

# 2017 FLORIDA UNITED WAYS CONSENSUS LEGISLATIVE AGENDA

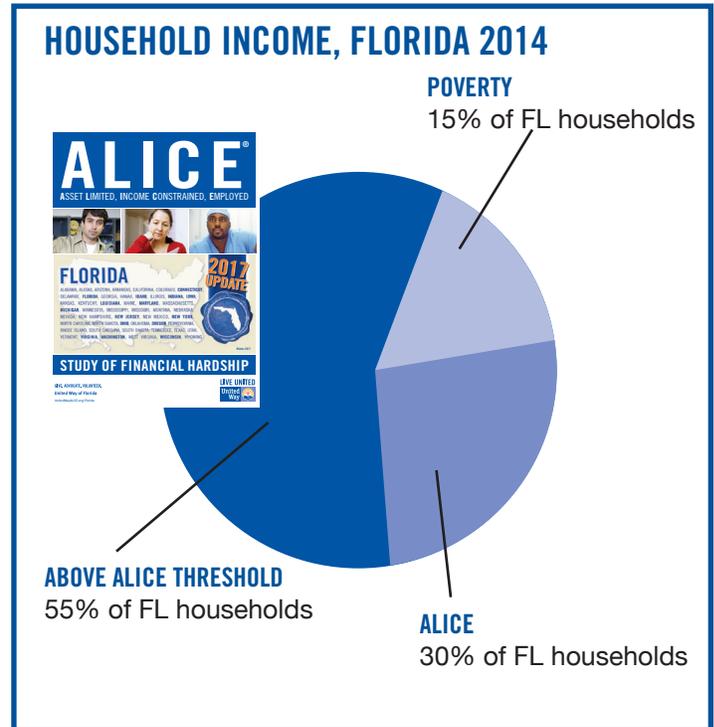
## ALICE: ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

Florida's United Ways have released an updated ALICE (Asset Limited, Income Constrained, Employed) Report documenting the ongoing financial hardship of low-income working families in Florida. It shows that 15 percent of Florida households still fall beneath the poverty line and 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 2017 Florida Legislature to help working families and individuals who struggle to pay for their basic necessities.



### FINANCIAL STABILITY

EITC tax refunds boost family income

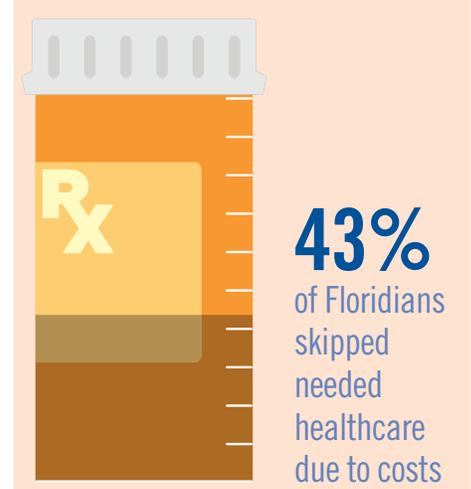


### EDUCATION

The achievement gap starts early



### HEALTH



# 2017 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

INCREASE School Readiness funding by \$85 million, and SUPPORT Performance Funding legislation, to expand quality early childhood education opportunities.

REVISE Gold Seal requirements for accrediting agencies.  
DEVELOP coordinated early learning assessment and accountability measures for School Readiness, VPK and Kindergarten readiness.

INCREASE funding for 'Help Me Grow' by \$2 million to provide statewide access to information and referrals to community supports for parents.



### HEALTH

SUPPORT legislation to expand access to dental care for children.

RESTORE funding for KidCare outreach and enrollment to reduce the number of uninsured children in Florida.

MAXIMIZE funding for home and community-based services for older adults to reduce the cost burden for Florida families and taxpayers.



# FINANCIAL STABILITY

## Free tax preparation for working families

### BACKGROUND

Helping Florida's Asset Limited Income Constrained, Employed ('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. The additional income, combined with financial education, can help ALICE families make good decisions about their refunds and help save money year-round.

