



# ALICE AND THE DENTAL DIVIDE

December 11, 2025





**Stephanie Hoopes, PhD**  
**National Director, United For ALICE**



# Hoopes family history

## 2026

### Hoopes Medical/Dental Lecture

Optimizing Head and Neck Radiation  
Outcomes While Reducing Side Effects

#### Date/Time

February 25, 2026

5:00 PM - 7:30 PM

#### Guest Speaker

Thomas P. Sollecito, DMD, FDS, RCSEd.

Chair & Professor of Oral Medicine

University of Pennsylvania, School of Dental Medicine

#### Location

John H. Ammon Education Building

Main & Back Auditorium

4755 Ogletown Stanton Rd, Newark, DE, 19718



Accredited for 1.25 AMA PRA  
Category 1 Credit™ by the  
Medical Society of Delaware



Accredited for 1 Continuing  
Education Credit by the Department  
of Oral and Maxillofacial Surgery &  
Hospital Dentistry

**DRINKS & LIGHT  
REFRESHMENTS  
WILL BE SERVED**

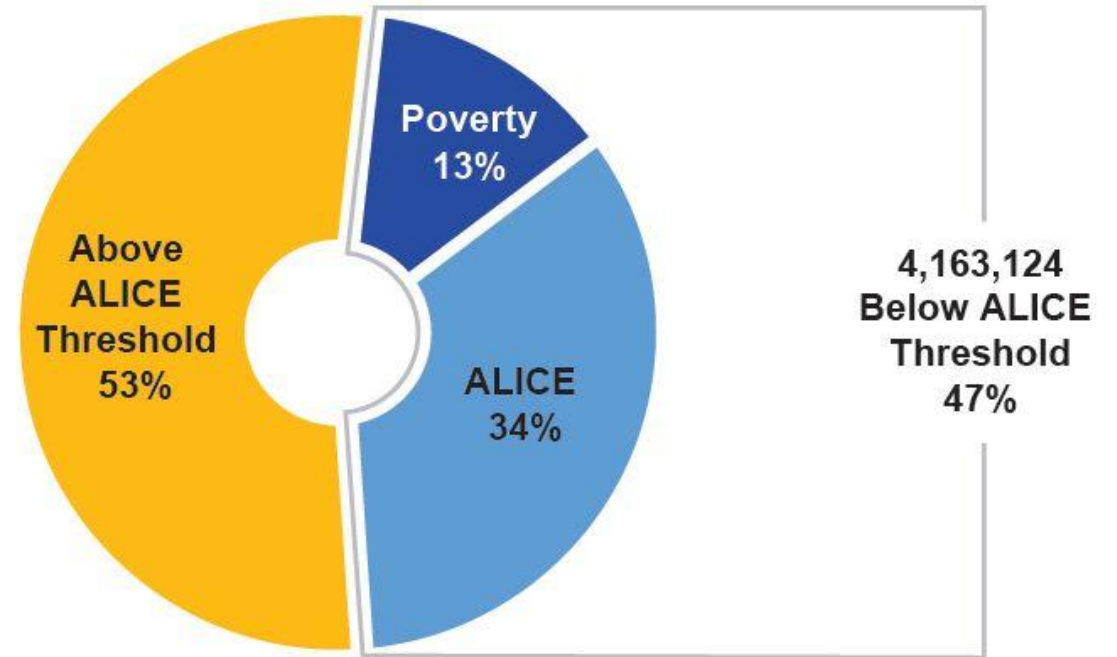
# WHO IS ALICE<sup>®</sup> ?

