UNITED WAY OF FLORIDA
CAPITOL DAYS
2026 SESSION

EARLY LEARNING & CHILDCARE

Businesses need talent. With approximately 391,000 open jobs in mid-2025 and a projected 1.42 million new net jobs needed by 2030 in Florida, early learning and childcare are critical to both the recruitment and retention of our workforce and is needed to support and develop sustainable talent for a healthy state economy. When children are enrolled in quality early education programs, data shows that they are better prepared to learn and to achieve lifelong success.

- **SUPPORT efforts to expand access to high-quality childcare and early learning opportunities for more working families.**
- **SUPPORT efforts to establish a statewide definition for chronic absenteeism.**



WHAT CAN BE DONE?

Cost is a major barrier to childcare access; average annual expenses for childcare can exceed in-state tuition at a four-year public university. While there are available resources to help offset these costs, financial assistance programs like School Readiness have income restrictions that exclude many working families and create a "fiscal cliff"–where small gains in earnings trigger prohibitive reductions in public benefits. By investing more in early learning and childcare resources, we can improve educational outcomes, strengthen our talent pipeline, boost productivity and bolster Florida's overall economy.

WHY IT IS IMPORTANT?

Childcare is essential to healthy children and to a healthy economy and challenges result in a multibillion-dollar loss to Florida's economy. Inadequate childcare is the top reason parents with young kids are forced to quit their jobs. The Florida Chamber estimates nearly $5.4 billion dollars in economic value is lost annually when employees – members of the ALICE population, in particular – must leave work to care for children. Nearly half of Florida's children were not ready for kindergarten in 2024. A similar percentage of students are failing to read proficiently by third grade. These data points are both heavily predictive of long-term success and deserving of attention. When children are enrolled in quality early education programs, data shows that they are better prepared to learn and to achieve lifelong success.

Students who thrive academically are less likely to be chronically absent. Studies indicate that chronic absenteeism – which has risen since the COVID-19 pandemic – negatively impacts academic performance and college readiness. Definitions of chronic absenteeism vary widely from district to district, and standardization will help facilitate better research and targeted interventions.

The Florida Department of Education defines chronic absenteeism - missing 10% or more of the school year for any reason - as a leading factor contributing to poor academic performance.

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ECONOMIC MOBILITY - VITA

Help over 72,000 families and individuals, within Florida's ALICE (Asset Limited, Income Constrained, Employed) population receive $76+ million in tax refunds, $20+ million in Earned-Income Tax Credits (EITC), and nearly $17 million in Child Tax Credits specifically helping Florida's working families.

WHAT CAN BE DONE?

VOLUNTEER INCOME TAX ASSISTANCE

- **INVEST $1.2 million in state funding** which, when matched with $1.2 million from United Way, offers enhanced opportunities for free tax preparation statewide.
- **ENHANCE SERVICES to populations** in the states' hardest-to-reach areas by building capacity.
- **INCREASE QUALITY AND ACCURACY** with electronic filing and the recruitment and training of volunteers

Annually, thousands of IRS-certified volunteers at more than 350 tax preparation sites are mobilized by United Way, AARP, the Military and VITA to provide reliable tax preparation assistance to Florida's ALICE families, veterans, the elderly and the disabled enabling them to meet tax obligations and receive the best refund for which they are eligible.

Unfortunately, the IRS estimates that nearly 20% of eligible taxpayers don't claim the credits they've earned, meaning Florida's low-income taxpayers leave more than $1.2 billion of their hard-earned EITC credits on the table each year in Washington. If claimed, these funds can benefit families while increasing state and local sales tax revenue.

WHY IT IS IMPORTANT?

The Earned Income Tax Credit (EITC) is a bipartisan anti-poverty tool that is extremely underutilized. Research shows that EITC encourages work, reduces poverty, and has long-lasting positive effects on families. Most EITC users spend refunds on essential household items or clothing generating sales tax revenue for our state.



