-sufficient, and increase housing choices for low-income families.

<https://www.huduser.gov/portal/periodicals/cityscape/vol22num3/ch2.pdf>

[Moving to Work \(MTW\) Demonstration Program | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

[Moving to Work \(MTW\) - Participating Agencies | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

Guaranteed Income or Unconditional Cash-Transfers

Guaranteed income programs provide funds to supplement income and public benefits, not replace benefits, with the goal of increasing financial stability. Structuring cash transfers in a way that does not remove eligibility for public assistance enables recipients to receive the full benefit of the program. Some programs have structured cash transfers as gifts under IRS rules or obtained eligibility waivers to avoid negative effects of this assistance.

California legislators approved a taxpayer-funded guaranteed income plan in 2021, with \$35 million allocated for monthly cash payments to some pregnant women and young adults recently out of foster care. Local governments apply for the money from the state Department of Social Services and decide how to disperse it. Los Angeles and Los Angeles County have piloted several guaranteed income programs with cash transfers of \$500 to \$1,000 monthly to residents meeting the eligibility guidelines.

Research shows that people receiving cash transfers experience lower income volatility, lower mental distress and improved physical health and greater ability to explore employment and caregiving opportunities. (West and Castro, 2023, Impact of Guaranteed Income on Health, Finances, and Agency: Findings from the Stockton Randomized Controlled Trial, Journal of Urban Health, 100:227-244) Twelve percent more participants in this program were employed full-time after one-year, whereas the control group experienced an increase of only 5%. (SEED Stockton Economic Empowerment Demonstrations – Preliminary Analysis: SEED's First Year). Other communities such as Cook County and Chicago are participating in guaranteed income programs.

[SEED Preliminary+Analysis-SEEDs+First+Year Final+Report Individual+Pages+.pdf \(squarespace.com\)](#)

[s11524-023-00723-0.pdf \(West and Castro, 2023\)](#)

[California passes first ever guaranteed income plan \(nypost.com\)](#)

[L.A. County Approves Guaranteed Income Program – Forbes Advisor](#)

[California approves first state-funded guaranteed income plan \(cnbc.com\)](#)

[Are guaranteed-income programs working? Chicago, Cook County programs offer \\$500 a month - Chicago Sun-Times \(suntimes.com\)](#)

Wealth and Asset Building

The goal for people experiencing poverty is not a lifetime of dependency on federal aid but to build wealth and to enjoy financial wellbeing. Unfortunately, benefits eligibility rules discourage wealth building. Improving financial stability requires a multi-pronged approach that incorporates building credit and savings alongside the focus on increasing income and setting goals. This enables families with low- and moderate-incomes to improve their ability to save for emergencies and investments, access affordable lending products, establish a favorable credit record and ultimately experience long-term financial stability and wellbeing.

The following programs and policies could help bolster wealth:

- Increasing protections against predatory lending
- Supporting matched-savings accounts such as individual development accounts (e.g., Capital Area Asset Builders), child savings accounts or baby bonds
- Implementing individual financial wellbeing coaching programs such as Economic Mobility Pathways (EMPath)

[Matched Savings — Capital Area Asset Builders \(caab.org\)](#)

[Individual Development Accounts — Capital Area Asset Builders \(caab.org\)](#)

[Success Stories — Capital Area Asset Builders \(caab.org\)](#)

[Economic Mobility Pathways - Women's Foundation of Boston \(wfboston.org\)](#)

[The Bridge to Self-Sufficiency | EMPATH \(empathways.org\)](#)

Decriminalization of Poverty

When people with low incomes are saddled with unaffordable high fines and fees for minor traffic tickets, child support payments, civil offenses, and even misdemeanor crimes, they are set back financially in ways from which recovery is difficult.

The inability to pay fines can result in legal costs, incarceration, suspended driver license and disqualification for housing – all of which can also affect the ability to work. The cash bail system causes people unable to pay bail to be jailed and miss work. Initiatives related to minimizing or finding alternatives to fees, fines and cash bail that accomplish the behavioral goals, can alleviate the financial burden on families already unable to afford these costs.

[How The United States Has Criminalized Poverty And How To Change That Now \(forbes.com\)](#)

Summary of Solutions Provided to Participants

This document provides background information on some solutions employed to help working families manage the high cost of living. We will discuss these in small groups during the Cost of Living workshop.

Education Programs

Education often provides opportunities for higher paying jobs which can help families overcome the challenges of the high cost of living as well as other health and social issues. Programs with an education focus have a university partner along with wraparound services to support completing a degree program. Supports may include tuition waivers, workforce training, microbusiness development, childcare services, transportation assistance, alternate class scheduling and career services, among others.

Living Wage Practices

Earning a living wage enables people to pay for life necessities like food, housing, transportation and healthcare without relying on government assistance. Some municipalities have passed ordinances requiring pay higher than minimum wage for government contract workers or employees of organizations receiving government funds. Some private employers adopt living wage pay practices by paying living wages and requiring suppliers to pay a living wage.