**Asset Limited, Income Constrained, Employed**



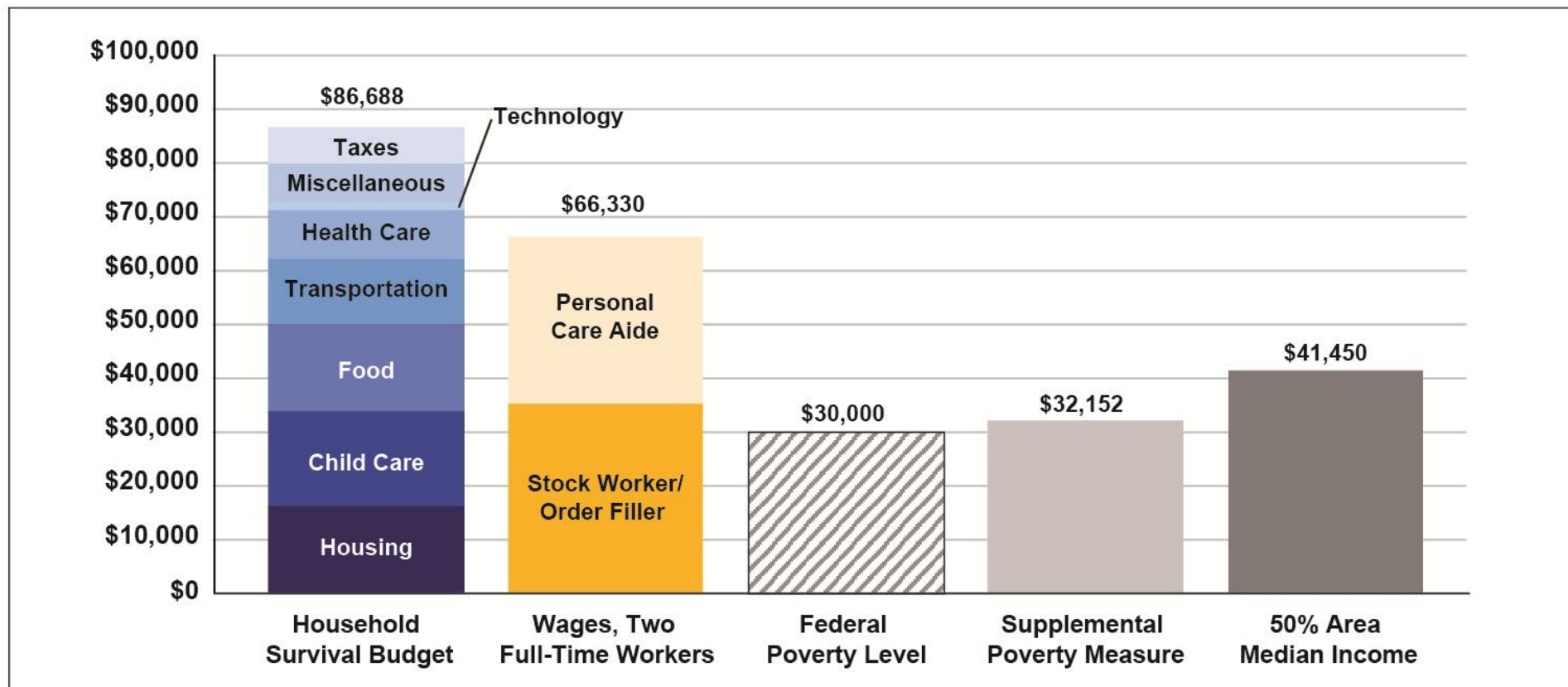
# Measuring Financial Hardship

**47% of FL**  
households are  
below the ALICE Threshold  
(Poverty + ALICE)





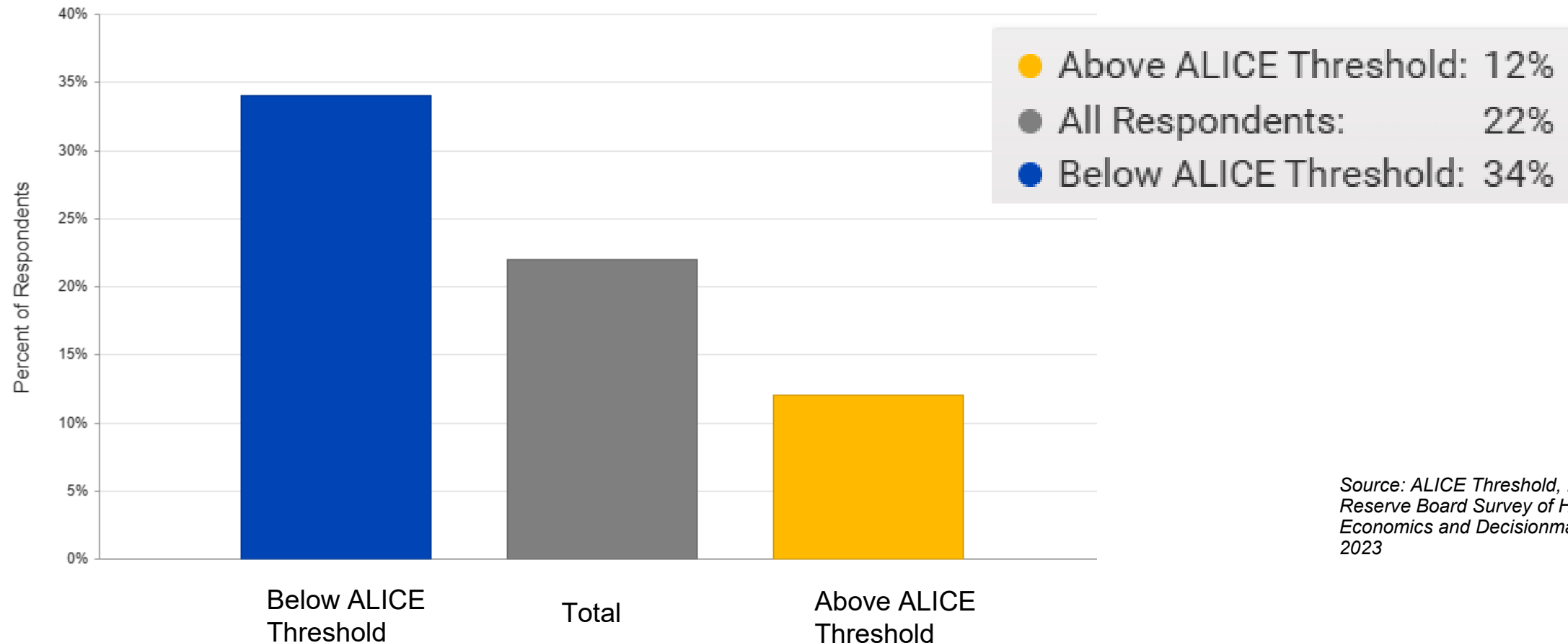
# Basic Costs Exceeded Wages



Sources: ALICE Household Survival Budget, 2023; Bureau of Labor Statistics—Occupational Employment Statistics, 2023; U.S. Census Bureau, Supplemental Poverty Measure, 2023; U.S. Department of Housing and Urban Development, Area Median Income (State Income Limits), 2023

# Forgoing Dental Care Due To Cost

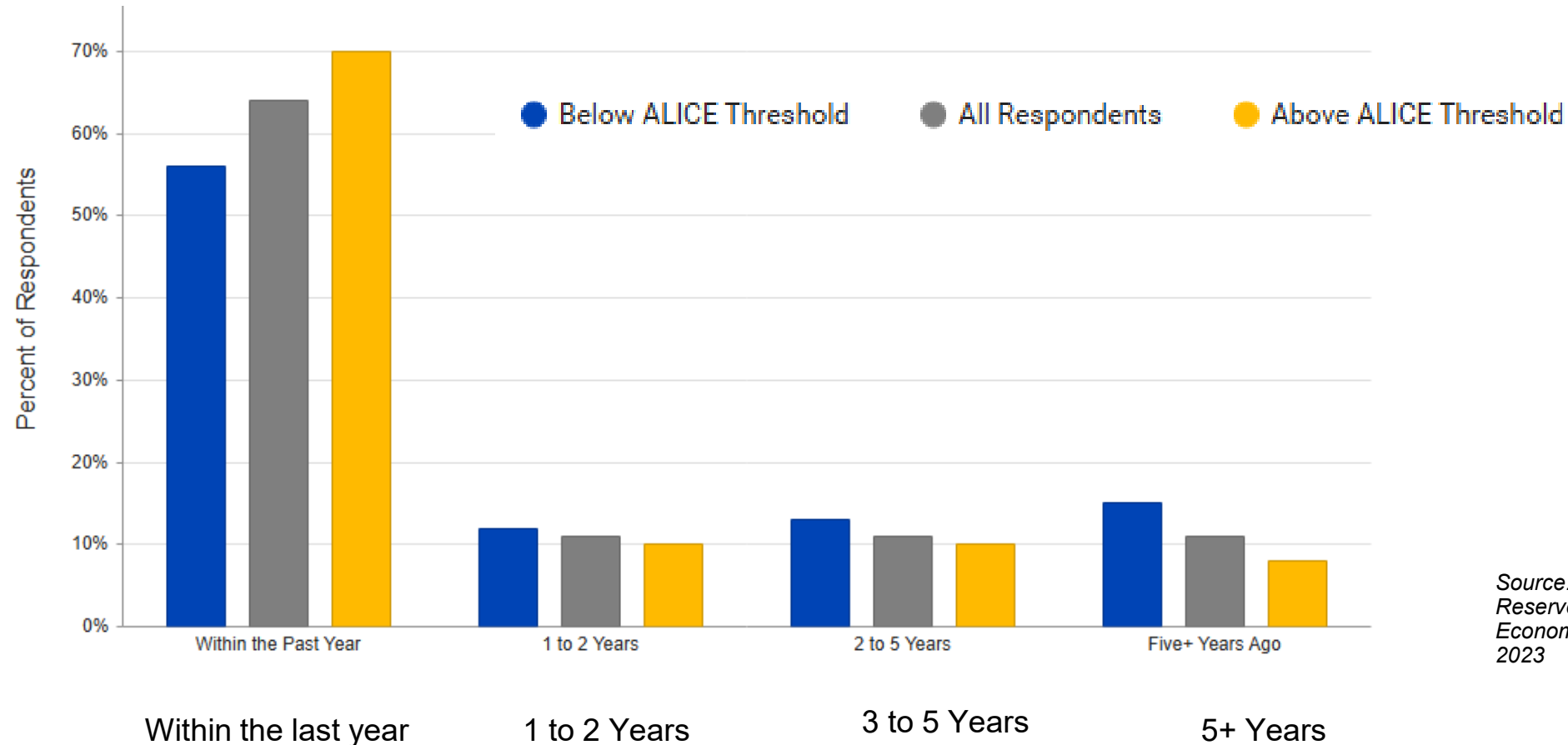
Rates of Forgoing Dental Care Due to Cost by Income Status, South Census Region, 2023