**Tax preparation assistance:** Every year, thousands of IRS-certified volunteers working at over 733 tax preparation sites coordinated by United Way, AARP, Military and VITA mobilize to provide free, 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 2016, these coalitions and organizations filed 225,000 returns that helped Floridians claim over \$232 million in tax refunds and saved low-income taxpayers an estimated \$23.6 million in tax prep fees.

Floridians claimed \$5.2 billion in Earned Income Tax Credit (EITC) in 2015, though 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.

**Building statewide capacity:** During the 2016 Legislative Session, United Way of Florida was appropriated funding to expand the capacity of existing tax preparation programs supported by local United Ways throughout the state. With these funds the United Way network will assist over 12,500 ALICE

**ONE OF 5 ALICE HOUSEHOLDS**  
dont claim earned tax credits  
leaving \$1.1 billion unclaimed

families during the 2017 tax season resulting in **\$1.3M million** saved in tax preparation fees and **\$19 million** claimed in tax refunds. Additionally, expected local and state sales tax revenue generated from increased economic activity is expected to exceed the initial appropriation resulting in a net **positive Return on Investment for the state.**

With additional funding, for a total investment of \$1.2 million, the legislature can utilize the United Way network and help up to 31,000 working families save \$3.3 million in tax preparation fees and claim over \$30 million in tax refunds and reduce the \$1.1 billion in EITC credit being left in Washington every year.

### PROPOSED CHANGES

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



# EDUCATION

## High quality early learning opportunities

### BACKGROUND

The foundation for communication, critical thinking, problem solving, and teamwork - skills that employers cite as critical to workplace success - is largely developed by age five. High quality early learning opportunities, as well as early detection and treatment of childhood developmental and behavioral challenges, are essential for children's development and later success in school and in life. By age four, there is a 30 million 'word gap' between children in poverty and those in higher income families. By the time children from low-income families enter kindergarten they are 12-14 months below national norms in language and pre-reading skills, a persistent 'achievement gap'. Investments in quality early learning result in savings in later years (e.g., reductions in grade retention and special education referrals, and an increase in high school graduates who are college and career ready). However, only 4% of Florida's education budget is spent on programs that benefit children in the early childhood years.

**School Readiness Program:** Nearly 10,000 small and large private businesses provide affordable childcare through the School Readiness (SR) program, which serves almost 225,000 children of Florida's low-income working families.

Current funding for SR is approximately \$32 million below 2005-2006 levels and many SR programs are of low quality due to inadequate or non-existent statewide standards and low provider reimbursement rates. Early learning providers cannot afford to implement industry-accepted benchmarks of quality when serving children. Revising 'Gold Seal' accreditation and linking reimbursement to provider performance and accountability will improve childcare quality and reduce the 'achievement gap'.

**Family Supports:** 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 to address parents' concerns about their young children's health, development, behavior and learning.

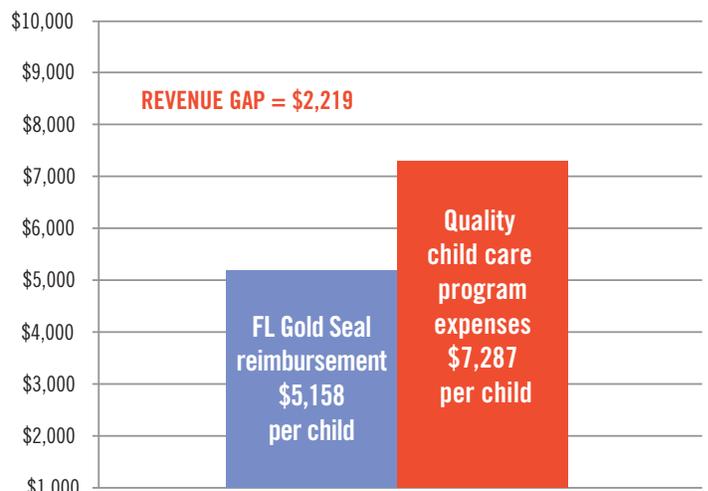
### PROPOSED CHANGES

**INCREASE School Readiness funding by \$85 million, and support Performance Funding legislation** linking provider payment rates to benchmarks and quality standards based on the actual cost of providing quality care, to expand quality early childhood education opportunities for Florida's youngest children.