Comprehensive Collaboration Systems

Multiple government agencies and nonprofit organizations independently provide services helping families with various needs related to managing the high cost of living. A Comprehensive Collaboration System includes a consortium of public and private organizations (e.g., nonprofits, government entities, education institutions, faith-based organizations and economic development organizations) working together to serve families through innovative approaches of communicating, coordinating, information sharing, managing quality and ensuring families receive comprehensive assistance in a respectful and efficient way. These programs may include trauma informed care, “no wrong door” (seamless access to services from any entry point in the system) and a focus on the whole family with generational impact.

Policies

Poverty guidelines issued by the Department of Health and Human Services are used to determine eligibility for certain federal programs. The 2023 poverty guideline for a 4-person household is \$30,000. Programs providing support for childcare, housing, nutrition, workforce, legal services and others use a percentage (e.g., 125%, 150%, 185%) of the poverty guidelines to determine eligibility. The U.S. Census Bureau uses the poverty threshold to measure the number of people living in poverty.

Temporary Assistance for Needy Families (TANF) is a federal program that provides funds to states and territories for short-term assistance to help families with children meet basic needs. Each state determines its own program and eligibility rules. Some of the Florida eligibility rules generally limit cash assistance to **4 years**, gross income to 185% of the federal poverty level and **assets to \$2,000**. The maximum monthly payment to families with children is **\$303**. As of 2021, Florida’s unspent TANF funds totaled \$101 million. Each year states must use their own funds to cover at least 80% of its historical spending.

Funding Flexibility – U.S. Department of Housing and Urban Development Moving to Work (MTW) program gives housing authorities participating in the MTW program flexibility to use federal funds for innovative programs designed specifically for their communities to address employment, self-sufficiency and increased housing choices for families with low incomes.

Guaranteed Income or Unconditional Cash-Transfers

Guaranteed income programs provide funds (e.g., \$500-\$1,000 per month) to supplement income and public benefits, not replace benefits, with the goal of increasing financial stability. Structuring cash transfers in a way that does not remove eligibility for public assistance enables recipients to receive the full benefit of the program. Some programs have structured cash transfers as gifts under IRS rules or obtained eligibility waivers to avoid negative effects of this assistance. Research and anecdotal evidence show that people receiving cash transfers have greater ability to explore employment opportunities.

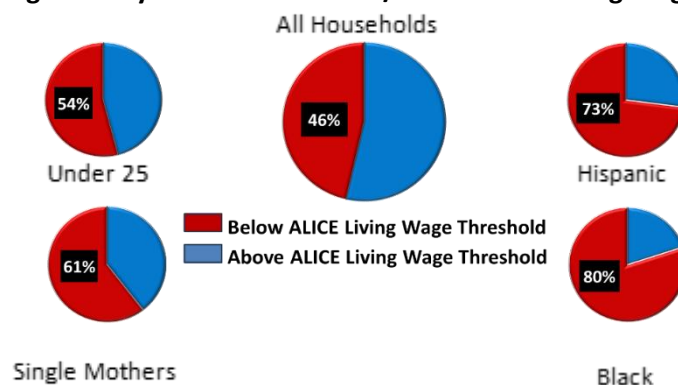
Wealth and Asset Building

Benefits eligibility rules discourage wealth building by limiting income and assets to receive benefits. Improving financial stability requires a multi-pronged approach that incorporates building credit and savings alongside focusing on increasing income and setting goals. This enables families to save for emergencies and investments, access affordable lending products, establish a favorable credit record and experience long-term financial stability and wellbeing. Initiatives that protect against predatory lending, support matched-savings accounts such as individual development accounts, child savings accounts or baby bonds and that implement individual financial wellbeing coaching programs help families build wealth and assets.

Decriminalization of Poverty

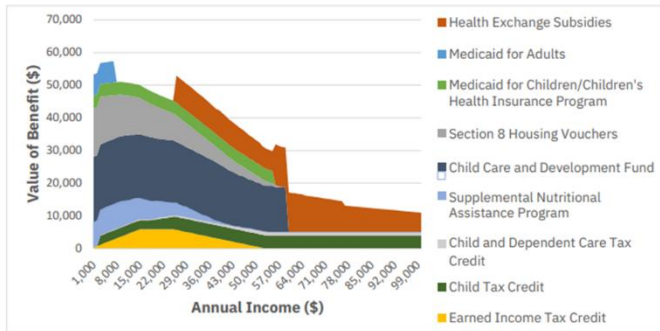
When people with low incomes are saddled with unaffordable high fines and fees for minor traffic tickets, child support payments, civil offenses, and even misdemeanor crimes, they are set back financially in ways from which recovery is difficult. The inability to pay fines can result in legal costs, incarceration, a suspended driver license and disqualification for housing – all of which can also negatively affect the ability to work. The cash bail system causes people unable to pay bail to be jailed and miss work. Initiatives related to minimizing or finding alternatives to fees, fines and cash bail that accomplish the behavioral goals, can alleviate the financial burden on families already unable to afford these costs.

Hillsborough County Households Above/Below ALICE Living Wage Threshold



Source: ALICE in the Crosscurrents: COVID and Financial Hardship in Florida (2023)

Public Assistance Programs and Tax Credits by Employment Income



Note: Family of four in Palm Beach County, Florida, with children aged two and three.
Source: Policy Rules Database (Ilin and Terry, 2021)

The Cost of Living