Source: ALICE Threshold, 2023; Federal Reserve Board Survey of Household Economics and Decisionmaking (SHED), 2023

# Frequency of Care

Frequency of Dental Visits by Income Status, Florida, 2024

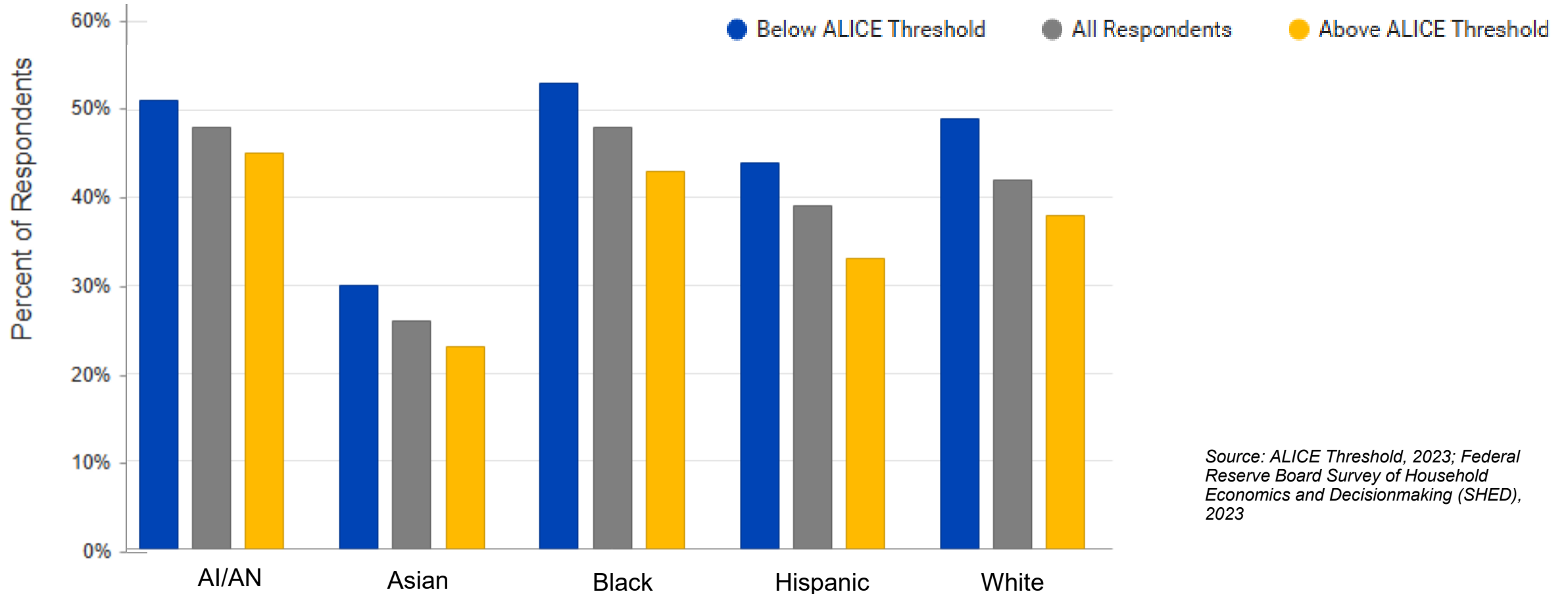


Source: ALICE Threshold, 2023; Federal Reserve Board Survey of Household Economics and Decisionmaking (SHED), 2023



# Teeth Lost Due To Decay/Gum Disease

One or More Teeth Lost Due to Tooth Decay or Gum Disease by Income Status and Race/Ethnicity, Northeast Census Region, 2024



Source: ALICE Threshold, 2023; Federal Reserve Board Survey of Household Economics and Decisionmaking (SHED), 2023

# Low Access To Dental Care Providers

U.S Adults (18+) Below ALICE Threshold



35%

Urban Areas



94%

Rural Areas

# ALICE the Patient and ALICE the Provider

**Dental Assistants, U.S. (2023)**

**Median Hourly Wage:**

**\$22.40**

**Percent Below ALICE Threshold:**


**40%**







## ALICE ISSUE BRIEFS: ORAL HEALTH

 [PRINT/SAVE ISSUE BRIEF](#)