For 2023 returns filed in 2024, the average taxpayer receiving EITC from VITA received on average $2,689 in tax credits. This is enough to pay for preventative medical care for children for a year or for a mom to feed her two children for three months.

More than $1.2 billion in potential EITC tax credits are unclaimed by Florida ALICE households each year. Sadly, these funds are "left on the table" in Washinton D.C.

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ECONOMIC MOBILITY - HOUSING

Florida's housing demand continues to outpace supply, especially for working families. Both the executive and legislative branches have taken steps to address the issue. Results from the Live Local Act (LLA), aimed at expanding access to affordable housing and increasing construction of rental units, have been positive. Local governments have also stepped up by allowing higher densities and encouraging a more diverse housing stock. Yet, for many low-income households, housing costs remain unsustainable – with more than 30% of their income going toward rent or mortgages.

WHAT CAN BE DONE?

- **SUPPORT efforts to preserve existing affordable housing stock and promote the development of diverse and robust housing options**
- **SUPPORT legislation that allows and encourages construction of accessory dwelling units (ADUs), which are small, self-contained housing units built on the same lot as a primary residence.**



WHY IT IS IMPORTANT?

Florida continues to face a growing housing crisis driven by a shortage of available and affordable housing. Since the COVID-19 pandemic, the state has experienced a sharp population increase, fueled by migration from other states. Between 2026 and 2030, Florida is projected to add nearly 295,500 new residents annually. This surge, combined with limited housing stock and slow wage growth, has intensified the state's housing challenges. The impact has been most severe on the ALICE families that United Way serves, including many service industry workers who help support Florida's tourism-based economy. As skyrocketing housing costs push residents further away from employers and disincentivize prospective talent from relocating to the state, Florida's workforce development efforts will be hampered, leading to cascading economic consequences.

Accessory Dwelling Units (ADUs) – often called "granny flats" offer a cost-effective way to increase housing availability. Typically requiring less land and infrastructure, construction costs are less expensive than traditional homes. ADUs also benefit both renters and homeowners by providing affordable rental options while generating additional income for owners. For seniors on fixed incomes, ADUs offer the opportunity to age-in-place near family while maintaining independence. For multigenerational families, flexible living arrangements meet evolving household needs.

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BEHAVIORAL HEALTH CARE ACCESSIBILITY

Significant stress due to financial instability with the constant threat of a crisis can severely impact emotional, behavioral, mental, and physical well-being. This ongoing strain affects daily lives and overall quality of life for Florida's ALICE individuals and families. United Ways actively support expanded access to behavioral healthcare for adults and children, and our Veterans.

In various parts of Florida, veterans' courts have demonstrated success in helping individuals, experiencing service-connected substance abuse and behavioral health challenges, access treatment and avoid incarceration for certain low-level offenses. By expanding this model statewide, we can help our veterans get the support they deserve.

WHAT CAN BE DONE?

- **CONTINUE making preemptive investments in behavioral health services, as the Legislature has done previously, to address Florida's growing population and the resulting demand.**
- **SUPPORT legislation requiring judicial circuits throughout the state to offer veterans' treatment courts.**



WHY IT IS IMPORTANT?

Financial hardship and the inability to meet basic needs significantly contribute to mental health stressors. A 2024 TIAA report reveals that 42% of adults nationally report money negatively impacting their mental health. ALICE families and individuals are regularly confronted with economic decisions that negatively impact access to basic needs and overall well-being. The impact is not limited to adults; children also suffer the effects of financial stress which can lead to academic and social difficulties, extending beyond childhood into adolescence and adulthood.

The Sunshine State is home to the third-largest veteran population in the nation – over 1.4 million in 2024. Thanks to the leadership demonstrated by the Legislature and the Governor, Florida has made strides toward becoming one of the most veteran-friendly states in the country. Numerous pieces of legislation, signed into law in recent years, have established additional resources, support and career development opportunities. Despite these efforts, many veterans continue to endure financial hardship.

