

# BRADENTON HERALD

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## Too many live on financial cliff



Kelli Smith, with Suncoast Campaign for Grade Level Reading, reads a story with Byron Milligan, 5, at the Remote Area Medical event in 2015. FILE PHOTO [gjefferies@bradenton.com](mailto:gjefferies@bradenton.com)

Bradenton Herald Editorial

Financial independence ranks as a fantasy for an alarming number of households across Florida. You know the situation is critical when one of the state's top business leaders delivers a compelling speech about the devastating impact of poverty on society and the responsibility of business captains to act in order to strengthen an entire community.

Florida Chamber of Commerce CEO Mark Wilson surprised a Manatee County audience of business leaders and government officials last week with a presentation challenging them to reassess their attitudes to help society shrink generational poverty. He cited the same concept at the heart of the Suncoast Campaign for Grade Level Reading — that children born into poverty fall way behind their peers in language skills, and that gap persists into adulthood. Education is a crucial part of the poverty solution — reading with comprehension by the end of third grade is decisive to a student's future.

The United Way of Florida just updated its initial 2014 report on the insecure financial condition of working Floridians last week. Those residents living paycheck to paycheck are described in its studies as Asset Limited, Income Constrained, Employed, or ALICES — a United Way acronym for households living above the poverty line, but below the basic cost of living. These are our neighbors, friends, family, even ourselves — struggling workers holding jobs in retail, tourism, education, health care and many other fields, all one emergency expense from financial ruin.

In Manatee County, 31 percent of the 134,690 households hold ALICE status and another 12 percent live under the poverty line — for a total of 43 percent suffering from financial stress, struggling to pay for food, housing, healthcare, transportation and childcare. The overall figure matches the one from 2014. United Way defines the ALICE annual income thresholds as \$20,184 for a single adult and \$55,944 for a family of four.

Florida’s ALICE and poverty problems have improved only marginally since 2014. The United Way report states “the rate of Florida’s households who are poor or ALICE has barely decreased: 0.5 percent each.”

Low wage jobs still monopolize the economy and are predicted to grow faster than higher paying jobs over the next decade. Two thirds of the jobs in the state pay less than \$20 an hour with three quarters of those paying less than \$15 per hour, almost identical to three years ago. Only 5 percent pay more than \$40 per hour. Some workers hold down two jobs and still barely survive. The figures paint a grim picture.

This community is certainly not sitting idly by. United Ways across Florida are expending their resources on boosting the job skills of ALICES and the working poor by aligning with workforce development programs, helping with college high school programs and resume writing, among other efforts.

Though Wilson spoke to how business can lobby to change state welfare and other policies, one story from the past bears repeating for illustrating how a business can have a direct impact on an employee.

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**IN MANATEE COUNTY, 43 PERCENT OF THE 134,690 HOUSEHOLDS SUFFER FROM FINANCIAL STRESS, STRUGGLING TO PAY FOR FOOD, HOUSING, HEALTHCARE, TRANSPORTATION AND CHILDCARE.**

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It's a story of desperation concerning a woman employee who fell into a financial hole and borrowed from a predatory payday loan company. She was stuck with huge interest payments that she could not satisfy. Her employer found out about her entrapment, and his company loaned her money at zero percent interest and provided a cash bonus to end her financial train wreck. That illustrates how companies can be a major player in assisting with the financial stability of its workers, reducing turnover and creating loyalty.

From a practical business standpoint, employers should view workers differently. Indeed, they are assets to be nurtured to boost a company's bottom line, not liabilities. If a household's primary wage earner cannot afford a transmission repair and the car is the only transportation option to get to work, a company could help find a solution. ALICEs need stability to help drive the economy. Companies would be serving their own interests with outreach and assistance.

As with childhood reading, substance abuse, homelessness and other societal issues, entire communities must rise to the challenges. Here's one way: United Way of Manatee County offers a volunteer program as part of the HandsOn network. UWMC can thus connect volunteers with meaningful work in the community — for just an hour or an entire day, “nothing is too little,” the agency notes.

Contact UWMC at 941-748-1313 or visit [www.uwmanatee.org](http://www.uwmanatee.org).

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