### ALICE and the Dental Divide in Florida

Nationwide, there is a health-wealth divide in [access to care](#) and [dental health outcomes](#). Higher income is associated with better access to routine preventive dental care (like regular checkups and cleanings) and specialized dental care (dealing with damaged or missing teeth, dental disease, orthodontics, and more), as well as access to cosmetic procedures that straighten and whiten teeth, improving social and job opportunities. Yet when people are financially insecure, they often have to [forgo or postpone even routine preventive care](#). This can lead to tooth decay, tooth loss, gum disease, cardiovascular disease, social anxiety, embarrassment, and overall poorer quality of life. Not only do households earning lower incomes have [greater unmet dental needs](#), but even when they can access dental care, their out-of-

[UnitedForALICE.org/Dental-Divide](https://UnitedForALICE.org/Dental-Divide)

# WE ALL HAVE A ROLE TO PLAY

- Community Members
- Policymakers
- Schools and Colleges
- Employers
- Nonprofits and Foundations

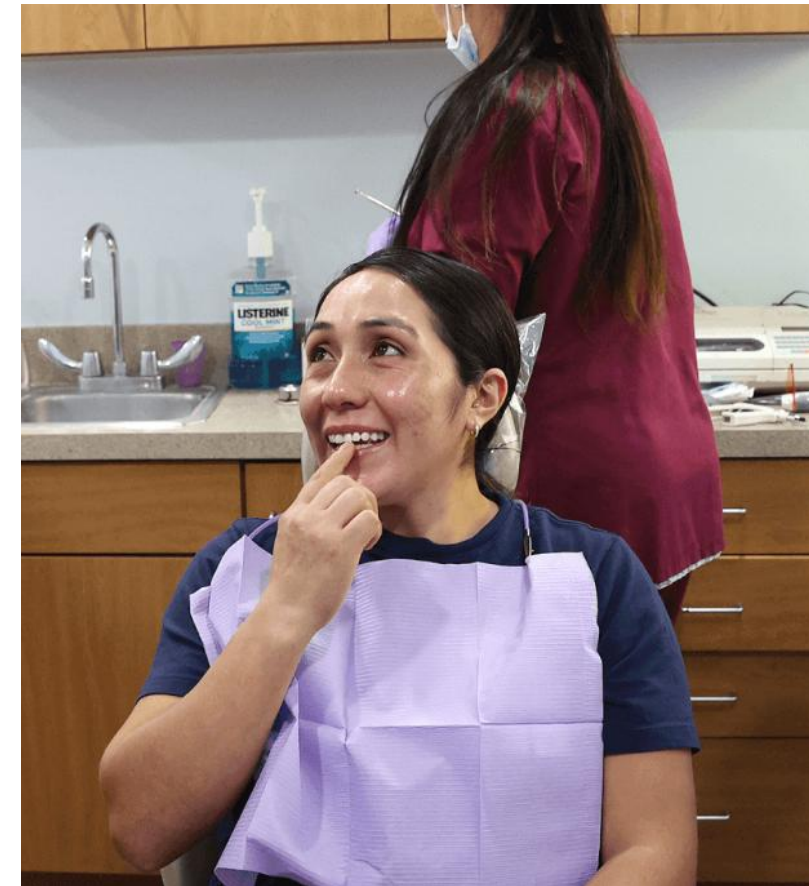




# DATA STORYTELLING: BRINGING THE RESEARCH TO LIFE



**“I had to put money together  
and find an affordable place to  
get the dental care I needed,  
which was impossible.”**





# MARKETING TOOLKIT: SOCIAL & INFOGRAPHIC



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ALICE Disaster Assistance Tracker

United Way of Northern NJ

ALICE@Work

National ALICE Summit

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# ALICE DISASTER ASSISTANCE TRACKER