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CONSENSUS LEGISLATIVE AGENDA



MEET ALICE

In Florida, ALICE keeps our state's economic engine humming. ALICE, an acronym for Asset Limited, Income Constrained, Employed - the key word is "employed" - gives a name to nearly **thirty-four** percent of our state's population. These hard workers do not earn enough to support their own families and are regularly forced to make tough choices like deciding between quality childcare or paying the rent, which have long-term consequences not only for their families, but for all Florida's residents.

WE KNOW ALICE

In 2023, according to the Federal Poverty Level (FPL), 13% of Florida households were financially insecure. Yet this measure failed to account for an additional 34% of households that were also experiencing financial hardship. These are ALICE households – with income above the FPL, but not enough to afford basic expenses in the county where they live.

When households are combined, ALICE and those living in poverty, equal an estimated 47% in Florida.



ALICE AT WORK

Workers below the ALICE Threshold increasingly bear the brunt of economic change and uncertainty as the workforce shifts to incorporate new technology and automation.

Florida has a high percentage of ALICE Workers in our most common jobs. and as employers increase reliance on non-standard work arrangements – like hourly paid work, part-time, and gig work, it's easier for employers to reduce hours or cut employment altogether when the economy ebbs or expand when demand increases (especially seasonally in Florida).

A key contributor to the number of ALICE households in Florida is the fundamental mismatch between the cost of living and what jobs pay.

ALICE IS IMPACTED BY INFLATION

The annual ALICE Household Survival Budget, composed on only the basic costs needed to live and work in Florida id $33,804 for a single adult and $86,688 for a family of four with two adults and two children in child care – much higher than the FPL ($14,580 for an individual and $30,000 for a family of four). Basic costs varied substantially by county.

With the increasingly high rate of inflation, things continue to get worse for many.



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CONSENSUS LEGISLATIVE AGENDA

Why we're here and what we're advocating for.



ECONOMIC MOBILITY - VITA

SECURE additional state investment to support **Volunteer Income Tax Assistance (VITA)** programs throughout the State of Florida.

Why it Matters: VITA has helped bring back millions in federal tax dollars to Florida, and state support will ensure that seniors, veterans and hardworking families continue to receive honest, fair and accurate returns.



ECONOMIC MOBILITY - HOUSING

SUPPORT efforts to preserve existing **affordable housing** stock and promote diverse and robust housing options, specifically focusing on those that help low-to-moderate income households.

SUPPORT legislation that allows and encourages construction of **accessory dwelling units (ADUs)**, small, self-contained housing, built on the same lot as a primary residence.

Why it Matters: According to new ALICE data, 78% of renters and 54% of homeowners are cost burdened in Florida (spending 30% or more of their income on housing). Promoting ADUs and other alternatives options will help address Florida's affordability crisis



BEHAVIORAL HEALTHCARE ACCESSIBILITY

CONTINUE making preemptive investments in **behavioral health** services to address Florida's growing population and the resulting demand.

SUPPORT legislation requiring judicial circuits throughout the state to offer Veterans' Treatment courts.

Why it Matters: Families and individuals experiencing significant stress and instability can be impacted emotionally, mentally and physically. Ongoing strain affects overall quality of life. For veterans, **Veterans' Courts** have demonstrated success by helping individuals with behavioral health challenges access treatment and avoid incarceration assisting veterans get the support they deserve.



EDUCATION

SUPPORT efforts to expand access to **high-quality childcare and early learning** opportunities for more working families.

SUPPORT efforts to establish a statewide definition for **Chronic Absenteeism**.

Why it Matters: When children are enrolled in quality **early education programs**, data shows that they are better prepared to learn and to achieve lifelong success. **Chronic absenteeism** negatively impacts academic performance and college readiness. Definitions of chronic absenteeism vary widely and standardization will help facilitate better research and targeted interventions.