**REVISE Gold Seal** requirements for accrediting agencies. **Develop coordinated assessment and accountability** measures for School Readiness, VPK and Kindergarten readiness.

**INCREASE 'Help Me Grow' funding by \$2 million** to expand parents' access to appropriate community supports including information and referrals for developmental screenings.

### FLORIDA GOLD SEAL REIMBURSEMENT vs COST OF QUALITY CHILDCARE



The cost of implementing quality accreditation standards (NAEYC/APPLE) exceeds Gold Seal reimbursement by \$2,129 /child

## Health care access

### BACKGROUND:

Access to healthcare is a critical need for working families and fundamental for children's academic success. Yet, Florida continues to have one of the highest uninsured rates in the nation. Nearly 380,000 Florida children still do not have health care coverage. Florida ranks at the bottom of states in the percentage of low-income children getting preventive dental care. While home and community-based care benefits seniors and costs far less than nursing home care, too many Florida seniors remain on wait lists for these important services.

### Expand Access to Children's Oral Health

A child's oral health affects learning, play and healthy eating. Dental disease is the most common childhood disease, affecting five times as many children as asthma. Children with poor oral health are three times more likely to miss school and four times more likely to perform poorly when compared to their healthy counterparts. Additionally, parents miss on average 2.5 days from work per year due to their children's dental problems. However, many low-income children in Florida do not receive any dental care. Florida's low Medicaid reimbursement rate, just 37% of the standard rate for private insurance, severely limits the number of dentists serving this population. To increase educational success, reduce health care costs, and improve the short and long term quality of life and productivity of Florida's children and future workforce, funding and legislation are needed to expand access to dental services for children.

### Expand KidCare Outreach

Currently 378,000 Florida children do not have health care coverage, and most are eligible for Florida's KidCare insurance program. Children's access to preventative healthcare keeps them in school and supports their academic success. Additional state funding is needed to expand outreach and enrollment.

### Expand Home and Community Based Services for the Elderly

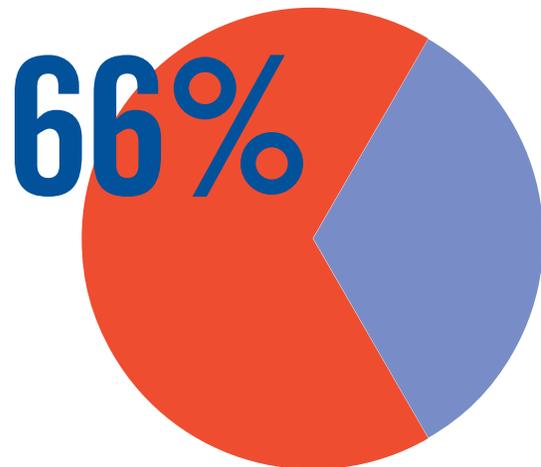
Florida's fastest growing demographic group is seniors over 65. Home and community-based services, such as 'Community Care for the Elderly', provide support for frail older adults and reduce the cost burden for Florida families as well as taxpayers. The average monthly cost to care for a senior in the CCE Program is \$605 compared to \$2,277 per month (state share of cost) for nursing home care. Over 55,000 seniors statewide are on waitlists for home care support services, including Alzheimer's Respite Care.

### PROPOSED CHANGES:

**SUPPORT** legislation to expand access to dental care for children.

**RESTORE** funding for KidCare outreach and enrollment to reduce the number of uninsured children in Florida

**MAXIMIZE** funding for home and community-based services to provide support for older adults and reduce the cost burden for Florida families and taxpayers.



**TWO THIRDS OF FLORIDA CHILDREN DID NOT RECEIVE ANY DENTAL CARE IN 2015**