Exploring Federal Disaster Relief by ALICE Income Status

**VIA LINK**  
LISTENING • UNDERSTANDING • CONNECTING

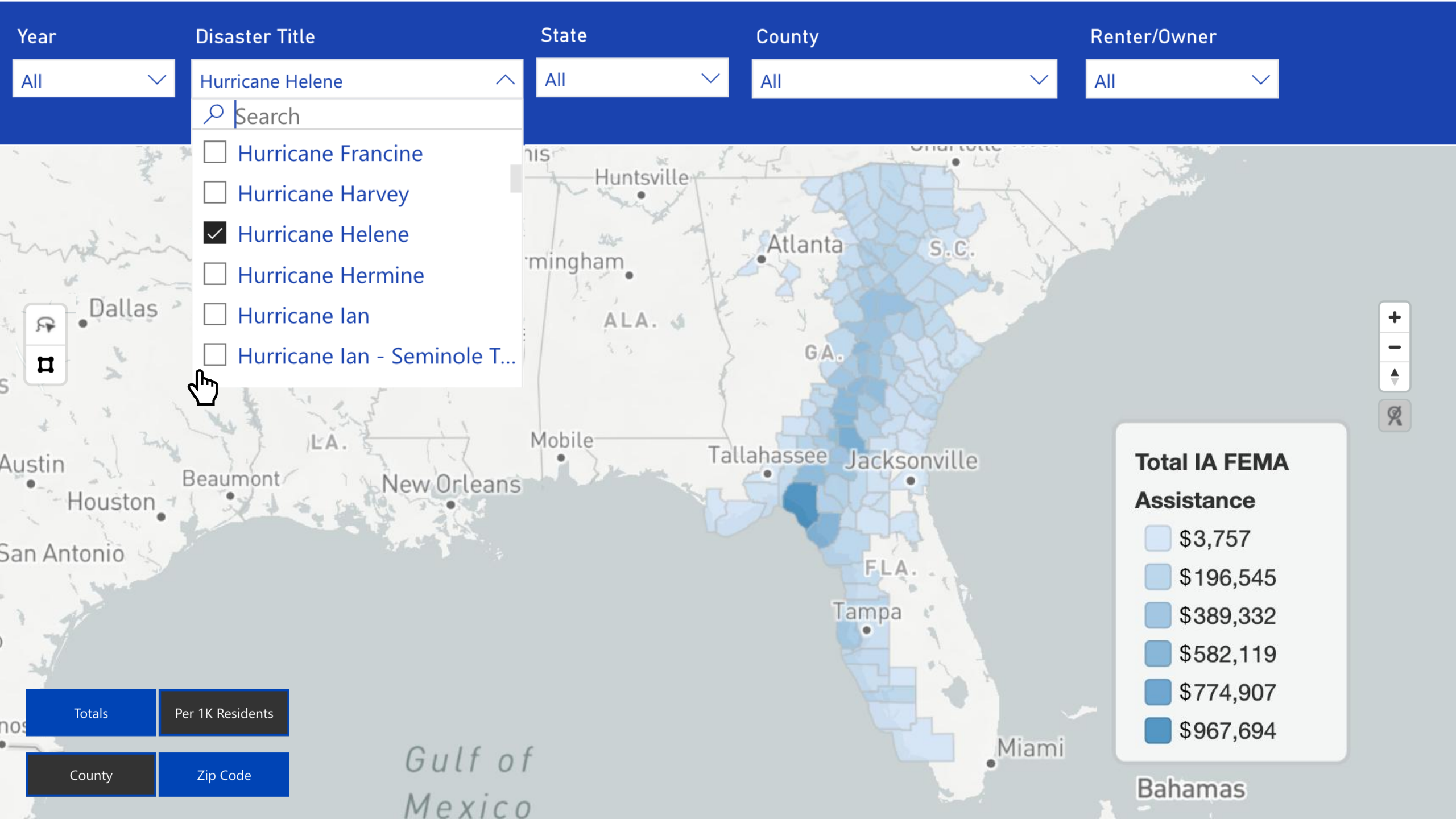
 **UNITED FOR ALICE**

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# ALICE DISASTER DASHBOARD: OVERVIEW

- Interactive disaster dashboard – coming to UnitedForALICE.org March 2026
- Key data:
  - Map path of disasters from 2010 to present – U.S., state, and county maps
  - Different types of FEMA assistance
  - Filter by disaster, year, geography and renter/owner
- Updating – ALICE data annually, FEMA data real time





Disaster Title

Hurricane Milton

^

State

FL

^

County

All

- 🔍 Search

☐ Hurricane Irma

☐ Hurricane Irma - Seminole ...

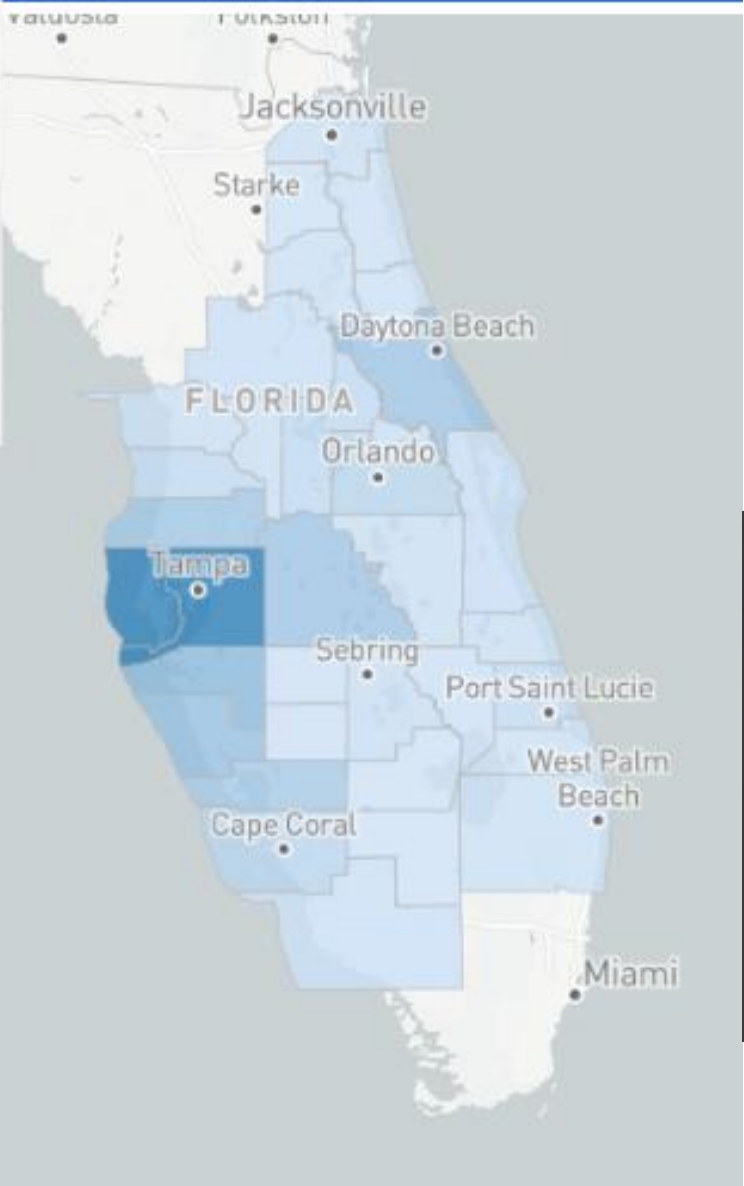
☐ Hurricane Matthew

☐ Hurricane Michael

☒ Hurricane Milton

☐ Hurricane Nicole

⌵



County	Hillsborough
State	FL
Total Households	593,029
Percentage of Households Below ALICE Threshold	46%
Number of Applicants	254,664
Total FEMA IHP Assistance	178,887,223

County	Pinellas
State	FL
Total Households	439,896
Percentage of Households Below ALICE Threshold	46%
Number of Applicants	176,494
Total FEMA IHP Assistance	173,518,013

Year

All

Disaster Title

All

Search

☐ Hurricane Debby

☐ Hurricane Florence

☐ Hurricane Helene

☐ Hurricane Hermine

☐ Hurricane Ian

☐ Hurricane Ian - Seminole T...

☐ Hurricane Idalia

☐ Hurricane Irma

☐ Hurricane Irma - Seminole ...

☐ Hurricane Matthew

☐ Hurricane Michael

☐ Hurricane Milton

☐ Hurricane Sally

☐ Severe Storms, Straight-Lin...

☐ Severe Storms, Tornadoes, ...

☐ Severe Storms, Tornadoes, ...

☐ Surfside Building Collapse

☐ Tropical Storm Debby

State

FL

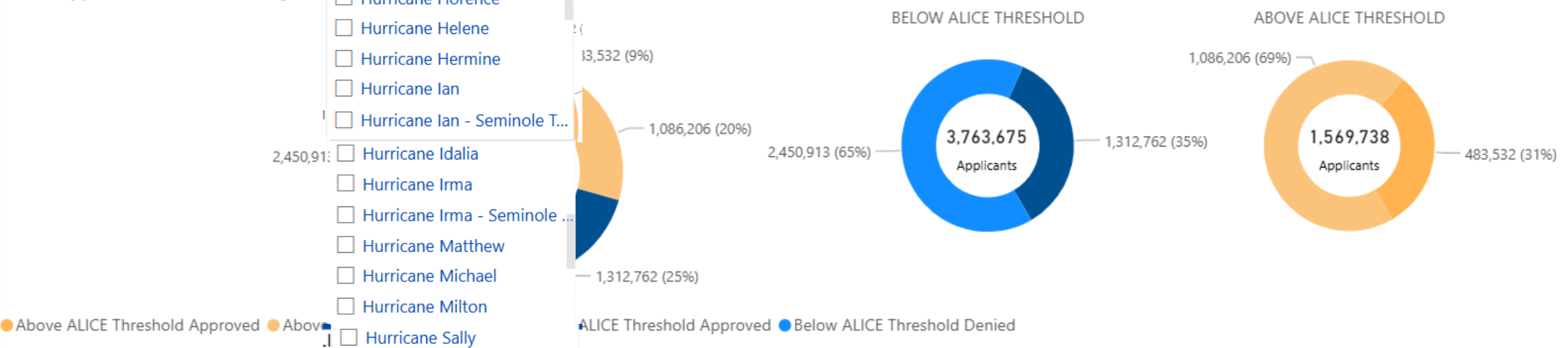
County

All

Renter/Owner

All

Claim Approvals and Denials by ALICE



Receiving Assistance	Total Applicants		Approved IHP Percent Amount	Average IHP Payment Amount
Above ALICE Threshold	1,569,738	<div><div></div><div>Severe Storms, Straight-Line... Severe Storms, Tornadoes, ... Severe Storms, Tornadoes, ... Surfside Building Collapse Tropical Storm Debby</div></div>	\$1,291,858,691	\$823
Below ALICE Threshold	3,763,671		\$3,236,314,519	\$860
ALICE	1,707,514	35.76%	\$1,597,332,661	\$935
Poverty	2,056,161	34.15%	\$1,638,981,858	\$797

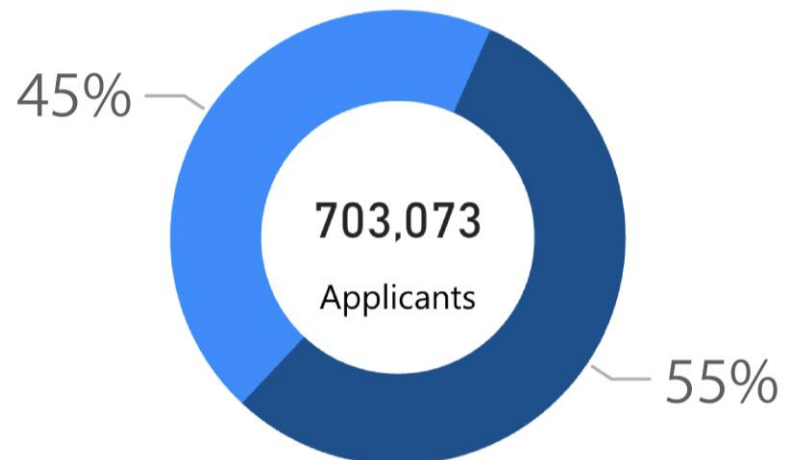
Reason for Denial	Number of Applicants
Applicant Does Not Have Disaster Eligible Damages or Needs	846,773
Applicant Has Insurance	677,501
Applicant Did Not Respond to FEMA Outreach or Voluntarily Withdrew Application	461,648
Applicant Needs to Submit Documentation	167,478
Other Non-Identified Eligibility Code	20,925



# CLAIM APPROVALS AND DENIALS BY ALICE STATUS

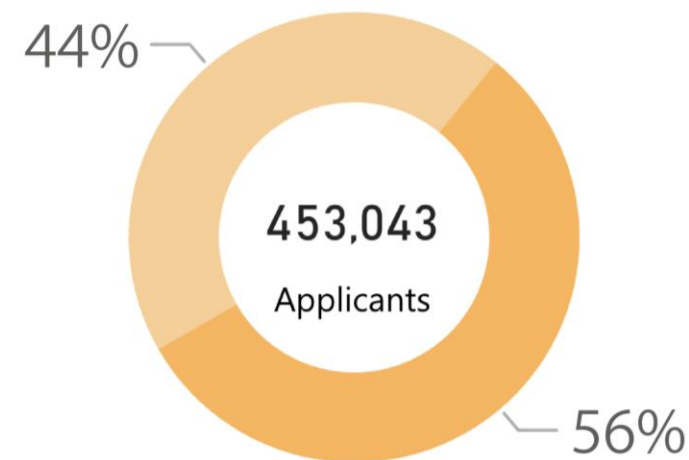
## Hurricane Helene, U.S., 2024

BELOW ALICE THRESHOLD



- Below ALICE Threshold Denied
- Below ALICE Threshold Approved

ABOVE ALICE THRESHOLD



- Above ALICE Threshold Denied
- Above ALICE Threshold Approved

Year

All

Disaster Title

All

State

FL

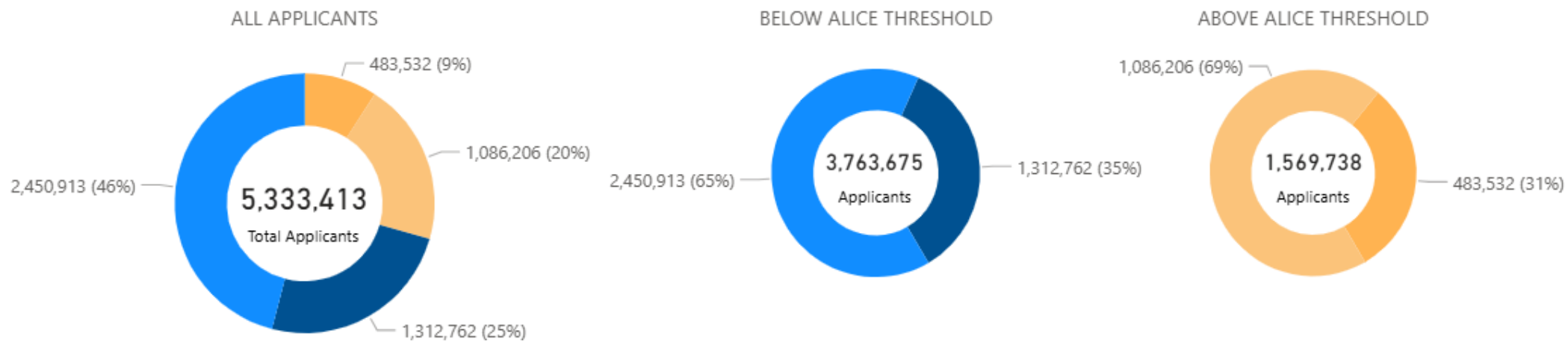
County

All

Renter/Owner

All

Claim Approvals and Denials by ALICE Threshold Status



● Above ALICE Threshold Approved ● Above ALICE Threshold Denied ● Below ALICE Threshold Approved ● Below ALICE Threshold Denied

Receiving Assistance	Total Applicants	% of Applications Approved	Total Approved IHP Payment Amount	Average IHP Payment Amount
Above ALICE Threshold	1,569,738	30.80%	\$1,291,858,691	\$823
Below ALICE Threshold	3,763,675	34.88%	\$3,236,314,519	\$860
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Year

All

Disaster Title

All

State

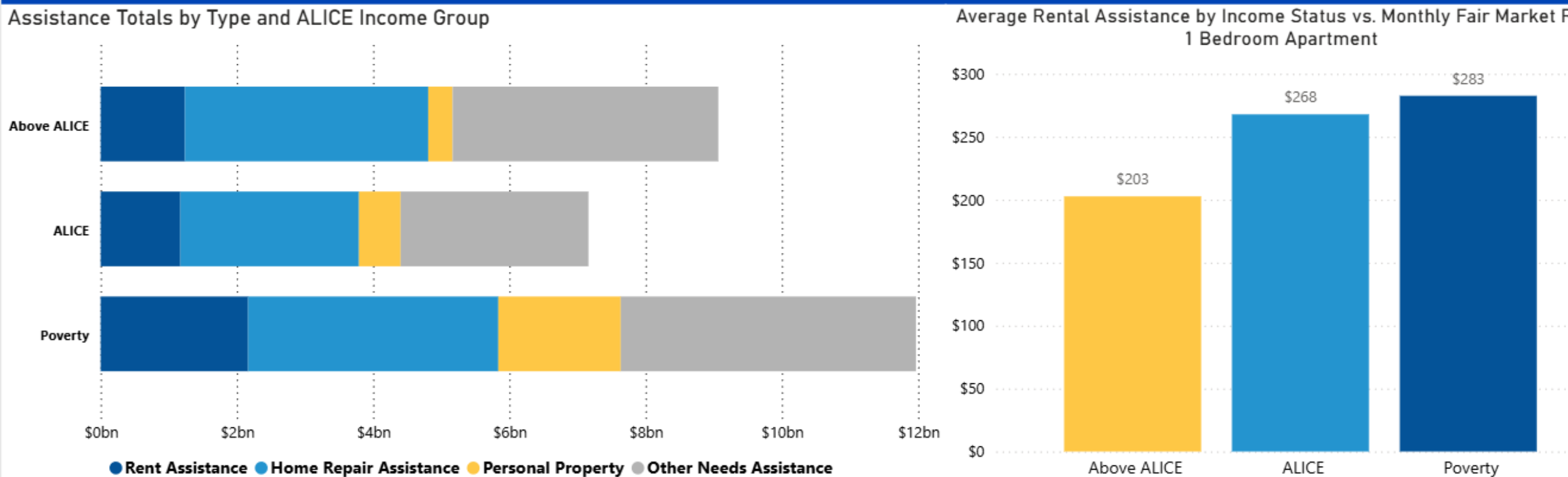
All

County

All

Renter/Owner

All



Assistance Details by Type and ALICE Income Group

Receiving Assistance	Rent Applicants	Average Rental Assistance	Repair Applicants	Average Repair Assistance	Personal Property Applicants	Personal Property Assistance	Other Needs Applicants	Average Other Needs Assistance
Above ALICE Threshold	550,152	\$203	630,569	\$585	158,151	\$59	2,082,233	\$639
Below ALICE Threshold	1,463,807	\$277	1,167,543	\$523	1,328,162	\$200	4,611,678	\$589
ALICE	485,779	\$268	442,336	\$600	304,243	\$140	1,647,174	\$631
Poverty	978,028	\$283	725,207	\$479	1,023,919	\$235	2,964,504	\$565



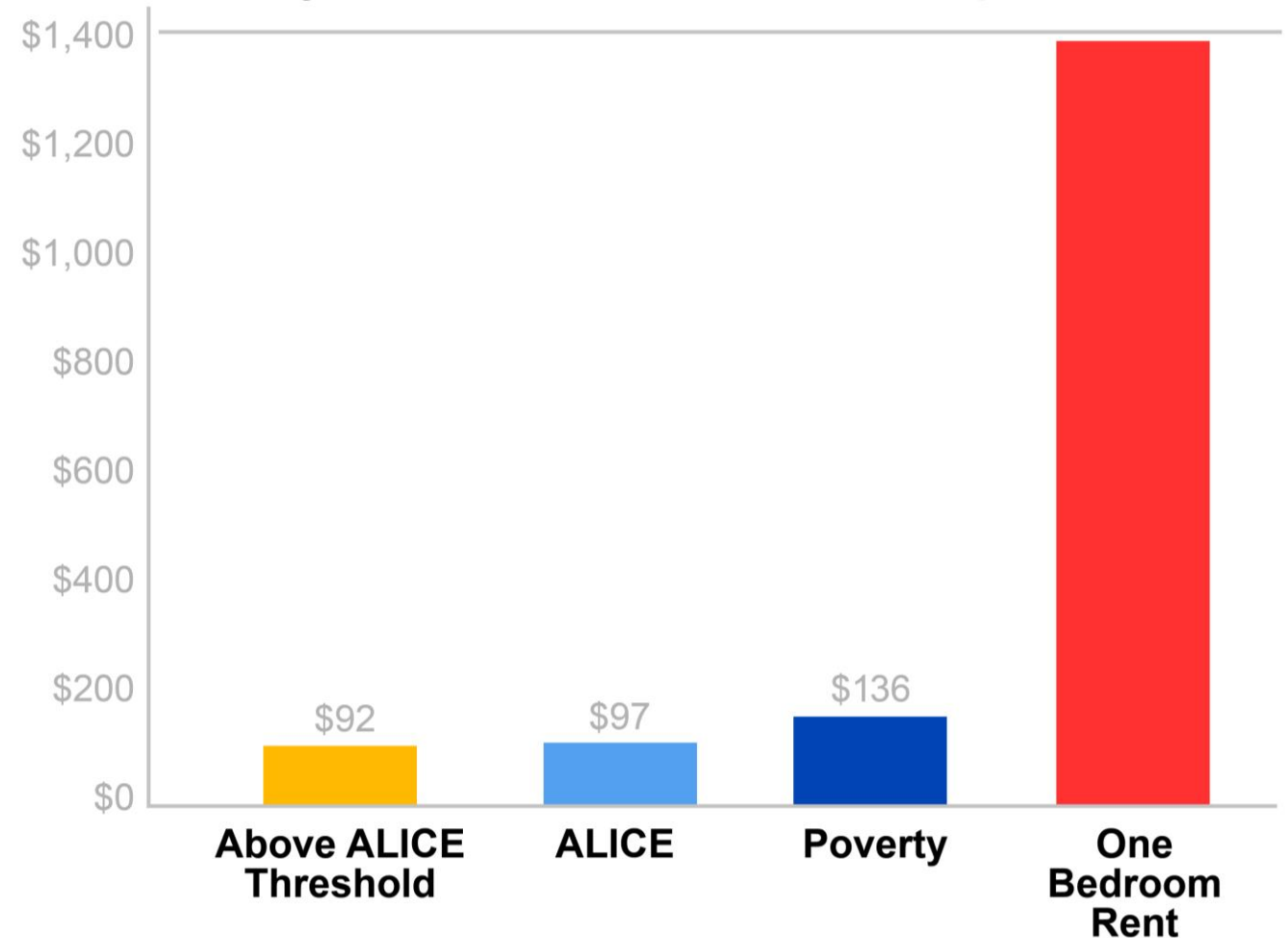
# ASSISTANCE TOTALS BY TYPE AND ALICE INCOME GROUP

Assistance Details by Type and ALICE Income Group

Receiving Assistance	Rent Applicants	Average Rental Assistance	Repair Applicants	Average Repair Assistance	Personal Property Applicants	Personal Property Assistance
<b>Above ALICE Threshold</b>	<b>550,152</b>	<b>\$203</b>	<b>630,569</b>	<b>\$585</b>	<b>158,151</b>	<b>\$59</b>
<b>Below ALICE Threshold</b>	<b>1,463,807</b>	<b>\$277</b>	<b>1,167,543</b>	<b>\$523</b>	<b>1,328,162</b>	<b>\$200</b>
ALICE	485,779	\$268	442,336	\$600	304,243	\$140
Poverty	978,028	\$283	725,207	\$479	1,023,919	\$235

# FEMA RENTAL ASSISTANCE VS. MONTHLY RENT

**Average Rental Assistance by Income Status vs. Monthly Fair Market Rent, 1 Bedroom Apartment**



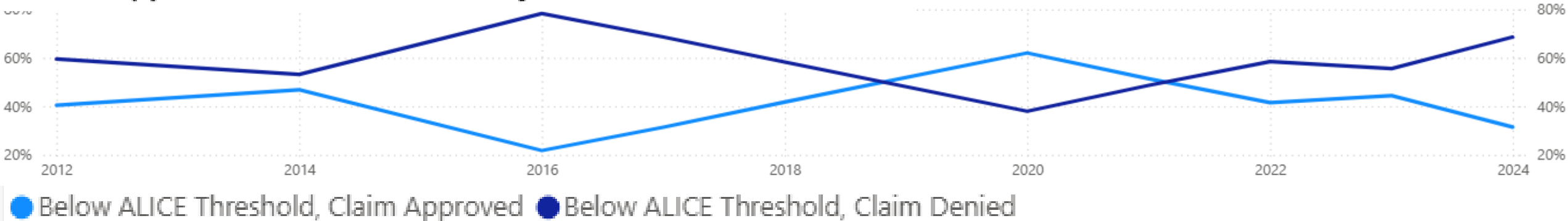
State

FL

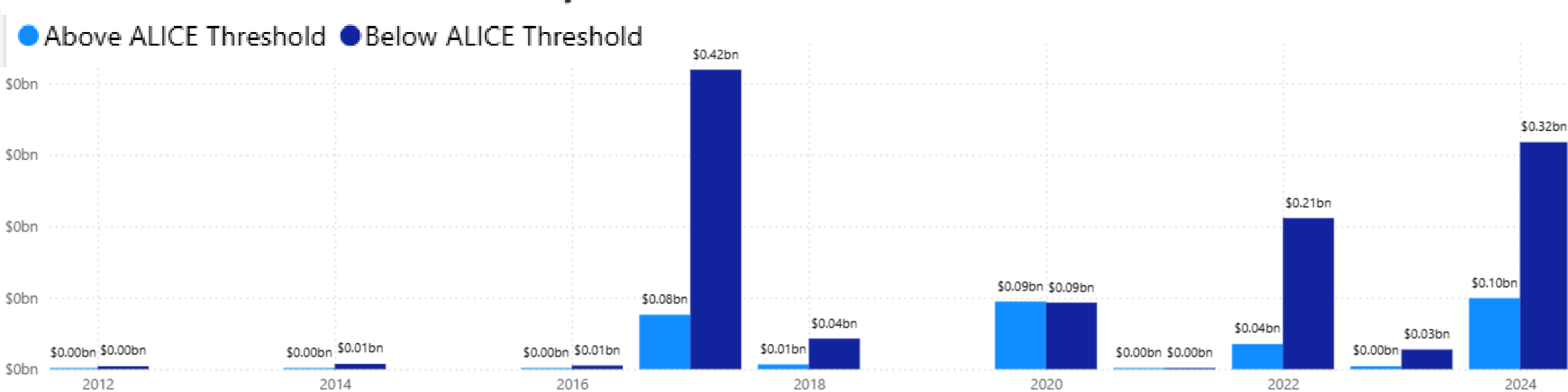
Renter/Owner

Renter

## Claim Approval Rate Over Time by ALICE Threshold Status



## Total Assistance Paid Over Time by ALICE Threshold Status





ALICE Disaster Assistance Tracker

United Way of Northern NJ

ALICE@Work

National ALICE Summit

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# THANK YOU!

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Northern New Jersey